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Customer relation management of financial service provider for people entrepreneurship credit sustainability in Indonesia

Rofikoh Rokhim¹, Iin Mayasari² and Permata Wulandari^{1*}

¹ Faculty of Economic and Business, Universitas Indonesia, Depok, 16424, Indonesia

² Faculty of Economics and Business, University of Paramadina, Jakarta, 12790, Indonesia

*permata.w@gmail.com

Abstract. This study provides an analysis of customer relationship management implementation in small-medium enterprises. The focus on micro small medium enterprises (MSMEs) is a part of Sustainable Development Goals (SDGs), especially promoting inclusive and sustainable economic growth and increasing employment opportunities. The banks have a role in supporting the attainment of SDGs. One of the roles in strengthening the excellent relationship with the banks' consumers, especially for the consumers categorized as the borrowers of People Entrepreneurship Credits. The research aims to highlight the critical elements of customer relationship management of banks to maintain customer retention due to the intense financial providers, both bank service and non-bank service. Customer relationship management elements address key customer focus, customer relationship management organization, knowledge management, and technology-based customer relationship management. The research method used in an in-depth interview is based on customer relationship management elements using the managers who are in charge of the customer relationship management departments. The study finds that the customer relationship elements are essential to support banks' ability as the service providers in managing their customers.

1. Introduction

Micro small medium enterprises (MSMEs) are supported by the development of Indonesia's informal economic sector. The informal economic sector in Indonesia dominated by MSMEs was not significantly affected by the crisis and could survive well. Therefore, MSMEs in Indonesia have played a significant part in supporting the growth of entrepreneurship and the economic prospect. The micro-enterprises in Indonesia have dominated the current entrepreneurship progress in Indonesia. The data of the State Ministry of Cooperative and Small and Medium Enterprises showed that the number of Micro Enterprises in Indonesia is the largest of the existing MSMEs. MSMEs in Indonesia have provided sources of employment. The government has provided subsidized credit, human resource training, general management training, quality management, entrepreneurship, advisory extension workers, promotion facilitation, and implementation of an incubator system.

Related to the achievement of Sustainable Development Goals (SDG)s, MSMEs have contributed to support it. The report of the Department of Social Economic Affairs (2019) demonstrates the relevance, role, and contributions of MSMEs to the seventeen Sustainable Development Goals (SDGs). The report explains the role of MSMEs in many activities, including economic, especially in creating employment, particularly for the low groups, as service providers, including education, health, water and sanitation, and energy polluters. There is a possibility to establish direct linkages



between MSMEs and the 17 goals. The SDG targets require the transformation of public and private activities, including the banks. The banks have a role in giving the credits for financing MSMEs, including People's Entrepreneurship Credit (KUR).

People's Entrepreneurship Credit (KUR) is a financing facility provided by micro, small, medium-sized business actors, cooperatives that are feasible to be funded and cannot finance beforehand. Funded businesses are businesses that have excellent and promising performance prospects. Businesses that can be funded by KUR have a business orientation in the agriculture, forestry, fisheries, and marine, industrial, and savings and loan financial services sectors. Business actors can obtain funding by visiting the KUR office directly in the area as a branch or sub-branch. Business people can also visit other banks that provide KUR funding. KUR is considered as cheap funding with an interest rate of 9% per year in 2016. Previously, the KUR interest was 22% per year, but the government provided a 13% subsidy. There were three KUR types, namely KUR Mikro, KUR Retail, and KUR Placement of diaspora. KUR is a form of applying the principle of financial inclusion and microfinance credit assistance from a company as a business orientation and a part of the responsibility. Banks or financial institutions are considered as one of the institutions that successfully provide microfinance loans. This assistance is considered as a funding innovation to increase people's consumption capacity. Sethia (2005) argues that companies that provide opportunities for this market will support long-term sustainability.

Related to the previous studies, many studies have addressed the issues of customer relationship management (CRM) in service providers. They are employing technology based service (Matthing et al., 2006); mobile customer relationship management (Valsecchi, Renga, & Rangone, 2007), customer relationship management in banking (Sarel & Marmorstein, 2007); knowledgeability and attitude of bank employee (Rootman, Tait, Boosch, 2007); relationship quality (Myhal, Kang, & Murphy, 2008); intimacy in service marketing (Beetles & Harris, 2010); customer relationship management and commitment and loyalty (Dagger, David, Ng, 2011); focusing customer relationship marketing activities (Kim et al., 2012); focusing on internal marketing to support customer relationship management (Huang & Rundle-Tiele, 2015); exploring service innovation (Soak & O'Cass, 2015); service relationship (Meddle-Liraz, 2016); customer engagement with data driven (Kunz et al., 2017); total marketing relationship (Gummesson, 2017); innovation in retailing management (Ruiz-Molina, et al., 2017); review of relationship marketing (Payne & Frow, 2017); revitalizing customer relationship (Sheth, 2017); customer relationship management in small medium enterprise (Rahman, Chowdury, & Sarkar, 2018);

However, there are the main research gaps regarding customer relationship management. First is the concept of CRM. This study has extended the conceptual model of customer relationships focusing more on internal aspects. Based on the research conducted by Sin, Tse, and Yim (2005), CRM of the internal aspects become the critical success factors for business performance. It can improve its relationship with the customers' needs, and the firm can monitor the internal process. CRM should be developed as the comprehensive strategy and process that enables the firm to identify, acquire, to maintain customers by building and maintaining long-term relationships with the customers.

Second, the focus is on the study of banking service providers for MSMEs who need financing. Many factors influence the increase of MSMEs' performance. One of the supporting factors is credit financing. Most of MSMEs that show exemplary performance is supported by easy access financing from banks. This financing makes it easy for SMEs to develop businesses besides supporting good management in the company. According to Bank Indonesia data, the increase in lending to the MSME sector runs progressively from year to year. In 2016, total loans were IDR 900.39 trillion, while in 2018, it increased to IDR 1037 trillion. One of the credit growths is through People Entrepreneurship Credit (KUR). The Government of Indonesia regulates the provision of People Entrepreneurship Credit through one of the Presidential Decree No. 19 of 2015, a revision of Presidential Decree No. 14 of 2015 concerning the Financing Policy Committee for Micro, Small, and Medium Enterprises. This Presidential Decree was stipulated on July 15, 2015. They are maintaining the customer of KUR as the bank borrowers need special treatment from bank providers. They can be categorized as consumers

who need interactive engagement from bank management. As the KUR providers, the bank should explore the most effective way to increase customer attention by analyzing the existing condition from the borrower perspectives to create the accessibility of KUR borrowers. Moreover, if low borrowers' participation increased in the KUR program, it can eliminate the gap between the poor and the wealthy.

The present study analyzes how Indonesia analyzes CRM's components, including crucial customer focus, CRM organization, knowledge management, and technology-based CRM. This paper is structured in the following manner. It begins with a literature analysis and is followed by showing the conceptual framework. The next analysis outlines the research method and measurement, including data collection by interview. The next step discusses the finding of data. The last part of the study discusses the implication, the limitation, and the scope for future research.

1.1. Customer relationship management

[8] stated that CRM is a combination of technology, people, and process, which aims to understand a company's customers. Besides, [27] analyzed that customer relationship management can help the firm know and develop a good relationship with its customers. Based on Chen and Popovich (2003), to implement CRM, a company must focus on the context of enterprise-wide (process), technology-driven (technology), and also customer-centric and cross-functional (people). It is used to satisfy the needs of the customer. CRM focuses on long term goals to maintain customers. CRM becomes a framework for managing a company's engagement with current and future customers that helps them better manage customer queries [6]. Nowadays, every organization must have an efficient and smart CRM system [33].

A company needs to learn deeply about their customers and deliver their services based on customers' needs [15]. In practice, the CRM strategy needs a new marketing strategy design that focuses on maintaining the relationship. It also focuses on the value of customers and maintains the loyalty to increase long term goal. CRM enables a firm to understand its customers better. It is an essential factor in determining the target customers and their retention, optimizing the operations, and forecasting demand. As a philosophy, CRM considers customer loyalty to be an essential part of business profitability and long-term sustainability [30]. [27] build a model of adaption of CRM in an organization.

[32] highlight additional customer relationship management dimensions, including customer orientation, CRM organization, knowledge management, and technology-based CRM. Saarija, [16] create CRM to adapt to environmental market changing, i.e., value co-creation, social media, and firms' service orientation. It shifts the attention of customers. CRM must adapt to the business environment through social media and new technology.

2. Method

This study used purposive sampling. The resources were selected purposively. The purposive sampling was used when analyzing a larger population subset, but enumeration will be impossible [2]. Purposive sampling for the customer relationship managers of micro-enterprises to be interviewed would be most appropriate in this study. The researcher attempted to obtain a small and medium bank sample that managed the people entrepreneurship credit. The respondents were customer relationship managers. They were selected because 1) they had the role of managing customers; 2) had a business activity more than two years 3. The unit analysis was a company. The population was bank service providers in Semarang, Makassar, and Bandung. These areas were chosen based on the number of existing bank service providers.

This study carried out a qualitative collecting method by having an interview. A sub-sample of customer relationship managers was recruited from bank service providers. The interview process was the primary method used to collect data. Interview questions were adapted from instruments used in the research, especially customer relationships, including key customer focus, CRM organization, knowledge management, and technology. Each interview took around two hours. This interview was

conducted by the researcher with the protocol allowing for the discussion with complete current issues. The respondents were interviewed at their own office.

3. Results and discussion

The implementation of Customer Relation Management (CRM) effectively creates a long-term relationship that provides mutual benefits through continuous attention and service improvement by strengthening three aspects: people, process, and technology-oriented to customer needs. In the banking industry, CRM supports organizational activities to create customer loyalty and profitability through feedback from consumers, such as repeated services and the sustainability of long-term cooperation. This can create mutually supportive benefits and can be perceived by both the service provider and the customer thoroughly. Increasing company profitability is a process to increase opportunities to maintain the sustainability of the company.

CRM elements function to develop good relations between service providers and consumers using the framework developed by [20]. These elements are key customer focus, CRM organization, and technology-based CRM, and knowledge management. CRM in managing people entrepreneurship credit (KUR) as the funding here and other banking products are essential because they focus on customers. The use of technology will produce accurate data. Thus it is essential to obtain the results of applying CRM in providing better service for customers. To understand KUR's management, this study conducted interviews with nine informants of three state-owned enterprise bank managers.

Table 1. Data of informants.

Respondent	Bank	Job position
Rima	BNI Bandung	Manager of KUR
Afrian	BRI Bandung	Manager of KUR
Dudi	BNI Makassar	Manager of KUR
Wawan	BRI Makassar	Manager of KUR
Rani	BNI Palembang	Manager of KUR
Agus	BRI Palembang	Manager of KUR
Ucup	BNI Semarang	Manager of KUR
Anies	BNI Surabaya	Manager of KUR
Adisa	Mandiri Surabaya	Manager of KUR

The respondents comprises of several banks in Indonesia from Palembang to Surabaya. Management of good relations with consumers or customer relationship management (CRM) is one of the company's strategies that strive to optimize profits through efforts to develop customer satisfaction. CRM is a consumer-focused strategy. CRM is an effort to foster relationship management with consumers (Buttle, 2009). With CRM, banks can understand consumer needs. With the implementation of CRM, banks will develop their business activities or production according to consumer needs to be in line with the company's goals and objectives effectively. Banks' consumer management strategy aims to increase company profits and consumer retention in the long term for end consumers. According to Buttle (2009), the implementation of consumer management aims to increase consumer intimacy supported by data and information technology on human resources (people) and process (process).

The banking sector also focuses on KUR consumers as potential consumers. Management is based on sales transactions and the proportion of different values. The existence of consumers' groupings, including partners, will show the role of each consumer who provides profitability for the company. In

consumer portfolios analysis, banking aims to optimize profits in each customer base by offering a value proposition.

Banking also aims to get to know customers well. If banks can recognize and understand customers, the company will develop strategies to understand customer needs appropriately. To be able to understand customer needs, companies must get closer to customers. Therefore, complete customer data are needed by banks that implement customer management. The banks try to meet consumer expectations. Therefore, it is necessary to have good cooperation with customers. It is expected that with cooperation with these partners, the company can provide value-added for customers, increase customers and customer loyalty. Collaborating with customers is a long-term strategic banking step in achieving a competitive advantage. Banking is expected to manage all stages of customer relations properly. Banking needs to develop strategies in the customer's life cycle to get satisfaction, or customers can use more banking products, develop consumers, and retain consumers in the long run.

The results of interviews with banking sources show the dimensions of customer relationship management. These dimensions are key customer focus, CRM organization, knowledge management, and technology-based CRM as a benchmark for implementing the processes.

3.1. Key customer focus

The critical dimensions of customer focus are oriented towards meeting customer needs with a focus on PEC. In offering select PEC products, two-way communication is needed to accommodate customer needs by the internal ability to provide them. According to Sin et al. (2005), focusing on customers related to the company's business in this case, the bank will continuously improve services aimed at satisfaction and value creation. The banks try to formulate every business policy so that they always have a customer orientation. This means that customer orientation resulting from transactions that occur in the long term can provide profitability for the bank. According to customers, service delivery is also strengthened by gathering information about the funding to more quickly receive the information. This information is essential to provide, so the consumers have the accessibility of information related to funding.

In some cases, they have limited access to information. Providing information also helps them decide to choose credit. The bank also helps in specific meetings with prospective customers to deliver critical credit information to make it easier to explain benefits, use, and returns. Thus, the bank will more easily convince them to make choices. The area for providing information can also be in the form of brochures given at the sub-district level and also use village leaders. The PEC market target tends to be middle to lower so that it requires someone who convinces them to receive the product. The company also provides quality service for its customers. Banking also provides a kind of pick-up service. Customers sometimes cannot understand the product, therefore, information needs to be routinely given. Payment can be made in cash, and the bank assists. Many customers do not understand technology, so they are worried about paying online.

This study also found that the bank also understands customer satisfaction. Kotler and Keller (2016) argue that understanding the environment must be done because companies are expected to adapt to changes involving social, economic, cultural, political, technological, and environmental aspects. Some strategies to understand customer satisfaction are as follows.

3.1.1. Survey. Satisfaction surveys are conducted to understand the level of customer satisfaction with product service and offerings. This satisfaction survey can be a direction for future improvement to provide better service.

3.1.2. Customer database. One to see the level of customer satisfaction is through the database. This database can find quantitative numbers in sales figures, credit applications, or the number of customers. Understanding secondary data can help in analyzing credit performance.

3.1.3. Informal discussion. This informal discussion can indirectly explore what customers feel. This method will make it easier for consumers to share problems more openly. Speaking indirectly will make it easier for customers to tell, and for banks, it will be easier for companies to explore further.

3.1.4. Suggestion Box. The suggestion box will provide media for customers to provide input regarding future improvements in banking services.

3.1.5. Visit. The bank runs the planned visit program. This visit aims to be able to find out the progress of the business financing program to customers. During this visit, there was an opportunity for customers to submit complaints to the banks.

The bank has to search for customer needs. The bank and the customer have the same opportunity to provide the solution to reach a mutual agreement, where it is related to the approval way of decision making and openness. With this principle, all partners, banking provides an equal position. Customers can anytime and anywhere convey ideas to the company. Furthermore, the bank has to coordinate among departments related to product development. Among the existing departments can send information to make it easier for decision making. This coordination also aims to harmonize the objectives of each department to achieve agreement and to avoid conflict. This coordination also facilitates the formulation of future planning.

3.2. Customer relationship management organization

The dimensions of customer management are also related to the development of individuals in the organization. Internal resources, especially salesforce or credit units, have an essential part in conducting activities at the banking business's core. The company has competent salesforces in supporting CRM. The bank also has to develop a training program design. Training is a routine activity carried out by the company. Training is related to self-development, which includes communication. Individual banks have a select budget for employee self-development. This can be attributed to the value of learning. For example, in BNI, there is a learning wallet for self-development. The company also develops a customer management program to manage customers. In addition to customer management, there are programs to manage customers, collect, and increase customers' number. Training also includes credit and service standards. Coaching is also strengthened because this can cover hard skills and soft skills regularly. Some banks have developed routine training designs every year so that employees enhance the latest knowledge. Regular debriefing is an important aspect related to the readiness to become a sales force. Each company already has a Human Resources Division to strengthen competencies for employees who handle customers.

The bank has to develop clear business goals to acquire, develop, and maintain clients. Based on research data, each bank has an exact target market. This exact target market directs the banks to develop clear strategies and programs to achieve them. This includes managing target markets that support the company's goals. Related to credit management, the banks must know the characteristics of customers and their businesses. Knowing the customer's business will help banks to direct the right products and services. Thus, the business potential, especially the provision of credit for the small and medium segment, is directed. The company will adjust the product offer and some information to fulfill their needs.

The bank also applied the competence-based performance in service delivery to customers. Performance measurement for each individual in the bank considers financial achievement starting from unit sales to product development units that influence the reward obtained by each of these units. The acquisition, retention, and reactivation program is part of the future business strategy plan carried out by the sales unit to continue to trust in the services provided. The banks also have responsiveness in serving customer complaints with personnel for helpdesk complaint handling. To support the performance of employees, other efforts undertaken are monitoring customer performance. Monitoring customer performance is a way to make the company aware of the progress of customer performance. It also aims to avoid business congestion or credit congestion. In the event of credit bottlenecks, banks

can make loan restructuring efforts. The consequence is that there are management changes and loan criteria.

The bank also develops a client-based organization structure. The company's organizational structure helps in coordinating between departments to provide services to customers. This structure shows each part understands the obligations and job descriptions that must be optimized to make it easier for each party to carry out their duties properly. This organizational structure also makes it easy to communicate and to find out who can make decisions.

4. Conclusion

Good relationship management with customers or customer relationship management (CRM) is one of the company's strategies to optimize profit through efforts to develop customer satisfaction. CRM is a customer-focused strategy. CRM is an effort to foster customer relationship management. With CRM, banks can understand consumer needs. With the existence of CRM's application, banks will develop business activities or production by consumer needs so that it can be following the company's goals and objectives effectively. Consumer management strategies run by banks aim to increase company profits and consumer retention in the long run for end consumers.

The banking sector also focuses on KUR consumers as potential customers. The management is based on sales transactions and different value propositions. The grouping of consumers, including partners, will show each consumer's role that provides profitability for the company. In consumer portfolios analysis, banking aims to optimize profits in each customer base by offering a value proposition. Banking also aims to get to know customers well. The close relationship with consumers can be seen from how banks know customers and how companies respond to consumers. Every customer has different characteristics and needs. If banks can get to know and understand customers, companies will develop strategies to understand customer needs well. To be able to understand customer needs, companies must get closer to customers. Therefore, complete data on customers is needed by banks that implement customer management. Banks always try to meet consumer expectations. Therefore, the need for good cooperation with customers, it is expected that the company can provide added value for customers, increase customers, and increase customer loyalty with the cooperation with these partners. Collaborating with customers is a strategic step for the long term in achieving a competitive advantage. Banks are expected to manage all stages of customer relations well. Banks need to strive to develop strategies in the customer's life cycle to get satisfaction. Customers can use more banking products, develop customers, and retain consumers in the long run.

The results of interviews with banking sources show the dimensions of managing customer relations. These dimensions are the critical customer focus, CRM organization, knowledge management, and Technology-based CRM as a measure of implementation with the process that has been undertaken. The customer focus key dimension is oriented towards meeting customer needs with a focus on KUR. In offering select KUR products, two-way communication is needed to accommodate customer needs following internal capabilities to provide it. The dimension of customer management is also related to the development of individuals in the organization. Customer management expertise is built by organizations in related units to find out about CRM in application processes and systems. Internal resources, especially salesforce or credit units, play an essential role in conducting banking business activities. Performance measurements for each individual in the bank take into account financial achievements ranging from sales units to product development units that affect the reward that will be obtained by each unit. The customer acquisition, retention, and reactivation program is part of the future business strategy plan implemented by the sales unit to continue to trust the services they provide. Banks also have the readiness to serve customer complaints with personnel for complaint handling helpdesk.

Related to the knowledge management dimension, this dimension aims to increase knowledge about overall customer management; knowledge is needed so that the processes and systems that support them can be used. The training is also designed with a continuous learning curriculum, which means it is carried out regularly through weekly sales training. The sales forum program is another

form of training with a curriculum designed by sales and other related units. Related to the technology-based dimension, the technology-based dimension in customer management has a crucial part in the implementation's success because the application of technology facilitates the overall process. The capacity of the hardware (hardware) used is considered sufficient to carry out the computing process. A reliable configuration team is needed to produce applications that are easy to use, and other improvements needed are access that can use interactions properly.

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