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Analysis of Marketing Strategy Model Relationship in Increasing Customer Loyalty (Study on NTB Bank Branch Selong)

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Abstract

This research is entitled Analysis of Marketing Model Relationship Strategy in Increasing Customer Loyalty (Study at Bank NTB Selong Branch), taking location at Bank NTB Selong Branch in East Lombok Regency. The aim of the study was to determine the effect of relationship marketing inputs which consist of understanding customer expectation variables, building service partnership variables, total quality management variables, and empowering employees variables on customer loyalty of PT. Bank NTB Selong Branch. The type of research used in this research is quantitative research using survey methods, but researchers carry out treatments in data collection, for example by distributing questionnaires, tests, structured interviews and some (treating is not like an experiment). Based on the results of multiple linear regression calculations that have been carried out, it is known that the variables understanding customer expectations (X1), cooperation with customers (X2), total quality management (X3) and employee empowerment (X4), all have a positive value on loyalty (Y) customers of Bank NTB Selong Branch. This means that if the variable understands customer expectations, cooperation with customers, total quality management and employee empowerment is increased or improved then it will be able to increase customer loyalty in using the services of Bank NTB Branch Selong. Then, when viewed from the contribution of the coefficient value, the variable that has the largest coefficient value is cooperation with customers followed by total quality management, understanding customer expectations and employee empowerment. Through collaboration with customers, maintaining good relations with customers, considering customers as corporate partners, there are many opportunities to increase customer loyalty.

Keywords: *marketing strategy, relationship marketing, baking costumer.*

1. Introduction

The performance of the banking industry in West Nusa Tenggara (NTB) as a whole in 2020 has increased as indicated by the soaring total assets reaching IDR 39,246 billion, or 32.3% from IDR 29,655 billion in 2019. This result was triggered by an increase in the number of demand for credit. In line with the increase in total assets, other aspects such as Third Party Funds (DPK), Credit and MSMEs also recorded an increase from the previous year's results. This positive result represents the good performance of the 32 commercial banks operating in NTB with a total of 413 offices. Meanwhile the number of banks in 2020 increased by 6.6% from the previous year.:

A bank's ability to expand financing is highly dependent on its ability to use third party funds from the public. This condition encourages the emergence of a level of competition in the banking industry (both Islamic and conventional banking) in collecting third party funds as well as in channeling financing to profitable business sectors. To be able to compete, banking companies are required to continue to innovate and have a strategy to increase demand for services.

According to Zeithaml in Alma (2014: 271), Relationship Marketing is a philosophy of running a business that focuses/especially on improving service to existing customers, compared to looking for new customers. Meanwhile, according to Berry in Alma (2014: 271) states Relationship Marketing is an effort to attract customers and improve relationships with customers.

According to Evans and Laskin quoted by Wijayanti (2010:8), there are four variables used by companies in implementing relationship marketing, namely: understanding customer expectations, cooperation with customers, total quality management and employee empowerment. The concept of relationship marketing allows for customer loyalty, because relationship marketing seeks to maintain and strengthen the relationship between the company and the customer, by considering the customer as a partner.

According to Oliver in Hurriyati (2010: 129) suggests loyalty is a customer's commitment to stay in depth to re-subscribe or re-purchase the product or service the customer chooses consistently in the future, even though situational influences and marketing efforts have the potential to cause behavior change. Customer loyalty is also the main goal for financial services companies and loyal customers will provide sustainable benefits to the bank.

PT Bank NTB is a bank owned by the West Nusa Tenggara Provincial Government together with City/Regency Governments throughout West Nusa Tenggara engaged in services, whose offices are spread throughout the West Nusa Tenggara Province. The best service for customers is one of the strategies for Bank NTB to compete and to maintain customer loyalty.

Based on the background stated above, the authors are interested in conducting research with the title "Marketing Strategy Analysis Relationship Marketing in increasing Customer Loyalty of PT. Bank NTB Branch Selong.

2. Literature Review

2.1. Relationship Marketing

According to Kotler (2003:59) relationship marketing includes all the steps companies take to get to know and better serve valuable customers. Relationship marketing is a concept from focusing on changing transactions to building long-term, profitable customer relationships, customer-focused companies, products, and the most profitable marketing channels.

Relationship marketing has the goal of building mutually satisfying long-term relationships with key stakeholders, customers, suppliers, distributors, in order to gain and maintain preferences and long-term business continuity (Kotler 2003:15).

Relationship marketing according to Evans and Laskin (1994) quoted by Wibowo (2006) is defined as a process in which a company builds long-term alliances with customers and prospective customers, working together to achieve a specified goal. This goal is fulfilled by understanding consumers, treating consumers as partners, ensuring that employees fulfill customer satisfaction and provide good quality to customers.

2.2. Understanding Customer Expectations

Understanding Customer Expectation (understanding of customer expectations) is very important in Relationship Marketing. Hope is the desire or thoughts of consumers about what they will receive. This understanding is based on the view that expectations are used as a standard of prediction by consumers in making purchases.

Customer expectations are customer beliefs before trying the product, which is given as a standard or reference for how the product or service is assessed (Zeithaml, et. all, in Haruna, 1997). Customers will use their expectations as a standard or reference in evaluating the services provided by the company.

2.3. Cooperation with Customers

Cooperation in essence indicates an agreement between two or more people that is mutually beneficial. Moh. Jafar Hafsah quoted by Wijayanti (2010: 27) mentions cooperation with the term "partnership", which means a business strategy carried out by two or more parties within a certain period of time to achieve mutual benefits with the principle of mutual need and mutual growth. Cooperation with customers basically shows a mutually beneficial relationship between the company and the customer.

Building service partnership is a form of partnership that exists when a company works closely with customers and adds services that customers want for a company's product. In a building service partnership, both parties, both companies and customers, expect a profit. On the customer side, the benefits can be in the form of satisfaction with the services provided by the company.

2.4. Total Quality Management

According to Kotler and Keller (2009:181) Total Quality Management (Total Quality Management) is an organization-wide approach to continuously improve the quality of all organizational processes, products and services. Meanwhile, according to Santosa in Tjiptono and Anastasia (2003:4) Total Quality Management is a management system that elevates quality as a business strategy and is oriented towards customer satisfaction by involving all members of the organization.

Total quality management is a concept of continuous improvements made by the company to ensure product quality and perfection in all aspects to increase customer satisfaction, where the concept of total quality management places the customer above all else. The focus of total quality management is increasing customer satisfaction, prioritizing a quality approach, using many dimensions of quality, involving and empowering employees to find ways to do better and have a process orientation (Chan, 2003).

2.5. Employee Empowerment

According to Noe et.al (1994) quoted by Wijayanti (2010:31) empowerment is the giving of responsibility and authority to work to make decisions regarding all product development and decision making. The purpose of employee empowerment is that the company liberates, allows, gives responsibility and authority for creativity and makes decisions in solving customer problems. Employee empowerment also means putting employees at the forefront of helping solve problems faced by customers.

Employee empowerment is usually intended to give freedom to employees to practice their creativity in solving consumer problems, by giving more authority to employees means reducing internal bureaucracy. The role of employees is very important for the success of any service organization, they play a role in service delivery and influence customer perceptions (Borneo, 2011).

2.6. Customer Loyalty

According to Barnes (2003) quoted by Hatane Samuel (2012:34), Loyalty is the result of establishing good long-term relationships with customers. Running a business venture requires a relationship-based approach, in order to gain an understanding of what customers need and want and view customers as long-term assets.

2.7 Research Conceptual Framework

This study aims to determine the effect of the relationship marketing inputs variable which includes understanding customer expectations, cooperation with customers (building service partnerships), total quality management and empowering employees on relationship marketing output which is limited to customer loyalty. so that the research model that can be formulated is as follows:

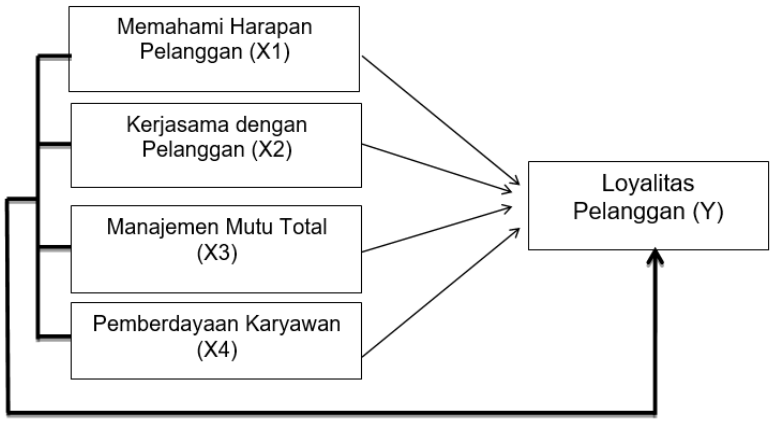

Fig. 1 Research Model

3. Research Method

3.1 Types of Research

The type of research used in this research is quantitative research using survey methods. According to Sugiyono (2016), survey research is used to obtain data from certain natural (not artificial) places, but researchers carry out treatments in data collection, for example by distributing questionnaires, tests, structured interviews and some (treatment is not like experiments).

Based on the level of explanation, this research is classified as causal associative research. According to Sugiyono (2016), causal associative research is research that looks for causal relationships or influences, namely the relationship of the independent variable to the dependent variable. In improving this research, it will explain the influence of input relationship marketing Understanding Customer Expectations, Collaboration with Customers, Total Quality Management and Employee Empowerment is the independent variable (X) on relationship marketing output limited to customer loyalty as the dependent variable (Y).

3.2 Research Locations

This research was conducted at PT. Bank NTB Selong Branch, Jl. TGKH Abdul Majid No. 96, Pancor, Selong, East Lombok, West Nusa Tenggara, 83611, Indonesia. The research subjects were customers who came to the Selong Branch of Bank NTB.

3.3 Data Collection Methods

Considering the large number of customers and customer identities being company secrets, as well as time and cost constraints, the data collection method used in this study was a survey sample. The sample survey method is a method in which only a portion of the population is taken and used to determine the desired characteristics and characteristics of the population.

3.4 Population and Research Sample

3.4.1 Population

According to Sugiyono (2016: 80), population is a generalization area which consists of: objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions from them. In this study, the population was the customers of the Selong Branch of Bank NTB who came during the study.

3.4.2 Sample

The sampling technique used is Nonprobability Sampling, which is a sampling technique that does not provide equal opportunities for each element or member of the population to be selected as a sample (Sugiyono, 2016: 84). The type of Nonprobability Sampling used is Accidental Sampling, which is a sampling technique based on chance, that is, anyone who accidentally meets the researcher can be used as a sample, if it is deemed that the person met by chance is suitable as a data source (Sugiyono, 2016: 85).

Meanwhile the number of samples used in this study was 50 samples. This is in accordance with the general reference for determining sample size according to Roscoe (1975) quoted by Sekaran (2006) suggesting that a sample size of more than 30 and less than 500 is appropriate for most studies.

3.5 Data Collection Techniques and Tools

3.5.1 Data Collection Techniques

Data collection techniques in this study were carried out by:

1. Interviews, namely data collection techniques through question and answer activities or asking directly to respondents to obtain the necessary data.
2. Questionnaire, is a data collection technique by giving a set of questions or written statements to respondents to answer.

3.5.2 Data Collection Tools

The data collection tool used in this study was a questionnaire. The questionnaire was a list of questions or statements submitted to respondents to be filled in with the answers asked by the researcher in accordance with the problem being studied.

3.6 Types and Sources of Data

The type of data used in this research is quantitative and qualitative data. Quantitative data in this study is data from the distribution of questionnaires in the form of numbers, can be counted and measured. While the qualitative data in this study is information or a general description of the company under study which can be in the form of words, sentences, schemes or pictures. The data sources in this study are:

a. Primary data

Is a source of data obtained from the first source either from individuals or companies, such as the results of interviews or the results of filling out questionnaires that are usually done by researchers. The primary data in this study came from the results of the questionnaires which were distributed to the respondents directly.

b. Secondary Data

Is data that is not obtained from the results of the collection and processing by the researcher himself, but is carried out by other people or certain institutions. Nevertheless, these data strongly support the problems raised in this study, namely data regarding the results of previous studies which are used as a reference in this study.

4. Result and Discussion

4.1 Overview of PT. Bank NTB

PT West Nusa Tenggara Regional Development Bank (hereinafter referred to as Bank NTB) is a bank owned by the West Nusa Tenggara Provincial Government together with City/Regency Governments throughout West Nusa Tenggara. Bank NTB was founded and began operating on July 5, 1964 as a Regional Company, with the aim of managing regional finances, namely as a regional treasury. Apart from that, the establishment of Bank NTB was also intended to help improve the regional economy by providing credit to small entrepreneurs in West Nusa Tenggara.

Bank NTB underwent a change in legal form to become a Limited Liability Company (PT) West Nusa Tenggara Regional Development Bank on March 19, 1999. Over time, Bank NTB continued to grow until it currently has 43 offices consisting of 1 head office, 1 main branch offices, 10 branch offices, 22 sub-branch offices, 4 cash offices and 5 payment points. In order to support the service quality of Bank NTB, it has operated 113 ATMs spread across cities and regencies throughout NTB.

4.2 Description of Research Respondents

In this study, questionnaires were distributed to 50 respondents who were customers of the Selong Branch of Bank NTB who came to the Selong Branch of Bank NTB when the researcher was conducting research. The questionnaire in this study was divided into two parts, namely the identity of the respondent and the response of the respondent. This questionnaire includes respondents' responses related to the independent variables (Understanding Customer Expectations, Cooperation with Customers, Total Quality Management and Employee Empowerment) and the dependent variable (Customer Loyalty). This section will explain the identity of respondents based on gender, age, occupation and income range. This classification of respondents aims to know clearly the description of respondents as research objects.

4.2.1 Validity Test Results

The validity test examines each variable used in this study, where all research variables contain 31 statements that must be answered by respondents. Whether or not each statement item in the questionnaire is valid or not is determined by comparing the correlation coefficient (r count) of each statement with the critical value (r table). If the value of r count > r table, then the statement is declared valid. Then if there is an invalid statement, it will be removed from the questionnaire and tested for validity again. Based on the analysis that has been done, the results of the validity test of the statement items in this research questionnaire are as follows:

Table 1: Variable Validity Test Results Understanding Customer Expectations

Questionnaire Items	**r Hitung**	**r Tabel**	**Status**
Bank NTB mempunyai pemahaman yang baik terhadap apa yang saya harapkan	0,697	0,279	Valid
Produk yang ditawarkan Bank NTB sesuai dengan yang saya harapkan	0,661	0,279	Valid
Bank NTB memberikan pelayanan dan fasilitas yang sesuai dengan harapan saya	0,828	0,279	Valid
Keamanan uang saya sesuai dengan harapan saya selama menabung di Bank NTB	0,605	0,279	Valid
Saya tidak pernah mengalami kehilangan uang tabungan selama menabung di Bank NTB	0,679	0,279	Valid
Bank NTB tanggap dalam menyikapi keluhan yang saya sampaikan	0,786	0,279	Valid

In table 1 it appears that all statement items on the variable understanding customer expectations are stated to be valid because the value of r is calculated > from r table with a significance level of 5% (0.05).

Table 2. Variable Validity Test Results of Collaboration with Customers

Questionnaire Items	r Hitung	r Tabel	Status
Bank NTB melibatkan saya dan nasabah lain untuk berperan aktif dalam peningkatan mutu Bank NTB	0,719	0,279	Valid
Saya selalu memberikan masukan kepada Bank NTB dalam dalam peningkatan mutu Bank NTB	0,697	0,279	Valid
Saya merasa dihargai oleh Bank NTB selama menabung di Bank NTB	0,746	0,279	Valid
Saya memiliki hubungan yang baik dengan Bank NTB	0,864	0,279	Valid
Bank NTB selalu memperhatikan hubungan baik dengan saya	0,814	0,279	Valid
Bank NTB selalu menjaga hubungan baik dengan saya	0,737	0,279	Valid

Table 2 shows that all statement items on cooperation with customers variables have a value of r count > from r table with a significance level of 5% (0.05), and are declared valid to measure cooperation variables with customers.

Table 3. Total Quality Management Variable Validity Test Results

Questionnaire Items	r Hitung	r Tabel	Status
Bank NTB melakukan evaluasi dan perbaikan terhadap produk yang diberikan kepada nasabah	0,730	0,279	Valid
Bank NTB melakukan evaluasi dan perbaikan terhadap pelayanan dan fasilitas yang diberikan kepada nasabah	0,806	0,279	Valid
Bank NTB melakukan perbaikan produk yang lebih baik dari bank lain	0,718	0,279	Valid
Bank NTB melakukan perbaikan pelayanan dan fasilitas lebih baik dari bank lain	0,710	0,279	Valid
Bank NTB meminta respon saya terhadap perbaikan yang dilakukan	0,757	0,279	Valid
Bank NTB meminta respon saya terhadap inovasi yang dilakukan	0,673	0,279	Valid

In table 3 it appears that all statement items on the total quality management variable have a value of r count > from r table with a significance level of 5% (0.05), and are declared valid to measure the total quality management variable.

Table 4. Results of the Validity Test of Employee Empowerment Variables

Questionnaire Items	r Hitung	r Tabel	Status
Karyawan Bank NTB cepat dan tepat dalam melayani saya	0,730	0,279	Valid
Karyawan Bank NTB selalu bersikap ramah kepada saya baik ketika akan melakuka bertransaksi maupun tidak	0,766	0,279	Valid
Karyawan Bank NTB siap dan sedia membantu menyelesaikan masalah nasabah	0,840	0,279	Valid
Karyawan Bank NTB memiliki pengetahuan yang baik terhadap produk dan jasa yang dimiliki	0,875	0,279	Valid
Karyawan Bank NTB memiliki pengetahuan yang baik terhadap produk dan jasa yang saya butuhkan	0,836	0,279	Valid
Karyawan Bank NTB memiliki pemahaman yang baik terhadap kebutuhan spesifik saya	0,834	0,279	Valid
Karyawan Bank NTB cerdas menanggapi hal-hal yang tidak saya ketahui	0,782	0,279	Valid

In table 4 it appears that all statement items on the employee empowerment variable have a value of r count > from r table with a significance level of 5% (0.05), and are stated to be valid for measuring employee empowerment variables.

Table 5. Customer Loyalty Variable Validity Test Results

Questionnaire Items	r Hitung	r Tabel	Status
Saya puas dengan pelayanan dan fasilitas yang diberikan oleh Bank NTB	0,701	0,279	Valid
Keinginan saya di Bank NTB terpenuhi sesuai dengan harapan saya	0,709	0,279	Valid
Saya akan menggunakan produk layanan Bank NTB secara terus-menerus	0,849	0,279	Valid
Saya memberikan informasi yang positif tentang Bank NTB kepada orang lain	0,731	0,279	Valid
Saya akan merekomendasikan Bank NTB kepada orang lain	0,826	0,279	Valid
Saya tidak ingin pindah ke Bank lain selain Bank NTB	0,685	0,279	Valid

In table 5 it appears that all statement items on the customer loyalty variable have a value of r count > from r table with a significance level of 5% (0.05), and are stated to be valid for measuring customer loyalty variables.

4.2.2 Reliability Test Results

Reliability test aims to measure the consistency of a research variable. SPSS provides a facility to measure reliability with the CronbachAlpha (α) statistical test. A construct or variable is said to be reliable if it gives a Cronbach Alpha value > 0.70 (Nunnally, 1994) quoted by Ghozali (2016:48). The results of the reliability test in this study are as follows:

Table 6. Reliability Test Results

Variabel	Cronbach's Alpha	Status
Memahami Harapan Nasabah (X1)	0,803	Reliable
Kerjasama dengan Nasabah (X2)	0,855	Reliable
Manajemen Mutu Total (X3)	0,827	Reliable
Pemberdayaan Karyawan (X4)	0,912	Reliable
Loyalitas Pelanggan (Y)	0,843	Reliable

From the table above, it appears that the alpha coefficient values of the variables studied show varying results. However, all items of the independent variable (X) and the dependent variable (Y) have an alpha coefficient value greater than 0.70. So it can be concluded that the measuring instrument used in this study is reliable.

4.3 Results of Multiple Linear Regression Analysis

In this study multiple linear regression analysis was used to determine the effect of understanding customer expectations (X1), cooperation with customers (X2), total quality management (X3) and employee empowerment (X4) on customer loyalty (Y) PT Bank NTB Selong Branch. Changes in the independent variable unit (X) will result in changes in the value of the dependent variable (Y), this effect can be explained through the regression equation obtained through calculations using the SPSS program as shown in the following table:

Table 7. Multiple Linear Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1.889	2.239		-.844	.403		
	X1	.212	.119	.190	1.783	.081	.475	2.107
	X2	.385	.131	.369	2.927	.005	.338	2.959
	X3	.277	.127	.250	2.185	.034	.410	2.440
	X4	.155	.117	.182	1.323	.192	.286	3.498

a. Dependent Variable: Y

Based on the table above, the following equation can be arranged:

$$Y = -1{,}889 + 0{,}212X_1 + 0{,}385X_2 + 0{,}277X_3 + 0{,}155X_4 + e$$

The calculation results shown in table 7 can be explained as follows:

a. Based on the results of calculations with the help of SPSS, the value of the variable regression coefficient of understanding customer expectations (X1) is 0.212. This shows that the variable understanding customer expectations (X1) has a positive and one-way influence on customer loyalty (Y). which means that for every increase of one variable unit understanding customer expectations, customer loyalty will increase by 0.212.
b. Based on the results of calculations with the help of SPSS, the regression coefficient value of the collaboration variable with customers (X2) is 0.385. This shows that the cooperation variable with customers (X2) has a positive and one-way influence on customer loyalty (Y). which means that for every one unit increase in the cooperation variable with customers, customer loyalty will increase by 0.385.
c. Based on the results of calculations with the help of SPSS, the total quality management variable regression coefficient (X3) is 0.277. This shows that the total quality management variable (X3) has a positive and unidirectional influence on customer loyalty (Y). which means that for every increase of one unit of total quality management variable, customer loyalty will increase by 0.277.
d. Based on the results of calculations with the help of SPSS, the regression coefficient value of the employee empowerment variable (X4) is 0.155. This shows that the employee empowerment variable (X4) has a positive and one-way influence on customer loyalty (Y). which means that for every one unit increase in the employee empowerment variable, customer loyalty will increase by 0.155.

4.4 Coefficient of Multiple Determination (R2)

The coefficient of multiple determination (R2) aims to measure how far the model's ability to explain the variation of the dependent variable. The value of the coefficient of determination is between zero and one. This means that if the value of R2 is equal to zero, the independent variable has absolutely no contribution to the dependent variable. If R2 gets closer to one, it means that the independent variables have a strong contribution to the dependent variable. Following are the results of calculating the coefficient of determination in this study with the help of SPSS:

Table 8. Coefficient of Multiple Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.871[a]	.758	.736	1.435

a. Predictors: (Constant), X4, X1, X3, X2

b. Dependent Variable: Y

From the output display of the SPSS model summary in table 8 above, it shows that adjusted R2 is 0.736, which means that 73.6% of variations in customer loyalty can be explained by variations of the four independent variables, namely understanding customer expectations, cooperation with customers, total quality management and employee empowerment. While the remaining 26.4% is explained by other variables outside the model studied.

4.5 Hypothesis Testing

4.5.1 F test

The F test (global test) aims to test whether a model or regression equation is valid or not. Thus, the results of the F test will test the validity of the model under study. Following are the results of the F test calculations with the help of SPSS:

Table 9. F Test Result

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	289.870	4	72.467	35.205	.000[a]
	Residual	92.630	45	2.058		
	Total	382.500	49			

a. Predictors: (Constant), X4, X1, X3, X2

b. Dependent Variable: Y

Based on the display of the SPSS model ANOVA output in table 9, the calculated F value is 35.205 with a significant level of 0.000 which is less than 0.05 and the calculated F value (35.205) is greater than the F table value (2.58). This means

that the regression model of the independent variables (understanding customer expectations, cooperation with customers, total quality management and employee empowerment) and the dependent variable (customer loyalty) can be said to be valid.

4.5.2 t Test

The t test basically aims to test whether the independent variables partially or individually have a significant influence on the dependent variable. The t test in this study is intended to determine whether the variables understanding customer expectations (X1), cooperation with customers (X2), total quality management (X3) and employee empowerment (X4) have a significant effect on customer loyalty (Y) as the dependent variable. Following are the results of the t test with the help of SPSS.

Table 10. t Test Result

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.889	2.239		-.844	.403
	X1	.212	.119	.190	1.783	.081
	X2	.385	.131	.369	2.927	.005
	X3	.277	.127	.250	2.185	.034
	X4	.155	.117	.182	1.323	.192

a. Dependent Variable: Y

The following is a description of the results of the variable analysis of understanding customer expectations, cooperation with customers, total quality management and employee empowerment on customer loyalty at Bank NTB Selong Branch:

a. Based on the results of the analysis with the help of SPSS, it was found that the variable understanding customer expectations (X1) has a t-count value (1.783) which is smaller than the t-table value (2.014) and its significance probability (0.081) is greater than 0.05 (level of significance). which means Ha is rejected and H0 is accepted. This means that the variable understanding customer expectations (X1) has a positive but not significant effect on customer loyalty (Y) for Bank NTB Selong Branch customers.
b. Based on the results of the analysis with the help of SPSS, it was found that the cooperation variable with customers (X2) has a t-count value (2.927) which is greater than the t-table value (2.014) and a significance probability (0.005) is less than 0.05 (level of significance). which means Ha is accepted and H0 is rejected. This means that the cooperation variable with customers (X2) has a positive and significant influence on customer loyalty (Y) for Bank NTB Selong Branch customers.
c. Based on the results of the analysis with the help of SPSS, it was found that the total quality management variable (X3) has a t-count value (2.185) which is greater than the t-table value (2.014) and its significance probability (0.034) is less than 0.05 (level of significance). which means Ha is accepted and H0 is rejected. This means that the total quality management variable (X3) has a positive and significant influence on customer loyalty (Y) for Bank NTB Selong Branch customers.
d. Based on the results of the analysis with the help of SPSS, it was found that the employee empowerment variable (X4) has a t value (1.323) which is smaller than the t table value (2.014) and its significance probability (0.192) is greater than 0.05 (level of significance), which means that Ha is rejected and H0 is accepted. This means that the employee empowerment variable (X4) has a positive but not significant effect on customer loyalty (Y) for Bank NTB Selong Branch customers.

4.3 Discussion

4.5.3 Multiple Linear Regression

Based on the results of multiple linear regression calculations that have been carried out, it is known that the variables understanding customer expectations (X1), cooperation with customers (X2), total quality management (X3) and employee empowerment (X4), all have a positive value on loyalty (Y) customers of Bank NTB Selong Branch. This means that if the variable understands customer expectations, cooperation with customers, total quality management and employee empowerment is increased or improved then it will be able to increase customer loyalty in using the services of Bank NTB Selong Branch. Then, when viewed from the contribution of the coefficient value, the variable that has the largest

coefficient value is cooperation with customers followed by total quality management, understanding customer expectations and employee empowerment. Through collaboration with customers, maintaining good relations with customers, considering customers as corporate partners, there are many opportunities to increase customer loyalty. Then by understanding the needs and expectations of customers, improving the quality of products and services and facilities provided to customers, and empowering employees to solve customer problems, the Selong Branch of Bank NTB also has the opportunity to increase customer loyalty in using the services of the Selong Branch of Bank NTB.

4.5.4 Partial Influence

Based on the results of the hypothesis test, it shows that the variable understanding customer expectations has a positive but not significant effect on customer loyalty at Bank NTB Selong Branch, as evidenced by the finding of t count which is smaller than the table and the probability value of significance is greater than the level of significance. The findings in this study are not in line with the findings in the studies of Wijayanti (2010) and Mahmudah (2016) which state that the variable of understanding customer expectations has a positive and significant effect on customer loyalty.

Then based on the results of the hypothesis test the variable cooperation with customers proved to have a positive and significant influence on customer loyalty of Bank NTB Selong Branch, where it was found that the t value was greater than t table and the significance value was smaller than the level of significance. This indicates that the better the company's cooperation with customers, the more customer loyalty will increase. The findings in this study are in line with the findings in the studies of Wijayanti (2010), Mahmudah (2016) and Anwar (2016) which state that the variable of cooperation with customers has a positive and significant effect on customer loyalty.

Based on the results of the hypothesis testing that has been carried out, it was found that the total quality management variable has a positive and significant influence on customer loyalty at Bank NTB Selong Branch, this is evidenced by the finding of a calculated t value that is greater than t table and a significance that is smaller than the level of significant required. This indicates that the better the quality of the products and services owned by the company, the more customer loyalty will increase. The findings in this study are in line with the findings in the studies of Wijayanti (2010) and Anwar (2016) which state that the total quality management variable has a positive and significant effect on customer loyalty.

Based on the results of the hypothesis testing that has been done, it was found that the employee empowerment variable has a positive but not significant effect on customer loyalty at Bank NTB Selong Branch. Where it is found that the calculated t value is smaller than the t table and the significance value is greater than the level of significance. The findings in this study are not in line with the results of research conducted by Wijayanti (2010) and Anwar (2016) which state that the employee empowerment variable has a positive and significant effect on customer loyalty.

5. Conclusions

Based on the results of the tests and analyzes carried out in CHAPTER IV, the results of this study are summarized as follows:

1. The variable understanding customer expectations has a positive but not significant effect on customer loyalty PT. Bank NTB Selong Branch. This is indicated by the finding of t count (1.783) <t table (2.014). Thus the first hypothesis is rejected.
2. The variable of cooperation with customers has a positive and significant effect on customer loyalty of PT. Bank NTB Selong Branch and gives the most dominant influence than the other variables. This is evidenced by the value of t count (2.927) > t table (2.014). Thus the second hypothesis is accepted.
3. The total quality management variable has a positive and significant effect on customer loyalty at PT. Bank NTB Selong Branch. This is indicated by the value of t count (2.185) > t table (2.014). Thus the third hypothesis is accepted.
4. The employee empowerment variable has a positive but not significant effect on customer loyalty at PT. Bank NTB Selong Branch. This is evidenced by the value of t count (1.323) <t table (2.014). Thus the fourth hypothesis is rejected.
5. While the results of the F test show the calculated F value (35.205) > F table (2.58), it means that the regression model in this study can be said to be valid.
6. The results of the calculation of the coefficient of determination obtained an adjusted R2 value of 0.736. This means that 73.6% of PT. Bank NTB Selong Branch is influenced by relationship marketing variables which consist of understanding customer expectations, cooperation with customers, total quality management and employee empowerment. While the remaining 26.4% is influenced by variables outside the research model..

Appendix

Appendixes, if needed, appear before the acknowledgment.

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Insert acknowledgment, if any. Sponsor and financial support acknowledgments are also placed here.

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