

ABSTRAK

Laporan tugas akhir ini bertujuan untuk mendeskripsikan penerapan strategi *Customer Relationship Marketing* (CRM) dalam menangani keluhan nasabah serta dampaknya terhadap kepuasan nasabah di Bank Riau Kepri Syariah Cabang Pembantu Rumbai Pekanbaru. Penulisan dilakukan secara kualitatif dengan pendekatan deskriptif, berdasarkan hasil observasi dan wawancara selama kegiatan magang yang berlangsung selama 2,5 bulan. Strategi CRM yang diterapkan oleh instansi mencakup pendekatan personal terhadap nasabah, komunikasi yang terbuka dan empatik, pelayanan cepat dalam menyelesaikan keluhan, serta edukasi mengenai prinsip-prinsip syariah. Hasil pembahasan menunjukkan bahwa penerapan CRM di cabang ini mampu meningkatkan kepercayaan dan loyalitas nasabah, memperkuat hubungan jangka panjang, serta menciptakan citra positif bank di mata masyarakat. Namun demikian, ditemukan beberapa hambatan dalam pelaksanaannya, seperti keterbatasan sumber daya manusia, belum optimalnya sistem pencatatan digital, serta keterbatasan kewenangan cabang dalam menangani keluhan tertentu. Oleh karena itu, laporan ini juga mengusulkan beberapa solusi seperti peningkatan pelatihan pegawai, pengembangan sistem CRM berbasis teknologi, serta pelimpahan sebagian kewenangan kepada cabang pembantu. Kesimpulan dari laporan ini adalah bahwa CRM berperan penting dalam membangun kualitas pelayanan perbankan syariah yang tidak hanya responsif tetapi juga bernilai etis dan spiritual. Penerapan CRM secara konsisten dan strategis dapat menjadi fondasi dalam meningkatkan kepuasan nasabah secara berkelanjutan.

Kata Kunci: Bank Riau Kepri Syariah, *Customer Relationship Marketing*, Keluhan Nasabah, Kepuasan Nasabah, Perbankan Syariah.

ABSTRACT

This final report aims to describe the implementation of Customer Relationship Marketing (CRM) strategies in handling customer complaints and their impact on customer satisfaction at Bank Riau Kepri Syariah, Rumbai Sub-Branch Office, Pekanbaru. The report uses a qualitative descriptive approach, based on direct observation and interviews conducted during a 2.5-month internship. The CRM strategies applied by the institution include a personal approach to customers, open and empathetic communication, prompt complaint resolution, and customer education on Islamic financial principles. The findings show that CRM practices at this branch significantly contribute to increasing customer trust and loyalty, strengthening long-term relationships, and building a positive image of the bank within the community. However, several challenges were also identified, including limited human resources, the absence of an integrated digital complaint-tracking system, and restricted authority at the sub-branch level to resolve certain issues. Therefore, this report proposes several solutions, such as regular employee training, the development of a basic CRM digital system, and partial delegation of authority from the head office to the sub-branch. The conclusion drawn is that CRM plays a vital role in enhancing service quality in Islamic banking, not only by being responsive but also by aligning with ethical and spiritual values. The consistent and strategic application of CRM can serve as a foundation for achieving sustainable customer satisfaction.

Keywords: Bank Riau Kepri Syariah , Customer Relationship Marketing, Customer Complaints, Customer Satisfaction, Islamic Banking.