INTISARI

Loyalitas pelanggan merupakan dorongan dan perilaku untuk melakukan pembelian secara berulang-ulang. Loyalitas pelanggan tercipta ketika konsumen merasakan kepuasan terhadap produk maupun jasa yang telah diberikan oleh perusahaan. Namun kepuasan sendiri tidak cukup untuk dijadikan sebuah fondasi untuk membangun loyalitas pelanggan terdapat faktor lain yang mendorong yaitu kepercayaan *(trust)* dan nilai pelanggan, terutama dalam penggunaan jasa perbankan. Penelitian ini bertujuan untuk mengetahui pengaruh kepuasan pelanggan, kepercayaan *(trust)* dan nilai pelanggan terhadap loyalitas pelanggan Bank BCA cabang Darmo Surabaya.

Rumusan masalah dalam penelitian ini adalah untuk mengetahui apakah terdapat pengaruh kepuasan pelanggan, kepercayaan *(trust)* dan nilai pelanggan terhadap loyalitas pelanggan Bank BCA cabang Darmo Surabaya. Kepuasan Pelanggan ditinjau dari *attribute related to the product, attribute related to the service, attribute related to purchase.* Kepercayaan *(trust)* ditinjau dari *credibility, reliability,* dan *intimacy.* Nilai pelanggan ditinjau dari *environmental, sensory, interpersonal, procedural, deliverable, financial and informational.* Sedangkan loyalitas pelanggan ditinjau dari *makes regular repeat purchase, purchase across product and service lines, refers to other consumer,* dan *demonstrates an immunity to the pull of the competition.* Dengan bantuan program SPSS 15.0 *for Window* dilakukan analisis regresi linier untuk mengetahui seberapa besar pengaruh antara variabel.

Berdasarkan hasil pengujian hipotesis secara keseluruhan, dapat dibuktikan bahwa hipotesis kerja yang diajukan yakni "Diduga terdapat pengaruh kepuasan pelanggan, kepercayaan *(trust)* dan nilai pelanggan terhadap loyalitas pelanggan Bank BCA cabang Darmo Surabaya" adalah benar.

Kata Kunci: kepuasan pelanggan, kepercayaan *(trust)*, nilai pelanggan, loyalitas pelanggan

ABSTRACT

Customer loyalty describes as interest and behaves to make purchase regularly. Customer become loyal when customer feels satisfied with the product and services that received from provider. But satisfaction factor itself not enough as foundation to create customer loyalty. There is another factor to be influenced which is trust and customer value, especially in perbankan services. The objective of this research is to examine effect of customer satisfaction, trust and customer value to customer loyalty of Bank BCA Darmo Branch Surabaya.

The formulation of complication in this research is to know whether there is any influence between customer satisfactions, trust and customer value to customer loyalties of Bank BCA Darmo Branch Surabaya. Customer satisfaction reviewed from attribute related to the product, attribute related to the service, attribute related to purchase. Trust reviewed from credibility, reliability, and intimacy. Customer value reviewed from environmental, sensory, interpersonal, procedural, deliverable, financial and informational. And customer loyalty reviewed from makes regular repeat purchase, purchase across product and service lines, refers to other consumer, dan demonstrates an immunity to the pull of the competition. To know and measure how far those variables of customer value, trust and satisfaction influence customer loyalty, it can be analyzed by regresi linier with SPSS 15.0 program for window.

Based on the result of hypothesis, it's right that "there is any influence between customer satisfaction, trust and customer value to customer loyalty of Bank BCA Darmo Branch Surabaya"

Key words: customer satisfaction, trust, customer value, customer loyalty.