

ABSTRACT

Covid-19 and its current impact affect customer behavior in choosing a trusted bank to place their funds in investment instruments that are still profitable. Uncertainty, risk, and security are taken into account by customers when deciding where to place their funds. This is something that is interesting to learn, especially for bank managers who manage priority customers, because by building customer loyalty, the company can gain a long-term competitive advantage. Customer Relationship Marketing, which includes Complaint Resolution, Customer Knowledge, and Customer Empowerment, which is currently one of the tools to build customer loyalty, is expected to be implemented properly and function effectively while considering Financial Risk as an influencing factor. The benefit of this study is to help bank managers determine the right CRM strategy for their priority customers in this situations.

Keywords: *customer relationship; customer loyalty; CRM, perceived risk*