

The Influence of Marketing Tactics And Company Image on Customer Loyalty through Quality Relationship with Islamic Commercial Banks in Makassar City

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Abstract

This study aims to analyze the influence of Marketing tactics on the quality of relationships, the influence of company image on the quality of relationships, the influence of Marketing Tactics on customer loyalty, the influence of company image on customer loyalty, the influence of relationship quality on customer loyalty, the influence of customer loyalty through the influence of customer loyalty through the quality of relationships at Islamic Banks In Makassar City.

To achieve this research, the dissemination of questionnaires and the collection of documents using a descriptive statistical analysis method, WarpPLS 7.0 analysis was carried out. The number of samples in this study was 360 customers.

The results of this study found that empirically Marketing tactics have a positive and significant effect on the quality of relationships, company image has a positive and significant effect on the quality of relationships, Marketing tactics have a positive and significant effect on nasaba loyalty, Company image has a positive and significant effect on customer loyalty, relationship quality has a positive and significant effect on nasaba loyalty, tactics Marketing has a positive and significant effect on customer loyalty through the quality of contact, the company's image has a positive and significant effect on customer loyalty through the quality of relationships.

Keywords: *Marketing Tactics, Company Image, Relationship Quality And Customer Loyalty*

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I. Introduction

Marketing is related to the process of identifying human needs or society where in fulfilling it there are advantages in it, this is a very large contribution to the survival of a company. Various kinds of factors that exist in the marketing process, this creates various difficulties in realizing the faktor-factor if it is not well understood. Kotler and Keller (2009) say that the current market is very fundamentally changed due to the influence of societal forces that give rise to a new stagnation of consumers and the company itself. In marketing strategy, it is no longer looking at the existing market but how to then maintain the company's relationship with the company and its customers, which is known as relationship marketing. Relationship marketing focuses on attracting, maintaining, and improving relationships between companies. The lack of attention to the conditions of how the relationship between buyers and sellers is a seriousness in the development of marketing knowledge (Dwyer et al., 1987).

Bansal et al. (2005) put forward various ways to execute relationship marketing strategies, Marketers use different tactics to attract and create customer loyalty. In the application of tactics of a strategy, it is necessary to look at various factors that exist in the environment, be it the internal environment or the external environment. One of the tactics used for the purpose of strategies in marketing products is a conceptual framework to build comfort in marketing. (Brown, 1989). Relationship marketing refers to a wide variety of Strategy type relationships that have developed over the past few decades In the product market as well as the service market and consumers as well as business to the business sector. Recent research has empirically investigated the premise that loyal customers are Actually more profitable Relationship marketing strategies Involve several tactics including value bidding, This variable has been paying attention to show its effect Relationship quality and also customer loyalty. The strategy of quality of service may work if the company is able to exceed all its competitors. However, this is rare; rather, there are usually some companies that can provide more or the same quality of service even less than other companies. It is hoped that an important decision-making is to recognize it, although it can make it difficult for the organization to be the first to provide excellent service results, consumers will receive this as long as the service offered is not inferior to others. (Gi-Du Kang, 2006).

The high quality of the relationship means that customers can rely on the integrity of the service provider and develop confidence in the future performance of the service provider from the results that past performance has been consistently satisfactory (Tseng, 2007). However, it is said that the quality of the relationship is important to measure the level of strength of the relationship. If the quality of the relationship is high, it may develop a long-term and strong relationship between the customer and the company. The study views the quality of relationships as a higher order of regularity Consisting of three dimensions: trust, commitment, and satisfaction, as suggested by Hennig-Thurau, et al. (2002). Gronroos (1984), connects the theory of relationships in marketing and the concept of Corporate image By arguing that imagery is based mainly on two dimensions of service management: technical and functional. The technical dimension relates to what results the customer really receives during the service delivery process (Gronroos, 1990). The functional dimension refers to the customer's perception of the transfer of services (Gronroos, 1998; Kang and James, 2004). Therefore, with regard to the functional dimensions, the image depends on how the customer has been treated during the service delivery process. Geyskens et al. (1999) define this type of interaction as an evaluation of personal contact and interaction with exchange partners. Indeed, drawings are cumulative constructions that are updated whenever a customer interacts with the company (Gronroos, 1984) Blackton (1995) argues that loyal consumers are a very important and valuable asset to the company. It is up to the company to retain those customers for long-term relationships (Tseng, 2007). Despite this, every company must set a goal to create loyal customers, however loyalty will never be so strong that customers do not accept the advice of such competitors who have more value (Kotler, 2003).

Rapid environmental changes, which are characterized by advances in information, changes in market tastes, changes in demographics, economic fluctuations and other dynamic conditions require organizations to respond to changes that occur in order to continue to exist in global competition. Organizations need to be more flexible to adjust to an increasingly competitive environment and always try to increase their productivity and maintain what is their competitive advantage. The factor that is considered the most potential in providing a competitive advantage for organizations is a marketing strategy with corporate relationship tactics so as to create customer loyalty. The success of Islamic banking development is not only determined by the success of the growth or dissemination of information, the preparation or improvement of legal provisions, or the number of office network openings, but is also largely determined by the quality of Islamic marketing of Islamic banking actors/practitioners themselves, so that Islamic banks can run according to sharia principles and can be utilized by the wider community. The phenomenon of Islamic banking in Indonesia has ushered in an understanding in Indonesian Muslims of the existence of economic institutions in Islam. The establishment of Islamic banks is an effort to implement Islamic Sharia gradually with the aim of overcoming the weaknesses of the people in the economic and welfare fields. The existence of Islamic banks is expected to be able to realize a banking system that is competitive, efficient, and meets the principle of prudence and is able to support the real sector in a real way through profit-sharing-based financing activities and real transactions within the framework of justice, help and towards goodness in order to achieve the benefit of the community.

II. Literature Review

Bansal et al. (2005) put forward various ways to execute relationship marketing strategies, Marketers use different tactics to attract and create customer loyalty. Tactics can be considered as a way to implement a strategy and fulfill its objectives (Cluzeau, 2006). In the application of tactics of a strategy, it is necessary to look at various factors that exist in the environment, be it the internal environment or the external environment. One of the tactics used for strategic purposes in marketing products is a conceptual framework to build convenience in marketing (Brown, 1989). Berry et al. (2002) have conceptualized five dimensions of service comfort, namely *Decision convenience*, *Access convenience*, *Transaction convenience*, *Benefit convenience*, *Postbenefit convenience* (comfort after feeling the benefits).

To retain loyal customers who will bring long-term benefits to the company, it is necessary to have a marketing strategy where the main issue for service providers is to take advantage of these relationships in the company. How to manage customers by offering customers needs and wants. The quality of service is subjectively perceived by customers during interaction with the company (Gronroos, 2000). The quality of service involves the comparison of expectations with performance. According to Lewis & Booms (1983) service quality is a measure of how well the service delivered is in accordance with customer expectations. Customers may feel satisfied when the company provides a better service than their pre-purchase expectations. Customer trust also arises when customers get a positive quality of service from the company, and are confident that the service company will provide their better results. In the mobile telecommunications industry included in the service industry, service quality is an important indicator for assessing the performance of service providers. Offering high-quality services is considered a visible way to create customer trust and satisfaction, as well as acquire a competitive advantage and build long-term relationships with customers.

Ravald&Grönroos (1996) describes the effect of value-adding strategies in long-term relationships. The company's carrying out a certain value-adding strategy can increase the benefits that customers feel and Reduce the sacrifice that customers feel, which in turn stimulates customer repurchase activities and Stays in the same service provider. In the long-term relationship, the customer perceived value offered is Related to both episodes and expectations (Ravald&Grönroos, 1996). When customer expectations are satisfied, they will perceive security, credibility, and security as perceived values in this relationship, all of which increase trust and then increase customer loyalty Therefore, companies Must pay attention to customer value from the customer's point of view, and truly understand The customer's value chain in order to reduce the perceived vision of customers (Wilson &Jantrania, 1995). Increasing customer benefits means adding something to the core product that customers feel is important, useful and uniquely valuable. In the telecommunications sector, it is very important for operators to offer something valuable to customers in the process of service interaction As an activity of returning gifts and promotional offers, to earn.

Relationship marketing refers to a wide variety of Strategy type relationships that have developed over the past few decades In the product market as well as the service market and consumers as well as business to the business sector. Recent research has empirically investigated the premise that loyal customers are Actually more profitable Relationship marketing strategies Involve several tactics including value bidding, This variable has been paying attention to show its effect Relationship quality and also customer loyalty. The high quality of the relationship means that customers can rely on the integrity of the service provider and develop confidence in the future performance of the service provider because the level of past performance has been consistently satisfactory (Tseng, 2007). However, it is said that the quality of the relationship is important to measure the level of strength of the relationship. If the quality of the relationship is high, it may develop a long-term and strong relationship between the customer and the company. The study views the quality of relationships as a higher order of regularity Consisting of three dimensions: trust, commitment, and satisfaction, as suggested by Hennig-Thurau, et al. (2002).

Customer satisfaction is to be the main indicator of the profitability and market share of the company and an indicator of the financial health of the company, satisfied customers have strong strength. The tendency to repurchase products, and so far the company's market share, which signals the importance of success (Wang et al., 2004) Trust as an important foundation in relationship marketing is essential in building quality Relationships as individuals seek predictable behavior and behavior on the part of their relational partners A relatively high level of certainty is inherent in futurerewards (Millar and Rogers, 2007).

Commitment is one of the important variables for understanding the power of remarketing relationships, And it is a useful construct to measure the likelihood of customer loyalty and also to predict future purchases Frequency (Gundlach et al., 2005) and this is the highest level of relationship (Dorsch et al., 2008; Dwyer et al., 2007). Wilson (2005) argues that commitment is the most commonly used dependent variable in the field of buyer relationships.

Communication refers to the ability to provide timely and trustworthy information. Content and style in Communication are important in building quality relationships with customers. Sheth (2005). In addition to trust, satisfaction, and commitment in building relationships with customers, there needs to be communication that provides information about the company as knowledge for customers.

In interaction with customers, employees constantly transmit the image of the company (Balmer and Stotvig, 1997; Gronroos, 1998). Therefore, how customers are treated when they interact with bankers affects their perception of the organization. Gronroos (1984) connects the theory of relationships in marketing and the concept of Corporate image By arguing that image is based mainly on two dimensions of service management: technical and functional. The technical dimension relates to what results the customer really receives during the service delivery process (Gronroos, 1990). The functional dimension refers to the customer's perception of the transfer of services (Gronroos, 1998; Kang and James, 2004). Therefore, with regard to the functional dimensions, the image depends on how the customer has been treated during the service delivery process. Geyskens et al. (1999) define this type of interaction as an evaluation of personal contact and interaction with exchange partners. Indeed, the drawings are cumulative constructions that are updated whenever a customer interacts with the company (Gronroos, 1984)

The study of Chung and Chia, (2009) shows the importance and role of various marketing efforts in building a good image. Thus, stakeholders can relate these findings to their image-building strategies. With a good company image, it can be used as a reference for potential customers and those who have become customers who believe in the company. Consumers who have a positive perception of marketing efforts tend to have a good image. This in turn has a positive effect. This suggests that imagery can act as a useful tool for predicting loyalty. When the image of the company is favorable, a positive impression increases the likelihood that the company will be selected, maintained and enjoy a positive image so that the customer conveys to other customers the mouth.

In the marketing literature, customer loyalty has been defined as a strong customer commitment to buying or knowing the product or service in the future, thus leading to repeated purchases or purchases of the brand, despite the situational influence. Hayes (2008) argues that customers are the only profitable source of growth, and customer loyalty can contribute to it.

Blackton (1995) argues that loyal consumers are a very important and valuable asset for the company. It is up to the company to retain those customers for long-term relationships (Tseng, 2007). Despite this, every company must set a goal to create loyal customers, however loyalty will never be so strong that customers do not accept the advice of such competitors who have more value (Kotler, 2003).

III. Research Methods

The research approach used in this study is quantitative. The quantitative approach was chosen because according to the basic assumptions of axiology, the quantitative approach seeks to find an explanation of the relationship between the variables under study. Based on the quantitative approach above, the research method used is a descriptive analysis, which aims to explain or further describe the pattern of correlation relationships, the relationship between two or more variables studied. This research includes explanatory research, which analyzes the influence of Marketing Tactics on Customer Loyalty through The Quality of Relationships and Company Image at Sharia Commercial Banks in Makassar.

Based on the framework of thinking and hypotheses made to complete the research, *Structural Equation Modeling* (SEM) is used. This method was chosen because SEM can explain the relationship between observed variables (*Observed Variables*) with latent variables through their indicators. This scale generates measurements that allow the calculation of averages, standard deviations, statistical parameters, correlations and so on (Ferdinand, 2005). The scale method used in this study is based on the following assumptions: The subject is the person who knows best about himself, What the subject states to the researcher is true and trustworthy and the subject's interpretation of the questions posed to him is the same as what the researcher means. Questions will be made using a scale of 1-5 (one to five), where a scale of 1 (one) is scored Strongly Disagreed (STS) and a scale of 5 (five) is given a Strongly Agreed (SS) score for the positive value scale while the negative value scale of 1 (one) is given a strongly agreed score (SS) and a scale of 5 (five) is given a strongly disagreed score (STS). (Sugiono, 2004).

Population is a collection of individuals or research objects that have predetermined qualities and characteristics. Based on these qualities and characteristics, the population is understood as a group of individuals or objects of observation that have at least one characteristic equation (Cooper & Emory, 1997) As for the population in this study, it is Islamic general banking customers in Makassar.

The sample is a portion of the population that has relatively similar characteristics and is considered to be representative of the population (Singarimbun, 1991). The number of samples to be taken in this study, adjusted to the opinion of Hair, et.al, (1998) that the appropriate sample size is between 100 to 200 and the minimum sample size is 5 times the number of indicators, while the maximum sample size is 10 times the number of indicators. To determine the number of samples used, that is, the maximum number of samples is : $n = (10 \times \text{number of indicators used})$, $n = 10 \times 36$, $n = 360$ respondents The data processing process is usually done editing complete and incomplete data. After the data is declared usable, the data is then imported and tabulated. Data processing was carried out using the Application Program Package for the Social Science Statistical (IBM SPSS version 23.0) and testing empiric models using Partial Least Square using the WarpPLS2.0 program, and Microsoft Excel 18. PLS is an alternative to SEM that can be used to perform testing without theoretical support and can be violated by some parametric assumptions that are impossible for CB-SEM. In addition, PLS is a type of SEM that can handle even very complex research models with many variables and many indicators The PLS program used in this study is warp PLS developed by Ned Kock in 2010 (Ghozali, 2012)

IV. Research Results

Partial Least Squares by using the WarpPLS 7.0 program to explain the pattern of relationships between variables with the aim of knowing the direct or indirect influence of a set of free (exogenous) variables on bound variables (endogenous). The research model is as figured.2 as follows: From the results of the general result output, it can be seen that the model has a good fit, where the P value for the Average Path Coefficient (APC) and average R-squared (ARS) is $p < 0.01$ means more < 0.05 . Likewise, the resulting Average Variance Inflation Factor (AVIF) value is 1,337 which means < 5 . This shows that there is no problem of multicollinearity between independent (exogenous) variables. The number of iterations for this model is carried out 7 times. The test results with WarpPLS2.0 are as follows:

General SEM analysis result

<p>Model fit indices and P values ----- APC=0.303, P=<0.001 ARS=0.375, P=<0.001 AVIF=1.337, Good if < 5 General model elements ----- Algorithm used in the analysis: Warp3 PLS regression Resampling method used in the analysis: Bootstrapping Number of data resamples used: 100 Number of cases (rows) in model data: 360 Number of latent variables in model: 4 Number of indicators used in model: 14 Number of iterations to obtain estimates: 7</p>

Path Coefficient and p values show that the effect of Marketing Tactics is significant on Customer loyalty with a P-Value value of $0.001 < 0.001$ and a path coefficient value of 0.176; that Marketing Tactics have a significant effect on the quality of the relationship with the P-Value value < 0.001 and the path coefficient value of 0.484; The Company's image has a significant effect on customer loyalty with a P-value value < 0.001 and a path coefficient value of 0.282; The Company's image has a significant effect on the Quality of Relationship with the P-value value < 0.001 and the path coefficient value is 0.290; the quality of the relationship has a significant effect on customer loyalty with a P-value value < 0.001 and a path coefficient value of 0.282. Test results with WarpPLS2.0.

Path coefficients

	Tak_Mar	Cit_Per	KuaL_Hu	Loyali
KuaL_Hu	0.484	0.290		
Loyali	0.176	0.282	0.282	

Sumber: Data primer diolah 2021

P values

	Tak_Mar	Cit_Per	KuaL_Hu	Loyali
KuaL_Hu	<0.001	<0.001		
Loyali	<0.001	<0.001	<0.001	

The values of *R*- squared, *composite reliability*, *cronbach alpha*, *average variance extracted* are as follows: Based on the output results obtained an *R-squared* value for the quality of the relationship of 0.404 which means that the influence of the Variable Marketing Tactics and company image on the quality of the relationship is 40.4% and the remaining 59.6% is influenced by other variables outside the research model. The *R-squared* value for the customer loyalty sharing variable was 0.346 which means that the influence of the variables of tactics, marketing quality of relationships and company image was 34.6% and the remaining 65.4% was influenced by other variables outside the research model. Composite reliability values for all variables > 0.70 and Cronbach's alpha for all variables > 0.60 using WarpPLS 2.0 test results as shown in table 4.15 below:

Latent variable coefficients

R-squared coefficients			
Tak_Mar	Cit_Per	KuaL_Hu	Loyali
		0.404	0.346
Adjusted R-squared coefficients			
Tak_Mar	Cit_Per	KuaL_Hu	Loyali
		0.400	0.341
Composite reliability coefficients			
Tak_Mar	Cit_Per	KuaL_Hu	Loyali
0.800	0.904	0.799	0.786
Cronbach's alpha coefficients			
Tak_Mar	Cit_Per	KuaL_Hu	Loyali
0.624	0.841	0.665	0.635
Average variances extracted			
Tak_Mar	Cit_Per	KuaL_Hu	Loyali
0.572	0.758	0.499	0.481

To test the hypothesis in this study, empirical testing was used using the WarpPLS 7.0 program and Microsoft Excel. PLS is an alternative to SEM. Testing this hypothesis is carried out by paying attention to the P-Value value, that is, if the P-Value value is smaller than 0.05 then the influence between variables is significant, if the P-Value value is greater than 0.05 then the influence between variables is insignificant. The test has explained the influence of the lansung, the influence of indirect and the total influence between the analyzed variables, for clarity the results of hypothesis testing can be seen below.

Has tested the influence and the influence is not straightforward

Variable independen	Variable intervening	Variable Dependen	Pengaruhlansung	Pengaruhtidaklansug	Total pengauh	P Value	Keterangan
TaktikPemasaran		KualitasHubungan	0,484	0	0,484	0,001	Signifikan
Citra perusahaan		KualitasHubungan	0,290	0	0,290	0,001	Signifikan
TaktikPemasaran		Loyalitas	0,176	0	0,176	0,001	Signifikan
Citra perusahaan		Loyalitas	0,282	0	0,282	0,001	Signifikan
KualitasHubungan		Loyalitas	0,282	0	0,282	0,001	Signifikan
TaktikPemasaran	KualitasHubungan	Loyalitas	0,178	0,134	0,312	0,001	Signifikan
Citra perusahaan	KuailtasHubungan	Loyalitas	0,282	0,082	0,364	0,013	Signifikan

The influence of marketing tactics on the quality of relationships The marketing tactics in this study are built by three dimensions, namely dimensional quality, namely service quality, service comfort and added value. In applying the tactics of a strategy, it is necessary to look at various factors that exist in the environment, be it the internal and external environment. One of the tactics used for strategic purposes in marketing products is a conceptual framework to build comfort in marketing (Brown, 1989). The quality of service involves the comparison of expectations with performance. According to Lewis & Booms (1983) service quality is a measure of how well the service delivered is in accordance with customer expectations. Customers may feel satisfied when the company provides better service than their pre-purchase expectations. Ravald&Gronroos (1996) describe the effects of value-adding strategies in long-term relationships. The company's strategy of adding certain value can increase the benefits that customers feel and reduce the sacrifices that customers feel, which in turn stimulates customer repurchase activities and remains in the same service provider.

From the results of this study, it shows that marketing tactics have a positive and significant effect on the quality of relationships. The results of the analysis show that the P value of <0.001 and the path coefficients value of 0.484, thus the hypothesis that states that marketing tactics have a positive and significant effect on service quality is accepted. This situation shows that the marketing tactics applied to Islamic banks in the city of Makassar have established a good relationship between sharia banks and their customers.

The results of this study show that with the existence of Marketing Tactics, it causes the quality of relationships to increase by looking at the service felt directly by customers both looking at the appearance of employees and the appearance of the building. The fulfillment of customer needs in their interests feels that they are always met and feels that the level of security in making transactions at Islamic banks is also met. In this research, it also shows customer convenience as one of the Marketing Tactics used by looking at the cost of time

and effort to make decisions to become a customer of a Sharia commercial bank, order or request services by dating yourself to the bank as well as in holding a transaction. There is convenience to get recurring rights and benefits as a customer of a Sharia commercial bank. The added value in Marketing Tactics is also felt well by customers where the benefits offered are of high value, gifts as desired and offers commensurate with what customers receive. Looking at the marketing tactics carried out by Islamic commercial banks, this research can contribute to the quality of relationships.

The results of this study also show that the application of Marketing Tactics where the dimensions in it, namely, service quality, service comfort and added value cause the quality of the relationship between customers and Islamic commercial banks to increase in terms of satisfaction, trust, commitment and communication with both parties. The results of this study are in the same direction or support the research conducted by Sabrina et al (2013) where the results of their research the influence of marketing tactics have a significant effect on the quality of relationships where the variables used are communication, commitment, satisfaction and trust. Research conducted by Mohammad Horri et al (2013) states that marketing tactics are positively and significantly related to the quality of relationships.

The influence of the company's image on the quality of relationships According to Buchari Alma (2008) is an image formed from how the company carries out its operational activities which have a main foundation in terms of service. Chung and Chia's study, (2009) shows the importance and role of various marketing efforts in building a good image. Thus, stakeholders can relate these findings to their image-building strategies. The company image is important for every company because it is the overall impression that is formed in people's minds about the company, each company can have more than one image depending on the conditions of interaction that the company has with different groups, including customers (Kanaidi, 2010).

From the results of this study, it shows that the company's image has a positive and significant effect on the quality of relationships. The results of the analysis showed a P value of 0.001 and a Path coefficient value of 0.290. Thus the hypothesis that the company's image has a positive and significant effect on the quality of service is accepted. This situation shows that the company's image of Islamic banks in the city of Makassar is increasingly having a good quality of relations between Islamic banks and their customers.

The results of this research show that with the company's image, it causes the quality of the relationship to improve by seeing that the benefits offered by Islamic banks have a high value, the gifts proposed by the customer as desired and the promotional offer commensurate with the one received by the customer. Looking at the company's image carried out by Islamic commercial banks, this research can contribute to the quality of relationships with customers.

The results of this study also show that the company's image is built from indicators of a set of messages (Impressions), Beliefs (Beliefs) and attitudes (Attitudes). Where this indicator causes the quality of relations between Islamic banks to increase. The results of this study are in the same direction or support the research conducted by Sung and Dae (2018) stating that the influence of the company's image is significantly related to the quality of the relationship. Research conducted by Jan Wellyan (2016) states that the relationship between company images is significantly and positively related to the quality of relationships.

The effect of marketing tactics on customer loyalty

The quality of service or product is the level of excellence expected and control over such excellence to meet customer expectations (Fandy, 2000). Good service will increase customer satisfaction so that they are willing to make transactions repeatedly. Every company that strives to provide competitive value to its customers how customer needs are met and the activities carried out by the company meet customer values. Otherwise, the task of providing the right value to the customer then the customer will move to another company, where the chances of winning the strategy competition for customer loyalty are very high Christopher et al (1991).

From the results of this study, it shows that Marketing Tactics have a positive and significant effect on customer loyalty. The results of the analysis showed a P value of 0.001 and a path coefficients value of 0.176. Thus the hypothesis that states that Marketing Tactics have a positive and significant effect on customer loyalty is accepted. This situation shows that Marketing Tactics at Islamic banks in the city of Makassar can be accepted by customers, thereby increasing customer loyalty.

The results of this study show that with the existence of Marketing Tactics, it causes customer loyalty to increase by seeing that the services in the study can attract customers to purchase every product issued by Islamic commercial banks as well as the convenience of customers makes their desire not to move to other banks and the added value that exists in Islamic commercial banks customers can refer to others. Looking at the marketing tactics carried out by Islamic commercial banks, this research can contribute to customer loyalty.

Hasil penelitian ini menunjukkan pula bahwa Taktik Pemasaran berpengaruh positif terhadap loyalitas nasabah dimana penelitian ini didukung oleh penelitian yang dilakukan oleh Mohammad Horridkk (2013)

bahwaTaktikPemasaranberpengaruhsignifikanterhadaployalitasbegitu pula penelitian yang di lakukan oleh RozsitaKeshvari dan TaeibeZare (2012).

The effect of corporate image on customer loyalty

The study of Chung and Chia, (2009) shows the importance and role of various marketing efforts in building a good image. Thus, stakeholders can relate these findings to their image-building strategies. With a good company image, it can be used as a reference for potential customers and those who have become customers increasingly trusting the company. Consumers who have a positive perception of marketing efforts tend to have a good image. This in turn has a positive effect. This suggests that imagery can act as a useful tool for predicting loyalty.

From the results of this research, it shows that the company's image has a positive and significant effect on customer loyalty. The results of the analysis showed a P value of 0.001 and a path coefficients value of 0.282. Thus the hypothesis that the company's image has a positive and significant effect on customer loyalty is accepted. This situation shows that the company's image of islamic banks in the city of Makassar can be accepted by customers, thereby increasing customer loyalty.

The results of this study show that with the company's image, it causes customer loyalty to increase by seeing the benefits offered by attracting customers to purchase every product issued by Islamic commercial banks as well as the prizes proposed by customers making their desire not to move to other banks and promotional offers commensurate with those received so that customers can refer to buying products to others. Judging from the image of Islamic commercial banks, from this research, it can contribute to customer loyalty.

The results of this study also show that the company's image has a positive effect on customer loyalty where this research is supported by research conducted by Chung-kai Li and Chia-Hung Hung (2019) that the company's image has a significant effect on loyalty as well as research conducted by Jan Wellyan (2016).

The effect of relationship quality has a positive effect on customer loyalty

The high quality of the relationship means that customers can rely on the integrity of the service provider and develop confidence in the future performance of the service provider from the results that past performance has been consistently satisfactory (Tseng, 2007). However, it is said that the quality of the relationship is important to measure the level of strength of the relationship. If the quality of the relationship is high, it may develop a long-term and strong relationship between the customer and the company

The results of this study show that the quality of relationships has a positive and significant effect on customer loyalty. The results of the analysis showed a P value of 0.001 and a path coefficients value of 0.0282 thus the hypothesis that the quality of the relationship had a positive and significant effect on customer loyalty was accepted. This situation shows that the quality of relations with Islamic banks in makassar city can be accepted by customers, thereby increasing customer loyalty.

The results of this study show that the quality of relationships has a positive effect on customer loyalty where this study is supported by research conducted by Ernest et al (2017), Anezza Iqbal (2004), Vilte and Laura (2010), Susanta (2013) and Maria and Yusniza (2012).

Marketing tactics have a positive impact on customer loyalty through the quality of relationships. In marketing strategy, it is no longer looking at the existing market but how to then maintain the company's relationship with the company and its customers, which is known as relationship marketing. Relationship marketing focuses on attracting, maintaining, and improving relationships between companies. The lack of attention to the conditions of how the relationship between buyers and sellers is a seriousness in the development of marketing knowledge (Dwyer et al., 1987).

From the results of this study, it shows that Marketing Tactics have an indirect influence on customer loyalty through the quality of relationships have a positive and significant effect with a P value of 0.001 and a path coefficients value of 0.136 thus the hypothesis that states that Marketing Tactics have a positive and significant effect on customer loyalty through relationship quality is accepted.

The results of this study show that Marketing Tactics have a positive effect on customer loyalty through the quality of relationships, where this research is supported by research conducted by Mohammad Abasi Niko, Mohammad et al (2015) and Haitham (2012).

The company's image has a positive impact on customer loyalty through the quality of relationships.

The image of the company can be defined as an overall impression embedded in the mind of the customer as a result of the accumulation of feelings, ideas, attitudes and experiences with the organization that are stored in the customer's memory, and its meaning can be changed to positive or negative when it is taken to build an image or memory when the name of an organization is called or brought to the mind of people (Kazoleas et al., 2001; Hatch et al., 2003; Bravo et al., 2009). Customers can even act as information liaisons to everyone (Chung and Schneider, 2002; Slatten, 2008).

From the results of this study, it shows that the company's image has an indirect influence on customer loyalty through the quality of the relationship has a positive and significant effect with a P value of 0.013 and a

path coefficients value of 0.082 thus the hypothesis that states that the company's image has a positive and significant effect on customer loyalty through the quality of the relationship is accepted.

V. Conclusions And Suggestions

Based on the results of the research and discussion stated in the previous chapter, several conclusions from the results of the analysis will be presented as follows: The results of this study found that empirically Marketing Tactics have a positive and significant effect on relationship qualifications. The results of this study are in the same direction or support the research conducted by Sabrina et al (2013) where the results of their research the influence of marketing tactics have a significant effect on the quality of relationships where the variables used are communication, commitment, satisfaction and trust. Research conducted by Mohammad Horri et al (2013) states that marketing tactics are positively and significantly related to the quality of relationships. The results of this study found that empirically the company's image has a positive and significant effect on relationship qualifications. The results of this study are in the same direction or support the research conducted by Sung and Dae (2018) stating that the influence of the company's image is significantly related to the quality of the relationship. Research conducted by Jan Wellyan (2016) states that the relationship between company images is significantly and positively related to the quality of relationships.

The results of this study found that empirically Marketing Tactics have a positive and significant effect on customer loyalty. This research is supported by research conducted by Mohammad Horri et al (2013) that Marketing Tactics have a significant effect on loyalty as well as research conducted by Rozsita Keshvari and Taeibe Zare (2012). The results of this study found that empirically the company's image has a positive and significant effect on customer loyalty. The results of this study also show that the company's image has a positive effect on customer loyalty where this research is supported by research conducted by Chung-kai Li and Chia-Hung Hung (2019) that the company's image has a significant effect on loyalty as well as research conducted by Jan Wellyan (2016).

The results of this study found that empirically the quality of relationships has a positive and significant effect on the quality of customer loyalty. The results of this study show that the quality of relationships has a positive effect on customer loyalty where this study is supported by research conducted by Ernest et al (2017), Anezza Iqbal (2004), Vilte and Laura (2010), Susanta (2013) and Maria and Yusniza (2012). The results of this study found that empirically Marketing Tactics have a positive and significant effect on customer loyalty through the quality of relationships. The results of this study found that empirically the company's image has a positive and significant effect on customer loyalty through the quality of relationships.

Based on the results of the analysis and discussion, several suggestions can be put forward that can be taken into consideration by both Islamic bank banking companies and other researchers and academics. Limitations of the study The test results for the relationship quality variable showed that *the R-square* was 0.40 or 40% explained by the variable marketing tactics and company image while the remaining 60% was explained by other variables. The test results for the customer loyalty variable showed that *the R-square* was 0.35 or 35% explained by the variable marketing tactics and company image while the remaining 65% was explained by other variables. In future studies, to increase customer loyalty, can try to add other variables related to loyalty. Subsequent researchers were advised to conduct research on conventional banks with the object of study involving many conventional banks.

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