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Influence service Quality, Company Brand Image, Ease Of Use Of Technology And Customer Relationship Management Towards Customer Loyalty At PT. Media Nusantara Citra Bank (MNC) International Batam Branch

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Abstract

This research was conducted on customers of PT. Media Nusantara Citra Bank (MNC) International Batam Branch. The number of respondents in this study was 67 respondents. The research tool in writing this thesis was a questionnaire and the analysis tool used was SPSS 19. This research was conducted for four months. In testing the hypothesis whether the Service Quality variable influences Customer Loyalty, then Because t count (3,912) > t table (1,675), then Ho is rejected and H1 is accepted, meaning; The regression coefficient is significant or the Service Quality variable has an effect on Customer Loyalty. In testing the hypothesis whether the Brand Image variable has an effect on Customer Loyalty, then Because t count (5.326) > t table (1,675), then Ho is rejected and H1 is accepted, meaning; The significant regression coefficient or Brand Image variable has an effect on Customer Loyalty variable. In testing the hypothesis whether the IT Usability variable has an effect on Customer Loyalty, then Because t count (8.212) > t table (1.675), then Ho is rejected and H1 is accepted, meaning; The significant regression coefficient or IT Usability variable has an effect on Loyalty variable. In testing the hypothesis whether the Customer Relationship Management variable has an effect on Customer Loyalty, then Because t count (10.726) > t table (1.675), then Ho is rejected and H1 is accepted, meaning; The significant regression coefficient or Customer Relationship Management variable has an effect on Customer Loyalty variable. In testing the hypothesis whether the Service Quality (X1), Brand Image (X2), IT Usability (X3) and Customer Relationship Management (X4) variables simultaneously have an effect on Customer Loyalty (Y). The Anova test produced a calculated F value of 192.611 > F table of 2.80 with a significance level (probability number) of 0.05. If calculated F value > F table, then Ho is rejected and H1

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is accepted. Therefore, the regression coefficients of Service Quality, Brand Image, Ease of Use of IT, and Customer Relationship Management together have a significant effect on the Customer Loyalty variable.

Keywords: Service Quality, Company Brand Image, Ease of Use of Technology, Customer Relationship Management, Customer Loyalty

INTRODUCTION

The Indonesian banking industry is currently experiencing intense competition. Banks are no longer simply a place to store and distribute funds, but have transformed into providers of integrated financial solutions. Amidst this intense competition, retaining existing customers is a far greater challenge than acquiring new ones.

For banks in a strategic city like Batam, a Free Trade Zone, business dynamics are extremely fast. Batam's residents have high mobility and expectations for financial services. On-the-ground trends indicate that customer loyalty can easily waver when a competitor offers greater benefits or more modern facilities. Therefore, PT. Bank MNC Internasional Tbk (MNC Bank) Batam Branch is required to identify critical factors that can strengthen customer loyalty and prevent them from switching to another bank.

The first factor that forms the foundation of loyalty is service quality. Today's banking customers are highly sensitive to the speed, accuracy, and friendliness of service provided by both frontline staff and support teams. When the service quality experienced by customers exceeds their expectations, satisfaction fosters loyalty. Conversely, complaints that are not handled properly will immediately erode customer trust.

Beyond physical services, a company's brand image also plays a crucial role in this trust-based industry. MNC Bank, as part of the MNC Group, has a strong reputation. However, this positive image must be continuously maintained and demonstrated at the branch level. A strong and clean brand image provides customers with a sense of security in managing their financial assets, ultimately strengthening their commitment to remaining loyal to the bank's products.

Entering the era of banking digitalization, customer interactions have shifted from branch offices to mobile screens. Ease of use in digital banking applications, such as mobile banking and internet banking, is now a key determinant of customer retention. If an application system experiences frequent errors, has a complicated interface, or a convoluted transaction process, modern customers will not hesitate to switch to another digital bank that is more adaptive and user-friendly.

On the other hand, the digital aspect must be balanced with a humanistic approach through Customer Relationship Management (CRM). Effective CRM enables MNC Bank

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Batam Branch to identify each customer's characteristics, needs, and preferences on a personal level.

Although MNC Bank Batam Branch has attempted to integrate service, brand, technology, and customer relationships, fluctuations in active customer numbers and retention rates remain a real challenge amidst the onslaught of giant banks and new digital banks in Batam City. There remains a research gap regarding which factors are most dominant in influencing customer loyalty.

Based on the description of the phenomena and conditions, this research is important to be conducted with the title: "The Influence of Service Quality, Company Brand Image, Ease of Use of Technology and Customer Relationship Management on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch".

THEORETICAL BASIS

Understanding Customer Loyalty

Tjiptono (2019): The psychological and behavioral responses of customers include loyalty to use banking products repeatedly, providing positive testimonials, and becoming advocates for the bank in the long term. Customer loyalty is a situation where customers are willing to make purchases and use goods or services continuously over a long period of time and recommend them to their acquaintances so that it can be ensured that the company will gain profits from this (Fardani, 2015).

According toKhairawati (2020)Loyalty is a condition in which consumers make repeat purchases based on their own decisions. Furthermore, adapting the basic theory of loyalty characteristics, he emphasized that loyal customers are characterized by making regular transactions, purchasing from the same location, being unaffected by competitors, and recommending the product to others.

Through his study which refers to the concept of customer relationships,Curatman et al. (2020)explains that loyalty is more than just a customer's repeated purchase of a product or service. True loyalty encompasses emotional aspects such as a strong commitment and positive attitude toward the company, one of which is demonstrated through a willingness to recommend the bank's services to others (word of mouth).

In the context of the banking and service industry, Triandewo & Yustine (2020) suggest that customer loyalty is strongly driven by service quality and company image. Loyalty is created when customers experience psychological satisfaction from their interaction experiences, resulting in a positive decision to continue long-term cooperation.

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Quality of Service

According to Arianto (2018:83), service quality can be defined as focusing on meeting customer needs and requirements, as well as on the timeliness of meeting customer expectations. Service quality applies to all types of services provided by a company while the client is at the company.

According to Kotler and Keller (2016:143) "quality is the completeness of the features of a product or service that has the ability to provide satisfaction to a need."

Meanwhile, according to Aria and Atik (2018:16), service quality is a crucial component that must be considered in providing excellent service quality. Service quality is a central point for a company because it influences customer satisfaction, and customer satisfaction will arise if the service quality is provided well.

Tjiptono (2020)**:**Service quality is a form of comprehensive effort to fulfill customer needs and desires, accompanied by accuracy of delivery so as to be able to balance or match customer expectations. Based on the definitions above, it can be concluded that service quality is an action taken by a company in the form of something intangible but can be felt by consumers. Service quality can be measured by looking at the service that has been received by consumers to meet their needs and desires.

Corporate Brand Image

Corporate brand image is the overall perception, impression, ideas and beliefs formed in the minds of consumers or the public regarding a company's identity as a whole. Sutiyono & Brata (2020): Brand image is a form of unique identity of a product or organization that is offered to customers to definitively differentiate the entity from its competitors.

Chalil et al. (2020)**,**Brand image is defined as a representation of the overall perception formed from the accumulation of information and past experiences of consumers regarding a particular brand. Sangadji & Sopiah (2021)**,**Brand image is a positive or negative perception held by each consumer, in the form of a reflection of interrelated memories of a brand. Kotler & Keller (2021)**,**Brand image is a process in which a person selects, organizes, and interprets information input to create a meaningful picture in his memory. Indra & Vishnu, Rangkuti (2022), Brand image is a set of strong associations that have long been formed, organized, and finally deeply embedded in the minds of consumers.

Ease of Use of Technology

Adyas (2019): States that ease of use is a condition in which a system is designed not to make things difficult for the user, but rather to make the use of the system easier for someone to complete their work.

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Damayanti (2019): Define this concept as the perception felt by consumers regarding the ease of use and operation of the application system, so that consumers do not feel burdened when interacting with the technology. Mahanani & Sari (2019): Explains that ease of use of technology is the extent to which a person believes that using a technology will be free of effort, both physically and mentally. Ersaningtyas (2019):He stated that ease of use means that there is an expectation from the user that there will not be a lot of work or complicated steps required to run the system.

From the theory above, it can be stated that perceived ease of use is a crucial component of the Technology Acceptance Model (TAM), which refers to a person's subjective assessment of how easy a technology is to operate. This ease of use does not stand alone but is heavily influenced by the technology's design, the availability of technical support, and the adequacy of resources.

Customer Relationship Management

Customer Relationship Management(CRM) is a business strategy that has changed by companies and started from a primary focus on the products owned by the company, to focusing on customer satisfaction and loyalty (Panjaitan, 2019).

Pratama (2019) highlights the use of data and technology to understand and meet individual customer needs. Anshari et al. (2019) view CRM as an interaction manager and data collector to support operational decisions. This change was caused by demand from the market and the renewal of management concepts, so that this then...will lead to an increase in competition between companies and improve business management modes (Visnjic et al., 2018).

Essentially, the main point CRM aims to convey is the concept of customer-centric marketing. This can be achieved through the use of advanced technology, thereby enhancing interactions between parties.The relationship between the company and its customers can be well managed (Wulandari & Parameswara, 2020). This interaction can then increase the number of customers, maintain close relationships with them, enhance customer loyalty, and ultimately maximize profits (Habibillah, 2018).

Framework of Thought

The relationship between the variables can be seen schematically in the following figure:

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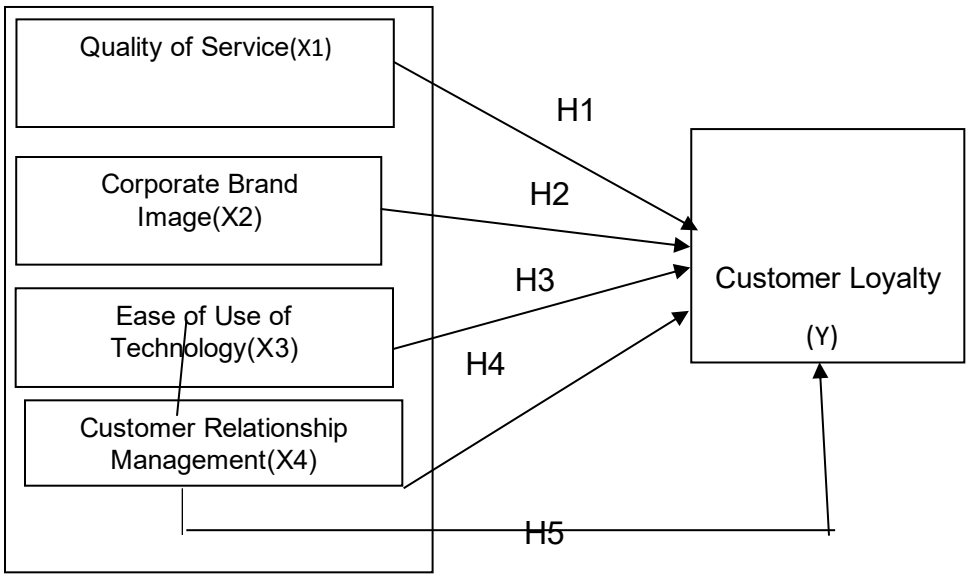


Figure 2.1; Research Framework

Hypothesis

A hypothesis is a tentative assumption whose truth remains to be tested. This hypothesis is intended to provide direction for research analysis.

1. There is an Influence of Service Quality on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.
2. There is an Influence of Company Brand Image on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.
3. There is an Influence of Ease of Use of Technology on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.
4. There is an Influence of Customer Relationship Management on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.
5. There is a simultaneous influence of service quality, company brand image, ease of use of technology, and customer relationship management on customer loyalty at PT. Media Nusantara Citra Bank (MNC) International, Batam Branch.

RESEARCH METHODOLOGY

METHOD OF COLLECTING DATA

Data collection techniques are the methods used by researchers to uncover or gather quantitative information from respondents within the scope of the research. Sujarweni (2016:74) stated that to obtain information and data in this study, the author used several data collection techniques, including:

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1. Interview
   An interview is one instrument used to gather data verbally. This must be conducted in-depth to obtain valid and detailed data. Interviews are conducted using a questionnaire and are a direct method of data collection.
2. Questionnaire
   A questionnaire is a data collection technique that involves providing respondents with a set of written questions or statements to answer. The questions should be clear and unambiguous.
3. Literature review
   Literature study is a method of collecting data and information by carrying out library activities through books, journals, previous research and so on that are related to the research being carried out.

Population and Sample

Population

According to Sugiyono (2019:126), population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by researchers to be studied and then conclusions drawn.The population in this study isCustomerOnPT. Media Nusantara Citra Bank (MNC) International Batam Branchby 2026 as many as 200 employees.

Sample

According to Sugiyono (2019:127) a sample is part of the number and characteristics of the population because of the large number of the population. According to Arikunto (2017:173), a sample is a measure of the values and characteristics of a population. According to Sugiyono (2017:81), a sample is a portion of a population that serves as a source of data in research, where the population is a portion of the total number of characteristics possessed by the population. According to Sugiyono (2017, 81), a sample is a portion of the total number and characteristics possessed by the population. Based on the calculation using the Slovin formula to determine the sample size that will be used as respondents by the author in making this thesis is 66.66 so it can be rounded up to 67 customer respondents at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.

1) Data Analysis Tools

Multiple Regression Analysis

According to Simamora (2015:42), multiple regression is used to predict a dependent variable using various independent variables called predictors. In this study, it is used to

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determine how much influence the independent variables, namely the Influence of Service Quality, Company Brand Image, Ease of Use of Technology and Customer Relationship Management Simultaneously Have on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch. The form of the multiple linear regression equation used in this study is as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + b3X4 + e$$

DISCUSSION OF RESEARCH RESULTS

Data Description

This study was conducted to analyze the influence of Service Quality (X_1), Company Brand Image (X_2), Ease of Use of Technology (X_3), and Customer Relationship Management (X_4) on Customer Loyalty (Y) at PT Bank MNC Internasional Tbk Main Branch Office (KCU) Batam. Data collection in this study used a questionnaire instrument distributed to respondents who met the criteria as customers of MNC Bank KCU Batam.

Validity and Reliability Test

Validity testing is used to measure the validity of a questionnaire. A questionnaire is considered valid if the statements in it accurately reveal what it is intended to measure.Validity testing can be conducted by calculating the correlation between the scores of each question item and the total score (Ghozali, 2017:133). The correlation calculation was performed using SPSS software version 19.00.

Validity testing criteria:

Valid = Sig (Probability) < 0.05

Invalid = Sig (Probability) > 0.05

Analysis of the Influence of Service Quality (X1) on Customer Loyalty (Y)

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.128a	.116	.003	2,100

a. Predictors: (Constant), Service Quality

The R Square figure, which is the squared correlation figure or 0.1282, is 0.116. The R Square figure is also called the Coefficient of Determination. The magnitude of the coefficient of determination is 0.116 or equal to 11.60%. This figure means that only 11.60% of Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch can be explained using the Service Quality variable. While the remaining 88.40% (100% - 11.60%) must be explained by other causal factors. To note, the

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magnitude of the R Square ranges from 0 to 1, which means that the smaller the R Square, the weaker the relationship between the two variables. Conversely, if the R Square is closer to 1, the stronger the relationship between the two variables.

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	19,619	2,835		6,920	.000
	Quality of Service	.120	.132	.128	3,912	.366

a. Dependent Variable:
Customer Loyalty

This section describes the regression equation to determine the constant number and test the significance of the regression coefficient. The regression equation is:

Y = a + bx

Where :

Y = Customer Loyalty

X1 = Service Quality

a = the constant number in this study is 19.619

b = regression coefficient figure of 0.120

From the data above, the equation is as follows:

Y = 19,619+ 0.120 X1

The t-test will be used to test the significance of the constant and the Service Quality variable (X1) on the Customer Loyalty variable (Y) at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.

Hypothesis

- Ho = regression coefficient is not significant (there is no significant relationship between variable X and variable Y)
- H1 = significant regression coefficient (there is a significant relationship between variable X and variable Y)

Decision:

- If t count < t table, then Ho is accepted.
- If t count > t table, then Ho is rejected
- t count = 3,912
- t table = to calculate the t table, use the following conditions:

  α = 0,05

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Degree of Freedom(DF) = (number of data – 2) or 67 – 2 = 65
t table = 1.675 results from the table

nalysis of the Influence of Brand Image (X2) on Customer Loyalty (Y)

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.146a	.202	.118	2.115

a. Predictors: (Constant), Brand Image

The R Square number (squared correlation number or 0.1462 is 0.202. The R Square number is also called the Determination Coefficient. The magnitude of the determination coefficient number is 0.202 or equal to 20.20%. This number means that only 20.20% of Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch that occurs can be explained by using the Company's Brand Image variable. While the rest, namely 79.80% (100% - 20.20%) must be explained by other causal factors. To note, the magnitude of the R Square ranges from 0 to 1, which means that the smaller the magnitude of the R Square, the weaker the relationship between the two variables. Conversely, if the R Square is closer to 1, the stronger the relationship between the two variables.

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	23,223	3,177		7,309	.000
	Brand Image	.348	.148	.146	5,326	.746

a. Dependent Variable:
Customer Loyalty

This section describes the regression equation to determine the constant number and test the significance of the regression coefficient. The regression equation is:

Y = a + bx

Where :

Y = Customer Loyalty
X2 = Brand Image

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a = the constant number in this study is 23,223
b = regression coefficient figure of 0.348
From the data above, the equation is as follows:

Y = 23,223+ 0.348 X2

The t-test will be used to test the significance of the constant and variable factors of the Brand Image variable (X2) on the Customer Loyalty variable (Y) at PT. Media Nusantara Citra Bank (MNC) International, Batam Branch.

Hypothesis

- Ho = regression coefficient is not significant (there is no significant relationship between variable X and variable Y)
- H1 = significant regression coefficient (there is a significant relationship between variable X and variable Y)

Decision:

- If t count < t table, then Ho is accepted.
- If t count > t table, then Ho is rejected
- t count = 5.326
- t table = to calculate the t table, use the following conditions:
  α = 0.05
  Degree of Freedom (DF) = (number of data – 2) or 67 – 2 = 65
  t table = 1,675→ results from the table

Analysis of the Influence of Ease of Use of IT (X3) on Customer Loyalty (Y)

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.758a	.574	.566	1,381

a. Predictors: (Constant), IT Use

The R Square number is a squared correlation number or 0.7582, which is 0.574. The R Square number is also called the Coefficient of Determination. The magnitude of the coefficient of determination is 0.574 or equal to 57.40%. This figure means that 57.40% of Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch that occurs can be explained by using the Ease of Use of IT variable. While the remaining 42.60% (100% - 57.40%) must be explained by other causal factors. To note, the magnitude of the R Square ranges from 0 to 1, which means the smaller the magnitude of the R Square, the weaker the relationship between the two variables.

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Conversely, if the R Square is closer to 1, the stronger the relationship between the two variables.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,964	2.107		2,356	.022
	Use of IT	.778	.095	.758	8,212	.000

a. Dependent Variable: Customer Loyalty

This section describes the regression equation to determine the constant number and test the significance of the regression coefficient. The regression equation is:

Y = a + bx

Where :

Y = Customer Loyalty
X3 = Ease of Use of IT
a = the constant number in this study is 4.964
b = regression coefficient figure of 0.778

From the data above, the equation is as follows:

Y = 4.964 + 0.778 X3

The t-test will be used to test the significance of the constant and the variable Ease of Use of IT (X3) on the variable Customer Loyalty (Y) at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.

Hypothesis

- Ho = regression coefficient is not significant (there is no significant relationship between variable X and variable Y)
- H1 = significant regression coefficient (there is a significant relationship between variable X and variable Y)

Decision:

- If t count < t table, then Ho is accepted.
- If t count > t table, then Ho is rejected
- t count = 8.212
- t table = to calculate the t table, use the following conditions:
  α = 0.05
  Degree of Freedom (DF) = (number of data – 2) or 67 – 2 = 65
  t table = 1.675 results from the table

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Analysis of the Influence of Customer Relationship Management (X4) on Customer Loyalty (Y)

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.835a	.697	.691	1,165

a. Predictors: (Constant), CRM

The R Square number is a squared correlation number or 0.8352, which is 0.697. The R Square number is also called the Coefficient of Determination. The magnitude of the coefficient of determination is 0.697 or equal to 69.70%. This number means that 69.70% of Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch that occurs can be explained by using the Customer Relationship Management variable. While the remaining 30.70% (100% - 69.70%) must be explained by other causal factors. To note, the magnitude of the R Square ranges from 0 to 1, which means that the smaller the R Square, the weaker the relationship between the two variables. Conversely, if the R Square is closer to 1, the stronger the relationship between the two variables.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,432	1,756		1,954	.056
	CRM	.859	.080	.835	6,726	.000

a. Dependent Variable: Customer Loyalty

This section describes the regression equation to determine the constant number and test the significance of the regression coefficient. The regression equation is:

Y = a + bx

Where :

Y = Customer Loyalty

X4 = Customer Relationship Management

a = the constant number in this study is 3.432

b = regression coefficient figure of 0.859

From the data above, the equation is as follows:

Y = 3.432 + 0.859 X4

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The t-test will be used to test the significance of the constant and variable Customer Relationship Management (X4) on the variable Customer Loyalty (Y) at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.

Hypothesis

- Ho = regression coefficient is not significant (there is no significant relationship between variable X and variable Y)
- H1 = significant regression coefficient (there is a significant relationship between variable X and variable Y)

Decision:

- If t count < t table, then Ho is accepted.
- If t count > t table, then Ho is rejected
- t count = 10.726
- t table = to calculate the t table, use the following conditions:
  α = 0.05
  Degree of Freedom (DF) = (number of data – 2) or 67 – 2 = 65
  t table = 1.675 results from the table

Analysis of Service Quality (X1), Brand Image (X2), Ease of Use of IT (X3) and Customer Relationship Management (X4) Simultaneously on Customer Loyalty (Y)

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.977a	.954	.949	.471

a. Predictors: (Constant), CRM, IT Usage, Brand Image, Service Quality

The R Square number (squared correlation number or 0.9772) is 0.954. The R Square number is also called the Determination Coefficient. The magnitude of the determination coefficient number is 0.954 or equal to 95.40%. This number means that 95.40% of Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch can be explained using the variables of Service Quality, Brand Image, Ease of Use of IT and Customer Relationship Management. While the remaining 4.60% (100% - 95.40%) must be explained by other causal factors. To be noted, the magnitude of the R Square ranges from 0 to 1, which means that the smaller the R Square, the weaker the relationship between the two variables. Conversely, if the R Square is closer to 1, the stronger the relationship between the two variables.

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ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	213,862	4	42,772	92,611	.000a
	Residual	10,215	36	.222		
	Total	224,077	40			

a. Predictors: (Constant), CRM, IT Usage, Brand Image, Service Quality

b. Dependent Variable: Customer Loyalty

The Anova test produced a calculated F value of 92.611 > F table 2.80 with a significance level (probability number) of 0.05. If calculated F value > F table, Ho is rejected and H1 is accepted. Therefore, the regression coefficients of Service Quality (X1), Brand Image (X2), Ease of Use of IT (X3), and Customer Relationship Management (X4) together have a significant effect on the Customer Loyalty variable (Y) at PT. Media Nusantara Citra Bank (MNC) International, Batam Branch.

To be used as a regression model that can be used to predict dependent variables, the significance number (sig) must be < 0.05.

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,381	1,227		2.125	.266
	Quality of Service	.337	.033	.139	3.126	.266
	Brand Image	.254	.033	.051	2,618	.112
	Use of IT	.242	.078	.431	5,688	.000
	CRM	.243	.069	1,038	15,086	.000

a. Dependent Variable: Customer Loyalty

This section describes the regression equation to determine the constant number and test the significance of the regression coefficient. The regression equation is:

Y = 1.381 + 0.337X1 + 0.254 X2 + 0.242X3 + 0.243 X4

1) The constant of 1.381 means that if there is no increase in Service Quality (X1), Brand Image (X2), Ease of Use of IT (X3) and Customer Relationship

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Management (X4), then Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch will increase by 1.381.

2) The Service Quality Coefficient (X1) of 0.337 means that for every 1 percent increase in Service Quality, Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch increases by 0.337.
3) The Brand Image Coefficient (X2) of 0.254 means that for every 1 percent increase in Brand Image, Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch will increase by 0.254.
4) The IT Ease of Use Coefficient (X3) of 0.242 means that for every 1 percent increase in IT Ease of Use, Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch will increase by 0.242.
5) The Customer Relationship Management (X4) coefficient of 0.243 means that for every 1 percent increase in Customer Relationship Management, Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch will increase by 0.243.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on urexplanation in the previous chapter, then in general it can be concluded as follows:

1. In testing the hypothesis whether the Service Quality variable has an effect on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch, then Because t count (3,912) > t table (1,675), then Ho is rejected and H1 is accepted, meaning; The significant regression coefficient or Service Quality variable has an effect on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.
2. In testing the hypothesis whether the Brand Image variable has an effect on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch, then because t count (5.326) > t table (1,675), then Ho is rejected and H1 is accepted, meaning; The significant regression coefficient or Brand Image variable has an effect on the Customer Loyalty variable at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.
3. In testing the hypothesis whether the IT Ease of Use variable has an effect on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch, then because t count (8.212) > t table (1.675), then Ho is rejected and H1 is accepted, meaning; The regression coefficient is significant or the IT Ease of Use variable has an effect on the Customer Loyalty variable at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.

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4. In testing the hypothesis whether the Customer Relationship Management variable has an effect on Customer Loyalty at PT. Media Nusantara Citra Bank (MNC) International Batam Branch, then Because t count (10.726) > t table (1.675), then Ho is rejected and H1 is accepted, meaning; The regression coefficient is significant or the Customer Relationship Management variable has an effect on the Customer Loyalty variable at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.
5. In the hypothesis testing whether the variables of Service Quality (X1), Brand Image (X2), Ease of Use of IT (X3) and Customer Relationship Management (X4) simultaneously influence Customer Loyalty (Y) at PT. Media Nusantara Citra Bank (MNC) International Batam Branch. The Anova test produced a calculated F figure of 192.611 > F table 2.80 with a significance level (probability number) of 0.05. F count > F table then Ho is rejected and H1 is accepted. Then the regression coefficient of Service Quality (X1), Brand Image (X2), Ease of Use of IT (X3) and Customer Relationship Management (X4) together have a significant effect on the variable of Customer Loyalty (Y) at PT. Media Nusantara Citra Bank (MNC) International Batam Branch.

Suggestions

Suggestions that the author needs to conveyAt PT.Media Nusantara Citra Bank (MNC) International Batam Branch is as follows:

1. Conduct quarterly assertive communication training. Frontline staff must be equipped with the authority and in-depth product knowledge to resolve customer complaints thoroughly on the first contact without escalating the issue to other units. Establish maximum waiting time standards in the Batam Branch waiting room.
2. Leveraging the strength of the MNC Group's regional media network in the Riau Islands to broadcast financial literacy programs, this approach will strengthen the perception that MNC Bank is a large, solid, and trustworthy institution.
3. Propose to the central IT division to provide an elder-friendly UI option. This feature features larger text, contrasting iconic menus, and a streamlined fund transfer process.
4. Ensuring real-time integration of the complaint recording system between the central Call Center and the Batam Branch Office. This ensures customers don't have to tediously re-run the problem history when they decide to visit a physical branch office.
5. Combining the reliability of digital systems with a warm, personal approach. Local communities still place a high value on interpersonal relationships, so in-person visits (courtesy calls) by Account Officers to customers' businesses must be maintained.

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