

ABSTRAK

PENGARUH *INTERNET BASED CUSTOMER RELATIONSHIP MANAGEMENT* (e-CRM) TERHADAP LOYALITAS NASABAH BANK CIMB NIAGA DI JAKARTA

Penelitian ini menganalisa hubungan *eCRM* terhadap loyalitas nasabah bank di industri perbankan di Jakarta studi kasus pada Bank CIMB Niaga. Fenomena *eBusiness* sedang tren di negara-negara maju maupun berkembang di dunia ini. Transaksi bisnis meluas secara *virtual*, begitu juga pelayanan dan pemeliharaan hubungan perusahaan dengan pelanggan yang kini dilakukan dengan dukungan secara elektronik (*virtual*) juga, dengan bantuan *Customer Relationship Management* (CRM) yang berbasis internet atau *electronic Customer Relationship Management* (*e-CRM*).

Bank CIMB Niaga, bank nomor 5 (lima) terbesar di Indonesia melihat fenomena ini dan bereaksi dengan melakukan *eCRM* juga. Banyak upaya dilakukan Bank CIMB Niaga untuk meningkatkan *relationship quality* dengan nasabahnya. Beberapa upaya *eCRM* yang dimaksud adalah: *electronic Direct Mailing* (*eDM*), *interpersonal communication*, *preferential treatment*, *rewards*, dan *frequency of usage of internet* dan *mobile banking* oleh nasabahnya dengan menyediakan *platform ebanking* yang nyaman dan handal. Menggunakan nasabah perorangan CIMB Niaga di Jakarta dan sekitarnya sebagai responden pada penelitian ini, dengan membagikan kuesioner kepada 150 responden yang kemudian hasil dari kuesioner tersebut diolah dengan metode *SEM* (*Structural Equation Model*) dengan bantuan *software* (AMOS). Penelitian menemukan bahwa upaya dari *eCRM* berpengaruh positif terhadap *relationship quality*, dan *relationship quality* yang baik tersebut meningkatkan loyalitas nasabah bank CIMB Niaga. Penelitian menunjukkan bahwa upaya *eCRM* yang dilakukan Bank CIMB Niaga membuahkan hasil yang baik yakni loyalitas jangka panjang nasabah kepadanya.

Kata Kunci: *eCRM*, loyalitas, *relationship quality*, internet, perbankan, *internet banking*, *mobile banking*, Jakarta.

ABSTRACT

THE INFLUENCE OF AN INTERNET BASED CUSTOMER RELATIONSHIP MANAGEMENT (e-CRM) ON THE LOYALTY OF BANK CIMB NIAGA CUSTOMERS IN JAKARTA

This study analyzes the relationship between efforts of *eCRM* with customers' loyalty in Jakarta's banking industry; case study at Bank CIMB Niaga. The phenomenon of eBusiness is trending in both developed and emerging countries in the world. Not only business transaction that is expanding virtually, but also the way companies are servicing and retaining their customers which have expanded virtually as well with the help of an Internet-based or electronic Customer Relationship Management (e-CRM).

Bank CIMB Niaga, the fifth largest bank in Indonesia, saw this phenomenon and has responded to it by doing and applying *eCRM* at the bank. The Bank has been putting a lot of efforts in order to improve its relationship quality with the customers. Some of those *eCRM* efforts are: electronic Direct Mailing (eDM), interpersonal communication, preferential treatment, rewards, and encouraging higher frequency or usage of internet and mobile banking by providing the customers with a reliable and convenient eBanking platform. 150 questionnaires were distributed to 150 respondents which are the Bank's individual customers in Jakarta and surrounding areas. The results were then processed using SEM (Structural Equation Model) method with the help of computer software: AMOS. The study found that the efforts of *eCRM* positively affect relationship quality, which will improve the customers' loyalty to bank CIMB Niaga. The research shows that the efforts of *eCRM* undertaken by Bank CIMB Niaga have good impact which will lead towards long-term customers loyalty to the bank.

Keywords: *eCRM*, loyalty, relationship quality, internet, banking industry, internet banking, mobile banking, Jakarta.