ABSTRACT

AVILIANI. Analisis Segmentasi Nasabah Tabungan Bank Berdasarkan Customer Value (Studi Pada PT BANK BRI, Tbk). Under the supervising commission Ujang Sumarwan, Iman Sugema, and Asep Saefuddin

At the present time, customers’ need analysis is no longer product centric but shifted to customer centric. Salah satu strategi pemasaran dengan pendekatan nasabah adalah Customer Relationship Management (CRM) is one of marketing strategy with customer approach method. To implement CRM, company needs to identify customers’ contribution to company’s income. Based on those identifications, company will have customers segmentation to determine its customer target precisely.

Convenience and purposive sampling were used to chose Regional Office, Branch Office and BRI Unit. Sensus method was used to analyse customer data in all of the chosen BRI Unit. RFM (recency frequency monetary) method is used for customer segmentation based on their transaction. Customer Lifetime Value (CLV) was used to identify prospect and contribution of customers to the bank’s income in the future. Correspondence analysis was used to identify similarities or closeness between customer segment with customer profile i.e. age, education, work and income.

According to RFM analysis results, 1st segment have the least members while the 3rd segment have the most members. Based on the customers’ CLV, customers outside Java region have higher CLV than customer in Java region. Based on the correspondence analysis, 1st segment at outside Java region most likely dominated by 26–30 years old customers with various jobs with an income above 3,5 million rupiahs and education level from bachelor until doctoral degree. For 1st segment customer in Java region, most likely dominated by 51 – 55 years old customers, government officials and state-owned enterprises’ employee with an income from 2 to 2,5 millions rupiahs and have a master or doctoral degree. On outside Java, transactions that give additional income to BRI mostly used by customers in 1st segment while customers in other segments never used those transactions. Same as outside Java, customers in Java regions also dominate the use of transactions that give additional income to BRI, but those transactions also used by customers in other segments although with lesser frequency.

Keyword: Customer Relationship Marketing, CRM, customer segmentation, recency, frequency, monetary, RFM, customer lifetime value, CLV, pareto, correspondence analysis, up-selling, cross-selling