ABSTRACT

PT Bank X is a goverment company, more specific in banking industry, they have more then 800.000 customer for Bandung area.PT Bank X have internal problem. Revenue market share bank X at the moment is 15% with churn rate every month in first period at 2009 is 0.17%. In 2010 PT Bank X have a target become regional champion bank, so if the condition happen for the next periode, it will postpone a target of PT Bank X.

In this research, collecting data using survey method with spreading questionnaire to the customer. Questionnaire has spread by non – probability sampling method. It consist of two parts. The first part about screening and responden's general profile. The second part consist of questions which use to measure variable that have relation to customer loyalty which have been identified before. They are corporate image, switching cost , customer satisfaction , alternative attractiveness, dan trust. Perception's responden measure in 6 scale poin.

The result from this research, from 5 variables show 4 influence significantly to customer loyalty, they are corporate image ,alternative attractiveness, customer satisfaction dan trust. While switching cost are not influence significantly to customer loyalty. Customer loyality will increase, if corporate image increase, alternative attractiveness decrease, customer satisfaction increase,and trust increase.

Maintenance bonus and promo system and ekspand relationship busines directly will increase influence of corporate image so customer loyality will increase too. Retention program that used to increase customer satisfaction influence are value added service improvement and increasing bond of emotional relationship with PT Bank X. Retention program that used to increase trust influence are using service quality assurance. After all, if corporate image, customer satisfaction, trust increase and alternative attractiveness decrease will give influence to customer loyalty.

Keyword : churn, customer loyalty, program retention