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Utilization of Twitter in Customer Relationship Management at PT Bank Syariah Indonesia (BSI)

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Abstract

Purpose - The study aims to analyse Social media twitter is an interactive technology through computer media that facilitates the creation or sharing of information CRM at PT Bank Syariah Indoensia.

Method - The research is using The data analysis and interpretation stage, carries out the process of identifying, coding, and grouping the main patterns in the data as well as identifying the similarities and differences in interactions.

Result - This study discusses the Customer Relationship Management (CRM) used by PT Bank Syariah Indonesia (BSI) through Twitter social media. BSI is a company engaged in the sharia banking sector, which shows through Twitter that the character of consumers in Indonesia relatively requires fast information channels and knows no time limit. Based on a netnographic study grouped into four stages, this study found that out of 107 tweets on the Twitter account @bankbsi_id, 96 tweets were responses to consumers or their customers. The time span used is around 20-4 hours in responding to customer tweets.

Implication - This study conducts an analysis that is still limited to only one social media platform, namely Twitter. On the one hand, this research can describe the interactions and CRM processes carried out by companies.

Originality - Another interesting finding in this study is the ownership of more than 1 Twitter account in one company. This is considered reasonable due to the varied needs in communication strategies in the digital era.

Keywords: Customer Relationship Management, Twitter, Islamic Banking.

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Introduction

Data reported from HootSuite and We Are Social content explains that the growth of internet and social media users in the last 5 years has continued to increase. From 2018 to 2022, the growth of internet users in Indonesia has increased annually by an average of 10-25% (Riyanto, 2022). Meanwhile, according to data released by the Indonesian Internet Network Operators Association (APJII), behaviorally, one of the most dominant uses of the internet in Indonesia is to access social media. The growth in the use of social media in Indonesia today has also changed communication patterns, one of which is between consumers and brands. In addition, the habit of people turning online after the impact of the Covid-19 pandemic has become a strong cause of the growth of the internet and social media (Firmansyah, 2022).

Social media is an interactive technology through computer media that facilitates the creation or sharing of information, ideas, career interests, and other forms of expression through virtual communities and networks (Mandibergh, 2012). Regarding the interests of companies in utilizing social media to communicate with their stakeholders, marketing and social media experts broadly and generally agree that social media includes 13 types, namely blogs, business networks, collaborative projects, enterprise social networks, forums, microblogs, photos. sharing, product/service reviews, social bookmarking, social gaming, social networks, video sharing, and virtual worlds (Prihananto et al., 2022).

In Indonesia, Twitter is one of the social media that has different characteristics compared to other social media. Even though it is relatively less popular than other social media such as Facebook, Instagram and YouTube, Twitter is one of the social media platforms that is currently a reference for various social issues and has a relatively faster rate of information distribution than other social media platforms.

According to data released by Statista through Databoks Indonesia, this social media platform which was founded in 2006, already has more than 22 million users in Indonesia who actively tweet text and audio-visual content
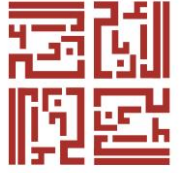
every day (Annur, 2022). When talking about the context of interaction between consumers and brands, Twitter is one of the potentials for companies as a means of interacting with consumers, including maintaining good relations and providing education for consumers regarding the products or services owned by the company (R et al., 2019).

On the other hand, Customer Relationship Management (CRM) is an unavoidable part of the company's strategy to increase consumer loyalty. Activities carried out through CRM are defined as a company's approach to understanding and influencing customer behavior through intensive communication in order to increase customer acquisition, customer retention, customer loyalty (Swift, 2001).

One of the important aspects of the CRM approach is the system that collects data from many different communication channels, including the company website, telephone, email, live chat, marketing materials and more recently, social media (Lafrate, 2018). In other words, social media as part of technological developments is quite important for the company's strategy, including how to acquire new customers, maintain customer loyalty, and anticipate communication crises that have the potential to hinder company progress. The existence of a CRM approach will build good relationships between fellow human beings and increase the benefit of the ummah as written in the word of Allah SWT in QS. Al Hujarat verse 10: "*Surely the believers are brothers, so make peace between your two brothers (who are at odds) and fear Allah so that you may receive mercy.*" (QS. Al-Hujurat: 10).

The verse describes how brotherhood is built between people and avoids disputes to prioritize piety and harmony in the ummah so that CRM is the right medium to build this. Twitter as a massive social media platform can be both an opportunity and a threat for companies in building good relationships with consumers. One of the social media platforms with 22 million active users in Indonesia, Twitter is used by various companies as a customer service channel. Twitter is used by companies to actively interact with their consumers, both in the form of education, submitting complaints, to managing communication crises that can potentially worsen the company's image. The increasing

penetration of social media users in Indonesia, the uniqueness of Twitter as one of the most popular social media platforms in Indonesia, as well as the need to hear and interact with consumers for companies is the background of this research.

In this study, the author will explore the extent of the role of Twitter for companies, by photographing communication patterns through this platform that are carried out by companies in the Islamic banking sector in Indonesia. The choice of the sharia banking service sector in this study is because this sector is part of the financial services sector, which is the sector that has received the most complaints from consumers to the Indonesian Consumers Foundation (YLKI) throughout 2021 (Alfi, 2021).

According to a report released by YLKI in 2021, there were 103 consumer complaints against the banking sector. Then followed by online loans with 81 complaints, insurance with 21 complaints, leasing with 21 complaints and electronic money with eight complaints. Regarding the banking industry, the majority of complaints that come in are about the inability of debtors to fulfill their obligations and fraudulent practices. The current problem is that customer literacy is very minimal in the digital era. Many customers do not understand how to use electronic and digital devices safely (Alfi, 2021).

The most common problems consumers complained about default were 36 complaints, then related to the administration of 23 complaints and complaints about loss of 18 complaints. With the high number of consumer complaints against the banking sector, the authors suspect that banking social media platforms are also the main platforms most used by consumers to interact with specific purposes. OJK data records that the national financial literacy index has only reached 38 percent of the target of 50 percent. Meanwhile, the financial inclusion index has shown an increase from 67.8 percent in 2018 to 76.2 percent in 2021 (Alfi, 2021).

Literature Review

Customer Relationship Management (CRM)

Customer Relationship Management (CRM) is the process of carefully managing detailed information about individual customers and all customer "touch points" to maximize customer loyalty. Commitment is one of the important factors of CRM, which in this case includes the emotional bond of intention between the company and the customer to both maintain good relations between the company and the customer. From a business perspective, CRM is a strategy and methodology combined with the use of information technology in the form of software and hardware to assist companies in managing customers and maintaining good relationships with customers. CRM is a company's form of business to maintain communication and good relations with customers by utilizing sophisticated information technology (Pratama, 2020).

Commitment is more focused on the promises made by the company to its customers (Kotler & Amstrong, 2018). The main components of CRM are building and managing customer relationships through marketing, observing relationships as they mature through different phases, managing these relationships at each stage and recognizing that the distribution of the value of a relationship to a company is not homogeneous (Pratama, 2020). When building and managing customer relationships through marketing, a company may benefit from using a variety of tools to help with organizational design, incentive schemes, customer structure, and more to optimize the reach of its marketing campaigns.

Through recognition of the different phases of CRM, businesses will be able to benefit from viewing the interactions of multiple relationships as connected transactions. The last factor CRM highlights the importance of CRM through accounting for customer relationship profitability. Through studying the specific shopping habits of customers, companies may be able to dedicate different resources and amounts of attention to different types of consumers (Lafrate, 2018).

From the implementation side, according to Hansotia (2018), the main stages in a CRM process include CRM strategy design and organizational readiness, planning and analysis for CRM execution, and execution of customer interactions. The first tapa, strategy and organizational readiness within the company is the starting point in a phase of relationship management with consumers. In this phase, CRM requires readiness not only in terms of technology, but also the readiness of executives as decision makers and adequate human resources.

Next, namely planning and analysis for CRM execution, in which management must prepare a CRM management plan based on the company's latest data and situation. The planning and analysis steps in the CRM process require that the ongoing implementation process be evaluated and redeveloped using the CRM software and technology used by the company. This will not only save time, but will also improve the planning synchronicity of the CRM system. They should also be carried out in conjunction with meetings being held to assess the appropriateness of the requested data.

Meanwhile, in the third phase, namely the execution phase, in which the company interacts with consumers in the CRM stage. In the CRM execution stage, technology is considered to have an important role. Organizational readiness, planning and analysis need to be complemented by relevant customer interaction management technologies.

Twitter

Social media in today's era is considered as the prima donna that offers various benefits for companies. One of the advantages that companies get by utilizing social media is that social media can improve corporate image by managing good relationships with customers, thereby increasing sales and reducing costs to retain customers (Mandibergh, 2012).

Another advantage, companies can easily interact with customers through social media and can build trust to share services with customers. Having a good relationship with customers is helpful for companies in many ways. However, the existence of social media also needs to be anticipated by the

company. In addition to the positive impacts that can be generated, the emergence of social media can also have implications for a corporate communication crisis which can result in decreased consumer confidence in brands. One of them is the emergence of negative electronic word-of-mouth (negative eWOM). E-WOM is defined as the exchange of information regarding the evaluation of products or services between people in virtual space (Oktaviani et al., 2019).

One of the most popular virtual spaces in Indonesia today is the social media Twitter. Based on data released by Data Indonesia, Indonesia is one of the countries with the largest Twitter users in the world. The number of Twitter users in Indonesia has reached 18.45 million in 2022. This figure places Indonesia in 5th place as the country with the most Twitter users in the world (Rizaty, 2022).

Among various other social media platforms, Twitter is classified as a microblogging system which has become a popular social media platform for facilitating communication of interpersonal or professional use. Twitter's popularity can be attributed to its ease of use and short content requirements (messages must be a maximum of 280 characters). The Twitter social network is relatively easy to use, because it only takes a short time but the information conveyed can instantly spread widely (Oktaviani et al., 2019).

Currently, in the era of accelerating information through social media, Twitter has become one of the favorite platforms for Indonesians to share their daily life grievances. Even through Twitter anyway, they tend to contact the company that complained. Regarding questions, complaints, suggestions, orders for goods and so on, more people use Twitter. Until finally, large companies responded to their responses and came through Twitter as a medium to maintain relationships with customers. Of course, this platform, which was bought by Elon Musk in April 2022, has become a favorite place for people to complain and even information before entering other social media platforms, Twitter is the one that updates information so that it becomes viral among the public.

Islamic Banking Sector in Indonesia

The characteristics of the sharia banking system that operates based on the principle of profit sharing provide an alternative banking system that is mutually beneficial to the community and the bank, as well as highlighting aspects of fairness in transactions, ethical investment, prioritizing the values of togetherness and brotherhood in production, and avoiding speculative activities in financial transactions. By providing a variety of banking products and services with a more varied financial scheme, Islamic banking is an alternative banking system that is credible and can be enjoyed by all Indonesian people without exception.

Islamic banks providing financing to real asset businesses are influenced by three factors, namely: 1). Islamic banks are prohibited from practicing usury; 2). Funds in Islamic banks must be channeled for productive business activities; 3). Islamic banks are prohibited from engaging in various forms of speculative activities such as stocks and foreign exchange.

Islamic banks as recipients of deposited funds can use these deposited funds (using a wadiah ad-dhimmah contract), so that usually banks will reward depositors with a number of bonuses, the amount of which is in accordance with bank policy and not agreed upon in advance. In wadiah current accounts, customers avoid the risk of losing or reducing their deposited funds (more safety). Then in its operations, the bank uses a mudharabah contract in which there is a determination of the profit sharing ratio between the bank and the customer at the beginning of the agreement. In mudharabah current accounts, the customer bears the risk of reduced deposited funds and at the same time has the opportunity to gain financial benefits by receiving compensation in the form of profit sharing which is in accordance with the agreed ratio. A mudharabah contract is a business cooperation agreement between two parties, in which the first party (shahibul maal) provides the capital while the other party becomes the manager.

With the enactment of Law No. 21 of 2008 concerning Islamic Banking which was issued on July 16, 2008, the development of the national Islamic

banking industry has increasingly had an adequate legal basis and will encourage its growth even more rapidly. With its impressive development progress, which has achieved an average asset growth of more than 65% per year in the last five years, it is hoped that the role of the Islamic banking industry in supporting the national economy will be even more significant (OJK, 2017).

Islamic Banks or otherwise known as Islamic Banks are banks whose business activities are without interest. Sharia Banks are banks whose operations and products are developed based on the Al-Qur'an and Hadith of the Prophet SAW or in other words, are banks whose main activities are providing financing and other services in financing traffic and money circulation financial services whose operations are adjusted to Islamic sharia principles .

Islamic banks whose activities are in accordance with Islamic sharia principles mean that banks which in their operations follow Islamic sharia principles, especially those concerning procedures for muamalah in Islam. In the muamalat procedure, practices that are feared to contain elements of usury are avoided, filled with investment activities on the basis of profit sharing and trade financing or business practices carried out during the time of the Prophet Muhammad or other forms that existed before, but were not prohibited by Prophet (Masruron & Safitri, 2021).

Islamic banks play an important role as facilitators in all economic activities in the halal industrial ecosystem. The existence of the Islamic banking industry in Indonesia itself has experienced a significant increase and development in the last three decades. Product innovation, service improvement, and network development show positive trends from year to year. The principles of the Koran and hadith regarding banking have appeared in the operations of Islamic banks. Especially the basic philosophy and considerations in developing and formulating Islamic banking concepts. Because adherence to Qur'anic principles will provide the guarantee of justice and balance needed by banks and will keep commercial activities on the right track. So that Islam really becomes a superior people.

the mission of Islamic banking which is to provide justice for all parties and benefit the wider community. With the mission and principles of syar'ie which contain Qur'anic values, Islamic Banks apply sharia principles in their operations, namely by carrying out activities in the financial sector by collecting funds from the public in the form of savings and channeling them back to the community in the form of credit. and financing and offering in the form of services which are the main functions of banking institutions. This formula was then formulated through law number 21 of 2008 concerning sharia banking which was emphasized with four points, among which the contents were that sharia banks and sharia business units (UUS) were required to carry out the function of collecting and distributing public funds. However, to eliminate the element of usury in Islamic banking operations.

Previously, Indonesian people were familiar with the Islamic banking industry with the many types and names of banks under the auspices of other conventional banks, such as Bank Mandiri, BNI and BRI. However, currently these three large banks, with the existing rules, follow the nomenclature of the Ministry of Finance and the Ministry of BUMN, so they are being merged into Bank Syariah Indonesia (BSI). BSI itself was inaugurated on February 1, 2021 which was the result of the merger of Bank Syariah Mandiri and BNI Syariah into Bank Rakyat Indonesia Syariah.

Methods

Netnography or online observation is used by the author to find out in depth the communication patterns made by customers and companies through the Twitter platform. Today, consumers are connected to the internet via computers and various mobile devices and it is the role of the younger generation to provide their opinions, experiences and daily activities online. Thus, the evolution of netnographic research is closely related to the evolution of the internet and information technologies (such as social media, internet of things, social networking sites, and mobile technologies). The large number of tracks left by customers on various online platforms is valuable data for researchers and managers (Setyadi, 2020).

Netnography is defined as an online research method derived from ethnography, which aims to understand social interaction in the context of contemporary digital communication. Netnography is a specific set of research practices related to data collection, analysis, research ethics, and representation, which is rooted in participant observation. In netnography, vast amounts of data originate and are manifested through digital traces of naturally occurring public conversations recorded by contemporary communications networks. Netnography uses these conversations as data. It is an interpretive research method that adapts traditional anthropological participant observation techniques to study the interactions and experiences that manifest through digital communication (Kozinets, 2002).

This research follows the guidelines of Kozinets (2002), includes several stages: entree, data collection, data analysis, data interpretation, and member checks. The entree stage identifies the most relevant online communities for research and studies them to ensure suitability. Researchers identify Bank Syariah Indonesia (BSI) as a company in the Islamic banking sector which is currently skyrocketing and is the largest compared to other Islamic banks.

The next stage, data collection. This phase is about taking a closer look at the selected community object and downloading the information. There are two types of data collection, namely: (1) Encrypting data in the form of consumer conversations with the BSI Twitter account that has been determined by the author. In this case, the author uses observational data on tweet replies for the past month. (2) Researchers record themselves, describe activities that occur in the online environment. This study adopts data collection by downloading information directly from the online environment.

The data analysis and interpretation stage, carries out the process of identifying, coding, and grouping the main patterns in the data as well as identifying the similarities and differences in interactions. The aim of this stage is to achieve an explanation of the consistency in the data.

Next is member checks, the process of presenting research results to research participants in order to get feedback. Member checks are usually

carried out after data collection and analysis has been completed. However, some researchers oppose the need to present research results back to participants, especially when netnographic research is conducted in secret. In this study the member checks stage was not carried out, this research was completed until the results of data analysis and interpretation.

Results and Discussion

Based on a netnography study conducted by researchers regarding Customer Relationship Management (CRM) at PT Bank Syariah Indonesia (BSI), an analysis was obtained with the stages as described below.

Data Entree

At this stage, the online community identified the most relevant customers, namely customers who mentioned predetermined banking accounts. In this stage, researchers identified that Bank Syariah Indonesia (BSI) is the largest Islamic bank and has the most customers based on data from the Financial Services Authority (OJK). This of course cannot be separated from the results of the merger between the previous Islamic banks, namely Bank Syariah Mandiri, Bank Syariah BNI and Bank Syariah BRI.

At this stage, the phenomenon of using social media is currently considered a platform that must be used by various companies, including Islamic banking companies. This can be seen from the analysis conducted by the author, almost all banking companies have social media accounts, including Twitter accounts, and BSI is no exception with the account @bankbsi_id. Social media in today's era is considered a prima donna that offers various benefits for companies (Istiani & Islamy, 2020).

In line with this delivery, social media is considered as the prima donna for companies in communicating with consumers. Unfortunately, not all companies have been able to optimize the role of social media in interacting with consumers, so that statistically the level of interaction obtained by consumers is relatively far different from companies that have been able to optimize social media.
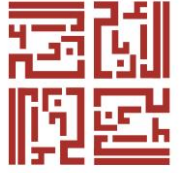
Data Collections

In this stage, data is collected from the main source of the research object, namely the Twitter platform which has been determined in the data entree stage. Bank Syariah Indonesia (BSI) in its Twitter account, namely @banksbsi_id, has been active since May 2010, which means that the Twitter social media was indeed used long before the merger was carried out. This reinforces that Twitetr is used by companies to connect and interact with the community as a form of service.

In this data collection phase, researchers used interaction data between BSI and consumers through the tweet and reply feature on Twitter on December 29, 2022. In this stage, most of the data obtained by researchers was in the form of conversations between consumers and BSI accounts on Twitter. Within 24 hours, the data collection phase received almost all tweets in the form of complaints addressed by the @bankbsi_id account. Meanwhile, the response from the @bankbsi_id account was almost 80% and was a quick response. The time span taken by BSI to respond to consumers is around 20 minutes to 4 hours after their account is tagged by the consumer.

Meanwhile, based on research, there were 106 tweets made by the @bankbsi_id account in one day and 97 tweets in response to customer complaints. This means that more than 90% of the tweets "tweeted" by BSI are in the form of responses from consumers, the rest are greeting tweets and information from the company.

Data Analysis & Interpretation

The analysis and interpretation of a total of 106 tweets made by the @banksbsi_id account are processed using an inductive approach. An inductive approach is taken by examining the data to determine and classify clear themes and trends in the data. Based on the previous data collection, BSI obtained 106 tweets in one day on December 28, 2022. Of the total tweets that have been processed, 6 tweets are classified as regular tweets, namely tweets containing informative content without the aim of inviting interaction with

other Twitter accounts. Meanwhile, 3 tweets were in the form of retweets which strengthened reach, and as many as 97 tweets were reply tweets from an account in the form of replies containing interactive content between BSI accounts and consumer accounts.

In terms of time, the most dominant activity of interaction between company accounts and consumer accounts on Twitter within 24 hours occurs at 9 am - 6 pm every day. The most busy interaction time ranges in interacting between company accounts and consumer accounts from 6 in the morning to 10 in the evening, or around 16 hours. From these data, it can be interpreted that a fast and proactive response rate is required for companies in serving customers because consumers do not know working hours on digital platforms. In contrast to banking working hours in general, the level of interaction between consumers and companies through offline customer services can only be done in general from 08.00 - 16.00 and only on weekdays.

Even so, the @bankbsi_id account is quite interactive based on the time span between when the customer's tweet is uploaded and the company's response. Based on the findings above, it can be ascertained that BSI is one of the sharia banks in Indonesia that uses Twitter as a medium to connect and interact directly with its customers. It can also be believed that the quick response by BSI via Twitter is a form of service provided in order to provide customer satisfaction and loyalty to the company.

Furthermore, from the data that has been collected and analyzed by the author, tweet content as a form of company CRM towards consumers can be classified into several main message forms as described below:

From the data obtained, the content of interactions between consumers and banking companies via Twitter is related to consumer technical questions related to various banking products. Not only that, consumer questions are also related to some of the technical problems they experience when using banking products such as internet banking, mobile payments, ATMs, account constraints, as well as offline transactions made by consumers. From the data analyzed, it can be seen that Twitter was the first medium used as an
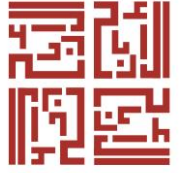
alternative to contacting banking by consumers as a first step in asking a question. From the data obtained, it is also known that most banking accounts have standard operating procedures that are patterned in dealing with consumers. Some of them are related to the confidentiality of banking customer data. In this case, most banking accounts direct consumers to carry out further interactions through direct messages that are more private and cannot be known by the public.

Classification of consumer complaints can be caused by 2 things. From the existing data, consumer complaints can arise if consumers are not satisfied with their questions. Second, consumers consider the features used from one of the banking products to be inappropriate. Based on the pattern implemented by most banking accounts, the handling of consumer complaints is relatively the same as that done when responding to questions from Twitter users presented in the previous subheading.

Informative message content in this case related to branding content that informs something related to the company via Twitter. In this case, informative content is regularly released by BSI account at least 3 - 5 content per day. Apart from functioning to provide education to consumers, the content in this classification also functions as an "anger" so that consumers are willing to interact with brands so they can maintain consumer loyalty.

Conclusion

This study discusses the Customer Relationship Management (CRM) used by PT Bank Syariah Indonesia (BSI) through Twitter social media. BSI is a company engaged in the sharia banking sector, which shows through Twitter that the character of consumers in Indonesia relatively requires fast information channels and knows no time limit. This can be seen from the vulnerable time when the consumer conveys something that the company needs to respond to.

Based on a netnographic study grouped into four stages (data entree, data collection, data analysis & interpretation, and member check), this study found that out of 107 tweets on the Twitter account @bankbsi_id, 96 tweets were

responses to consumers or their customers. The time span used is around 20-4 hours in responding to customer tweets. Even though this research ends with data analysis & interpretation, it is enough to prove that Twitter is used as a medium to establish relationships with customers. As a CRM implementation, the Twitter platform greatly influences customer loyalty and satisfaction for complaints, suggestions, criticisms, questions, information, and so on directed to customers from the company.

Another interesting finding in this study is the ownership of more than 1 Twitter account in one company. This is considered reasonable due to the varied needs in communication strategies in the digital era. However, an appropriate information management strategy is also needed so that consumers still get optimal information from the company.

This study conducts an analysis that is still limited to only one social media platform, namely Twitter. On the one hand, this research can describe the interactions and CRM processes carried out by companies towards consumers in the digital transformation era. However, on the other hand, the various findings in this study cannot be generalized because only one research object is used, namely Bank Syariah Indonesia (BSI). For this reason, further research is needed so that the pattern of CRM carried out by companies can be mapped.

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