

Service Quality as A Factor Affecting the Satisfaction of Retired Civil Servants in Sharia Economic Perspective

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Abstract

This study aims to determine the effect of service quality on the satisfaction of retired Civil Servants based on five dimensions of service quality, namely Tangible (physical evidence of service), Reliability, Responsiveness, Assurance and Empathy in an sharia economic perspective at PT. TASPEN (Persero) Banda Aceh. This research approach uses inferential quantitative research. The analysis technique in this study is multiple linear regression analysis by distributing questionnaires. The results of this study indicate that all service quality variables simultaneously have a positive effect on the satisfaction of Retired Civil Servant participants at PT. TASPEN (Persero) Banda Aceh. The variables of Reliability and Empathy partially have a positive effect on the retirement satisfaction of Civil Servants. While Tangible (Physical Evidence), Responsiveness and Assurance partially have no effect on the retirement satisfaction of Civil Servants at PT. TASPEN (Persero) Banda Aceh.

Keywords: Service quality, Retirement Satisfaction

Introduction

In the current modern era, humans are competing to collect wealth for the welfare and sustainability of their lives and their families, so basically when a human being is unable to move anymore, he is required to save or reserve his wealth for the future. The order can be described how important it is to reserve wealth in the future. This is important, on the grounds that when they enter old age and even retire as State Civil Apparatus (ASN), they still have basic needs that must be met. With this reserve of wealth, when someone enters an unproductive age, they actually still have a source of income. Given this, retired funds play an important role for the continuation of one's life in retirement.

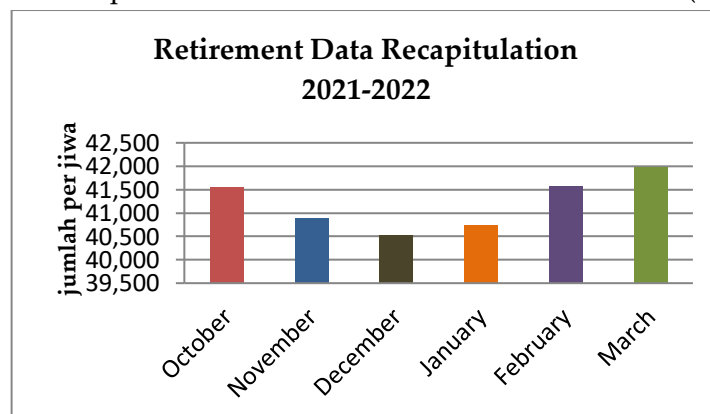
Seeing the role of ASN which is very important for national development, it is necessary to provide protection, maintenance, and increase welfare so as to increase work productivity. Based on Undang-Undang RI Number 5 Year 2014 article 1 paragraph (1) it is stated that, "State Civil Apparatus, hereinafter abbreviated as ASN, is a profession for civil servants and government employees with work agreements who work in government agencies. Furthermore, in this law article 1 paragraph (3) concerning the State Civil Apparatus states that, "Civil Servants, hereinafter abbreviated as PNS, are Indonesian citizens who meet certain requirements, appointed as ASN employees on a permanent basis by staffing supervisors to occupy government positions. So that civil servants are ASN employees who are appointed as permanent employees by the Civil Service Supervisor and have a national employee identification number.

Efforts to improve the post-retirement welfare of Civil Servants and their families are carried out through the implementation of the PNS retired program. Based on RI's first ministerial decree No: 388/MP1960 it was stated that it was important to establish social security for civil servants and their families when ending their service to the state. This program focuses on government assistance to Civil Servants, financial guarantees to participants if they experience risks that result in these participants being unable to work anymore because they are old or have reached an age that is not efficient to complete the given government tasks or financial guarantees for their heirs if participants suffer from the risk of death before reaching retirement age or are threatened with death when entering retirement age.

One of the institutions that manages retired funds as long-term savings that are specially collected for the purpose of providing benefits to employees after retirement is PT TASPEN (Persero) Banda Aceh. The concept of retired fund payments is one of the services provided by PT TASPEN (Persero) Banda Aceh, as a program to guarantee old age and long service rewards for Civil Servants while working in government service.

PT TASPEN (Persero) or Civil Servant Insurance and Savings Fund is an Indonesian State-Owned Enterprise that organizes retirement savings insurance and retired funds for ASN and State officials. "PT TASPEN (Persero) acts as an institution that organizes the Civil Servant social insurance program where the program consists of the Civil Servant Retired Program and Old Age Savings (THT) with the aim of increasing the welfare of Civil Servants when they enter retirement age. So that this company becomes an inseparable part of the long history of serving the State in Indonesia." (TASPEN, 2018)

Picture 1: Graph of Total Retirement Data of PT. TASPEN (Persero)



Source: Processed data (2022)

Based on graph on picture 1, it can be seen that the number of retirees at PT TASPEN (Persero) Banda Aceh has increased the number of retirees every month, so it is necessary to improve the quality of effective service in order to create maximum satisfaction for retirees in the company. The presence of PT. TASPEN especially at the Banda Aceh branch office which is a government institution in providing services to the community so far has not experienced many problems, it's just that based on the initial observations that researchers made there are several retirees who are still dissatisfied with services such as not being able to claim retired funds and sometimes services are not in accordance with the established service standard 1 hour after the document is submitted to PT TASPEN (Persero) for processing and the sensitive

nature of the elderly, making many retirees need a clearer and more detailed explanation from employees of PT TASPEN (Persero) Banda Aceh.

According to Gobel, Ogotan, & Tampongangoy (2019) In terms of government institutions providing services, the most important thing is how to provide assistance and convenience to the community. Public satisfaction with services basically depends on how the service is carried out, the nature of the service, and how the service is provided.

Given the quite strategic role of consumer satisfaction on company survival, the authors are interested in conducting research: "The Influence of Service Quality on Civil Servant Retirement Satisfaction in an Islamic Economic Perspective (Study at PT. TASPEN (Persero) Banda Aceh Branch)".

Material and Methods

Service quality is a customer's assessment of the service for the product or service they receive (perceived service) with the level of service desired or expected (expected service). Quality of service for producers is the specification of a product or service that is adjusted to meet the needs and desires of consumers (Idrus, 2019). Republic of Indonesia Law Number 25 of 2009 states "public service is an activity or series of activities in the framework of fulfilling service needs in accordance with statutory regulations for every citizen and resident for goods, administrative services provided by public service providers". The law on public services aims to provide legal certainty to the relationship between the community and public service providers (Rahmadana et al., 2020). Therefore, whatever actions are committed in life are strictly bound by sharia rules. Likewise in service, all behavioral relationships must be based on sharia norms that are principled in ethical and moral values. Currently, the development of sharia service companies has provided a new nuance in measuring service quality (Sundari, 2021). In Islam it is taught that if a sharia service organization wants to provide services, it must provide quality services to consumers and may not provide services that are not of low quality. Quality of Service (ServQual) is a service concept for companies that can be relied upon to survive in an era of increasingly fierce business competition. The SERVQUAL model is a framework that captures and measures the quality of service experienced by consumers which consists of five dimensions (Kim, 2021). A company providing services does not only aim to provide satisfaction to consumers alone. For every Muslim in providing services must be based on Islamic values so that piety and consistency of faith can be realized in carrying out Islamic law. There are five dimensions in measuring service quality.

1. Tangible

The professionalism of a service company can be seen through the physical evidence that is displayed. This means that a service company cannot be called professional if it cannot provide physical evidence that can be seen by consumers. This is demonstrated by an appearance that reflects Islamic values, such as office accessibility, tidiness and comfort, as well as several different indicators that can enforce sharia service organizations to help every Muslim increase his faith and piety (Wijaya, 2021).

2. Reliability

Reliability is the ability to convey information to consumers reliably and accurately, so that consumers can feel and give an immediate impression of the services provided by companies that are guaranteed, accurate, and provide convenience for consumers (Sundari,

2021). Therefore, a sharia service company must be able to provide services that are published reliably and accurately (Haryanto, 2020).

3. Responsiveness

Responsiveness is part of professionalism. Companies that are proficient will focus on providing the best service, consider assumptions and ideas of consumers and respond quickly and appropriately. If not, it means that the company's management has tyrannized consumers.

4. Assurance

Assurance is insight, courtesy, and the ability of employees to increase consumer confidence in the company. There are several indicators in this dimension, namely communication, credibility, security, competence, and courtesy (Siregar, 2021).

5. Empathy

Empathy which is a form of personal attention in understanding customer desires is an element that is very influential on the level of customer satisfaction, so it is very important that all of the company's internal partners pay more attention to individual approaches with consumers so that a good emotional relationship can occur with these consumers. Good service is by not distinguishing social strata among consumers. This Empathy dimension is found in the nature of fathanah. Fathanah (ingenuity, wisdom, intellect) is considered a rule of life for every Muslim (Sugiarti and Meilani, 2021).

This research approach uses inferential quantitative research. Quantitative research is an activity of collecting, processing, analyzing, and presenting data based on the amount or amount that is carried out objectively with the aim of solving a problem or testing a hypothesis to develop general principles (Duli, 2019). Quantitative inferential is the analysis stage by grouping data based on the variables and characteristics of the respondents, tabulating data based on the variables of the total respondents, presenting data for each variable studied and performing calculations to test the existing hypotheses (Nababan & Taruli, 2021). The variable used is service quality, in service quality consisting of five variable dimensions, namely Tangibility, Reliability, Responsiveness, Assurance and Empathy which are indicators that are very influential for customer satisfaction.

The sampling method used in this study is sampling using the slovin formula using an error rate of 10% (Riyanto & Hatmawan, 2020):

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{40.521}{1 + 40.521(10\%)^2}$$

$$n = \frac{40.521}{406.21} = 99,75$$

The sample used in this study was 99.75, rounded up to 100 samples.

Result and Discussion

The partial test is used to measure whether the independent variable has an effect on the dependent variable (Saringsih et al. 2020).

Tabel 1: Partial Test Results (T Test)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2,444	1,321		1,850	,068
Tangible_X1	,008	,151	,005	,050	,960
Reliability_X2	,296	,109	,269	2,709	,008
Responsiveness_X3	,201	,141	,136	1,424	,158
Assurance_X4	,282	,158	,223	1,781	,078
Empathy_X5	,764	,202	,330	3,772	,000

Source: Data processed by SPSS (2022)

Based on Table 1, the results of the arithmetic T test can be concluded as follows.

$$Y = 2,444 + 0,008X_1 + 0,296X_2 + 0,201X_3 + 0,282X_4 + 0,764X_5 + e$$

The equation model from the results of the test analysis can be interpreted as follows:

- The partial statistical test in Table 1 shows that the Tangible variable (X1) obtains a t-value of 0.050 and a t-table of 1.660, so that the t-count is smaller than the t-table ($0.050 < 1.660$) with a significant value of 0.960. This value is greater than 0.05 ($0.960 > 0.05$). Then H_0 is accepted and H_a is rejected, which means that the Tangible variable "Physical Evidence" (X1) has no effect on the satisfaction variable of retired participants (Y).
- The partial statistical test in Table 1 shows that the Reliability variable (X2) obtains a t value of 2.709 and a t table of 1.660, so that the t count is greater than the t table ($2.709 > 1.660$) with a significant value of 0.008. This value is less than 0.05 ($0.008 < 0.05$). Then H_0 is rejected and H_a is accepted, which means that the Reliability variable "Reliability" (X2) has a positive and significant effect on the participant satisfaction variable (Y).
- The partial statistical test in Table 1 shows that the Responsiveness variable (X3) obtains a t value of 1.424 and a t table of 1.660, so that t count is smaller than t table ($1.424 < 1.660$) with a significant value of 0.158. This value is greater than 0.05 ($0.158 > 0.05$). Then H_0 is accepted and H_a is rejected, which means that the Responsiveness variable "Responsiveness" (X3) has no effect on the retirement participants' satisfaction variable (Y).
- The partial statistical test in Table 1 shows that the Assurance variable (X4) obtains a t-count of 1.781 and a t-table of 1.660, so that the t-count is greater than the t-table ($1.781 > 1.660$) with a significant value of 0.078. This value is greater than 0.05 ($0.078 > 0.05$). Then H_0 is accepted and H_a is rejected, which means that the Assurance variable "Guarantee" (X4) has no significant effect on the participant satisfaction variable (Y).

- e. The partial statistical test in Table 1 shows that the Empathy variable (X5) obtains a t count of 3.772 and a t table of 1.660, so that the t count is greater than the t table ($3.772 > 1.660$) with a significant value of 0.000. This value is less than 0.05 ($0.000 < 0.05$). Then H0 is rejected and Ha is accepted, which means that the Empathy variable "Empathy" (X5) has a positive and significant effect on the retirement participant satisfaction variable (Y).

Simultaneous test (F test) was conducted to see whether the independent variables used in this study simultaneously affect the dependent variable.

Table 2 Result of F-test

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	424,016	5	84,803	57,525	,000 ^b
Residual	138,574	94	1,474		
Total	562,590	99			

Source: Data processed by SPSS (2022)

Based on Table 2 it can be seen that the significant value is 0.000. This shows that the significant value is less than 0.05 ($0.000 < 0.05$) so that H0 is rejected and Ha is accepted. This shows that the service quality variables namely Tangible, Reliability, Responsiveness, Assurance and Empathy simultaneously have a positive effect on the satisfaction variable of retired participants.

The Effect of Tangible on Civil Servant Retirement Satisfaction in the perspective of Islamic Economics at PT. TASPEN (Persero) Banda Aceh Branch

Based on partial statistical tests, hypothesis testing is done by comparing the value of t count with t table. Tangible t value (X1) is 0.050 and t table is 1.660, so t count is smaller than t table ($0.050 < 1.660$) with a significant value of 0.960. This value is greater than 0.05 ($0.960 > 0.05$). Then H0 is accepted and Ha is rejected, which means that the Tangible variable (X1) has no effect on the retirement participants' satisfaction variable (Y). So the hypothesis which states that there is a tangible effect on civil servant retirement satisfaction is rejected. In this study, tangible or physical evidence has no significant effect on the satisfaction level of retired participants at PT. TASPEN (Persero) Banda Aceh Branch. Tangible or physical evidence is a factor that can increase customer satisfaction, if the service provider company can provide good facilities, consumers will feel satisfied. Facilities at PT. TASPEN (Persero) Banda Aceh Branch tends to be good but there are some shortcomings such as special facilities for the disabled need to be improved such as making special area signs for the disabled or those who use wheelchairs and providing WIFI for the public so that participants who are waiting for their queue number to be called don't get bored while waiting. Another reason why this tangible variable has no effect on retirement participant satisfaction is because the question items provided by the researcher are fundamental questions related to the indicators contained in this variable and not specific questions related to how tangible variables affect retirement participant satisfaction.

The Effect of Reliability on Civil Servant Retirement Satisfaction in the perspective of Islamic Economics at PT. TASPEN (Persero) Banda Aceh Branch

Based on partial statistical tests, hypothesis testing is done by comparing the value of t count with t table. The t value for Reliability (X2) is 2.709 and the t table is 1.660, so the t count

is greater than the t table ($2.709 > 1.660$) with a significant value of 0.008. This value is less than 0.05 ($0.008 < 0.05$). Then H_0 is rejected and H_a is accepted, which means that the Reliability variable (X2) has a positive and significant effect on the retirement participant satisfaction variable (Y). The results of the study show that there is an effect of Reliability (X2) on the satisfaction of retired participants (Y). So that the hypothesis which states that there is an effect of Reliability (Reliability) on the satisfaction of Civil Servant retirement at PT. TASPEN (Persero) Banda Aceh Branch was accepted. This shows that the higher the reliability or reliability, it will affect the satisfaction of the Civil Servant retired. Based on the research conducted, PT. TASPEN (Persero) Banda Aceh Branch has employees who are reliable and work according to their respective fields. The service sector is a field that directly serves retired participants so that employees in this field must be truly reliable in serving and communicating directly with retired participants. With the reliability of employees, retired participants can build confidence in their ability to offer good service.

The Effect of Responsiveness on Civil Servant Retirement Satisfaction in the Sharia Economic Perspective at PT. TASPEN (Persero) Banda Aceh Branch

Partially statistical tests show that the Responsiveness variable (X3) obtains a t value of 1.424 and a t table of 1.660, so that the t count is smaller than the t table ($1.424 < 1.660$) with a significant value of 0.158. This value is greater than 0.05 ($0.158 > 0.05$). Then H_0 is accepted and H_a is rejected, which means that the Responsiveness variable (X3) has no effect on the retirement participants' satisfaction variable (Y). So the hypothesis which states that there is an effect of responsiveness on civil servant retirement satisfaction is rejected. In this study, responsiveness did not significantly influence the satisfaction level of retireders at PT. TASPEN (Persero) Banda Aceh Branch. This shows that PT. TASPEN (Persero) Banda Aceh Branch has not maximized in increasing responsiveness so it has not been able to meet the satisfaction of retired participants. If the company increases its responsiveness, it will be able to increase the satisfaction of retired participants. Even so, it seems that the responsiveness of the services provided is not thoroughly felt by the retired participants so that it does not have a significant influence on participant satisfaction, such as being able to handle complaints of retired participants properly and be swift in serving them.

The Effect of Assurance on Civil Servant Retirement Satisfaction in the Perspective of Sharia Economics at PT. TASPEN (Persero) Banda Aceh Branch

Partial statistical test in Table 4.17 shows that the Assurance variable (X4) obtains a t-value of 1.781 and a t-table of 1.660, so that the t-count is greater than the t-table ($1.781 > 1.660$) with a significant value of 0.078. This value is greater than 0.05 ($0.078 > 0.05$). Then H_0 is accepted and H_a is rejected, which means that the Assurance variable (X4) has no significant effect on the retired participant satisfaction variable (Y). So the hypothesis which states that there is an effect of assurance on civil servant retirement satisfaction is rejected. In this study, assurance has no significant effect on the satisfaction of retireders at PT. TASPEN (Persero) Banda Aceh Branch. The factor that causes it is that there may still be retired participants who are still not satisfied with the services provided by PT. TASPEN (Persero) Banda Aceh Branch related to the assurance dimension. If assurance in service is increased, it will be able to increase customer satisfaction. Even so, the assurance of the services provided is not fully felt by the

retired participants so that it does not have a significant influence on participant satisfaction, such as the timely payment of claims.

The Influence of Empathy on Civil Servant Retirement Satisfaction in the Sharia Economic Perspective at PT. TASPEN (Persero) Banda Aceh Branch

The partial statistical test in table 4.17 shows that the Empathy variable (X5) obtains a t value of 3.772 and a t table of 1.660, so that the t count is greater than the t table ($3.772 > 1.660$) with a significant value of 0.000. This value is less than 0.05 ($0.000 < 0.05$). Then H₀ is rejected and H_a is accepted, which means that the Empathy variable (X5) has a positive and significant effect on the retirement participant satisfaction variable (Y). So the hypothesis which states that there is an influence of Empathy on the satisfaction of civil servant retirement at PT. TASPEN (Persero) Banda Aceh Branch was accepted. This shows that the higher the empathy, the satisfaction of the Civil Servant retired will be affected.

Simultaneous Effects of Tangible, Reliability, Responsiveness, Assurance and Empathy on Satisfaction of Civil Servant Retirement Participants in the perspective of Islamic Economics at PT. TASPEN (Persero) Banda Aceh Branch

Based on simultaneous statistical tests it can be seen that the significant value is 0.000. This shows that the significant value is less than 0.05 ($0.000 < 0.05$) so that H₀ is rejected and H_a is accepted. This shows that the service quality variables, namely Tangible, Reliability, Responsiveness, Assurance and Empathy simultaneously have a positive effect on the satisfaction variable of retired participants. So it can be concluded that the quality of service applied to PT. TASPEN (Persero) Banda Aceh Branch has a significant influence on the satisfaction of retired participants. Based on the results of the calculations that have been done, it can be seen that the influence of a variable on other variables is quite high, namely 0.754. This means that retirement participant satisfaction is influenced by service quality variables, namely Tangible, Reliability, Responsiveness, Assurance and Empathy of 75.4%, this indicates that retirement participant satisfaction at PT. TASPEN (Persero) Banda Aceh Branch can be explained by service quality variables, while the remaining 24.6% is explained by factors other than Tangible, Reliability, Responsiveness, Assurance and Empathy.

Conclusion

The conclusions obtained from the results of this study are the service quality variables, namely Tangible, Reliability, Responsiveness, Assurance and Empathy simultaneously have 75,4% a positive and significant effect on participants' satisfaction in Civil Servant retirement at PT. TASPEN (Persero) Banda Aceh. With the variable indicators Reliability and Empathy which have the highest value compared to other indicators.

From this study, there are implications in the form of consequences from the findings that provide advice for PT.TASPEN (persero) Banda Aceh branch, the service quality factor is an indicator of Tangible variables such as providing special areas and properties for people with disabilities or those who use wheelchairs and being able to provide WIFI for In general, so that retired participants waiting for many queues are not bored, then the Responsiveness and Assurance variables must be emphasized and optimized to achieve a better level of satisfaction for retirees based on mashlahah, so that they can provide quality services to the whole community. Because the results of statistical figures obtained from this variable indicator have

a smaller coefficient value. Indicators of Reliability and Empathy are variables that have high statistical results so that researchers hope the company can maintain service quality on these variable indicators.

Future directions and recommendations for this research. For further research, it is expected to develop this research with variables or factors other than service quality that may affect the satisfaction of retired Civil Servant participants at PT.TASPEN (persero) Banda Aceh. The researcher hopes that future research can also add respondents not only retired civil servants but can use veteran veterans, retired widows or widowers and research studies can also be carried out at other PT.TASPEN (persero) partners in Banda Aceh such as the POS office. In this study the indicators of service quality variables, namely Tangible, Responsiveness and Assurance have different research results from the research hypothesis so that researchers expect continuous research on these three variables to find out how these three variables influence on the satisfaction of retired participants both in general and in an Islamic economic perspective so that later they will get better research results in terms of research results or explanations of the effects of these three variables.

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