

OPTIMIZING CUSTOMER SATISFACTION THROUGH RELATIONSHIP MARKETING: A CASE STUDY OF PT PEGADAIAN MAMUJU BRANCH

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ABSTRACT

This study investigates the relationship between Relationship Marketing (RM) and customer satisfaction at PT Pegadaian Mamuju Branch. Analyzing data collected from a sample of 50 customers, the research found a significant correlation ($r = 0.332$) between RM and customer satisfaction. The results align with Lovelock's view that satisfaction is shaped by customer experiences. While acknowledging the influence of other factors like service quality, this study highlights the crucial role of RM in enhancing customer contentment. The findings suggest that PT Pegadaian's efforts in fostering customer relationships, personalized experiences, and trust have positively impacted satisfaction levels. This underscores the importance of effective RM strategies in fostering loyalty, potential sales growth, and overall business advancement.

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1. INTRODUCTION

In today's global era, the economic system is inseparable from financial institutions. In Indonesia, financial institutions play an important role in the movement of the economy by collecting and channeling the funds collected. Financial institutions can be categorized into 2 parts, namely, banking and non-banking financial institutions. Each financial institution has a different operational system that aims to create a market and win customers to use its services. Of course, in realizing this, each financial institution has strategies to attract the public as potential customers or prospective service users. The benefits of implementing the right marketing strategy will provide progress for the company. Therefore, a business needs a plan in carrying out business processes through human resources and communication so that it can get the wishes of relations in running a business for the convenience of consumers. The blessings of these efforts give birth to continuous cooperation between service providers or users and service companies. In addition, companies need to build a chain of relationships to create the desired value between the company and its stakeholders.

Relationship marketing according to Chan in Putri, et al (2014: 7) is an introduction to each customer more closely by creating two-way communication by managing a mutually beneficial relationship between customers and the company. Relationship marketing is also expected to be an effort for every company to increase customer satisfaction. For example, a persuasive approach to find out what customers want and need. Various efforts that companies can make in facing competition, one of which is by executing relationship displays. That is, in agreement with Tjiptono (2014: 413), the application of relationship marketing can create, maintain, make steps and commercialize relationships with clients in order to realize the goals of all parties involved. It also aims to create customer satisfaction.

Customer satisfaction according to Tjiptono (2012: 311) is the customer's response to the evaluation of perceptions of the difference between initial expectations before purchase (or other performance standards) and the actual performance of the product as perceived after using or consuming the product concerned. An example of customer satisfaction is trusting the company as a relationship or continuing to cooperate after the previous cooperation has been completed. Likewise, companies that offer financial services such as pawnshops that make customers a component that plays an important role in supporting the continuity of the industry need to pay attention to customer satisfaction as a relationship so that they continue to use the company's services. PT Pegadaian Mamuju Branch is one of the non-banking financial institutions that aims to provide welfare to the community through various

Optimizing Customer Satisfaction Through Relationship Marketing: A Case Study Of Pt Pegadaian Mamuju Branch. Ismayani Ismayani, et.al

products while still considering customer convenience. Some pawnshop products such as KCA, Mulia, Gold Savings, Kreasi, Krasida, Amanah, Arrum Haji, Arrum BPKB, Arrum Gold, Rahn Hasan and Rahn Tasjily Land which in their management apply periodic installment payment services, saving money in the form of gold for a certain time and Sharia loans to permanent employees. The existence of several products with the support of easy requirements and transactions illustrates the seriousness of PT Pegadaian Mamuju Branch in serving customers with the hope that pawnshops will become the main choice of the community as an alternative to economic problems. So that there are obstacles not how to get customers but how to provide satisfaction to customers so that the company can face competition well. From this description related to the research plan and its application relationship marketing (marketing) good customer satisfaction. The link in PT Pegadaian Mamuju Branch must be able to use its ability to manage relationship marketing through communication, trust, commitment and feedback from customers in the hope that customers feel comfortable and have satisfaction with the pawnshop. Some of the steps taken by the Mamuju branch pawnshop in carrying out the concept of relationship marketing is to routinely communicate with customers by questioning customer complaints and desires so as to accommodate every customer complaint and desire with the main objective of maintaining competition and capturing the market in the long term.

Based on data obtained from PT Pegadaian Mamuju Branch, it was recorded that until December 2019, there were 4,561 customers who used pawnshop services. Then until September 2020, there was an increase in the number of customers to 5,121 people. This data is the basis for the researcher's reference to focus on the relationship marketing factor. In addition, pawnshops and banks feel that they have provided satisfaction and can meet customer expectations with various instruments that exist in the banking and pawnshop world in carrying out the marketing concept itself. Thus the author draws a simple conclusion by reviewing the effect of relationship marketing on PT Pegadaian Mamuju Branch and its implications for customer satisfaction. So that the author concludes the research with the title "The Effect of Relationship Marketing on Customer Satisfaction at PT Pegadaian Mamuju Branch".

Literature Review

According to Tambajong (2013: 293), marketing is a system of business activities designed to plan, determine prices, promote and distribute products that can satisfy desires in achieving company goals. According to Kotler and Armstrong (2012: 29) "Marketing is the process by which companies create value for customers and build strong customer relationships in order to capture value from customers in return", which means stating that marketing is a process by which companies create value for customers and build strong customer relationships to capture value from customers in return. According to Sudaryono (2016: 41), marketing is a management process that seeks to maximize profits (retutns) for shareholders by establishing relationships with valued customers and creating competitive advantages. From the above opinions, it can be concluded that marketing is the activity and process of creating, communicating, delivering, and exchanging offers of value to customers, clients, partners, and the general public. Marketing starts with the fulfillment of human needs and then grows into human desires.

The marketing concept is a crucial foundation in the business world that focuses on meeting consumer needs in order to maintain the continuity of the company. Four core marketing concepts, as stated by Sudaryono (2016), are the main footing: Needs, Desires, and Demand: It all starts with a deep understanding of human needs and wants. Basic needs are the basics that must be met, while wants arise in response to environmental factors. These wants refer to the direction in which needs are projected onto a particular object. Satisfaction, Cost, Value, and Product: Products, whether physical or services, are presented to fulfill needs or wants. The key point is that the product must provide value equivalent to the cost incurred by the consumer, in order to achieve the expected level of satisfaction. Relationships, Transactions, and Exchanges: Relationships are the foundation of communication between individuals, while transactions are the result of cooperation that occurs through buying or selling. This form of exchange has evolved from the barter era to the use of money as a medium of exchange. Marketers, Marketing, and Markets: Marketers, which can be individuals or groups, play a role in offering products to potential buyers. Marketing, in turn, involves sales strategies and product promotion. A market is a place where buyers and sellers interact. In Swastha's view (in Hartono, 2012), the marketing concept involves two core elements: achieving profitable sales volume and maintaining overall coordination of marketing activities. The main goal of business is to achieve profits which can later be used to develop the business and strengthen the company's economy. One important step is to fulfill the needs of employees so that they can make optimal contributions. This is where the manager's role has a significant impact in

understanding consumer needs and adapting them to market needs. Through careful understanding and implementation of marketing concepts, companies are not only able to meet customer expectations, but can also increase profitability and maintain harmony in all aspects of operations.

Tambajong (2013: 129) asserts that marketing strategy is a fundamental tool for achieving business goals by developing competitive advantage through the markets it enters and the marketing programs used to serve target markets. According to Hartono (2012: 889), a marketing strategy is a set of goals and objectives, policies and rules that guide marketing efforts over time from all levels and locations. Based on the definition, it can be concluded that the strategy in marketing is the most important part in increasing the number of consumers and profits for the company. Marketing strategy, as stated by Assauri (2013:179), has three main approaches: First, there is the Undifferentiated Marketing Strategy, where the company creates one product for the general market. The focus is on attracting customer attention and reducing production costs. Second, there is the Differentiated Marketing Strategy, where the company provides specialized products to meet the needs of specific groups. In this approach, the company actively creates and markets different products according to each market segment. Thirdly, Concentrated Marketing Strategy involves focusing on a single market segment due to limited resources. With this approach, the company selectively chooses markets that match its capabilities and competencies to meet customer needs. Through these three strategies, companies can tailor their marketing approach according to the nature of the market and the resources at their disposal, with the ultimate goal of maximizing marketing effectiveness and customer satisfaction.

Relationship marketing is the process of creating, maintaining and enhancing strong relationships with customers and other stakeholders. In addition to designing new strategies to attract new customers and create transactions with them, companies are constantly struggling desperately to retain existing customers and build long-term relationships that can bring profit with them. (Kotler and Armstrong, 2010: 789). According to Chan (2003: 6) "Relationship Marketing is a movement from a mindset based solely on competition and conflict, towards a mindset based on mutually beneficial interdependent relationships and cooperation." According to Gronroos in Zulkifli (2012: 56) views relationship marketing as an effort to develop, maintain, improve and commercialize customer relationships in order to realize the goals of all parties involved. From the explanation above, the author can conclude that relational marketing is an effort made to face market competition in order to further develop and increase market demand.

In implementing a relationship marketing strategy, there are several supporting conditions that must be considered, as stated by Francis (2004: 59-70). These conditions affect various aspects of customer relationship management, and if they are not met, the chances of successful implementation will be low. First, leadership and culture play a central role. Leaders are the key decision-makers in customer management. The culture of the organization is also important as it influences the way it thinks, argues, and acts towards this strategy. Second, Data and Information Technology are important factors. Customer data helps understand how to create good relationships, while information technology facilitates the collection, storage, analysis, and utilization of that information. Third, Human Resources (HR) has a significant role. HR will develop customer relationship strategies, implement solutions, build systems, and maintain data. HR involvement in customer interactions is a key factor. Fourth, Process is a crucial factor. Processes must be designed to support the desired results without compromising the quality of the results produced. Efficiency in the process is important to achieve appropriate results. By understanding and fulfilling these requirements, companies can increase their chances of success in implementing relationship marketing strategies and building strong relationships with customers.

In the context of measuring relational marketing, Tjiptono (2005:215) explains several important factors to consider: First, trust: According to Tjiptono (2005:218), trust refers to the ethics of interacting with reliable business partners. This creates the basis for rational actions based on trust and commitment, which in turn form a positive relationship for the company. Commitment: Tjiptono (2005:219) describes commitment as an effort to improve the quality of the company in order to form a bond with customers. Mowen (2003: 137) explains that commitment is the desire for customers to continue to have a relationship with the company. Third, communication: Tjiptono (2005:219) defines communication as the process of conveying information to influence and persuade targets to accept, agree, and remain loyal to the company's offer. Communication acts as a varied marketing tool, including verbal, written, visual forms, or a combination of the two. These three main factors are the focus of analysis in relational marketing. Trust is based on confidence, reliability, integrity and working

partnership. Commitment involves the long-term relationship and attachment of the company to the consumer. Communication involves information dissemination, influence, persuasion, market reminders, and product explanations. In addition, reciprocity and feedback are also important elements. Reciprocity serves as an interaction tool between companies and consumers to reciprocate each other's actions. Feedback reflects commensurate obligations between consumers and producers, where companies provide services proportional to costs, and consumers fulfill costs according to the services provided.

Satisfaction is a person's feeling of satisfaction or disappointment that arises after comparing the performance (results) of a product with the expected performance (or results). If the performance is lower than expected, the customer will feel disadvantaged and vice versa the customer will feel satisfied. (Kotler 2006: 177). So satisfaction is a customer assessment According to Lovelock (2011: 74) "Satisfaction is an attitude determined by experience. Satisfaction is an assessment of the characteristics or characteristics of a product or service or the product itself that provides a degree of consumer enjoyment in connection with satisfying consumer consumption needs. Consumer satisfaction can be created through quality, service and value. Kotler & Armstrong (2012: 36), say that satisfaction is an assessment of the difference in customer expectations that are far from expectations before purchasing a product that is not in accordance with delivery. Customer and competitor satisfaction measurement methods used by businesses can be divided into four, as described by Kotler (2002: 42): First Complaint and Suggestion System: Businesses facilitate customers to provide feedback through comment boxes, comment cards, hotlines, and the like. However, this method can be less effective because dissatisfied customers may not provide feedback and are more likely to move to competitors. Secondly Customer Satisfaction Surveys: Companies conduct surveys through messages, phone calls, or interviews. This includes direct measurement with questions related to products and services, analysis of problems faced by customers, and analysis of the importance and performance of the company in these factors. Third Ghost Shopping: Involves the use of "ghost customers" who evaluate shopping experiences and interactions with employees. They provide feedback on the strengths and weaknesses of competitors' products and interactions with employees without the employees knowing. Fourth Lost Customer Analysis: Manufacturers contact unsubscribed customers to understand why.

This can provide suggestions for improving product and service quality. Lupiyoadi (2001: 158) emphasizes five main factors in determining customer satisfaction, namely product quality, service quality, emotional connection with the brand, price, and convenience in using the product or service. These factors will contribute to the level of satisfaction felt by customers with a product or service. According to Tjiptono (2012: 310-311), customer satisfaction has become a responsibility for various parties, including business people, marketing researchers, company executives, and even politicians. Exceptional and consistent service quality has a variety of positive impacts on customer satisfaction, including: First Customer Loyalty: Good service quality can increase customer loyalty. Second Future Revenue Potential: Provides revenue potential through acquisition, cross-selling, and upselling. Third Future Cost Reduction: Reduces future customer transaction costs, including marketing, sales, and customer service communication costs. Fourth Cash Flow Stabilization: Reduces future cash flow forecasting risk. Fifth Higher Price Acceptance: Customers are willing to pay higher prices and are less likely to switch suppliers. Sixth Positive Recommendations: Gaining positive word-of-mouth recommendations. Seventh Acceptance of Expansion: Customers are more likely to accept new product extensions, brand extensions, and additional services. H. Stronger Influence: Increases the company's bargaining power with suppliers, business partners, and distribution channels. By creating customer satisfaction, these benefits can help a company to strengthen its position, keep loyal customers, and create sustainable growth opportunities. Irawan (2012: 37) explains that the factors that determine customer satisfaction are: First, Product Quality: Good product quality after purchase and use can make customers feel satisfied. Second Price: For price-sensitive customers, low prices can be a source of satisfaction as they feel they are getting good value for their money. Third Service Quality: Service quality is difficult to replicate and is often a key driver of customer satisfaction. Service quality has various aspects that affect customer perceptions. Fourth Emotional Factors: The existence of emotional value from a product brand can make customers feel proud and satisfied. Fifth Cost and Convenience: Customers tend to feel satisfied if the process of purchasing a product or service is easy, convenient, and efficient.

All these factors together form the level of customer satisfaction and can affect the long-term relationship between the customer and the company. Customer satisfaction arises when customers

compare the benefits they feel with the expectations they expect. According to Fandy Tjiptono (2014: 350), the customer satisfaction index includes the following: First Quality Goods and Services: Good product and service quality is an important factor in creating customer satisfaction. Second Lasting Relationship with Customers: Building lasting relationships with customers helps increase satisfaction and loyalty. Third Loyalty Promotion: Offer gifts or incentives to customers as a form of loyalty promotion. Fourth Focus on Repeat Customers: Directing attention to a small number of repeat customers who contribute significantly to sales. Fifth Effective Complaint Handling: Having an effective system for handling customer complaints. Sixth Unconditional Guarantee: Make clear promises to customers about the performance they can expect. Seventh Organizational HR Support: Customers are satisfied when they get support from the human resources team in the organization. These are factors that are interconnected and work together to create high levels of customer satisfaction.

2. METHOD

This research was conducted at Pegadaian Mamuju Branch (Persero), which is located on Jalan Pontiku, Ruko Axuri No. 64 Mamuju Regency. The research process lasted for two months, starting from May to July 2022. In collecting data, there are two types required: Qualitative Data: In the form of descriptions and not measured by numbers, describing the application of relationship marketing to customer satisfaction at PT Pegadaian Mamuju Branch. Quantitative Data: In the form of numbers processed in tabular form and analyzed according to the method used. Data sources include: Primary Data: Obtained directly from the object of research through interviews or questionnaires to the sample. Secondary Data: Referring to documents and reports relevant to the research. In the population of this study, all customers of PT Pegadaian Mamuju Branch were the focus, and the sample consisted of 50 people, selected by accidental sampling method. Data collection used observation, questionnaires, and documentation. Furthermore, the data were analyzed by validity test, reliability test, regression analysis, t test, and correlation test. The results of the analysis provide insight into the effect of relationship marketing implementation on customer satisfaction at PT Pegadaian Mamuju Branch.

3. RESULT AND DISCUSSION

The data analysis process in this study was carried out using IBM SPSS (Statistical Package for Social Science) software version 24. The following is an explanation of the results of data processing through multiple linear regression equations in this study:

Table 1 - Hypothesis Testing Result

Variable	Beta	T Value	Significant
Constant	17.627	5.544	.000
Relationship Marketing	.413	4.879	.000
R Square		.332	

The results of the analysis of the relational marketing variable (X) show that the Sig value is 0.000, with a significance limit of $\alpha = 0.05$. By comparing the Sig value with α , we can see that the Sig value (0.000) is smaller than α (0.05), and the tcount (4.879) is greater than the ttable (2.01063). This indicates that there is a significant relationship between the application of Relationship Marketing and Customer Satisfaction at PT Pegadaian Mamuju Branch. The results of this study can be related to the Gronroos theory stated in Zulkifli (2012: 56). This theory views Relationship Marketing as an effort to develop, maintain, improve, and commercialize relationships with customers, with the aim of fulfilling the interests of all parties involved. In this context, the results of this study support this view, indicating that efforts in implementing Relationship Marketing by PT Pegadaian Mamuju Branch have a positive impact on customer satisfaction. The reality on the ground also illustrates the real efforts made by the company to acquire and retain customers in a situation of intense competition. These efforts appear to have a positive impact on customer satisfaction, as evidenced by the results of this study. These empirical findings provide a strong basis for further research relating to Relationship Marketing and customer satisfaction, and can serve as a reference for more effective marketing strategies in the future.

The relationship between Relationship Marketing (variable X) and customer satisfaction (variable Y) at PT Pegadaian Mamuju Branch has been tested through correlation coefficient testing. The results of this test show that there is a moderate correlation between the two variables, with a correlation value of 0.332. The results of this study are consistent with Lovelock's (2011: 74) view of customer satisfaction. According to him, customer satisfaction is an assessment that arises from the experience obtained by the

customer. This relates to how the product or service meets the needs and gives pleasure to consumers. Therefore, the results of the study which show a positive relationship between Relationship Marketing and customer satisfaction at PT Pegadaian Mamuju Branch support this view. The conclusion of the results of this study is that the Relationship Marketing variable has a positive influence on the customer satisfaction variable with a correlation value of 0.332. However, keep in mind that there are other factors such as service and product quality that can also affect customer satisfaction, although they are not the main focus of this research. Therefore, Relationship Marketing is one of the factors that can have a positive impact on customer satisfaction, but it cannot be considered the only factor that plays a role. The correlation between Relationship Marketing and customer satisfaction at PT Pegadaian Mamuju Branch provides valuable insights for the company. This encourages companies to maintain and improve their Relationship Marketing practices. By maintaining good relationships with customers, companies can increase customer satisfaction, which in turn can have a positive impact on increasing sales and overall company progress. Thus, the results of this study provide guidance for companies in planning and optimizing Relationship Marketing strategies to achieve better goals in terms of customer satisfaction and business success.

4. CONCLUSION

In conclusion, the research conducted at PT Pegadaian Mamuju Branch focused on exploring the relationship between Relationship Marketing (X) and customer satisfaction (Y). The analysis revealed a significant correlation between these variables, with a correlation coefficient of 0.332. This finding aligns with Lovelock's perspective that customer satisfaction is formed based on the experiences customers have with products or services, reflecting how well their needs are met and the level of enjoyment they derive. The study emphasizes that Relationship Marketing plays a pivotal role in influencing customer satisfaction. While other factors like service quality and product excellence also contribute to customer satisfaction, the research underlines the positive impact of Relationship Marketing on customer contentment. This suggests that maintaining strong relationships with customers, fostering trust, providing personalized experiences, and addressing their needs can indeed enhance their overall satisfaction. For PT Pegadaian Mamuju Branch, the positive correlation between Relationship Marketing and customer satisfaction implies that the company's efforts in nurturing customer relationships, offering tailored solutions, and creating a positive customer experience have yielded favorable outcomes. This provides valuable insights for the company's future strategies. By further developing and optimizing their Relationship Marketing practices, the company can continue to enhance customer satisfaction, thereby potentially leading to increased sales, improved customer loyalty, and overall business success. In essence, this research sheds light on the significance of Relationship Marketing as a contributing factor to customer satisfaction, particularly within the context of PT Pegadaian Mamuju Branch. The study underscores the importance of maintaining a customer-centric approach and highlights how nurturing strong customer relationships can have a positive ripple effect on various aspects of the business. As businesses strive to remain competitive and customer-focused, acknowledging the interplay between Relationship Marketing and customer satisfaction becomes an essential aspect of achieving long-term success.

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