



**LAPORAN HASIL PENELITIAN**

**CUSTOMER RELATION MANAGEMENT OF FINANCIAL SERVICE  
PROVIDER FOR PEOPLE ENTREPRENEURSHIP CREDIT IN  
INDONESIA**

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FOR PEOPLE ENTREPRENEURSHIP CREDIT IN INDONESIA**

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## **CUSTOMER RELATION MANAGEMENT OF FINANCIAL SERVICE PROVIDER FOR PEOPLE ENTREPRENEURSHIP CREDIT IN INDONESIA**

### **Abstract**

This study provides the analysis of customer relationship management implementation in small medium enterprises. The aim highlights the importance elements of customer relationship management of banks to maintain the customer retention due to the intense of financial providers, both bank service and non-bank service. The elements of customer relationship management address key customer focus, customer relationship management organization, knowledge management, and technology based customer relationship management. The research method used an in-depth interview is based on the elements of customer relationship management using the managers who are in charged in the customer relationship management departments. The study finds that the elements of customer relationship are important to support the ability of bank as the service providers in managing their customers.

## **CHAPTER I**

### **INTRODUCTION**

Micro small medium enterprises (MSMEs) are supported by the growth of the informal economic sector in Indonesia. The informal economic sector in Indonesia dominated by MSMEs, were not significantly affected by the crisis and could survive well. Therefore, MSMEs in Indonesia have played a major role in supporting the growth of entrepreneurship and the economic growth as well. The micro enterprises in Indonesia have dominated the current entrepreneurship progress in Indonesia. The data of State Ministry of Cooperative and Small and Medium Enterprises showed that the number of Micro Enterprises in Indonesia is the largest of existing of MSMEs (Bureau of Statistic Central, 2017). MSMEs in Indonesia have provided the sources of employment. The government has provided facilities such as subsidized credit, human resource training, general management training, quality management, entrepreneurship, advisory extension workers, promotion facilitation, and implementation of an incubator system.

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 do not have the ability to finance beforehand. Funded businesses are businesses that have good and promising performance prospects. Businesses that can be funded by KUR are those that 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 subsidy of 13%. 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 as well as a part of 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 in order 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 availability of financial service providers, there are many KUR providers. The existence of MSME business actors push the Indonesian economy forward. The opportunity for microcredit is huge for business people in Indonesia. 70% are the informal sector. The value of MSME loan disbursement has increased from time to time since 2012. The existence of this positive trend shows that MSME is a market opportunity for banks and financial technology to provide financing facilities (Rachman, 2017). There are players in the MSME credit field. The large number of these players indicates the availability and accessibility of funding. In addition to banking, a number of financial service providers in the form of Fintech are also increasingly diverse namely Modalku, Investree, Money Friends, Koinworks, Borrowing, and Amartha. To

address the issue of many competitors, the bank providers of KUR have to develop and to maintain the relationship with MSMEs players as the customer. It is also an approach to manage the relationship through focusing relationship development and customer relation.

Related to the previous studies, there are a lot of studies that 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 relationship focusing more 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 their relationship with the customers ‘need and the firm can monitor the internal process. CRM should be developed as the comprehensive strategy and process that enable the firm to identify, to acquire, to retain, and to nurture profitable customers by building and maintaining long-term relationships with the customers.

Second, the focus is the study of banking service providers for MSMEs who need the financing. The increase of MSMEs performance is influenced by many factors. One of the supporting factors is credit financing. Most of MSMEs that show good performance is supported by easy access financing from banks. This financing makes it easy for SMEs to develop businesses besides supporting from 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 provision of People Entrepreneurship Credit is regulated by the Government of Indonesia through one of them Presidential Decree No. 19 of 2015 which is 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. Maintaining the customer of KUR as the bank borrowers needs special treatment of bank providers. They can be categorized as the consumers who need interactive engagement from bank management. The bank as the KUR providers should explore the most effective way to increase customer attention by analyzing the existing condition from the borrower perspectives in order to enhance the accessibility of KUR

borrowers. Moreover, if the participation of poor borrowers increased in KUR program, it can reduce the gap between the poor and the wealth.

The present study aims to analyzing in Indonesia is analyzing the component of CRM including key 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.

## **CHAPTER II**

### **CUSTOMER RELATIONSHIP MANAGEMENT**

Tawinunt, Phimonsathien, & Fongsuwan (2015) stated that CRM is a combination of technology, people and process which has goal to understand a company's customers. In addition, Srisamran & Ractham (2014) analyzed that customer relationship management can assist firm to know and develop good relationship with their 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 used to satisfy the needs of customer. CRM focus on long term goals to maintain customers. CRM becomes a framework for managing a company's interactions with current and future customers that assists them in the better management of customer queries (Christen, 2012). In today's highly competitive business world, it is essential that every organization has an efficient and smart CRM system (Saber, Hussain, Chang, 2015).

Nowadays, a company need to learn deeply about their customers and deliver their services based on the needs of customers (Kumar & Malik, 2017). In practice, CRM strategy need new marketing strategy design which focus on costumers to maintain relationship. It also focuses on the value of customers and maintains the loyalty to increase long term goal. CRM enables a firm to better understand its customers. It is an important factor in determining the target customers and their retention, optimizing the operations and forecasting demand. CRM as a philosophy considers customer loyalty to be a key for business profitability and to have long-term competitiveness (Siddiqi, 2011). Uturytė-vrubliauskienė & Linkevičius (2013) build model of adaption of CRM in an organisation.

Ri, Frqvlghuhg, Surilwdeoh, Wkrvh, & Jrrg (2014) highlights additional dimension to customer relationship management, which includes customer orientation, CRM organization, knowledge management and technology based CRM. Saarija, Karjaluto, & Kuusela (2013) create CRM to adapt environmental market changing, i.e: value co-creation, social media and service orientation of firms. It shifts the attention of customers. CRM must adapt business environment through social media and new technology.

Nwokah & Gladson-Nwokah (2013) found that CRM is inside-out and outside in approach. It is also holistic experience management strategy with internal and external focused activities that focuses on serving customer by delivering what they want. Furthermore, it also establishes customer management platform. CRM also attempts to align internal business process and policies through translating programs and campaigns into new toolsets. The transformation from relationship marketing to electronic customer relationship management occurs due to changes in

a business environment that is increasingly boundless and interconnected due to the rapid technological advances (Hendriyani & Auliana, 2018).

Sin et al. (2005) argued that CRM consists of multidimensional construct including four broad behavioural components: key customer focus, CRM organization, knowledge management, and technology based CRM.

#### *Key customer focus.*

Key customer focus is the central of CRM (Akroush et al., 2011). It is about continuously delivering superior and added value to selected key customers through personalized offerings. The company should also develop the ongoing two-way communication between marketers and customers. The company should make every effort to understanding the customer's need (Wang, 2013). Customer orientation refers to the employee's predisposition to able to meet the customers' needs. At the end, it will have a positive impact on employees' performance and customers' satisfaction (Mohammad, Rashid, Tahir, 2013). The customer-orientation strategy is one of the organization's resources and a very important dimension of CRM. Therefore, organizations has a customer-centric culture to implement CRM successfully and create a competitive advantage at the end.

#### *Organization structure of customer relationship management*

CRM organization refers to actual changes in organizational structure, resource allocation, and human resource management that relate to a positive CRM (Wang, 2013). Elkordy (2014) observed that various constructs including customer focus, CRM organization, knowledge management resource, CRM technology, CRM process and customer orientation have positive impact on the performance of the organization. Sin et al. (2011) argued that the key considerations to successfully organize the whole firm around CRM includes organizational structure, organization-wide commitment of resources, and human resources management. The firm has to allocate resources after the organizational structure design. People who have the expertise in sales, marketing, technical expertise, resources promoting service excellence should be well in a place. Human resource management include strategy, people, technology and processes are important to customer relationship management. The empowerment of human resource management is very important to support the ability of employees to have service and customer orientation. In other words, The firms can provide their employee modern and sophisticated environment such as supporting infrastructure, modern equipment, customer information system, rewards to ensure that their behaviour is directed and focused towards customers (Sofi & Hakim, 2018; Mechinda & Patterson, 2011).

#### *Knowledge management*

Sin et al. (2011) argued that knowledge based view is the creation, transfer, and application of knowledge. Knowledge management includes knowledge learning and generation, knowledge dissemination and sharing, and knowledge responsiveness. The primary objective of knowledge management is gathering customer information including the needs and preferences. Knowledge dissemination and sharing should be shared throughout the organization. In the knowledge management, a company should be concern in responding customer's need to enhance service.

Based on the research finding of Guchait, Namasivayam & Lei (2010), managers need to understand the value of knowledge management in service encounters and specifically focus on the tacit knowledge that front-line workers possess. Furthermore, managers need to develop organizational systems that support front-line workers to develop and to use tacit knowledge in service encounters quality. Customer relationship based knowledge management is vital for companies that are customer-centred and aiming for improved customer services as well as strong customer relationships. Therefore, it is important to manage the knowledge management activities within CRM processes, which would eventually improve customer satisfactions by keeping up with the customer's needs (Daghfous, Ahmad, & Angell, 2013).

### *Technology*

Technology has an important role in supporting CRM. CRM utilizes computer technology in building relationships, leveraging existing technology and technology deployment for business initiatives (Harding et al., 2004). In delivering customer value and satisfaction, through technology-oriented perspective, CRM delivers a comprehensive, integrated view of an enterprise's processes and customer base. Supported by technology, CRM provides a tool to manage interactions across different customer contact points and to disseminate customer knowledge across the organization (Robinson, Neeley, & Williamson, 2011). Technologies used in service operations are often thought of as tools to manage or control, to predict, or to design service processes (Breidbach, et al., 2018). In other words, there is a technology aspect which has to be managed as part of the quality management process in CRM (Padma & Wagenseil, 2018).

### **CHAPTER III RESEARCH METHOD**

This study used purposive sampling. The resources were selected purposively. The purposive sampling was used when analyzing a subset of a larger population, but enumeration will be impossible (Babbie, 2013). 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 sample in a small and medium banks that managed the people entrepreneurship credit. The respondents were customer relationship managers. They were selected because 1) they had a 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 the existing bank service providers.

This study carried out a qualitative collecting method by having an interview. A sub-sample of customer relationship managers was selected 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 the elements of customer relationship 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 wide current issues. The respondents were interviewed at their own office.

## **CHAPTER IV RESULT**

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 the use of repeated services and the sustainability of long-term cooperation. This can create benefits that are mutually supportive and can be perceived by both for 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 have function to develop good relations between service providers and consumers using the framework developed by Sin et al. (2005). 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 important because they focus on customers. The use of the technology will produce accurate data, thus it is very important to obtain the results of applying CRM in providing better serviced for customers. To understand the management of KUR , this study conducted interviews with 9 informants of three state owned enterprise bank managers.

**Table 4.1. Data of Informants**

No	Narasumber	Bank	Job Position
1.	Rima	BNI Bandung	Manager of KUR
2.	Afrian	BRI Bandung	Manager of KUR
3.	Dudi	BNI Makassar	Manager of KUR
4.	Wawan	BRI Makassar	Manager of KUR
5.	Rani	BNI Palembang	Manager of KUR
6.	Agus	BRI Palembang	Manager of KUR
7.	Ucup	BNI Semarang	Manager of KUR
8.	Anies	BNI Surabaya	Manager of KUR
9.	Adisa	Mandiri Surabaya	Manager of KUR

Source: Research Data (2018)

### **Key Customer Focus**

The key points of the customer focus addressed some issues: whether the company has provided services and products that are suitable for the client; how companies provide services to customers; how do companies know customer satisfaction; has the company tried to understand the customers 'want; when does the company knows that customers want product and service changes, do the departments involved make coordination efforts to make the expected changes?

***The company provides service for the customers***

Table 2. showed the opinion of the selected informants regarding the delivery of services as expected. Each company is perceived as providing routine service-related training. This training is expected to improve the ability of salesforce to provide services to customers. This training is routine and has been allocated by each company. In addition to training, KUR manager has also set standardized operating procedures related to the management and disbursement of KUR. Standardization of this procedure is important in order to reduce errors in providing services. Banks are service providers that create trust so it is very important to reduce the gap service delivery. Bank managers have the responsibility to understand the use and provide solutions related to the use of funds so that they can be allocated to more productive business activities. This monitoring is also related to evaluation of the effectiveness of funding from the company in order to be able to provide loans that are much more useful and to increase the productivity of the customer's work.

**Table 4.2. Customer Expectation based Service**

No	The Informants	The Statement
1.	Rima	There is service delivery training.
2.	Afrian	KUR products have been standardized by the government. There is 3 month treatment of the bank just verifying the credit use.
3.	Dudi	KUR has been standardized, it means it is in line with the regulation. If there is any variation, it is not much as the common credit.
4.	Wawan	-
5.	Rani	The bank has allocated the market and distributed the brochure. The bank branches help to distribute the brochure as the referral.
6.	Agus	Providing the explanation related to product based on the ability to pay the credit and needs.
7.	Ucup	Giving the brochures to the targeted consumers.
8.	Anies	Giving the services to the rural areas.
9.	Adisa	The person in charge will routinely go to the market to give the information related to the PEC and brochures.

***The company provides quality service for the customers***

The banks strives to continue to provide services to customers. Customers get regular monthly visits from banks. This visit aims to provide information related to product offerings as well as to ask about developments in the use of credit to support business activities. The banks also provide communication media including regular meetings with customers, including giving telephone numbers.

**Table 4.3. The Company Provides Quality Service for The Customers**

No	Informants	Statement
1.	Rima	There is regular call to the consumers every month.
2.	Afrian	
3.	Dudi	By delivering service means giving the guidance.
4.	Wawan	Of course by giving a routine service. We welcome the customers any time. They also have on call.
5.	Rani	The customer are satisfied by our service delivery. It is proved that they invite their friends even their family to the bank.
6.	Agus	Providing service delivery by collection system.
7.	Ucup	Sometimes, we share information to the clients. Among the existing clients, they are willing to share information. They are building the network.
8.	Anies	To have visit and on call regularly to understand the business progress of clients and counseling.
9.	Adisa	To deliver the transaction service in several branches. The payment is executed in the field, because of the lack of technology.

#### ***How to understand Customer Satisfaction***

The banks can implement a number of strategies to find out customer satisfaction. Understanding customer satisfaction is part of the company's willingness to be able to move forward and maintain sustainability in the future. Sustainability is supported by the organization's willingness to understand the external environment of the organization.

**Table 4.4. How to understand Customer Satisfaction**

No	Informants	Statement
1.	Rima	There is no survey of consumers.
2.	Afrian	There is no system to check but it can be the recommendation to measure consumer satisfaction in the future.
3.	Dudi	There is no system, we still focus more on distribution.
4.	Wawan	Measuring satisfaction was implemented at the first month of the year. One of the results showed that there was sales growth due to the credit from the bank.
5.	Rani	Discussion with the customers.
6.	Agus	Through suggestion box, self-evaluation. The more customers take the borrowing product, the more satisfied they are.
7.	Ucup	The intensive visit.
8.	Anies	
9.	Adisa	Just asking the consumers.

### ***To search for the customer need***

Understanding customers as corporate clients is very important. A number of communication mechanisms is the first step to understanding client needs. Communication is a process of interaction between the sender and receiver of information. Through the communication process, this process refers not only to what is discussed, but how the content is discussed. The important thing in the process of communication between the bank and the customer is the participation of all clients, both from the banking sector and the customer having the same opportunity to communicate their ideas or opinions.

**Table 4. 5. To Search For the Customer Need**

No	The Informants	Statement
1.	Rima	There is routine communication including the information change related to the financing.
2.	Afrian	We do searching for the customer need.
3.	Dudi	
4.	Wawan	We always ask for the information.
5.	Rani	
6.	Agus	Giving good treatment to discover client's problem related to the business.
7.	Ucup	
8.	Anies	
9.	Adisa	To have a regular visit to ask for the business progress.

### ***Coordination among departments related to product development***

The coordination between departments is an element of internal marketing. Internal marketing is coordination between departments that makes it easier for each department to communicate with one another and to achieve common goals.. This planning requires discussion and communication between parties in the banking sector to facilitate the final service to consumers.

**Table 4.6. Coordination among Departments**

No	Informants	Statement
1.	Rima	There should be the coordination because the funding division should have the referral to the credit division.
2.	Afrian	There should be the coordination especially the top-up loan.
3.	Dudi	
4.	Wawan	There is a branch office. The brand office coordinates with the headquarters. If there is problem should be handled by the headquarter, we send it to them.
5.	Rani	We have the superordinate that handle the micro business.
6.	Agus	The good cooperation is implemented by work coordination with the salesforce and the credit unit.
7.	Ucup	There is coordination with relevant department.

8.	Anies	It should be department coordination. There is coordination among the relevant departments.
9.	Adisa	There is coordination among units and branches to increase the loan quantity.

### **Customer Relationship Management Organization**

The focus on CRM is related to the existence of fundamental changes in banking to manage business processes and organizational behaviour related to organizational structure, commitment of all elements of resources in the organization and management of human resources. Regarding organizational structure, companies can effectively optimize relationships with customers, including the establishment of process teams and cross function team. Related to the overall organizational commitment to resources, resources must be planned by adjusting the organization's design that is integrated into sales, marketing resources, and technical experts. Related to human resource management, management of strategies, people, technology and processes is important for CRM, so it requires training, education, internal communication systems and the involvement of all employees. The important points in CRM are as follows.

#### ***The company has competent salesforces in supporting CRM.***

The company has salespeople who have a role to support communication and coordinate with customers. This marketer has a complete role in acquiring customers and retaining customers. Kotler and Keller (2016) state that personal selling is the most effective tool in the process of producing a purchasing process, especially in building the customer's preferences, beliefs, and actions. Kotler and Armstrong (2001), say that personal selling is a personal presentation by marketers in order to succeed sales and to build relationships with customers. Customers will feel to be taken a care for. Salesforce has the ability to person-to-person communication interactions using the possible approach.

**Table 4.7. Sales Forces**

No	Informants	Statement
1.	Rima	Salesforce has the double role of marketing. Previously, the salesforce was outsourced in 2008-2013.
2.	Afrian	
3.	Dudi	The salesforce has the function of marketing and analysis of market.
4.	Wawan	The salesforce has been trained to be able to understand marketing.
5.	Rani	The minimal education requirement of the salesforce especially in marketing is undergraduate program meanwhile for the service is only diploma program.
6.	Agus	There is 3 month training.
7.	Ucup	There is additional recruitment of credit analysis.
8.	Anies	The employee has had the competent skill previously but they still need the training.
9.	Adisa	The salesforce has 3 month training.

### ***Training program design***

Banking needs to carry out training activities so that employees can learn certain work behaviours. Training is designed to do effective and efficient procedures. The purpose of the training is to prepare employees in mastering competencies; improving the performance or performance and productivity of employees; providing learning opportunities as a part of employee career and self-development programs; and preparing employees to be able to handle or work on new tasks and being able to carry out more integrated and comprehensive human resource planning with other resource policies so that high performance and employee work productivity can have a direct effect on improving overall banking performance.

**Table 4.8. Training Program Design**

No	Informants	Statements
1.	Rima	There is a refreshment training related to communication skills from BNI Corporate University. There is a special budget for BNI learning wallet related to self-development at a point that is felt to be lacking. There is a customer management program related to SMEs going up to the class and maintaining customers
2.	Afrian	There is training for 1 month with the quarantine system learns about credit and service standards. Learn how to find customers, how to collect and how to develop customers.
3.	Dudi	Like private with junior RM. That's about a month or two. And coaching continues. Mentor continues. In terms of hard skills, we provide soft soft skills.
4.	Wawan	Coaching from the region or head office. I was new before yesterday's fasting. Regularly, we can get it every year
5.	Rani	Training design from the center
6.	Agus	Three months of training, one month of education training, two months of on the job training (OJT). Later we will also be guided by seniors for credit processing and all kinds. And for each year there are still rich assessments like that. Routinely every year all marketing staff get their turn.
7.	Ucup	The training material is standard. Like relationships, keep on technique skills, credit analysis, everything has been taught.
8.	Anies	Sales training in BNI the training has also been coordinated by the human resource division. HCP Then there is the schedule. There's already the data. Actually it's scheduled.
9.	Adisa	training in field training is usually given a period of three months.

### ***To have clear business goals to acquire, to develop and to maintain the clients.***

Each company has a goal to obtain, to develop, to maintain and to regain clients. This orientation is the long-term orientation of the company in order to maintain the company in the future. The existence of consumers is a pillar supporting the sustainability of the company. Every company has a target of achieving new customers. After obtaining new customers, the company also develops other products to be offered in the same market segment. The company is also expected

to manage customers who might move to other companies. This can be done by developing a program to influence them to re-use the services of the company.

**Table 4.9. Business Goals**

No	Informants	Statement
1)	Rima	
2)	Afrian	The business objectives are very clear at BRI because it is indeed very small and very small. Flowers also adjust.
3)	Dudi	
4)	Wawan	We know that the debtor from this program can we become a retail debtor (retail commercial), even though the hope is that KUR is really helping BRI to find the seeds of customers to increase their potential again.
5)	Rani	Business that supervises small businesses
6)	Agus	
7)	Ucup	
8)	Anies	
9)	Adisa	Middle to lower-level business oriented

***The competence based performance in service delivery to customers.***

To improve employee performance, the company sets performance measures for each employee. Setting of this performance is expected to be a reference for employees to carry out their duties and responsibilities. Setting of this performance can be used as a measure of achievement that can ultimately supports overall organizational performance. The socialization of performance achievement needs to be done so that each employee becomes aware of the progress in achieving performance.

Each key performance index for performance can use a measure with the total sales volume of each credit. Thus, employees will get clear reward and punishment. There are banks that provide reward and punishment for 3 months. There are employees who get punishment. This is done by giving the client rotation so that the client gets better service. Related to the provision of KUR, the size of one is related to making entrepreneurs who were previously unbankable to be bankable.

**Table 4.10. Performance of Workers**

No	Informants	Statement
1.	Rima	There is a KPI per unit of Rp 100 billion
2.	Afrian	Be measured. Someone has complained about the requirements. There is reward and punishment within three months. Punishment is related to bonuses. A bad approach with customers will be rolled out.
3.	Dudi	There is a KPI and because helping the prospective debtor facilitates

		the credit process. So the credit process is now that clients are traditional clients. The PEC is that the criteria for non-banks are able to be bank-able. That requires guidance and guidance from the loan officer.
4.	Wawan	
5.	Rani	Come immediately followed up, what is the name ... from him if the conditions are complete ... then the signature cannot be more than three days.
6.	Agus	there will be reward and punishment when it does not serve well. if it is bad it will affect the value of the Vocational School, the results of the audit until dismissal.
7.	Ucup	
8.	Anies	Always strive to keep its customers in order to stay smooth right. That was the first time from monitoring. Surely there is a rescue if it can be restructured, if restructured. Because if yesterday's conditions were hit by banks, all of the NPL would be depressed. The bank is also working to save. If it is left it will definitely fall.
9.	Adisa	Services that prioritize customers and client satisfaction

### ***Client based Organization Structure***

Some banks do not have a special structure related to handling with KURC, but there are parties who are responsible for managing customers. One of the banks also has an organizational structure that is specifically devoted to managing KUR segment. Regarding the existence of organizational structure, one of the banks has a number of personnel to assist services, starting from those who make decisions including the supervisor handling KUR. In the banking sector, almost 60% of the allocation of resources is intended to manage the marketing department, including credit services and 40% is the supporting part. This composition shows the orientation to provide services to consumers. The division that handles credit is usually a special part. This division has full concentration to formulate programs in providing services to consumers. This optimization is intended so this division can cooperate with various parties to be able to coordinate and be able to support organizational goals in general.

**Table 4.11. Organization Structure**

No	Informant	Statement
1.	Rima	Structurally, there is no specific unit.
2.	Afriani	There is already a segmentation of PEC marketers. It focuses on the volume of debtors. Both of them pick up the ball. But the transaction is still in the office.
3.	Dudi	So there are leaders, deputy leaders, then there are supervisors. Supervisors who specifically handle PEC.
4.	Wawan	Yes, at BRI itself, for the time being, for the target, until the

		element of work is done, right up to 60% support 40% of the business when I enter. Now 60% of marketing is 40% support.
5.	Rani	There is a special team that handles KUR
6.	Agus	There is already a separate division that deals with credit applications
7.	Ucup	
8.	Anies	There are several units separated according to specialization. Each has its own focus. Basically all transactions become one.
9.	Adisa	Yes, sure

### **Knowledge Management**

Knowledge management can be understood as a strengthening of knowledge and experience from customer empirical data, which includes a number of processes, learning by understanding the relationship with customers in order to be able to improve the competitiveness of the company. Companies need to strengthen their understanding of information and knowledge related to current policies, procedures and developments so that they are able to formulate better strategies. In addition, companies also need to have knowledge, as a way to disseminate knowledge about customers, who must respond more quickly to customer requests, not only on products and services but on long-term orientation to all elements of the company. There are key points in knowledge management as follows.

#### ***The workers are curious to know the consumers 'want responsively.***

Knowledge management is an activity to be able to gather information, to manage information, and at the same time to use information through the dissemination of existing information to all parties in order to obtain many benefits including input for decision making. Related to research data, knowledge management is obtained from the initiation of employees to understand consumers well. Developing initiatives to communicate is the first step to getting information related to customer needs. Well-established communication will make it easier for banks to make decisions and to adjust services according to customer needs.

**Table 4.12. Helping Clients**

No	Informants	Statement
1.	Rima	Communication is managed, if there is a change the manager is immediately communicated. There are visits at least once a month.
2.	Afrian	Very responsive, for example, related to comparing the quality of paramedics. Where many are not comfortable with new mantra or salesforce. The mantri's duty makes the client comfortable.
3.	Dudi	Perform KUR services at the sub-district level
4.	Wawan	Still ma'am. Suppose there are customers who might damage BRI's reputation, we must immediately handle it
5.	Rani	Come directly to the market because usually traders do not have time to come to the bank. There are also visits every three months looking at the business. Give a direct response when needed.
6.	Agus	Direct response when needed even though it's a holiday
7.	Ucup	

8.	Anies	I see the people working really right at night. And they work late evenings. In terms of BNI service, they are still high.
9.	Adisa	Responsively, usually through WhatsApp or telephone to respond to questions given by customers. Besides, when it comes directly to the bank the customer may immediately be given a decision.

***The company has the knowledge of understanding the clients.***

There are routine market surveys conducted by banks. This actually shows that the company's willingness to be able to know continuously in order to provide better service. However, there are also banks that have not conducted surveys because they are related to the limited available resources. In addition to the survey conducted by the company, the company also provides referral forms to be filled in related to customer needs. The bank also conducts routine monitoring related to the business development of the customers in order to provide evaluation of activities.

**Table 4.13. To Understand and to Learn Customer's Need**

No	Informants	Statement
1.	Rima	There is no routine survey of customer satisfaction
2.	Afrian	There is already a survey of client needs that understand customers.
3.	Dudi	
4.	Wawan	
5.	Rani	Giving the referral form after filling out will be contacted
6.	Agus	Explain according to the preference and willingness of the client
7.	Ucup	
8.	Anies	Three-month monitoring on the telephone, once every six months
9.	Adisa	

***The company provides the facility to enable the communication with client.***

The research data show that to gather information as a source of knowledge, banking companies develop a two-way communication tool so that it is easy to gather information as a source of knowledge. This information is in the form of a discussion between the bank and customers in finding a solution for the use of credit, interest payments and credit repayments as well as the development of the business. Input from customers can be a source of knowledge for banks to be able to formulate programs that support the customer's business ventures.

**Table 4.14. Two Way Communication**

No	Informant	Statement
a.	Rima	There are regular meetings, WhatsApp, call and sms
b.	Afrian	There are WhatsApp, phone, BBM and SMS that are 24 hours standby
c.	Dudi	website, digital communication, regular meetings.
d.	Wawan	The communication means is marketing. For communication to Management there is social media. Instagram exists. There are facilities for whistleblowers, sms, telephone call centers. There is

		also an official social media. We just upload videos, we can't do it at random.
e.	Rani	WhatsApp , sms center, call center
f.	Agus	there are all phone calls from AO and mantri
g.	Ucup	telephone and visit
h.	Anies	telephone and visit
i.	Adisa	Hand phone, whatsapp

***The clients expect the responsive service.***

The quality of service is determined by consumer expectations. Expectations of consumers will vary from one consumer to another even though the provided service is consistent. Consumer expectations will depend on the experience, knowledge, and needs of each consumer. This is related to the willingness and ability of service providers to help customers and respond to their requests immediately, for example the company is responsive to customer requests, provides services quickly. This includes providing services accurately and quickly. This includes the following.

- a. Banking ability to provide a correct explanation of the services provided and questions submitted by customers.
- b. Banking ability to perform services quickly and responsibly.
- c. The desire of banks to be able to help customers from the problem.
- d. Banking ability to provide good service continuously.

**Table 4.15. Quick Response of Service**

No	Informants	Statement
a.	Rima	-
b.	Afrian	-
c.	Dudi	-
d.	Wawan	there are, usually customers who are indeed busy and there are indications of future credit problems
e.	Rani	Sure
f.	Agus	there is, at least 2 days with BRI spot
g.	Ucup	-
h.	Anies	-
i.	Adisa	-

**Technology Based CRM**

Key points in technology based CRM are as follows. The company's motivation to implement a CRM system is to find out the needs of customers. Companies can develop enhanced products and services using this information. CRM systems provide a competitive advantage in improving the collection of customer information for companies to customize products and services according to their needs. CRM applications can help companies improve customer knowledge by analyzing purchasing behavior.

***Good technicians in developing relation with the customers.***

The results of the analysis must be able to display instructions about the development of the customer so that the sales staff and marketing are able to perform focused services on certain customer groups. This management will later become a data warehouse that is able to provide information to increase sales volume and cross selling or selling up.

**Table 4.16. Technicians in Technology Development**

No	Informants	Statement
a.	Rima	-
b.	Afrian	Yes, there is a system
c.	Dudi	-
d.	Wawan	-
e.	Rani	Yes, there is a system from the central
f.	Agus	There is a specific system
g.	Ucup	-
h.	Anies	-
i.	Adisa	No, there is no system

***Software for customers***

The process of updating the database requires the selection of reliable software and hardware technology in implementation to develop relationships with customers. Software as part of technology uses sufficient capacity and needs to be supported by system performance improvements. Improving the capability of the processor is needed so that the computing process carried out by the application that can increase and provide a positive experience for users with fast access. Some banks use software that allows them to easily interact with the system as a whole. A reliable configuration team is needed to be able to produce an application that is easy to use because no matter how sophisticated the system is when it is not properly utilized it produces a system that is not optimal. Some banks are still developing software systems in the form of websites that provide services for question and answer. Other banks have also developed BRI spot which makes it easier for account officers to manage the loan process. Some companies also develop, among others, Prospective Debtor Information Systems for information checking.

**Table 4.17. Software**

No	Informants	Statement
a.	Rima	Still developing, the website is only for filing up to 25 million. Questions and answers can also be via the website
b.	Afrian	There is a BRI Spot used by AO. The loan process through the application. But the contract process remains in the office.
c.	Dudi	Yesterday we developed the digital lounge. So the bank has applied digital platform.
d.	Wawan	The system is SICD- Sistem Informasi Calon Debitur, it is like a system checking.
e.	Rani	-
f.	Agus	BRI spot for credit proposal
g.	Ucup	There is online application
h.	Anies	They just come directly though there is website

i.	Adisa	There is no system
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### ***The hardware for customer service***

The ability of reliable hardware is needed to support the improvement of customer relationship management system capabilities in processing data with the specified response time. Reliable hardware is supported by hardware capabilities that are in accordance with the capabilities of the banking system. Banking is also expected to be able to improve hardware capabilities according to customer needs. Banking in this case for the management of KUR, hardware is still in the form of laptops, cellphones, and even working cars. Hardware for the management of KUR still tends to be simple. This shows that in the management of KUR customers, the banks simply use certain hardware that can develop communication and good relations with customers.

**Table 4.18. The Hardware**

No	Informants	Statement
a.	Rima	
b.	Afrian	There is a special hand phone for BRI spot
c.	Dudi	
d.	Wawan	
e.	Rani	The office car is used for a customer visit.
f.	Agus	
g.	Ucup	
h.	Anies	
i.	Adisa	Personal handphone

### ***Database***

A good database was developed to strengthen knowledge based information systems that consists of material knowledge of products and services provided to customers. The database contains information about transactions of customers and customer contact stored in the company in the form of sales calls, services requests and loyalty programs from companies (Cravens and Piercy, 2013).

**Table 4.19. Customer Database**

No	Informants	Statements
a.	Rima	There is a monitored database that continues to be related to maximum credit, remaining loans, positions and savings accounts
b.	Afrian	There is monitoring of systematic database.
c.	Dudi	-
d.	Wawan	-
e.	Rani	There is monitoring of database, confidentiality.
f.	Agus	There is database monitoring
g.	Ucup	-
h.	Anies	Database should be updated
i.	Adisa	The database is confidential. The bank has a mechanism to keep it well.

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 so that they can be in line with the company's goals and objectives effectively. The consumer management strategy run by banks 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 groupings of consumers including partners will show the role of each consumer who provides profitability for the company. In the analysis of consumer portfolios, 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 are able to recognize and to understand customers, the company will be able to develop strategies to understand customer needs properly. 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 competitive advantage. Banking is expected to manage all stages of customer relations properly. Banking needs to strive to develop strategies in the customer's life cycle in order 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 implementation with the processes.

#### *Key customer focus*

The key dimensions of customer focus are oriented towards meeting customer needs with a focus on PEC. In offering special PEC products, two-way communication is needed to accommodate customer needs in accordance with 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 try to improve services aimed at satisfaction and value creation for customers continuously. The banks try to formulate every business policy so that they always have a customer orientation. This means that with customer orientation as a result of transactions that occur in the long term can

provide profitability for the bank. According to customers, service delivery is also strengthened by gathering information related to the funding, so the information can be more quickly received by customers. This information is important to provide so the consumers have the accessibility of information related to funding. In some cases, they have limited access to information. Providing the information also helps them decide to choose credit. The bank also helps in certain meetings with prospective customers to deliver important information about credit so that it will make it easier to provide the explanation of 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 the customers. Banking also provides a kind of pick-up service. Customers sometimes have an inability to understand the product, therefore, information needs to be routinely given. Payment can be made in cash, and the bank provides assistance. Many customers do not understand technology, so they are worried about paying through 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 be able to adapt to changes involving social, economic, cultural, political, technological and environmental aspects. A number of strategies to understand customer satisfaction are as follows.

- a. 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.
- b. Customer database. One to see the level of customer satisfaction is through the database. This database can find quantitative numbers in terms of sales figures, credit applications, or the number of customers. Understanding secondary data can help in analyzing credit performance.
- c. Informal discussion. This informal discussion can explore indirectly about 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.
- d. Suggestion Box. The suggestion box will provide media for customers to provide input regarding future improvements in banking services.
- e. 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 the customer need. 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 in order to achieve

agreement and to avoid conflict. This coordination also facilitates the formulation of future planning

### *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 play an important role in conducting activities in the core of the banking business. The company has competent salesforces in supporting CRM. The bank also has to develop training program design. Training is a routine activity carried out by the company. Training related to self-development which includes communication. Certain banks have a special 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, to collect, and to increase the number of customers. Training also includes credit and service standards. Coaching is also strengthened because this can cover hard skills and soft skills on a regular basis. There are also banks that 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, to develop and to maintain the clients. Based on research data, each bank has a clear target market. This clear 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 good 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 fulfil their needs.

The bank also applied the competence based performance in service delivery to customers. Performance measurement for each individual in the bank takes into account 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 so that customers 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 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 so that it makes 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.

### *Knowledge Management*

Related to the knowledge management dimension, this dimension has the aim of increasing knowledge about customer management as a whole, knowledge is needed so that the processes and systems that support them can be used. Training is also designed with continuous learning curriculum, which means that it is held regularly through weekly sales training. The sales forum program is another form of training with a curriculum designed by sales and other related units.

The knowledge management created the workers to be curious to know the consumers 'want. The research data show that a number of banks has developed distribution and communication channels to the sub-district level. This will make it easier for banks to get information to the operational level, so they understand developments outside the company. Some banks also come to meet customers where they do business; even they make visits to markets. Other communications were also developed to use a number of media including telephone, WhatsApp, and also regular meetings in order to understand the needs and demands of other customers. The company has the knowledge of understanding the clients. The research data shows that banking knowledge management is built of a number of market survey activities. This market survey can be an activity to find out the mind, willingness, and needs of customers, which in turn can provide input for banks to formulate decisions in making policies better.

The company provides the facility to enable the communication with client. Media communication can be chosen in various ways as follows.

- a. Regular meetings. Regular meetings are designed to meet face to face. The majority of the people are people in sub-urban areas, so that communality is still maintained. This routine meeting is expected to provide input and emotional closeness between the company and the customer. This routine meeting can be a place for customers to discuss.
- b. Use of WhatsApp media, telephone, and SMS. This can be done routinely and at any time.
- c. Call center. Banking also provides a call centre so that it can provide a means to communicate between banks and customers. Provision of facilities for communication is part of customer service. This customer service aims to communicate between customers and companies through channels such as telephone or email. Customers will perceive that banks have concerns. This service provides the ability to generate, to allocate and to manage requests of customers. The use of this service can help companies increase customer knowledge for efficiency and minimize costs.
- d. Visit. An official Account Officer or salesforce visit to each customer can help to provide an explanation. This visit is a personalized service so that it can make banks know customers' preference more deeply about something that will be purchased. Communicating with personalization creates a personal experience that is the ability and skill to understand customer needs and requirements.

The banks should understand the client's expectation. The data show that banking services should be fast and responsive in dealing with problems of an urgency. This is part of excellent

quality service. At least, this includes a number of consumer-oriented aspects which include aspects namely 1) making consumers feel important, 2) providing responsive consumers, 3) optimizing customer satisfaction, 4) considering consumers as partners, and 5 ) providing integrated services for consumers.

### *Technology*

According to Sin et al. (2005), advances in information technology, especially the preparation of customer databases can support the company's performance in collecting, storing, analyzing and sharing customer information quickly and responsively. Companies can improve their ability to respond to customer needs, to attract, and to retain customers. One of the application forms of technology is a system integrated with the web, the development of dashboards that have the latest information characteristics such as customer information systems, customer service process automation, and the existence of call centre data. Related to the dimensions of technology based, the technology-based dimension in customer management has an important role in the success of implementation because the implementation of technology simplifies the overall process. The capacity of the hardware (hardware) that is used is considered sufficient to carry out the computational process. A reliable configuration team is needed to be able to produce applications that are easy to use and other improvements are needed.

Technicians are also needed to utilize technology in building relationships with customers. These technicians support the consolidation of information about customers and must be put in one integrated system. The bank also developed good system of database. The database application helps answer questions such as products and services that are important to customers and how they should communicate with customers. The research data show that each bank has a database to be monitored continuously. Thus, information is related to the maximum credit, loan balance, loan position, and savings account. The loan position is related to a certain time loan. Every transaction from a customer is recorded by the bank. Each personnel can access the latest customer performance information. This can be important information for making decisions in following up on the next program.

## **CHAPTER V**

### **CONCLUSION & SUGGESTION**

Good relationship management with customers or customer relationship management (CRM) is one of the company's strategies that seeks 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. The existence of the application of CRM, banks will develop business activities or production in accordance with consumer needs so that it can be in accordance with the goals and objectives of the company 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 the role of each consumer that provides profitability for the company. In the analysis of consumer portfolios, 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 the extent to which banks know customers and how companies respond to consumers. Every customer has different characteristics and needs. If banks are able to get to know and understand customers, companies will be able to 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 with the cooperation with these partners the company can provide added value for customers, increase customers and increase customer loyalty. Collaborating with customers is a strategic step for the long term in achieving 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 in order to get satisfaction, or 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 key 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 special KUR products, two-way communication is needed that is able to accommodate customer needs in accordance with 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 important role in conducting activities in the banking business core. 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 so that customers continue to trust the services they provide. Banks also have 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 an important role in the success of the implementation 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 be able to produce applications that are easy to use and other improvements needed are access that can use interactions properly.

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