

# The influence of debtor's satisfaction toward cross-selling readiness and providing recommendations / Henny Saraswati, Noer Azam Achsani, Kirbrandoko

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## Abstrak

Abstract. The achievement of the banking sector's lending product is not consistently followed by the same level of achievement of other products. Therefore, it is important to observe customer segmentation, figuring out customer satisfaction, and to find out the influence of customer satisfaction toward the customer's willingness to cross-sell and providing recommendations on each segmentation. The purpose of this research paper is to identify individual debtor segment, identifying the influence of debtor's satisfaction toward cross-selling willingness and providing recommendations, as well as to become a business strategy reference for companies. We investigate the service quality (reliability, responsiveness, assurance, empathy, and tangible) to observe the level of both satisfaction and loyalty of the debtors. The research is conducted with 93 respondents. The analytical method that is applied in this research paper is descriptive statistics, cross tabulation, and regression analysis. The research results indicate that the biggest number of debtors is on the low-interest loan segment on service and trade businesses, while for the medium-interest loan and high-interest loan the biggest number is on the trade businesses. In general, each segmentation is willing to cross-sell. However, the high-interest loan segment is more willing to cross-sell. On both low-interest loan and medium-interest loan segments, the debtors are willing to recommend the company's products to their relations. However, the debtors on the high-interest loan tend to be unwilling to do so. The results of this research also clarifies the theory that debtor's satisfaction has a significant relation with the willingness to cross-sell and providing recommendations (customer's loyalty). This may also help managers to provide a proper service for different debtor's segmentation.

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Abstrak. Pencapaian kredit yang tinggi dalam sektor perbankan tidak selalu diikuti oleh pencapaian yang tinggi pada produk lainnya. Oleh karena itu penting untuk melihat segmen konsumen, mengetahui kepuasan konsumen, dan mengetahui pengaruh kepuasan konsumen terhadap kesediaan konsumen untuk melakukan cross selling dan merekomendasi pada masing-masing segmen. Tujuan dari penelitian ini adalah untuk mengidentifikasi segmen debitur perorangan, mengidentifikasi pengaruh kepuasan debitur terhadap kesediaan cross selling dan merekomendasi, serta dapat menjadi referensi strategi bisnis untuk perusahaan. Kami meneliti kualitas layanan (reliability, responsiveness, assurance, empathy, and tangible) untuk melihat tingkat kepuasan dan loyalitas debitur. Penelitian dilakukan terhadap 93 responden. Metode analisis yang digunakan yaitu statistik deskriptif, tabulasi silang, dan analisis regresi. Hasil penelitian menunjukkan bahwa jumlah debitur terbesar pada segmen kredit rendah yaitu bidang usaha jasa dan perdagangan, sedangkan pada segmen kredit sedang dan segmen kredit tinggi yaitu bidang usaha perdagangan. Pada umumnya semua segmen bersedia untuk melakukan cross selling namun segmen kredit tinggi lebih bersedia untuk melakukan cross selling. Pada segmen kredit rendah dan segmen kredit sedang bersedia untuk merekomendasikan produk perusahaan kepada relasinya, namun pada segmen kredit tinggi cenderung tidak bersedia. Hasil penelitian ini juga semakin memperjelas teori bahwa kepuasan debitur memiliki hubungan

yang signifikan dengan kesediaan melakukan cross selling dan merekomendasi (loyalitas konsumen). Hal ini juga dapat membantu manajen memberikan pelayanan yang tepat kepada segmen debitur yang berbeda.