ABSTRACT

THE INFLUENCE OF CUSTOMER RELATIONSHIP MANAGEMENT (CRM) ON CUSTOMER SATISFACTION WITH GUNA BHAKTI CREDIT PRODUCTS AT PT. BANK BJB INDIHIANG BRANCH OFFICE

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The intense competition in the banking industry today emphasizes the importance of customer satisfaction and retention. Customer Relationship Management (CRM) has become a crucial business philosophy for optimizing customer interactions. However, previous research on the influence of CRM on customer satisfaction, particularly on Kredit Guna Bhakti (KGB) products, has shown inconsistent results, creating a need for a deeper understanding of how CRM dimensions influence satisfaction in this unique segment. This study at PT. Bank BJB Indihiang Branch Office aims to analyze CRM implementation, the level of KGB customer satisfaction, and the influence of CRM on customer satisfaction. Using quantitative methods, primary data was collected through questionnaires, interviews, and observations, all of which were proven valid and reliable. The results indicate that Bank BJB's CRM implementation has created a strong foundation for KGB customer satisfaction, achieving 90% of the ideal score. CRM aspects such as customer satisfaction, effective communication, and service quality received high approval. The coefficient of determination (R Square) of 0.795 indicates that 79.5% of the variation in customer satisfaction can be explained by CRM. Overall, Bank BJB has successfully implemented CRM effectively for KGB, with an ideal percentage score of 88%. This study provides practical recommendations for bank management and enriches the CRM literature in the context of consumer credit.

Keywords: *Customer Relationship Management (CRM), Customer Satisfaction, Guna Bhakti Credit, Bank BJB*

ABSTRAK

PENGARUH *CUSTOMER RELATIONSHIP MANAGEMENT* (CRM) TERHADAP KEPUASAN NASABAH PADA PRODUK KREDIT GUNA BHAKTI DI PT. BANK BJB KANTOR CABANG PEMBANTU INDIHIANG

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Persaingan sengit di industri perbankan saat ini menekankan pentingnya kepuasan dan retensi nasabah. Customer Relationship Management (CRM) menjadi filosofi bisnis krusial untuk mengoptimalkan interaksi nasabah. Namun, penelitian sebelumnya mengenai pengaruh CRM terhadap kepuasan nasabah, khususnya pada produk Kredit Guna Bhakti (KGB), menunjukkan hasil yang tidak konsisten, menciptakan kebutuhan akan pemahaman lebih dalam tentang bagaimana dimensi CRM memengaruhi kepuasan dalam segmen unik ini. Penelitian di PT. Bank BJB Kantor Cabang Pembantu Indihiang ini bertujuan menganalisis implementasi CRM, tingkat kepuasan nasabah KGB, dan pengaruh CRM terhadap kepuasan nasabah. Menggunakan metode kuantitatif, data primer dikumpulkan melalui kuesioner, wawancara, dan observasi, yang semuanya terbukti valid dan reliabel. Hasilnya menunjukkan bahwa implementasi CRM Bank BJB telah menciptakan fondasi kuat bagi kepuasan nasabah KGB, mencapai 90% dari skor ideal. Aspek CRM seperti kepuasan pelanggan, komunikasi efektif, dan kualitas layanan mendapat persetujuan tinggi. Koefisien determinasi (R Square) 0.795 mengindikasikan bahwa 79.5% variasi kepuasan nasabah dapat dijelaskan oleh CRM. Secara keseluruhan, Bank BJB berhasil menerapkan CRM secara efektif untuk KGB, dengan skor persentase ideal 88%. Penelitian ini memberikan rekomendasi praktis untuk manajemen bank dan memperkaya literatur CRM dalam konteks kredit konsumtif.

Kata Kunci: *Customer Relationship Management* (CRM), Kepuasan Nasabah, Kredit Guna Bhakti, Bank BJB