## ABSTRACT

### Analysis of the influence of SMS Banking Service Quality on Customer Behavior at Bank of South Sumatera Babel Palembang

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*This research is motivated by the many customers who use SMS Banking service both active and non-active. So we know that the SMS Banking service can be said to have a good quality. Quality of service is a long-term customer koqnitif evaluation of the delivery of services of a company. To measure the quality of service used methods Service Quality. Service Quality method is the method used to determine the quality criteria that must be improved quality of service based on the gap between perception and customer expectations. Gap used in this study is the reliability factor (reliability), the guarantee (Assurances), physical evidence (tangibles), empathy (empathy) and response (responsiveness) as independent variables while, the dependent variable in this study is user loyalty service SMS Banking on Bank customers of South Sumatera Babel Palembang.*

*This study aims to determine the factors that influence the use of loyalty service SMS Banking at Bank customers Babel Palembang of South Sumatera Babel Palembang. Where the SMS Banking service users based on data archive in 2014 from Bank of South Sumatra Palembang Babel both active and non-active there were about 3,814 respondents. The samples used were 362 respondents with probability sampling. Multiple linear regression analysis is used as a data analysis technique.*

*The results showed that the variable guarantees (Assurances), physical evidence (tangibles), and empathy (empathy) significantly affects the loyalty use SMS Banking service at Bank of South Sumatra Palembang Babel. Variable reliability (reliability) and response (responsiveness) does not affect the use of SMS Banking service loyalty. As well as the five variables of variable reliability (reliability), assurance (Assurances), physical evidence (tangibles), empathy (empathy) and response (responsiveness) jointly affect the loyalty of use SMS Banking service at Bank of South Sumatera Palembang Babel.*

*Keywords:SMS Banking Service, Customer Loyalty, Multiple Linear Regression*