ABSTRACT

In the era of digitalization and rapid ecomic growth, various industries, especially banking, compete each other to provide the best service and innovations in technology information. As largest private bank by market value and assets in Indonesia, Bank Central Asia Tbk (BCA) is carrying out a banking transformation to improve service quality through with mobile-banking (m-banking).

This study aims to examine the impact of CRM and corporate image on relationship quality. Data for the study were collected through online questionnaire from a sampling population in Central Java aged 17 - 55 years. Distribution of questionnaires with the criteria of having made a transaction at BCA either directly or using mobile banking at least once in the last 1 month. The respondents of this study were 170 people. Data analysis using Structural Equation Modeling (SEM).

This study measures the level of trust, satisfaction and customer loyalty as a result of the implementation of CRM and corporate image. The findings show that all variables used have a positive and significant effect on the quality of the relationship with the CR value above 1.645 and P value below 0.05. This study provides a useful measurement mode of CRM that managers can use to evaluate the status in quo of CRM capabilities of their firms. Managers may also improve their CRM programs more effectively and efficiently by deploying such strategic resources of firms as customer orientation, customer-centric organizational system and CRM technology to build and strengthen their CRM capabilities.

Keywords: CRM, corporate image, trust, satisfaction, loyalty.