Influence Of Customer Relationship Management (CRM) On Bank Image (Survey of Customer Service Savings'Bank Jabar Branch' Bandung Surapati)

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Abstract-- **This study aims to determine the implementation of Customer Management Relationship Management (CRM) and its effect on the image bank at Bank Jabar Branch Bandung Surapati. The research was conducted on 100 clients of savings services at Bank Jabar Branch of Surapati Bandung as a sample of study. Primary data obtained through observation, interviews, and questionnaires that the validity and reliability have been tested first. The data obtained were analyzed using path analysis (path analysis) to assess the effect of CRM implementation of the bank's image in the mind of the customer service savings at Bank Jabar Branch Bandung Surapati.**
The results of path analysis (path analysis) shows the dimensions of CRM has significant influence, either simultaneously or partially, to the image bank at Bank Jabar Branch Bandung Surapati.

Keywords: **Customer Relationship Management (CRM), Service Savings and Customer loyalty, and the Bank Image**.

I. Introduction

Entered the banking business in Indonesia in 2007 seems optimistic that the business can run the business well. It is characterized by several macroeconomic indicators began to improve, the BI rate falls to 9.00%. In addition, based on previous surveys of bank credit in the fourth quarter of 2006 the demand for new loans from the public increased, although slightly slowed from 54.0% to 42.0%.

An increasingly competitive banking conditions, either by the pressure of high inflation and interest rates, leading to customer loyalty is very important to support the growth of a bank, thus the desire to enhance Customer Relationship Management (CRM) began to be felt important. After the closure of banks, which occur either because the merger or as terminated, many former customers of the bank's loss for a replacement. Situation that must be used banks in increasing the number of customers, either by capturing new customers and retain existing customers. It can be seen from the ways that

performed well above the bank board and the board.

Similarly, Bank Jabar has today become one of the pillars supporting the development of regional autonomy in West Java. Efforts that have been made to promote products such Jabar Bank deposit services, efforts to increase the quality of service, giving ease of transactions and increase the response in dealing with complaints and the provision of attractive interest rates. However, the Bank Jabar as the bank that holds the mission to continuously develop the quality of services to its customers required to continue improvement in all areas, including maintaining existing customers and new customers. Jabar Bank customers as well as customers' bank competitors have savings in bank competition, where the level of customer loyalty at the stage of Bank Jabar Repeat customers (customers who have made repeat purchases), which has the highest percentage (52.02%). At the level of clients (customers tend not influence by a competitor bank services) are located on the second individual to reach 31.10%. To Advocate and Partner level is still

low. Yet on the other hand, according to research customer loyalty Drake (1998: 228) in the banking industry shows that there is a causal relationship is very positive and very significant relationship between growth and profit ability a bank with a loyalty of its customers.

In function of the collector of funds, particularly the savings deposits can be retrieved at any time by means of a withdrawal slip will cost, cost of funds or interest cost arising from these fund raising activities. To give customers the convenience of withdrawing funds through savings products, the Bank Jabar give distinction or differentiation (uniqueness) in its product line with its target market of the ease of depositing and withdrawing is equipped with facilities such as a more complete online system, speed of service, and ATM facilities. Other than that of the customers or savers, savings products has its own charm, namely

that the deposits in savings is more flexible than the savings in the form of deposits, funds can be withdrawn at any time when required by the client, whereas when compared to deposits in the form of demand deposits, savings have a higher interest rate.

Based on the number of customers of Bank Jabar Branch Bandung Surapati from 2002 to 2006 can increase his number of customers has increased from year to year, but in 2004 has decreased, as can be seen in Table 1.1 below

Table 1 Number of Customer Development at Bank Jabar Branch Surapati Bandung, Year 2002 -2006

	Number of Clien	
Year	(People)	(%)
2002	13624	-
2003	15854	16,37
2004	13787	(13,04)
2005	17415	26,31
2006	19199	10,24

Sources: Data Bank Jabar Branch Bandung Surapati (processed), 2007.

While data on the number of savings in Bank Jabar Branch Bandung Surapati in a savings fund raising during the period 2002 to 2006 in general has increased, although still relatively small, as can be seen in Table 1.2 below.

Table 1.2: Percentage Increase in Number of Savings Bank Jabar Branch Bandung Surapati Year 2002 to 2006

Types of Savings	2002	2003	2004	2005	2006
Td. Mata	10.367.281.833	11.224.629.090	13.875.107.272	14.587.081.583	17.777.289.430
Simpeda	7.552.330.959	10.603.448.000	12.670.297.596	15.282.314.120	19.954.524.936
Tabah	17.278.924	100.432.300	360.817.866	403.251.564	467.034.468
Jbr. Okey	5.182.452.765	4.842.628.503	10.172.589.084	8.916.186.436	8.361.774.273
Total	23.119.336.481	26.779.137.863	37.078.811.814	39.192.833.683	46.560.603.107
The percentage increase	-	15.83	38.46	5.7	18.8

Sources: Data Bank Jabar Branch Bandung Surapati (processed), 2007.

Based on the data in the tables above can be seen that the number of customer savings in Bank Jabar Branch Bandung Surapati, seems from 2004 to subsequent years the percentage of growth has decreased. Likewise with the amount savings in Bank Jabar Branch Surapati Bandung, the growth rate was still relatively small. This is largely due to the implementation has not been well relationship customer management in Bank Jabar Branch Bandung Surapati. In addition, according to preliminary research at the Bank Jabar Branch Bandung Surapati also still found many complaints from customers. This shows an indication that the low image in the eyes of the customer savings Bank Jabar Bank Branch Bandung Surapati. Based on the above it is necessary to do research on customer relationship management and its influence on the image of the Bank Jabar Branch Bandung Surapati, as outlined in the research entitled: "Influence of Customer Relationship Management (CRM) on Image Bank at Bank Jabar Branch Bandung Surapati".

II. Study Of Reference, and Thinking Framework Hypotesis

II.1 Studies Library

II.1.1. Concept Marketing of Banking Services

According to Leonard L. Berry, as quoted by Zeithaml and Bitner (1996:5) services are defined as actions (deeds), process (process) and performance (performance), which means also that the service is activity or performance that are not offered to meet the real needs and customer desires. While Kotler and Keller (2006: 375) argues service is any act or activity that may be offered by one party to another, which is essentially intangible (intangible) and did not result in ownership or production may be linked or not linked to a physical product.

According to Law No. 7 of 1993 article 1 of the banking system, banks are business entities that raise funds from the public in the form of deposits, and channel it to the public in order to improve the standard of living of the people. While the definition of commercial banks are banks that can provide services in a payments traffic, with one line of business is to collect funds from the public in the form of deposits, in the form of demand deposits, time deposits, savings, and / or other equivalent. The definition of savings is that savings can only be done by withdrawal in certain conditions agreed upon, but not withdrawn by check or equivalent tools.

II.1.2. Characteristics of Savings Services at Bank Jabar Branch Bandung Surapati.

According to Zeithaml, Bitner, and Gremler (2006: 21) and Kotler and Keller (2006: 488) there are four main characteristics that distinguish the services of the goods, including: Intangibility, Inseparability, Variability, and Perishability. Of the four characteristics above when translated into savings services at Bank Jabar Branch Bandung Scripture service characteristics will be obtained as follows:

1. Intangibility Savings services at Bank Jabar Branch Bandung Scripture is intangible, that can not be seen, felt, touched, kissed, or heard. Customer purchase can only use the services of a savings or take advantage of these services, but can not have services that are bought. Here there is a challenge for service providers to deliver savings to the physical evidence (tangible the intangible) are directly perceived customer service offers savings compared to the abstract. Customer service quality concluded the savings from: where (place) of savings, savings counters where the atmosphere is cozy, with a clean exterior and interior, equipment layout and the flow path that is well organized, and

long queues are not, employees (people), namely through the skill and thoroughness of the officer who is specially appointed to serve savings, equipment (equipment) that is used in the service of saving, which is a savings book, an account number for each depositor, and additional facilities for saving, such as ATM with the various features and material savings in processing communications with SMS Banking facility is connected to the internet, telephone, internet banking, online net SI and BPD, and certain special symbols used in different savings services with other services, including payment of interest which compete for savings.

2.Inseparability Inseparability means savings on service consumption and production services are performed simultaneously. This means that the relationship (interaction) between the service provider with a customer saving customer savings services that will affect the outcome of such services. In this connection, the effectiveness of individual officers who provide services play a key role in saving the success of such services, and customer involvement in the production process of saving, which is charging correctly on the forms of savings that will be used in the process of saving services and willingness to access to check balances savings through handphone.

3.Variability Saving services including services to be highly variable because it is non standardized output, which reflects the variation in the quality of service of a subsequent transaction to transaction, depending on who, when and where the services are produced. Customer is very concerned with the high diversity and often ask for opinions of others before deciding to use the services of a particular savings.
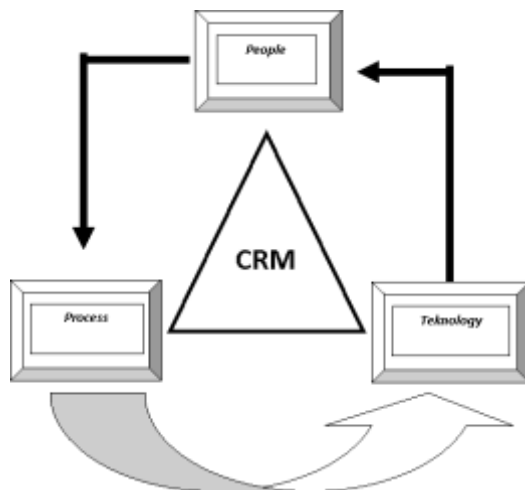
4.Perishability Savings services is a perishable commodity, easily lost, and can not be saved. To deal with the many demands on a certain fluctuations, the officers who deftly handles the savings to your customers and carefully utilize existing that means of communication to address complaints from the customer service savings.

With the characteristics of services as described above, the service companies face several tasks in marketing, namely to realize something intangible (tangible the intangible), improve service quality, productivity, and synchronization between the expectations of consumers with the services provided (Kotler and Keller, 2006: 396).

II.1.3. Customer relationship Management (CRM = Customer Relationship Management) Many experts and practitioners who bring a variety of definitions of CRM. Kamakura (2005: 280) suggests CRM involves tracking individual customer behavior over time, and using this knowledge to configure solutions precisely tailored to the customers 'and vendors' needs. Sun, Boahong (2006: 3) states that CRM is about introducing the right product to the right customer at the right time through the right channel to satisfy the customer's evolving demands. Ideally, it should follow the development of each individual customer and develop integrated multi-segment, multi-stage, and multi-channel. CRM decisions in order to maximize the total customer lifetime profit. While Fullerton, Gordon (2004:245) argue that CRM programs are currently in vogue. A CRM program is any formal mechanism introduces That the firm with the goal of Increasing customer retention rates. The points-based program is the most popular form of CRM programs, although as we shall see, there are others. Organizations aim of adopting these programs Because They believe That They facilitate the development and enhancement of relationships with Their customers. Brown, Stanley (2000: 15), states that the strategy is: Six types of strategy affect a CRM program: channel, segmentation, pricing, marketing, branding and advertising and of these the first three-channel, pricing and segmentation-have the greatest impact. Segmentation will determine how clients, and Ultimately the marketing organization, will be structured. Pricing strategy is the single greatest differentiator in a commoditized market and will Determines how the offer will be conveyed to the customer. The core of CRM is to understand that customers are essentially different. Distinction in question here includes many things, including cultural background, desire, purchase behavior and of course the potential to provide benefits. Due to different customers, then how to manage relationship with each customer also vary (Greve and Albers, 2006:3 and Kamakura, et al, 2005:279-282). Therefore, implementation of CRM that enables companies to collect and manage information about customers and tailor product offerings and services to be provided to each customer to maximize profit, an alternative that many companies run (Reinartz, et al, 2004:293-294). Maintaining customer loyalty is important. Companies that continue to grow is not enough to rely on existing customers only. Kim and Mauborgne (2005:29) argues that companies that focus only on the existing market space, sooner or later be faced with a competitor condition called red ocean. CRM is a tool to achieve these objectives, which have more of a role as a means to run a customer loyalty program. As a business strategy, CRM involves three main aspects are interrelated (Anton, 2002: 5 -9), the human aspects, processes, and technology. Successful implementation of CRM can not be achieved by considering only one aspect and leave the other aspects. It can be seen in the image below.

Figure 2.1: Three Pillars of CRM

Sources: Goldenbery, B., 2002, Successful CRM: Getting the People, Process and Technology and Anton, Jon, 2002, CRM: The Bottom Line To Optimizing Your ROI.

Of the three aspects of CRM at the top, is described briefly.- People: the human aspect is the most difficult aspect. This is considering that, the implementation of CRM is basically a management change. Associated with the human aspect, implementation of CRM need to look at the people involved, their attitudes toward the implementation of CRM, and their ability to adopt changes. Therefore, the implementation of the CRM training process is required, the adjustment of organizational structure and compensation systems. Failure to address issues related to human aspects will lead to resistance to the implementation of CRM. - Process: After the human aspect, the next aspect of CRM is a process. Every company must have a specific process in dealing with customer relations. In the implementation of CRM, companies first have to assess how well the business processes that have been held from the perspective of consumer wants and needs of the company. Most of the existing business processes may need to be reengineered because it can not accommodate the needs of consumers and organizations. - Technology: A final aspect of CRM is technology. Components of CRM include technology in the infrastructure and applications. Many view that emphasizes the technological aspect of CRM compared with the human aspects and processes. In fact, technology is only one aspect of CRM that serves as an enabler that allows companies reengineer its business processes to improve their performance in managing customer relationships. Although it only serves as an enabler, but the complexity of business today, the selection of appropriate technology is a determining factor for achieving successful implementation of CRM. II.1.4. The image (Image) Bank Zeithaml and Bitner (1996) in Kandampully and Suhartanto

(2000: 347) states image is Considered to have the ability to influence customers' perception of the good and services offered. Thus Spake, the image will have an impact of customers' buying behavior. Kennedy (1997) in Gotsi and Wilson (2001: 99) states that the images are formed on the basic of the total experience with the company and employees have a Hence crucial role in corporate image formation process. Norman (1991) in Kandampully and Suhartanto (2000:347) states that there are a number of factors that reflect the existing image in the minds of customers. The image is needed to influence the minds of customers through a combination of advertising, public relations, physical form, word-of-mouth, and a variety of actual experience during the use of goods and services. From these statements implied that customers consider the capabilities of the company to influence their perceptions of what is offered and will have an impact on customer buying behavior. The image is a public perception of the company or its products (Kotler and Keller, 2006: 299). In this research the company's image is considered synonymous with the image bank, as set forth in Law No. 7 of 1993 article 1 of the banking system, banks are business entities that raise funds from the public in the form of deposits, and channel it to the public in order to improve people's lives tarap a lot. The image bank is described as the overall impression created in the minds of the public about an organization. (Barich and Kotler, 1991 in Nguyen and Leblanc, 2002: 243). Bank's image associated with your business name, architecture, variety of products, tradition, ideology, and the impression on the quality of being communicated by every employee who interacts with the client organization. Belanger et. al (2002: 218) states that the organization's image is the result of an individual's personal response to an organization. Responses arising from the interaction either planned or not, affected or not, through an intermediary or interpersonal. Andreassen and Lindestad (1998: 15) states the bank's image can be identified as a factor to evaluate the services and the bank as a whole. The image can not be printed as making goods in factories, but the image is the impression obtained in accordance with one's knowledge and understanding about something. Formed image of how the company implements its operational activities, which have a primary basis in terms of service. Kotler and Keller (2006: 393) suggests that factors in the formation of image is the company credibility and perceived expertise, trustworthiness, and likability. While Siswanto Sutejo (2004:37) argues that the success of the company to build a good image influenced by many factors, namely: The image is built based on the orientation of the benefits that are needed and desired target group, the benefits you'll enjoy a realistic, images are highlighted according to the

company's capabilities, Image will find easy to understand the target group, and the highlighted image is a means, rather than business purposes.

II.1.5.The former indicator image Based on the opinions of the above can be concluded that the indicators in the formation of the bank's image used in this study consists of a set of impressions (impressions), beliefs (beliefs), and attitudes (attitudes) that exist in the minds of consumers against the banks, with the following explanation:

1.Impressions(impressions) Helmi (2005) and Isman (2006) in Windi (2007:56) define a prestigious indicators (such as: flashion and professionalism of service) is used to measure variables impression on the company's image. Likewise Sutisna (2002:79) states that the interpretation of the stimulus received by consumers based on past experience and the experience that consumers will lead to a long lasting impression in the minds of consumers. Solomon (2007:356) states that the atmospherics or the conscious designing of space and its dimensions to Evoke Various Certain effects in buyers. These dimensions include colors, scents, and sounds.

2.Beliefs (beliefs) Confidence (belief) is a descriptive thought about a person who embraced it. Kotler and Keller (2006:177) states that learning theorists believe That learning is produced through the interplay of drives, stimuli, cues, responses, and reinforcement. Sutisna (2002: 111 and 122) states that consumer confidence to an object is the sum total of beliefs and values of the relevant overall. Trust is more easily changed than changing the desired benefits. Trust can be easily changed through marketing communications efforts, while the desired benefits have been inherent nature, are more durable, and more to do with values, cultural norms and social orientation that has been embedded since childhood. Morgan and Hunt (1994) in Hasemark, Ove C and Maslie, Albinson (2004:48) explains that the belief arises because of the trust to another party who does have a quality that can bind to itself, such action is consistent, competent, honest to promise -promise, fair, responsible, helpful, and humble.

3.Attitudes Attitude as a concept is quite simple, as it was first introduced by Thurstone (1931) in Peter and Olson (1999:131), the amount of influence that the person on or against an object. Solomon (2007:237) in the ABC Model The state's most Researchers agree That attitude has three components: affect, behavior, and cognition, each of which can be interpreted; affect the person's feelings toward an object, behavior (behavior) is the tendency of a person to perform certain actions, while cognition is a belief in one's attitude toward the object.
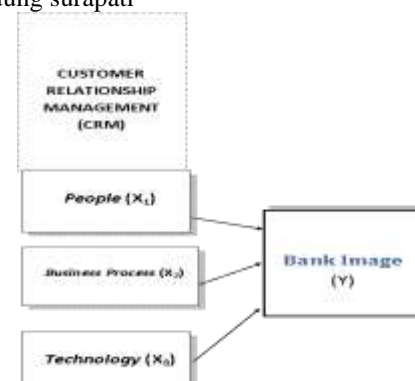
II.2.Framework of thinking

Companies in business are supposedly able to retain the viability of their business to create high value and good RELATIONSHIP with customers, so as to obtain benefits and at the same time able to develop their corporate image in the future (Reichhheld and Sasser, 1990, the Panda, 2003: 160,162,165). Jabar Bank Branch of Bandung Surapati deemed necessary to implement the elements of customer management in an effort RELATIONSHIP create a positive image for the bank in the mind of the customer service savings. Four interrelated aspects of CRM, namely: strategy, people, technology, and business process is key to business success.

Banking conditions that occurred during this requires more attention, particularly regarding the importance of quality service. Carman, 1990 in Caruana, et al, (2000: 58) states that services are not in accordance with customer expectations will have implications for the disappointment. Therefore, the management of these expectations is a major aspect in delivering quality services. Correspondingly, Zeithaml and Bitner (1996) in Kandampully and Suhartanto (2000: 347) states image is Considered to have the ability to influence customers' perception of the good and services offered. Thus Spake, the image will have an impact of customers' buying behavior. Norman (1991) in Kandampully and Suhartanto (2000:347) states that there are a number of factors that reflect the existing image in the minds of customers. The image is needed to influence the minds of customers through a combination of advertising, public relations, physical form, word-of-mouth, and a variety of actual experience during the use of goods and services.

Satisfied customers who will continue to make purchases of services option, if the services are providing more value and the company also has a good image that consists of a set of impressions (impressions), beliefs (beliefs), and attitudes (attitudes) that exist in the minds of consumers.

Starting from the overall framework in mind, this research paradigm is formulated as contained in the following figure:

Figure 2.2: Paradigm Research Effect of CRM Against Image Bank in Bank Jabar Branch Bandung surapati

II.3.Hypothesis

Based on the description above framework, the hypothesis of this research are:"The management of customer RELATIONSHIP (MKP), which consists of people, business process, and technology, either simultaneously or partial, positive effect on the image of Bank Jabar Branch Bandung Surapati.

III. Method

III.1. The research method used. This study uses two forms of research design, namely descriptive and verified. Descriptive research is research that aims to obtain a description of respondents' assessment of the variables: customer relationship management and image bank. While research verified is research that aims to determine the effect of customer relationship management of the bank's image through a hypothesis testing.

III.2. Data Sources and Data Determination Method External sources of primary data in this study come from the population of all customers who had used the services of Bank Jabar Branch Sacred savings Bandung with a sample of at least 100 respondents. However, to avoid bias is set 120 respondents. The technique of determining the respondents in this study using simple random sampling. Internal data obtained from interviews with the management of Bank Jabar Branch of Saint. While secondary data from the target population data, the sample was selected and the amount of savings obtained from internal documents contained in Bank Jabar Bank Branch Scriptures, and from field observations.

III.3. Data Collection Techniques

The data was collected through library research to obtain secondary data and direct research in the field to obtain primary data through observation, interviews, and questionnaires (the validity and reliability have been tested first).

III.4. Testing Validity and Reliability Testing. From the test results of the bank's image dimensions in mind that all of the indicator is valid with a correlation coefficient above 0.30 (Kaplan and Saccuzzo, 1993:126).Testing the reliability of measurement instruments performed using SPSS 10 statistical software obtained from the dimensions of the entire image of the MKP and the bank has a reliability coefficient of Cronbach Alpha value is above the critical value of r is set 0.70. It was concluded that all indicators can be used in this study.

IV. RESULTS AND DISCUSSION

IV.1. Types of Savings Bank Jabar that cite this as a research object. Types of savings in Bank Jabar Branch Bandung Surapati that were subjected to experiments is Mark Mata (Saving Your Future), Simpeda (Realize Dreams Millionaire), Steadfast (Hajj Savings) and Jabar Okey (Savings Most OK).

From the survey results revealed that use the type of savings is a savings of 83% of customers and clients Simpeda depositors in Bank Jabar Branch Bandung Surapati 78% are civil servants.

IV.2. Customer relationship Management Performance (CRM) Based on the assessment of clients per indicator can be seen that the performance of the dimensions of the People (Officers) are included in either category, although there are some indicators, namely familiarity and friendliness of staff in serving customers, as well as the skills of officers in responding to the needs of customers who still need to be improved and enhanced.

From the calculation of each indicator can be seen that the performance dimension of business process (business process) of CRM included in either category. This suggests that in improving business processes at Bank Jabar Branch Bandung Surapati still need to be done to improve some indicators, the more careful in recruiting customers, improve the retention of customers, in a more proactive approach with clients, to add facilities that support it easy for customers to contact the Bank, and increased provision of appreciation / awards to its customers, especially for loyal customers. Based on an assessment of indicators per customer can be seen that the performance dimensions of technology (the use of technology) of CRM fall into that category quite well\.

IV.3. Customer Assessment of Image (Image) Bank Jabar Branch Bandung Surapati Based on the assessment of clients per indicator can be seen that the performance dimensions of the impression (impressions) from the image bank is included in either category. Thus even though there are several indicators, that is the impression of a modern and professional impression in the service, which promises more attractive to customers, harmonious appearance of employees, as well as design and layout of the room service at the Bank Jabar Branch Bandung Surapati need to be improved and upgraded so that the image (image) of Bank Jabar Branch Bandung Surapati may be better in the eyes of its customers. Performance dimensions of beliefs (beliefs) from the image bank is included in either category. However there are several indicators, which provide the best service for customers, honesty and fairness in serving customers and more convinced that the Bank Jabar Branch responsible Scripture always give a solution solving customer problems need to be improved so that the image (image) of Bank Jabar Branch Bandung Surapati can better in the eyes of its customers. Assessment of clients for each dimension of performance indicators found that attitudes (Attitudes) from the image bank is included in either category and need to be maintained

IV.4. Influence Analysis of Performance Management Customer Relationship (CRM) on the

image bank at Bank Jabar Branch Bandung Surapati Based on calculations found that the correlation between variables CRM, which consists of the dimensions of people, business processes, and technology with the image of Bank Jabar Branch 4.4.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.633[a]	.401	.382	.5659

a. Predictors: (Constant), TEKNOLOGI, ORANG, PROSES

The amount of influence the performance of Relationship Customer Management (CRM) partially on the image bank of only 40.10%.While the rest of = 100% - 40.10% = 50.90% influenced by other factors outside the model study. Effect of CRM per dimension which include; people, business processes, and technology partially on the image obtained by the bank or the Standardized Beta Coefficient figures can be seen in the table following   Beta   Coefficients.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.636	.293		5.591	.000
	ORANG	.182	.069	.228	2.641	.010
	PROSES	.166	.065	.228	2.534	.013
	TEKNOLOGI	.267	.061	.378	4.366	.000

a. Dependent Variable: CITRA

From the table above Sumarry and coefficients when the relationships depicted in the diagram pathways and influence the performance of Customer Relationship Management (CRM) on Banks image obtained as follows:
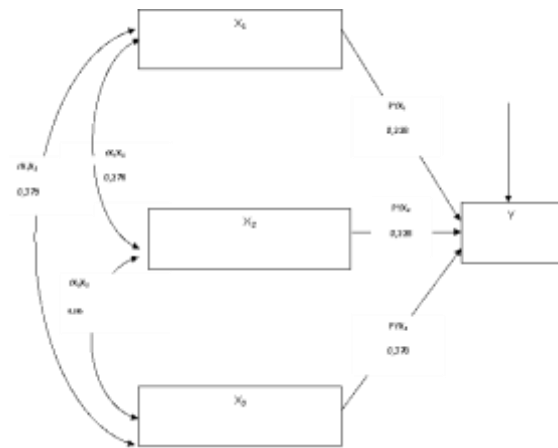Bandung Sacred included in the category is strong enough. The results of the regression test with the help of SPSS software 10 r2 obtained results as contained in the summary table below.
Figure 4.1: Effect of Performance Management Customer Relationship (CRM) to the image bank in Bank Jabar Branch Bandung Surapati
Description:
X1: X3 People dimension: the dimension of Technology Utilization
X2: Business Process dimension Y: variable Image Bank

From the analysis above lines can be seen that CRM variables, which include the dimensions of people, business processes, and technology benefit simultaneous effect on the variable image with Banks and the value of R2 (R-Square) of 0.401, or by 40.10%. This is confirmed by test results showing that F-calculated value of F = 21.42237 is greater than F-table = 2.21 for α = 0.05. This proves that CRM simultaneous significant effect on the variable Image Bank. = 0.05 indicates that the dimension of people have a significant effect on the image of the bank amounting to 22.8%, a significant dimension influence business processes on the image of the bank amounting to 22.8%, and the use of technology have a significant dimensionαPartially, based on the t-test with the test criteria the image bank for 37.80%.
Conclusion And Recommendations

V. CONCLUSION and ADVICE
V.1 Conclusion
1. Performance dimensions of people (staff) on CRM variables at Bank Jabar Branch Bandung Sacred included in either category (74.72%). Performance-dimensional business process (business process) are included in both categories (72.95%). But the dimensions of performance technology (utilization of technology) at Bank Jabar Branch Bandung Scriptures are categorized fairly good (63.20%). Overall performance of CRM at Bank Jabar Branch Bandung Sacred included in either category (70.10%), although there are some indicators that still need to be repaired.
2. Dimensional impression of the performance (impressions) of the image bank at Bank Jabar Branch Bandung Sacred included in either category (76.16%). Performance dimensions of beliefs (beliefs) of the Image Bank is included in both categories (74.20%) and the dimensions of attitudes (Attitudes) from the image bank at Bank Jabar Branch Bandung Sacred included in either category (77.00%). Overall image of the Bank Jabar Branch Bandung Sacred included in either category

(75.52%), although there are some indicators that still need to be repaired.

3. Measurement of the degree of influence that includes CRM; people, business processes, and technology, simultaneously, the image of Bank Jabar Branch Bandung Surapati done with path analysis (path analysis) with the help of SPSS software 10. The amount of influence the performance of CRM, simultaneously, the image of Bank Jabar Branch Bandung Surapati amounted to 40.10%. The remaining 50.90% influenced by other factors outside the model in this study. While the magnitude of the effect of CRM-dimensional person on the image of Bank Jabar Branch Bandung Surapati amounted to 22.80%. Magnitude of the influence of the dimensions of the business process on the image of the bank amounted to 22.80% and the magnitude of the influence of the dimensions of the use of technology on the image of the bank amounted to 37.80%.

V.2. Advice

1. Given the dimensions of the smallest use of technology performance and the greatest influence in shaping the image of the bank, then the repairs that need to be a concern of management of Bank Jabar Branch Bandung Scripture is revamping in the areas of utilization of these technologies that will support efforts to increase savings services and efforts to retain customers.

2. In regard to item 1 above, it is suggested that the Bank Jabar build its own ATM system, which will link with the local government-owned ATM machines BPD-government in other province throughout Indonesia, as well as with other banks. With such a step is expected to make its own power and the growing image of the Bank Jabar.

3. In an effort to retain customers (customers), also suggested that the Bank Jabar began pioneering the service with a credit card system that will be used in a customer shopping at some merchants that have a pattern of cooperation with the Bank Jabar. While the effort to improve its image, it is suggested that the Bank Jabar perform service excellence training for employees who have two years or more have not followed the training again and build a better Internet Banking system and conducting cooperation in various things with BPD's government-in province other local governments throughout Indonesia uses the concept of KSO. Bank Jabar thus no need to open a branch in another provensi.

4. In the next study should be performed again recommended further research with other variables, such as service quality (Servqual), trust, and reputation as the bank's variable image formation that is associated with its influence on customer retention. However, further research should reach a wider territory, namely the whole of West Java, Bandung-not just, and with more number of samples, as well as an expanded research focus is not only savings, but also other services that exist in Bank Jabar, such as service credit (financing).

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