SUMMARY

RIDA IRMARIANI. Analysis of Customer Relationship Management (CRM) in BPR Supra Bogor. Supervised by UJANG SUMARWAN and AGUS MAULANA.

The small, medium and micro scale enterprises have grown rapidly in the recent year. This rapid growth increased the competition among banking industries, which targeted those enterprises in their business coverage. Bank Perkreditan Rakyat (BPR) as one of these banking industries had to compete not only with each other, but also with other commercial banks and cooperatives. To win the competition a bank should be able to provide a service beyond the main product supplied. One of the examples is maintaining a good relationship with consumers. Therefore, to be able to survive in the midst of tight competition, BPR Supra Bogor has to implement the Customer Relationship Management (CSR) strategy.

The CRM could guide businessman on their approach of serving the consumers. If the consumers are satisfied, they are expected to buy more or become the loyal customers for our business.

The aim of this study is to map the debtor segmentation of BPS Supra Bogor based on Recency, Frequency and Monetary (RFM), to analyze the differences in debtors’ inter-segment transactions pattern and to formulate an effective CRM strategy to manage the number of debtors.

The data used in the study was secondary data obtained from literature, government agencies, and other institutes. The data was then processed and analyzed using descriptive method of RFM and correspondence analysis.

Segmentation analyzes using RFM divided debtors into 5 segments. The debtors in first segment had the lowest value of RFM, while the debtors in fifth segment had the highest value of RFM. After grouping the debtors based on their RFM scores, customer correspondence analysis were conducted between segments and age groups; segment and education level; segment and income level, and segment and region.

Debtor correspondence analysis results indicated the similarity in segment profile and relationship between segments and profiles.

Debtors in fifth segment are the main priority of Kredit Modal Kerja (KMK) scheme provided by BPR Supra Bogor to increase the number of their debtors. The characteristic of debtors in fifth segment among others are: 1) in their productive age, 2. having undergraduate education, and 3. having monthly incomes over Rp. 5 million. The Strategy applied for this segment are: providing a more personalized service, providing facilities that enable them to apply for next loans, improving the system for loans installment, providing special resources to serve priority debtors, giving special rate for the next loan because the debtors of segment fifth are large and often do credit disbursement transactions.

Debtors in second, third, and fourth segments are the medium target with characteristic of having monthly income up to Rp. 5 million and high school education level. The strategy implemented for these levels is providing ongoing
treatment. Because these segments are quite in large numbers and will require sufficient number of human resources to deal with them. Debtors in first segment are debtors with characteristics of having fewer transactions and fewer contributions to BPR, but they still have to be preserved. For this kind of debtors, education, introducing KMK scheme, and providing special rate are among the alternatives to increase their credit and transaction. In order to set its target debtors, BPR Supra needs to combine all information obtained from segmentation value and debtors CLV value. After setting the target, BPR Supra should also consider the debtors' social profile. This social profile information will help BPR Supra to implement RFM strategy in a better way according to customers' requirements.

Keywords: BPR Supra, Customer Segmentation, Recency Frequency Monetary.