ANALYSIS OF ASPECTS OF THE MARKETING MIX THE INFLUENCE ON CUSTOMER LOYALTY PT. BANK SULUTGO AMURANG BRANCH

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Abstract

The purpose of this study was to determine how much influence the marketing mix has on consumer loyalty at Bank SulutGo. The benefit of the research is as input for the managers/leaders of the Sulutgo bank regarding consumer loyalty which is influenced by the marketing mix as input for the wider community who are interested in banking issues. Based on the results of the study, it was found that the service product of PT. Bank SulutGo had a positive relationship to Customer Loyalty but had no significant effect. Interest rates at PT. Bank SulutGo had a positive relationship to Customer Loyalty and had a significant effect. Location of PT. Bank SULUTGo had a positive relationship and significant effect. Likewise, promotion has a positive relationship and has a significant effect on customer loyalty. Likewise, products, interest rates, locations and promotions simultaneously have a positive relationship and have a significant effect on Customer Loyalty at PT.Bank SulutGo. The correlation coefficient value is 0.692 or 69.2% which indicates that the independent variables have a strong enough effect on the dependent variable. Likewise, the coefficient of determination R Square is 0.732 or 73.2% which indicates that all independent variables simultaneously have an effect of 73.2% on the dependent variable. While the remaining 0.268 or 26.8% is influenced by other variables not tested in this study. location and promotion simultaneously have a positive relationship and have a significant effect on customer loyalty at PT.Bank SulutGo. The correlation coefficient value is 0.692 or 69.2% which indicates that the independent variables have a strong enough effect on the dependent variable. Likewise, the coefficient of determination R Square is 0.732 or 73.2% which indicates that all independent variables simultaneously have an effect of 73.2% on the dependent variable. While the remaining 0.268 or 26.8% is influenced by other variables not tested in this study. location and promotion simultaneously have a positive relationship and have a significant effect on customer loyalty at PT.Bank SulutGo. The correlation coefficient value is 0.692 or 69.2% which indicates that the independent variables have a strong enough effect on the dependent variable. Likewise, the coefficient of determination R Square is 0.732 or 73.2% which indicates that all independent variables simultaneously have an effect of 73.2% on the dependent variable. While the remaining

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Keywords*: Marketing Mix, loyalty, Customers.*

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INTRODUCTION

One of the elements in an integrated marketing strategy is the marketing mix, which is a strategy carried out by banks, which is related to determining how the company presents product offerings in certain market segments which are its target market. The public as consumers or markets targeted by banks have various considerations in choosing the banking service business they will use. This can be seen from the level of profit sharing offered by Islamic banking to the public, the level of comfort felt by the community in terms of saving money in the bank. These factors are the basis for people's consideration to choose banking services,8In gaining customer loyalty, banks always pay attention and prioritize customers in all activities and programs carried out. So that customers become the party who always comes first, in the hope that they will feel satisfied, comfortable and eventually become loyal to banking. Customer loyalty is one of the main goals of banking to remain loyal to using all facilities and products owned by the bank. Banking performance in retaining its customers will be considered successful if the number of consumers owned does not decrease in number even the number of accounts increases. Banks need to know how many customers and how many registered accounts so that they can be maintained properly and can even be increased proportionally. The creation of consumer loyalty itself has the aim of making customers who previously had savings at the bank concerned to remain loyal in conducting continuous and repeated transactions with the bank and even adding new accounts. The number of payroll savings accounts in one year must be maintained and increased by banks, while It is the process of growing the number of new accounts that can be created from existing customers. so that it can increase consumer loyalty, namely keeping consumers owned and increasing the number of accounts from existing consumers. Various special treatments are also needed to keep consumers comfortable in carrying out various banking activities at the bank concerned, for example, the behavior of corporate customers tends to be more sensitive to interest rates. offered by the bank,

Table 1.1 Banking business activities

Banking business activities (Funds Disbursement) Billion Rp		
Year	commercial banks	rural banks
2014	5,468,910	86,931
2015	5,952,279	98.604
2016	6,570,903	109.389
2017	7,177,549	121.296
2018	7,809.987	130,724
2019*	7,667,803	130,523

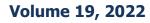Note: *January

Data : ojk.go.id

From table 1.1 above, it can be seen that both commercial banks and rural credit banks continue to experience growth every year, this indicates that the banking industry in Indonesia is still growing and thriving every year. area is Bank Sulutgo.Bank of North Sulawesi (Bank) formerly known as PT. The North Sulawesi Regional Development Bank was established under

the name Central North Sulawesi Regional Development Bank based on Deed no. 88 dated March 17, 1961 by Raden Hadiwido, a substitute notary from Raden Kadiman, a Notary in Jakarta which was amended by the Deed of Amendment to the Articles of Association No. 88. 22 dated August 4, 1961 by Raden Kadiman Notary in Jakarta and Deed of Amendment to the Articles of Association no. 46 dated October 10, 1961 by Raden Hadiwido as a substitute for Raden Kadiman, a notary in Jakarta, which has been approved by the Minister of Justice of the Republic of Indonesia with the stipulation No. JA5/109/6 dated October 13, 1961. Based on Law no. 13 of 1962 concerning the main provisions of the Regional Development Bank jo. Law no. 13 of 1964 concerning, among other things, the formation of the Province of North Sulawesi Province which was changed to a Regional Company of the Regional Development Bank of North Sulawesi in accordance with the Regional Regulation dated June 2, 1964 along with the amendments. 1 of 1999 concerning changes to the legal entity form of the Regional Development Bank of North Sulawesi No. 1 of 1999 concerning the change in the legal entity form of the North Sulawesi Regional Development Bank from a Regional Company to a Limited Liability Company of the North Sulawesi Regional Development Bank. 7 dated April 14, 1999 made before Joanes Tommy Lasut, SH, notary in Manado which was ratified by the Minister of Justice of the Republic of Indonesia with Decree no. C-8296.HT.01.01. TH'99 dated May 14, 1999 and has been announced in the State Gazette of the Republic of Indonesia No. 63 dated 6 August 1999 and the Supplement to the State Gazette of the Republic of Indonesia No. 4772. Authorized Capital is set at Rp. 100 billion with the ownership of the Province, Regency and City of the Series A shareholders maximum of 55% and the Series B shareholders together with third parties including cooperatives of a maximum of 45%. The shares are divided into Series A Shares of 550,000 nominal value @ Rp. 100,000, - (One hundred thousand rupiah) and Series B Shares of 450,000 with nominal value @ Rp. 100,000, - (One hundred thousand rupiah). The change in the legal form of the Bank of North Sulawesi is a demand in order to fulfill one of the requirements for participating in the banking recapitalization program because the Bank of North Sulawesi faces the risk of meeting the minimum capital requirement (KPPM) of less than 8%. Based on Regional Regulation No. 84 of 1998 concerning Commercial Bank Recapitalization Program, Joint Decree of the Minister of Finance and Governor of Bank Indonesia No. 135/KMK.017/1999 and No. 32/17/KEP/GBI dated April 9, 1999, Bank of North Sulawesi has signed a Recapitalization Agreement. In 2004 the Government of the Republic of Indonesia through the Minister of Finance has sold back (divested) all state shares in Bank Sulut based on the Sale and Purchase Agreement of all State Shares and Repayment of State Bonds at PT. Bank Sulut dated June 30, 2004. After Bank Sulut separated from the banking recapitalization program, there were several changes to the Articles of Association related to changes in the composition of share ownership after the divestment of state shares, and lastly with an increase in authorized capital from Rp. 100 billion to Rp. 300 billion which has been approved by the Minister of Law and Human Rights of the Republic of Indonesia No. C-24640 HT.01.04.TH.2006 dated August 23, 2006 has been announced in the State Gazette of the Republic of Indonesia dated October 23, 2006 No. 85 Supplement No. 11432/2006. In accordance with the results of the extraordinary general meeting of shareholders of PT Bank Sulut on 8 May 2015, the decision of the Minister of Law and Human Rights of the Republic of Indonesia

No. ahu-0935695.ah.01.02.year 2015 dated 23 May 2015 and Decision of the Board of Commissioners of the Financial Services Authority no. 17/KDK.03/2015 dated September 23, 2015, PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) changed to PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BANK SULUTGO). In the face of increasingly fierce competition, North Sulawesi banks must be able to retain their customers and attract new customers to use the facilities and services offered. For this reason, it is interesting to see how the marketing mix affects consumer loyalty at Bank SulutGo.

LITERATURE REVIEW

2.1. Marketing Mix

Marketing mix or marketing mix is a combination of four variables, namely product, price structure, promotional activities, and distribution system (Dharmesta and Handoko, 2010:40). The four elements of the marketing mix are interconnected and influence each other, so efforts must be made to produce a marketing policy that leads to effective service and customer satisfaction. So in the marketing mix there are variables that support each other, which are then combined by the company to obtain the desired responses in the target market.

The marketing environment consists of a micro environment and a macro environment. The micro marketing environment consists of companies, suppliers, intermediaries, consumers and competitors (Kotler, 2009:76). Meanwhile, the macro-marketing environment consists of broader societal forces that affect the micro-environment; includes demographic, economic, natural, technological, political and cultural Kotler, (2009: 76). Meanwhile, according to Private and Sukotjo (2008:179) marketing is "the overall system of business activities aimed at planning, pricing, promoting, and distributing goods and services that can satisfy the needs of existing and potential buyers".

From some of these definitions, it can be concluded that what is meant by marketing is as a system/process of activities that are interconnected with one another in terms of meeting needs. With the fulfillment of these needs, a pleasant atmosphere will be created, it can be seen that the marketing process actually occurred or started long before the goods were produced.

2.1.2. Goods Marketing Mix

The marketing mix is one of the main concepts in the modern marketing world. Marketing mix can be defined as a set of tactical marketing tools consisting of product, price, place and promotion that can be controlled and combined by the company to produce the response the company wants in the target market (Kotler 2008: 78). Kotler and Keller (2012: 24) also state that the marketing mix or what is often referred to as the Four Ps can be seen from two points of view, namely, the seller's point of view and the buyer's point of view. From the seller's point of view, the four P's are marketing tools available to influence buyers. Meanwhile, from the buyer's point of view the four P's are marketing tools designed to provide benefits to customers. The components of the marketing mix, often referred to as the four P's, include: product, price, place and promotion. The concept of the marketing mix according to Kotler and Keller (2012:25) consists of 4Ps, namely:

- *Product* (produk), yaitu suatu yang dapat ditawarkan ke pasar untuk mendapatkan

perhatian, agar produk yang dijual mau dibeli, digunakan atau dikonsumsi yang dapat memenuhi suatu keinginan atau kebutuhan dari konsumen.

- Harga (Price), yaitu sejumlah nilai yang ditukarkan konsumen dengan manfaat dari memiliki atau menggunakan produk atau jasa yang nilainya ditetapkan oleh pembeli dan penjual melalui tawar menawar, atau ditetapkan oleh penjual untuk satu harga yang sama terhadap semua pembeli.

- Tempat (Place), yaitu sebuah tempat diasosiasikan sebagai saluran distribusi yang ditujukan untuk mencapai taget konsumen.Sistem distribusi ini mencakup lokasi, transportasi, pergudangan, dan sebagainya.

- Promosi (Promotion), promosi artinya aktivitas yang menyampaikan manfaat produk dan membujuk pelanggan membelinya.

- Based on this definition, it can be concluded that the marketing mix is the marketing elements that are intertwined, blended, organized and used appropriately, so that the company can achieve its marketing objectives effectively while satisfying the needs and desires of consumers.

2.13. Service Marketing Mix

The service marketing mix is an element of the company's organization that can be controlled by the company to communicate with consumers and will be used to satisfy consumers. The marketing mix is the marketing elements that are intertwined, mixed, organized and used appropriately, so that the company can achieve its marketing objectives effectively while satisfying the needs and desires of consumers.

One of the strategies related to the company's marketing activities is the marketing mix strategy defined by Kotler and Armstrong (2012) which states that the marketing mix as the set of controllable marketing variables that the firm leads to produce the response it wants in the target market. From the above definition it can be interpreted that the marketing mix is the controllable variables that are combined to produce the expected response from the target market. And for service businesses there are 7 elements of the marketing mix (Marketing Mix-7p), namely: Product, Price, Promotion, Place, Participants, Process, and Physical Evidence.

- **Product**

Product is an important element in a marketing program. Product strategy can influence other marketing strategies. Purchasing a product is not just to have the product but also to meet the needs and desires of consumers.

- *Price*(**Price**)

According to Monroe (2005), price is an economic sacrifice made by customers to obtain a product or service. Price is a monetary unit or other measure (including other goods and services) that are exchanged in order to obtain ownership rights or use of goods and or services (Fandy Tjiptono, 2008:151). The price is said to be expensive, cheap or mediocre from each individual, it does not have to be the same, because it depends on the individual's perception which is motivated by the environment and individual conditions (Schifman and Kanuk, 2001).

- *Promotion*(**promotion**)

Promotion is the activity of communicating information from the seller to consumers or other parties in the sales channel to influence attitudes and behavior. Through advertising, a company directs persuasive communication to target buyers and the public through media called mass media such as newspapers, magazines, tabloids, radio, television and direct mail (Baker, 2010: 7). Promotional media that can be used in this business include (1) Advertising, (2) Sales promotion, (3) Publicity and public relations, and (4) Direct marketing. The determination of the promotional media to be used is based on the type and form of the product itself.

- *Place*(**distribution channel**)

Kotler (2009: 96) states that "Distribution channels consist of a set of institutions that carry out all activities (functions) used to distribute products and the status of their owners from producers to consumers". From the above definition, it can be interpreted that the distribution channel of an item is the entire activity or function to move the product along with the owner's rights from the producer to the final consumer or industrial user. Distribution is concerned with the ease with which a product can be found in the market and available when consumers are looking for it. Distribution shows the various activities carried out by the company to make the product or service obtainable and available to target consumers.

- *People*(**participant**)

What is meant by participants here are employees of service or sales service providers, or people who are directly or indirectly involved in the service process itself, for example in beauty services: including receptionists, doctors, and beauty therapists.
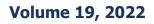
- *Process*(**process**)

Process is an activity that shows how services are provided to consumers during the purchase of goods. Business managers through front liners often offer various forms of service for the purpose of attracting consumers. Free consultation service facilities, product delivery, credit cards, member cards and ease of requirements in applying for loans all give a good image to the company.

- *Physical Evidence*(**Physical Environment**)

The physical environment is a state or condition which also includes the atmosphere. One of the elements that must be utilized by the organization so that it creates a sense of comfort, peace and can improve good work results to improve organizational performance. (Sihombing, 2004:56). Of the seven elements of the marketing mix that are the key to success for a business (services located/salon/spa/warnet) including the completeness of service products that are ready to be offered (one stop service), strategic location, friendliness and effectiveness of service, ample parking space. adequate, and other facilities supporting consumer convenience.

2.2.Definition of Consumer Loyalty

Loyalty literally means loyalty, namely one's loyalty to an object. Consumer loyalty itself through purchases is not formed in a short time but through a learning process and based on the results of consumer experience from consistent purchases over time. Consumer loyalty is the loyalty of consumers to shop for a particular product (Utami, 2006). Consumer loyalty is a multidimensional concept which is a type of customer preference for products and services that

have been formed for a long time related to the cognitive, affective and conative aspects of consumer behavior (Oliver, 1999 in Zhao Shijie & Wang Lingfang, 2013:1-7). Loyal consumers remain committed to making purchases at the same brand. willing to pay a higher price for a product or service brand and always promote the brand (Natarajan & Sudha, 2016). Oliver RL states that consumer loyalty is a deep lasting commitment to re-subscribe or re-purchase selected products or services consistently in the future even though the influence of the situation and marketing efforts has the potential to cause behavioral changes (in Huriyati, 2005: 128). Loyalty is defined as a continuous repurchase of the same brand or in other words is the act of someone who buys a brand and pays attention to only certain brands (Sondakh, 2014). Griffin (2005: 5) argues that a consumer is said to be loyal or loyal if the consumer shows buying behavior on a regular basis or there is a condition requiring consumers to buy at least twice in a certain time interval. The factor that determines customer loyalty to a particular product or service is repeated purchases. Four different types of loyalty emerge when low and high attachment are cross-classified with low and high repurchase patterns. Griffin (2005: 21-24) classifies loyalty into four types as follows: Four different types of loyalty emerge when low and high attachment are cross-classified with low and high repurchase patterns. Griffin (2005: 21-24) classifies loyalty into four types as follows: Four different types of loyalty emerge when low and high attachment are cross-classified with low and high repurchase patterns. Griffin (2005: 21-24) classifies loyalty into four types as follows:

a.   No loyalty

For some reason some consumers do not develop loyalty to a particular good or service. Low engagement combined with a low rate of repeat purchase indicates a lack of loyalty. In general, companies should target this type of buyer because they will never become loyal customers and contribute little to the company.

b.   Weak loyalty

Low engagement combined with high repeat purchases results in weak loyalty. This type of customer buys an item because of habit. In this type of loyalty, the company can change weak loyalty into a form of higher loyalty by actively approaching customers and increasing positive differentiation in the minds of customers about the company's products compared to its competitors.

c.   Hidden loyalty

In this type of loyalty, relatively high levels of attachment combined with low repeat purchases can indicate hidden loyalty. If consumers have hidden loyalty then what affects repeat purchases is not the influence of attitudes but the influence of the situation.

d.   Premium loyalty

This type of loyalty is the most enhanced loyalty, because of its high linkage and high repeat purchase rate. This type of loyalty is the most preferred type for all consumers in every company. At this level of preference, consumers are proud to share knowledge about the products or services used to their friends or family. Loyalty shows the behavior and attitudes of customers on repeat purchases and shows a preference for a particular product or service from time to time (Bowen and Shoemaker, 1998 in Fan Di, Huang Chao and Qi Panpan, 2009: 18). Loyalty shows the

tendency of customers to use a certain brand with a high level of consistency (Dharmmesta, 1999 in Neria, 2012). Consumer loyalty is consumer loyalty which is presented in consistent purchases of products or services over time and there is a good attitude to recommend others to buy the product (Harahap, Soegoto, & Rutinsulu, 2014). Based on the above statement it can be concluded that consumer loyalty is an attitude consumers towards the brand of a product or service that is reflected in consistent repeat purchases. This consumer loyalty is not formed in a short time related to cognitive, affective and conative aspects based on experiences from consistent purchases over time and then recommends it to others to buy the product. Soegoto, & Rutinsulu, 2014). This consumer loyalty is not formed in a short time related to cognitive, affective and conative aspects based on experiences from consistent purchases over time and then recommends it to others to buy the product. Soegoto, & Rutinsulu, 2014). This consumer loyalty is not formed in a short time related to cognitive, affective and conative aspects based on experiences from consistent purchases over time and then recommends it to others to buy the product.

RESEARCH METHODS

3.1 Types and Sources of Data

Data is information needed in research or in other words as information material about the variables to be studied. To obtain data or information that is related to this research, primary data is used. Based on the source, the data is divided into primary data and secondary data. Primary data were obtained directly from original sources through interviews without intermediaries. Secondary data is data that has been collected by data collection agencies and published to the data user community. The data used in this study is primary data sourced from the relevant agencies, namely Bank Sulutgo Amurang Branch.

3.2 Data Collection Method

The data collection method is one of the methods or methods used by researchers to obtain correct and accountable information. The methods used in this study include:

1. Documentation Method

Documentation method is to find data about things or variables in the form of notes, transcripts, newspapers, magazines, inscriptions, minutes of meetings, leggers, agendas and so on (Moleong, 2000: 236). The documentation method will be used to find quantitative data in the form of price, product, location and service quality.

2. Interview Method

Interview or Interview is a tool to gather information by asking questions orally as well. The main characteristic of the interview or interview is the direct context with face to face between information seekers and sources of information (Maman Rahman, 1999). Interview method will be used to find qualitative data related to consumer loyalty

3.3 Research Variables and Operational Definition

Variables are research subjects or what is the point of attention of a study (Suharsimi Arikuto, 1998:33). The variables in this study are as follows:

1. Product
2. Price (percent interest)
3. promotion

4. Location
5. Consumer loyalty

3.4 Analysis Model

The analytical model used in this study is a multiple regression model with the Ordinary Least Square (OLS) method. OLS estimator is the best linear unbiased estimator (BLUE). Thus, each regression coefficient estimated using the OLS method is linear and unbiased on average, the OLS estimate has the smallest possible variance such that the actual parameters can be estimated more accurately than other unbiased estimates. In short, the OLS assessment is efficient. This model is used to see the effect of product, price, promotion and location on consumer loyalty at the Amurang branch of Sulutgo bank. All calculations in processing and analyzing data in this study were carried out using the SPSS program.

Hypothesis testing is done by using a regression analysis model of the independent variable on the dependent variable. There are two regression equations, the regression equations are:

$$Y1 =+ 1X1 + 2X2 + 3X3 + 4X4 + e \qquad \ldots\ldots\ldots(3.1)$$

where :

Y1 = Consumer loyalty
X1 = Product
X2 = Price
X3 = Promotion
X4 = Location
a = Constant
1 2 3 = regression coefficient
e = standard error

3.5 Test of Goodness of fit

3.5.1   Individual Parameter Significance Test (Test Statistical t)

The calculated t value is used to test whether the variable has a significant effect on the dependent variable or not. A variable will have a significant effect if the t-value of the variable is greater than the t-table value. (Suliyanto.2011)

To calculate the value of t count used the formula:

$$\text{tcount} = \frac{\beta_i}{Se(\beta_i)} \qquad \ldots\ldots\ldots(3.2)$$

$$\text{table} = nk-1 \ldots\ldots\ldots(3.3)$$

Where :

1 = i-th independent variable regression coefficient
Se = standard error of the i-th independent variable
N = number of data
K = number of variables

In this test, the null hypothesis is first determined or the null hypothesis (Ho) which states that each explanatory variable has no effect on the variables described individually. Then the HA which states that each explanatory variable has an influence on the variables that explain individually .

3.5.2   Simultaneous Significance Test (F Statistics Test)

The calculated F value is used to test the accuracy of the model (goodness of fit). This F test is also often referred to as a simultaneous test, to test whether the independent variables used in the model are able to explain changes in the value of the dependent variable or not. To conclude that the model falls into the fit category or not, we must compare the calculated F value with the table F value with degrees of freedom: df: , (k-1), (nk).The calculated F value can be obtained by the formula: (Suliyanto.2011)

Formula for calculated F value:

$$F = \frac{R^2/k-1}{(1-R^2)/(n-k)}$$ ………(3.4)

Where : F = F value count

R2 = Coefficient of determination

N = Number of observations

K = Number of variables

To find out whether all explanatory variables used in the regression model simultaneously or jointly affect the variables described, the F statistical test is used, the hypotheses used are:

Ho : i= 0 all independent variables have no effect on the independent variables together

H1 : i0 all variables or at least one of the variables affect the dependent variable together

Note : Where i consists of 1, 2, 3

3.5.3 Coefficient of Determination (R ^{2})

The coefficient of determination aims to determine how far the ability of the regression model to explain the variation of the dependent variable. The value of the coefficient of determination is obtained by using the formula:

$$R^2 = 1 - \frac{\sum e_i^2}{\sum y_i^2}$$ …………(3.5)

The value of the coefficient of determination is between zero and one ($0 < R2 < 1$). The value of R2 which is small or close to zero means that the ability of the independent variable in explaining the dependent variable is very limited. On the contrary, the value of R2 which is close to one means that the independent variable provides all the information needed to predict the dependent variable.

3.6. Classic assumption test

3.6.1.Heteroscedasticity Test

One of the main assumptions in the classical linear regression model is that the variance of each disturbance term which is limited by a certain value regarding the independent variables is in the form of a constant value equal to 2. This is called the assumption of heteroscedasticity or equal variance. In heteroscedasticity, it shows a disturbance which can be indicated by the conditional variance Yi increases when X increases. It can be said that heteroscedasticity causes the estimation of regression coefficients to be inefficient. more than necessary and misleading. One way to detect the presence or absence of heteroscedasticity symptoms can be done by using the White Test. This test is done by looking at the probability of Obs*R-squared.

3.6.2.Multicollinearity Test

Multicollinearity is a situation where independent variables are correlated with one

another. The multicollinearity test aims to test whether there is a correlation between the independent variables in the regression model. A good regression model should not have a correlation between the independent variables.

In this study, the multicollinearity test was carried out using the "auxiliary regression" rule. The use of this rule is done by regressing each independent variable with another independent variable. If the results of the process of regressing each independent variable with the other independent variables indicate a lower R^2 value than the main model R^2, it can be concluded that there is no multicollinearity between the independent variables.

DISCUSSION

Based on the results of the calculations carried out, the results show that in terms of the marketing mix consisting of products, prices, locations and promotions, it has a significant impact on consumer loyalty at Bank SulutGo. Where the existence of a good product concept, low interest rates for loans and high interest rates for deposits have a major influence on the level of consumer satisfaction which leads to loyalty. The existence of Bank SulutGo which is also evenly present in all regions is also one of the considerations for customers to continue to use the various services offered. Likewise, the various promotions provided have a fairly good effect on consumer loyalty, however, the marketing mix is not a determining factor in terms of consumer loyalty based on the calculations carried out. So it can be said that there are various other factors that affect consumer loyalty. One of the things that have the most influence on consumer loyalty may be from the side of cooperation with local governments, where both employees and agencies within the government become regular customers or permanent customers of Bank SulutGo. Where the collaboration with the government gives the effect of various facilities and conveniences for customers who come from the government. With this research it can be concluded that the marketing mix has a significant impact on consumer loyalty to SulutGo bank but has not become the main determining factor in terms of consumer loyalty. .

CONCLUSION

Based on the calculations made on the influence of the marketing mix on consumer loyalty, it can be concluded that. The marketing mix has a positive and significant influence on consumer loyalty at Bank SulutGo. The products offered, prices, locations, and promotions need to get more serious attention in order to attract consumers' interest in saving or taking credit offered, not only based on customers who come from government circles but also customers in general in order to make developments. Bank SulutGo is better and more advanced in the future.

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