

## **ABSTRACT**

*Competition in all fields of business is currently quite high, including in the banking sector, where banks need to provide maximum service and products to customers in order to create trust and generate satisfaction from customers. BRI is a financial institution engaged in raising funds and channeling loans as well as providing financial services to fulfill the financial transaction process in society. BRI Bekasi Harapan Indah as one of the work units of BRI is required to carry out the maximum service and product process to customers, in order to create customer trust and satisfaction. However, there are still a large number of complaints that increase every year from customers both from BRI services and products, the number of customers who go up and down every year and there is still a gap in the level of trust and satisfaction that has not been maximized between the expectations of head office management and the BRI Bekasi Harapan Indah work unit.*

*From the description above, this analysis aims to determine the effect of service quality, product quality and customer trust on customer satisfaction at BRI Bekasi Harapan Indah. The research method used is quantitative descriptive method with causal objectives. This study uses non-probability sampling techniques with purposive sampling, namely consumers who are customers of BRI Bekasi Harapan Indah. The data collection technique used is primary data by distributing questionnaires using a Likert scale with sampling in the study using the Slovin formula and obtained a total of 400 respondents from the population of BRI Bekasi Harapan Indah customers in 2021. The method used in processing data in this study is multiple linear regression using the IBM SPSS application.*

*From the results of the questionnaire and research data processing, this study shows that service quality has a positive and partially significant effect on customer satisfaction, product quality has a positive and partially significant effect on customer satisfaction and trust has a positive and partially significant effect on customer satisfaction and service quality, product quality, trust have a positive and significant effect simultaneously on customer satisfaction by 33.5% and 64.5% are influenced by other factors outside the study and can further research by developing indicators of product quality variables, trust and customer satisfaction and focusing on certain variables such as trust to get better and comprehensive results.*

*Keywords: Service Quality, Product Quality, Trust, Consumer Satisfaction.*