

ABSTRACT

Competition in banking is growing fast recently. This is based on the deregulation package done by the government. In Repelita IV, for the first time banking deregulation, which aim is to create new situation in Indonesia banking for stimulation the stabliment of the private banks, was carried out. With this condition, customers demand variated products, comfort and better service to give customers satisfaction that lead to customers loyalty. Suppose BNI doesn't have image as a strong and credible bank, the fictive L/C case which hit BNI will cause wide negative impact. Some customers will lose their trust to BNI. Eventually, it will decrease the customers loyalty to BNI, and they will begin to consider transferring their transaction to other bank. Therefore, this research objects to find out, understand and know to influence of service quality, especially in TAPLUS, to the customers loyalty, and to know the dominant variable in influencing the customers loyalty.

The sample used this research are 105 respondents with judgement sampling method. The research questionnaire uses 5 items scale which validity and reliability have been tested. To avoid unqualified and lost questionnaire, the researcher spread 150 questionnaire.

The analysis instrument used in this research is Multifactor Regression, by doing with t test and f test. The multifactor regression analysis concludes that the service quality influence the customers loyalty simultaneously, shown by f_{count} are $43.151 > f_{table}$ are 4.41. meanwhile, the partial regression analysis result with t test concludes that responsiveness variable is the dominant factor in influencing the customers loyalty.

Keywords : Service Quality, Customers loyalty