## ABSTRACT

The reseach purpose is to analyze the effect of the effects of the service quality, product quality, and customer value toward customer loyalty with customer satisfaction as variable mediation. The study employed the quantitative approach. The research population comprised all costumers of Madina Syariah Bank. The sample, consisting of 100 respondents, was selected by means of the purposive sampling technique. Analysis tool used in this study is the simple linier regression, the fist step is to test the instrument quality by the validity and reliability test.

The research's already result showed service quality has a positive and significant effect toward customer loyalty. Product quality has a positive and significant effect toward customer loyalty. Customer value has a positive and significant effect toward customer loyalty. Customer satisfaction has a positive and significant effect toward customer loyalty. Service quality has a positive and significant effect toward customer satisfaction. Product quality quality has a positive and significant effect toward customer satisfaction. Customer value has a positive and significant effect toward customer satisfaction. Service quality has a positive and significant effect toward customer satisfaction. Service quality has a positive and significant effect toward customer satisfaction. Service quality has a positive and significant effect toward customer satisfaction. Service quality has a positive and significant effect toward customer satisfaction. Service quality has a positive and significant effect toward customer loyalty through customer satisfaction. Product quality has a positive and significant effect toward customer loyalty through customer satisfaction. Customer value has a positive and significant effect toward customer loyalty through customer satisfaction. Customer satisfaction plays as a mediating variable.

*Keywords:* service quality, product quality, customer value, customer satisfaction and customer loyalty