SUMMARY

RENI SANJAYA. Analysis of the relations between Customer Relationship Management with the loyalty of customer of Tabungan SiAga Kerjasama (Case Study: PT Bank XYZ, Tbk Branch Bogor). Supervised by UJANG SUMARWAN and KIRBRANDOKO.

Bank XYZ Bogor branch is one of the branches that have a high savings growth, mainly on the tabungan SiAga because the product in terms of the number of customers based occupies the highest position compare with other savings products. But many accounts are dormant or passive. This could be caused because Bank XYZ has not focused on potential target. One way that can be used to manage a company's relationship with customers is to understand and provide treatment varies according to the characteristics of customers in each segment. This can be done by segmenting customers based on customer data and sales transaction data. Once it’s segmented, this study will compare the customer's perception of Bank XYZ branch Bogor whether it is positively correlated or not. The purpose of this study is to map the tabungan siaga XYZ Kerjasama customer segmentation based on loyalty as measured by RFM, to analyze relationships through customer perception towards CRM and to analyze the relationship between CRM and loyalty. Whereas the method used in this research is correlation analysis using SPSS.

In this study customer segmentation are generated by scoring RFM analysis, resulting in five segments consisting of Platinum segment (RFM score value 46-55), the Gold segment (value of RFM score 36-45), Silver segment (value of RFM scores 26-35), Blue segment (value score of RFM 16-25) and Black segment (value RFM scores 5-15). Commonly the customers of tabungan siaga kerjasama XYZ Bogor branch are on Silver segment (57 percent). Based on analysis of transactions and RFM scoring, all customers in the Black segment has a low level of recency, monetary and frequency. While in the Blue segments, only monetary tends to be high, while the level of recency and frequency is low. As for the Silver segment, the recency rate tends to be high while the frequency and the monetary are low. For the gold segment the recency and frequency levels are high, but the monetary level is low. Meanwhile for the Platinum segment, all customer has high level of recency, frequency and monetary. The better or more loyal customer segments, the higher the value recency, frequency and monetary her.

The study also studied the perception of the bank's customers whether it's positively correlated with customer transactions or the opposite. Customer perception indicators in the companies are through the aspects of people, process and technology. (Anton and Goldenbery, 2002 and Kalakota and Robinson, 2001). Based on this research, the highest perception of customers is in the suitability database owned by Bank XYZ. Other than that, customers generally agreed that aspects of people consisting of enthusiasm in giving attention, caring, friendliness, politeness, gratitude, greeting from the banks are fairly good. Knowledge that are held by the bank, either in explaining products detailed and properly, serving with skill, professional and responsive in acting are also rated by the customer. In
addition, the customer also agrees that the banks know the customer well and has had a record of the customer profile.

Customer perceptions are low or disagree about giving souvenirs and communication. The customer perception on handling complaints is generally rated as good, but some customers declared it as neutral. Furthermore, customer perception regarding the fulfillment of customer needs is considered quite well. A little declared it as neutral and disagrees because customers feel that they have never been offered or have never felt the offer will meet the needs of customers.

Customer also thinks that Bank XYZ did not use of technologies optimally, such as email, SMS and telephone or ease of transaction with technology. Based on this study, customer perception about the human aspect which consists of enthusiasm, friendliness and ability are aspects that rated well. Generally customers stated that banking services are in accordance with their needs, the banks serve customers fairly friendly, fast, responsive and showed high enthusiasm, so that customers are satisfied.

Meanwhile, for the aspects of the process, only the identification profile which is considered quite well by customers. While the communication variables such as giving customers souvenir and fulfilling needs of customers, are still not quite satisfied. However in the variable handling of customer complaints, most clients stated neutral because the customer has never delivered a complaint.

Customer perceptions about the aspects of the technology used by Bank XYZ for communication through SMS, email, or telephone, claimed that Bank rarely or almost never use it. Technologies such as e-banking transactions (Internet banking and SMS banking) most customer have not use it yet because they still do not believe about the level of security of e-banking.

Based on the results of the research using correlation analysis shows that loyalty is significantly correlated with aspects of people, process and technology with a p-value of <0.05. The strongest correlation is between loyalty and the people aspects, that equals to 0.510. as the loyalty relationship with process and technology has value respectively by 0.358 and 0.265.

Keywords: correlation analysis, customer relationship management, loyalty, recency, frequency dan monetary, segmentation.