

## ABSTRAK

Pada kondisi bisnis yang kompetitif ini, loyalitas pelanggan menjadi sangat penting. Koperasi merupakan salah satu layanan di bidang jasa lembaga keuangan yang harus memberikan nilai lebih unggul dibanding pesaingnya agar dapat bertahan. Penelitian ini bertujuan untuk mengetahui pengaruh citra perusahaan, kualitas layanan, dan kepuasan pelanggan terhadap loyalitas pelanggan Koperasi Setia Bhakti Wanita Surabaya Jawa Timur.

Teknik penelitian sampel menggunakan *purposive sampling* dengan kriteria populasi dalam penelitian ini yaitu anggota aktif minimal 5 tahun, sudah pernah melakukan transaksi peminjaman minimal 5 kali, dan pendidikan minimal SMA/ Sederajat maka jumlah sampel yang digunakan sebanyak 100 responden. Teknik analisis yang digunakan adalah analisis regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa citra perusahaan, kualitas layanan, dan kepuasan pelanggan berpengaruh positif dan signifikan terhadap loyalitas pelanggan, karena citra perusahaan, kualitas layanan, dan kepuasan pelanggan pada Koperasi Setia Bhakti Wanita Surabaya telah memenuhi kebutuhan dan harapan pelanggannya, maka berpengaruh pada loyalitas pelanggan menjadi meningkat. Koperasi Setia Bhakti Wanita diharapkan tetap selalu menjaga nama baik koperasi untuk kedepannya, lebih berfokus senantiasa memberikan kualitas layanan yang terbaik, dan mengembangkan aspek – aspek penunjang kepuasan pelanggan karena dapat mempengaruhi loyalitas pelanggan.

Kata Kunci: Citra Perusahaan, Kualitas Layanan, Kepuasan Pelanggan, dan Loyalitas Pelanggan

## **ABSTRACT**

*As the business condition becomes competitively, loyalty is considered very important. While, co-operation is one of the financial institution services which given improved value than their competitor in order to maintain its business. This research aimed to find out the effect of brand image, service quality, and customers' satisfaction and customers' loyalty of Setia Bhakti Wanita Co-operation, East Java, Surabaya.*

*The data collection technique used purposive sampling, in which the sample was based on criteria given. In line with, there were 100 respondents of active member with minimum 5 years membership and loan transaction, also with the minimum educational background of senior high school as sample. Moreover, the data analysis technique used multiple linear regression.*

*The research result concluded brand image, service quality, and customers' satisfaction had positive and significant effect on the customers' loyalty. This happened as the brand image, service quality, customers' satisfaction of Setia Bhakti Wanita Co-operation, East Java, Surabaya had fulfilled the customers' needs and expectation. As consequence, there was an increase of customers' loyalty. In brief, Setia Bhakti Wanita Co-operation, East Java, Surabaya was expected to maintain a good brand image in the future. In addition, the co-operation needed to focus more in giving its best quality service as well as improving the supporting aspects of the customers' satisfaction since it would affect the customers' loyalty.*

**Keywords:** *brand image, service quality, customers' satisfaction, customers loyalty.*