ABSTRACT

This study aims to comparatively analyze the domination effect of Electronic Customer Relationship Management (E-CRM) and Traditional CRM on Customer Statisfaction at BRI Region 4 Palembang. Amidst the hyper-competitive banking industry driven by digitalization, BRI faces significant challenges in balancing retention strategies through physical network strength and digital loyalty advantages. The massive implementation of E-CRM strategies has raised indications that CRM in the Traditional context is becoming less relevant. This research employs a Mixed Methods approach with an Explanatory Sequential design. In the first phase (quantitative), data is collected through questionnaire surveys administered to retail customers and analyzed using IBM SPSS to test the significance of the influence and differences between the two CRM models. In the second phase (qualitative), in-depth interviews are conducted to explore the underlying reasons behind customer preferences and the role of switching barriers in shaping loyalty. The findings of this study are expected to provide strategic managerial implications for BRI Region 4 in formulating an optimal relational marketing strategy mix, balancing technological efficiency with personal touch to achieve sustainable customer satisfaction. The quantitative results show that E-CRM and Traditional CRM significantly affect customer satisfaction, with E-CRM having a more dominant influence. Qualitative findings indicate that E-CRM excels in convenience and efficiency, while Traditional CRM excels in personal interaction and service assurance. The integration of both methods shows that they complement each other.

Keywords: Customer Satisfaction, Electronic CRM, Mixed Methods, Traditional CRM, Relationship Marketing, Traditional CRM,

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