

ANALISIS PENGGUNAAN CHATBOT *ARTIFICIAL INTELLIGENCE* (AI) BELLA ASSISTANT DALAM MENINGKATKAN *CUSTOMER RELATIONSHIP MANAGEMENT* (CRM) DI BNI LIFE INSURANCE

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ABSTRAK

Penggunaan chatbot berbasis *Artificial Intelligence* (AI) semakin berkembang dalam layanan digital, termasuk di sektor asuransi. Bella Assistant milik BNI Life Insurance hadir sebagai solusi untuk membantu nasabah mendapatkan informasi dengan cepat dan efisien. Penelitian ini menggunakan metode kualitatif deskriptif dengan teknik wawancara terhadap tiga pengguna Bella, serta dianalisis berdasarkan tiga indikator utama: efisiensi, efektivitas, dan kepuasan. Hasilnya menunjukkan bahwa Bella cukup responsif dan mudah diakses, namun belum mampu menangani pertanyaan bebas di luar skenario. Dari sisi efektivitas, interaksi masih terasa kaku dan belum personal, sedangkan pada aspek kepuasan, pengguna merasa cukup aman namun belum sepenuhnya nyaman dan dilayani secara emosional. Selain itu, analisis kekuatan dan tantangan menunjukkan bahwa Bella unggul dalam responsivitas dan efisiensi, tetapi masih memiliki keterbatasan dalam pemrosesan bahasa alami dan inklusivitas. Rekomendasi diberikan agar Bella dikembangkan lebih lanjut untuk mendukung CRM yang lebih humanis dan mendorong loyalitas nasabah secara berkelanjutan.

Kata Kunci: Chatbot, CRM, Bella Assistant, AI, BNI Life Insurance

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ABSTRACT

The use of Artificial Intelligence (AI)-based chatbots is increasingly growing in digital services, including in the insurance sector. Bella Assistant, developed by BNI Life Insurance, is designed to help customers access information quickly and efficiently. This research employs a descriptive qualitative method by conducting interviews with three Bella users, analyzed using three key indicators: efficiency, effectiveness, and user satisfaction. The findings show that Bella is responsive and easy to access but still struggles to handle open-ended questions outside its scripted flow. In terms of effectiveness, interactions remain rigid and lack a personal touch. For satisfaction, users feel relatively safe, but the chatbot has yet to create a comfortable and emotionally engaging experience. Additionally, the analysis of strengths and challenges reveals that Bella excels in responsiveness and operational efficiency but faces limitations in natural language processing and inclusivity. Recommendations are proposed to further develop Bella Assistant to support a more human-centered CRM approach and enhance long-term customer loyalty.

Keywords: Chatbot, CRM, Bella Assistant, AI, BNI Life Insurance