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Customer Loyalty Migration Analysis Using the Recency, Frequency, Monetary (RFM) Method and Ethnography Approach to Develop Business-to-Business (B2B) Marketing Strategy at PT Aru Raharja

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Abstract

The growing outsourcing industry has intensified competition among business-to-business (B2B) service providers, making customer retention and an understanding of loyalty migration essential for sustainable growth. This study aimed to analyze customer loyalty migration at PT Aru Raharja, identify the factors underlying these changes, and formulate appropriate B2B marketing strategies. A mixed-methods sequential explanatory design was applied to 38 corporate customers with complete transaction records for 2024 and 2025. The quantitative analysis employed the Recency, Frequency, and Monetary (RFM) method, tertile-based scoring, and cross-tabulation using SPSS, followed by an ethnographic approach involving interviews with operational managers and observations of business processes. The findings showed that 17 customers (44.74%) maintained their loyalty status, 12 (31.58%) experienced increased loyalty, and 9 (23.68%) experienced decreased loyalty; overall, 76.32% maintained or improved their business relationships. The qualitative findings indicated that loyalty migration was associated with service responsiveness, communication quality, workforce monitoring, administrative accuracy, cost efficiency, price competition, and regulatory compliance. These findings supported value propositions emphasizing fast, transparent, consistent, flexible, and technology-enabled services. The study concluded that integrating RFM analysis with ethnographic insights provided a comprehensive basis for developing differentiated B2B marketing strategies, including optimizing the Talenta application, assigning dedicated relationship managers, accelerating personnel replacement, improving digital administrative processes, and offering competitive pricing schemes without compromising service quality.

INTRODUCTION

Changes in an increasingly dynamic business environment have encouraged companies to focus more on their core competencies (core business) and outsource selected operational activities to professional service providers. This strategy not only aims to improve cost efficiency but also provides organizational flexibility in responding to changing business needs, technological developments, and increasing demands for service quality. Consequently, the outsourcing industry has continued to grow and has become a service sector with substantial growth prospects. Market data indicate that the global IT outsourcing market is projected to increase from approximately USD 320.8 billion in 2020 to more than USD 812 billion by 2029, suggesting that outsourcing has become part of a long-term business strategy for many companies rather than merely a cost-saving alternative (Statista, 2025). This phenomenon has also occurred in Indonesia. The growth of the digital economy, increasing demand for workers with specific competencies, and pressure to improve operational efficiency have encouraged more companies to use outsourcing and business support services. Increasingly intense competition across industries has also required companies not only to acquire new customers but also to retain existing ones. In modern marketing, retaining loyal customers is generally considered more cost-effective than continuously acquiring new customers because customer acquisition costs are relatively higher than customer retention costs (Reichheld & Sasser, 1990). Therefore, a company’s ability to establish and maintain long-term customer relationships is an important determinant of business success.

This condition is also reflected in the performance of PT Aru Raharja, a company providing outsourcing and business support services. Based on the company’s performance report, operating revenue increased from IDR 92,544 million in 2024 to IDR 108,618 million in 2025, representing growth of approximately 17.37%. During the same period, gross profit increased from IDR 6,135 million to IDR 9,021 million, or approximately 47.04%. The higher growth in gross profit relative to revenue indicated improvements not only in sales performance but also in operational efficiency and revenue quality. These results suggest that demand for outsourcing services remained strong and continued to contribute positively to the company’s performance. However, this improvement also needed to be supported by efforts to maintain corporate customer loyalty so that business growth could be sustained. Therefore, the company needed to understand changes in customer behavior and develop appropriate marketing strategies based on customer loyalty patterns (Chen & Cui, 2025; Nurhilalia & Saleh, 2024; Saputra et al., 2024).

Business-to-business (B2B) marketing has fundamental characteristics that differ from business-to-consumer (B2C) marketing. In B2B markets, purchasing decisions generally involve multiple decision-makers, relatively high transaction values, and long-term considerations such as service quality, operational reliability, regulatory compliance, and the ability of service providers to deliver solutions tailored to customer needs. Therefore, relationships between service providers and corporate customers extend beyond individual transactions and develop through performance evaluations, contract renewals, expansion of service scope, and strategic collaboration (Kotler & Keller, 2022; Payne & Frow, 2017).

In the outsourcing service industry, customer loyalty is reflected not only in the duration of the business relationship but also in customer transaction behavior. Increases in the number of outsourced workers, contract value, service coverage, and contract continuity may indicate stronger business relationships. Conversely, reductions in the number of outsourced workers, declines in contract value, delays in contract renewal, or customer migration to competing providers may indicate declining loyalty or potential customer churn. If these changes are not identified promptly, the company may risk losing strategic customers that contribute substantial revenue.

PT Aru Raharja provides outsourcing, business support, and other operational support services to corporate customers, particularly companies within the Indonesia Financial Group (IFG) ecosystem. As a B2B service provider, the success of PT Aru Raharja is determined not only by the number of customers it serves but also by its ability to maintain established business relationships, increase contract value, and develop services according to customer needs. Consequently, customer relationship management (CRM) represents an important strategic aspect for the company. This is consistent with the CRM concept, which emphasizes the importance of developing long-term relationships to increase customer value and support business sustainability (Buttle & Maklan, 2019).

In B2B marketing, business success is determined not only by the ability to acquire new contracts but also by the ability to develop existing customer relationships. Corporate customers generally evaluate service providers periodically based on service quality, responsiveness, problem-solving capability, compliance with labor regulations, and the added value provided throughout the contractual relationship. When service providers consistently meet these expectations, opportunities for contract renewal, workforce expansion, and broader service coverage are likely to increase. Conversely, when a company fails to adapt to changing customer needs, the business relationship may deteriorate, as reflected in declining contract values, reductions in outsourced personnel, or customer migration to other service providers. Therefore, companies should not assess performance solely on the basis of customer numbers but should also monitor changes in customer behavior over time. Such information can support the development of customer retention strategies, service improvements aligned with customer needs, and value creation that strengthens long-term customer satisfaction and loyalty (Payne & Frow, 2017; Kumar & Reinartz, 2018).

One widely used approach for identifying customer behavior is the Recency, Frequency, and Monetary (RFM) method. RFM analysis segments customers according to recency, frequency, and monetary value (Hughes, 1994). This method has been widely applied in customer segmentation research because it can identify high-value customers and support assessments of future customer behavior and loyalty (Fader et al., 2005; Khajvand et al., 2011). RFM analysis provides an overview of customer activity based on historical transaction data, enabling companies to distinguish active customers, customers whose activity has begun to decline, and customers with relatively high business value (Hughes, 1994). Heikal et al. (2022) showed that integrating RFM analysis could help companies identify customer characteristics as a basis for developing marketing strategies. These findings were supported by Mulyanto and Heikal (2026), who demonstrated that combining RFM analysis with an ethnographic approach in B2B service companies could produce more comprehensive customer segmentation and support the development of more targeted marketing strategies.

However, RFM analysis primarily identifies changes in customer behavior based on transaction data and does not fully explain the reasons underlying those changes. A decline in contract value, for example, is not necessarily caused by poor service quality. Such changes may result from internal efficiency measures, organizational restructuring, workforce reduction policies, changes in business strategy, or other organizational factors that require deeper contextual understanding. Therefore, this study combined RFM analysis with an ethnographic approach to explore customer experiences, needs, expectations, and problems encountered during their collaboration with PT Aru Raharja. This approach was expected to provide a more comprehensive understanding of changes in customer behavior so that marketing strategy recommendations would be based not only on transaction data but also on the actual conditions experienced by customers.

Research using the RFM method has been widely conducted in the retail, banking, e-commerce, and telecommunications sectors. Rahmadeni and Heikal (2024) showed that the RFM method could segment customers based on transaction behavior as a basis for developing marketing strategies. Furthermore, Mulyanto and Heikal (2026) demonstrated that integrating RFM analysis with an ethnographic approach generated more applicable marketing strategy recommendations for B2B service companies. However, research integrating these two approaches within the outsourcing industry remains relatively limited. Most previous studies have focused on customer segmentation without extending the segmentation results into actionable marketing strategies. In practice, information on customer loyalty migration can provide greater strategic value when it is followed by the identification of customer pain points, the formulation of a clear value proposition, and the development of marketing strategies tailored to the characteristics of each customer segment. Based on these conditions, this study aimed to analyze changes in PT Aru Raharja's customer loyalty using the Recency, Frequency, and Monetary (RFM) method by comparing customer transaction data from 2024 and 2025; identify factors influencing changes in customer loyalty through an ethnographic approach, including customer pain points and relevant value propositions; and formulate B2B marketing strategy recommendations to help PT Aru Raharja retain existing customers, increase the value of business relationships, and support sustainable business growth.

METHOD

Research Approach

This study employed a mixed-methods approach with a sequential explanatory design. The approach was used to identify customer loyalty patterns based on transaction data and to examine the factors influencing changes in customer behavior.

The first stage employed a quantitative approach using Recency, Frequency, and Monetary (RFM) analysis of PT Aru Raharja's customer transaction data for 2024 and 2025. The analysis was used to segment customers based on transaction behavior and identify changes in customer loyalty between the two periods. The RFM results were then explored qualitatively through an ethnographic approach involving interviews and observations to identify customer needs, experiences, and pain points affecting business relationships between PT Aru Raharja and its corporate customers.

The quantitative and qualitative findings were subsequently integrated to formulate relevant value propositions and B2B marketing strategy recommendations aimed at improving customer retention, strengthening long-term business relationships, and increasing the value of cooperation between PT Aru Raharja and its corporate customers.

Research Objects, Populations and Samples

The object of this research is PT Aru Raharja, a company engaged in providing outsourcing services and operational support services for corporate customers. The research focuses on the analysis of a company's customer transaction behavior as a basis for identifying changes in customer loyalty as well as the preparation of Business-to-Business (B2B) marketing strategies.

The population in this study is all corporate customers of PT Aru Raharja who have active cooperative relationships during the period of 2024 and 2025. Given the relatively limited population, this study uses the Total Sampling technique, where all members of the population are used as research samples. Thus, the number of samples analyzed was 38 corporate customers who had complete transaction data during the study period.

In order to maintain the confidentiality of the company's and customers' business information, the identity of the customer was not displayed in this study. All customers were given research codes ARU-C001 to ARU-C038 during the analysis process using the Recency, Frequency, and Monetary (RFM) method and discussion of research results. The use of the entire population as a sample is expected to provide a more comprehensive picture of changes in customer behavior, loyalty levels, and the potential for the development of business relationships of PT Aru Raharja.

Research Variables

This study uses two types of variables that are adjusted to the Mixed Method approach, namely quantitative variables in Recency, Frequency, and Monetary (RFM) analysis and qualitative variables in Ethnography analysis. Quantitative variables are used to identify customer transaction behavior based on the company's historical data, while qualitative variables are used to explore the causes of changes in customer loyalty and identify the needs and problems faced by customers during cooperation with PT Aru Raharja.

At the quantitative stage, RFM analysis consists of three main variables, namely Recency, Frequency, and Monetary. Recency describes the proximity of the customer's last transaction time to the end of the research period. Frequency shows the number of transactions or invoices that customers make during a year, while Monetary describes the total value of customer transactions during the research period. These three variables are used to generate RFM scores as the basis for customer segmentation and analysis of loyalty changes between 2024 and 2025.

At the qualitative stage, the study uses the Ethnography approach to identify customer pain value based on the results of interviews and observations. This analysis is focused on understanding customer needs, experience while using PT Aru Raharja's services, obstacles faced, and customer expectations for improving service quality. The results of the Ethnography analysis are then used as a basis for the preparation of an Offering Value Proposition (OVP) and recommendations for B2B marketing strategies for PT Aru Raharja.

Data Analysis Techniques

This study uses two complementary data analysis techniques, namely quantitative analysis using the Recency, Frequency, and Monetary (RFM) method and qualitative analysis using the Ethnography approach. RFM analysis is used to identify customer loyalty levels based on transaction behavior, while Ethnography analysis is used to understand the factors that influence changes in customer loyalty and identify customer needs and problems. The integration of the two methods is expected to produce more comprehensive marketing strategy recommendations and in accordance with the characteristics of Business-to-Business (B2B) customers.

Recency, Frequency, and Monetary (RFM) Analysis

Recency, Frequency, and Monetary (RFM) analysis was used to segment customers based on transaction behavior during the research period. This method evaluates customers through three main dimensions, namely Recency (R), Frequency (F), and Monetary (M). Recency shows the proximity of the customer's last transaction time, Frequency describes the number of transactions a customer made during a year, while Monetary shows the total value of customer transactions in the same period. These three dimensions are used to provide an overview of the level of activity, the intensity of business relationships, and the value contribution of each customer to the company. The use of the RFM method as a customer segmentation tool has been widely applied in marketing research because it is able to provide an objective picture of customer transaction behavior (Fader et al., 2005).

Customer transaction data is obtained from PT Aru Raharja's invoice data for the 2024 and 2025 periods. Next, the Recency, Frequency, and Monetary values are calculated for each customer. The value of each variable is then grouped into three categories using the tertile method (three equal groups) so that each customer gets a score of 1 to 3 on each variable. The combination of these three scores results in RFM values ranging from 111 to 333, which are used as the basis for customer segmentation.

The data processing process is carried out using SPSS through frequency distribution analysis and RFM score grouping. The results of the analysis are then compared between the period of 2024 and 2025 to identify changes in customer loyalty migration. These changes are the basis for determining which customers have increased, decreased, or maintained their loyalty levels during the research period. The use of the RFM method in this study also refers to research by Heikal et al. (2022) and Rahmadeni and Heikal (2024) which shows that customer segmentation based on transaction behavior can be the basis for the preparation of marketing strategies and customer relationship management.

Ethnography Analysis

After customer segmentation was obtained through RFM analysis, the research was continued with the Ethnography approach to gain a deeper understanding of changes in customer behavior. This approach is used to explore customer experience during the collaboration with PT Aru Raharja, identify customer needs, and understand various factors that affect changes in customer loyalty. The ethnography approach allows researchers to understand customer behavior more deeply through observation and interviews so that they are able to identify needs that are not always reflected in quantitative data (Hammersley & Atkinson, 2019).

Qualitative data is obtained through in-depth interviews, observations, and discussions with internal parties of the company who understand the business relationship with corporate customers. The information obtained is then analyzed to identify customer pain value, namely various obstacles, needs, and customer expectations for the services provided by PT Aru Raharja. This analysis not only focuses on operational aspects, but also considers factors that affect the sustainability of business relationships, such as service quality, speed of response, communication, flexibility of cooperation, and the company's ability to meet customer needs.

The results of Ethnography's analysis are then integrated with the results of RFM's segmentation to prepare an Offering Value Proposition (OVP) and recommendations for B2B marketing strategies that are in accordance with the characteristics of each customer segment. Thus, the study not only identifies customer loyalty levels based on transaction data, but also explains the causes of changes in loyalty as well as provides recommendations for strategies that can be implemented to improve customer retention and develop long-term business relationships. In this study, the Ethnography approach is used to understand customer needs through observation of the service process and in-depth interviews as explained by Spradley (2016).

RESULTS AND DISCUSSION

Research Objects and Data Characteristics

PT Aru Raharja is a company engaged in the provision of outsourcing services and operational support services for corporate customers with the characteristics of Business-to-Business (B2B) business relationships. This study uses historical data on customer transactions during the period of 2024 and 2025 as a basis for analyzing changes in customer loyalty using the Recency, Frequency, and Monetary (RFM) method. The analysis was conducted on 38 corporate customers who had complete transaction data during the study period.

The characteristics of customers in this study are dominated by companies that cooperate through service contracts with monthly and quarterly billing patterns. The transaction data analyzed includes the date of the last invoice as a Recency indicator, the number of invoices for one year as a Frequency indicator, and the total annual invoice value as a Monetary indicator. All data is then processed using SPSS to obtain RFM scores and identify changes in customer loyalty between 2024 and 2025. The results of the analysis were further deepened through the Ethnography approach to identify factors that affect changes in customer loyalty and became the basis for the preparation of the Offering Value Proposition (OVP) and recommendations for PT Aru Raharja's marketing strategy.

Customer Segmentation Based on RFM Analysis (2024)

Customer segmentation in 2024 was carried out using the Recency, Frequency, and Monetary (RFM) method for 38 corporate customers of PT Aru Raharja who had complete transaction data during the research period. This analysis generates each customer's RFM score as a basis for categorizing customer loyalty levels based on their transaction behavior.

The distribution of customer RFM scores in 2024 shows that PT Aru Raharja's customers are spread across 17 different RFM score combinations. This condition indicates that customer characteristics are not homogeneous, but have varying levels of transaction activity, cooperation intensity, and business value contributions.

Based on the results of data processing, the combination of scores of 211 and 122 is the group with the highest number of customers, each consisting of four customers, followed by groups 333, 323, 322, 223, 123, and 111 which each amount to three customers. Meanwhile, some other score combinations are only occupied by one to two customers. The distribution shows that PT Aru Raharja's customer portfolio is still dominated by customers with medium loyalty levels, while customers with very high and very low loyalty have a relatively smaller proportion. The distribution of RFM scores in 2024 is presented in the following Table 1:

Table 1. RFM Distribution Year 2024

RFM	Number of Customers	Customer Name
333	3	ARU-C007, ARU-C016, ARU-C037
323	3	ARU-C013, ARU-C014, ARU-C036
322	3	ARU-C005, ARU-C018, ARU-C022
312	1	ARU-C020
311	2	ARU-C001, ARU-C024
233	1	ARU-C021
232	1	ARU-C011
223	3	ARU-C003, ARU-C010, ARU-C012
222	2	ARU-C006, ARU-C019
221	2	ARU-C029, ARU-C030
212	1	ARU-C028
211	4	ARU-C031, ARU-C032, ARU-C034, ARU-C035
132	1	ARU-C002
123	3	ARU-C008, ARU-C015, ARU-C038
122	4	ARU-C009, ARU-C017, ARU-C023, ARU-C026
121	1	ARU-C025
111	3	ARU-C004, ARU-C027, ARU-C033
	38	

Source: SPSS Data Processing (2026)

The segmentation results also showed that only three customers obtained a score of 333, which is the highest score combination in the RFM method. This group shows customers who have the most recent transactions, high transaction frequency, and the largest contract value during the research period. In the context of the outsourcing business, customers in this group are strategic customers who make a significant contribution to the company's revenue so it needs to be maintained through relationship marketing strategies, improving service quality, and strengthening long-term business relationships.

On the other hand, the study also found that there were three customers with a score of 111, which reflects low transaction activity, cooperation frequency, and contract value during 2024. This group of customers does not necessarily indicate that the customer has stopped cooperating, but it indicates a potential decline in business relationships that the company needs to be concerned about. In the outsourcing industry, these conditions can be influenced by various factors, such as reduced labor needs, adjustments to customer budgets, the expiration of cooperation contracts, or the transfer of some services to other service providers. Therefore, this group is one of the priorities that will be further analyzed through the Ethnography approach to identify the main causes of changes in customer behavior.

To provide a more detailed picture of the relationship between the dimensions of Recency, Frequency, and Monetary, this study uses Crosstabulation analysis generated through SPSS. The crosstab results showed that the group of customers with Recency Score 2 was the largest group with a total of 14 customers, while Recency Score 1 and Recency Score 3 each consisted of 12 customers. This condition shows that most customers still have relatively stable transaction activity, although not all of them are in the most active customer category. In addition, the distribution of Frequency Score 2 dominated almost the entire Recency group, indicating that most customers had a fairly regular transaction pattern during the study period. The results of the Crosstabulation are presented in the following Figure 1:

Frequency score * Monetary score * Recency score Crosstabulation

Count

Recency score			Monetary score 1	2	3	Total
1	Frequency score	1	3	0	0	3
		2	1	4	3	8
		3	0	1	0	1
	Total		4	5	3	12
2	Frequency score	1	4	1	0	5
		2	2	2	3	7
		3	0	1	1	2
	Total		6	4	4	14
3	Frequency score	1	2	1	0	3
		2	0	3	3	6
		3	0	0	3	3
	Total		2	4	6	12
Total	Frequency score	1	9	2	0	11
		2	3	9	9	21
		3	0	2	4	6
	Total		12	13	13	38

Figure 1. RFM Crosstabulation Results in 2024
Source : SPSS (2026)

The visualization of the analysis results through the RFM Heat Map further clarifies that the combination of higher Recency and Frequency results in a larger average monetary value. The darker colors in the Recency Score 3 and Frequency Score 3 sections show that customers who are still actively transacting and have a high intensity of cooperation tend to contribute greater revenue to the company. On the other hand, areas with lighter colors indicate customers who have relatively low transaction activity so that the contribution of business value is also smaller. This pattern shows a consistent relationship between transaction activities and customer revenue contributions, so that the RFM method is considered to be able to objectively describe the characteristics of PT Aru Raharja's customers. The visualization is shown in the following Figure 2:

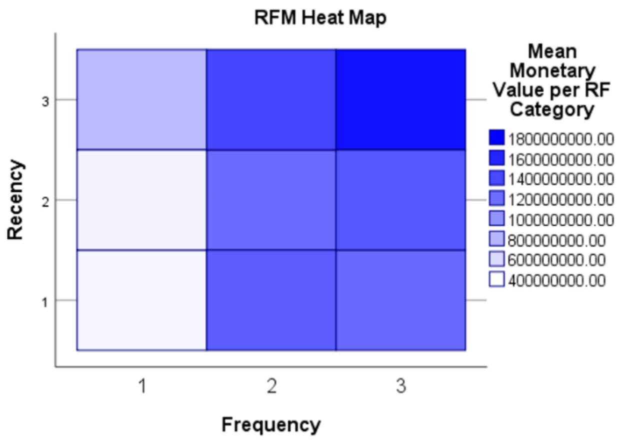

Figure 2. RFM Heat Map Visualization in 2024
Source: SPSS (2026)

In general, the results of the RFM analysis in 2024 show that most of PT Aru Raharja's customers are at medium to high levels of loyalty, although there are still some customers with low scores who need attention. The results of this segmentation are the basis for comparing changes in customer loyalty in 2025 through customer loyalty migration analysis.

The results of this study are in line with Heikal et al. (2022) who show that customer segmentation using the RFM method can be the basis for the preparation of marketing strategies. These results are also consistent with the research of Rahmadeni and Heikal (2024) who stated that customer characteristics obtained through RFM help companies determine customer management priorities.

Customer Segmentation Based on RFM Analysis (2025)

Customer segmentation in 2025 was carried out using the Recency, Frequency, and Monetary (RFM) method for 38 corporate customers of PT Aru Raharja who had complete transaction data during the research period. The results of the analysis generate an RFM score that is used to segment customers based on their loyalty level and transaction behavior characteristics.

The distribution of RFM scores in 2025 shows that PT Aru Raharja's customers are spread across 18 different RFM score combinations. This result illustrates that customer characteristics are still quite diverse, both in terms of transaction activities, frequency of cooperation, and contribution to contract value. Based on the results of data processing, the combination of scores of 333, 223, 211, and 122 was the group with the largest number of customers, each consisting of four customers. In addition, there are several other groups such as 322, 321, 311, 232, 121, and 112 that show the spread of customers at varying levels of loyalty. The distribution indicates that PT Aru Raharja's customer portfolio is still dominated by customers with medium to high levels of loyalty, while the number of customers with the lowest scores is relatively less than in the previous period. The distribution of RFM scores in 2025 is presented in the following Table 2:

Table 2. RFM Distribution Year 2025

RFM	Number of Customers	Customer Name
333	4	ARU-C007, ARU-C021, ARU-C037, ARU-C038
323	2	ARU-C014, ARU-C018
322	3	ARU-C005, ARU-C011, ARU-C022
321	2	ARU-C024, ARU-C030
312	1	ARU-C020
311	2	ARU-C001, ARU-C035
233	1	ARU-C002
232	2	ARU-C016, ARU-C028
223	4	ARU-C010, ARU-C012, ARU-C013, ARU-C036
222	1	ARU-C019
221	1	ARU-C027
211	4	ARU-C004, ARU-C032, ARU-C033, ARU-C034
123	1	ARU-C015
122	4	ARU-C006, ARU-C009, ARU-C023, ARU-C026
121	2	ARU-C025, ARU-C029
113	1	ARU-C008
112	2	ARU-C003, ARU-C017
111	1	ARU-C031
	38	

Source : SPSS Data Processing (2026)

The segmentation results showed that there were four customers with a score of 333, which is the highest score combination in the RFM method. Compared to 2024, the number of customers in this group has increased. This condition shows that there are customers who are able to maintain and even increase transaction intensity, cooperation frequency, and contract value during 2025. For PT Aru Raharja, this customer group is a strategic asset that needs to be maintained through strengthening business relationships, improving service quality, and developing long-term cooperation.

On the other hand, the number of customers with a score of 111 decreased to one customer, less than the previous year. This condition indicates an improvement in some customers who were previously in the low loyalty group. However, customers with low scores still need attention because they have the potential to experience a decrease in cooperation if not followed by the right retention strategy.

The results of the Crosstabulation showed that the group of customers with a Recency Score of 3 increased to 14 customers, while Recency Score 2 amounted to 13 customers and Recency Score 1 amounted to 11 customers. These findings show that more and more customers are still making transactions until near the end of the study period. In addition, Frequency Score 2 still dominates almost the entire Recency group, indicating that most customers have relatively stable transaction patterns during 2025. The results of the Crosstabulation are presented in the following Figure 3:

Frequency score * Monetary score * Recency score Crosstabulation

Count

Recency score			Monetary score 1	2	3	Total
1	Frequency score	1	1	2	1	4
		2	2	4	1	7
	Total		3	6	2	11
2	Frequency score	1	4	0	0	4
		2	1	1	4	6
		3	0	2	1	3
	Total		5	3	5	13
3	Frequency score	1	2	1	0	3
		2	2	3	2	7
		3	0	0	4	4
	Total		4	4	6	14
Total	Frequency score	1	7	3	1	11
		2	5	8	7	20
		3	0	2	5	7
	Total		12	13	13	38

Figure 3. RFM Crosstabulation Results in 2025
Source : SPSS (2026)

The RFM Heat Map visualization shows that the areas with high Recency and Frequency levels have the largest average monetary value. The darker color in the combination of Recency Score 3 and Frequency Score 3 shows that customers who are still active in transactions and have a high frequency of cooperation contribute greater revenue to the company. In contrast, areas with lighter colors indicate a group of customers with a relatively lower transaction value contribution. The pattern shows that the relationship between transaction activity and contract value in 2025 remains consistent with the basic principles of the RFM method. The visualization is shown in the following Figure 4:

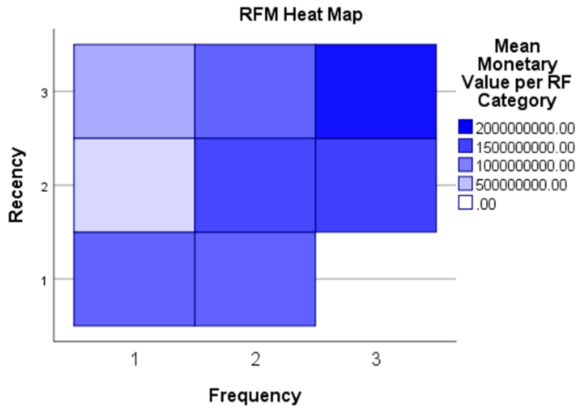

Figure 4. RFM Heat Map Visualization in 2025

Source : SPSS (2026)

Overall, the results of RFM's analysis in 2025 show a tendency to improve the quality of customer portfolios compared to the previous year. The increase in the number of customers with the highest score, the decrease in customers in the lowest score group, and the increase in customers with a Recency Score of 3 indicate that PT Aru Raharja's business relationship with most customers is still well maintained.

Customer Loyalty Change Analysis

Table 3. RFM 2024 and 2025 Results Recapitulation

Customer Code	RFM 2024 Results	RFM 2025 Results	Changes
ARU-C001	311	311	Fixed
ARU-C002	132	233	Rise
ARU-C003	223	112	Get Down
ARU-C004	111	211	Rise
ARU-C005	322	322	Fixed
ARU-C006	222	122	Get Down
ARU-C007	333	333	Fixed
ARU-C008	123	113	Get Down
ARU-C009	122	122	Fixed
ARU-C010	223	223	Fixed
ARU-C011	232	322	Rise
ARU-C012	223	223	Fixed
ARU-C013	323	223	Get Down
ARU-C014	323	323	Fixed
ARU-C015	123	123	Fixed
ARU-C016	333	232	Get Down
ARU-C017	122	112	Get Down
ARU-C018	322	323	Rise
ARU-C019	222	222	Fixed
ARU-C020	312	312	Fixed
ARU-C021	233	333	Rise
ARU-C022	322	322	Fixed
ARU-C023	122	122	Fixed
ARU-C024	311	321	Rise
ARU-C025	121	121	Fixed

ARU-C026	122	122	Fixed
ARU-C027	111	221	Rise
ARU-C028	212	232	Rise
ARU-C029	221	121	Get Down
ARU-C030	221	321	Rise
ARU-C031	211	111	Get Down
ARU-C032	211	211	Fixed
ARU-C033	111	211	Rise
ARU-C034	211	211	Fixed
ARU-C035	211	311	Rise
ARU-C036	323	223	Get Down
ARU-C037	333	333	Fixed
ARU-C038	123	333	Rise

Source : SPSS Data Processing (2026)

The results of the RFM analysis in 2024 and 2025 are then compared to identify changes in customer loyalty migration. This analysis was carried out by comparing the RFM score of each customer in the two research periods so that it can be known which customers have increased, retained, or decreased loyalty levels. This approach provides an overview of the dynamics of PT Aru Raharja's business relationship with corporate customers from time to time. This approach was also used in the research of Heikal et al. (2022) to look at changes in customer behavior over time. These findings are strengthened by Mulyanto and Heikal (2026) who show that changes in RFM scores can be used as a basis for preparing customer retention strategies in B2B service companies.

Based on the comparison of RFM scores, the results of the analysis showed that out of 38 corporate customers, as many as 17 customers (44.74%) were able to maintain their loyalty level, 12 customers (31.58%) experienced an increase in loyalty, while 9 customers (23.68%) experienced a decrease in loyalty. Thus, as many as 29 customers (76.32%) managed to maintain or improve business relationships with PT Aru Raharja during the research period, while the rest required further attention to prevent a decline in cooperation in the following period. A recapitulation of changes in customer loyalty is presented in the following Table 4:

Table 4. Recap of Customer Loyalty Changes in 2024 and 2025

Peru Ingredients	Number of Customers	% of Customers	Customer Name
Rise	12	31,58%	ARU-C002, ARU-C004, ARU-C011, ARU-C018, ARU-C021, ARU-C024, ARU-C027, ARU-C028, ARU-C030, ARU-C033, ARU-C035, ARU-C038
Fixed	17	44,74%	ARU-C001, ARU-C005, ARU-C007, ARU-C009, ARU-C010, ARU-C012, ARU-C014, ARU-C015, ARU-C019, ARU-C020, ARU-C022, ARU-C023, ARU-C025, ARU-C026, ARU-C032, ARU-C034, ARU-C037
Get Down	9	23,68%	ARU-C003, ARU-C006, ARU-C008, ARU-C013, ARU-C016, ARU-C017, ARU-C029, ARU-C031, ARU-C036
	38	**100,00%**	

Source : SPSS Data Processing (2026)

The group that experienced an increase in loyalty of 12 customers was indicated by changes in RFM scores to higher categories, such as changes in scores from 132 to 233, 233 to 333, and 123 to 333. This increase indicates a growth in transaction activities and the value of cooperation compared to the previous year. In the context of the outsourcing business, these conditions can be influenced by the increasing need for labor, the increase in the scope of services, or the increase in customer trust in the quality of services provided by PT Aru Raharja.

A total of 17 customers were able to maintain RFM scores in both research periods. This condition shows that the business relationship between the company and the customer is still running consistently. The stable RFM score reflects that customers continue to maintain transaction patterns, contract values, and cooperation intensity that are relatively the same compared to the previous year. This customer group is the main foundation in maintaining the sustainability of the company's revenue because it has shown stable business relationships. The dominance of customers in the fixed category shows that the characteristics of the outsourcing business tend to have long-term contractual relationships so that changes in customer behavior are relatively slower than in the retail and e-commerce sectors.

On the other hand, there were 9 customers who experienced a decrease in RFM scores during the study period. The decline indicates a decrease in transaction activity and the contribution of contract value compared to the previous year. In the outsourcing industry, these conditions can be influenced by the customer's company's efficiency policies, reduced labor needs, changes in business strategies, or reduced scope of work. Therefore, this customer group is a priority to be further analyzed through the Ethnography approach to identify the main causes of decreased loyalty and determine an appropriate retention strategy.

Overall, the results of the analysis of changes in customer loyalty show that PT Aru Raharja's business relationship with corporate customers is still in relatively good condition. The dominance of customers who are able to maintain or increase loyalty shows that the company still has strong business relationships with most of its customers.

Ethnography and Customer Pain Value

The results of the analysis of changes in customer loyalty show that changes are not only influenced by transaction patterns, but also by various factors related to customer needs and business conditions. Therefore, this research is continued with the Ethnography approach to gain a deeper understanding of the causes of changes in customer loyalty and identify customer pain value as the basis for developing marketing strategies.

The Ethnography approach is carried out through interviews with Operational Managers who interact directly with corporate customers, so that information about customer needs and experiences is obtained through the representation of parties who manage business relationships, supported by observation of business processes and interpretation of RFM analysis results. This approach is used to understand customer experience during cooperation with the company, including the obstacles faced, service needs, and expectations for improving service quality.

Based on the results of the analysis, customers who experience increased loyalty generally show an increase in the need for outsourced labor and better cooperation relationships. This customer group expects responsive service, intensive communication, and ease of obtaining information related to outsourcing workforce management. PT Aru Raharja has utilized the Talenta platform as a human resource management information system that allows customers to monitor the presence of workers, the leave application process, and other administrative information more quickly and transparently. The use of the system provides added value for customers because the company can respond to operational needs, including the process of replacing personnel if there are workers who are unable to attend due to illness or other conditions.

In the customer group that maintains their loyalty, the cooperative relationship tends to run stable because the needs of the workforce have relatively not changed. Nevertheless, customers still expect consistency in service quality, administrative accuracy, and continuous communication. These findings show that customer loyalty is not only influenced by the magnitude of the contract value, but also by the company's ability to maintain the quality of business relationships on an ongoing basis.

In addition to being influenced by internal customer factors, the results of interviews with PT Aru Raharja's management show that price competition in the outsourcing industry is also one of the challenges in retaining customers. In some procurement processes, customers also compare the total costs offered by several outsourcing service providers, this is because some customers are doing budget efficiency so that they consider the balance between total outsourcing costs, service quality, and compliance with regulations in choosing a service provider. This condition encourages PT Aru Raharja to continue to strengthen service excellence, compliance with labor regulations, and service quality as an added value that differentiates the company from competitors. This shows that the decline in loyalty is not always caused by the quality of PT Aru Raharja's services, but also influenced by changes in customer business conditions.

Based on the results of the analysis, the main needs of customers are no longer focused on the provision of information systems, but on the speed of service response, ease of coordination, and certainty of operational continuity. Although PT Aru Raharja has used the Talenta platform to support the management of outsourced workers, customers still expect optimal utilization of the system, especially in delivering information on the presence of workers, applying for leave, and accelerating the process of replacing personnel in the event of a condition that requires immediate handling. These findings further became the basis for the preparation of the Offering Value Proposition (OVP) and recommendations for Business-to-Business (B2B) marketing strategies that were tailored to the characteristics of each customer group. The recapitulation of the findings of Ethnography and Customer Pain Value is described in the following table 5:

Table 5. Recapitulation of Ethnography and Customer Pain Value

Customer Group	Ethnography Findings	Customer Pain Value
Increased Loyalty	Customers feel helped by responsive service, easy monitoring of labor through the Talenta application, and coordination that runs well.	Requires fast, transparent, and easy-to-monitor services.
Constant Loyalty	The cooperative relationship is stable, but customers expect consistent service and communication quality.	It requires consistent service, good communication, and accurate administration.
Decreased Loyalty	Some customers face cost efficiency, changing labor needs, and price competition in the process of procuring outsourcing services.	Requires outsourcing services with a more efficient total cost without compromising on service quality, regulatory compliance, and operational reliability.

Source : Author's analysis results (2026)

Offering Value Proposition (OVP)

Based on the results of Ethnography, each customer group has different needs, so PT Aru Raharja needs to offer value that matches the expectations of each customer. The Offering Value Proposition (OVP) prepared in this study focuses on providing services that are fast, transparent, consistent, and able to provide added value through service quality, technology utilization, and compliance with labor regulations. Thus, OVP not only differentiates the company from competitors, but also becomes the basis for the preparation of a more effective marketing strategy.

The OVP formulated not only aims to retain loyal customers, but also increase customer satisfaction that is still at the intermediate level of loyalty and reduce the potential for customer loss due to price competition. In the context of B2B business, customers not only consider service costs, but also operational reliability, ease of coordination, administrative certainty, and the company's ability to provide solutions that support customer business continuity. Therefore, PT Aru Raharja needs to place service quality as the main value offered to every customer. The Offering Value Proposition formulated in this study refers to the concept that companies must offer value that is able to answer the main needs of customers (Anderson et al., 2006). In addition, the value offered must be able to be translated into solutions that are relevant to the customer as described in the concept of Value Proposition Design (Osterwalder et al., 2014).

Based on these results, the OVP produced in this study is a form of integration between customer behavior analysis through the RFM method and understanding customer needs through the Ethnography approach. The integration of these two approaches results in more targeted marketing strategy recommendations. This approach also supports the research results of Heikal et al. (2022) and Mulyanto and Heikal (2026) which show that the results of customer segmentation will provide greater benefits when translated into a marketing strategy tailored to the characteristics of each customer group. The recapitulation of the Offering Value Proposition (OVP) findings is described in the following table 6:

Table 6. Offering Value Proposition (OVP) Recapitulation

Customer Group	Customer Pain Value	Offering Value Proposition (OVP)
Increased Loyalty	Requires fast, transparent, and easy-to-monitor services.	Providing fast, transparent, and digitally system-supported outsourcing solutions to make it easier for customers to monitor their workforce.
Constant Loyalty	It requires consistent service, good communication, and accurate administration.	Provide consistent service through proactive communication and administration that is accurate and accessible to customers.
Decreased Loyalty	It requires efficient, flexible, and value-added services rather than just competing on price.	Providing outsourcing solutions that help customers optimize total labor costs through management fee adjustments without compromising service quality, regulatory compliance, and supported by long-term mutually beneficial cooperation.

Source : Author's analysis results (2026)

Marketing Strategy

Based on the results of RFM's analysis, analysis of customer loyalty changes, and Ethnography's approach, PT Aru Raharja's marketing strategy needs to be focused on maintaining loyal customers, increasing customer satisfaction that is still at the medium loyalty level, and reducing the potential for customer loss due to price competition. Therefore, the marketing strategy is not only oriented towards acquiring new customers, but also strengthening long-term relationships with existing customers through improving the quality of services and providing added value.

One of the proposed strategies is to optimize the use of the Talenta application as a media for monitoring the outsourced workforce. Through this system, customers can monitor the presence of workers, the leave application process, and obtain administrative information faster and more transparently. The use of this technology is expected to increase customer trust because the workforce management process becomes easier to monitor and be well documented.

In addition, PT Aru Raharja needs to strengthen communication with customers through the appointment of a Relationship Manager who serves as the main liaison during the cooperation period. Relationship Managers are responsible for coordinating periodically, following up on customer needs, and ensuring that any operational obstacles can be resolved quickly. On the other hand, companies also need to increase the speed of the labor replacement process if there are personnel who are unable to attend so that customer operations continue to run well. This strategy is expected to be able to increase customer satisfaction and strengthen business relationships in the long term.

The increasingly fierce price competition in the outsourcing industry is also a concern in this study. Therefore, PT Aru Raharja needs to emphasize the company's excellence through service quality, compliance with labor regulations, and professionalism in labor management. Such added value needs to be communicated consistently to customers so that cooperation decisions are not only based on price, but also on the benefits and safety of the services received. In addition, the development of digital administration such as e-invoicing, periodic reports, and electronic documentation is expected to improve the efficiency of the administrative process and provide a better service experience for customers.

In the Business-to-Business (B2B) business world, a company's success is not only determined by the ability to acquire new customers, but also by the ability to retain existing customers through the provision of quality services, continuous communication, and value creation that suits customer needs. Thus, the implementation of the marketing strategy is expected to increase customer loyalty while supporting PT Aru Raharja's business growth in a sustainable manner.

The marketing strategy proposed in this study is also in line with the research of Ibrahim and Heikal (2025) which shows that the results of RFM-based customer segmentation need to be translated into a marketing strategy that is in accordance with the characteristics of each customer segment in order to be able to increase customer loyalty. The approach also supports the concept of relationship marketing which emphasizes the importance of building long-term relationships with customers (Payne & Frow, 2017) and (Buttle & Maklan, 2019) which emphasizes the importance of retaining customers through sustainable value-added provision. In the context of Business-to-Business (B2B), long-term relationships are one of the main factors in maintaining customer loyalty (Hutt & Speh, 2021) and are in line with the Commitment-Trust Theory which states that trust and commitment are the main factors in maintaining business relationships (Morgan & Hunt, 1994). The marketing strategy recapitulation is described in the following table 7:

Table 7. Marketing Strategy Recap

Customer Group	Offering Value Proposition (OVP)	Marketing Strategy
Increased Loyalty	An outsourcing solution that is fast, transparent, and supported by a digital system.	Optimize the use of the Talenta application for real-time monitoring of attendance, leave, and labor administration.
Constant Loyalty	Consistent service through proactive communication.	Appointing Relationship Managers as the main liaison and conducting periodic service evaluations with customers.
Decreased Loyalty	Outsourcing solutions that are professional, flexible, and provide added value.	Offer a more competitive cooperation scheme through the optimization of total outsourcing costs, including management fee adjustments, without compromising service quality and regulatory compliance. As a form of long-term partnership, customers are encouraged to increase the number of outsourced workers or expand the scope of services to achieve cost efficiency, while PT Aru Raharja continues to maintain revenue growth through increasing contract volume.

Source : Author's analysis results (2026)

CONCLUSION

This study aimed to analyze changes in PT Aru Raharja’s customer loyalty using the Recency, Frequency, and Monetary (RFM) method, identify factors influencing loyalty changes through an ethnographic approach, and develop B2B marketing strategy recommendations to support the company’s business growth. Based on the RFM analysis of customer transaction data from 2024 and 2025, customer loyalty showed varying patterns of change. Among the 38 customers analyzed, some experienced increased loyalty, some remained stable, and others experienced decreased loyalty. These findings indicated that B2B customer characteristics and behavior were dynamic and required differentiated customer management strategies according to their respective loyalty levels.

The ethnographic findings indicated that changes in customer loyalty were influenced not only by transaction patterns but also by customer expectations regarding service quality. Customers expected responsive service, effective communication, convenient monitoring of outsourced personnel, accurate administrative processes, and services that provided added value rather than competing solely on price. These findings formed the basis for identifying customer pain points and developing relevant value propositions that emphasized service quality, digital technology utilization, compliance with labor regulations, and sustainable business relationships as competitive advantages of PT Aru Raharja.

Based on the research findings, the proposed B2B marketing strategy focused on strengthening long-term customer relationships through optimization of the Talenta application, improved customer communication, faster operational services, and more efficient administrative processes. In addition, the company needed to communicate the advantages of its services as sources of added value rather than relying primarily on price competition. By implementing these strategies, PT Aru Raharja was expected to retain existing customers, increase the value of cooperation with potential and existing customers, and support sustainable business growth.

This study demonstrated that integrating RFM analysis with an ethnographic approach provided a more comprehensive understanding of B2B customer behavior. The findings supported those of Heikal et al. (2022) and Mulyanto and Heikal (2026), who showed that integrating RFM analysis with an ethnographic approach could generate more comprehensive customer segmentation and provide a stronger basis for developing effective B2B marketing strategies.

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