

ABSTRAK

ANALISIS PENERAPAN *CUSTOMER RELATIONSHIP MANAGEMENT* PT BANK SYARIAH INDONESIA Tbk. (STUDI PADA PRODUK *CASH MANAGEMENT SYSTEM*)

Cynitalia Benyamin

19/452653/PEK/25605

Awal Februari 2021, Kementerian BUMN telah melakukan penggabungan ketiga bank syariah di Indonesia, yaitu Bank BNI Syariah, Bank BRI Syariah, dan Bank Mandiri Syariah menjadi PT Bank Syariah Indonesia Tbk. Penggabungan bank tersebut tentu memiliki tantangan sendiri dalam implementasinya. Tantangan di industri perbankan dapat disiasati salah satunya melalui pendekatan strategi retensi nasabah sebagai usaha bank dalam menjaga dan meningkatkan *market share* dengan mempertahankan nasabah yang sudah ada (*existing customer*) dan mengakuisi nasabah baru (*new customer*). Salah satu aspek yang memerlukan perhatian khusus pada masa penggabungan PT Bank Syariah Indonesia Tbk. adalah mengenai pengelolaan nasabah non-perorangan pengguna produk *Cash Management System* (CMS) dari *ex Bank Legacy* BNI Syariah, yang merupakan nasabah pengguna CSM terbanyak di antara ketiga bank syariah, yaitu 10.214 pengguna dari total 15.149 pengguna per posisi 31 Desember 2020.

Penelitian ini bersifat kualitatif deskriptif atas hasil kegiatan wawancara mendalam semi terstruktur kepada narasumber utama yang dilakukan untuk menganalisis penerapan *Customer Relationship Management* (CRM) di PT Bank Syariah Indonesia Tbk dengan fokus pada produk CMS pada nasabah *ex Bank Legacy* BNI Syariah berdasarkan tujuh proses utama CRM menurut Oztaşı et al. (2011), yang terdiri atas *targeting management*, *customer information management*, *production/service customization*, *expansion management*, *referrals management*, *termination management*, dan kegiatan *win back management*. Upaya mendefinisikan proses penerapan CRM di PT Bank Syariah Indonesia Tbk. diharapkan dapat membantu perusahaan untuk menilai kemampuan perusahaan dalam memahami nilai nasabah, khususnya untuk nasabah pengguna produk CMS yang berasal dari ketiga *ex Bank Legacy*, sehingga perusahaan dapat memposisikan diri berdasarkan peta kekuatan dan kelemahannya di industri perbankan Indonesia, terutama dalam memberikan solusi *Cash Management System* terbaik kepada nasabah sesuai dengan kebutuhan dan keinginan nasabah. Hasil penelitian secara umum menyimpulkan bahwa penerapan tujuh proses kegiatan utama CRM berdasarkan Oztaşı et al. (2011), di awal penggabungan bank, telah dijalankan dengan baik dengan mekanisme ketentuan yang mengatur unit terkait di perusahaan yang mencerminkan ketujuh proses CRM tersebut.

Kata kunci: *customer relationship management, targeting management, customer information management, production/service customization, expansion management, referrals management, termination management, win back management*

ABSTRACT

ANALYSIS OF CUSTOMER RELATIONSHIP MANAGEMENT IMPLEMENTATION PT BANK SYARIAH INDONESIA Tbk. (STUDY AT CASH MANAGEMENT SYSTEM PRODUCT)

Cynitalia Benyamin

19/452653/PEK/25605

In early February 2021, the Ministry of State-Owned Enterprises has merged the three Islamic banks in Indonesia, namely BNI Syariah Bank, BRI Syariah Bank, and Mandiri Syariah Bank to become PT Bank Syariah Indonesia Tbk. The bank merger certainly has its own challenges in its implementation. One of the challenges in the banking industry can be addressed through a customer retention strategy approach as a bank's effort to maintain and increase market share by retaining existing customers and acquiring new customers. One aspect that requires a special attention during the merger of PT Bank Syariah Indonesia Tbk. is regarding the management of institution customers as a user of Cash Management System (CMS) product from ex-Legacy Bank BNI Syariah, which is the most CMS user customers among the three Islamic banks, that was record about 10,214 users out of a total of 15,149 users as per December 31, 2020.

Descriptive qualitative research on the results of semi-structured in-depth interviews with key informants was conducted to analyze the implementation of Customer Relationship Management (CRM) at PT Bank Syariah Indonesia Tbk with a focus on CMS products from ex-Legacy Bank BNI Syariah customers based on seven main CRM processes according to Oztaysi et al. (2011), which consists of targeting management, customer information management, production/service customization, expansion management, referrals management, termination management, and win back management activities. The efforts to define the CRM implementation process at PT Bank Syariah Indonesia Tbk. is expected to help companies analyze the company's ability to understand customer's value, especially for CMS product users from the three ex-Legacy Banks, so the company can position itself based on the strengths and weaknesses in the Indonesian banking industry, especially in providing the best Cash Management System solutions to customers in accordance with the needs and desires of customers. The results of the study generally conclude that the implementation of the seven main CRM activities processes based on Oztaysi et al. (2011) at the beginning periods of the bank merger, has been carried out well with the regulatory mechanism that regulates units inside the company that reflects the seven CRM processes.

Keywords: *customer relationship management, targeting management, customer information management, production/service customization, expansion management, referrals management, termination management, win back management*