

ABSTRACT

The objective of this research are to test whether : first, there were any influence of the service quality, service feature and the customer complaint handling to customer satisfaction. Second, to test the influence of customer satisfaction to customer loyalty. Third, to know the most dominant variable to syaria' bank customer satisfaction.

Populations of this research are customer of syaria' bank, syaria' business unit, and syaria' BPR in central Java and D.I. Yogyakarta. Sample of this research are 120 customers taken by random sampling. Data collection uses questionnaire and data measurement uses 7 Likert scale (1-extremely disagree – until 7-extremely agree). Data is analyzed using SEM under AMOS 4.01.

Computation result to examine proposed model shows accepted result with goodness of fit index, chi square = 86,330; probability = 0,380; RMSEA = 0,18; CMIN/DF = 1,040; GFI = 0,915; AGFI = 0,877; TLI = 0,994; CFI = 0,996. SEM analysis result show CR value 3,313 and P = 0,001 at influence of service quality to customer satisfaction; CR = 2,267 and P = 0,023 at influence of service feature to customer satisfaction; ; CR = 3,236 and P = 0,001 at influence of customer complaint handling to customer satisfaction; ; CR = 6,441 and P = 0,006 at influence of customer satisfaction to customer loyalty. These result prove that all hyphoteses are accepted SE value at standardized regression weight is 0,330 at influence of service quality to customer satisfaction, SE = 0,231 at influence of service feature to customer satisfaction, SE = 0,367 at influence of customer complaint handling to customer satisfaction. Customer complaint handling is the dominant factor to customer satisfaction.

This research has implication, both of theoretical or managerial. In the theoretical level, this study support precending researches that says customer satisfaction is basic or to bring about customer loyalty. In the managerial level, this study give contribution to decision maker to more give attention customer complaint handling if want to increasing customer satisfaction of syaria bank.

Key word : service quality, service feature, customer complaint handling, customer satisfaction, customer loyalty