

### ***Abstract***

*The development of technology and information continues to grow rapidly, one of which is developments in the field of electronic-based services such as E-Banking. The large number of companies operating in the financial sector such as banks in Indonesia encourages companies to continue to innovate in order to obtain, acquire and retain existing customers/customers. One way that business actors do this is by implementing Electronic Customer Relationship Management (E-CRM). The purpose of this research was to find out how Electronic Customer Relationship Management influences the Customer/Customer Experience of E-Banking users at Bank Sumsel Babel, Muntok, West Bangka branch.*

*This research method uses quantitative methods with descriptive research type. Sampling was carried out using the non-probability sampling method and data collection using an online questionnaire via Google Form involving 400 respondents using the Structural Equation Modeling (SEM) analysis method, namely Partial Least Square (PLS) in processing data assisted by SmartPLS 3.0 software. Respondent criteria used in this research are users who have registered and made transactions via E-Banking and live in Muntok, West Bangka.*

*The results of research by examining the results of 400 respondents showed that the Electronic Customer Relationship Management (E-CRM) variable had a positive and significant influence on the Customer Experience variable or the experience of Bank SumselBabel customers at the Muntok branch, West Bangka. Then, based on the conclusions of this research, several suggestions were obtained, namely the need for Bank SumselBabel Muntok branch to realize the importance of E-CRM as an effective entry point for understanding customer needs and the ability to build experiences that increase their satisfaction in the digital era.*

*Bank Sumsel Babel can improve the technological capabilities adopted in its service system so that e-banking services can minimize disruptions when customers make transactions. Apart from that, Bank Sumsel Babel must also carry out socialization regarding the technology it adopts in its E-banking services to its customers. Bank Sumsel Babel must pay more attention to customer satisfaction*

*with E-banking services when handling problems. Apart from that, Bank Sumsel Babel must also always pay attention to reviews from its customers, especially mobile banking reviews which have a lot of negative reviews. However, security and privacy are still important factors that dominate many customers' concerns regarding the service experience.*

*Keywords : : Electronic Customer Relationship Management(E-CRM), Customer Experience, Communicatin, Convenience, Complaint Handling, Security or Privacy*