ANALYSIS APPLICATION OF CUSTOMER RELATIONSHIP MANAGEMENT (CRM) COMPANY OF PT. BANK MANDIRI TBK.

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ABSTRACT: *The research aims were to determine how the levels of impoertance and the level of performance, as well as the attributes of service become a priority in the application of Customers Relationship Management (CRM) of PT. Bank Mandiri Tbk. In Indonesiain 2014.This research used a descriptive analysis technique and Importance Performance Analysis (IPA). The sample in the research was 385 respondents. The results have shown that in the applicating of CRM, such as call center, contact center, web-based services and direct service had level of performance that was lower than the level of impoertance. Toward variable call center and contact center service, there were two service attributes becoming main priority to improve the level of customers satisfaction, while variable of web-based services, there was an attribute that had a high level of importance and level of satisfaction was on average, so it was prioritized to be done, while variable direct service, there were two attributes of service become a priority to improve customers satisfaction.*

KEYWORDS: Customer Relationship Management (CRM), Operational CRM, Importance Performance Analysis (IPA), Banking Corporate.

INTRODUCTION

"In modern world today, the role of banks in promoting a country's economy is enormous. Almost all sectors relating to financial activities always require the bank service, the bank is defined as a financial institution whose operations are to collect funds from the public and distribute thefunds back to the public as well as providing other banking services"(Kasmir, 2013: 3). In the official web site of Bank Indonesia (www.bi.go.id, March 19, 2014), it's found that "the role of the bank is needed in maintaining monetary stability and financial system stability. Where monetary stability and financial stability are like two sides of a coin that can not be separated, so that the success of monetary stability that followed the success of the stability of the financial system will support sustainable economic growth". Kompas.com (March 18, 2014), "banking position in the role of economic development of Indonesia has reached 80 percent. Indonesia currently has a strong banking to support the economic development of the nation. "According to the data of commercial banks in Indonesia based on the official web site of Bank Indonesia (www.bi.go.id, March 19, 2014), totaly, there are120 commercial banks in Indonesia. By the 120 banking companies, 5of them are state-owned banks.The following Table 1.1 shows the financial data of banks in Indonesia with the largest assets as of December 2013.

Table1: Financial Large Indonesia Banks in 2013(Rp.Trilion)

No.	Description	Mandiri	BRI	BCA	BNI
1	Total Asset	733,100	606,370	496,305	386,655
2	Total Revenue	49,909	57,301	26,439	28,499
3	Net Income	18,204	21,160	14,254	9,054
4	Customer Deposits	556,341	454,730	409,486	291,890
5	Loans Granted	472,435	413,263	312,290	250,638

Source: annual report of each bank in 2013

Based on the financial data inTable1 shows that PT Bank Mandiri Tbk. is the most trusted by the public in deposit money reaching Rp. 556.341trillion, it's also the most trusted by the public in money loan reaching Rp. 472.435 trillion. But the success of the Mandiri Bank is continuously followed by other banks as competitors. Its closest competitorisis Indonesian Republic Bank with total deposits and loans respectively Rp. 454.730 trillion and Rp. 413.263 trillion.

By competitor condition that is getting more competitive, PT. BankMandiri, Tbk seeks to improve the qualityof service and transformation. Based on the annual report PT. BankMandiriTbk in 2013, "Achieving generated throughout 2013 is very significant.These achievements is generated through its main strategy of network expansion, improved funding mix, fulfilling the needs of customer transactions and strengthen customer loyalty. According to Sadikin in Suryadi (2011), "actually, something make customers loyal is not giving raffle prizes and high bank interest, but rather something that the customer expected. Loyality is more emotional than the material, in this case, emotionally means personal relationship between companies and customers. Of course, supportease of transacting with any new technology is a necessity because other banks also provided. "Customer Relationship Management (CRM) is the process of managing detailed information about each customer and manage all"touch points" carefully to maximize customer loyalty customer. Customer touch point is any occasion where a customer faces brands and products from actual experience, mass communications to casual observations, Kotlerand Keller (2007: 189)

According to Kotlerand Armstrong (2008: 15), customer relationship management is the over all process of constracting and maintaining profitable customer relationships by delivering value and high customer satisfaction. Furthermore, according to Buttle (2009: 48) "CRM is the core business strategy that integrates internal processes and functions, and external networks, to create and deliver value to targeted customers at a profit. It is grounded on high quality customer related the data and enabled by information technology"Alma in Kalalo (2013: 1555), customer relationship management or commonly known as Customer Relationship Management (CRM) is a process in obtaining, maintaining and improving a profitable customer relationships with the goal of creating value for customers, so customer is satisfied and maximizing profits for company in order to gain a competitive advantage (comparative advantage), pay attention to product quality in order to give excellence satisfaction for customers. Furthermore, according toAnton and Petouhoff in Mulyaningsih (2013: 1730),

Customer Relationship Management (CRM) is the activity and strategic business involving all resources to establish, manage and maintain relationships with existing customers, to determine the needs and wants of customers. Kotlerand Keller (2007: 151), said that the purpose of customer relationship management (customer relationship management) include: (1) Acquiring New Customers, Acquire new customers by promoting thebenefits of the productor service in terms of innovation and ease, because the value of a product or service is better supported by satisfactory service; (2) Enhancing the Profitability of Entering Customer, Enhancing the benefit that is got by customers with promoting the sale of product and services again; (3) Retaining Profitable Customers for Life, Holding customers benefit by offering what is needed by the market, because the value of a product or service for the customer is proactive relationship that is the best suits with their needs

RESULTS AND DISCUSSION RESEARCH

Characteristics of Respondent

Respondents in this research were customers of PT. BankMandiriTbk the number of them were 385 respondents. Characteristics of respondents were the identity of respondents who considered relevant to the issues identified. Characteristics of respondents in this research were based on gender, age and professions. Here was a more detailed explanation of the

Characteristics of respondents were summarized by the researcher.

Characteristics of Respondents by Gender

Based on the results of the processing of the questionnaires have been received, it is known that male was 187 respondents with a percentage of 49% and the percentage of female are 198 respondents with a percentage of 51%. This showed female respondents were lightly more than male

Characteristics of Respondents by Age

Based on the results of the processing of the questionnaires have been received, it is known that people by age < 20 years old was 56 people with a percentage of 15%, respondents by age 20-40 years old with were 316 people with a percentage of 82% and respondents with age > 40 years old were 13 people with percentage of 3%. This indicates that respondents are dominated by age 20-40 years.

Characteristics of Respondents by profession

Based on the results of the processing of questionnaires that have been received was known that student respondents were 211 people with a percentage of 55%, private sector employee respondents were 57 people with a percentage of 15%, entrepreneur respondents were 49 people with a percentage of 13%, civil servant respondents were 68 people with apercentage of18%, while others profession was 0 so the percentage was 0%. It showed that the majority of respondents by profession were the student respondents.

DescriptiveAnalysis

Respondents' response toward Attribute of Call Center Service or Contact Center Service PT. Bank Mandiri Tbk

Table2: Respondents' response toward Attribute of Call Center Service or Contact Center Service PT. Bank Mandiri Tbk

Call Center Service or Contact Center Service															
No	Attribute Service	The Level of Importance							The Level of Satisfaction						
		Score				Sum	TotalScore	Ideal Score	Score					Total Score	Ideal Score
		1	2	3	4				1	2	3	4			
1	The accuracy of the service Mandiri Bank through Mandiri call center 14000	0	3	193	189	385	1341	1540	0	52	255	78	385	1181	1540
		0%	0,77%	50,1%	49%	100%	87,1%		0%	13,5%	66,2%	20,2%	100%	76,6%	
2	Alertness handling customers' complaints through Mandiri call center 14000	0	22	257	106	385	1239	1540	0	152	225	8	385	1011	1540
		0%	5,7%	66,7%	27,5%	100%	80,4%		0%	39,4%	58,4%	2,07%	100%	65,6%	
3	The friendliness of Mandiri Bank employees in serving customers through Mandiri call center 14000	0	21	258	106	385	1240	1540	0	119	263	3	385	1039	1540
		0%	5,4%	67%	27,5%	100%	80,5%		0%	30,9%	68,3%	0,77%	100%	67,4%	
4	Attention Mandiri Bank's employees in serving customers through call Mandiri call center 14000	0	115	186	84	385	1124	1540	0	164	169	52	385	1043	1540
		0%	29,8%	48,6%	21,8%	100%	72,9%		0%	42,5%	43,8%	13,5%	100%	67,7%	

5	Politeness Mandiri Bank's employees in serving customers through Mandiri call center 14000	0	43	206	136	385	1248	1540	0	124	187	38	385	961	1540
		0%	11,1%	53,5%	35,3%	100%	81%		0%	32,4%	48,5%	9,8%	100%	62,4%	
6	Mandiri Bank's employees' ability to communicate with customers through Mandiri call center 14000	0	31	293	61	385	1185	1540	0	160	187	38	385	1033	1540
		0%	8,05%	76,1%	15,8%	100%	76,9%		0%	41,5%	48,5%	9,8%	100%	67,1%	
7	Easy of contacting Mandiri call center 14000 by views of fluency in the process of communicating	0	117	222	46	385	1084	1540	0	224	154	7	385	938	1540
		0%	30,3%	57,6%	11,9%	100%	70,3%		0%	58,1%	40%	1,8%	100%	60,9%	
		Sum of Total Score					8461		Sum of Total Score					7206	
		Average of Total Score					1208,7		Average of Total Score					1029,4	
		Average Percentage of Score Total					78,4%		Average Percentage of Total Score					66,8%	

Table 2: Describing the respondents' responses about service attributes in the Call Center Service or Contact Center Service PT. Bank Mandiri Tbk. Based on the results of data processing were presented in Table 2 it could be seen that for the level of importance of service attribute number 1 got the highest total percentage score about 87.1%, while the satisfaction level of service attributes for number 1 also got a percentage of the highest total scoreis about 76.6%. The results of the over all score of seven service attributes call center or contact center, for the level of importance was 8461, while for the level of satisfaction for 7206.

Respondents' responses toward Attributes Website- Based Service PT. Bank Mandiri Tbk

Table3: Respondents' responses toward Attributes Based Website Service PT. Bank Mandiri Tbk

Website-Based Services															
No	Attribute Service	The Level of Importance					Total Score	Ideal Score	Level of Satisfaction					Total Score	Ideal Score
		Score				Total			Score				Total		
		1	2	3	4				1	2	3	4			
8	The accuracy of Mandiri Bank's employees service through the Internet on website www.bankmandiri.co.id	0	162	179	44	385	1037	1540	0	156	223	6	385	1005	1540
		0%	42,1%	46,4%	11,4%	100%	67,3%		0%	40,5%	57,9%	1,5%	100%	65,2%	
9	Alertness handling customer' complaints via Mandiri Internet www.bankmandiri.co.id	0	161	180	44	385	1038	1540	0	182	197	6	385	979	1540
		0%	42,1%	46,7%	11,4%	100%	67,4%		0%	47,2%	51,1%	1,5%	100%	63,5%	
10	The information that is presented through the Internet supported services Mandiri Bank	0	105	236	44	385	1094	1540	0	156	223	6	385	1005	1540
		0%	27,2%	61,2%	11,4%	100%	71%		0%	40,5%	57,9%	1,5%	100%	65,2%	
11	Easy of communication to inform the complaints through the Mandiri Internet www.bankmandiri.co.id	0	88	219	78	385	845	1540	0	154	222	9	385	1010	1540
		0%	22,8%	56,8%	20,2%	100%	54,8%		0%	40%	57,6%	2,3%	100%	65,5%	

12	Easy of communication to inform the needs through Mandiri Internet www.bankmandiri.co.id	0	51	121	213	385	1317	1540	0	126	184	75	385	1104	1540
		0%	13,2%	31,4%	55,3%	100%	85,5%		0%	32,7%	47,7%	19,4%	100%	71,6%	
13	Performance Mandiri Bank website www.bankmandiri.co.id	0	10	178	197	385	1342	1540	0	61	244	80	385	1174	1540
		0%	2,5%	46,2%	51,1%	100%	87,1%		0%	15,8%	63,3%	21,2%	100%	76,2%	
14	Easy to access Mandiri Bank's website	0	35	272	78	385	1198	1540	0	180	133	72	385	1047	1540
		0%	9,1%	70,6%	20,2%	100%	77,7%		0%	46,7%	34,5%	18,7%	100%	67,9%	
		Sum of Total Score					7871		Total Total Score					7324	
		Average of Total Score					1124,4		Average Total Score					1046,2	
		Average Percentage of Total Score					72,9%		Average Percentage of Total Score					67,8%	

Table 3: Describing the responses of the respondents on the attributes Website-Based Services PT. Bank Mandiri Tbk. Based on the results of data processing were presented in Table 3, it can be seen that for the level of importance of service attribute the number 13 got the highest total percentage score about 87.1%, while the satisfaction level of service attributes for number13 also got a percentage of the highest total scoret about 76, 2%. The results of the over all score of the total number of seven service attributes Website-Based, for the Level of importance was 7871, while for the level of satisfaction was 7324.

Respondents' responses toward Attributes of direct Services PT. Bank Mandiri Tbk

Table4: Respondents' responses toward Attributes of direct Services PT. Bank Mandiri Tbk

Direct Services																
No	AttributeService	The Level of Importance							The Level of Satisfaction							
		Score				Sum	Total Score	Ideal Score	Score				Sum	Total Score	Ideal Score
		1	2	3	4				1	2	3	4			
15	The accuracy of employee services through the customer services at the bank office	0	104	202	79	385	1130	1540	0	130	252	3	385	1028	1540
		0%	27%	52,4%	20,5%	100%	73,3%		0%	33,7%	65,4%	0,7%	100%	66,7%	
16	Alertness handling customers' complaints through the customer service at the bank office.	0	124	127	134	385	1165	1540	0	238	99	48	385	965	1540
		0%	32,2%	32,9%	34,8%	100%	75,6%		0%	61,8%	25,7%	12,4%	100%	62,6%	
17	Friendliness direct service in the office of the bank to the customer	0	82	170	133	385	1206	1540	0	209	129	47	385	993	1540
		0%	21,2%	44,1%	34,5%	100%	78,3%		0%	54,2%	33,5%	12,2%	100%	64,4%	
18	Attention in the service of the employee in the office ofthe bank to the customer	0	3	193	189	385	1341	1540	0	160	187	38	385	1033	1540
		0%	0,7%	50,1%	49,1%	100%	87,1%		0%	41,5%	48,5%	9,8%	100%	67,1%	
19	Politeness employees' services (Customer Services) at the office of the bank to the customer	0	43	206	136	385	1238	1540	0	195	181	9	385	969	1540
		0%	11,1%	53,5%	35,3%	100%	80,3%		0%	50,6%	47,1%	2,3%	100%	62,9%	

20	Bank employees' ability to communicate directly with customers inproviding services	0	51	121	213	385	1317	1540	0	82	225	78	385	1151	1540
		0%	13,2%	31,4%	55,3%	100%	85,5%		0%	21,2%	58,4%	20,2%	100%	74,7%	
21	Supported Facilities services to customers in the offices of BankMandiri	0	11	156	218	385	1362	1540	0	124	187	74	385	1105	1540
		0%	2,8%	40,5%	56,6%	100%	88,4%		0%	32,2%	48,5%	19,2%	100%	71,7%	
22	Cleanliness Bank office	0	0	256	129	385	1284	1540	0	171	178	36	385	1020	1540
		0%	0%	66,4%	33,5%	100%	83,3%		0%	44,4%	46,2%	9,3%	100%	66,2%	
23	Convenience Bank office	0	8	175	202	385	1349	1540	0	152	225	8	385	1011	1540
		0%	2,07%	45,5%	52,4%	100%	87,5%		0%	39,4%	58,4%	2,07%	100%	65,6%	
		Sum of Total Score					11392		Sum of Total Score					9275	
		Average of Total Score					1265,7		Average of Total Score					1030,5	
		Average Percentage of TotalScore					82,1%		Average Percentage of TotalScore					66,8%	

Table 4: describing the respondents' responses about attributes of dirict Service of PT. Bank Mandiri Tbk. Based on the results of data processing were presented in Table4, it can be seen that for the level of importance of service attribute the number 2 got the highest total percentage scoreabout 88.4%, while the satisfaction level of service attributes for the number 20 got the highest total percentage score of 74.7%. The results of the over all score of the total number of direct of nine attributes, for the level of importance were 11392, while the level of satisfaction were 9275.

Importance Performance Analysis (IPA)

To answer the problem statement that has been stated previously was used analysis techniques Importance Performance Analysis (IPA). This analysis technique was used to determine the level of importance and the level of satisfaction of a service attribute, and then comparing the level of importance with the level of satisfaction that aims to determine the respondents to the service attributes will be further described in the Cartesian diagram. The following will describe the results of respondents obtained through questionnaires concerning statements relating to the level of importance and level of satisfaction with the service attributes by PT. Bank MandiriTbk, having regard to the value of the total score derived from the calculation in the previous subsection (descriptive analysis), then it would look for the average of each of the total score and inserted into the Cartesian diagram. Average Level of Importance and Satisfaction over all variables (Call Center Service or Contact Center Service, Website-Based Service, Direct Service)

Table5: AverageLevel of Importance and Satisfaction Over all Variables

No	Service Attribute	Total Score of Importance	Total Score Satisfaction	Y_i	X_i
1	The accuracy of the service employees through Mandiri call center 14000	1341	1181	3,48	3,06
2	Alertness handling customers' complaints through Mandiri call center 14000	1239	1011	3,21	2,62
3	The friendliness of the bank employees in serving customers through Mandiri call center14000	1240	1039	3,22	2,69
4	Attention of bank employees in serving customers through Mandiri call center14000	1124	1043	2,91	2,71
5	Politeness of bank employees in serving customers through Mandiri call center14000	1248	961	3,24	2,49
6	Bankemployees' ability to communicate with customers through Mandiri call center 14000	1185	1033	3,07	2,68
7	Easy of contacting the Mandiri call center 14000 in the views of Fluently the process of communicating	1084	938	2,81	2,43
8	The accuracy of the service of employees Mandiri Bank through the Internet on the website www.bankmandiri.co.id	1037	1005	2,69	2,61
9	Alertness handling customers' complaints via internet Mandiriwww.bankmandiri.co.id	1038	979	2,69	2,54

10	The information is presented through the Internet supported services Mandiri Bank	1094	1005	2,84	2,61
11	Easy of communication to inform complaints through the Internet Mandiri www.bankmandiri.co.id	845	1010	2,19	2,62
12	Easy of communication to inform needs through Internet www.bankmandiri.co.id	1317	1104	3,42	2,86
13	Bank website performance www.bankmandiri.co.id	1342	1174	3,48	3,04
14	Easy to access the bank's website	1198	1047	3,11	2,71
15	The accuracy of employee services through the customer services at the bank office	1130	1028	2,93	2,67
16	Alertness handling customer complaints through the customer service at the bank office	1165	965	3,02	2,5
17	Friendliness of direct service in the office of the bank to the customer	1206	993	3,13	2,57
18	Attention in the service of the employee in the office of the bank to the customer	1341	1033	3,48	2,68
19	Politeness of employees service (Customer Services) at theoffice of the bank to the customer	1238	969	3,21	2,51
20	Bank employees' ability to communicate directly with customers inproviding services	1317	1151	3,42	2,98
21	Supported facilities services to customers in the offices of the Bank	1362	1105	3,53	2,87
22	Cleanliness office of the Bank	1284	1020	3,33	2,64
23	Convenience of Bank office	1349	1011	3,5	2,62
		Total Average		71,91	61,71
		$\dfrac{\Sigma Xi}{n}$ & $\dfrac{\Sigma Yi}{n}$		3,12	2,68

From the results of the variable data processing service call center service or contact center service known to the average value of the level of importance was 3.13, it was greater than the average value of level of statisfaction was 2.66, it meant that the satisfaction level of respondents to the variable call center service or contact center service PT. Bank Mandiri Tbk was still below the standard. Furthermore, the web-based service known variable average value of the level of importance by 2.91, it was greater than the average value of level of statisfaction 2.71 it meant that the satisfaction level of satisfaction of respondents to the web-based service variable of PT. Bank Mandiri Tbk was still below the standard. And direct service known variable average value of the level of importance was 3.28, it was greater than the average

value of level of statisfaction 2.67, it meant that the level of satisfaction of respondents tothe variable direct service satisfaction of BankMandiriTbk was still below the standard.

The highest level of importance indicated by number 1service attributes with the value of the level of importance was 3.48, while the lowest shown by number 7 with the value of the level of importance was 2.81.

The highest level of satisfaction indicated by the number 1service attributes with the value of the satisfaction level was 3.06, while the lowest level by number 7 shown the value of the satisfaction level was 2.43. There are two service attributes were included into the main priority in the improvement of performance due to level of importance of attributes was high, while level of satisfaction was low, which is the number 2 service attributes and the number 5 service attributes. There is one attribute that was included into the service of low priority to be an increase in performance due to the level of satisfaction and importance level were at a low level, the number 7.

The highestlevel of importance shown by the number 13 with the value of level of importance was 3.48, while the lowest level shown by number 11 with the value of level of importance was 2.19. The highest level of satisfaction indicated by number 13 with the value of the satisfaction level was 3.04, while the lowest level of satisfaction indicated bythe number 9 with the value of the satisfaction level was 2.54. There is one service attributes that have a high level of importance with the level of satisfaction was at an average level, so atrubut service was included into two categories or quadrants were at the intersection of the main priorities and attributes that must be maintained. The service attribute was the number 14.

There are four service attributes which belong to the low priority tobe an increase in performance due to the level of satisfaction and importance level were at a low level, service attributes number 8 (accuracy of employee services through the Internet onthe website of Bank Mandiri www.bankmandiri.co.id), service attributes number 9 (Alertness handlingcustomer complaintsvia theInternetwww.bankmandiri.co.idMandiri), service attributes number 10 (information presented through Mandiri Bank Internet supported services), and service attributes number 11 (Easy of communication to inform complaints through the Internet www.bankmandiri.co.id)

The highest level of importance shown by service attributes number 18 with the value of the level of importance was 3.48, while the lowest level shown by service attributes number15 with the value of the level of importance was 2.93. The highest level of satisfaction indicated by service attributes number 20 with the value of the satisfaction level was 2.98, while the lowest level of satisfaction indicated by service attributes number 16 with the value of the satisfaction level was 2.5. There are two service attributes were included into the main priority in the improvement of performance due to the high level of importance of attributes, while a low level of satisfaction, the service attributes number 22 and the service attributes number 23. There are three service attributes which belong to the low priority to be an increase in performance due to the level of satisfaction and importance level were at a low level, service attributes number 16 (Alertness handling customers' complaints through the customer service at the bank office), service attributes number 17 (friendly direct service of employees in the office of the bank to the customer), and service attributes number19 (Courtesy of service in the office of the bank to the customer).

CONCLUSIONS AND SUGGESTIONS

Conclusion

Call Center Service or Contact Center Service

From the data processing an average satisfaction level and the average importance level on the variable call center or contact center service is known that the total value of the average importance level was 3.13,it was greater than the average value of the satisfaction level was 2.66, it meant that the variable call center service or contact center sercvis was considered important by the respondent but the respondent's satisfaction with the call center service or contact center service was still below the standard or below the average.

Website-Based Services

From the data processing an average satisfaction level and the average importance level on a variable known web-based service that the total average value of the importance level was 2.9, it was greater than the average value of the satisfaction level was 2.71, it meant that the variableWeb-based services were considered important by the respondents but the satisfaction of respondents to the web-based service was still below the standard or below the average.

Direct Service in the Field

From the data processing average satisfaction level and the average level of i fieldof servicevariableis knownthat thetotalvalue ofthe averageinterestrateof 3.28is greater than the average value of the satisfaction level was 2.67, it meant that the variable direct services was considered important by the respondents but the respondents' satisfaction with direct services was below the standard or below the average.

Suggestion

Based on the results of the research and analysis has been done, then it could be submitted the following suggestions:

a. In the variable call center service or contact center service attributes that scored the highest importace level is service attributes number 1 (accuracy of the service through Mandiri call center14000), addressing this, PT. BankMandiriTbk can improve the performance attributes of the service number 1, one of ways is to put a human resource that has the capacity andability both to provide appropriate services to customers through call center services Mandiri14000. In the variable attributes of web-based services are gaining value highest level of importance is the attribute number 13 (performace website of Mandiri Bank www.bankmandiri.co.id), addressing this PT. Bank Mandiri Tbk can improve the performance attributes of the service number 13, one of them with a creative and innovative way to the design of the appearance www.bankmandiri.com website. While in the direct service variable attributes that scored the highest of importance level is service attributes the number 18 (Caution in the service of direct service in the office of the bank to the customer), addressing thisn PT. Bank Mandiri Tbk can improve the performance attributes of the service number 18, one of the ways is put a human resource friendlyandable to give the attention that is needed by the customer through the customer service.
b. In the variable call center service or contact center service attributes that scored the lowest of satisfaction level of service attributes is number 7 (Easy of call center contact Mandiri 14000), addressing this PT. Bank Mandiri Tbk can improve the performance attributes of the service number 1, one of ways to improve the call center system so that customers can

easily contact the call center services Mandiri 14000 in variable website-based service attributes that scored the lowest of satisfaction level is the attribute number 9 (Alertness handling of customers' complaints via Internet www.bankmandiri.co.id), addressing this PT. Bank Mandiri Tbk can improve the performance of service attributes number 9, one of the ways is to do immediately to any complaints handling custome through the website. While in the service variable direct service attributes that scored the lowest of level of satisfaction is service attributes number 16 (Alertness handling customers' complaints through the customer service at the bank office), addressing this PT. Bank Mandiri Tbk can improve the performance attributes of the service number 18, one of the ways is to put the human resources efficient to handle customer complaints quickly through the customer service.

c.   In the Cartesian diagram variable call center service or contact center services, there are two attributes that belong to the main priority service attributes number 2 (Alertness handling customers' complaints through Mandiri Call Center 14000) and service attributes number 5 (Courtesy bank in serving customers through Mandiri call Center14000), while the service attributes are included in the low priority service attributes number 7 (Ease of contact Mandiri call Center 14000). In the Cartesian diagram variable website- based service attributes included the main priority is number 14 service attributes (easy of access any website), while the service attributes that belong to the low priority four service attributes that are service attributes number 8 (accuracy of the bank services through the Internet on the website of Bank MandiriMandiri), service attributes number 9(Alertness handling customers' complaints via the Internet Mandiri), service attributes number 10 (the information is presented through Mandiri Bank Internet supported services), and service attributes number 11 (easy of communicating to inform complants through Mandiri Internet). In the diagram of Cartesian variables of direct service, there are two service attributes are included into the main priority, the service attributes number 22 (cleanliness of Bank office) and service attributes number 23 (Convenience of Bank office), while the service attributes that belong to the low priority are three attributes, they are service attributes number 16 (Alertness handling customers' complaints through the customer service at the bank office), service attributes number 17 (friendliness direct service in the office of the bank to the customer), and service attributes number19 (Courtesy of service in the offices of Bank to the customer). Based on PT. Bank Mandiri Tbk can divert corporate resources from low priority service attributes to attribute major priority services with the goal of improving the performance of high priority service attributes and resource efficiency company.

d.   For the next research should be conducted a study for the quality attributes by using the enterprise services Importance Performance Analysis but take the point of view of the company with respondents coming from the company, so it can becompared to the results of research from a consumer view and the the company view.

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