

# Implementation of Customer Relationship Management to Improve Financing Products

Product at Bank  
Syariah  
Indonesia

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## ABSTRACT

The banking world has also now begun to experience the development of digital technology. Digital banking was created to improve the quality of service to be more efficient and effective for customers. The purpose of this research is to assess the implementation of Customer Relationship Management (CRM) to increase financing product at Bank Syariah Indonesia (BSI). This research uses a qualitative approach with primary data obtained through observation and interviews, as well as secondary data from BSI-related documents. CRM implementation can increase the amount of financing, especially for multi-purpose financing products. CRM implementation is a strategy to increase customer loyalty, which can ultimately improve company performance. Islamic banking needs to implement CRM in order to establish good communication with customers, thereby supporting the achievement of sustainable performance. The sample of this study is limited to BSI branch offices in Sleman and Magelang. Further research can expand the number of research samples to sharpen the data analysis about CRM implementation in BSI. Further research can expand the perspective of data analysis to obtain information about CRM implementation in BSI more broadly.

**Keywords:** Bank Syariah Indonesia, Customer Relationship Management, Financing Product, Sharia Banking.

## ABSTRAK

Dunia perbankan juga kini sudah mulai merasakan perkembangan teknologi digital. Perbankan digital diciptakan untuk meningkatkan kualitas layanan agar lebih efisien dan efektif bagi nasabah. Tujuan dari penelitian ini adalah untuk mengkaji implementasi Customer Relationship Management (CRM) untuk meningkatkan produk pembiayaan di Bank Syariah Indonesia (BSI). Penelitian ini menggunakan pendekatan kualitatif dengan data primer yang diperoleh melalui observasi dan wawancara, serta data sekunder dari dokumen terkait BSI. Penerapan CRM dapat meningkatkan besaran pembiayaan, terutama untuk produk pembiayaan multiguna. Implementasi

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*CRM adalah strategi untuk meningkatkan loyalitas pelanggan yang pada akhirnya dapat meningkatkan kinerja perusahaan. Perbankan syariah perlu menerapkan CRM untuk menjalin komunikasi yang baik dengan nasabah, sehingga mendukung pencapaian kinerja yang berkelanjutan. Sampel penelitian ini terbatas pada kantor cabang BSI di Sleman dan Magelang. Penelitian lebih lanjut dapat memperluas jumlah sampel penelitian untuk mempertajam analisis data tentang implementasi CRM di BSI. Penelitian lebih lanjut dapat memperluas perspektif analisis data, untuk mendapatkan informasi tentang implementasi CRM di BSI secara lebih luas.*

**Kata kunci:** Bank Syariah Indonesia, Manajemen Hubungan Pelanggan, Produk Pembiayaan, Perbankan Syariah.

## INTRODUCTION

The industrial revolution era has a huge impact on digital change. Digitalization changes have a huge impact on human habits in carrying out activities, especially in accessing information and electronic services. Digitalization can also affect the development of the economic sector, so that it can spur competition in the financial world. Thus, to maintain and win market competition, strategies and concepts are needed that can increase the progress of the company. Technological advances have implications for the sector of increasing interest in internet banking users. A good banking system in the digital sector is very important, so it has the potential to boost digital development (Kitsois et al., 2021).

The banking world has also now begun to experience the development of digital technology. Digital banking was created to improve the quality of service to be more efficient and effective for customers (Pratiwi et al., 2020). According to the Financial Services Authority Regulation (*Peraturan Otoritas Jasa Keuangan/POJK*) Number 12/POJK.03/2018, digital banking is designed to optimize the use of customer data to make it faster, easier, and more convenient for customers.

PT. Bank Syariah Indonesia (BSI) is one of the banks that has implemented digital technology to support the quality of customer service. BSI was born from the merger of three state-owned Islamic banks (Bank Syariah Mandiri, BRI Syariah, and BNI Syariah). BSI has begun to provide many impacts of digital change on BSI Mobile services that are easily accessible to customers, such as face recognition account opening services, paylater features, services on e-gold features, and features that facilitate customer access. This mobile banking service not only provides various conveniences for users when making transactions, but also offers complete functionality and many innovations. BSI Mobile not only facilitates transactions, but also cares about its customers. Specifically, this application provides prayer times, *Qibla* directions, information about the nearest mosque, from the Quran to savings plans to purchasing animals for *Qurban*.

Competition in the business world encourages every company to create new innovations on how to maintain and acquire customers in large numbers. Currently, maintaining and establishing relationships with customers must maintain ethics in accordance with Islamic law (Pratama et al., 2023). One of the values that can be developed by banking efforts to improve performance is by implementing Islamic values as an organizational culture. In this modern era, competition to increase the number of customers is increasing, making all companies careful in paying attention to what customers need so that they can maintain and establish good relationships with customers through product quality, service, security and positive perceptions from customers will make sure to trust the efforts that have been made by the company (Ana & Zunaidi, 2022).

The high value is one of the indicators to see how companies or banks provide services and treat customers. The concept of Customer Relationship Management (CRM) is an effort to provide solutions to companies and banks to increase the number of product sales so that customers can increase so that banks can provide better services (Natalina & Zunaidi, 2021). BSI, when creating a good image for the company and CRM customers by conducting regular visits, contacting customers by telephone, channeling hobbies

together, following agendas held for work unit management, eating together, and conducting Zoom meetings for new products and providing the latest rates and promotions (Susilawati & Silmi, 2022). One of the factors that can shape a bank's image is CRM. CRM can create a positive company image for customers. CRM is a strategy and process that companies can use to obtain, identify, and retain customers or clients so that they can create perfection for the company in building and maintaining long-term relationships with customers (Khairunnisa & Murtani, 2023).

Sahoo et al. (2024) highlight that CRM practices of banks have a significant direct effect on the effectiveness of e-banking. Meanwhile, Anitha (2024) found that the use of eCRM provides competitive benefits to banks. And the research of Haghghinasab et al. (2025) highlights the influence of CRM use on user satisfaction. Although previous studies have examined the role of CRM in shaping bank image improving e-banking effectiveness, and enhancing user satisfaction, limited research specifically addresses how CRM integrated with Islamic values affects customer loyalty in the context of digital banking services such as BSI Mobile. Existing studies tend to focus on general banking or conventional CRM practices without exploring the unique value proposition of Islamic-based CRM strategies in fostering long-term relationships and competitive advantage in a rapidly digitalizing financial landscape. This leaves a gap in understanding how ethical, Sharia-compliant CRM approaches can be optimized to strengthen customer trust, satisfaction, and loyalty in the era of digital transformation. This study aims to examine how CRM implementation can have an impact on improving financing products for BSI.

## **LITERATURE REVIEW**

### **Theory of Planned Behavior (TPB)**

The Theory of Reasoned Action (TRA) is expanded by the Theory of Planned Behavior (TPB). According to TRA, two main factors, namely attitudes toward activities and subjective norms, shape a person's goals for behavior. While in TPB, a further variable is perceived behavioral control (Ajzen & Driver, 1991). TPB presents a model that describes the existence of factors that can encourage someone to display a behavior. In this theory, there are three factors that motivate people to have behavioral intentions before they become actual behavior. The first is the attitude related to behavior. Although attitudes do not cause behavior, they indicate readiness to act. Individuals behave according to their attitudes about a behavior. The person will decide to act in his life with an attitude towards behavior that is considered positive. Ajzen (2022) states that attitudes serve as a tool to direct how a person should act. Both perspectives influence behavior. When acting, a person cannot fully control his behavior when under the control of others. However, in some circumstances, the situation can be reversed and a person can control his behavior when under the control of others.

An individual's ability to control their behavior is influenced by various internal and external circumstances. Internal variables come from the individual, including knowledge, talent, and will. While environmental influences come from the environment in which a person lives. A person's perception of behavioral control is how well they understand that the behavior they exhibit is a direct result of the self-control they have exercised. If the people in his life who he considers important can accept what he is going to do, then the person will act in a certain way. As a result, normative ideas cause people to be aware of pressure from their environment or from their own subjective norms (Jennings & Seaman, 1990).

The TPB provides a useful framework for understanding how CRM can be implemented to improve financing products. According to TPB, an individual's behavior is influenced by their attitude toward the behavior, subjective norms, and perceived behavioral control. In the context of financing products, CRM systems can shape positive customer attitudes through personalized service, timely communication, and tailored financial solutions. Additionally, CRM can influence subjective norms by promoting social proof, such as customer testimonials and peer behavior, which can increase the perceived acceptance of financing products. Furthermore, CRM enhances perceived

behavioral control by reducing barriers to access, simplifying application processes, and providing clear, supportive guidance, thereby increasing customers' confidence in making financing decisions. By aligning CRM strategies with the components of TPB, financial institutions can effectively influence customer intentions and behaviors, ultimately leading to higher adoption and satisfaction with financing products.

### **Loyalty Theory**

Customer loyalty refers to a strong and ongoing commitment by consumers to continue purchasing or using a product or service over time. Four key indicators to assess this loyalty: consistent repeat purchases, buying across various product or service categories, recommending the product to others, and demonstrating preference over competitors. Consumers are more likely to remain loyal when they receive high-quality service (Ratnasari et al., 2022; Khair et al., 2023). Loyalty theory aligns closely with CRM because effective CRM strategies aim to build long-term, trust-based relationships that foster repeat purchases, cross-selling opportunities, and brand advocacy. By leveraging customer data, CRM enables personalized interactions and high-quality service delivery, which are key drivers of loyalty as outlined in loyalty theory. Consequently, well-implemented CRM practices can strengthen customer preference over competitors, ensuring sustained commitment over time.

The implementation of CRM in improving financing products is closely linked to loyalty theory, which emphasizes the importance of long-term customer relationships in driving repeat business and advocacy. CRM enables financial institutions to collect and analyze customer data, understand individual needs, and deliver personalized services, all of which contribute to higher customer satisfaction. According to loyalty theory, satisfied customers are more likely to remain loyal, continue using a company's services, and recommend them to others. By consistently meeting or exceeding customer expectations through CRM-driven engagement, such as timely follow-ups, customized financing options, and responsive support institutions can build trust and emotional commitment. This, in turn, fosters customer loyalty, reduces churn, and increases the lifetime value of each customer. Thus, CRM serves as a strategic tool not only to enhance financing product offerings but also to cultivate deep, lasting loyalty among clients.

Other studies have found that the implementation of CRM at Gelora Mukti Sport involves strategies such as offering discounts on specific days, awarding points for transactions (e.g., earning 10 points per purchase), and allowing customers to exchange accumulated points for products or vouchers. These vouchers can be used to reduce the total payment amount. Additionally, a wallet feature funded through refunds is available for making purchases, and a feedback platform enables customers to submit suggestions or criticisms. This CRM approach has been shown to enhance service quality, thereby boosting customer loyalty (Supriatna & Budianto, 2019).

Other studies state that customer satisfaction has an effect on customer loyalty. This study provides a deeper understanding of the important role of CRM in increasing customer satisfaction and loyalty at Vizta Gym Medan. The practical implications of their study suggest that improving human resources, processes, and focusing on customer satisfaction can be effective strategies to strengthen customer relationships and maintain their loyalty in a business environment such as a fitness center. Other research results show that service processes and business contributions have a positive impact on customer satisfaction, while the environment does not have a major impact on customer satisfaction (Cahyani, 2021; Vanessa, 2022).

### **Customer Relationship Management Theory**

Customer Relationship Management (CRM) serves as a fundamental business strategy that unifies internal operations with external networks to deliver and sustain value for customers in a profitable way (Abdavi et al., 2021). It relies on high-quality customer data and information technology, functioning as a process to gather detailed insights about individual customers and their interactions with the business. The goal is to enhance

customer loyalty by effectively managing this information. According to GInting et al. (2020), CRM should be capable of reinforcing outstanding, real-time customer service through the efficient utilization of personal account data.

CRM is defined as an integrated function consisting of sales, marketing, and service strategies aimed at increasing customer satisfaction and revenue. CRM organizations' technology and strategies to oversee and enhance customer relationships (Chen & Popovich, 2003; Roberts et al., 2005). It centers on acquiring, developing, and maintaining effective customer relationships utilizing data and technology (Pashaie et al., 2021). There needs to be a good combination of internal support, training, and data integrity in CRM implementation (Thompson, 2025). Organizations can focus on developing important assets in the long term, and be more progressive in establishing relationships with valuable customers. CRM Concept has three levels, namely strategic, operational, and analytical (Sirait, 2018).

Strategic CRM focuses on efforts to develop a customer-centric business culture. This culture is intended to win the hearts of consumers and maintain their loyalty by creating and providing superior customer value from competitors. This condition is guaranteed by the behavior of the company's top management, and various myths and stories circulating within the company (Parulian, 2017). CRM, in its operations, focuses more on the mechanisms and ways in which companies relate to customers. Analytical CRM is used to exploit consumer data to increase the value, namely company value data. This system is developed based on information or data banks owned by each relevant company, namely sales data and purchase history of goods or services by customers, financial data, namely payment history or credit scores, marketing data is consumer response to advertising campaigns, product loyalty scale data, and service data (Adnin et al., 2013). A study on CRM implementation at Bandung Sport revealed that strategies involving the collection, analysis, and targeting of customer data, as well as the development of CRM programs, play a crucial role in enhancing business performance. Bandung Sport applies CRM at three levels: Strategic CRM is reflected in clearly defined job descriptions and a culture focused on excellent service; Operational CRM involves targeting specific market segments, particularly teenagers, and utilizing service automation to facilitate online transactions and manage customer complaints through contact centers (Plaza & Pawlik, 2021).

## RESEARCH METHOD

This research employs a qualitative approach. The researcher acts as the primary instrument, with sampling and data sources selected purposively and through a snowball technique. Data collection involves triangulation, while analysis follows an inductive qualitative process. The outcomes of qualitative research prioritize understanding meaning over producing generalizations (Sugiyono, 2018). The rationale for choosing this method lies in the need to re-examine and further develop existing theories or concepts, with a strong focus on their practical implementation. Additionally, this approach helps define and narrow the scope of the research focus.

The data sources in this study use two data sources, namely primary data and secondary data. Primary data sources in this study can be obtained through the process of observation or interviews with the leaders and employees of BSI and also customers with the aim of obtaining data to be validated. Secondary data sources are data sources that do not directly provide data to data collectors, for example, through other people or through documents. Secondary data sources in this study were obtained through the BSI website, the Financial Services Authority (*Otoritas Jasa Keuangan*/OJK), and other documents that can support the research.

The selection of informants in this study was done using purposive sampling, where individuals were chosen based on their knowledge and relevance to the research objectives. For instance, an informant may be selected because they are deemed to have the most insight into the topic or hold a leadership position that can ease access to the

social setting or object under investigation (Sugiyono, 2018). The informants in this study consist of the branch office head, staff members, and customers of BSI.

This study uses three data collection techniques, including observation, interviews, and documentation. Observation is an observation by a researcher, either directly or indirectly towards the object being studied using research instruments. This technique has two ways, namely structured and unstructured observation. Observation is carried out with unstructured observation to be more flexible and open, to see directly and interact with BSI leaders, employees, and customers.

Another method used is the interview. This study employed semi-structured interviews with relevant individuals, including branch heads, employees, and customers of BSI. The data from interviews and observations were further supported by documentation, such as official BSI records. Data analysis refers to the steps taken by the researcher to interpret and examine the collected information from all informants before drawing conclusions. Once all necessary data was gathered, the researcher applied the Miles and Huberman model of analysis. This qualitative data analysis is carried out in an ongoing and interactive manner and includes three key components: data reduction, data display, and drawing conclusions (Sugiyono, 2018).

## RESULTS

### **The Role and Transformation of Bank Syariah Indonesia in the Islamic Financial Ecosystem**

Indonesia, home to the largest Muslim population globally, holds significant potential to become a leader in the Islamic finance sector. The growing public interest in halal-related matters and strong backing from key stakeholders are critical drivers in advancing the country's halal industry ecosystem, including the role of Islamic banks. Islamic banking serves as a vital enabler in supporting economic activities within this ecosystem. Over the past 30 years, Indonesia's Islamic banking sector has demonstrated notable progress through innovations in products, enhanced services, and expanded networks.

Bank Syariah Indonesia (BSI) was established on February 1, 2021, through the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. This consolidation combines the strengths of the three institutions to offer more comprehensive services, broader outreach, and improved capital capacity. With the support of its parent banks, such as Bank Mandiri, BNI, and BRI as well as the government's strong commitment via the Ministry of State-Owned Enterprises, BSI is positioned to compete on a global scale. The formation of BSI is expected to inject new momentum into national economic growth and support broader societal welfare. BSI also represents a modern, inclusive, and value-driven model of Islamic banking in Indonesia (BSI, 2021).

### **Implementation of Customer Relationship Management (CRM) to Optimize Mitraguna Services and Financing**

The CRM is a form of effort from a company to maintain communication and good relations with customers, utilizing all forms of available information technology (web, telephone, internet, mobile devices), so that the company can understand their customers more deeply from the feedback provided (Parulian, 2017). Before the Covid-19 pandemic, CRM Bank Syariah Mandiri implemented an approach to customers by meeting or visiting the customer's workplace or home. However, during the pandemic, this could not be done because of the implementation of restrictions in the work environment and residential environment. By utilizing the customer database, the bank contacts customers via electronic media, such as telephone or via WhatsApp. CRM also approaches by doing small things, such as wishing customers a birthday, attending certain events at institutions that cooperate with the bank.

Efforts made by BSI to maintain the number of Mitraguna financing customers are to continue to penetrate customers who already have payroll at BSI. Next, customers are optimized to get financing facilities, and compare the margin at BSI KCP Sleman 1 with the original bank, then convince customers who have not received financing facilities and

who have used financing facilities to be more optimal. After knowing the existing efforts, the next step is how to implement CRM so that efforts to maintain and increase the number of customers can be realized.

What needs to be done is to emphasize that CRM implementation requires human (people), process, and technology components. This implementation is also formed through several main characteristics used, including technology, collaboration, process, and information. In CRM, there are three main processes that are interrelated with each other. First, the company tries to maintain good relations with existing customers. In this case, BSI branch office Sleman before going into the field did it by knowing the customer database, so that more or less they already knew the customer data starting from the customer's loan, then approaching the prospect by visiting the customer's residence or workplace. Second, acquire or obtain new customers. In this case, what the bank does is to increase cooperation agreements with work units, then refer each other between sub-units/units/section units, both front liners and back offices. Third, banks can retain customers, both existing and new customers, namely with quality resources, especially marketing staff who visit, seek information about customers by phone or WhatsApp every day, so that banks can pay attention to the desires and needs of their customers.

With this merger event, it does not become a barrier for banks in meeting the needs and desires of customers, especially the most important thing that can be done by banks is to provide good service. Linked to the merger of Islamic General Banks in Indonesia (BRIS, BSM, and BNIS) does not change much in increasing the number of customers, especially Mitraguna financing customers. The merger of these three banks was carried out with the aim of making this Islamic Bank stronger and able to add greater capital. When viewed in terms of the number of customers where customers as the base on payroll are customers who have been determined from the center and have entered into a cooperation agreement with the relevant agencies with BSI.

In the conditions of the COVID-19 pandemic and after the merger, it greatly supports the increase in the number of customers and the amount of financing. BSI has a customer database, has quality human resources and masters the entire process. This means that the bank has carried out three CRM components, namely human, process, and technology. Therefore, banking needs to implement CRM, including focusing on customer data by approaching, maintaining, visiting customers' homes or via telephone or WhatsApp to obtain and increase knowledge about customers.

From the results of interviews with the leaders of several BSI Branch Offices, it can be concluded that the implementation of CRM has offered contracts according to customer needs for Mitraguna financing, but there are still many customers who do not understand the contracts available for Mitraguna financing. This means that BSI with its service innovation can attract customers to cooperate. Through the existing Mobile Banking, it can make it easier for customers to make withdrawals and payments, so that customers do not have to come to the Bank. So far, the implementation of CRM at BSI has been running well and of course has mastered the main components in CRM, namely human, process, and technology. However, BSI needs to design a special strategy so that the implementation of CRM is more optimal to support performance achievement.

## **DISCUSSION**

Based on the results of the research, it is known that BSI has an important role in promoting economic activities, especially in the Islamic banking sector. BSI is committed to providing banking services in accordance with Islamic values and contributing to sustainable economic growth. BSI has good banking performance (Siregar, 2025). According to research by Nurhayati et al. (2025), during 2014-2023, the health value of banks shows fluctuating values and is in the category of healthy banking. In its contribution, BSI takes a lot of roles in financial support in the form of financing and non-financial support in the form of training and education (Srimulyani et al., 2025). BSI's CRM enforced different approaches before and during the pandemic. Based on the results, it is known that during the COVID-19 pandemic, BSI changed its visit method to a digital

visit. With the application of technology, CRM can improve in the financial services sector by strengthening customer engagement, fraud detection, predictive analytics, regulatory compliance, and marketing strategies (Munira et al., 2025).

In implementing CRM, BSI uses a personal approach. This personal approach can be in the form of small things like wishing a birthday and attending a customer's event at the partner industry. This aims to maintain a good relationship with customers. Currently, maintaining long-term relationships with users with the use of technology is a new challenge in marketing activities at the global level (Pavlovic et al., 2025). Therefore, the use of modern technology is the key to staying in the market.

The implementation of the main stages of CRM at BSI includes enhance, acquire, and retain. Enhance is an attempt to retain existing customers by leveraging databases and direct visits. Acquire is a strategy to gain new customers through institutional cooperation and internal referrals. Retain is customer maintenance through proactive service and regular communication. Through this stage, it is hoped that customer satisfaction can bring in new customers to improve the bank's business (Khan & Ahamed, 2025). Previous research by Karahan and Kuzu (2014) stated that the implementation of CRM strategy management stages in the form of identify, differentiate, interact, and customize has a positive impact on banking management. The implementation of eCRM has a positive impact on the perception of customer convenience and customer loyalty, so that it can increase positive customer intentions. In addition, the implementation of eCRM can also increase customer loyalty (Haghighinasab et al., 2025; Mokha & Kumar, 2025; Ramdhony, 2025).

In implementing CRM, BSI implements several strategies such as focusing on payroll customers, optimizing financing, and convincing customers to use BSI products with competitive margins. Banks need to understand the needs, tastes, and behaviors of customers in order to provide more personalized services. Optimal communication and service skills are also required. The implementation of this effective strategy can improve organizational performance (Amegaive et al., 2019; Lebdaoui et al., 2020). The application of the CRM dimension can increase customer satisfaction seen from management knowledge, consumer orientation, and technology-based CRM (Sofi et al., 2020; Kurniawan & Sibarani, 2025).

Many factors supported BSI's CRM performance during the post-merger and pandemic. BSI has a customer database, quality human resources and good process mastery. In addition, they focus on customer data and needs consistently. This research has theoretical implication that the CRM implementation is a strategy to increase customer loyalty, which can ultimately improve company performance. So, the practitioner implication is Islamic banking needs to implement CRM in order to establish good communication with customers, thereby supporting the achievement of sustainable performance.

## CONCLUSION

The merger of Islamic General Banks in Indonesia (BRIS, BNIS, and BSM) has no difference in terms of the number of customers, especially for Mitraguna financing. The purpose of this merger itself is not to save, but this merger aims to make this Islamic Bank stronger and able to add greater capital. The implementation of CRM has not been maximized due to the large workload branch offices of BSI at Sleman and Magelang City, so further evaluation is needed. Efforts made by BSI Sleman and Magelang City branch offices in maintaining and increasing the number of customers, by penetrating customers who are already on payroll and then optimizing them to obtain financing facilities. A recommendation for BSI would be to enhance customer education regarding available financing contracts, especially for Mitraguna product. BSI could address this by developing targeted communication strategies such as interactive mobile app features, short explainer videos, or virtual consultation services to increase customer awareness and engagement. Additionally, strengthening the integration between frontliners and

back-office units in CRM processes can further streamline customer handling and foster long-term loyalty. This study uses a very limited sample, BSI branch offices in Sleman and Magelang City. Further research can expand the number of research samples to sharpen the data analysis needed in terms of CRM implementation in BSI. Further research can expand the perspective of data analysis to obtain information about CRM implementation in BSI that is broader and deeper.

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