



TRANSFORMASI CUSTOMER EXPERIENCE: STRATEGI, TANTANGAN, DAN TREN MASA DEPAN

MarkPlus Institute

EightyEight@Kasablanka 8th Floor
Jl. Casablanca Raya Kav.88 Jakarta 12870, Indonesia
Tel. +62 21 5790 2338 | Fax. +62 21 5790 2268



WHY

WHAT

HOW

WHY

Today's Customer Expectations:
From Passive to Proactive

FROM PASSIVE TO PROACTIVE



CEPAT



TEPAT



TERLIBAT



BERMANFAAT



CEPAT



CEPAT



TEPAT



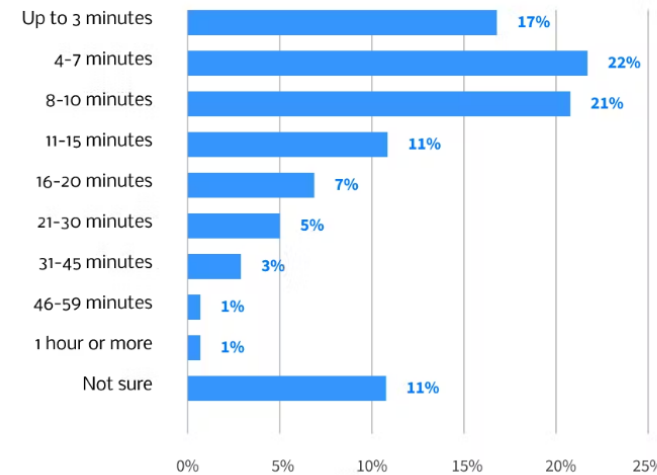
TERLIBAT



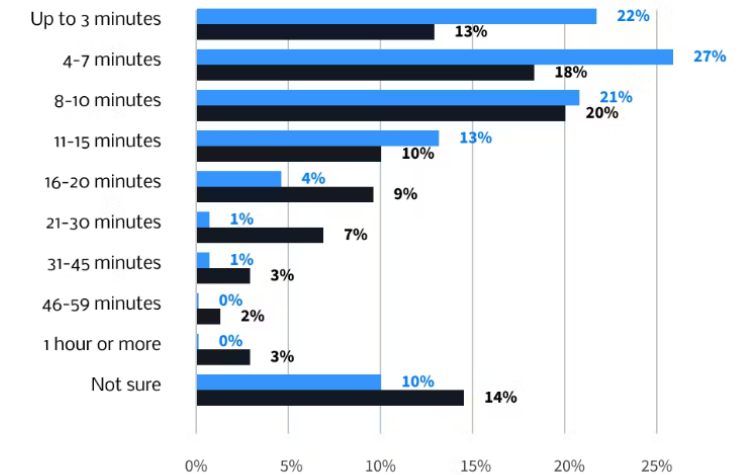
BERMANFAAT



How Long Customers Are Willing To Wait In Lines For Service Or Entry At Retail Bank Branches



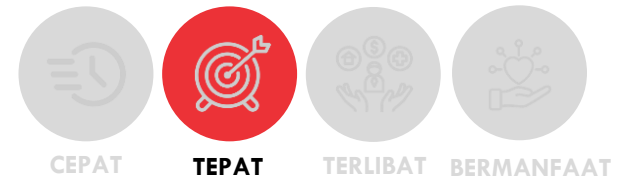
Overall



By Generation

Customer menuntut *experience* layanan yang cepat untuk menghindari antrean panjang dan proses manual di kantor cabang.

TEPAT



BABY BOOMERS

Aging Economic Powerhouse

GEN X

Middle-Child Leaders

GEN Y

Gen 'Why' Millennials

GEN Z

Middle-Child Leaders

GEN ALPHA

Children of Millennials

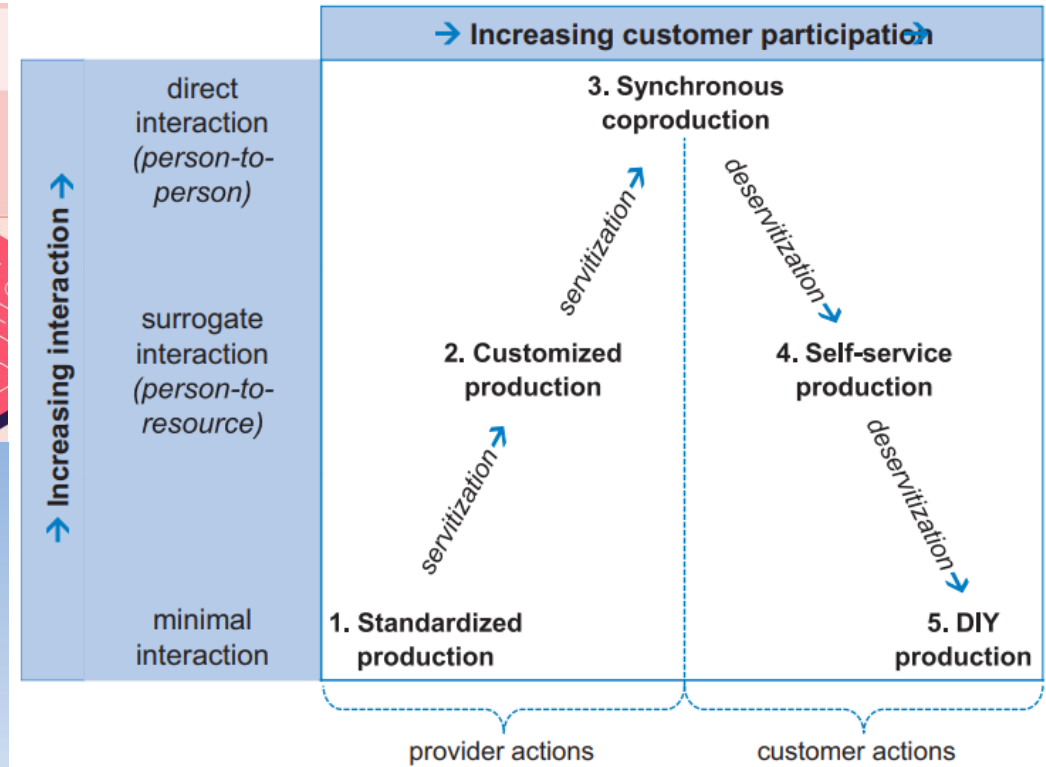
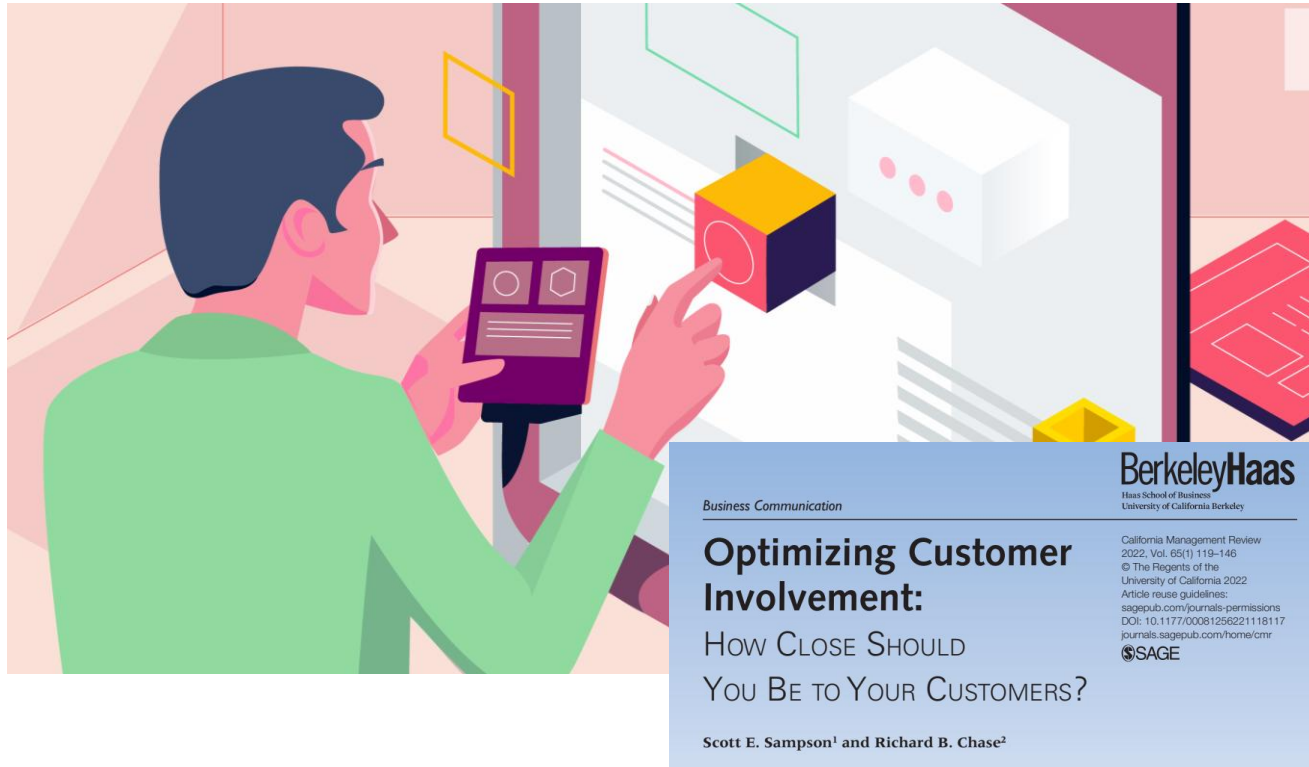
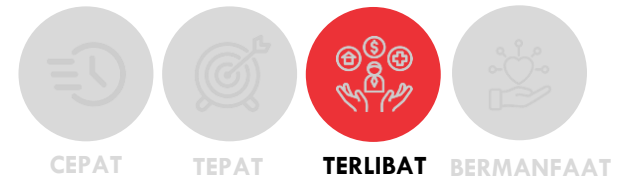


Apr 10, 2025 8:00 AM Eastern Daylight Time

New Global Study Reveals Consumers Demand More Personalization in Marketing; 81% Ignore Irrelevant Messages, While Personalized Experiences Drive Loyalty and Sales

Customer menginginkan pengalaman yang sesuai dengan kebutuhan pribadi, bukan penawaran generik yang tidak relevan.

TERLIBAT



Customer ingin experience untuk dilibatkan dalam proses layanan dan memiliki kendali untuk menyesuaikan layanan sesuai preferensinya.

BERMANFAAT



Research Insights

Meet the 2020 consumers driving change

Why brands must deliver on omnipresence, agility, and sustainability



57%

of consumers are willing to change their purchasing habits to help reduce negative environmental impact.

Customer mengharapkan layanan yang memberi dampak nyata bagi kehidupan, bukan sekadar menyelesaikan transaksi sesaat.

WHY

WHAT

HOW

WHAT

4 Stage of Service Experience

FROM OPERATIONAL EXCELLENCE TO 4 LEVEL OF SERVICE

EXTENSION



		STAGE			
		S1	S2	S3	S4
		Divisional-Centric	Company-Centric	Customer-Centric	Stakeholder-Centric
ELEMENT	Quality	Input	Output	Outcome	Impact
	Cost	Cost Cutting	Cost Reduction	Customer Value Optimization	Social Values Contribution
	Delivery	On-Estimate	On-Schedule	On-Demand	On-Conscience
	Service	Standardization	Personalization	Customization	Transformation



4 LEVEL OF SERVICE: STANDARDIZATION

Standarisasi Berdasarkan Peraturan



Service Level Agreement

- Waktu respons
- Waktu penyelesaian, dan
- Ketersediaan layanan, protokol sapaan, dll

4 LEVEL OF SERVICE: PERSONALIZATION


Memberikan Rekomendasi Berdasarkan Profil Nasabah



- *Robo Advisory*
- *Personal Financial Management (PFM) Tools*
- Penawaran Promosi Spesifik Berdasarkan Aktivitas Nasabah
- Komunikasi yang Disesuaikan
- Asisten Virtual Cerdas

4 LEVEL OF SERVICE: CUSTOMIZATION

Melibatkan Langsung Nasabah Secara Aktif



Buat Portofolio

Illustration of a house, a chair, and a plant.

Nama Portofolio
Misal: Dana Pensiun

Target Usia Pensiun Kamu?
65 Tahun (May 2064)

Berapa Uang yang Harus Terkumpul?
Rp

Catatan Keuangan

Pengeluaran Pemasukan Laporan

Yuk, Cek Kondisi Keuangnum!
Membantu dalam mengelola dan merencanakan keuanganmu di masa depan

Cek Sekarang

Siklus laporan kamu saat ini:
25 Apr 2025 - 24 Mei 2025 Ubah Siklus

Bulan Ini Bulan Lalu 3 Bulan

Selisih

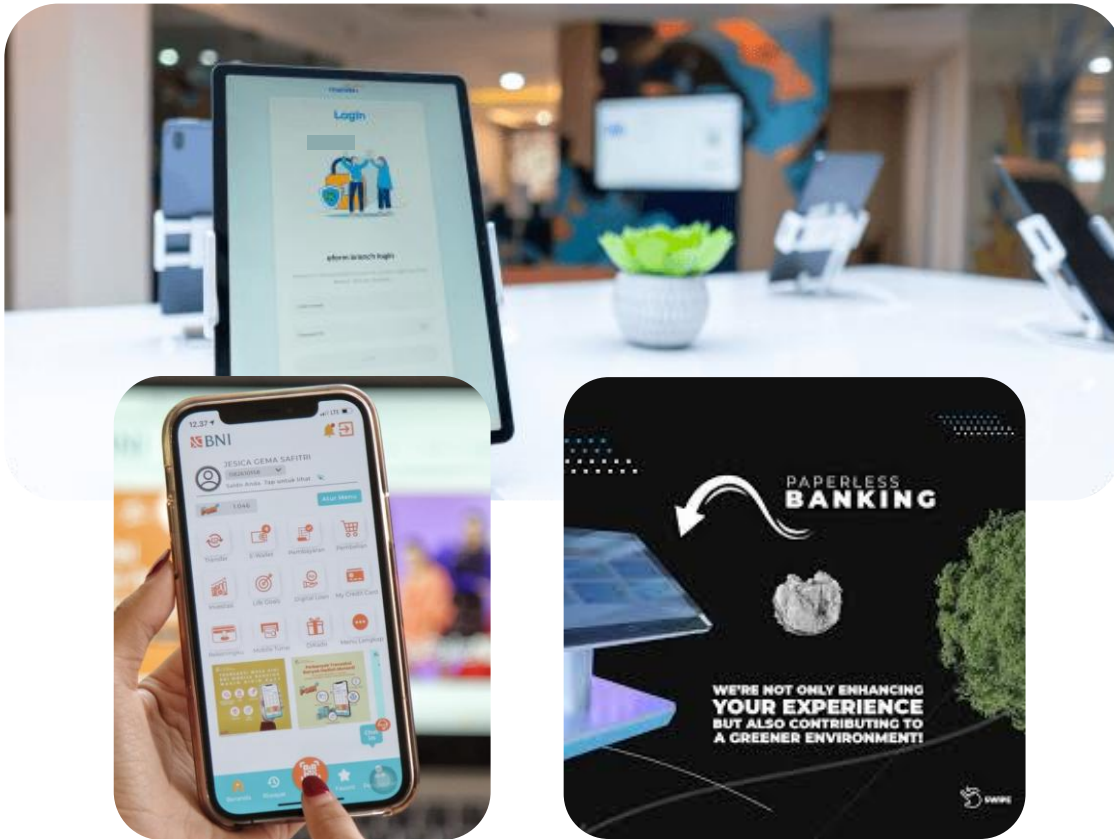
Pemasukan Rp Pengeluaran -Rp

135%
Pengeluaran

- Desain Kartu Debit/Kredit yang Bisa Disesuaikan
- Paket Layanan Berbasis Pilihan Nasabah
- Limit Transaksi yang Bisa Diatur Sendiri
- Customisasi Tujuan Keuangan

4 LEVEL OF SERVICE: TRANSFORMATION

Peningkatan Pengalaman Nasabah Kearah Digitalisasi & Sustainability



- Digitalisasi Layanan Cabang (Mobile First)
- Chatbot & AI Assistant 24/7
- Smart Branch
- Ekosistem Keuangan Terintegrasi (Super App)

WHY

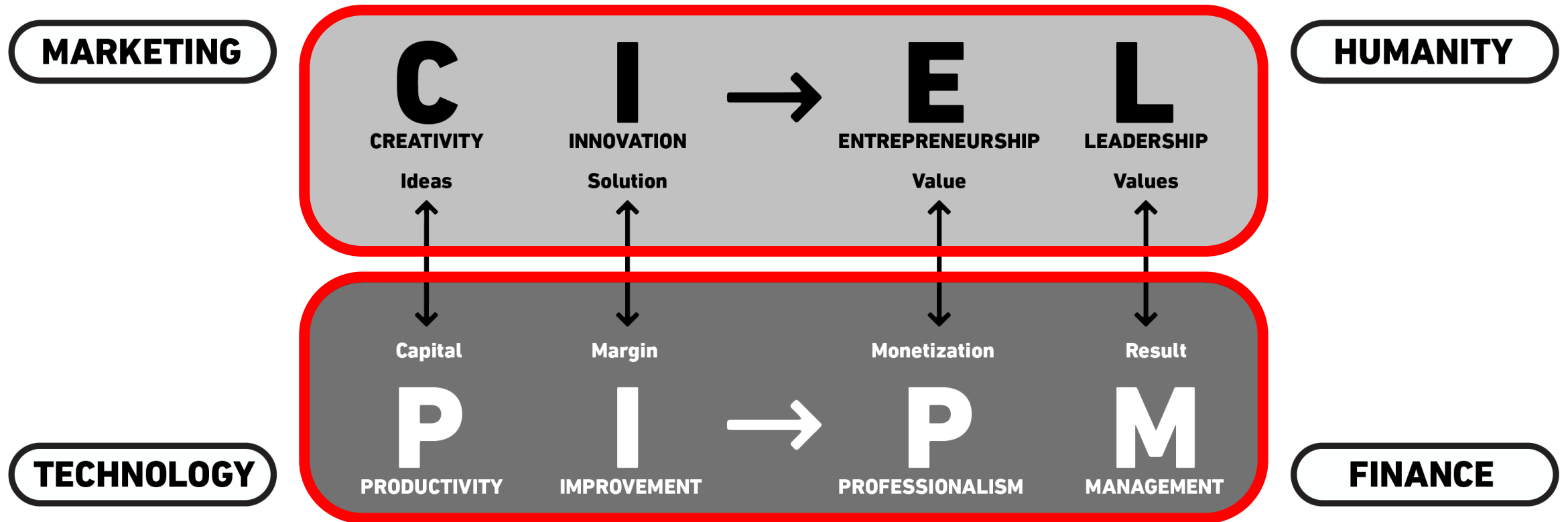
WHAT

HOW

HOW

**Great Customer Experience
Requires the Right Capabilities**

CIEL-PIPM CAPABILITIES





MARKPLUS
INSTITUTE

Learn
Think
Share