

ABSTRACT

The banking sector has a crucial role in the national economy. At this time the credit card business in Indonesia has increased quite rapidly. This resulted in increasingly fierce competition between companies. In a competitive situation like this, providing te best quality service is one strategy that must be implemented by the company.

Quality service is a comprehensive assesments of product or service. Quality service is generally seen as result of the overall of system of service received by customers, an principle, focus on fulfilling the needs and desires of customerd, as well as the determination to provide service in accordance with customers expectations. The quality should start from the needs and desires of customers, this means that image quality is good rather than be seen from the perception of the company, but based on the perception of consumers will affect customer satisfaction and loyalty.

The purpose of this study was to analyze the level of customer satisfaction of credit card in PT. UOB Buana, Tbk on the service quality provided by UOB Buana Bandung based on four dimensions of SERVQUAL that namely responsiveness, empathy, reliability, and assurance. From the analysis has been obtained, then formulated a recommendation which will be input fot UOB Buana Bandung to quality of service.

In this research used descriptive analysis method that aims to describe the overall condition of the existing credit card service quality UOB Buana Bandung. Based on this research, the influence of service quality on customer loyalty for UOB Buana by 94,09%. While the influence of customer satisfaction on customer loyalty UOB Buana is 80,42%. This proves that higher the customer loyalty credit card UOB Buana Bandung.

Keywords: service quality, SERVQUAL, customer satisfaction, customer loyalty.