ABSTRACT

The Effect of Expertise in Processing of Information
Upon Customer Loyalty of The Bank Rakyat Indonesia
in Southeast Sulawesi

Sudirman Zaid

This research is intended to test the effect of expertise in processing of information upon the service quality perception, customer satisfaction and customer loyalty, so that applied at the Bank Rakyat Indonesia in Southeast Sulawesi. This research applies the explanatory type, namely a research conducted by giving an explanation on the symptoms produced by objects of research.

The samples of this research involve 200 demand deposits customer, time deposits customer, and saving deposits customer of Bank Rakyat Indonesia distributed based on purposive allocation of each Bank Rakyat Indonesia in Southeast Sulawesi. Then, they are analyzed by using SEM-Structural Equation Modeling by applying the program package of AMOS 4.01.

The result of this research indicate that expertise in processing of information have the positive and significant effect to the service quality perception with the path coefficient of (0,233). The service quality perception have the positive and significant effect to the customer satisfaction and customer loyalty with the path coefficient of (0,478) and (0,480), and have the customer satisfaction with positive influence to the customer loyalty with the positive significant path coefficient of (0,418) at the Bank Rakyat Indonesia in Southeast Sulawesi.

Benefit of this research is that it can be used as scientific information regarding the variables of expertise in processing of information, service quality perception, customer satisfaction, and customer loyalty. It can also be used as a basis to motivate improvement of the customer satisfaction and customer loyalty related to customer expertise application at banking industry, particularly in Southeast Sulawesi.

Key Words: Expertise, processing information, service quality perception, customer satisfaction, and customer loyalty.