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ADVANCES IN SOCIAL HUMANITIES RESEARCH

Revitalizing Corporate Customer Loyalty Through the Integration of RFM Analysis and Ethnography: Data-Based Retention Strategies at Pt Indonesia Comnets Plus (ICON+) for the Period 2024–2025

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RFM analysis; ethnography; customer segmentation; churn; customer retention.

ABSTRACT

This study examined the decline in customer attachment to PT Indonesia Comnets Plus (ICON+), a telecommunications subsidiary of PLN, by integrating Recency-Frequency-Monetary (RFM) analysis and ethnographic segmentation with transaction data and corporate customer deactivation records from 2024 and 2025. Using SPSS-based RFM scoring of 518 customers in 2024 and 482 customers in 2025, along with ethnographic coding of 1,761 transaction records involving 940 unique accounts, the study found that although the active customer base decreased by 7.0%, the total transaction value declined substantially from approximately IDR 47.2 billion to IDR 5.7 billion. Furthermore, 17 of the 60 retained customers (28.3%) experienced an average decrease of 2.24 points in their RFM scores, equivalent to the impact of negative transactions amounting to approximately IDR 2.8 billion. The ethnographic analysis identified two structural customer segments: Industrial/National Account customers (44.4%) and Regional/SME customers (55.6%), with customer churn primarily driven by administrative cycles (41.3%) and budget sensitivity (31.1%). Five priority accounts with significant declines in Recency scores (from 3 to 1) were analyzed in depth to formulate an Online Value Proposition (Smart Continuity Partner Portal), four SMART tactics, and operational work programs mapped within the 8Ps service marketing framework. The study concluded that the integration of quantitative RFM segmentation and qualitative ethnographic pain point analysis provided a stronger foundation for corporate customer retention strategies than the application of either method independently.

INTRODUCTION

PT PLN Icon Plus, formerly known as PT Indonesia Comnets Plus (ICON+), is a subsidiary of PT PLN (Persero) established in 2000 to support the national electricity internal telecommunications network. Beginning with the operation of the Network Operation Center in Gandul, Cinere, the company has expanded into a national information and communication technology (ICT) service provider by utilizing PLN's right-of-way infrastructure and power pole networks to develop more than 800 fiber-optic Point of Presence (POP) locations throughout Indonesia. Organizationally, ICON+ operates through 10 regional Strategic Business Units (SBUs) and representative offices distributed from Sumatra to Sulawesi and Eastern Indonesia, serving corporate, government, banking, manufacturing, and telecommunications operator customers (Putra, 2023; Rohman et al., 2025). In 2022, the company transformed into PLN Icon Plus as a subholding of PT PLN (Persero) under the tagline "Unleashing Beyond kWh," managing three primary business clusters: Smart Connectivity Solutions, Digital Solutions, and Green Energy. Various international certifications (ISO 27001, ISO 27017, ISO 27018, ISO 9001, and ISO 14001), along with industry awards, have reinforced ICON+'s position as one of Indonesia's leading corporate connectivity providers.

Despite these achievements, internal transaction data from ICON+ during the 2024–2025 period indicated signs of weakening customer retention that required further investigation (Gbadamosi et al., 2026; Madjid & Yusuf, 2025; Majeed et al., 2025; Schlimm, 2026). Based on extracted transaction records from active customers (invoice-based transactions), the number of corporate customers recorded as conducting transactions decreased from 518 customers in 2024 to 482 customers in 2025, representing a contraction of approximately 7.0%. More significantly, the total annual transaction value declined sharply from approximately IDR 47.2 billion in 2024 to approximately IDR 5.7 billion in 2025, while the average transaction frequency per customer decreased from 13.3 transactions to 1.7 transactions. Among the 60 customers recorded as active in both years, 17 customers (28.3%) experienced a decline in RFM (Recency, Frequency, Monetary) scores, with an average decrease of 2.24 points and a cumulative negative transaction impact of approximately IDR 2.8 billion. This empirical evidence indicates the occurrence of gradual or sudden customer churn among several strategic accounts, which, if left unaddressed, may threaten the company's recurring revenue base (Anwar, 2026; Mar & Armaly, 2024; Van der Borgh, 2023; Zhang et al., 2026).

Throughout 2024, ICON+ received 806,482 information requests, 120,150 complaints, and 573,336 disruption reports from customers through various channels, including the Contact Center, WhatsApp, ICONNET email, My ICON+ email, and Instagram. The My ICON+ and WhatsApp email channels contributed the highest volume of customer interactions. The high volume of complaints and disruption reports represents an early indication of potential customer dissatisfaction that, if inadequately managed, may contribute to churn decisions among customers included in this study (Bortey, 2025; Carvalho & Maciel, 2026; Morgeson III et al., 2020; Rajendran, 2025).

The Customer Satisfaction Index (CSI) of ICON+ increased from 91.31% in 2022 to 93.74% in 2023 and 93.95% in 2024. However, the contrast between the consistently high aggregate CSI scores and the observed decline in RFM scores among the study sample segment (IDR 5–10 million/month) highlights the importance of customer-level and segment-level analysis. High overall satisfaction scores may conceal churn risks among specific customer groups with greater vulnerability. Therefore, granular approaches such as RFM analysis and ethnographic investigation are essential for identifying risks that may not be visible through aggregate satisfaction indicators(Bortey, 2025; Carvalho & Maciel, 2026; Rajendran, 2025; Singh & Singh, 2016; Zhang et al., 2026).

The phenomenon of declining customer loyalty is not uncommon in the telecommunications industry. Industry-level churn rates may reach approximately 20% to 67% annually, exceeding those observed in several other sectors, such as software-as-a-service (SaaS). Recent market trends also indicate similar challenges among major Indonesian telecommunications operators. For example, Indosat's customer base declined by 5.76% in the first semester of 2025 compared with the same period in the previous year, while Telkomsel experienced a decrease of 0.9%, partly influenced by macroeconomic pressures and market saturation. In the context of corporate and wholesale customers served by ICON+, churn patterns differ from mass-market retail churn because termination decisions are frequently determined at the corporate or holding-company level due to factors such as budget efficiency and organizational consolidation rather than solely by end-user dissatisfaction. The analysis of 1,761 ICON+ customer churn records in this study confirmed this pattern, with "Customer

Budget Constraints" (22.1%), "Partiality/Group" (15.9%), and "Customer Closed Locations" (14.5%) identified as the three primary causes. Meanwhile, "Service Performance," which is more directly related to internal service management, accounted for only 6.9% of total churn reasons. These findings indicate that most churn risks among ICON+ customers are influenced by external and administrative factors rather than solely by network quality issues, requiring a retention approach that considers customer business contexts and decision-making behavior through the integration of customer ethnography and quantitative RFM measurement.

The novelty of this research lies in the integration of quantitative RFM analysis and qualitative ethnographic methods to develop a comprehensive understanding of corporate customer churn within the Indonesian telecommunications industry. Unlike previous studies that have generally applied these methods separately, this study combined both approaches through a sequential explanatory design, in which RFM segmentation identified high-risk customer groups, while ethnographic analysis explored the underlying factors influencing churn behavior within those segments. This integrated approach enabled the development of targeted retention strategies addressing both behavioral patterns (when and how customers' engagement declined) and contextual factors (why customers discontinued services). Furthermore, this study contributed to the literature by applying the 8Ps service marketing framework to formulate operational programs that translated strategic recommendations into actionable initiatives, bridging the gap between academic analysis and practical implementation.

Based on the background described above, this study aimed to: (1) measure and compare the Recency, Frequency, Monetary (RFM) segmentation profiles of ICON+ corporate customers during the 2024 and 2025 periods using SPSS software; (2) identify customer ethnographic segments and pain-point patterns underlying declines in RFM scores and churn decisions; and (3) formulate an Online Value Proposition (OVP), SMART (Specific, Measurable, Achievable, Realistic, Timely) tactics, and operational work programs based on the 8Ps service marketing framework for priority customer segments with high churn risk. Through the integration of quantitative (RFM) and qualitative (ethnography) approaches, this research was expected to provide practical and actionable strategic recommendations to improve customer retention performance and support the overall business performance of PT PLN Icon Plus.

METHODS

Population, Sample, and Operational Variables

This study employed a mixed-methods sequential explanatory approach that combined quantitative RFM analysis with qualitative ethnographic analysis based on transaction records and deactivation data of ICON+ corporate customers. The research population consisted of all corporate and wholesale customers of PT PLN Icon Plus (ICON+) with transaction records (invoices) and/or deactivation records during the 2024–2025 period, comprising 1,761 transaction records representing 940 unique customer accounts.

The research sample was selected using purposive sampling with the following inclusion criteria: (1) customers with regular/public subscription status (recurring subscription) while excluding one-time charge (OTC) transactions and trial services; (2) customers with invoice values ranging from IDR 5,000,000 to IDR 10,000,000 per month for each service ID.

Verification of the 1,761 ethnographic records confirmed that all subscription value data (100%) fell within this range, with a minimum value of IDR 5,000,000, a median value of IDR 6,500,000, and a maximum value of IDR 10,000,000; and (3) customers showing indications of potential churn or complete service deactivation during the 2024–2025 period. These criteria were applied to ensure sample homogeneity within the middle-tier subscription segment, which was considered more vulnerable to budget efficiency decisions and organizational consolidation. This approach enabled clearer identification and comparison of customer pain-point patterns. Based on these criteria, the sample was analyzed through three levels of analytical units:

1. **Annual RFM Sample**: The sample consisted of 518 customers recorded as active in 2024 and 482 customers recorded as active in 2025. The data were processed using IBM SPSS Statistics 27.
2. **Overlap Customer Sample**: The sample consisted of 60 customers who were active in both years and were analyzed to measure longitudinal changes in RFM scores. From this group, 17 customers were identified as experiencing declining RFM scores, with most classified as potential churn customers before complete service deactivation in 2025.
3. **Priority Customer Sample**: The sample consisted of five customers with the most significant decline patterns in Recency scores (from 3 to 1). These customers were selected as in-depth analysis units for identifying pain points and formulating Online Value Propositions (OVP), SMART tactics, and 8Ps service marketing programs.

The operational variables used in this study were categorized into two groups:

RFM Variables: Recency (time elapsed since the most recent transaction, represented by the Date_most_recent variable and converted into a score ranging from 1–3), Frequency (number of transactions during the observed period, represented by the Transaction_count variable and scored from 1–3), Monetary (total transaction value in Indonesian rupiah, represented by the Amount variable and scored from 1–3), RFM Score (the combination of three R-F-M digits), and Total Score (the sum of R+F+M scores, ranging from 3–9).

Ethnographic Variables: These variables included Customer ID, Subscription Value (limited to IDR 5,000,000–IDR 10,000,000 per service ID), Last Billing, Reason (verbatim descriptions of service termination reasons), Type of Reason (12 coded customer pain-point categories: Administration, Customer Budget Limitations, Partiality/Group, Customer Closed Location, Customer Financial Problems, Service Performance, Losing Tender, Uncompetitive Price, Quality of Technical/Non-Technical Support, Customer Name Change, and Unavailable Additional Products/Services), Services (subscription product categories such as Corporate Internet, Metronet, and IP VPN, excluding OTC and trial transactions), KP Revenue (customer category, including industry sector names for corporate/national accounts and city or regional names for branch/regional/SME accounts), SBU Terminating (10 operational areas), and Terminating Address.

Data Analysis Techniques

RFM theory. The RFM model was first introduced by Hughes (1994) as a database-based customer segmentation technique that measures three dimensions of transaction behavior: Recency (how recently a customer transacts), Frequency (how often), and Monetary (how much the transaction is valued). The three dimensions were scored through the equal-frequency

binning method into three levels (1 = low, 3 = high) using the Visual Binning feature on SPSS, then combined into a three-digit RFM code that reflects the relative position of the customer value in the current year's population. This model is widely used in digital marketing research to develop tiered retention strategies, as widely applied by Heikal and his (2024) research colleagues in various RFM case studies in Indonesia.

Ethnographic Theory. Ethnography is a qualitative research method that seeks to understand the behavior, culture, and decision-making context of a group through observation, interviews, or — in the context of organizational ethnography/CRM such as this study — through the analysis of narrative documents left by customers during interactions with companies (Spradley, 1979). In this study, ethnography was applied through thematic coding of the "reason" and "type" columns in 1,761 transaction records, which were then grouped into behavioral clusters and combined with the axis of customer categories to form a segmentation map of two axes: the main axis in the form of customer categories (Industry/National Account versus Regional/Branch-SME) and the second axis in the form of churn behavior patterns.

8Ps theory. To compile a work program on the resulting retention tactics, this study refers to the extended services marketing mix consisting of eight elements: Product (core product/service), Price (scheme and pricing structure), Place (service channels and access points), Promotion (marketing communication and education), People (human resources serving customers), Process (flow and procedure of service delivery), Physical Evidence (physical/digital evidence that reassures customers of the quality of service), and Partnership (strategic partnerships and productivity-quality assurance that build long-term relationships with customers). This framework is adapted from the marketing mix of Booms and Bitner (1981) and Lovelock and Wirtz (2016) who added elements of Physical Environment and Productivity & Quality to McCarthy's classic 4Ps; In this study, the Physical Environment element is operationalized as Physical Evidence and the Productivity & Quality element is operationalized as Partnership, to reflect the context of B2B corporate customer retention that demands sustainable quality assurance as a form of strategic partnership, not just a one-way service transaction.

The data analysis flow is carried out in four stages: (1) cleaning and loading of 2024 and 2025 transaction data to SPSS Statistics 27 using the GET DATA command, followed by the calculation of R, F, M scores through Visual Binning; (2) comparison of RFM scores between years on overlapping customers to identify segments that experience performance declines; (3) thematic coding of ethnographic data to form segmentation and pain point clusters; and (4) the synthesis of pain points into the Online Value Proposition, SMART tactics, and 8Ps work program for five priority customers.

RESULTS AND DISCUSSION

Results of RFM Analysis for 2024 and 2025 (SPSS)

The processing of customer transaction data through SPSS Statistics 27 produces Recency, Frequency, and Monetary scores for 518 customers in 2024 and 482 customers in 2025. Table 1 summarizes the aggregate distribution of scores and indicators of the two periods.

Table 1. Summary of RFM ICON+ Analysis Results for 2024 and 2025

Indicator	Year 2024	Year 2025	Changes
Number of transacted customers	518	482	-36 (-7,0%)
Total transaction value (Rp)	47.196.588.487	5.736.890.789	-41.459.697.698 (-87,8%)
Average number of transactions/customers	13.3 times	1.7 times	-11.6 times (-87.1%)
Recency score distribution (1/2/3)	173 / 174 / 171	160 / 161 / 161	Relatively Evenly Distributed (Tertile)
Frequency score distribution (1/2/3)	182 / 170 / 166	0 / 383 / 99	Score 1 is completely lost in 2025
Monetary score distribution (1/2/3)	172 / 171 / 175	160 / 152 / 170	Relatively Evenly Distributed (Tertile)

An important finding from Table 1 is that the distribution of R, F, and M scores in each year is relatively balanced in each tertile (about one-third of the population on each score), because the binning method used is equal-frequency and calculated separately for each year. Consequently, RFM scores cannot be compared in absolute between years; a customer who obtains a Frequency score of "3" in 2025 is not necessarily more active than a customer with the same score in 2024, as the score only reflects a relative position in the current year's population. Absolute data actually confirms a very sharp decline in performance: total annual transaction value plummeted by 87.8% and the average transaction frequency per customer fell from 13.3 to 1.7 times. Even the lowest Frequency score (score 1), which typically represents about 33% of the population in 2024, does not appear at all in 2025 — indicating that all customers who are still surviving in 2025 will actually experience a decrease in absolute transaction frequency compared to the previous year, but due to the relative binning method, this shift is not captured in the per-year score and is only visible through longitudinal analysis in the following section.

To provide full transparency of the SPSS processing results, Figure 4 to Figure 7 represent the RFM Bin Count Chart and RFM Heat Map as produced by SPSS Statistics 27, complemented by Table 2 and Table 3 which summarize the output of Descriptive Statistics and Frequency Table for Recency_score, Frequency_score, and Monetary_score variables respectively in 2024 and 2025.

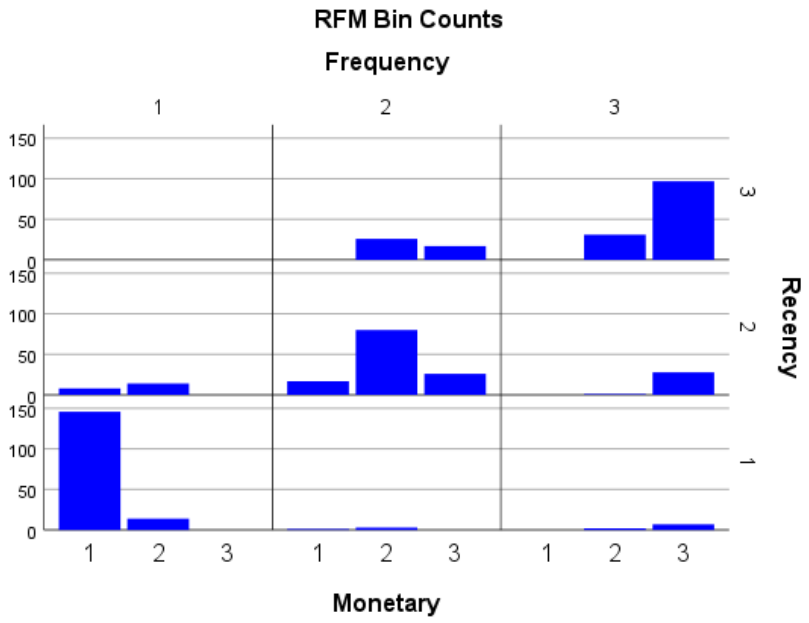

Figure 1. *RFM Bin Count in 2024*
Source: Output1_RFM_2024.spv (SPSS Statistics 27).

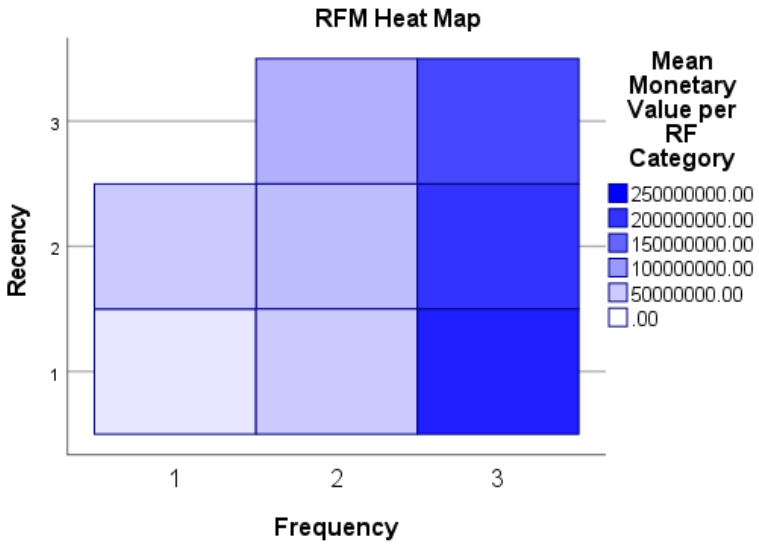

Figure 2. *RFM Heat Map in 2024*
Source: Output1_RFM_2024.spv (SPSS Statistics 27).

Frequency score * Monetary score * Recency score Crosstabulation

Count

Recency score			Monetary score 1	2	3	Total
1	Frequency score	1	146	14	0	160
		2	1	3	0	4
		3	0	2	7	9
	Total		147	19	7	173
2	Frequency score	1	8	14	0	22
		2	17	80	26	123
		3	0	1	28	29
	Total		25	95	54	174
3	Frequency score	2		26	17	43
		3		31	97	128
	Total			57	114	171
Total	Frequency score	1	154	28	0	182
		2	18	109	43	170
		3	0	34	132	166
	Total		172	171	175	518

Tabel 2. Output RFM Tahun 2024 — Statistics Deskriptif & Frequency Table (SPSS Statistics 27)

Statistics / Shoes	Recency_score	Frequency_score	Monetary_score	Transaction_count	Amount (Rp)
N	518	518	518	518	518
Mean	2,00	1,97	2,01	13,35	91.113.105
Std. Deviation	0,816	0,820	0,819	27,392	171.057.538
Minimum	1	1	1	1	5.000.000
Maximum	3	3	3	312	1.989.189.190
Frequency Distribution Score (Frequency Table)					
Shoes 1	173 (33,4%)	182 (35,1%)	172 (33,2%)	–	–
Shoes 2	174 (33,6%)	170 (32,8%)	171 (33,0%)	–	–
Shoes 3	171 (33,0%)	166 (32,0%)	175 (33,8%)	–	–
Total	518 (100%)	518 (100%)	518 (100%)	–	–

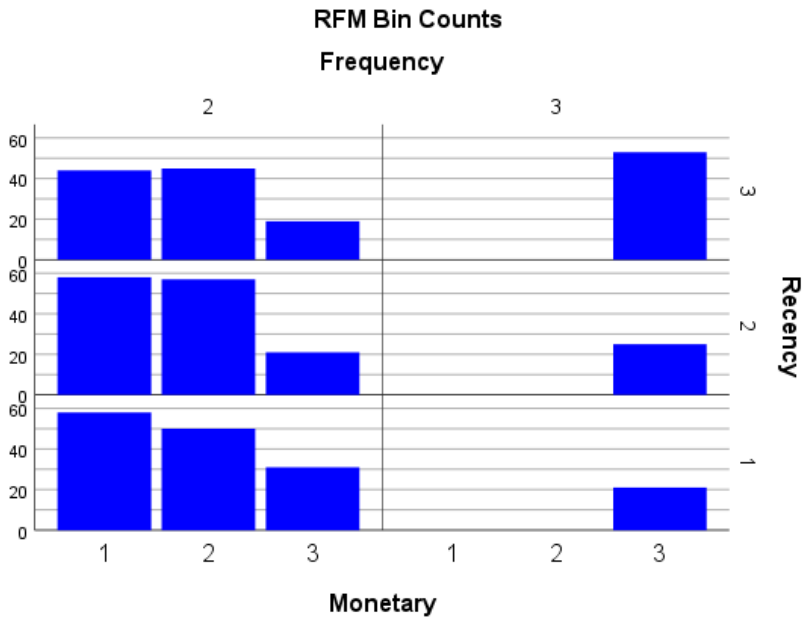

Figure 3. RFM Bin Count Year 2025
Source: Output1_RFM_2025.spv (SPSS Statistics 27).

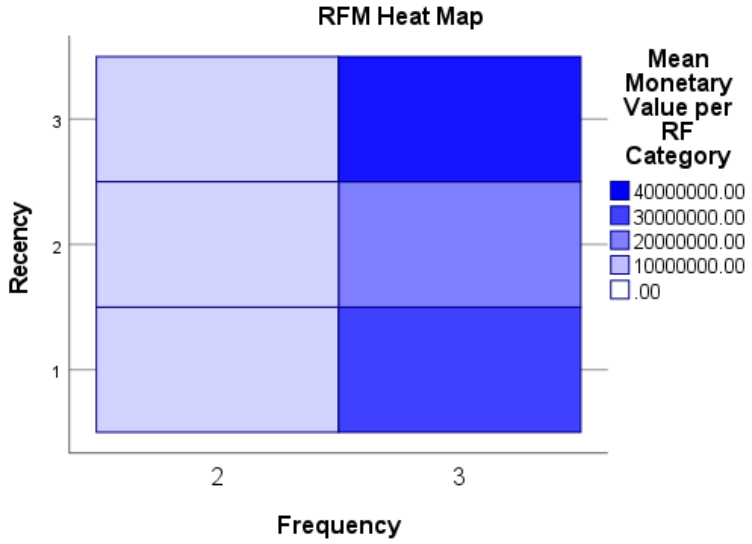

Figure 4. RFM Heat Map in 2025
Source: Output1_RFM_2025.spv (SPSS Statistics 27).

Frequency score * Monetary score * Recency score Crosstabulation

Count

Recency score			Monetary score 1	Monetary score 2	Monetary score 3	Total
1	Frequency score	2	58	50	31	139
		3	0	0	21	21
	Total		58	50	52	160
2	Frequency score	2	58	57	21	136
		3	0	0	25	25
	Total		58	57	46	161
3	Frequency score	2	44	45	19	108
		3	0	0	53	53
	Total		44	45	72	161
Total	Frequency score	2	160	152	71	383
		3	0	0	99	99
	Total		160	152	170	482

Tabel 3. Output RFM Tahun 2025 — Statistics Deskriptif & Frequency Table (SPSS Statistics 27)

Statistics / Shoes	Recency_score	Frequency_score	Monetary_score	Transaction_count	Amount (Rp)
N	482	482	482	482	482
Mean	2,00	2,21	2,02	1,71	11.902.263
Std. Deviation	0,817	0,404	0,828	2,631	17.769.914
Minimum	1	2	1	1	5.000.000
Maximum	3	3	3	32	187.577.333
Frequency Distribution Score (Frequency Table)					
Shoes 1	160 (33,2%)	0 (0,0%)	160 (33,2%)	–	–
Shoes 2	161 (33,4%)	383 (79,5%)	152 (31,5%)	–	–
Shoes 3	161 (33,4%)	99 (20,5%)	170 (35,3%)	–	–
Total	482 (100%)	482 (100%)	482 (100%)	–	–

The RFM Bin Count Chart in Figure 4 and Figure 6 visualizes the number of customers on each combination of Recency×Frequency×Monetary cells — the height of the bar represents the number of customers on that cell. In 2024 (Figure 4), the population is fairly evenly distributed across the various cells, with the highest concentration in Recency=1/Frequency=1/Monetary=1 cells (149 customers) the group of customers with the lowest activity of the year. By 2025 (Figure 6), the pattern changed drastically: the entire bar appeared only on Frequency=2 and Frequency=3 (none of the customers scored Frequency=1), with the highest concentrations on Recency=1/Frequency=2/Monetary=1 and Recency=2/Frequency=2/Monetary=1 (about 58 customers each) confirming that the population that survives in 2025 will be concentrated in a combination of medium-low values, consistent with the decline in the average Transaction_count and Amount in Table 3.

The RFM Heat Map in Figure 5 and Figure 7 clarifies this pattern through color gradations that represent the average monetary value of each Recency×Frequency cell. In 2024

(Figure 5), the dark blue color (the highest average monetary value, >IDR 250 million) is concentrated in the Frequency=3 cells, specifically in Recency=2 and Recency=3 — indicating that the most valuable customers are those who actively transact (high Recency) and at the same time transact frequently (High Frequency). By 2025 (Figure 7), the maximum color scale will drop drastically to only Rp40 million — about one-sixth of the 2024 scale — and only the Frequency=3 cells will show dark blue, while all Frequency=2 cells will be light blue (low value) at all Recency levels. This decrease in the maximum color scale is the most direct visual evidence that the transaction value of ICON+ customers in the research sample segment has contracted sharply from 2024 to 2025, in line with the findings in Table 1, Table 2, and Table 3.

Table 2 and Table 3 confirm these findings numerically: Std. Deviation Frequency_score dropped drastically from 0.820 (2024) to 0.404 (2025), and the Mean Amount per customer plummeted from IDR 91.1 million to IDR 11.9 million — far exceeding the decline in the level of the ultimate score alone. The Frequency Table in both tables also confirms that the Frequency=1 score does not appear at all in 2025 (0 out of 482 subscribers), with 79.5% of the population at a score of 2 and only 20.5% at a score of 3 — in line with the pattern in the RFM Bin Count and Heat Map above.

Priority Customer Segment with a Decline in RFM Score

Of the 60 customers who were recorded as actively transacting in both years (2024 and 2025), longitudinal analysis identified 17 customers (28.3%) who experienced a decrease in the Total RFM Score, with an average decrease of 2.24 points and the impact of a cumulative negative transaction value of IDR 2,800,129,000. Table 4 summarizes the ten types of pain points that are most often recorded in the 17 customers.

Table 4. Dominant Pain Points in 17 Customers with a Decrease in RFM Score 2024→2025

Pain Points	Number of Events
Customer Budget Limitations	19
Customer Locations Closed	11
Partiality/Group	9
Administration	7
Service Performance	5
Losing the Tender	4
Customer Financial Problems	4
Client Name Change	2
Quality Non-Technical Support	1
Uncompetitive Prices (Expensive)	1

Results of Ethnographic Segmentation Analysis

An ethnographic analysis of 1,761 transaction records (940 unique accounts) found that the customer category column actually contained two different types of groupings: the name of the industry sector for the corporate/national account, and the name of the city/region for the branch/regional/SME account. This difference is the primary axis of ethnographic segmentation of ICON+ customers.

The Industry Category segment (National Account) is a large corporate customer whose headquarters are concentrated in Jakarta & Banten (±47%) and require multi-site connectivity

(Metronet/IP VPN). The decision to unsubscribe in this segment is generally a corporate/group decision (central budget efficiency or holding policy), not purely a product complaint. In contrast, the Regional Category (Branch/SME) segment is evenly distributed outside of Jakarta — especially Sulawesi & East Indonesia, Central/East Java, Kalimantan, and Sumatra — with services predominantly single-site connectivity, and the biggest reason for churn is administrative issues (contracts/renewals/documents), indicating internal process issues rather than service quality.

In the second axis (secondary/behavioral axis), specifically for the Industrial Category segment, eight industrial sub-sectors were identified, with the three largest being Operators, Data & Telecommunications (120 customers), Manufacturing and Retail Industry (120 customers), and Logistics, Transportation and Property (70 customers, with the highest average subscription value of Rp7,374,572).

The preliminary findings found that the majority of ICON+ churn (72.4%) came from the Business Cycle/Administrative and Budget/Price Sensitive clusters that were structurally difficult for companies to fully control, while the Product/Service Quality cluster that was under internal control accounted for only 8.2% of the total churn incidents — but it is precisely in this cluster that retention interventions can have the fastest and most measurable impact.

Pain Points on Five Priority Customers

The following five customers were selected as priority analysis units because they experienced the most extreme downward patterns: the Recency score plummeted from 3 to 1, signaling that the last transaction/activity that was very recent suddenly became inactive for a very long time — a sudden deactivation signal (not a gradual decline) that placed these five accounts in the highest churn risk category. Table 7 summarizes the profile and main pain points of each customer.

Table 7. Profiles and Pain Points of Five Priority Customers with Extreme Decline in Recency (3→1)

Customer ID	Category (Ethnography)	Service	Score RFM2024→2025	Pain Point Utama
Customer 1	Regional (Medan) – Broadband SME	Internet BroadbandCorporate	333 → 122(R:3→1)	Service Performance (Bad Performance, Frequent Interruption)
Client 2	Industry – Operator, Data & Telecommunications	Metronet(multi-site)	322 → 121(R:3→1)	Partiality/Group + Closed Location (closed warehouse)
Client 3	Industry – Operator, Data & Telecommunications	Metronet(multi-site)	322 → 121(R:3→1)	Partiality/Group + Budget Constraints
Subscribers 4	Industry – Operator, Data & Telecommunications	Metronet(multi-site)	333 → 133(R:3→1)	Partiality/Group +Budget Constraints +Closed Locations
Subscribers 5	Industry – Operator, Data & Telecommunications	Metronet(multi-site)	332 → 133(R:3→1)	Budget Constraints + Service Performance

Some key insights that can be drawn from Table 7:

- 80% (4 out of 5) of customers are from the "Carrier, Data & Telecommunications" Industry sub-sector and use Metronet services — indicating a multi-site corporate/wholesale account that is most likely to be a fellow telecommunications/data center service provider, rather than a regular retail customer.
- Pain points overlap on the same account (an average of 2.8 excuse types per customer), indicating a gradual churn process from the administrative/commercial side before it is completely inactive.
- The dominant patterns are Partisanship/Group (3 out of 5 accounts) and Budget Constraints (3 out of 5 accounts) — two factors that are corporate/HQ-level decisions, not direct user complaints in the field.
- Service performance shows up on 2 out of 5 accounts — a smaller portion, but it's the only pain point that's entirely within the company's internal control to improve, making it a "quick win" opportunity for retention teams.

Online Value Proposition (OVP)

Based on the four main pain points in Table 7, an Online Value Proposition was formulated aimed at multi-site corporate customers (especially the Operator, Data & Telecommunications sub-sector) that are at risk of churn. OVP's focus is to provide a digital channel (portal/self-service online) that allows customers to stay connected commercially despite a change in business, instead of immediately terminating contracts. The value proposition statement formulated is as follows:

"For multi-site corporate customers impacted by budget efficiency, group/HQ decisions, or site closures, we deliver the Smart Continuity Partner Portal — a digital service that allows you to move, adjust capacity, or temporarily pause services without losing commercial relationships and without rigid contractual penalties, supported by real-time network performance monitoring and flexible commercial schemes — so your business change doesn't have to mean churn total from us."

The four pillars of OVP derived from each pain point are presented in Table 8.

Table 8. Four Pillars of Online Value Proposition (OVP) Based on Pain Point

Pain Point	OVP Pillar	Value Offered (Online/Digital)
Budget ConstraintsCustomer	FlexibilityAnggaran	Self-service portal for monthly capacity downgrade/upgrade (pay-as-you-scale) without contract reprocessing, transparent by system
Customer Locations Closed	Continuity you getRelokasi	Online node migration submission form, real-time tracking of the move process, reinstallation fee discount
Partiality/Group	Strategic Level Retention	Contract ROI/value dashboard for decision makers HQ, automated reports as internal justification during the evaluation of group vendors
Service Performance	Quality Assurance	Real-time network monitoring dashboard, automated SLA compensation, priority escalation path

Tactics SMART

The four pillars of OVP above are derived into four operational tactics that are compiled with the SMART (Specific, Measurable, Achievable, Realistic, Timely) framework so that their success can be executed and measured.

Tactic 1 — Flexible Tiering Program (answer: Budget Constraints)

Specific: Provides 3 tiers of Metronet/Internet Corporate capacity packages that can be downgraded without terminating contracts, proactively offered to all national accounts that show signs of budget pressure (e.g. late payments, renegotiation requests).

Measurable: At least 30% of accounts at risk of "Budget Constraints" (baseline: 19 pain points in historical data) chose downgrade rather than total churn, in the current 2 quarters.

Achievable: Uses an existing (software-defined) billing and network provisioning platform, without any investment in new infrastructure.

Realistic: Budget constraints were the reason for churn with the highest frequency across the data (389 out of 1,761 incidents/22%), so intervention at this point had the greatest impact proportionally.

Timely: Launched Q3 2026, evaluation and adjustment at the end of each quarter for 12 months.

Tactic 2 — Self-Service Migration Node (answer: Customer Location Closed)

Specific: An online portal for customers to request a node/site move to a new location, with a maximum migration SLA of 14 business days and a 50% discount on reinstallation fees.

Measurable: Reduced the deactivation rate due to "closed location" by 40% (compared to the baseline of 256 incidents/14.5% of the total reasons) through conversion to migration, not churn.

Achievable: Built as an add-on module to an existing CRM/ticketing system, worked on by the existing delivery and provisioning team.

Realistic: The majority of "closed locations" are office/warehouse relocations, not permanent business closures, so the chances of conversion to migration are quite high.

Timely: Pilot 1 quarter in the Operator/Data/Telecommunications Industry segment, full roll-out in the following quarter.

Tactic 3 — Executive Value Dashboard & Quarterly Business Review/QBR (answering: Partiality/Group)

Specific: Provides a real-time contract value/ROI dashboard for decision-makers at the HQ/group level, coupled with formal QBR (Quarterly Business Review) sessions for the top 20% of high-value accounts in the Industry segment.

Measurable: Increased the retention rate of Industrial category accounts by 25% compared to the current year's baseline, measured quarterly.

Achievable: The Key Account Management team is already in place; all it takes is formalizing the QBR cadence and developing an automated report dashboard.

Realistic: Partiality/Group is the largest competitive pain point (280 out of 1,761 incidents/16%) that is generally decided at the strategic level, so engagement at that level is relevant.

Timely: The first QBR is scheduled for Q3 2026, running continuously with a quarterly cycle.

Tactic 4 — Proactive SLA Guarantee Program (answer: Service Performance)

Specific: Customer-accessible real-time network quality monitoring dashboard, automatic SLA compensation in the event of service threshold violations, as well as priority escalation paths to NOCs.
Measurable: Reduced performance complaints as a reason for churn by 50% in 2 quarters and achieved an uptime SLA of >99.5% in priority segments.
Achievable: Integrate existing NOC monitoring tools into the customer portal, without the need to build a new system from scratch.
Realistic: Although the portion is relatively small (122 out of 1,761 incidents/7%), this is the only pain point that can be fully controlled internally — a "quick win" priority with low execution risk.
Timely: Setup of dashboard infrastructure Q3 2026, go-live in stages early Q4 2026.

Work Program per Tactic — 8Ps Framework

Each tactic is described into an operational work program using the 8Ps framework of service marketing which includes *Product, Price, Place, Promotion, People, Process, Physical Evidence,* and *Partnership*, as explained in the methodology section. In the first tactic, namely the Flexible Tiering Program, *the Product aspect* is realized through the provision of three capacity packages, namely *Basic, Standard,* and *Priority*, which are equipped with self-service *downgrade options* without eliminating the core features of the service. From the *Price* aspect, a tiered pricing scheme is applied that is linear to capacity, with no penalty fees for *downgrading* and only charging minimal administrative fees. From the *Place aspect*, the service is available 24 hours a day and seven days a week through the online customer portal so that customers do not need to come to the branch office. *The Promotion aspect* is carried out through email campaigns and communication by *the account manager* to customers who are indicated to be experiencing budget pressure, accompanied by education that "*downgrade* is not *churn*" through webinars and FAQs on the portal. On *the Process* aspect, customers simply log in to the portal, select a new tier, confirm automatically, and the changes will be active for a maximum of 3 × 24 hours without a layered manual approval process. The *Physical Evidence* aspect is realized through a simple portal view and equipped with a tier comparison dashboard and an interactive cost calculator. From the *People* aspect, *the Customer Success* team is trained to proactively offer *downgrade* options when detecting customer risk signals, rather than just waiting for customers to request service termination. Meanwhile, *the Partnership* aspect is directed at achieving KPIs in the form of *downgrade* process time of less than three working days and the target adoption of 30% of risky accounts in two quarters as a form of commitment to long-term customer relationships.

The second tactic, Node Migration Self-Service, is realized in the form of *an end-to-end* node migration service. In the *Product aspect*, this program provides a service package called "Moving Without Breaking" which includes new location surveys, installations, and *testing*. In terms of *price*, customers get a 50% discount on reinstallation fees if the migration request is made within 30 days of receiving the notification of the location closure. On *the Place* side, the application form is provided online 24/7, while the survey and installation schedule can be adjusted to the customer's new location throughout the SBU region. The *Promotion aspect* is carried out through proactive notifications to customers who are indicated to close the location based on rental contract or tender data with the main message "don't break the contract, just move". From the *Process* aspect, customers apply online, then a new location survey is carried

out in a maximum of three days, followed by scheduling installation until the service is active again in a maximum of 14 working days. All of these stages can be monitored through *the real-time status tracking* feature. The *Physical Evidence aspect* is realized through the use of uniforms and standard work units by the field team as well as documentation of conditions before and after installation that are sent to customers through the portal. From the *People* aspect, the capacity *of the Field Operation & Delivery* team was strengthened specifically to handle priority migration requests. The *Partnership* aspect uses KPIs in the form of a maximum SLA fulfillment rate of 14 working days above 90%, as well as a conversion target of 40% of "closed location" cases into service migrations so that customers do not end up in *churn*.

The third tactic, the Executive Value Dashboard & Quarterly Business Review (QBR), is oriented towards strengthening value perceptions and strategic relationships with customers. In the *Product aspect*, the company provides a digital dashboard that displays a summary of service value, including *uptime*, cost savings, capacity utilization rate compared to contracts, and history of support that has been provided. From the *Price aspect*, this facility does not incur additional costs because it is positioned as a *built-in value-added service*, with the main investment in the form of time allocation from *the Key Account Management* team. In the *Place* aspect, the dashboard can be accessed at any time by the PIC or customer headquarters, while QBR sessions are held face-to-face or virtually every quarter. The *Promotion aspect* is carried out by preparing QBR materials that customers can use as internal justification materials to their management or company group so that they can strengthen the position of the customer's internal parties that support the sustainability of cooperation with ICON+. From the *Process* aspect, service value data is compiled automatically from the system, then compiled into a draft report, undergoes *an internal review* process, is presented in a QBR session, and is followed up with an agreed commitment. The *Physical Evidence aspect* is realized through a professional report and presentation format that is consistent with the corporate identity, accompanied by a dashboard with visualizations that are easy for executives to understand. From the *People* aspect, each QBR session is led by a *senior Key Account Manager* who understands the context of the operator, data, and telecommunications industry. Meanwhile, in the *Partnership aspect*, KPIs are set by ensuring that 100% of customers who are included in the top 20% of accounts based on the value of obtaining QBR each quarter, with a target of increasing *the retention rate* by 25%.

The fourth tactic, the Proactive SLA Guarantee Program, is focused on improving transparency, service reliability, and speed of handling outages. From the *Product* aspect, this program provides a *real-time* network monitoring dashboard that displays indicators such as *latency, uptime,* and *packet loss*, as well as equipped with an automatic SLA compensation mechanism. In the *Price* aspect, compensation is given in the form of automatic bill credit in the event of an SLA violation so that customers do not need to file a claim manually. From *the Place* aspect, network monitoring takes place 24/7 through portals and applications, accompanied by *push notifications* when there is a service interruption. The *Promotion* aspect is carried out through socialization of the new SLA policy and education on how to read the dashboard to existing customers in the Industry segment. From the *Process* aspect, the system automatically detects outages, sends notifications to customers, forwards priority tickets to *the Network Operations Center* (NOC), performs repair and verification processes, and provides automatic compensation if the SLA is found to be non-met. The *Physical Evidence* aspect is

strengthened through an informative dashboard interface with *real-time* network status using green, yellow, and red color indicators so that service conditions can be known quickly. From the *People aspect*, the NOC team provides a dedicated priority queue escalation path for strategic customers. The *Partnership aspect* is measured through several main KPIs, namely the achievement *of uptime* above 99.5%, the reduction in fault resolution time by 30%, and the reduction in performance-related complaints by 50% in two quarters. Thus, the four tactics translate the customer retention strategy into a measurable work program by integrating aspects of service offering, pricing, access, communication, processes, human resources, proof of service, and strengthening partnerships across the board.

Peta Kaitan Pain Point – OVP – Taktik – 8Ps

In summary, Table 13 links the four main pain points with the OVP pillar, SMART tactics, and the focus of the most relevant 8Ps elements. The five priority customers in Table 7 are generally exposed to more than one pain point at a time, so the execution of these four tactics should run in parallel and be coordinated by a single Key Account Management team, rather than running silos by tactics.

Table 13. Pain Point Linkage Map – OVP – SMART Tactics – Focus 8Ps

Pain Point	OVP Pillar	Tactics SMART	The main focus of 8Ps
Budget ConstraintsCustomer	Budget Flexibility	Flexible Tiering Program	Price, Process, Promotion
Customer Locations Closed	Continuity during Relocation	Node Migration Self-Service	Process, Place, People
Partiality/Group	Strategic Level Retention	Executive Value Dashboard & QBR	People, Product, Promotion
Service Performance	Quality Assurance	Proactive SLA Guarantee Program	Partnership, Physical Evidence

CONCLUSION

This research achieved all three objectives. First, an SPSS-based RFM analysis of ICON+ corporate customers revealed that, despite a relatively stable distribution of tertile-based scores, absolute transaction performance declined substantially. The number of active customers decreased by 7.0%, transaction value declined by 87.8%, and average transaction frequency decreased by 87.1% from 2024 to 2025. Furthermore, 28.3% of retained customers experienced significant declines in RFM scores, representing a cumulative negative transaction impact of approximately IDR 2.8 billion. These findings confirmed the importance of complementing relative annual RFM scores with absolute performance indicators to ensure that declining business performance is not obscured by score-binning methods. Second, ethnographic segmentation successfully identified two structural customer segments: Industry/National Account customers (44.4%) and Regional/SME customers (55.6%). The analysis also revealed four major churn behavior clusters, with the majority (72.4%) associated with administrative cycle factors and budget sensitivity, which were primarily influenced by corporate or external decisions. Meanwhile, only 8.2% of churn cases were directly associated with service quality factors that were more controllable by the company. Third, through an in-depth analysis of five priority customers experiencing extreme declines in Recency scores, this study formulated one Online Value Proposition (OVP), namely the Smart Continuity Partner

Portal, four SMART tactics, and an 8Ps-based operational work program designed to address major customer pain points, including budget limitations, location relocation, group consolidation, and service performance issues.

Overall, this study demonstrated that integrating quantitative RFM analysis with qualitative ethnographic methods provided a more comprehensive understanding than applying either approach separately. RFM analysis revealed "when and how much" customer decline occurred, whereas ethnographic analysis explained "why" the decline occurred and identified the customer segments most relevant for intervention. The proposed strategic recommendations were considered applicable because they utilized existing ICON+ systems and organizational resources, enabling direct implementation by management in developing corporate customer retention programs. Future research should expand ethnographic analysis through direct interviews with customer decision-makers to validate the proposed strategies and evaluate program effectiveness after implementation.

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