

ANALYSIS OF CUSTOMER RELATIONSHIP MARKETING AT PT. BNI AMURANG*ANALISA PEMASARAN HUBUNGAN PELANGGAN DI PT. BNI AMURANG*

by :

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Abstract: Many companies are looking for ways to engage their customer to increase the interest, to build long-term relationship with customers. This the case in the development of the banking sector. This study analyzes the customer relationship marketing at PT. BNI Amurang. How BNI's implemented customer relationship marketing towards BNI performance. The objective of this study that is to find out the implementation of customer relationship marketing at PT. BNI Amurang. Theories that are used in this research are theories about customer relationship marketing and customer retention. This research used qualitative analysis, using the interview and observation techniques. The population of this research is all customers of BNI Amurang. And the sample is 10 respondents of BNI's customers and 2 staffs of BNI Amurang. The result from this research shows that customer relationship marketing at PT BNI Amurang have positive statement from 10 informants bonding with implementation of customer relationship marketing which is trust, commitment, communication, conflict handling. There are two recommendation in this research: first, customer relationship marketing are the action that the bank must consider to build positive and long-term relationship with customer. Second, the bank must improve how to deliver timely information to provide right information to customer.

Keywords : *customer relationship marketing, trust, commitment, communication, conflict handling.*

Abstrak: Banyak perusahaan mencari cara untuk melibatkan pelanggan mereka untuk meningkatkan minat, untuk membangun hubungan jangka panjang dengan pelanggan. Hal ini terjadi dalam pengembangan sektor perbankan. Studi ini menganalisa hubungan pelanggan marketing di PT BNI Amurang. Bagaimana BNI mengimplementasikan pemasaran hubungan pelanggan terhadap kinerja bank BNI. Tujuan dari studi ini adalah untuk mencari implementasi pemasaran hubungan pelanggan di PT. BNI Amurang. Teori-teori yang digunakan dalam penelitian ini adalah teori-teori tentang pemasaran hubungan pelanggan dan retensi pelanggan. Penelitian ini menggunakan analisis secara kualitatif, menggunakan teknik wawancara dan observasi. Populasi dari penelitian ini adalah semua pelanggan dari BNI Amurang. Dan sampel 10 responden pelanggan BNI dan 2 staf BNI. Hasil dari penelitian ini menunjukkan bahwa pemasaran hubungan pelanggan di PT. BNI Amurang memiliki pernyataan positif dari 10 informan dan ikatan yang didasarkan pada pelaksanaan pemasaran hubungan pelanggan yakni kepercayaan, komitmen, komunikasi, penanganan masalah. Ada dua rekomendasi dalam penelitian ini: pertama, pemasaran hubungan pelanggan adalah tindakan bahwa bank mempertimbangkan untuk membangun hubungan yang positif dalam jangka panjang dengan pelanggan. Kedua, bank harus meningkatkan cara penyampaian informasi yang tepat waktu dan memberikan informasi yang tepat kepada pelanggan.

Kata Kunci : *pemasaran hubungan pelanggan, kepercayaan, komitmen, komunikasi, penanganan masalah.*

INTRODUCTION

Research Background

Nowadays competition happens in all business sectors. Many companies are looking for ways to engage their customer to increase the interest. This is the case in the development of the banking sector, particularly in Indonesia. Banking is an agency that acts as an intermediary to channel credit supply and demand at the appointed time (Suyatno, 1994). The condition of banking in Indonesia has undergone many changes over time. These changes are in addition to the internal developments caused by the banking world, also did not escape the influence of developments outside the banking world, like the real sector in the economy, politics, law and social. Because of these changes the government makes policy, namely the banking deregulation on Indonesia. The lack of understanding on customer relationship marketing is always a concern among the service providers especially banks. Banks have their own way of managing their relationships with the customers. However, the perception of customers on customer relationship marketing practices among banks should also be taken into consideration.

The object of this research is bank BNI Amurang. Bank BNI is one of 4 government bank in Indonesia. BNI bank was founded in 1946, and his own BNI bank has scored many achievements/accomplishments achieved by Bank BNI. Customer relationship marketing influenced Customer retention. Customer retention is required of BNI Bank to thrive. Proper Relationship Marketing may result in lowering the marketing costs, enhanced customer satisfaction, customer loyalty and possibly increases customer retention levels for banks (Bergeron, Roy, and Fallu, 2008). Customer retention is important to most companies because the cost of acquiring a new customer is far greater than the cost of maintaining the existing customer (Ro-King, 2005). The goal is to deliver long-term value to customers, and the measure of success is long-term customer satisfaction. So, that is why needed to know implemented customer relationship marketing to performance of BNI Amurang.

Research Objectives

To find out about the implementation of customer relationship marketing at PT. BNI Amurang.

THEORITICAL FRAMEWORK

Marketing

According to Kotler and Amstrong (2012) the simplest definition of Marketing is managing profitable customer relationships. The two fold goal of marketing is to attract new customers by providing superior value and keep and grow current customers by delivering satisfaction.

Customer Retention

Customer Retention is the continuity of the business relations between the Customer and company (Gerpott, et al., 2001). At a second, Brodie et al (1997) saw Relationship Marketing as a focus on actual or potential relationships between the business and its customer base with a concentration on Customer Retention.

Customer Relationship Marketing

Customer relationship marketing is one of the best contemporary marketing strategies for all companies to satisfy their customer needs and wants.

Trust

Trust refers to relying on someone's word. It is based upon reputation, personality, systems and processes. Trust has been defined as, A willingness to rely on an exchange partner in whom one has confidence (Moorman, Deshpandé, and Zaltman, 1993)

Commitment

Commitment is another important determinant of the strength of marketing relationship and a useful construct for measuring the likelihood of customer loyalty and predicting future purchase frequency (Gundlach, Achrol, Mentzer, 1995).

Communication

According to Ndubisi and Chan (2005) in Ndubisi (2007), "Communication in Relationship marketing means keeping in touch with valued customers, providing timely and trustworthy information on service and service changes, and communicating proactively if a delivery problem occurs."

Conflict Handling

Dwyer, Schurr, and Oh (1987) in Jumaev et al (2012, p.41), defined Conflict Handling as the ability of each supplier to avoid any potential conflict, solve that particular conflict before they create problems and the ability to discuss the solution openly when the problem arises

Bonding

Bonding is defined as the dimension of a business relationship that results in two parties (Customer and the supplier) acting in a unified manner toward a desired goal. In the dyadic relationship of a buyer and a seller, bonding can be describe as a dynamic process that is progressive over time.

Previous Research

Al-Hersh et al (2014). Customer relationship marketing in this respect. The study findings show medium to high degrees of positive attributes of the two samples toward customer relationship marketing dimensions (trust, commitment, communication, empathy, social bonding and fulfilling promises) on customer satisfaction. The findings also indicate different attitudes regarding the importance of customer relationship marketing dimension between the two samples. Moreover, the results indicate that trust dimension of customer relationship marketing is very important for the two samples. But results indicate that trust dimension is more important for the Jordanian sample than the Saudi sample.

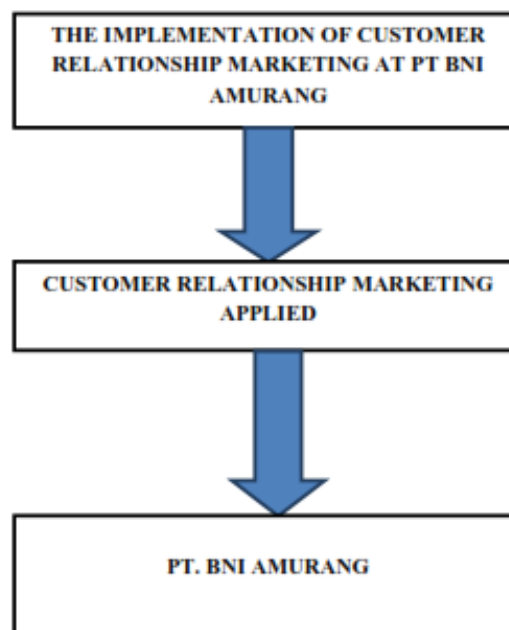
Conceptual Framework

Figure.1 Conceptual Framework

RESEARCH METHODOLOGY

Type of Research

Sekaran and Bougie (2011). Research is a somewhat intimidating term for some, is simply the process of finding solutions to a problem after a through study and analysis of the situational factors. In conducting this research, researcher will use qualitative method and exploratory study. Exploratory studies in this research to understand and explore how implementation of customer relationship marketing at PT BNI Amurang.

Place and Time of Research

This research takes place in Amurang city. The interview process had been conducted in several places in Amurang since each informant lives in different location. The data is obtained from PT. BNI Amurang office located. This research was conducted from August-November 2017.

Population

The population for this research is the 10 customers and 2 staff of Bank Negara Indonesia Unit Amurang.

Sample

Quoted from Sugiyono (2007;390-391) sample in qualitative research is not called as respondent instead as a sources, participants, informant, friend and teacher in research process. Sample in qualitative research also is not statistical sample, but theoretical because the objective of qualitative research is not to find theories. Sample in qualitative research is also called as constructive sample because from certain sources of the sample, than could be construct phenomenon which are first still unclear.

Data Collection Method

This part explains type of data and source of data, data collection technique, and instrument that will be used in the process of research.

Primary Data

Primary data is data that obtained directly from the research object. Primary data refer to information obtained first hand by the researcher through:

1. In Depth Interview : One method of collecting data is to interview respondents do question and answer with the respondent to obtain information of the issues of interest.
2. Observation : Observation directly into owner to obtain the data about the object information relating to the matter to be discussed.

Instrument of Research

During the process of observation nad interview, there are some tools that will be used which are handphone, notes, and pen.

Research Procedure

There are some steps that have been done in conducting this research, those are :

1. Do observation before do interview with informants at BNI Amurang
2. Creating / Design the list of questions and submit it to supervisors for some revision.
3. Interview the informants, writing note and record the interview.
4. Collecting all data needed in this research, data analysis, data reduction and Data coding (Categorized)
5. Make the Results of the research

Data Validity Method

The validity of qualitative research is often being questioned because the subjectivity of the research that has been seen as the dominant factor in qualitative research, lack of control of the main research data collection method like interview especially when being conducted as open-ended interview, and overloaded data sources, which will affect the accuracy of the result.

Data Analysis Method

- a. Credibility to prove the validity of this research process and result or to check the data suitability.
- b. The result of this research can be implemented in different condition and there is responsibility in providing accurate data systematically and trustworthy of the research result. Sekaran and Bougie (2009) stated that, external validity is the research result that can be generalized or transferred to other context or setting.
- c. The way of proving the validity of the result of the research is match with the data collection on the fields notes. Internal validity is how the research result accurately represent the collected data (Sekaran and Bougie, 2009).

RESULT AND DISCUSSION

10 Customers of BNI Amurang

Respondent /Informant 1

Respondent 1 is a woman, 21 years old and a student. Bank BNI consistent, care, friendly in serve their customer and give what customer need. when do transaction at BNI, is safety and comfortable. For Example If do a transaction at BNI Amurang can see there's a security escort and they are very concerned about the security of information the customer such as in the making of savings accounts in the bank they are very observant and careful in asking for information customers and see their consistent in serving their clients prove the service promises, like what they promised they never achieved, in service to Transaction such as transfers, and they always give or have what the customer needs , such as savings accounts, transfers, loans and others. So informant 1 trust because bank BNI give best quality services and also to the employee of BNI Amurang so friendly and very attention give candy and mineral water and the employee of Bank BNI always remind to keep good personal information, and also they're so good and patient when there's complaint from customer so quick to handle. So informant 1 feel satisfy with the services of bank BNI Amurang.

Respondent/Informant 2

Respondent 2 is a Male. 32 years old, a employee. Respondent 2 trust to bank BNI. The reason why respondent 2 trust to bank BNI because bank BNI very caring about how important safety in one transaction and also how the employee of bank BNI handle when there's complaint from customer they very quick to handle and give the solution. For example respondent 2 using internet banking from BNI and respondent 2 replace mobile phone when download the application of internet banking in other phone and can't operate and respondent 2 ask why can't be used? And the employee of bank BNI said the application of internet banking can't used for all of mobile phone, it also as a factor of security for customers on its own, so they're set the internet banking. Other factor why respondent 2 still comfort to be a customer of BNI that is the employee of bank BNI is very friendly and communicate when they serve their customer and also to offer their latest product/services. So, the services of bank BNI so far so good.

Respondent/Informant 3

Respondent 3 is a male, 54 years old and a lecturer. Bank BNI is very good. And respondent 3 trust become a customer in bank BNI. Because as long as saving in bank BNI my information stay safe in contrast to other banks once I find my information already known by people who are not from the bank it and makes me uncomfortable but different with bank BNI they kept the security of customer information privacy . Bank BNI very consistent in serving the customer, giving what the customer needs and their services highly qualified as they are very quick in handling complaints from clients they don't let but quickly they directly provide solutions and quickly handle complaints. For example when to switches from silver to platinum cards, the process is very fast and does not require a long time, and not It undermines the process of substitution of the card so save

time and not let me wait for long. So far feel satisfied with the quality of service that has been given to me as the customer.

Respondent/Informant 4

Respondent 4 a woman, 36 years old, housewife. The reason respondent 4 use the bank BNI to saving money, that is bank BNI is very caring in the safety transaction, can be seen from the control of the security guard as I never carry much money about 100 million dollars, a bank security guard escort. From there and the promise of service proved to be seen from the consistency of employees in delivering quality service to clients, and meet what the customer needs. The employee of bank BNI is very friendly and quick when handle if there's complaint. For example about payments BPJS that time I already pay but fitting in check in the Office BPJS no description if I already paid my BPJS directly asking why to like that, and then an employee of bank BNI quickly to check if the balance is clipped or not and they contacted the Office of the BPJS after that they say that the internet service of the BPJS were problematic, and the bank directly handles the problem quickly see speed in response to complaints they are very fast and provides solutions from complaint/problem submitted from the client, so in dealing with the customer they are not angry but they remain friendly, polite and shows concern and attention to the customer. Therefore I trust for saving in bank BNI. And feel satisfy their services.

Respondent/Informant 5

Respondent 5 a woman, 28 years old, Entrepreneur. When do transaction is safety at bank BNI Amurang. And they are also consistent in the promises of services they provide as they care, and care in give a quality service and also give what the needs of the customer. Transaction activities e.g. in the transfer and also the remittance money they are very observant and conscientious and also they are always told to keep ATM password, if there is a ATM MACHINE repair or change their services quickly and officers notice to customer. Thee employee of bank BNI very friendly and patient to handle if there's complaint or consultation. So far respondent 5 there's no complaint yet. So bank BNI have good and best services.

Respondent/Informant 6

Respondent 6 a woman, 62 years old, cake maker. Respondent 5 feel satisfy with the services of bank BNI Amurang. Because they're very caring and attention. In example when do transaction (Transfer) respondent 5 forget to bring her glasses, and the staff of bank BNI help to write amount of money in thee paper that already provide of bank BNI Amurang. The services of bank BNI really good, the employee of bank BNI very kind and friendly to serve their customers. And also if there is a problem or perhaps there is no ATM transactions using the bank to notify if there is electrical repairs or dead, they are very fast in give information and does not make the customer wait long, and always remind if the transaction using the ATM to be cautious in entering the password do not until there is a party others know. they're always offer if there's latest product or services from them. And that's it helpful. So comfort to be a customer of Bank BNI Amurang.

Respondent/Informant 7

Respondent 7 a woman, 51 years old. Housewife. Bank BNI provide what the customer need. In example like respondent 7 as the customer is informed of the bank's own password to make changes at any time and it is important for the sake of my safety in Transact, and usually there is a question about the information not known they were quick in responding and too quickly in a share, becoming the advantage of being a customer of bank BNI, usually busy and if I didn't get to to come to the bank to deposit the money, bank BNI himself who came to the House to transfer money and deposited to the bank so that greatly facilitate me if Reespondent 7 busy and no time. So from that bank BNI's service quality examples such as in dealing with a complaint for example I used to transfer money and write the name of the recipient and purpose of my request to cancel it, after that bank BNI quickly handle it and informed me that my money is still secure and were in the bank Indonesia (BI) so I feel comfortable, supported with bank BNI employees are very friendly, nice and polite in serving the client as well as the added value. They also always offered if there is a latest product/service from

a bank loan, Bank BNI as KUR and insurance. With the response in responding to and serving the customer well I feel comfortable and satisfied clients become bank BNI.

Respondent/Informant 8

Respondent 8 a woman, 48 years old. Entrepreneur. bank BNI care about the security of the transaction the customer like they are always reminded to be cautious in entering a password at the ATM, and the promise of their services are reliable and proven through their consistency in serving the customer well and meet what the customer needs for example they provide savings, loans, KUR and others. An example of ease of loan funds, the loan process is very quick and easy, no difficulty at all from the bank, and bank BNI is very good and flexible in delivery information if there are improvements to be informed directly by the bank or a short wait to be asked if the queue or in dealing with other clients. With the good services from bank BNI so far there has been no complaint/problem that I pass on to bank BNI.

Respondent/Informant 9

Respondent 9 a male, 54 years old. Entrepreneur. The factor respondent 9 trust to be a customer of bank BNI bank BNI is very safe when doing transaction e.g. at bank BNI there are police and security guards are also standby in the bank, and also not only that in the notification information that is timely and correct, such as If there is a change in service soon notice they usually call or come into the store itself, and then be consistent in serving the customer well and also meet what the customer needs. Such a transfer, checkbook, checking and billiard are also business credit and others. Sometimes there are friendly employee there is also a rather firm. But overall so far they're give best and nice services and satisfy I feel as a customer of Bank BNI and if I do consultation about the rent money they're serve is nice and good.

Respondent/Informant 10

Respondent 10 a woman, 46 years old. Entrepreneur. Respondent 10 was satisfied and trust in bank BNI. Because views in proving service promises delivered by bank BNI's own party proved through their consistency in serving the customer well, fulfilling what the customer needs an example a cash withdrawal with the number of large banks that time I withdraw money of around 500 million dollars, moving book, the transfer, the process is fast and so facilitated and also helped me and always reminded if anything for documents required if the borrowed funds in bank BNI and If the process of the transfer of the money to another bank, always escorted by a security guard there and I felt comfortable and secure in transacting in bank BNI, in the notification information they always divulging if there are any changes to the services of the bank. Nice and good service with them, supported also by the good and friendly employees in serving customers, and always offer the latest products/services and explains it well, for example, offers insurance services, KUR, the other savings products. so far respondent 10 have as their clients feel comfortable and satisfied will be their service is good so no complaints submitted to them.

2 Staffs of Bank BNI Amurang

Respondent/Informant 1

Respondent 1 a woman, head of Unit Bank BNI Amurang. For products offered from bank BNI Amurang currently checking deposits and savings, maybe later will offer credit products next year or reference, and operational facilities of bank BNI as at the teller working tools computer, machine security queues, calculators and calculator. And for standard services of bank BNI in accordance with SOP applied throughout Indonesia, and customer relationship marketing is very important for bank BNI. Why? Because especially in a relationship in the short and long term because it needs to be. And the application of customer relationship marketing there are an extension of the hand that handle such marketing staff. And as a marketing staff has skill in communication how way they communicate because communication that is important thing to build relationship, so everyday skill of a employee must be upgraded and also skill how the way in maintaining the trust of the customer against the bank that is implemented that a banker should have the character of an honest

reply. not only in trust but also a banker or a employee must have commitment that is before make customer to be trust to us, employee have a commitment to give best service, and honest in serve customer and if a complaint how can handle it but our company already have standard to handle complaint.

Respondent/Informant 2

Respondent 2 a male, staff marketing. For service every day skill of banker honed every day, now BNI focus customer centric it means what customer need. Bank bni building relationships with customers in detail with that bank BNI knowing what the needs of the customer to his birthday. So that the tangle of relationships with customers remain intertwined not to parents but to children. Therefore customer relationship marketing is very important for bank BNI as it makes relationships between customers and banks are getting tighter and better, and the application of customer relationship marketing program of bank BNI e.g. birthday or wedding to a dominant clients. From that customer wil be trust because in relationship not have trust there's no will a relationship, and for to improve our skill to serve customer other thing that is communication because this is important thing for build relationship and here we communicate with customer directly face to face, by telephone and media social, and in marketing department we are as a employee must have commitment that is to give best service and honestly in serve customer and must achieve what to be our target, and also not that if there's complaint we handle with positive and quickly to handle give solution for our customer.

Discussion

The objective this research that is to analyze how implemented customer relationship marketing at PT. BNI Amurang. In customer point of view trust, commitment, mutuality and long-term relationship with customer which are very essential factors to satisfy their customer needs and wants. The objective of CRM is to build customer loyalty by creating and maintaining a positive attitude toward the company (Thanban, 2013). The implementation of Customer Relationship marketing give positive feedback from customers based on the interview above Customer Relationship marketing is important to build and maintaining relationship with customers.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Most of respondents give positive statement about first indicator that is Trust. The result show that bonding with implementation of customer relationship marketing . All of respondents trust to bank BNI Amurang .
2. Commitment also have positive statement from respondents. The results shows that bonding, bank BNI have good commitment start from bank BNI give service what customer need and flexible if there's changes in services and flexible in service what customer need and it means evidence of commitment from bank BNI, with the result can be accepted and satisfactory.
3. The result also shows that communication delivered by the employee of PT Bank BNI Amurang is good and it has positive statement from the respondents. Based on the result Bonding what Bank BNI do and what customer stated about bank BNI friendly when service their customers, in give right and timely information and offer if there's new product/services. So, overall so far so good and make respondent comfortable in performing transaction activity.
4. Conflict handling is one of customer relationship marketing that have positive statement from customers according how handle if there's complaint/trouble and give fast services. The results shows that bonding based on statement of employee bank BNI and customer of bank BNI said bank BNI quick to handle when there's problem/complaint, and fast to give solution if there's complaint or trouble from customers. So, make customers be loyalty.

Recommendation

1. Customer relationship marketing namely Trust, Commitment, Communication and conflict handling are the action that the bank must consider about in order to build positive and long term relationship with customer, create more profit that is give benefit not only company but also give benefit for customers.

2. The bank must give improve how to deliver timely information to provide right information to customer. And suggestions to multiply the counter to serve customers faster and not let customers wait long

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