ABSTRACT

Analysis of the Influence of Relationship Marketing on Customer Decisions in Retaking Kupedes Micro Credit at PT. Bank Rakyat Indonesia (Persero) Tbk. Kawalu Unit Office

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This quantitative verificative study aims to analyze the implementation and influence of relationship marketing on customer decisions to re-borrow Kupedes Micro Credit at PT Bank Rakyat Indonesia (Persero) Tbk. Kawalu Unit Office, addressing the leaking bucket phenomenon. Primary data were gathered via questionnaires from 101 active customers selected through purposive sampling and analyzed using simple linear regression via SPSS 26. Descriptive results indicate that relationship marketing is perceived as good, and customer re-borrowing decisions are classified as very good. The t-test confirms that relationship marketing has a positive and significant influence on customer re-borrowing decisions, with a regression coefficient of 0.225 and a significance value of 0.000 (<0.05). The R Square value of 0.180 indicates that relationship marketing contributes 18.0% to customer decisions, while the remaining 82.0% is influenced by external variables. In conclusion, optimizing the relational partnership built by Mantri significantly increases customer decisions to engage in re-borrowing.

Keywords: Relationship Marketing, Customer Decision, Credit Re-borrowing, Kupedes, BRI Kawalu Unit.