

The Effect of Promotion, Relationship Marketing, and Service Quality on Recipient Satisfaction of Participants of BPJS

(The National Health Care Security) of Workers at Office of Jakarta Kebayoran Baru Branch

Bagus Teja Harmoko¹

Magister of Management, Mercu Buana University
Jakarta, Indonesia

Muchsin S. Shihab²

Magister of Management, Mercu Buana University
Jakarta, Indonesia

Abstract:- The purpose of this study is to how to influence of Relationship Marketing, and Service Quality to the Customer Satisfaction of the Wages of The National Health Care Security) Of Workers At Office Of Jakarta Kebayoran Baru Branch. This type of research uses quantitative methods. The population study are active companies at the BPJS Employment Participants at the Jakarta Kebayoran Baru Branch Office totaling 2.235 people in 2018. The number of samples was determined by the Slovin formula and set as many as 340 respondents. While the data collection techniques used questionnaires carried out when there were BPJS participants who were coming to the BPJS office in the Kebayoran Baru Branch. The data analysis method used is multiple regression analysis and hypothesis that is processed through the SPSS version 22.00 program. The test results show that 1) Promotion has significant effect towards customer satisfaction. The relationship between the dimensions of publicity / relationships has the highest priority on customer satisfaction, while the lowest ratio is the advertising dimension. 2) Relationship marketing has significant effect on customer satisfaction. Correlation between dimensions which shows the highest level of trust in customer satisfaction, while the lowest is the communication dimension. 3) Service Quality has significant effect on customer satisfaction. Correlation between dimensions shows the highest dimensions of reliability on customer satisfaction, while the lowest comparison between tangible dimensions. 4) Promotion, relationship marketing, and service quality contributes an increase of 57.6% on customer satisfaction.

Keywords:- Customer Satisfaction, Promotion, Relationship, Marketing, Service Quality.

I. INTRODUCTION

Today's tight business environment makes consumers have a wide opportunity to get products or services with a range of choices according to their wants and needs. Therefore, the concentration of marketing is no longer just a product or service to the customer but more focused on the product or service can provide maximum customer satisfaction.

One of the industries that has experienced intense competition today is the insurance service industry. This requires the insurance companies in practice to always pay attention to customer requests and complaints. If promotion, relationship marketing, and services provided to customers are good and satisfying, they will have a positive influence on business performance. Increasing customer satisfaction has a direct impact on the behavior and attitudes of customers with a decrease in complaints, additional trust and repeat purchase of services by customers.

Based on data on the percentage of customer satisfaction for BPJS Employment, information was obtained which explained that the satisfaction of BPJS Employment participants was still very low. This can be seen in the following customer satisfaction percentage table:

➤ *Employment of South Jakarta Regional Office*

Branch office	Percentage
Cilandak	40.0%
Kebayoran Baru	19.6%
Mampang	12.5%
Menara Jamsostek	32.7%
Salemba	36.4%
Sudirman	24.3%
Pasar Minggu	12.5%

Table 1:- BPJS Participant's Wage Satisfaction Percentage
Source: BPJS Employment (2018)

Based on Table 1 above, it can be explained the results of the percentage of satisfaction of wage recipients of BPJS Employment participants at the Kebayoran Baru branch office at 19.6%. This shows that the level of satisfaction of

the wage recipients of BPJS Employment participants at the Kebayoran Baru branch office is still very low.

The low satisfaction of wage recipients of BPJS Employment participants at the Kebayoran Baru branch office is due to the following reasons:

No.	Reason	Percentage
1	Very useful and helpful	38.4%
2	Savings for the future	15.8%
3	Good service and program	15.8%
4	Fast service and process	8.9%
5	Already satisfied with bpjs tk	5.5%
6	So that people know the benefits of bpjs tk	3.4%
7	Must join for employees	2.7%
8	The terms and process are easy	2.1%
9	Very useful for the future	2.1%
10	Fast disbursement	2.1%
11	Easy handling	1.4%
12	Proven benefits	0.7%
13	Recommendations if asked	0.7%
14	Enhanced service	0.7%

Table 2:- Reasons for Recipient Satisfaction of BPJS Employment Participants
Source: BPJS Employment (2018)

Based on Table 2 above, it can be seen that the highest percentage of reasons for participant satisfaction, namely BPJS Employment is very useful and helpful at 38.4%. Meanwhile the lowest percentage of reasons for participant satisfaction was 0.7%, namely BPJS Employment has proven benefits, recommendations when asked, and improved services.

The following are the results of the overall recapitulation of the research survey by distributing questionnaires to BPJS Employment participants which contain questions related to factors that influence satisfaction of BPJS Employment participants.

No.	Factor	Total Score	Percentage
1	Service quality	242	53.78%
2	Marketing Relationship	252	56.00%
3	Promotion	239	53.11%

Table 3:- Recap of Factors Affecting Satisfaction

Based on Table 3, it can be seen that in shaping the level of customer satisfaction, promotion, service quality, and marketing relationship are factors that determine satisfaction and / or dissatisfaction with the existence of the Employment BPJS Kebayoran Baru Jakarta Branch Office. Therefore, the need for further research on these three factors is needed to obtain information on the dimensions and indicators of promotion, service quality, and marketing relationships that play an important role in shaping community satisfaction.

Based on the problems mentioned above, the authors study the "Effect of Promotion, Relationship Marketing, and Service Quality on Recipient Satisfaction of BPJS

Employment Participants in Jakarta Kebayoran Baru Branch Office".

II. LITERATURE REVIEW

➤ *Service Quality*

According to Parasuraman, Zeithaml, and Berry in Reza, *et al.* (2012: 983) service quality is "Comparison that consumers expect from the service they receive". So that it can be understood that the community in providing an assessment of the quality of service based on the comparison of experience that has been felt with what is expected of the service. Within an organization, the concept of service quality is a measure of organizational success, the success of the organization referred to both in business organizations and also in organizations tasked with providing public services.

➤ *Relationship Marketing*

Gronroos (1994: 101-102) in Amaliyah and Sunarti (2018) defines relationship marketing as follows: relationship marketing is the activity of establishing, maintaining, and strengthening relationships with customers and other partners, the benefits, so that the objectives of the groups involved are met. This is achieved by mutually beneficial exchanges and fulfillment of promises. Meanwhile Cram (1994: 44) in Amaliyah and Sunarti (2018) states that relationship marketing as an up-to-date implication is carried out through two-way communication interactions, in order to foster sustainable relationships from long-term relationships with mutual benefits between business organization / marketer with its customers. In other words, the function of marketers here is to establish communication with their customers in a way that is willing to listen to the wishes of customers, interact with them, and provide a response or quick response to the situation experienced by their customers.

➤ *Promotion*

Promotion is an element in the company's marketing mix that is utilized to inform, persuade, and remind about the company's products. The promotion mix is a combination of face-to-face sales, advertising, sales promotion, publicity, and public relations that help achieve company goals (Sunyoto, 2015: 151).

➤ *Customer Satisfaction*

According to Assegaff (2009: 174), customer satisfaction is seen as a multi-dimensional concept involving costs, facilities, technical and interpersonal aspects as well as the final results. This satisfaction occurs as a result of the influence of skills, knowledge, behavior, attitudes and providers of facilities. Satisfaction level is

also very subjective where one consumer with another consumer will be different. This is caused by several factors such as age, occupation, income, education, gender, social standing, economic level, culture, attitude, mentality and personality. Furthermore, according to Kotler & Armstrong (2010: 2), that satisfied customers will repurchase, and they will tell others about good experiences about the product. Customer satisfaction contributes to a number of crucial aspects, such as the creation of customer loyalty, increased company reputation, reduced price elasticity, reduced future transaction costs, and increased employee efficiency and productivity.

➤ *Research Model*

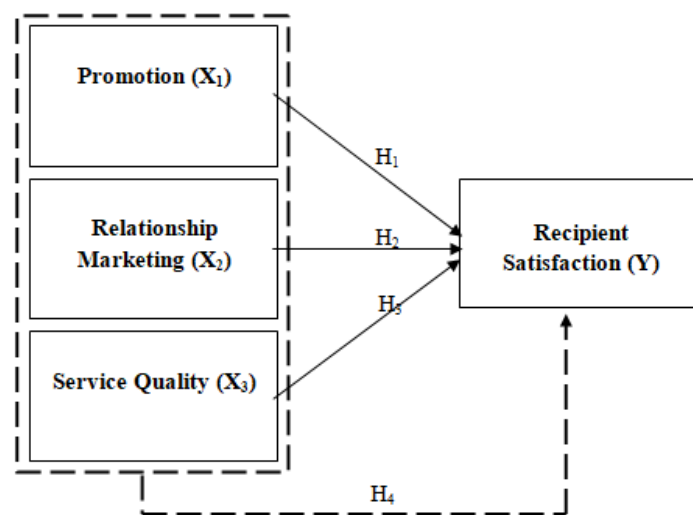


Fig 1:- Research Model

➤ *Hypothesis*

Based on the stated framework, the following hypotheses can be proposed:

- H₁: Promotion affects customer satisfaction
- H₂: Relationship Marketing affects customer satisfaction
- H₃: Service Quality affects customer satisfaction
- H₄: Promotion, relationship marketing, and service quality affects customer satisfaction

III. RESEARCH METHODS

This study uses a quantitative approach with a causal method that aims to explain how one variable affects or is responsible for changes in other variables (Cooper and Schindler, 2011: 141).

The population in this study was an active company participant BPJS Employment Jakarta Branch Office Kebayoran Baru, as many as 2,235 people in 2018. Determination of the number of samples was determined based on Slovin formula, so that there were 340

respondents. The method used in this study is to use multiple linear regression models with the help of SPSS version 20.00.

The relationship between the independent variables and the dependent variable can be described through the following linear regression equation:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Information:

- Y = Customer satisfaction
- α = Constant
- β = Regression coefficient
- X₁ = Promotion
- X₂ = Relationship Marketing
- X₃ = Service
- ε = error term (error rate)

To prove the hypothesis, the steps are as follows: Test the Hypothesis with t test (t-test) and F test.

IV. RESEARCH RESULT

Before doing multiple regression testing and hypothesis. Researchers first test classical assumptions. The classic assumption test is used to obtain an estimator value

or an unbiased coefficient value from the regression model. The following is a presentation of classic assumptions in the regression model.

➤ *Normality test*

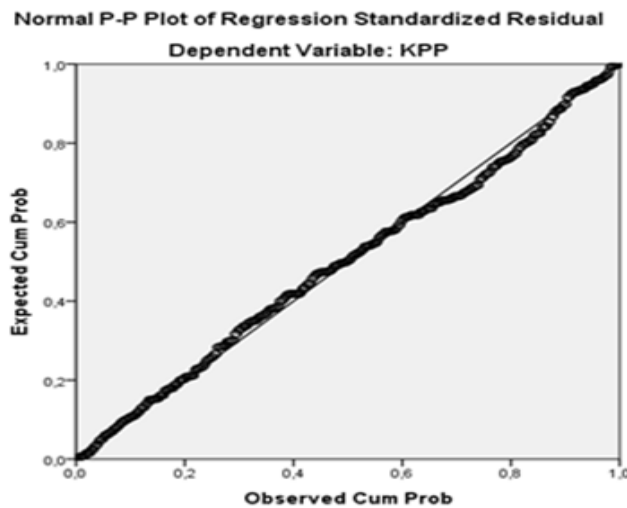


Fig 2:- Normality Test Results with Normal P-Plot Graph

See Figure 2. shows that the points or items are close to the normal line. So it can be concluded that the data in this study are normally distributed.

➤ *Multicollinearity Test*

Variable	Tolerance	VIF
Promotion	0.455	2.197
Relationship Marketing	0.568	1.759
Service quality	0.493	2.030

Table 4:- Multicollinearity Test Results
Source: SPSS 22 Data Processed Results (2019)

Based on the results of the multicollinearity test above, it can be explained that the three independent variables obtained tolerance values > 0.10 and VIF < 10. Then it can be concluded that the variables of promotion, relationship marketing, and service quality do not correlate with one another or there is no multicollinearity in the regression model.

➤ *Heteroscedasticity Test*

The scatterplot graph shows that the points spread randomly, either at the top of the zero or at the bottom of the zero of the vertical axis or the Y axis. Thus, it can be concluded that heteroscedasity does not occur in this regression model.

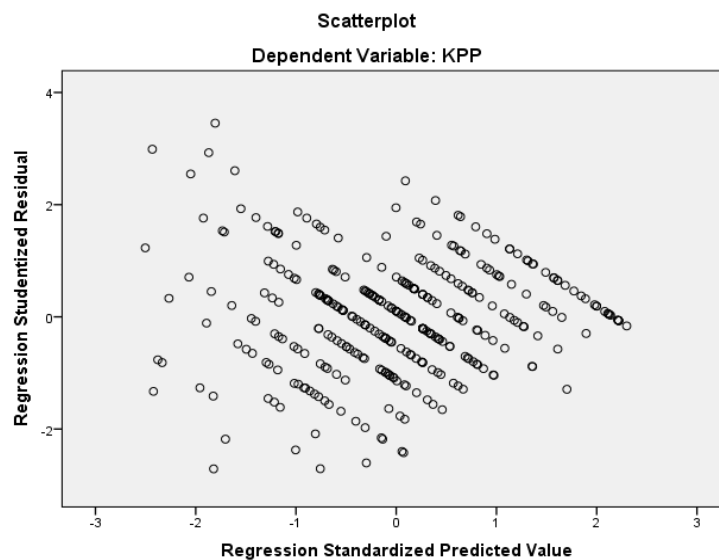


Fig 3:- Heteroscedasticity Test Results with Scatterplot Graph

➤ *Multiple Regression Analysis and Hypothesis*

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	0.643	0.719		0.894	0.372
	PM	0.175	0.024	0.387	7.394	0.000
	RM	0.091	0.035	0.122	2.600	0.010
	KP	0.156	0.023	0.349	6.926	0.000
Adjusted R Square				0.576		
R Square				0.580		
F-Statistic				154.604		
Prob (F-Statistic)				0.000		
a. Dependent Variable: KPP						

Table 5:- Multiple Regression Test Results
Source: SPSS 22 Data Processed Results (2019)

In the summary model we can get information about the magnitude of the influence of all independent variables (promotion, relationship marketing, and service quality) on the dependent variable (customer satisfaction). Based on the summary model, the Adjusted R-Square value is 0.576 or 57.6%. This means that the variables of promotion, relationship marketing, and service together provide an influence of 57.6% on customer satisfaction, namely an active company participant BPJS Employment Jakarta Kebayoran Baru Branch Office. While the remaining 42.4% is influenced by other variables outside the research model.

Simultaneous Test (Test F) is used to see whether there is an influence between the independent variables on the dependent variable simultaneously (together). The results of the simultaneous hypothesis test or F test produce a calculated F value of 154.604 > 2.37 with a significance value (sig.) Of 0.000 < 0.05. Thus it can be concluded that the variables of promotion, relationship marketing, and service quality have an effect on customer satisfaction, namely the active company participant BPJS Employment Jakarta Branch Office Kebayoran Baru.

In the regression model we can see the influence of each independent variable (promotion, relationship marketing, and service quality) on the dependent variable (customer satisfaction). Based on the results of the regression model it can be seen that, in the sig column. in each variable has a

sig value. smaller than 0.05, it can be concluded that each independent variable (promotion, relationship marketing, and service quality) has a significant effect on the dependent variable (customer satisfaction). Based on this, it can be seen that the variables of promotion, relationship marketing, and service quality influence customer satisfaction so that the regression equation formed from the regression model is:

$$KPP = 0.643 + 0.175 PM + 0.091 RM + 0.156 KP$$

Constanta value (a) = 0.643, which states that if the existence of promotion, relationship marketing, and service quality does not exist or is worth 0, then customer satisfaction will be worth 0.643. Meanwhile, the beta coefficient value of each variable has a positive value, which means that if there is an increase in the variables of promotion, relationship marketing, and service quality, it will have an impact on increasing organizational commitment.

➤ *Interdimensional Correlation Test*

The correlation test in this study aims to determine the relationship dimensions of promotion, relationship marketing, and service quality variables with customer satisfaction variables. The results of the correlation test between dimensions in this study can be seen in the following table:

Dimension	Indicator	Benefits / Value	Service	Relationship Quality	Overall Satisfaction
Promotion (X₁)	Face-to-face sales	0.361	0.405	0.419	0.371
	Advertising	0.202	0.319	0.295	0.350
	Sales promotion	0.399	0.501	0.507	0.466
	Publicity / public relations	0.448	0.519	0.518	0.468
Relationship Marketing (X₂)	Trust	0.405	0.445	0.462	0.471
	Commitment	0.301	0.359	0.416	0.406
	Communication	0.046	0.219	0.216	0.431
Service Quality (X₃)	Tangibles	0.154	0.270	0.378	0.477
	Reliability	0.437	0.473	0.519	0.392
	Responsiveness	0.244	0.291	0.336	0.467
	Assurance	0.505	0.445	0.485	0.169
	Empathy	0.319	0.395	0.504	0.419

Table 6:- Inter-dimensional Correlation Criteria

Source: SPSS 22 Data Processed Results (2019)

Based on Table 6. above, it can be seen that the results of the correlation between dimensions produce the highest correlation value of 0.519, which is found in the relationship between publicity / public relations dimensions and services and the relationship between reliability dimensions and relationship quality. This means that the relationship between the dimensions of publicity / public relations with services and the relationship between the dimensions of reliability and the quality of relationships are at the level of the relationship that is being. Meanwhile, the lowest correlation value of 0.046 is in the relationship between the dimensions of communication with benefits / values. This means that the relationship between the dimensions of communication with benefits / values is at a very low level of relationship.

V. DISCUSSION OF RESEARCH RESULTS

The testing of the hypothesis proposed in this study shows that all hypotheses tested using multiple regression analysis methods, show that all hypotheses are accepted. Here is a discussion for each of these hypotheses.

➤ *Promotional Influence on Customer Satisfaction*

The results of the testing of the first hypothesis indicate that the promotion proved to have a significant effect on customer satisfaction, namely the active company of BPJS Employment participants in the Jakarta Branch Office, Kebayoran Baru. This shows that the better the promotion is done, the more customer satisfaction will increase. This result is in line with Rifai's (2017) research that promotion has a positive and significant effect on customer satisfaction. In line with the opinion expressed by Khan *et al.* (2012), the promotion of products or services helps in the best way to build relationships with customers, because everyone is looking for the best deal that suits them.

➤ *Effect of Relationship Marketing on Customer Satisfaction*

The results of testing the second hypothesis proved that relationship marketing had a significant effect on customer satisfaction, namely the active company of BPJS Employment participants in the Jakarta Kebayoran Baru

Branch Office. These results indicate that the higher the relationship marketing, the customer satisfaction will increase. The results of this study are in line with the results of research conducted by Tiasih *et al.* (2014) that relationship marketing has a significant effect on customer satisfaction. Zaid (2007) in his research also found the same results where relationship marketing has a significant influence on customer satisfaction. In line with what was stated by Gordon (1998) that relationship marketing is an ongoing process, where the continuation of the process is very much determined from whether consumers are initially satisfied or not. If there is no satisfaction in consumers, sustainable relationships will not occur.

➤ *Effect of Service Quality on Customer Satisfaction*

The results of the testing of the third hypothesis indicate that service quality has a significant effect on customer satisfaction, namely the active company participant BPJS Employment Jakarta Kebayoran Baru Branch Office. This shows that the better the quality of service provided, the more customer satisfaction will increase. The results of this study are in line with the research conducted by Sholeha *et al.* (2018) that service quality has a significant influence on customer satisfaction. The same results were also found by Elfian and Ariwibowo (2014) that there was a significant relationship between service quality and customer satisfaction. In line with the opinion of Kotler, Fornell, and Zeithaml in (Sunyoto, 2012) that the achievement of high service quality will encourage the creation of customer satisfaction because the quality of service is a means to realize customer satisfaction. Dissatisfaction with one or more of the service dimensions will contribute to the overall level of service.

➤ *Effect of Promotion, Relationship Marketing, and Service Quality Together on Customer Satisfaction*

Based on the results of simultaneous hypothesis testing, variable promotion, relationship marketing, and service quality together proved to have an effect on customer satisfaction. The variables of promotion, relationship marketing, and quality of service together contribute 57.6% to customer satisfaction, namely the active company of BPJS Employment participants in the Jakarta Kebayoran Baru Branch Office. These results

indicate that if promotion, relationship marketing, and service quality are increased together, customer satisfaction will increase. Conversely, if promotion, relationship marketing, and service quality are getting lower, customer satisfaction will also decrease. The results of this study support previous research conducted by Rasmansyah (2017) which states that service quality and promotion have a significant positive effect on satisfaction. In line with the research conducted by Kumar da Shah in Martini (2013) relationship marketing provides strategic benefits for companies in the form of customer satisfaction and loyalty.

VI. CONCLUSIONS AND RECOMMENDATIONS

The conclusion of the results of this study are:

- Promotion has a significant effect on customer satisfaction
- Relationship marketing has significant effect on customer satisfaction
- Service quality has a significant effect on customer satisfaction
- Promotion, relationship marketing, and service quality have influence of 57.6% on customer satisfaction..

The right advice is put forward by the researcher, namely:

- It is recommended to management to improve company promotion by paying attention to the clarity in providing information related to product benefits so that BPJS participants feel satisfied with the promotion given. In addition, management can hold attractive promotional programs and often become sponsors in various activities in order to increase customer satisfaction. Relationship marketing also proved to have a significant effect on customer satisfaction, so it was suggested to management to always fulfill the promises given to customer, then establish good communication with customers and provide the best quality services because it can increase customer satisfaction. In addition, BPJS management is advised to continue to maintain customer trust. And finally it is suggested to management to pay attention to the appearance of employees to always dress neatly, then from digitizing the equipment needs to be improved to facilitate and accelerate the services provided and minimize errors made by employees. In addition, it is suggested to the management of BPJS Employment to provide convenience in the service process, the accuracy in giving information and fulfilling every promise given can provide the most dominant influence in influencing BPJS wage recipient satisfaction especially on the quality of customer relationships.
- Future research in primary data collection not only with questionnaires, it is necessary to field observations and interviews directly with respondents so that the results of the analysis obtained are comprehensive. The next researcher can add other variables that can affect customer satisfaction, because in this study 42.4% of customer satisfaction variables are influenced by other

variables outside the research model. So that further research can add independent variables such as trust, corporate image, and customer commitment. Research samples are recommended to use more samples so that the results obtained are more accurate.

REFERENCES

- [1]. Adriani, V., dan Realize. (2018). "Pengaruh Kualitas Pelayanan dan Promosi Terhadap Kepuasan Pelanggan Pada PT. Stainlessindo Anugrah Karya Di Kota Batam. *Jurnal Pundi*, Vol. 02, No. 02.
- [2]. Amaliyah, N.P., dan Sunarti. (2018). "Analisis Relationship Marketing Terhadap Kepuasan Pelanggan Dan Dampaknya Pada Loyalitas Pelanggan". *Jurnal Administrasi Bisnis*, Vol. 55, No. 1.
- [3]. Assegaff, M. (2009). Pengaruh kualitas pelayanan terhadap kepuasan pelanggan (studi pada perusahaan penerbangan PT Garuda di kota Semarang). *Jurnal Ekonomi dan Bisnis*, 10, 171-186
- [4]. Atiyah, L.A. (2017). "Impact of service quality on customer satisfaction". *Australian Journal of Basic and Applied Sciences*, 11(5), Pages: 20-28.
- [5]. Bhuwana, Made B.R., dan Ida, B.S. (2013). "Pengaruh Kualitas Layanan dan Kepuasan Pelanggan Terhadap Niat Pemakaian Ulang Jasa Service Pada Bengkel Toyota Auto 2000 Denpasar". *E-Jurnal Manajemen Universitas Udayana*, 2(4), 2302-8912.
- [6]. Christian, R. P., & Mananeke, L. (2016). "Pengaruh Strategi Promosi dan Kualitas Layanan terhadap Kepuasan Pelanggan Pengguna BPJS di RUSD Sam Ratulangi Tondano". *Jurnal EMBA*, 4(2), 121-132.
- [7]. Cooper, D.R., & Schindler, P.S. (2011). *Business Research Methods*. New York: McGraw-Hill.
- [8]. Elfian., dan Ariwibowo, P. (2014). "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Konsumen Bis Transjakarta Di Terminal Kampung Melayu". Tanpa Judul Jurnal.
- [9]. Faradina, A. (2016). "Pengaruh Promosi dan Kualitas Pelayanan Terhadap Kepuasan Pelanggan pada Rumah Cantik Alamanda". *Jurnal Ilmu Dan Riset Manajemen*, 5(7), 1-18.
- [10]. Ghozali, I. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 21 Update PLS Regresi* (7th ed.). Semarang: Undip.
- [11]. Gordon, I. (1998). *Relationship Marketing: New Strategies, Technique and Technologies to Win The Customers You Want and Keep Them Forever*. Jhon Wiley and Sons Canada, Ltd.
- [12]. Hariyanto, K. (2014). "Faktor-Faktor Penentu Kualitas Hubungan Dan Kedekatan Hubungan Dalam Pemberian Layanan Kredit Perbankan Kepada Usaha Mikro Serta Pengaruhnya Terhadap Kepuasan Dan Loyalitas Nasabah". *Journal of Business and Banking*, 4(2), 231-244.
- [13]. Hennayake, H.M.G.Y.J. (2017). "Impact of Service Quality on Customer Satisfaction of Public Sector Commercial Banks: A Study on Rural Economic Context". *International Journal of Scientific and Research Publications*, 7(2), 156-161.

- [14]. Kasmir, 2010, Pemasaran Bank, Penerbit Jakarta, Kencana
- [15]. Khan, S., Hussain, S.M., Yaqoob, F. (2012). "Determinants of Customer Satisfaction in Fast Food Industry". *International Journal of Management and Strategy*, 3, 35-38.
- [16]. Kotler, Philip, and Amstrong, G. (2012). *Prinsip-prinsip pemasaran* (Edisi ke-12. Jilid 1). Jakarta: Erlangga
- [17]. Kotler, P., & Keller, K.L. (2015). *Marketing Management*, 13th ed. New Jersey: Upper Saddle River, Prentice Hall International Inc.
- [18]. Kotler, P., dan A. Gary. (2015). *Prinsip-Prinsip Pemasaran*. Edisi 13, Jilid 1. Jakarta: Erlangga.
- [19]. Kusumasitta. (2014). "Relevansi Dimensi Kualitas Pelayanan Dan Kepuasan Pelanggan Bagi Pengunjung Museum Di Taman Mini Indonesia Indah". *Jurnal Manajemen dan Pemasaran Jasa*, 7(1).
- [20]. Lupiyoadi, R., dan Hamdani, A. (2012). *Pemasaran Jasa*. Jakarta: Salemba Empat.
- [21]. Panjaitan, J.E. (2016). "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan Pada JNE Cabang Bandung". *Jurnal Manajemen*, 11(2).
- [22]. Quang, N.H. (2017). "Effect of Factors Marketing Mix (4P'S) on Customer Satisfaction and Loyalty to Airline in Air Cargo Transport in Vietnam's Market". *International Journal of Current Research*, 9(3), 47736-47742.
- [23]. Rifai, M. (2017). "Pengaruh Kualitas Pelayanan, Harga, Dan Promosi, Terhadap Kepuasan Pelanggan Pada Rumah Makan, Ayam Geprek Spesial Sambal Korek Cabang Kediri". *Simki-Economic*, Vol. 01 No. 03.
- [24]. Sekaran, U. (2013). *Research Methods for Business: A Skill Building Approach*. New York: John Wiley & Sons, Inc.
- [25]. Sholeha, L., Djaja, S., dan W. Joko. (2018). "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan Di Ahass Sumber Jaya Maha Sakti Kecamatan Rogojampi Kabupaten Banyuwangi". *Jurnal Pendidikan Ekonomi: Jurnal Ilmiah Ilmu Pendidikan, Ilmu Ekonomi, dan Ilmu Sosial*, Vol. 12, No. 1.
- [26]. Sulistyawati, N.M.A.,& Seminari, N.K. (2015). "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan Restoran Indus Ubud Gianyar". *Jurnal Manajemen Unud*, 4(8), 2318-2332.
- [27]. Sunyoto, D. (2015). *Perilaku Konsumen Dan Pemasaran*. Yogyakarta: CAPS.
- [28]. Tiasih, I.D., Sularso, R. Andi., dan Irawan, Bambang. (2014). "Pengaruh Relationship Marketing Terhadap Kepuasan dan Loyalitas Pelanggan Pada Toko Busana Muslim "TITI" Jalan Arowana Jember". *Artikel Ilmiah Mahasiswa*.
- [29]. Tjiptono, F. (2014). *Strategi Pemasaran*. Yogyakarta: Andi.
- [30]. Tsoukatos, E., dan Rand, G.K. (2006). "Path analysis of perceived servicequality, satisfaction and loyalty in Greek insurance". *Managing Service Quality*, Vol. 16 No. 5, pp. 501-519.
- [31]. Zaid, S. (2007). "Pengaruh Relationship Marketing Terhadap Kepuasan Nasabah Dan Loyalitas Nasabah Bank Rakyat Indonesia Di Sulawesi Tenggara". *Ekuitas*, No. 55a.