

ABSTRAK

STRATEGI PENINGKATAN PERTUMBUHAN NASABAH MEMBERSHIP PRIORITAS BANK NUSANTARA CABANG BALIKPAPAN

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Persaingan dalam industri perbankan mendorong bank untuk memperluas *market share* guna memastikan keberlanjutan dan meningkatkan keuntungan. Segmentasi nasabah prioritas menjadi salah satu strategi bank karena segmen ini memberikan kontribusi pendapatan yang signifikan kepada bank. Layanan *membership* prioritas menciptakan pengalaman positif dan personal dalam perjalanan transaksi nasabah, dengan syarat nasabah mengendapkan sejumlah dana tertentu untuk dapat menikmati pelayanan tersebut.

Penelitian ini bertujuan menganalisis strategi pertumbuhan nasabah *membership* prioritas di Bank Nusantara Cabang Balikpapan sehubungan dengan adanya penyesuaian ketentuan pengendapan AUM, dengan pendekatan *Customer Relationship Management* (CRM) dan *The Grid*. Penelitian ini menggunakan metode kualitatif dengan wawancara mendalam dengan narasumber internal dan eksternal. Proses analisis dimulai dengan *in vivo coding* dan *pattern coding* untuk menentukan isu utama dari wawancara yang bervariasi dan kompleks.

Hasil penelitian menunjukkan bahwa Bank Nusantara perlu memperkuat peran *Person in Charge Relationship* (PICR), memanfaatkan data, teknologi, dan tools untuk memaksimalkan layanan dan personalisasi nasabah, serta memanfaatkan *feedback* nasabah untuk *improvement* ke depannya. Penambahan benefit perlu disesuaikan dengan kebutuhan nasabah agar Bank Nusantara dapat bersaing dengan kompetitor. Peran keluarga dan lingkungan sekitar memberikan pengaruh terhadap pertumbuhan nasabah *membership* prioritas. Dengan pendekatan *Customer Relationship Management* (CRM) dan *The Grid* sekaligus dapat memberikan model strategis untuk meningkatkan meningkatkan, memaintain, dan mempertahankan nasabah *membership*.

Kata kunci : *Customer Relationship Management* (CRM), *The Grid*, Strategi Pertumbuhan, *Membership* Prioritas

ABSTRACT

GROWTH STRATEGY FOR PRIORITY MEMBERSHIP CUSTOMERS AT BANK NUSANTARA BALIKPAPAN BRANCH

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Competition in the banking industry drives banks to expand their market share to ensure sustainability and increase profitability. Priority customer segmentation has become one of the bank's strategies, as this segment provides significant revenue contributions. Priority membership services create a positive and personalized customer experience, requiring customers to maintain a certain amount of funds to enjoy such services.

This study aims to analyze the growth strategy for priority membership customers at Bank Nusantara Balikpapan Branch in response to the adjustment of AUM deposit requirements using the Customer Relationship Management (CRM) and The Grid approaches. The research employs a qualitative method with in-depth interviews involving internal and external informants. The analysis process begins with in vivo coding and pattern coding to identify key issues from varied and complex interviews.

The findings indicate that Bank Nusantara needs to strengthen the role of the Person in Charge of Relationships (PICR), leverage data, technology, and tools to maximize customer service and personalization, and utilize customer feedback for continuous improvement. Additional benefits should be aligned with customer needs to enhance competitiveness against other banks. Family and social environment play a role in influencing the growth of priority membership customers. The combined use of the Customer Relationship Management (CRM) and The Grid approaches provides a strategic model to acquire, maintain, and retain priority membership customers.

Keywords: Customer Relationship Management (CRM), The Grid, Growth Strategy, Priority Membership.