

ABSTRAK

Penelitian ini bertujuan untuk menganalisis *customer relationship manajemen* dalam meningkatkan kesadaran transaksi digital pada BNI UGM. Metode penelitian menggunakan metode kualitatif pendekatan deskriptif. Pengumpulan data menggunakan metode observasi, wawancara semi terstruktur dan dokumentasi, serta analisis data menggunakan teknik reduksi data, penyajian data verifikasi. Teori yang dijadikan sebagai dasar adalah teori *customer relationship manajemen* Rufman Iman Akbar dengan tiga indikator utama manajemen (*management*), hubungan (*relationship*), dan pelanggan (*customer*). Adapun hasil dari penelitian adalah Manajemen dalam *customer relationship management* di Bank BNI UGM berfokus pada pengelolaan data data nasabah yang sistematis dan terintegrasi, Hubungan dalam *customer relationship management* di Bank BNI UGM berfokus pada pengembangan interaksi positif dengan nasabah melalui pendekatan berbasis data dan segmentasi perilaku, Bank BNI UGM berhasil meningkatkan transaksi digital melalui strategi CRM berbasis data dan segmentasi pelanggan yang tepat. Dengan pendekatan personalisasi layanan, edukasi multichannel, dan penguatan keamanan digital, bank mampu membangun pengalaman nasabah yang relevan dan aman, sehingga mendorong adopsi layanan digital serta memperkuat loyalitas nasabah jangka panjang.

Kata Kunci : *customer relationship manajemen*, transaksi digital, Bank BNI

ABSTRACT

This research aims to analyze customer relationship management in increasing digital transaction awareness at BNI UGM. The research method uses a qualitative descriptive approach. Data collection uses observation methods, semi-structured interviews and documentation, and data analysis using data reduction techniques, presentation of verification data. The theory used as the basis is Rufman Iman Akbar's customer relationship management theory with three main indicators of management, relationship, and customer. The results of the study are Management in customer relationship management at Bank BNI UGM focuses on systematic and integrated data management of customer data, Relationships in customer relationship management at Bank BNI UGM focus on developing positive interactions with customers through data-based approaches and behavioral segmentation, Bank BNI UGM has succeeded in increasing digital transactions through data-based CRM strategies and appropriate customer segmentation. With a personalized service approach, multichannel education, and strengthening digital security, the bank is able to build a relevant and secure customer experience, thus encouraging the adoption of digital services and strengthening long-term customer loyalty.

Keywords : *customer relationship management, digital transaction, Bank BNI*