

The Role of Customer Relationship Management (CRM) On National Banking in Pandemic Times

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Abstract:- The purpose of this study was to determine the role of Customer Relationship Management on National Banking during the pandemic. The research method used is descriptive qualitative with the method of collecting data through interviews. The results showed that before the pandemic, CRM helped companies classify existing problems, increase loyalty, increase sales, identify customer needs and record data and provide solutions to problems that occurred and during the pandemic and the role of this system was to help banks solve existing problems, streamlined customer transactions, help banks find innovations, categorize problems encountered, and reduce Face to Face meetings.

Keywords:- Banking, CRM, Pandemic.

I. INTRODUCTION

During a pandemic like this, many countries and also including Indonesia implement policies to anticipate the transmission of the Covid-19 virus such as *Lockdown*, *Social Distancing*, rules that require people to wear masks, and other policies. Indonesia is one of the countries that implement these rules such as The Large-Scale Social Restrictions (PSBB) and Social Distancing. This causes many changes that occur in people's daily lives and has an impact on many sectors in Indonesia such as tourism, manufacturing, transportation, social, economic, and food. Banking is one example of most sectors affected by the Covid-19 virus.. Banking is one of the providers of products and or services that require the development of new systems or services because the banking industry plays an important role in supporting the national economy[1,2].

The pandemic has caused various new problems for national banks, for example, there has been an increase in the potential for bad loans, this is because during the COVID-19 pandemic there was a decline in people's purchasing power which affected the debtor's business[3]. According to Supeno, BPR credit quality performance as measured by the Non-Performing Loan (NPL) ratio was also affected by the pandemic, as a result, the number of non-current loans increased and the NPL ratio increased [4]. The less-than-optimal credit performance and the increase in the NPL ratio, coupled with efforts to save credit, resulted in a decrease in the number of loan receipts that had been distributed to customers. Receipt of loan instalment funds

decreased and delayed, resulting in a decrease in credit income and overall impact on the ability of rural banks to earn a profit before tax. In addition to bad loans, the restructuring policies issued by the government during the pandemic also created new problems for banks[5]. Policies are efforts taken to improve credit activities for customers affected by the Covid-19 virus, efforts taken are reducing credit interest rates, extending credit terms, reducing loan interest arrears, reducing loan principal arrears, adding credit facilities, and converting credit become a temporary capital investment [6]. The problem that arises as a result of this policy is a decrease in banking income because the main source of income for banks is credit and if a restructuring policy occurs, there will automatically be a decrease in bank income.

In addition to the restructuring policy which has an impact on the decline in banking income The Large-Scale Social Restrictions (PSBB) policy also has a major impact on banks. PSBB limits people's movement space so that it hampers banking services. The policy limits face-to-face services by banks intending to prevent the spread of the COVID-19 virus. In addition, due to the Covid-19 virus pandemic, banks are also experiencing problems in the sales of banking products, for example, fundraising (Deposits and Savings). Currently, the collection of funds has decreased because currently many people are withdrawing their funds from the bank to meet their daily needs so that people no longer save their money. In addition, bank financing (Credit) also decreased because banks currently have to be more careful in extending credit due to unstable economic conditions and many businesses that cannot run as usual[7].

National Banking faces a new challenge to maintain its relationship with customers so that banks can survive this pandemic. To maintain good relations with banking customers, it is necessary to know the needs, expectations, complaints, and problems faced by customers and find the best solutions and solutions to resolve them. CRM is one of the media so that banks can find out about this. CRM is a business strategy that combines processes, people, and technology aimed at attracting sales prospects, converting them into customers and retaining existing customers, and increasing customer satisfaction and loyalty.

The occurrence of this pandemic affected banking sales, as well as the banking service process, the CRM banking business process, which functions to improve

relationships with customers by knowing the needs, complaints, hopes, and problems faced by banks and then finding solutions or solutions based on the information obtained. interested in conducting a research entitled "The Role of CRM in National Banking During a Pandemic". In addition, also because pandemic conditions like this are unpredictable and may only happen this year, researchers are interested in bringing up this topic so that in the future if a phenomenon like this occurs, Banking can be helped to deal with problems that arise with the help of CRM.

From the background of the research, the formulation of the problem was found, namely, how is the role of CRM in helping banking before the pandemic and during the pandemic for banking, How necessary is CRM in dealing with pandemic problems for banking, Can CRM meet the needs of banking customers, especially during the pandemic.

II. LITERATURE REVIEW

Customer Relationship Management (CRM) is a strategy to identify, attract and retain customers. CRM concentrates on what consumers value, not on what the company wants to sell, so it can be said that CRM becomes a comprehensive business strategy in a company that allows the company to effectively manage relationships with customers [8]. Thus, through CRM the company can approach so that it can attract some information about the needs and desires of customers [9]. CRM emphasizes efforts to attract and retain customers through improving the company's relationship with its customers. CRM that is carried out in a company or agency aims to keep customers from using the company's products or services so that the company can continue to grow and survive in this era of competition.

There are several stages in customer relationship management, including: 1. Getting New Customers (*Acquire*); 2. Improving Relationships with Customers (*Enhance*); 3. Keeping Customers (*Retain*) [10]. The primary goal of CRM is to acquire and retain customers by using existing relationships to increase revenue, use integrated information for superior service, and improve sales processes and procedures that are more consistent and repeatable.

The main benefit of CRM is the availability of superior customer care initiating the use of the Internet and information technology. CRM makes customers happy, by providing a choice of products and services, fast response, and problem resolution, as well as quick and easy access to information. Companies try to gain a competitive advantage over their competitors by providing better CRM.

The pandemic had a major impact, especially in the health sector, besides that many other sectors were affected, such as the tourism sector, the manufacturing sector, the economic sector, the social sector, the transportation sector, the food sector, and others. The banking sector is a sector that has felt the direct impact of this pandemic, for example, services have been hampered due to regulations made by the

government such as PSBB and Lockdown. In addition, product sales have also decreased due to the current unstable economic conditions and outstanding issues that make customers or prospective customers prefer to save their own money instead of using existing products in banking. On the other hand, the pandemic has created new problems for banks. for example, many debtors have difficulty in paying their obligations and banks cannot take direct action in dealing with these problems because banks must consider the conditions experienced by debtors or customers, therefore banks must be able to know well the customer needs, customer expectations, problems or constraints experienced by customers so that the bank can survive in the face of problems that arise during this pandemic.

The CRM system is one of the most suitable tools or means because the CRM system collects all customer needs, customer expectations, problems, and constraints experienced customers, CRM systems in banking help banks to classify all data obtained from customers or prospective customers then implement the data they have For banking needs, such as improving services, finding solutions to problems, meeting customer expectations, selling products to customers with this system, it is hoped that this system will help during the Covid-19 pandemic.

Banking facing conditional problem, such as: building procurement costs for services, facilities such as air conditioning, chairs, tables, computers, loudspeakers to support customer convenience, with CRM banking can find out what problems are being faced and find a way-out examples of high service costs with CRM banking has the idea to make services online to minimize the costs of certain costs such as building procurement and others.; Administration of new customer registration, credit files that need to be manually inputted, customer requests such as checking checks, and others. CRM can minimize banking reports such as customer complaints, customer transaction history, and others. Only with the CRM system and by running CRM properly, banks can focus on customer needs, customer relationships, and customer expectations in the future. Limited operating hours, banking services are open from 8 am to 3 pm. Meanwhile, these hours are working hours so that sometimes customers cannot take care of their interests at the bank and on the other hand banks also have limitations in serving customers per day because of the short time. CRM makes a new business process model that is more effective, for example, a customer who wants to open an account must go to the nearest branch office and visit customer service. Meanwhile, opening an account can be done through mobile banking. Increasing customer needs, especially in the digital and all-practical era, require banks to be able to provide solutions for every customer transaction, with CRM, banking can determine customer segmentation, communicate with them and this can give birth to new solutions, both from complaints expressed by customers to input provided by customers. In addition, CRM banking can find out the needs of customer's needs, and this can be utilized by creating services or products that are following the needs and expectations of the community so that they can compete with existing competitors.

Currently many types of banking have advantages, this makes banks compete to gain the trust of customers in using the services offered. With banking CRM, it is very helpful to find information on customer needs and expectations and find new solutions or innovations that can meet customer needs. This opens new opportunities that can improve a good experience with the banking sector and can increase customer loyalty, besides that CRM can support and improve the digitalization process in banking, both in terms of service, communication between customers. Thus, the relationship between the customer and the company is increasing. Banks need CRM to excel in the competition because CRM helps identify, develop, and turn prospects into a non-discriminatory agreement between the two parties.

1. What is the role of CRM before and during the pandemic for banking?
2. How necessary is CRM in dealing with the corona pandemic problem for banks?
3. Can CRM meet the needs of banking customers, especially during the Corona pandemic?

III. RESEARCH METHODOLOGY

The research method used in this study is qualitative. Qualitative research is research that intends to understand the phenomena of what is experienced by research subjects such as behaviour, perceptions, motivations, actions, etc. holistically and thorough descriptions in the form of words and language in a special context that is natural and with utilizing various natural methods [11]). This type of qualitative descriptive research, where the words spoken or written about human behaviour that can be observed. The data collection technique used in this research is the interview method. This research interview method was carried out online through the Zoom application and WhatsApp call and several interviewees wanted to interview directly at their offices. During the interview process, the writer asked 14 questions that represented the problem

formulation on this research topic and the instrument validation process through *expert judgment*. After that, the researcher will conduct individual interviews with the informants, according to a mutually agreed time. The sampling technique in this study uses a purposive technique, where the author will determine the source based on the criteria that have been determined from the start, and the author discusses the questions he wants to ask and informs the purpose of asking the question. Samples were taken based on the criteria that have been determined by the author as many as six people. Which consists of 5 Bankers who have work experience and understand CRM and 1 former employee who is now a lecturer at Bina Nusantara University and is conducting banking research. The criteria for the sources of this research are to have experience working in banking for more than 10 years and understand and understand CRM.

After getting data from interviews with resource persons, the authors will manage the transcribed data into written form, through the NVivo 11 Plus software [12,13]. Where the author will carry out several stages of validity testing, namely credibility testing to ensure the results of this study are precise and accurate, transferability tests to determine whether the research results can be used for other research. After doing some validity tests. The data will be analysed by the author for the topic of discussion of the thesis content. The data analysis used has several stages, namely open coding where the author will create a title or main category based on a transcript that has been made at the beginning. After that, there is axial coding, where the authors group the categories according to the main categories and see the relationship or relationship between these categories. Furthermore, there is selective coding, where the author will choose the coding results which are relevant to be included in this study and the last one is the Text Search Queries which functions to see the words that appear most often and check the data to prevent important data from being used.

IV. RESULTS AND MANAGERIAL IMPLICATIONS

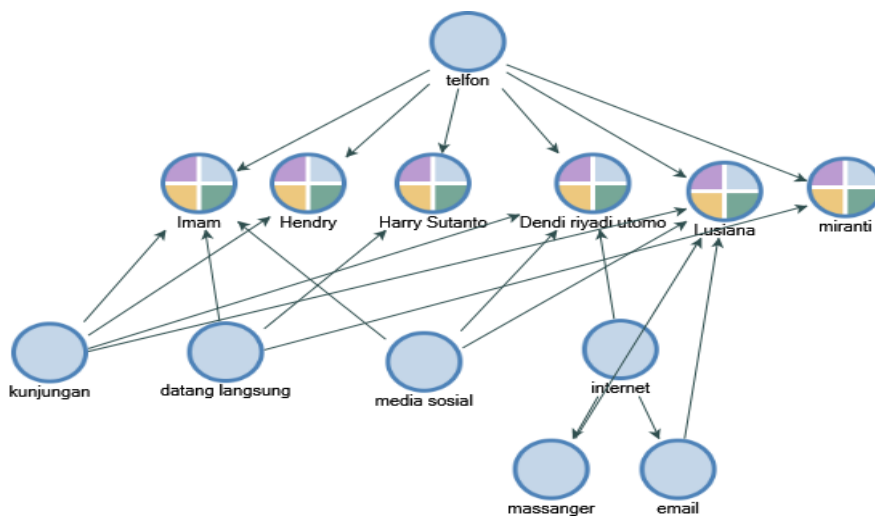


Figure 1. Banking Interaction Media Before the Pandemic (Nvivo Output)

Based on the results of interviews conducted by researchers and the results of processing through Nvivo (Figure 1), it can be concluded as follows; The interviewees argued that the way banks interacted with customers before the emergence of Covid-19 in Indonesia was by meeting directly with customers/users, such as direct visits to bank

branch offices or direct visits to customers and/or by telephone to make an appointment. Several sources said that apart from telephone and face-to-face meetings, there are other media for interaction such as social media, internet banking, and media such as ATMs.

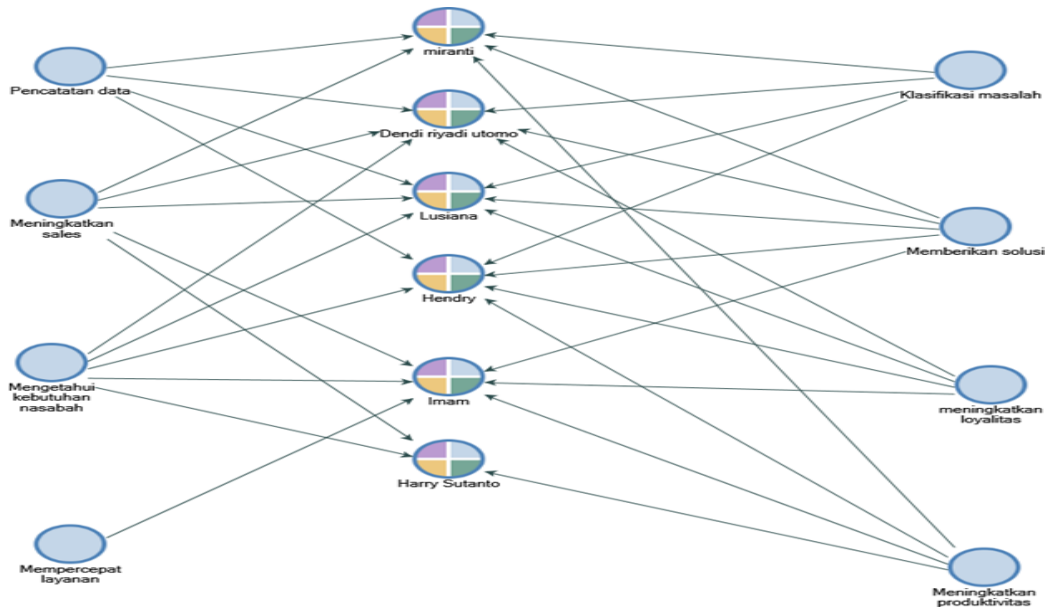


Figure 2. Role of CRM Before the Pandemic (Nvivo Output)

Based on the results of interviews and data processing through Nvivo (Figure 2), it can be concluded that the role of CRM for banking before the Covid-19 Virus pandemic was as follows:

- The classification problems

Of CRM system helps companies, especially banks to classify existing problems according to the level of similarity and the way the system classifies problems that arise. Employees or staff are inputting the problem data into the system according to the categories contained in the system. Thus, all problems are recorded in the system according to their classification. Therefore, the CRM system helps classify problems according to the level of similarity and categories contained in the system, it helps make it easier for banks to process problems that are very large and different every day to be more specific so that problem solving becomes easier.

- Providing solutions

That CRM helps banks find and provide solutions to problems that occur. For example, when a customer experiences a problem related to a transaction by inputting it into the CRM system, a solution or resolution of the problem will be given. The existence of CRM is very helpful because in a day there are not a few problems faced by banks and of course these problems require solutions or solutions and the CRM system is here to process these problems and then provide solutions without the need for manual analysis again.

- Accelerating services

CRM speeding up the services provided because, with the CRM system, banking is no longer necessary to confirm the customer's origin branch, but the CRM system helps to confirm it because this system has been integrated between branches and head office. With the CRM system, the service will be greatly improved and it will also have a positive impact on the customer's image and mindset towards the banking sector.

- Knowing Customer Needs The

The banking CRM system can find out the needs of its customers because the system helps banks record all the needs of their customers and classify those needs. By knowing the needs of their customers, automatically banking will be easier both in preparing service strategies or sales strategies because banks already have a basis that is used as a reference, namely customer needs.

- Improving the Loyalty of

The CRM system is very useful for increasing customer loyalty, this is proven by the CRM system providing faster services, and the problems experienced by customers are resolved more quickly. This happens because the CRM system records analyzes and provides results from the data faster than recording and analyze manually. Therefore, the CRM system is an indispensable system for banking because the CRM system can increase the speed of service to customers which can form customer loyalty and customer loyalty is one of the goals of banking so that it can continue to run and grow.

- Increasing Productivity

CRM increases the productivity of banking employees because with CRM employees no longer need to do their work manually such as bookkeeping, journals, and calculations and besides that CRM is also able to increase the productivity of the marketing team because with CRM the team can know the customer database so that the marketing team can offer suitable products and following the interests of customers so that sales are more targeted as well. The CRM system makes it easy for companies to control the performance of their employees so that all work progress can be completed properly following the directions given by the company. This has a positive impact on banking because, with the increase in the productivity of banking employees, banks can develop both in terms of service and sales.

- Increasing Sales

CRM system increases sales from banking because with the CRM system banking can find out all things related to its customers such as hobbies, things you like, and what products to use, knowing this, banks will offer products according to the data they have so that sales are more

targeted and the potential for closing sales is higher. In addition, CRM can improve the services of the bank so that the bank has added value in the eyes of customers so that customers will not hesitate to use the products offered, it also increases sales from the bank. This makes CRM very useful for banks because it makes it easier for banks to record data and analyze customer behavior, to improve bank services to bank users.

- Assisting in Data Recording

Every bank must have quite a lot of customers, each customer is required to register themselves, starting from the name, age, gender, occupation, and others. Each of these data will be stored by the bank in a system. The use of this data collection is to find out customer transaction activities, in addition to knowing customer activities. This system is also useful for entering reports such as complaints, problems, or progress into the system. If a bank does not have a system, the recording of customer data will be very messy and unsystematic. So, when a problem occurs, the recording will be more complicated and the risk of data loss will be higher, not properly monitored.

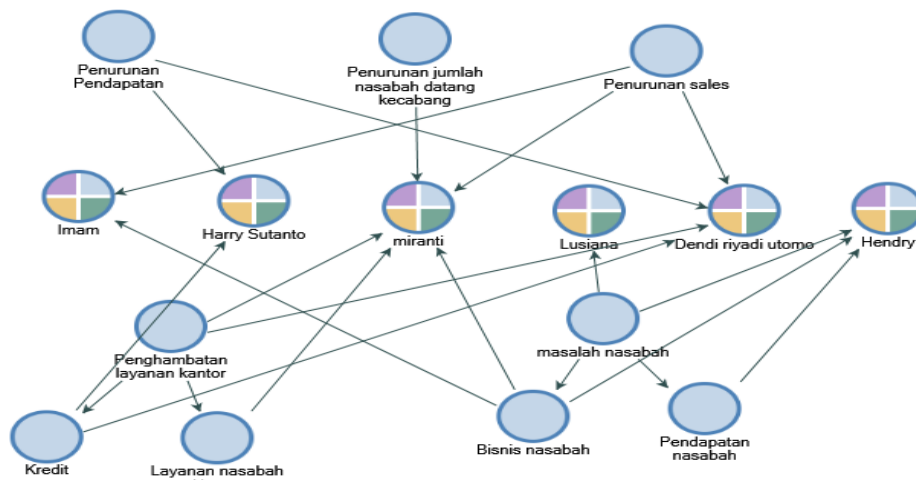


Figure 3. The Effect of the Pandemic on National Banking (Nvivo Output)

Based on the results of interviews and data processing using Nvivo (Figure 3), it can be concluded that the effects of the covid-19 pandemic on Indonesian banking are as follows:

- The customer problem

Covid-19 greatly affects the economy and business of their customers which causes banks to be affected because customers are the main pillar of the banking business, if customers experience problems, the banking system will automatically be affected. Here, banks play a very important role in helping their customers find solutions to the problems experienced during the COVID-19 virus pandemic because almost all sectors are affected by the Covid-19 Virus pandemic.

- Service barriers

Barriers that the Covid-19 pandemic greatly affects the services provided by banks, as usual, credit can be disbursed as long as it is under banking regulations. However, now

that the economic conditions are not good, banks must be more careful to avoid bad loans, besides that the analysis process for credit disbursement is also hampered due to the PSBB policy. In addition, public services are directly affected because banks have to take into account the health of their employees and customers, which has caused many branch offices to be temporarily closed and their operations moved to the center so that they can help government policies reduce the spread of the COVID-19 virus. The difference between services before the pandemic and during the pandemic is that in the past, when customers needed something or had problems, they could go directly to the nearest branch office to consult with banking staff without having to pay attention to the number of people who were present in banking and nothing was being monitored. It's different from now during this pandemic. banks limit the number of their services and reduce office operating hours as well as implementing strict health protocols aimed at avoiding the spread of the covid-19 virus. Therefore,

banking services are hampered due to policies issued by the government and banks to prevent the spread of COVID-19 and also keep customers from contracting the virus. However, banks continue to make efforts so that services can still be carried out optimally even during the current pandemic, where everything is completely limited.

- Decrease in Number of Customers Visiting Branches

There is a new regulation from the Government, namely PSBB (Large-Scale Social Restrictions) which limits the space for movement or community activities outside the home. This is done to reduce the spread of the Covid-19 virus in Indonesia. This also has an impact on the banking sector because the activities of customers are limited when they want to make transactions in banking, which causes a decrease in the number of customers visiting the bank. For example, such as Bank Danamon, customers of Bank Danamon can make transactions through the e-channel provided by the bank which causes customers not to need to visit the bank, because the e-channel provided is complete enough to meet customer needs.

- Declining People Purchasing Power

The decline in people's incomes during the Covid-19 pandemic caused people's purchasing power to decline. This makes the Government issue policies related to payment of obligations or can be called Restructuring. This is an effort to improve credit activities for debtors who have difficulty fulfilling their obligations by reducing interest rates to customers. As stated by the former Bench Manager of bank Mandiri, that the bank experienced a decline of around 30% due to regulations from the OJK which extended credit arrears from 6 months to 1 year which caused banks to experience a significant decline in income.

- Decrease in Sales

There was a decline in sales during the pandemic The Covid-19 virus was caused due to declining economic conditions, besides that many customers took into account health factors so it was difficult to find a product to offer, besides that there were also issues that made customers worried about using banking products, namely the issue of an economic recession that would make customers panic. . The way banks anticipate this is by offering products that are really only needed by the customer so that sales are made on target.

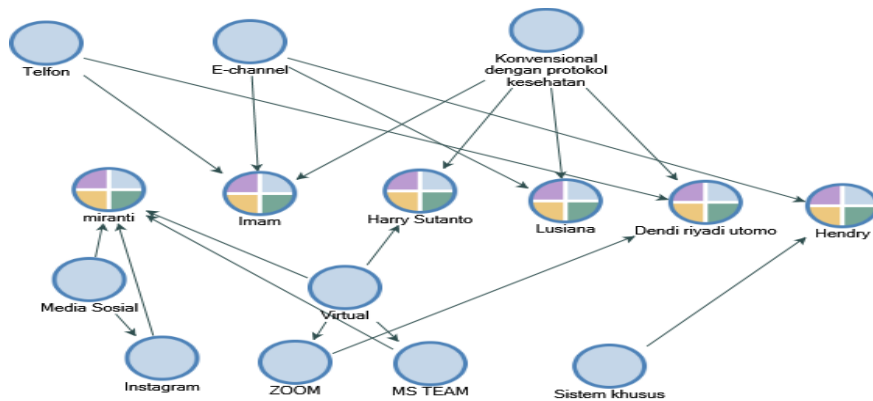


Figure 4. Media Interacting with Banking During a Pandemic (Nvivo Output)

During the COVID-19 pandemic, banks can still interact with their customers using different media or with strict protocol rules (Figure 4). Banking provides services that have been provided by banks, such as mobile banking, social media platforms, virtual applications, e-channels, or by telephone. Each bank has a different way of responding to its customers. Some banks provide special services for users, to reduce direct interaction or Face to Face on location, there are also banks that continue to permit for users to come directly to the location to make transactions.

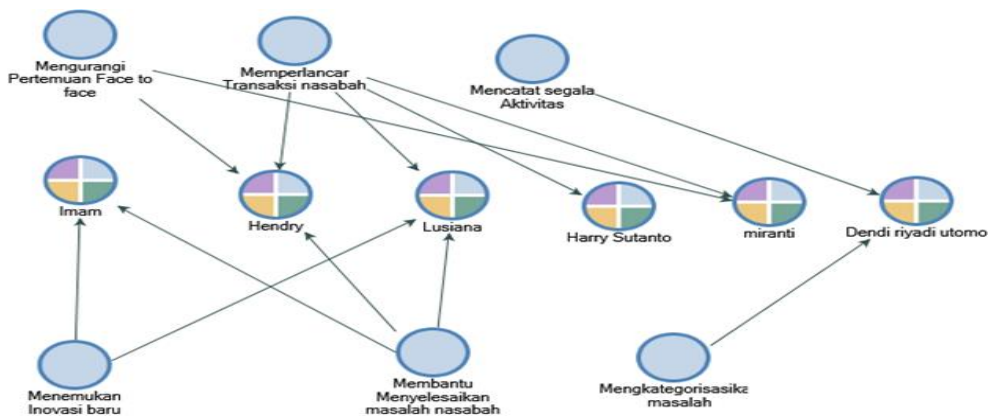


Figure 5. The Role of CRM During a Pandemic (Nvivo Output)

Based on the results of interviews and data processing using Nvivo (Figure 5), it can be concluded that the influence of the role of CRM during the pandemic on Indonesian banking is as follows:

- Helping Resolve Customer Problems

CRM is very helpful for banks to deal with problems that arise, especially those felt by customers such as obstacles when using e-mail. - Channels with this CRM system make it easier for banking to find out what obstacles occur because everything is recorded in the system and find solutions for these problems, besides that, thanks to this CRM system, banks know the needs of customers so that banks can offer products that can help during the pandemic. this.

- Streamlining Customer Transactions

The CRM system helps facilitate transactions, especially in this pandemic era which makes most customers only able to make transactions at home and the transaction process remains the same at the branch or home because this CRM system has helped customers and banks have made this system able to meet the needs of their customers. Here CRM helps customers as well as banks when conducting transactions with the customer's CRM system can be helped when experiencing problems in transactions. Meanwhile, for banking, when customers experience problems, they can be resolved immediately because the CRM system has summarized all the obstacles experienced by customers and then provides solutions.

- Recording All Banking Activities

The CRM system is a system that is needed by banks today because the system records all types of transactions that occur every day, REFERENCE Sall data recorded by the system can be stored safely and can be reused if needed by banks. As stated by the Bench Manager of Bank BTN that the CRM system can still be used in the pre-pandemic and post-pandemic periods because the role of the system cannot be replaced by other systems.

- Finding New Innovations

CRM helps banks find new innovations by looking at problems or complaints that are often experienced by customers and then finding solutions to these problems. Besides that, how CRM helps banks find new innovations is because CRM is a database owned by banks, so every time you want to create a new product or banking innovation, you can check with the CRM system what customer needs and desires are, then implement those needs in the innovations that will be made. In the past, CRM was only used as an alternative because everything can still be done directly at the branch and CRM is only a system that helps, while during this pandemic where banking staff can no longer carry out excessive activities in the office, the role of CRM has changed from being an alternative to a necessity and cannot be replaced.

- Categorizing Problems

This CRM system helps banking employees categorize problems found in the field and this is very helpful for banks because if the problem has been categorized, the solution will be much easier.

- Reducing Face to Face Meetings

This CRM system is very helpful during the Covid-19 Virus pandemic because with this CRM system customers no longer need to come to the banking branch because there is already a system that can be operated and used by customers at home and its function is almost the same as when customers go to the office branch. here CRM plays a very important role for banking because in the era of the covid-19 pandemic, many activities cannot be carried out because the risk of being exposed to covid-19 is high, it requires customers or staff to stay at home and this CRM system helps operate all services that can be used by customers such as For example, mobile banking can be used for transactions such as transfers or balance checks, account mutations, etc. and mobile banking is one of the CRM tools created by banks.

CRM System Change

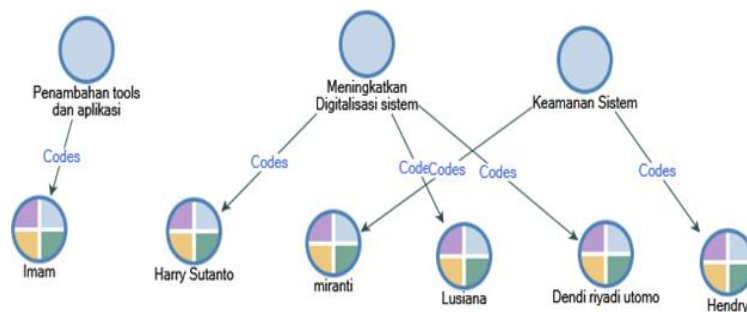


Figure 6. CRM System Changes (Nvivo Output)

Based on the results of interviews and data processing using Nvivo (Figure 6), it can be concluded that the CRM system changes during the pandemic are as follows:

The CRM system has not experienced significant changes, there is only system improvement, namely increasing system security, adding tools that are appropriate

and can be used by customers and improving system so that it can become more digital and keep up with the times. Additional tools were also added in order to understand new problems from customers and also to improve banking services. There are also additional tools, in order to increase the security of the system because the system used is still

not safe for storing data. This is an input for every bank in improving the quality of its services.

V. CONCLUSIONS AND SUGGESTIONS

Before the Pandemic, the CRM system helped companies classify existing problems, increase loyalty, increase sales, know customer needs and record data and provide solutions to problems that occurred, and during this pandemic the role of the CRM system was increasingly felt which not only facilitated customer transactions, help banks find new innovations, categorize problems encountered, and reduce Face to Face meetings, but the role of CRM is more significant than before the pandemic CRM is an internal system that is very much needed by banks in conducting their business. which has been built by banks has become the basis of banking in dealing with a pandemic that requires speed in responding to changes in the way of interaction with customers who previously had more transactions with face to face with this pandemic making banks to innovate more quickly so as not to reduce the quality of service but still be able to serve the needs of its customers.

Another thing about using CRM is that it makes it easier for banks to quickly identify customer needs and complaints and based on this information can immediately make strategic actions that can immediately meet customer expectations and satisfy their customers. This information is also useful for banks to be able to provide innovative solutions that are right on target, especially when facing a pandemic that requires banks to adapt to new habits called the new normal era.

Pno future pandemic main needs of customers are still able to conduct banking activities without the need to leave home to come. To meet these needs, additional banking tools from the CRM system such as Internet banking, Mobile Banking and ATMs help ensure that all activities such as transfers, payments, checking balances, opening accounts and others can be carried out by customers even at home. So, it can meet the needs of customers in this pandemic era. and the suggestion is that banks need to improve the quality of the bank's CRM system to maintain data security from each customer. Banks must increase the use of CRM systems, especially in today's digital era so that banking can continue to exist and become the first choice of the community. In addition, banks must also develop a CRM system so that the CRM system is not only an alternative or auxiliary system, but also becomes a system that can reach all lines of banking business. Future research is expected to examine quantitatively, related to the required CRM system, customer needs, and banking activities, as well as regulatory challenges that exist in the new normal period.

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