

Penggunaan Predictive Analytics untuk Meningkatkan Konversi Leads Nasabah Preferred di PT Bank ABC = Utilization of Predictive Analytics to Improve the Conversion of Preferred Customers' Leads at ABC Bank

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Abstrak

Dalam beberapa tahun terakhir, bank semakin gencar memperbanyak nasabah prioritasnya seiring dengan pertumbuhan kekayaan dari individu dengan kekayaan di atas Rp 5 milyar di Indonesia. Penelitian ini bertujuan untuk mengidentifikasi parameter yang menentukan kriteria nasabah regular di Bank ABC yang berpotensi menjadi nasabah prioritas (preferred) secara lebih akurat. Parameter Asset Under Management, KPR, dan Kartu Kredit dari nasabah regular diolah dengan predictive analytics dan Machine Learning untuk memprediksi nasabah yang paling mendekati profile nasabah preferred. Dengan menggunakan algoritma Decision Tree, ditemukan 17 nasabah regular (3.4% dari sample data target) yang paling berpotensi menjadi nasabah preferred. Selanjutnya metode ABC Costing digunakan untuk menghitung potensi penghematan biaya akuisisi nasabah preferred, dan dihasilkan untuk setiap nasabah preferred, dihemat biaya Rp 2.3 juta. Jika diaplikasikan ke 10,300 nasabah regular yang berpotensi menjadi nasabah preferred, akan dihasilkan penghematan sebesar Rp 23.6 Milyar dari proses akuisisi nasabah preferred di Bank ABC.

.....Recently, banks are more aggressive in priority customer acquisitions as the amount of wealthy customers' with more than IDR 5 billions wealth grew rapidly in Indonesia. This research aims to identify parameters determining the criterion of ABC Bank's regular customers which potentially can be upgraded to preferred customers with higher accuracy. Asset Under Management, Mortgage, and Credit Card facilities parameters were used and processed using predictive analytics and Machine Learning altogether to predict which regular customer have most similarities with preferred customers. Moreover, with Decision Tree algorithm, it was found 17 regular customers (3.4% of sample target data) most potentially similar and most likely can converted into preferred customers. Subsequently, ABC Costing method was used to calculate reduction of acquisition cost of preferred customers and resulted in IDR 2.3 millions save of acquisition cost per customer, or if applied to 10,300 total potential regular customers, it will yield IDR 23.6 billions acquisition cost saving for ABC Bank.