

Marketing Tactics and Corporate Image: The Key to Maintaining Loyalty

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ABSTRACT

The banking sector is a business that really needs attention regarding retaining customers because this sector generally offers relatively the same type of service. This research aims to analyze marketing tactics consisting of service quality, service convenience, and added value to loyalty—corporate image variable as a mediating variable. The research population is customers of Sharia commercial banks in Indonesia. The research sample was 360 customers. SEM PLS was used for data analysis with the help of warpPLS 7.0. The results showed that marketing tactics and company image are determinants in increasing customer loyalty. Service quality, convenience services, and added value can be part of marketing tactics to increase loyalty. Meanwhile, the company image did not succeed in providing a mediating effect from marketing tactics with loyalty because companies generally only see the image partially. The results contribute to economic utility theory, showing that utility provides a reciprocal effect between banks and customers.

Keywords: Marketing Tactics; Company Image; Loyalty; Utility Theory



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INTRODUCTION

Banks are the most important institutions in mobilizing savings and allocating financial resources in any economy (Zephaniah et al., 2020). In Indonesia, the banking sector as a driving force for the economy has several roles, namely growing the people's business sector, increasing the economic capabilities of entrepreneurs and micro, small and medium enterprises (MSMEs), and as a source of funding (Kementerian Koordinator Bidang Perekonomian Republik Indonesia, 2016). Growth in the value of banking sector assets grew by 15.6% (y/y) in May 2021 to IDR 598.2 trillion in the Shariah capital market, where investors grew by 9.3% in the first three months of 2021 (Kementerian Keuangan Republik Indonesia, 2022). At the 2021 Eleven March International Conference on Islamic Economics, representatives of the Indonesian press stated that Sharia banks are an important pillar in the development of Sharia economics and finance (Kementerian Sekretariat Negara Republik Indonesia, 2021). Therefore, banks have a very strategic role. Thus, studying the banking sector makes it "sexy" and always requires attention, especially in increasing customer trust. Customers' attitude of continuing to use bank services for the long term and continuously is a form of customer loyalty.

Customer loyalty is a critical part of the banking world (Aslam et al., 2023). It is necessary and important because it is easier and cheaper to sell more to existing customers than to new customers (Kartika et al., 2020). Loyal customers are satisfied and can be used as a marketing tool (Rashid et al., 2020). Loyal customers are part of behavior related to repurchasing and providing recommendations (Hayati et al., 2020; Yoon & Uysal, 2005), sustainable purchasing (Albaity & Rahman, 2021; Aslam et al., 2023; Keisidou et al., 2013). Recommendations to customers produce a certain level of profit, reduce customer turnover, and reduce marketing costs (Albaity & Rahman, 2021; Keisidou et al., 2013). So, banks with loyal customers certainly have their own "value" in facing competitors. Therefore, banks always pay attention to customer loyalty.

Loyal bank customers certainly have their "value" for the company. It arises from a strong commitment and desire to use products/services in the future (Ha, 2020). With loyal customers, the company has strength that comes from customers. That is a result of the power relationship between individual attitudes and repetition (Aslam et al., 2023; Dick & Basu, 1994) because customers have power as a result of knowledge and easy access to banking services (Dandis et al., 2021). Customer loyalty is widely recognized as a significant source of competitive advantage for all financial services industries (Dandis et al., 2021). This loyalty value is closely related to the bank's strategic position from competitors because banks generally provide homogeneity regardless of whether they are Sharia banks or conventional banks (Albaity & Rahman, 2021). Reliable and repeat purchasing behavior is an indicator of loyalty (Aslam et al., 2023).

Islamic banks in Indonesia still face serious challenges in attracting customers, both Muslim and non-Muslim (Suhartanto et al., 2022). Bank customers in Indonesia, both conventional banks and sharia banks, tend to switch banks, indicating low customer loyalty (Munandar et al., 2022). Develop human resource capabilities in relation to banking skills and understanding of Shariah principles to increase customer trust (Fauzi & Suryani, 2019) because Islamic banks are no different and compete with conventional banks in the race to retain customers (Albaity & Rahman, 2021). There is an urgent need to investigate customer loyalty in the Sharia banking sector, especially in Indonesia.

Previous research that examines the importance of customer loyalty, such as (Asnawi et al., 2020), states that customer loyalty is the main strategy in the sustainability of financial services businesses. Reliability in the banking sector is related to the level of customer trust in the bank (Zia, 2022), which leads to increased loyalty (Ha, 2020; Kartika et al., 2020). Tangible assets, responsiveness, assurance, and empathy are positively related to loyalty intentions (Dandis et al., 2021). Sharia bank's tangible assets can provide good service to customers and create loyal customers (Rashid et al., 2020). Sharia bank loyalty is increased by increasing commitment to better service with customers (Kartika et al., 2020). Apart from that, comfort after purchase also has a positive and strong relationship with repurchase decisions (Peemane & Wongsahai, 2021). service convenience has a significant impact on their intention to use company services (Shahijan et al., 2018). Convenience is a sacrifice or pressure felt by consumers (Baena-Arroyo et al., 2020). The five types of comfort that determine it are decision

comfort, access comfort, transaction comfort, benefit comfort, and post-benefit comfort (Wong, 2021). The addition of perceived value significantly predicts loyalty (Wilkins et al., 2023; Wong, 2021). On the other hand, consumer loyalty can be increased by strengthening the banking image (Aslam et al., 2023; Damberg et al., 2022; Hayati et al., 2020; Purwanto et al., 2020). The company has succeeded in achieving a good image, hoping that customers will become loyal (Hayati et al., 2020). Collectivism with consumers moderates the relationship between corporate image and loyalty (Aslam et al., 2023) because a corporate image is the direct mental image that audiences have about an organization (Gray & Balmer, 1998).

The description of the research results shows that customer loyalty is very important. However, previous research still "struggles" with partial variable aspects such as service quality, service convenience, and added value. So, first, this research looks at these three aspects (service quality, service convenience, and added value) as a tactic. Second, to our knowledge, corporate image variables as mediating variables are still limited. Third, the economic utility theory explains the relationship between variables and customer loyalty. Thus, this article provides a new norm in viewing the variables of service quality, service convenience, and added value as a tactic, using company image as a mediating relationship and using utility theory. Therefore, the main aim of this article is to look at the three research variables as a tactic for forming loyalty using a utility theory approach.

LITERATURE REVIEW

Economic Utility Theory and Loyalty

Classical Utility Theory by Neumann and Morgenstern (1944) assumes that a preference order is determined for all choices or combinations. Utility is defined as a way of summarizing choices and is sometimes defined as the benefit we gain from experience (Kahneman, 2020). With a utility function, humans can search for a sequence of preferences and a priori that the sequence of preferences is "finitely generated" (Aumann, 1962). These choice activities can be more satisfying by inserting beliefs directly into the actor's utility function (Dhami et al., 2019). This condition provides a model of consumer choice to determine whether to make a repeat purchase or not (loyalty). Customer loyalty is a self-assessment of the customer's desire to reuse banking services (Fauzi & Suryani, 2019). Thus, customer loyalty is part of fulfilling utilities.

Paradigmatic utility theory is an expected normative nature (Małecka, 2020). Regarding loyalty, customer loyalty is part of the expected behavior related to a company's products or services, such as making repeat purchases and providing recommendations to other customers (Hayati et al., 2020; Yoon & Uysal, 2005), continuing to purchase from the company (Aslam et al., 2023). In general, banks provide products that are almost "the same," giving customers a variety of choices. Businesses offer a wide variety of goods and services, and customers can now satisfy their needs from a variety of sources (Al-Shorman et al., 2022). Decision-making is a series of actions, and in certain situations, a series of actions must be decided (Denœux & Shenoy, 2020), showing a condition that can cause customers to stay with a bank. The decision-making phase leads to preferences (Polozov & Rashchikov, 2016). The Multi-Attribute Utility Theory model explains that decision-making is based on ranking uncertainty, preferences, and

risk attitudes of decision-makers (Bukhsh et al., 2020). Loyalty is a description of behavior, attitudes, and a combination of the two (Aslam et al., 2023). Economic utility theory states that consumers compare functional and hedonic benefits and then choose according to budget constraints (Melis et al., 2016). Thus, companies must carry out systematic utility analysis in a very strategic process (Yuan et al., 2022). Attention to the benefits that customers obtain if they remain with a bank, of course, looking at the benefits they obtain. Therefore, utility theory is closely related to loyalty, especially in terms of developing marketing strategies to increase loyal customers.

Development of research hypotheses

Customer loyalty is a very important part of the banking world (Aslam et al., 2023). Consumer loyalty is a consumer's effort for open behavior and psychological commitment or a statement of preference (Yoon & Uysal, 2005). Purchase loyalty, in turn, leads to higher market share, and attitudinal loyalty leads to higher relative prices (Chaudhuri & Holbrook, 2001). Organizations must manage this crowd properly to achieve loyalty (Kartika et al., 2020). So, the company's use of marketing tactics really needs to pay attention to the effects of customer loyalty.

Marketing tactics in this research consist of three main variables, namely service quality, service convenience, and added value. Service quality is essentially an exclusive and abstract concept defined from different perspectives and directions (Zia, 2022). Service quality is measured using tangible indicators, empathy, responsiveness, and reliability assurance (Fauzi & Suryani, 2019; Parasuraman et al., 1988). Service Convenience is Access Convenience, Decision Convenience, Benefit Convenience, Transaction Convenience, and Post-Benefits Convenience (Roy et al., 2020). Perceived value is predicted based on the convenience of the decision, event, and profit, but for supermarkets, convenience after the decision, transaction, and profit are important (Wong, 2021).

Managing company assets such as the physical form of Sharia banks effectively and efficiently can provide excellent service so that loyal customers will be created (Rashid et al., 2020). Service quality has an indirect effect on customer loyalty through customer satisfaction (Supriyanto et al., 2021). Islamic banks must continue to pay attention to continuously improving service quality because it directly correlates with customer satisfaction and loyalty (Dandis et al., 2021). Comfort quality focuses on the need to focus on users and appropriate services in a circular economy (Güsser-Fachbach et al., 2023) convenience services as a driver of CEB motivation (Roy et al., 2020). Convenience is divided into five categories based on customer service activity: decision, access, incident, benefit, and post-use convenience (Kumar et al., 2020). Convenience services influence future usage intentions (loyalty, reuse, and complaint behavior) (Baena-Arroyo et al., 2020). Perceptions of convenience in terms of time and effort are highly related when making a purchase (Berry et al., 2002). Perceived value is predicted by decision convenience, transactions, and benefits, but for supermarket decision-making, business, and post-profit convenience are significantly predictive of loyalty (Wong, 2021). Perceived value, trust, and convenience are all significantly and positively related to

consumers twisting tendencies (Wilkins et al., 2023). The positive effect of the interaction of perceived convenience and service quality and perceived fresh product quality on satisfaction can lead to higher purchasing incidents (Kaswengi & Lambey-Checchin, 2019). Based on this description, the research hypothesis.

H1: Marketing tactics consisting of service quality, service convenience, and added value determine increased customer loyalty

Marketing tactics are a strategic step taken by banks to retain or acquire customers. Providing the best service provides value to customers. Service quality is the most important driver of the banking industry marketing tactics (Rashid et al., 2020) such as service quality, comfort services, and added value become communication models for image enhancement. Align trustworthy behavior with company identity (Ali & Abbas, 2020). Banks strive to develop sustainable strategies to support their public image (Kotzaivazoglou et al., 2023). Non-financial information, such as bank service information, is important in building perceptions of a company's reputation (Naveed et al., 2020). Service quality provides an inclusive organizational image (managerial issue) (Rashid et al., 2020). In the view of signal theory, a company's image reflects information that will be held firmly by clients (Kim & Lee, 2010). Thus, the tactics implemented by banks are part of showing the bank's image to customers.

H2: Marketing tactics consisting of service quality, service convenience, and added value determine the bank's image.

The concept of corporate reputation is relatively new and can address strategic issues facing companies (Gray & Balmer, 1998). Company image can be a sign of information from external parties, such as potential purchases, which can influence customer loyalty (Hayati et al., 2020). Corporate image is the result of standards and customer assessments between various aspects of a company's organization (Lee & Lee, 2018). Image is embedded in the behavior and communication practiced by the company (Ali & Abbas, 2020). In addition, corporate identity allows companies to differentiate from other companies (Ali & Abbas, 2020). Company reputation has a direct impact on customer selection (Narteh & Braimah, 2020). Marketing managers focus on efforts to improve the perceived quality, image, credibility, and creativity of the website to ensure customer loyalty (Garcia et al., 2020). Company image strongly influences customer loyalty (Purwanto et al., 2020), and corporate image maintains customer loyalty (Aslam et al., 2023). Consumer loyalty can be increased by strengthening the banking image (Hayati et al., 2020). Different results were found by (Hossain et al., 2021) that company image was positively related to service satisfaction but not to customer loyalty. Thus, corporate image plays a role in increasing customer loyalty.

H3: Company image determines increased customer loyalty.

RESEARCH METHOD

The research method used in this study was quantitative. The quantitative approach was chosen because, according to the basic assumptions of axiology, the goal of the quantitative approach is to explain the relationships between the variables being studied. The research location is a Sharia Commercial Bank in Makassar City, South Sulawesi, Indonesia. From

794,000 total population, the appropriate sample size is between 100 and 200, and the smallest sample size is 5 times the number of indicators, while the largest sample size is 10 times the number of indicators, for a total of 21 indicators, or 210 samples. Empirical model testing uses partial least squares using WarpPLS2.0 and Microsoft Excel 18. PLS is an alternative to SEM that can be used for tests without theoretical support and can violate several parametric assumptions not possible with CB-SEM. In addition, PLS is a type of SEM that can handle very complex situations. This analytical tool is used to test the relationship between marketing tactics consisting of service quality, service convenience, and customer loyalty of Sharia commercial banks—empirical model testing using Partial Least Square using the WarpPLS7.0 program and Microsoft Excel. The following is a description of the research variables.

Each question item is measured using a Likert scale starting from 1 (very inappropriate) to 5 (very suitable). The statement items are first subjected to a factor loading test as a validity test and Cronbach's alpha value as a reliability test.

RESULTS AND DISCUSSION

Model fit and Quality Indices

The results showed that the research model is suitable for explaining the relationship between marketing tactics and loyalty and corporate image variables as mediating variables. The following is the loading model and Cronbach's alpha value for each question item to see the validity and reliability of the research instrument.

Table 1 shows that the research instrument is suitable for use based on the loading value and Cronbach alpha value. Thus, the research instrument is suitable for measuring the variable relationship with loyalty. The analysis using WarpPls 7.0 shows that the relationship between marketing tactical variables and loyalty is mediated by the corporate reputation variable as follows.

Table 1. Model fit and Quality Indices

Measures	Model Fit Indices	Recommendation
average path coefficient (apc)	0.171, P<0.001	sign at the p<0.05 level
average r-squared (ars)	0.200, P<0.001	sign at the p<0.05 level
average adjusted r-squared (aars)	0.193, P<0.001	sign at the p<0.05 level
average block vif (avif)	1.216	acceptable if <= 5, ideally <= 3.3
average full collinearity vif (afvif)	1.308	acceptable if <= 5, ideally <= 3.3
tenenhaus gof (gof)	0.345	small >= 0.1, medium >= 0.25, large >= 0.36
Simpson's paradox ratio (spr)	1.000	acceptable if >= 0.7, ideally = 1
r-squared contribution ratio (rscr)	1.000	acceptable if >= 0.9, ideally = 1
statistical suppression ratio (ssr)	1.000	acceptable if >= 0.7
nonlinear bivariate causality	1.000	acceptable if >= 0.7
direction ratio (nlbcdr)		

Figure 1 shows that the R Square of the relationship between marketing tactics (service quality, service convenience, and added value) on company image is 0.097. R Square of the relationship between marketing tactics (service quality, service convenience, and added value) on customer loyalty is 0.303. Meanwhile, the relationship coefficient for each research variable is shown in Table 2.

Table 2. Test research instruments

Variable	Indicator	Loadings	Cronbach's alpha	Composite reliability	Average variance extracted
Service Quality	Physical appearance of customer service	0.694	0.841	0.883	0.558
	Physical appearance of the building	0.754			
	Customer Service Capabilities	0.789			
	Security of customer transactions	0.723			
	Fast and accurate service	0.737			
	Ready to face customer complaints	0.780			
Convenience Services	Convenience in deciding to become a customer	0.716	0.803	0.864	0.560
	Convenience of requesting services	0.774			
	Convenience of conducting a transaction	0.710			
	Convenience benefits	0.772			
	Convenience of getting recurring benefits	0.769			
Value-added	Benefits have a high value	0.865	0.675	0.823	0.609
	Gift as desired	0.744			
	Promotional offers as received	0.724			
Company Image	Having a good impression	0.863	0.841	0.904	0.758
	Trust	0.878			
	Service attitude according to needs	0.872			
Loyalty	Making repeat purchases	0.729	0.635	0.786	0.481
	Referring to others	0.790			
	Talking about positive things	0.647			
	Showing disinterest	0.593			

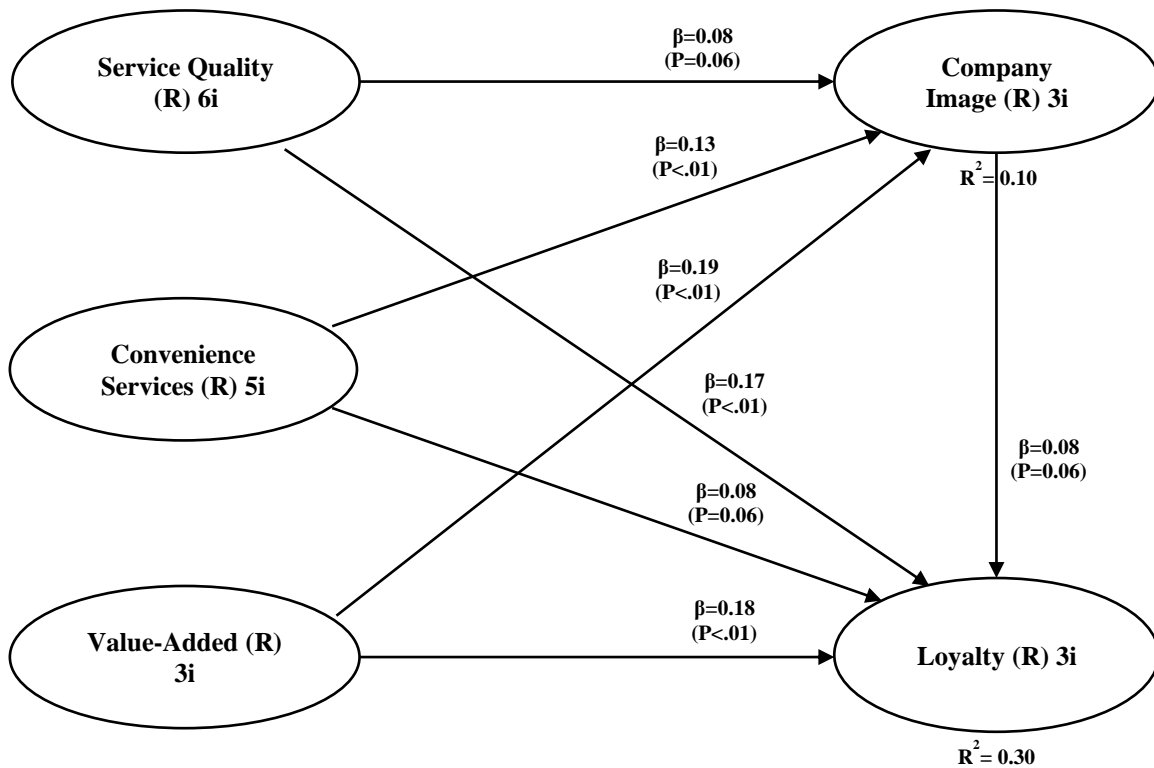


Figure 1. Relationship between marketing tactics variables and loyalty

Table 3. Results of test of the relationship between research variables

Relations	Regression Path	Coefficient	Effect type	Remarks
Service quality and company image	0.082	0.058*	Immediately Significant	Immediately Significant
Convenience service and company image	0.134	0.005**	Immediately Significant	Immediately Significant
Added value and company image	0.195	<0.001**	Immediately Significant	Immediately Significant
Service quality and customer loyalty	0.168	<0.001**	Immediately Significant	Immediately Significant
Convenience service and customer loyalty	0.080	0.062*	Immediately Significant	Immediately Significant
Added value and customer loyalty	0.176	<0.001**	Immediately Significant	Immediately Significant
Company image and customer loyalty	0.365	<0.001**	Immediately Significant	Immediately Significant
Service quality and customer loyalty mediated by company image	0.030	0.210	Indirect Insignificant	Indirect Insignificant
Comfort and customer loyalty services mediated by company image	0.049	0.094	Indirect Insignificant	Indirect Insignificant
Added value and customer loyalty mediated by company image	0.071	0.028	Indirect Insignificant	Indirect Insignificant

Note: * = $p < 0.1$; ** = $p < 0.05$

Table 3 reveals that the relationship between service quality and company image and service comfort and customer loyalty is significant at the freedom level of 0.1 (10%). Meanwhile, other variables have a significant effect at a level of freedom of 0.05 (5%). The company image variable has not been able to have an impact on the relationship between marketing tactics and Syaria Bank customer loyalty. The company's image approach must be a company's concern. Thus, the image in strategy becomes one of the items to increase loyalty.

Discussion

This study examined the relationship between customer loyalty marketing tactics and mediating corporate reputation variables. Overall, the research results show that marketing tactics are successful in increasing customer loyalty in commercial banks of Indonesian Sharia. A positive effect characterizes it. Marketing tactics are seen from three main variables, which are service quality, service convenience, and added value. These three variables become marketing tactics to increase loyalty. Loyalty describes a passionate relationship that exists continuously between a company and consumers by making purchases from the company rather than from competing companies (Aslam et al., 2023). Purchasing loyalty, in turn, leads to greater market share (Chaudhuri & Holbrook, 2001), and loyalty is necessary and important (Kartika et al., 2020). Customer loyalty is reflected in retention, which in turn generates income, increased savings, and marketing development (Albaity & Rahman, 2021). Consumer loyalty is behavior in the form of referrals, learning, support, and selectivity toward alternative brands (Dandis et al., 2021). Other conditions, such as highly competitive rates, require banks to be more diligent in strategy. This strategy is aimed at increasing customer loyalty so that customers continue to keep their funds in the bank (Asnawi et al., 2020; Munandar et al., 2022). Because of this,

marketing tactics such as service quality, convenience services, and added value are factors that can increase loyalty. So, loyalty is important and must be maintained.

Service quality is a form of company interaction with external parties. Service quality and customer loyalty are widely recognized as a source of significant competitive advantage for all financial sectors (Dandis et al., 2021; Fauzi & Suryani, 2019). Loyal customers are satisfied and can be used as a marketing tool (Rashid et al., 2020). It has become the foundation of how customers view banking and ultimately interact and behave (Raza et al., 2020). Quality arises from gaps arising from expected services and services performed (Zia, 2022). Improving the quality of services in Mendaji banking is very important because it is related to customer loyalty (Aslam et al., 2023). Service quality plays a very important role in any society (Raza et al., 2020). Therefore, providing good service to consumers is a form of retention. Thus, service quality plays a role in the success of a company's marketing tactics.

Empathy also represents services to customers according to their interests (Rashid et al., 2020). The sense of comfort obtained from this empathy makes them stay together. Customers will feel comfortable because they believe that the bank has competent employees for every problem they have (Mulia et al., 2021). Previous research aligns with the results of this research, such as (Kartika et al., 2020) that loyalty in Islamic banks can be increased by increasing service commitment. Ha (2020) Trust Costs have a positive effect on loyalty. Service quality flows through satisfaction and attitudes toward customer loyalty (Suhartanto et al., 2022; Zia, 2022). Service quality is empathy for customers, showing a significant influence on customer loyalty (Rashid et al., 2020). Service quality measures were found to have a positive and significant effect on customer satisfaction, and customer satisfaction had a significant and positive effect on loyalty (Raza et al., 2020). Conformity, concreteness, responsiveness, assurance, and empathy are positively related to loyalty perceptions (Dandis et al., 2021). Different results were found by Supriyanto et al. (2021) that service quality does not significantly affect customer loyalty (Rashid et al., 2020). Bangladesh Islamic Bank's financial performance largely depends on many other economic and other factors besides customer loyalty.

The second tactical variable is that convenience services show similar results to service quality. Convenience services successfully “play their role” as part of marketing tactics in increasing customer loyalty. The comfort factor is an inseparable part of the service, such as providing services according to customer characteristics. The ability to understand and share one another's feelings is like empathy (Zia, 2022). Knowing customer needs certainly makes customers more comfortable. Apart from that, the perceived comfort increases customer trust. Later, this trust will increase loyalty (Kartika et al., 2020). trust mediates the relationship between satisfaction and loyalty (Boonlertvanich, 2019). service convenience mediates the relationship between mobile customer management and online reuse intentions (Al-Gasawneh et al., 2021).

The next marketing tactic variable is added value. Based on data analysis, added value is crucial to increase customer loyalty. The basic difference between Islamic and conventional banks lies in the added value offered (Albaity & Rahman, 2021). Mutually beneficial reciprocity brings benefits to service companies (Wilkins et al., 2023). Furthermore, Wilkins et al. (2023)

found that perceived value is significantly and positively related to consumers' repurchase tendencies. Providing comfort and the best service causes a higher incidence of purchases (Kaswengi & Lambey-Checchin, 2019). The signal theory view shows that information that will be held firmly by clients (Kim & Lee, 2010), such as promotions and trust, is an inseparable part of loyalty. Thus, providing added value such as service attitude, trust, and a good impression determines loyalty.

Company image as a mediating variable for success is a variable that needs special attention in increasing loyalty. Previous research is in line with this research, such as Aslam et al., (2023) and Hayati et al. (2020) that company image had a positive effect on customer loyalty. Narteh and Braimah (2020) emphasized the importance of a strong corporate reputation for business organizations. The company image itself is an important variable in customer satisfaction (Warsito et al., 2022). There was a positive relationship between reputation and corporate loyalty and the mediating effect of relational satisfaction and trust (Damberg et al., 2022). Customers who buy and are loyal to the company must have a positive attitude (Yoon & Uysal, 2005). This positive attitude is formed from a good company image, including the brand. Brand equity drives brand profitability, depending on various aspects of brand loyalty (Chaudhuri & Holbrook, 2001). Service quality has a direct impact on loyalty, with company image serving as a mediator (Al-Shorman et al., 2022). Company image is the backbone for expanding profits, surviving competition, winning new clients (Putro & Rachmat, 2019), and insight into buyers (Younis & Hammad, 2021). Banking image is a factor that the Sharia banking industry needs to pay attention to (Warsito et al., 2022). It becomes a model for customers in determining their attitudes. Attitude is symbolized as an individual's negative or positive feelings in response to their behavior (Ramadania et al., 2021). The theory of Reasoned Action by Fishbein and Ajzen shows that attitudes represent user judgments (Mulia et al., 2021) because corporate image fluctuates in various circumstances (Aslam et al., 2023). Companies need to pay attention to every aspect of what they do. Conditions can cause customers' perceptions of banks to change. In addition, corporate reputation is a long-term phenomenon (Damberg et al., 2022). Organizational identity is formed by image and reputation (Gray & Balmer, 1998). Thus, a positive company image for the bank makes customers loyal. However, company image does not show significant signs that mediate the relationship between marketing tactics and loyalty because the company's corporate image is separate from the implementation of tactics. It has not been carried out simultaneously with the image in terms of service, comfort image, and added value image. Therefore, banks need to pay attention to the company's image in supporting the implementation of marketing tactics.

CONCLUSION

Customer loyalty is an important part of Sharia banking. Customer loyalty is important and must be maintained. Overall, the research results showed that successful marketing tactics increased the loyalty of Sharia commercial bank customers, characterized by a positive influence. Applying tactics in marketing banking products is an important part of increasing loyalty. Marketing tactics as a combination of service quality, convenience services, and added

value are factors that can cause bank customer loyalty to increase. Apart from that, supporting the image of Islamic banks is a good mediating factor to mediate tactics with loyalty. A positive company image for the bank makes customers loyal. However, the results showed that the company's image had not succeeded in carrying out its "duty" to mediate marketing tactics with customer loyalty. Banking, especially Sharia banks, needs to pay attention to the company's image in supporting the implementation of marketing tactics.

The results align with economic utility theory, showing that utility had a reciprocal effect between banks and customers. Thus, it becomes an additional reference in economic utility theory to explain marketing tactics. From a corporate aspect, bank managers can develop bank marketing tactics that remain targeted. This research is a cause-and-effect study using three main variables in looking at bank marketing tactics. Therefore, future researchers who want to carry out similar research should add other variables as tactical variables. Apart from that, further research will compare tactics between Sharia banks and conventional banks as a whole.

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