

## **ABSTRACT**

*Nowdays, service quality become a focus by all company include bank to maintain it's customer. Bank will always improve its service quality to make their customer have a better costumer experience.customer satisfaction can be achieved only if customer experienced service that meet or beyond their expectation. Customer service quality it's the key to make customer satisfaction through the experience and therefore will create customer loyalty. Service quality can be experienced by four aspect such as operative aspect, physical aspect, new technologies and human aspect.*

*This study used non probality method and convenience sampling with 145 shariah bank customer in Indonesia as It's respondent. This study uses PLS-SEM analysis with SmartPLS 3.0 software. The result of this research that operative aspect and new technologies impact on customer experience but physical aspect and human aspect less impact on customer experience. The other result is customer experience able to create customer satisfaction and customer loyalty in sharia banking.*

*Keywords: service quality, operations in banking, experience, customer satisfaction, customer loyalty, sharia banking*