

Customer Relations Management Communication Strategy in the Change Process in the Context of Corporate Communication

Ika Kartika¹, Gloria Angelita Tomasowa²

^{1,2}Sahid University Jakarta

DOI: <https://doi.org/10.51244/IJRSI.2025.12030021>

Received: 08 February 2025; Accepted: 20 February 2025; Published: 31 March 2025

ABSTRACT

Customer Relations Management (CRM) communication strategy in the application migration process from Capital Mobile to Capital Flex at PT Bank Capital Indonesia Tbk, in the context of corporate communications. This application migration is a company innovation that aims to understand CRM communication patterns, the perception of the effect of application migration messages, on migration implementation. Customer Relations Management is a professional system formed by a company, whose main task is to manage the company's relationship with customers, this includes programmers, feedback, or a company's strategy. Using a qualitative approach with an interpretive paradigm, this research adopts Paul A Argenti's model which includes four dimensions: 1. Company, 2. Message, 3. Constituent, and 4. Constituent Response, as well as Kurt Lewin's change model which consists of three stages: unfreeze, change, and refreeze. The method used includes in-depth interviews with bank management, customers and other stakeholders. It is hoped that the results of this research can show that structured and effective communication is a key factor in the success of application migration innovation, with an emphasis on information migration, active stakeholder involvement, and the use of various communication channels to reduce resistance and confusion.

Keywords: Customer Relationship Management Communication Strategy, Application Migration, Corporate Communication

INTRODUCTION

Companies in carrying out many of their corporate activities and activities, require a strong communication flow and work culture as well as a good ethos and support the performance of employees and stakeholders involved, such as: stakeholders, customers, constituents and third parties. The activities in question are also carried out by PT Bank Capital Indonesia which is a government-owned company engaged in the financial sector. The toughness and work performance of this bank has been widely recognized by many of its customers. Bank Capital Indonesia, Tbk, always provides confidence and trust that can be held by its customers in terms of the resilience of maintaining the security of important data belonging to its customers.

Periodically, Bank Capital Indonesia updates its customer data security system so that customer data security is well maintained. When one of the top banks reported that customer data was stolen, it harmed customers and stakeholders. Bank Capital Indonesia immediately prepared tight security in the cyber system by making changes to more sophisticated data storage technology, one of which was the Bank Capital Indonesia Tebet branch. Top management immediately prepared a precise strategy to be implemented in the process of transferring previous technology to be more sophisticated in preventing customer data theft (cyber crime) from Capital Mobile to Capital Flex. This preventive action is emphasized to be applied to all customers and the central management determines the customer relations management unit to be the front guard in providing information to its customers. In the increasingly developing digital era, companies especially in the banking sector are required to adapt quickly to changes in technology and market needs. Digital migration in banking is no longer just an option, but a necessity to meet evolving consumer expectations, improve operational efficiency, and address competitive challenges coming from financial technology (fintech) companies and other startups. (Safitri et al., 2024). One of the strategic steps taken by many banks to remain competitive is the migration of banking applications, which aims to improve customer experience and operational efficiency.

Significant changes or migration in an organization or a system from the initial state to a new state or regeneration, with the aim of achieving increased efficiency, effectiveness, and competitiveness. This process often involves changes in technology, culture, structure, and business processes to adapt to changing market demands or to take advantage of new opportunities for a company. In the corporate context, migration can cover various aspects, such as application migration, migration in organizational structure or more broadly in corporate migration, product and service innovation, and development of competencies and work culture. The success of this migration depends on the ability of corporate communication to manage change, including overcoming internal resistance and ensuring that all stakeholders are involved and support the new direction taken.

In such a situation, the internal role of a company is very important as an intermediary between the company and stakeholders. Proactive, persuasive, and empathetic communication patterns are key to ensuring that stakeholders feel heard and prioritized during the migration period. In addition, it is important for companies to maintain consistency in messages delivered through various communication channels such as email, short message service notifications or called SMS text messages, social media, and direct interaction with stakeholders. This migration process also presents its own challenges for companies in terms of time management, because the right time to convey information, when to make updates, and when stakeholders need direct assistance are very crucial elements in determining the success of communication.

As technology advances and stakeholder needs become more complex, the role of organizations in managing communication in the digital era is becoming increasingly strategic. Digital technology can be used as a more effective and efficient communication tool, such as artificial intelligence-based chatbots to answer common questions related to migration, or sending automatic notifications to update stakeholders on the progress of the migration process.(2018),the best method to explain communication activities or to accurately describe a communication action is to answer the question Who Says What In Which Channel To Whom With What Effect (who says what in what way to whom with what effect).

Technological developments have significantly changed the way we work, communicate, learn, and live our daily lives. Currently, Industry 4.0 introduces automation, the Internet of Things (IoT), and data analysis to improve production efficiency, while Society 5.0 emphasizes the balance between technology and humans, with a focus on increasing social interaction. Migration in a company has become an urgent need for many companies, one of which is in the banking sector. In 2023, the Central Statistics Agency (BPS) noted that there were several classifications of bank groups in Indonesia

The Financial Services Authority (OJK) has grouped the list of head office addresses of Conventional Commercial Banks and Sharia Commercial Banks. The Central Statistics Agency (BPS) above indicates that there are various types of banks in Indonesia that are classified based on capital participation into several categories, namely government-owned banks/State-Owned and Regional Enterprises, national private foreign exchange banks, national private non-foreign exchange banks, regional development banks, joint banks, and foreign banks. The Central Statistics Agency stated that the total number of general and sharia banks is 105 types of general banks with 24,276 branches throughout Indonesia. Of the total number of banks, apart from conventional banks, there are also digital banks. Of the total number, of course, there will be competition between one banking company and another, one of which is to grow the number of customers, attract trust, and increase the balance. This is quoted from CNBC regarding competition in the banking industry in the country, currently there are 13 digital banks from conventional banking companies, financial services companies, and financial technology companies.

According to marketing expert and Vice Chancellor I of Prasetiya Mulya University, Prof. Agus W. Soehadi, the increasing emergence of digital banks and digital applications from conventional banks was supported by the pandemic situation some time ago.(Aprilia, 2023). In the context of increasingly intense competition between digital banks and digital services from conventional banks, every bank must formulate an effective strategy to survive and retain customers. Quoted from infobank, there are at least three main aspects that drive the development of digital transformation of banks in Indonesia, namely digital opportunities, digital behavior, and digital transactions.(Saraswati, 2023).

Some types of personalized services and products that can be developed by banks include investment products

or more sophisticated system upgrades to support all transactions according to customer needs, or other financial planning systems that can be tailored to the individual needs of each customer. Quoted from financialbisnis.com, there are 4 banks in Indonesia with the top mobile banking users, namely:(Laras, 2024)

1. PT Bank Rakyat Indonesia (Persero) recorded the number of users reaching 31.6 million as of December 2023.
2. PT Bank BCA reported that the number of mobile banking users reached 30.3 million as of December 2023.
3. PT Bank Mandiri (Persero) Tbk. recorded 23 million mobile banking users in 2023.
4. BNI mobile banking users were recorded at 16.2 million as of December 2023.

In this context, although PT Bank Capital Indonesia Tbk is not included in the above list, in reality, Bank Capital Indonesia has taken significant steps by developing the Capital Mobile Flex product or application from the previous Capital Mobile application as part of their digital migration. This migration is not only an improvement on the existing Capital Mobile Banking service, but also reflects a broader change in how banks interact with their customers and offer more flexible banking services and with the hope of being able to adapt to customer needs in the digital era. Referring to the Bank Capital profile, in 1989 it was the start of operations and ratification of PT Bank Capital Indonesia as a foreign exchange general bank.(Bank Capital, n.d.).

In the initial exploration conducted by the researcher on October 2, 2024 in order to identify the problem, there was information conveyed by the business development division of Bank Capital that, with this application migration, it is hoped that the company can upgrade the addition of features in the application, because the application previously could not be freely accessed by the company because it used vendor facilities, so it was limited to expanding customer needs. This migration is a company strategy to adapt to the dynamics of changing times, increase operational efficiency, and is expected to meet the increasingly complex needs of customers.

The bank does not rule out the possibility of making changes and upgrading the application to make it easier for users to use to reduce resistance between the company and customers, Bank Capital conducts 2-way communication between the business team and all customer groups, both from age segmentation and deposit tiering, the aim is to identify problems that occur and find solutions. On September 11, 2023, Bank Capital launched this application designed to provide flexible banking services with various superior features, including Online Registration and Customer Onboarding, which makes it easy for new users to start banking services, BI-FAST, a feature to facilitate fast and efficient financial transactions, and Top Up E-Wallet and make bill payments, which offer convenience in managing daily finances. In the migration process, there are certainly pros and cons to the company's policies, because it is still in the system rejuvenation stage so satisfaction has not been fully met. This is confirmed by the ratings and reviews given by customers or users/application users in the columns available both on Playstore and Appstore.

Description of the reviews and ratings received by Bank Capital regarding the Capital Flex application both on the Playstore and Appstore. Although the assessment of this application is dominated by a rating of 5, there are ratings and reviews that are below the rating of 5. This confirms that the company's communication in the application migration process is not detailed covering the shortcomings contained in the application, thus triggering a negative response from users.

State of the art

Previous research analyzes and enriches the discussion of research, and differentiates it from the research being conducted. In this study, there are several research journals, which are related to the corporate communication pattern model. These journals include;

1. Research with the title The Role of Communication in Supporting Organizational Transformation in the Digital Era (Case Study of Transformation 2.0.-Creating The Future PT. Bank OCBCNISP Tbk) taken from the repository journal of Mercubuana University author (Rifayanti, 2018) the study discusses organizational transformation and corporate communication, The results of this study indicate that effective communication is very important in the process of organizational transformation. Good communication ensures that changes can be accepted and understood by all employees, thus supporting

the success of the transformation in achieving common goals. The researcher used a qualitative method with a case study, and used the theory of organizational transformation and corporate communication. The similarity of this study uses the theory of corporate communication, Both studies highlight the importance of communication in supporting change and transformation in the organization, and for the difference of this study, the first study is broader in scope, while this study focuses more on the company and customer perspectives of application migration and how CRM communication plays a role in the process.

2. Research with the title Implementation of Customer Relationship Management (CRM) in Maintaining and Increasing the Number of Customers at Bank Syariah Indonesia Banda Aceh. taken from the journal repository of UIN Ar-Raniry University author (Fikry, 2023) The study discusses the Implementation of CRM at Bank Syariah Indonesia Banda Aceh through three main indicators: (1) People, which includes staff attitudes and abilities; (2) Process, which includes identifying customer data and long-term partnerships; and (3) Technology, which includes the use of digital services such as BSI Mobile Banking and ATMs. The researcher used a qualitative method with a descriptive approach to Customer Relationship Management (CRM), the difference from the study, the first study emphasizes more on the internal aspects and CRM processes, while the second study focuses more on communication in the context of changes in technology applications.

DISCUSSION

Paul A Argenti's communication model emphasizes the importance of effective communication between a company and its constituents (stakeholders), and how the messages delivered can influence the responses of those constituents to the company.

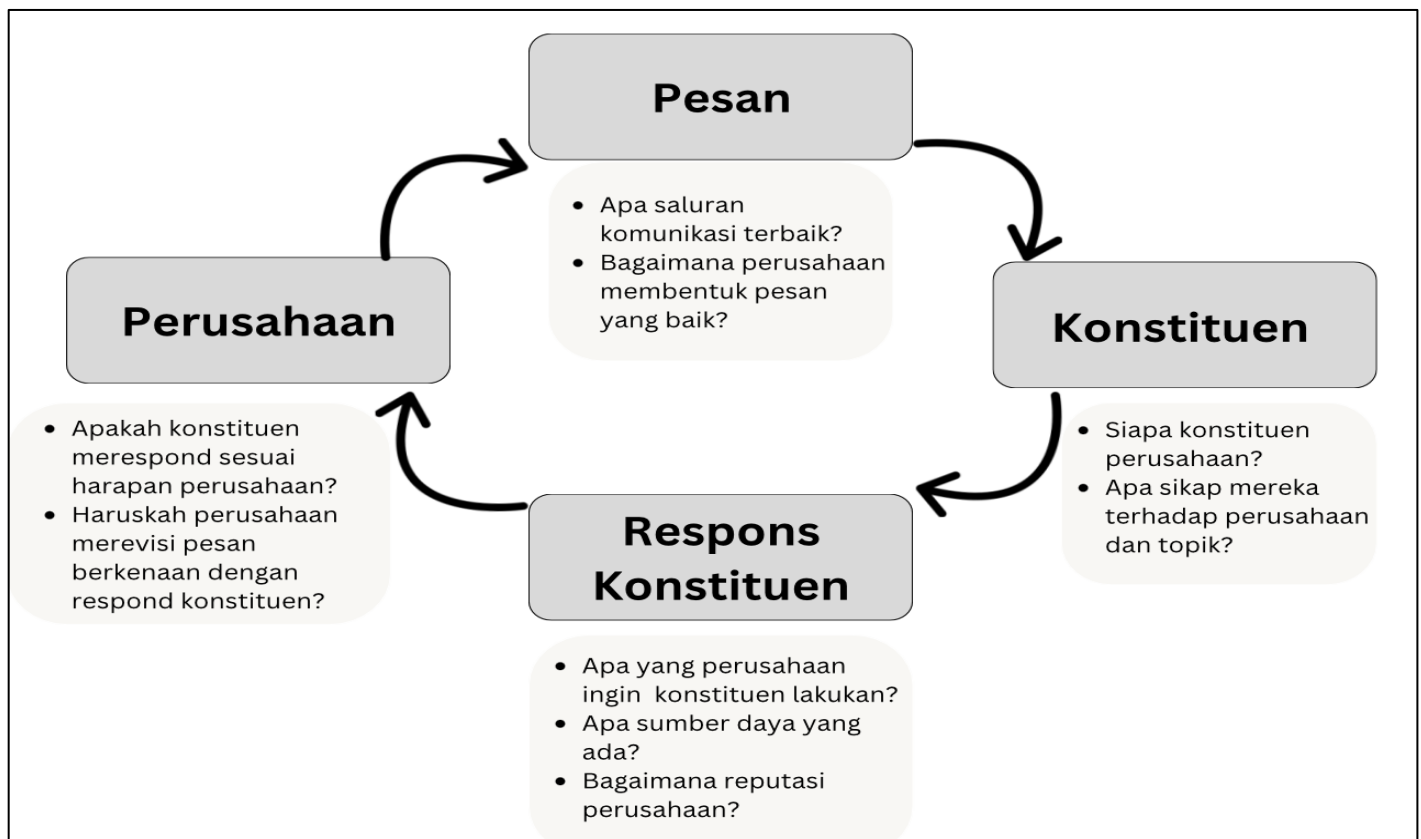


Figure 1. Corporate Communications Strategy

Source: Argentina (2010)

Corporate communication strategy is a key element in creating effective relationships between companies and various constituents, including customers, shareholders, and the wider community. In this context, communication is not only seen as a one-way process, but as a dynamic interaction where messages delivered

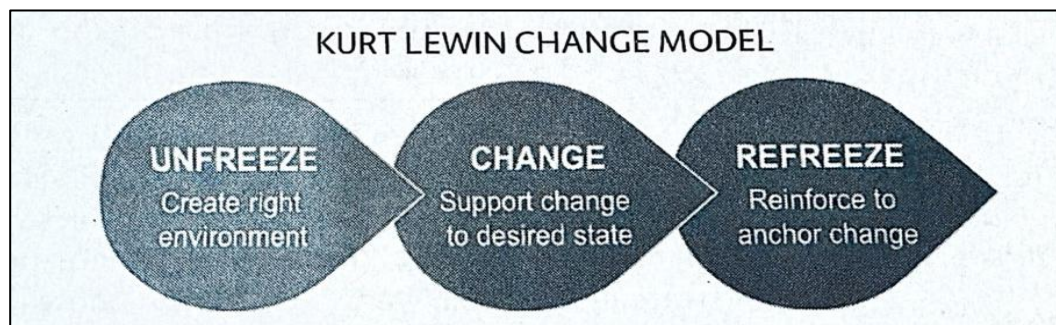
by the company will get responses from constituents, which can then affect the company's image and reputation. The definition of the model diagram above illustrates the interaction between four important elements in the corporate communication pattern:

1. Companies: companies can design more effective communication strategies, continuous processes and involve the interaction of various elements, companies can manage internal and external communications. In the context of companies, this means that communication must be viewed as something dynamic and constantly evolving. The corporate communication framework integrates concepts from Aristotle and communication expert Mary Munter to form an effective analytical framework in assessing corporate communications. By reviewing the interactions between these three variables, it is seen that each variable is interconnected. This framework is circular, not linear, reflecting the fact that communication in any form is an ongoing process, not something that has a clear beginning and end point.(Argenti, 2010). According to Philip Kotler, Customer Relationship Management (CRM) is the process of carefully managing detailed information about individual customers and all customer touch points to maximize their loyalty (Kotler & Keller, 2009). One strategy to increase customer satisfaction and achieve competitive advantage that can be implemented by companies is the customer relationship management or CRM strategy (Chadhiq, 2011). In the context of Bank Capital, CRM is a business strategy that integrates business processes that interact directly with customers.
2. Message: This can be information about products, services, changes, or company policies through the best communication channels. What communication channels are used? What message do you want to convey to constituents? In the context of CRM application migration, bank capital must form a good message for stakeholders, the message delivered to customers and employees must be informative and easy to understand so that stakeholders can adapt to the changes that occur in the application. The communication environment has at least three dimensions: physical, socio-psychological, and temporal. This physical environment, in its various forms, has a certain influence on the content of the message delivered (what we communicate) and the form of the message (how we deliver it) (DeVito, 1995).
3. Constituents here include all parties who have an interest in the company, such as customers, employees, investors, and the community. In this study, the main focus is on customers of PT Bank Capital Indonesia Tbk. Effective communication with these constituents is very important to ensure that they understand and accept the changes that occur, responses or reactions from constituents to messages conveyed by the company are important to optimize each element in this framework so that the communication process becomes more effective and gets a positive response from constituents or bank capital customers towards the company's perspective.
4. Constituent responses provide valuable information for companies to adjust the communication strategy used. Constituent responses to messages delivered by the company are very important. These responses can be in the form of feedback, questions, or even criticism. In the context of this capital bank application migration, feedback from customers and employees can provide valuable insights for companies to evaluate the effectiveness of the communication that has been carried out and make adjustments if necessary, the goal is that with this response the company can get a message effect either positively or negatively for the company.

There are several main functions of corporate communication, including: (1) to gain compliance (compliance gaining); (2) guiding, motivating, and influencing (leading, motivating, and influencing); (3) creating understanding (sense-making); (4) solving problems and making decisions (problem solving and decision making); (5) managing conflict, negotiating, and bargaining (conflict management, negotiating, and bargaining) (Ganiem & Kurnia, 2019).

Corporate communication strategy serves as a framework for planning communication with stakeholders. This strategy should be a comprehensive communication approach in dealing with the challenges faced by the company. Strategic planning makes a significant contribution to the success of corporate communication programs (Ganiem & Kurnia, 2019).In this way, companies can ensure that the communication carried out is effective and supports the achievement of organizational goals. In the book Corporate Communication explains that change or migration can occur at any time(Ganiem & Kurnia, 2019). Kurt Lewin, known as the Father of Social Psychology, stated that change is a dynamic equilibrium that changes on one side or causes resistance to change, on the other side. The underlying factors of change according to Nistorescu are political factors, socio-

cultural factors, technological factors. In the process of change, an interesting theory that until now has become the foundation is Kurt Lewin's change framework(Ganiem & Kurnia, 2019).



Picture 1. Kurt Lewin Change Model, Ganiem & Kurnia (2019)

Kurt Lewin used three important stages in ensuring that change, including within corporations, can run smoothly. The process carried out is preparing members of the organization in the unfreeze process; then implementing the change, and making the internalized changes permanent in the refreeze process.

METHODOLOGY

This study was conducted with a qualitative approach that aims to analyze the communication patterns implemented by PT Bank Capital Indonesia Tbk. during the application migration process from Capital Mobile to Capital Flex, and how these patterns affect interactions between the company and customers. According to Madondo (2021), Qualitative data analysis is defined as the convention of raw data into a form suitable for researchers to make decisions.(Kothari & Garg, 2014). The main focus of this study is to understand how these communication patterns affect the interaction between companies and customers in the context of corporate communication. With a qualitative approach, researchers can gain in-depth insights into customer experiences and perceptions as well as the communication strategies used by companies. As explained by Madondo (2021), Qualitative data analysis involves transforming raw data into a format that can be used for decision making, allowing researchers to recognize relevant patterns and themes in the context of Customer Relationship Management (CRM) during this application migration process. In qualitative assessment, data can be obtained from various sources using various data collection techniques (triangulation) and is carried out continuously until the data is saturated.(Rond, 2018). This research was conducted in a natural context, where the object of the study, namely the Customer Relations Management (CRM) communication pattern during the application migration from Capital Mobile to Capital Flex at PT Bank Capital Indonesia Tbk, developed naturally without manipulation. Researchers act as the main instrument in this qualitative research, which means they must have a deep understanding and broad insight into the relevant theories and contexts.

Social research relies on scientific processes and evidence, and can differ from ordinary observation, common sense reasoning, and other ways of evaluating evidence, including pure logical-rational reasoning (mathematical or philosophical proofs) or judicial legal procedures.(Lawrence, 2013). in the study entitled "Customer Relations Management Communication Patterns in the Process of Migrating Capital Mobile Applications to Capital Flex at PT Bank Capital Indonesia Tbk Tebet Branch in the Context of Corporate Communication" In the context of social research, scientific processes and evidence are the main foundations for understanding complex social phenomena. The research in this study involves systematic data collection and analysis to understand communication patterns in the context of application migration. This process includes planning, data collection, analysis, and interpretation, all of which must be carried out with a structured method. In this study, scientific evidence was obtained through qualitative methods, interviews, observations, and document analysis. This evidence is used to support the findings and conclusions drawn regarding Customer Relations Management (CRM) communication patterns.

The objects in this study consist of several informants, namely customers who use the application, capital bank employees, CRM teams, capital bank websites, and academics. This study focuses on analyzing the success of migration and the effects of messages from customers for the company as well as its effects on the company

after migrating the application. Data collection and processing were carried out at Bank Capital Tebet Branch and Capital Central Branch and consisted of several informants/customers. Interviews in this study were conducted using offline (face-to-face) and online (WhatsApp) methods. In addition, this research plan has been carried out since the month September 2024, with implementation taking place from September to February 2025, which includes the data collection and processing process. The unit of analysis in this study is located in the interpretive paradigm, the unit of analysis refers to the success of the implementation of CRM bank capital with changes in application migration that will be studied to understand the phenomenon being studied. The study will analyze how the CRM team communicates with customers during the application migration process. This includes strategies, methods, and communication patterns used to convey information, handle questions, and address customer concerns.

Communication Strategy of Customer Relations Management PT Bank Capital Indonesia Tbk

The communication strategy implemented by the Customer Relations Management team of PT Bank Capital Indonesia Tbk from the results of interviews conducted by researchers focuses primarily on analyzing and explaining how the CRM team implements communication patterns in managing the migration of applications from Capital Mobile to Capital Flex. Communication is more than any other subject in business, it has implications for everyone in an organization from the newest administrative assistant to the CEO. (Argenti 2010) Bank Capital through the CRM team uses rhetorical and persuasive communication, namely using language to persuade anyone who hears it, also designed to emphasize the benefits, advantages, and added value of the new application, so customers that feel motivated to switch to the Capital Flex application.

The migration message delivered by the company through the CRM team to internal and external parties about capital flex migration, where capital flex is a banking service facility for individual customers of capital bank that can be downloaded on gadgets/smartphones/tablets where customers can carry out banking transaction needs without having to come to the bank to queue for both new customers and existing customers, in addition the Company helps convey clear information about the ease of use of the Capital Flex application



Figure 3, Capital Bank Logo

In this case, Bank Capital has successfully migrated the Capital Mobile application to Capital Flex, because there is a positive response from application users because of the features offered in the application, the novelty of the Capital Flex application makes users feel several benefits and user friendly, including the benefits offered by Bank Capital on the Capital Flex application that were not available in the previous application, namely 1. Customer on boarding process, 2. Online registration, 3. BI-Fast, 4. Top Up E-Wallet, 5. Scan Qris (quick range inform safety), 6. Security in transactions using biometric features, 7. A fresher appearance (user friendly), 8. And other benefits that can be obtained from the Capital Flex application such as 50% cashback.

From the explanation above regarding the benefits provided by the capital bank company regarding the capital flex application, there are pros and cons from several indicators so that researchers get less than satisfactory answers or responses, including the following indicators:

Company (Communicator)

The communication strategy implemented by the CRM team in the application migration process with an internal and external approach, in the context of the internal approach, Bank Capital conducts socialization to all stakeholders, including the board of directors, investors, and employees, especially the business or marketing team called Account Officer, its function is to notify customers directly by doing face to face and providing direction and guiding customers to migrate the application because the capital mobile application can no longer be used. Then for socialization to external Bank Capital, it provides continuous notification via SMS blast to customer numbers, email, and is active on social media such as Instagram explaining the transition of the application with an explanation "related to the change in Capital Mobile services (old) to Capital Flex (new) effective as of April 30, 2024.

However, the capital bank also faces challenges faced by the Customer Relations Management (CRM) team in the migration process to the Capital Flex application, namely overcoming customer concerns regarding security. Many customers are hesitant to switch to a new application due to frequent cases of account hacking through digital banking services. This concern is especially felt by older customers, who may be less familiar with technology and feel more vulnerable to fraud. To address this, the CRM team must focus on conveying clear and convincing information about the security measures that have been implemented in the Capital Flex application. This includes explaining advanced security features such as data encryption, two-factor authentication, and suspicious activity monitoring, so as to build trust and provide a sense of security to customers in using the application.

From the results of interviews with the bank, researchers received several statements regarding the main reasons why capital banks migrate applications, including: 1. Capital banks innovate and adapt in order to be able to compete with technological developments and adjust market needs with the launch of the capital flex application, of course, various features and additional benefits in it to help customer financial transaction needs. 2. Capital banks migrate applications because the old application uses a vendor system so the company cannot fully access it to add new features that can be developed in the capital mobile application. So the restriction of access to the old application makes capital banks unable to innovate to follow market needs and customer demand, thus capital banks cannot freely move the application, Paul Argenti in corporate communications explains that "the same thing applies to organizations if a company has built goodwill with the intended constituents it will be easier to achieve its goals" (2010).

Message

The communication pattern in this message indicator explains what the company conveys to customers or other stakeholders, both internal and external, so the message is the migration of the old bank capital application, namely capital mobile, to capital flex. This migration message is distributed to stakeholders/customers via SMS channels, Bank Capital's official WhatsApp, email, and official social media such as Instagram. By using these channels, the company can disseminate information widely and quickly, ensuring that all parties get the latest updates on the migration process. The contents of the messages shared include a guide to using the new application, migration schedule, and the benefits and features offered by the Capital Flex application.

This approach not only improves customer understanding, but also encourages wider adoption of capital flex applications, which can increase customer satisfaction and loyalty to Bank Capital. Through planned and targeted communication, companies can create a positive experience for customers during the migration process, in accordance with the principles of corporate communication that delivering the right message involves a two-step analysis for the Company. A Company must decide how the message is to be delivered (choosing a communication channel) and what approach to take in shaping the message itself (Paul Argenti 2010). By adjusting the information delivered according to the needs and preferences of each customer segment.

Constituents (Communicators/Customers)

In this indicator, the researcher presents a broad picture of who the communicants are in this company, namely capital bank customers, where customers with the characteristics mentioned are loyal customers to capital

bank because customers who use the old application have switched to the new application, namely capital flex, because the period of being a customer at capital bank has been more than 5 years and users of the old application who have now switched to the new application. The application migration process is facilitated by the bank's proactive marketing team, which organizes meetings and provides direct guidance to customers. According to Paul Argenti's corporate communication theory, it is important for companies to understand and respond to the needs of their constituents or customers, the bank's Customer Relations Management (CRM) team shows high responsiveness, provides clear explanations, effective solutions, and shows patience and empathy, especially when dealing with customers who experience technical difficulties or feel anxious about change.

Constituent Response (Customer Response)

In this indicator, the researcher presents the results of interviews related to customer responses to the application migration, the interview results obtained include pros and cons related to the migration of the capital flex application. In the positive response, customers feel that this application provides ease of transactions because the features are more complete than the previous application, with intuitive features, it can help manage finances more efficiently, access to more complete information, user friendly so using the application is more enjoyable. There are still several other responses that are less satisfactory, including this application has limitations, such as not being able to be used abroad and not having a switch currency feature, which is an obstacle for customers who travel frequently. When facing network problems, both from the bank and the customer's device, the application tends to experience prolonged loading. Customers' hopes are that this application can support switch currency for foreign currency transactions and auto debit for various bills, because currently Capital Flex only allows transactions in IDR, while for USD currency you can only see the balance without being able to make transactions.

Corporate Communication Process on Application Migration Changes

Change or migration can happen at any time. Change as a dynamic imbalance that changes on one side or causes resistance to change, on the other side the factors underlying change according to Nistorescu (2009,41) are political factors, economic factors, socio-cultural factors and technological factors. In the process of change, an interesting theory that has become the foundation until now is Kurt Lewin's change framework. Kurt Lewin uses three important stages in ensuring that change, including within corporations, can run smoothly. The process carried out is preparing members of the organization in the unfreeze process; then implementing changes, and making internalized changes permanent in the refreeze process (Ganiem, LM, & Kurnia, E. 2020).

The change process emphasizes early management thinking in terms of hierarchy, authoritarian relationships between managers and employees with a consensus approach, corporate communication is carried out not only to gain mutual benefits, but more importantly, competitive opportunities (Mohamad, B., & Bungin, B. 2020) In this context, corporate communication is not only focused on achieving mutual benefits between the company and employees, but is also seen as a strategic tool to create competitive advantage. By building open and participatory communication, companies can encourage innovation, increase employee engagement, and respond to market changes more quickly and effectively. This reflects the importance of communication that is not only informative but also transformative, which can strengthen the company's position in business competition.

Initial Process of Bank Capital Application Migration (Unfreeze)

This type of communication requires the skills of strong corporate communicators who also have good connections with senior management and corporate strategy processes (Argenti 2010). In this context, there are responses related to internal and external parties from the results of interviews conducted by researchers regarding changes in migration, including:

On Internal Bank Capital

In the early stages of changes, bank capital conducts analysis to meet market needs and ensure that new applications can meet customers' financial needs. Management works closely with IT and CRM to design application migration plans, conduct training and development, conduct testing and validation, the company

ensures that there is clear and open communication with all stakeholders, who then conduct evaluations that continue with adjustments, the company ensures that all stakeholders can understand the company's vision and goals for making changes

On External Bank Capital/Customers

The quote above states that companies cannot escape from social, political, legal, economic, technological, and community dynamics. These dynamics make bank capital approach external companies or customers for changes that will occur. At the unfreezing stage, customers feel curious and get information from the Account Officer about the complete features of the new application and the benefits of migration, which creates awareness of the need to change. Although in this case there is a sense of concern regarding data security.

Bank Capital Application Migration Change Process (Change model)

At the stage of the process of changing the migration of the capital flex application, the capital bank and the CRM team fully support the implementation of this application migration, customers are supported by the marketing team and Account Officer and provide training and support, so that they feel more prepared and confident in facing changes. Corporate communication is how to prepare a communication plan that really touches concretely on the corporate work plan (program), clearly programmed in substance, who is implementing it, what is the target, how to implement it, and clearly what and how the expected results are from the communication (Ma'ruf, A. 2015) The planning is made based on the results of analysis, field surveys and reviews that are continuously reviewed and refined, from the above presentation there are interview results from internal and external parties, including:

On Internal Bank Capital

In the changing stage, the company conducts periodic evaluations and asks for feedback from employees regarding the migration process and the use of new applications, which allows for the identification of areas for improvement and necessary adjustments. Recognition and appreciation are given to employees who have successfully adapted well, motivating others and creating a positive culture.

The company explained the complexity of the application, due to the many customer complaints regarding the capital flex application when used abroad, customers always experience problems with failed transactions, because the application is not automatically designed to be used abroad, but the company can provide a solution in this case by:

1. Before leaving or while abroad, customers can confirm with the bank or AO.
2. Customers will be guided by the IT team and supervisors to make changes to customer data so they can make transactions while abroad by making conference calls.
3. Then the IT team will help make changes to the data on the data roaming telephone number and country code used by the customer.

However, this information does not reach external parties when customers migrate, because the majority of internal parties or the AO team do not know about this.

On External Bank Capital/Customers

In the process of migrating from the Capital Mobile application to Capital Flex, Customers began to recognize the need for change and participated in regular discussions and team meetings to share experiences, challenges, and solutions related to the use of new applications. Despite obstacles such as the time required to understand the new application, technical maintenance in the early stages, familiarity with the old application, and the need to migrate old data, customers remain open to change.

Capital Flex Application Freezing Stages (Refreeze)

At the Refreeze or freezing stage, the CRM team plays a role in informing and guiding the installation process

in the application implementation, as well as explaining the features briefly, so that customers can adapt well and integrate the new application into their routine, making this change a stable part of their application experience and usage ease of adaptation, and effectiveness of using the Capital Flex application. At this stage there are responses from internal and external parties including:

On Internal Bank Capital

At this stage of change to permanent through the refreezing stage. The company updates the SOP to cover new steps in using the application and interacting with customers, providing clear guidance for all employees.

On External Bank Capital/Customers

At this point in the customer experience after switching to the Capital Flex app, which is now fully integrated into the customer's daily routine. This change shows that the new app has not only increased efficiency in getting work done, but has also become a permanent part of the customer's financial activities.

RESULT RECOMMENDATION

Strengthening the company's role as an effective communicator, the company needs to ensure that the messages delivered to customers are not only informative, but also interesting and relevant. Therefore, it is recommended that the CRM team develop various communication formats, such as infographics, video tutorials, and live Q&A sessions, to explain the new features of the application. In addition, it is important to segment customers based on their needs and preferences, so that the messages delivered can be more targeted and increase customer engagement.

In the unfreezing stage, companies should continue to build customer awareness about the benefits of migration and the importance of adapting to the new application. In the changing stage, it is recommended to provide more intensive support, such as direct training and discussion forums, so that customers feel more comfortable using the Capital Flex application. Finally, in the refreezing stage, it is important to collect feedback from customers periodically and integrate it into the application development and communication strategy.

CONCLUSION

In the research on CRM communication patterns of capital banks in the migration of capital flex applications, researchers concluded several points:

1. The communication strategy explains from the beginning until the application migration in PT Bank Capital regarding the communication patterns implemented by the Customer Relations Management (CRM) team, especially the Tebet Branch, in managing the application migration process from Capital Mobile to Capital Flex, showing a strong commitment in conveying clear and transparent information to customers regarding application changes.
2. In addition, the CRM team of bank capital, especially in the Tebet Branch, emphasized the importance of two-way communication in this migration process. The bank encourages customers to provide feedback and report problems encountered during the migration to the capital flex application. By listening and responding to customer input, the CRM team can make necessary adjustments and provide more targeted solutions.
3. In the context of the message, the CRM team prioritizes relevant and useful information regarding the new features of the Capital Flex application, as well as the steps that customers need to take during the migration, although there is some misinformation that is not conveyed to customers, such as the application cannot be used abroad, but actually it can be used, although in a complex way.
4. Furthermore, constituents or customers as communicants are expected to provide constructive responses to the messages received. The CRM team encourages feedback from customers, allowing them to adjust the communication approach and provide more appropriate solutions. Thus, the communication patterns applied are not only focused on conveying information, but also on building mutually beneficial relationships between the bank and customers, which ultimately increases customer satisfaction and

loyalty to bank services.

BIBLIOGRAPHY

Book:

1. Argenti, PA (2010). Corporate Communication (PA Idris, Trans.). Salemba Humanika.
2. DeVito, J. A. (1995). Interpersonal Communication (A. Maulana, Trans.; 5th ed.). Professional Books.
3. Ganiem, LM, & Kurnia, E. (2019). Corporate Communication: Theoretical and Practical Context (D. Fairus, Ed.; 1st ed.). Prenadamedia Group.
4. Ma'aruf, A. (2015). Corporate Communication Management. Aswaja Pressindo.
5. Madondo, S. M. (2021). Data Analysis and Methods of Qualitative Research: Emerging Research and Opportunities (Advances in Library and Information Science (Alis)). Information Science Reference.
6. Mohamad, B., & Bungin, B. (2020). Corporate Communication. Prenadamedia Group.
7. Lawrence, N. W. (2013). Social Research Methodology: Qualitative and Quantitative Approaches (7th ed.). Pearson Education.
8. Kotler, P., & Keller, K. L. (2009). Marketing Management: 13th edition (B. Sabran, Trans.; 13th ed.). Erlangga.
9. Kothari, C.R., & Garg, G. (2014). Research Methodology: Methods and Techniques. New Age International Publishers.
10. Suryadi, E. (2018). Communication Strategy: A Theoretical and Practical Analysis in the Global Era (1st ed.). Rosdakarya Youth.
11. Ronda, A.M. (2018). Contemporary Interpretation of Communication Science (R. Diana, Ed.; 1st ed.). Indigo Media.

Journal:

1. Anggraeni, L. (2022). Implementation of New Wave Marketing Strategy 4.0 in Indonesian Sharia Banks. Journal of Islamic Finance and Banking Research, 4(2). <https://doi.org/https://doi.org/10.52490/attijarah.v4i2.423>
2. Aprilia, Z. (2023). Increasingly Fierce Competition, Digital Banks Must Take These Steps. CNBC Indonesia. <https://www.cnbcindonesia.com/market/20230816064538-17-463322/persaingan-kian-sengit-bank-digital-besar-take-angkat-ini>
3. Chadhiq, U. (2011). Customer Relationship Management (CRM): Strategic Choices to Achieve Competitive Advantage. chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://download.garuda.kemdikbud.go.id/article.php?article=1232730&val=12500&title=Customer%20relationship%20management%20crm%20strategy%20options%20to%20achieve%20competitive%20advantage
4. Fikry, FS (2023). Implementation of Customer Relationship Management (CRM) in Maintaining and Increasing the Number of Customers at Bank Syariah Indonesia Banda Aceh [Ar-Raniry State Islamic University]. <https://repository.ar-raniry.ac.id/id/eprint/34598/>
5. Laras, A. (2024). BRI, BCA, Mandiri, & BNI Mobile Banking Users Continue to Increase, Who is the Biggest? Bisnis.Com. <https://finansial.bisnis.com/read/20240318/90/1750088/user-mobile-banking-bri-bca-mandiri-bni-terus-menanjak-who-terbesar>
6. Safitri, NA, Julia, R., Swinta, S., Elisah, NN, Hutapea, DNA, & Ariyana, N. (2024). Digital Banking Innovation Strategy in Facing Competition in the Financial Industry. Indonesian Journal of Economics, Management and Accounting, 1(5), 414–419. <https://doi.org/10.56709/STJ.V2I2.75>
7. Saraswati, AU (2023). Bank Competition Map Towards Digital. Infobanknews. https://infobanknews.com/peta-persaingan-bank-menuju-digital/#google_vignette
8. Rifayanti, I. (2018). The Role of Communication in Supporting Organizational Transformation in the Digital Era (Case Study of Transformation 2.0.-Creating The Future PT. Bank OCBCNISP Tbk) [Mercu Buana]. <https://repository.mercubuana.ac.id/43548/>

Internet

1. Capital Bank. (nd). Capital Bank Profile. Capital Bank. Retrieved October 30, 2024, from <https://www.bankcapital.co.id/id/profil-kerja>
2. BPS. (2023). Number of Banks and Bank Offices (Unit). Central Bureau of Statistics of Indonesia. <https://www.bps.go.id/id/statistics-table/2/OTM3IzI=/besar-bank-dan-kantor-bank--unit-.html>