

IMPLEMENTATION OF PENSION FUND DISBURSEMENT SERVICES USING AN AUTHENTICATION APPLICATION TO ASSESS SERVICE QUALITY FOR RETIRED CIVIL SERVANTS (STUDY AT BANK KALIMANTAN BARAT, KUBU RAYA BRANCH)

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Abstract

This study aims to determine the implementation of pension fund disbursement services using authentication applications on the quality of service for retired Civil Servants at Bank Kalimantan Barat Kubu Raya Branch, so that the success of service quality and performance of Bank Kalimantan Barat Kubu Raya Branch in implementing digital services through authentication applications must be implemented as optimally as possible in order to minimize the disruption of authentication services to pension participants. The background of this study is based on the fact that there are still suboptimal pension fund disbursement processes caused by the lack of socialization carried out by pension service providers and the activation of authentication applications that have not been understood by pension participants. The study uses a qualitative descriptive approach with the research model used being an intrinsic case study from Charles O. Jones to assess the organization, understanding and implementation of pension fund disbursement services using authentication applications. Data collection techniques include observation, documentation, and in-depth interviews with employees and pensioners at Bank Kalimantan Barat Kubu Raya Branch. The results of the study indicate that the first aspect of the organization is carried out with the availability of sufficient human resources during peak service hours and the number of human resources that are adjusted to the volume of services and following the SOP in working thus can conduct an analysis of HR needs in service. Second, the understanding aspect carried out by Bank Kalimantan Barat Kubu Raya Branch in providing pension fund disbursement services in the form of providing counseling and socialization to customers regarding the procedures for implementing pension fund disbursement services using authentication applications at Bank Kalimantan Barat Kubu Raya Branch is quite clear. Third, the implementation aspect of authentication application services at Bank Kalimantan Barat Kubu Raya Branch Bank Kalimantan Barat Kubu Raya Branch has various strategies and policies in pension fund disbursement services to ensure the process runs smoothly and in accordance with applicable regulations aimed at improving the security and efficiency of transactions and access to banking services in the form of biometric authentication. Suggestions that can be given are training for Bank employees in implementing the authentication process and socialization to pensioners aimed at improving understanding of carrying out the authentication process.

Keywords: *Authentication, Quality of Service and Fund Disbursement.*

INTRODUCTION

Pensions provide old-age security and a form of appreciation for Civil Servants (PNS) for their dedication to the state. Provisions regarding pension funds are regulated by Law Number 11 of 1992, which was later amended by Law Number 4 of 2023 concerning Strengthening the Financial Sector. The government bears a significant burden in paying pensions annually, necessitating an efficient, transparent, and accountable payment system. Advances in information technology are driving changes in public service mechanisms, including pension fund payments. Through collaboration with banks, PT. Taspen is developing a digital payment system to increase the speed and accuracy of services to retirees. This innovation aims to reduce administrative errors and improve the quality of service for pension beneficiaries.

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In practice, pension payment services still face various obstacles, such as time-consuming and inefficient manual processes. Minister of Administrative and Bureaucratic Reform Regulation No. 16 of 2014 concerning the Public Satisfaction Survey emphasizes the importance of improving the quality of public services, including in the banking sector. As a Taspen partner, Bank Kalimantan Barat Kubu Raya Branch is responsible for providing fast, accurate, and secure services to retirees. Efforts to improve services are being carried out through the implementation of digital systems and strengthening the quality of human resources to enable optimal technology-based services. Bank Kalimantan Barat as a Regionally Owned Enterprise has a vision to become a trusted, professional, and highly competitive financial institution. In carrying out its social and economic functions, this bank provides various services for retirees, including pension fund disbursement and credit facilities. In line with the vision of "Trusted, Friendly, and Professional", Bank Kalimantan Barat collaborated with PT. Taspen through an MOU agreement Number PKS-02 / C.1.5 / 082019 in 2019. This collaboration supports the use of the Taspen Authentication application, a biometric-based innovation that allows retirees to verify their identity without having to be present in person at the payment office, thereby speeding up and simplifying the fund disbursement process. The Taspen Authentication app was launched in 2018 as a digital solution to expedite the pension fund recipient authentication process. Using facial recognition technology and biometric data, the app ensures accurate beneficiary identification and reduces the risk of administrative errors. The app was implemented in stages in collaboration with banking partners, including the Kubu Raya Branch of Bank Kalimantan Barat. Despite its convenience, challenges remain, such as a lack of public awareness, technical difficulties in using the app, and a shortage of support staff familiar with the digital authentication system.

Table 1. Number of Retired Participants at Bank Kalimantan Barat Kubu Raya Branch

No	Year	Number of Retired (People)
1	2021	14.046
2	2022	15.493
3	2023	17.546

Sumber: Bank Kalbar Kubu Raya Branch, 2024

The number of pension participants at Bank Kalimantan Barat Kubu Raya Branch continues to increase from year to year, reaching 14,046 in 2021, 15,493 in 2022, and 17,546 in 2023. This increase indicates a growing need for fast and efficient pension fund disbursement services. However, observations indicate that obstacles remain, such as long queues, difficulties for elderly retirees in using the application, and suboptimal technical and communication support from service providers. Based on these phenomena, this study was conducted to analyze the implementation of pension fund disbursement services using an authentication application in terms of service quality, in order to improve the effectiveness and efficiency of public services in the regional financial sector.

LITERATURE REVIEW

Public Policy

Public policy is a series of decisions made by the government to resolve public problems and achieve specific goals. Dye (1981) stated that public policy is "whatever governments choose to do or not to do." According to Islamy (2000), public policy involves choosing actions based on the values and goals the state wishes to achieve. Meanwhile, Anderson (2003) emphasizes the importance of the policy process, which includes problem identification, formulation, implementation, and evaluation. Policy implementation is a crucial stage because this is where decisions are translated into tangible services for the public, such as the policy to digitize pension fund services through an authentication system for retired civil servants.

Public Management

Public management is the process of managing resources within a government organization to achieve public service objectives. According to Shafritz and Hyde (1997), public management emphasizes the functions of planning, organizing, implementing, and monitoring within a modern governance framework. Keban (2004) adds that public management is oriented towards the efficiency and accountability of state officials in providing services. In the context of pension services, this concept is used to regulate the working relationship between PT. Taspen and partner banks to ensure more effective and efficient service processes. Appropriate management of human resources,

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technology, and procedures will support the successful implementation of a digital system based on authentication applications.

Public Services

Public services are defined as activities or a series of activities designed to meet the needs of the community in accordance with laws and regulations. Moenir (2006) states that public services are efforts undertaken by individuals or institutions to meet the needs of the community efficiently and satisfactorily. Sinambela (2011) emphasizes that public services are a moral and constitutional obligation of state officials. Based on Ministerial Decree No. 63 of 2003, public services must meet the principles of simplicity, clarity, timeliness, accountability, and ease of access. In the context of this research, the implementation of the Taspen Authentication application reflects efforts to improve the quality of digital technology-based public services for retired civil servants.

Public Service Quality

Service quality is a measure of the extent to which public services meet the needs and expectations of the public. According to Parasuraman, Zeithaml, and Berry (1988), service quality can be measured through five dimensions of ServQual: tangibles, reliability, responsiveness, assurance, and empathy. Imai (1994) explains that service quality is directly related to continuous improvement efforts (kaizen) towards customer satisfaction. Morgan and Murgatroyd (1994) add that service quality is the result of the match between user expectations and perceptions. In this study, the concept of service quality is used to assess the extent to which the implementation of an authentication application impacts retirees' satisfaction and positive perceptions of banking services.

Policy Implementation

Policy implementation is the process of implementing government decisions to achieve policy objectives. Mazmanian and Sabatier (1983) define it as the implementation of basic decisions identified through laws, regulations, or other policies. Edward III (1980) explains that successful implementation is influenced by four main factors: communication, resources, disposition, and bureaucratic structure. George C. Edward III emphasized that without good communication support and adequate resources, policy implementation will be ineffective. In the context of this research, Edward's theory is used to assess the effectiveness of the Taspen authentication application implementation in pension fund disbursement services at Bank Kalimantan Barat.

E-Banking

E-banking, or electronic banking services, is a system that allows customers to conduct transactions through information technology networks. According to Bank Indonesia (2018), e-banking encompasses various services such as internet banking, mobile banking, SMS banking, and phone banking. Davis (1989), using the Technology Acceptance Model (TAM), explains that technology acceptance is influenced by two primary perceptions: perceived usefulness and perceived ease of use. Eriksen (2005) adds that the success of e-banking depends heavily on user trust and system security. In the context of this research, the Taspen Authentication application is a form of e-banking implementation that supports the efficiency and security of digital pension fund disbursement transactions.

Tabel 2. Previous Research

No.	Researcher & Year	Research Title & Location	Focus/Main Findings	Similarities & Differences with Current Research
1	Syamsiar (2023)	The Use of the Taspen Authentication Application to Improve the Effectiveness of Pension Payment Services at the Sengkang Post Office.	Examining the effectiveness of the Taspen Authentication application in accelerating pension payment services. Results showed the application was effective, but was hampered by the advanced age of participants, a lack of technological	The similarity lies in the focus on using the Taspen Authentication application as a public service innovation. The difference is that this study was conducted at the Post Office, while the current study was conducted at the Kubu Raya branch of Bank Kalimantan Barat.

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			understanding, and network issues.	
2	Maya (2023)	Analysis of Pension Payment Service Methods through Authentication Applications at Bank Jatim Sidoarjo Branch.	This study explains the process and effectiveness of using the Taspen authentication application for pension services at the bank. It was found that the implementation was successful after enrolling biometric data such as face, fingerprint, and voice.	Both studies examined the implementation of Taspen's authentication application. However, the research locations were different, and this study focused more on biometric enrollment procedures.
3	Abdul (2022)	Digitalization of Pension Payment Services through the Taspen Authentication Application at PT. Taspen (Persero) Kendari.	This study illustrates the effectiveness of Taspen's digitalization of services through an authentication application with elements of support, capacity, and value. The results indicate the system is operating well and providing convenience for retirees.	Both studies examined the implementation of Taspen's digital service delivery. The difference is that this study focused more on organizational support and user benefits, while the current study focuses on the service quality of Taspen's partner banks.
4	Retno (2024)	The Role of PT. Taspen in Providing Pension Fund Recipient Authentication Application System Services in Medan City.	Analyzes PT. Taspen's role in implementing authentication applications, particularly the obstacles encountered, such as limited elderly human resources and server constraints. Demonstrates that PT. Taspen's role is effective despite technical challenges.	The similarities lie in the analysis of the authentication application implementation. The difference is that this study focused on the role of PT. Taspen, while the current study focuses on implementation at the partner bank level.
5	Adek (2020)	Effectiveness of Using Smartphone-Based Taspen Authentication Application in Padang City.	Examining the effectiveness of using a smartphone-based authentication application for retirees. Results showed time and cost efficiencies, but there were barriers to the technological capabilities of elderly users.	The similarities lie in measuring the effectiveness of the Taspen Authentication application. The main differences are location and focus: the current study examines the application's impact on the quality of regional bank services.
6	Almia (2024)	The Influence of Enrollment Service Quality and Customer Perception on Customer Satisfaction of PT Bank Mandiri Taspen KCP Medan.	Using quantitative methods (100 respondents), results: enrollment service quality and customer perception significantly influence customer satisfaction.	Both research the Taspen Authentication service, but this research is qualitative and highlights the implementation of the service, not the influence of variables.
7	Aura (2024)	The Impact of Smartphone Use on the Effectiveness of the Pensioner Authentication System	Using a literature review. Results: Smartphone-based applications improve efficiency, but are hampered	Both discuss the efficiency of Taspen's digital services, differing in approach (literature vs field).

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		at PT. Taspen, Padang City.	by digital literacy and infrastructure.	
8	Irsyad (2025)	Digitalization of Pension Payments through the Andal Application by Taspen.	Participatory Action Research (PAR) approach. The Andal application by Taspen improves efficiency and security, but is hampered by digital literacy and mentoring.	Both analyze the implementation of pension digitalization, but this study focuses on a different application (Andal by Taspen).
9	Sagdiyah (2025)	Implementation of Digitalization of Pension Payment Services through the Dapenbun Online Application at PT Perkebunan Nusantara III Sei Batanghari, Medan.	Qualitative approach. Results: The main barriers are low digital literacy, procedural complexity, and lack of outreach.	Qualitative approach. Results: The main barriers are low digital literacy, procedural complexity, and lack of outreach.

According to Charles O. Jones (1991), policy implementation is a systematic process to achieve objectives through three main activities: organization, interpretation, and application. Organization involves arranging resources and methods to ensure effective policy implementation; interpretation translates policy into clear and acceptable actions; and application involves delivering services in accordance with program objectives. In the context of this research, Jones' theory is applied to analyze the digital transformation of pension fund disbursement through an authentication application. This process aims to address issues such as data mismatches between PT. Taspen and partner banks, overpayments to deceased retirees, and disruptions in the transmission of authentication results to the database. These conditions prompted Bank Kalimantan Barat, Kubu Raya Branch, to develop an information technology-based authentication system to improve the efficiency and accuracy of services for retired civil servants.

METHOD

This study uses a descriptive qualitative approach that aims to describe in depth the implementation of pension fund disbursement services using an authentication application on the quality of service for retired Civil Servants at Bank Kalimantan Barat Kubu Raya Branch. The research data sources consist of primary and secondary data, obtained through interviews, observations, and documentation. The research subjects include bank officials, service officers, and retired beneficiaries. Data analysis was conducted using the interactive model of Miles and Huberman (1994) which includes data collection, data reduction, data presentation, and drawing conclusions. The validity of the data was tested through triangulation of sources, techniques, and time to ensure the validity of the research results that objectively describe the implementation of the authentication application in improving service quality.

RESULTS AND DISCUSSION

The research was conducted at Bank Kalimantan Barat, Kubu Raya Branch, in collaboration with PT. Taspen (Persero) in providing pension fund disbursement services for Civil Servants. As a regional financial institution, Bank Kalbar has a vision of "Trusted, Friendly, and Professional" and prioritizes the principles of efficiency, transparency, and responsibility. According to Keban (2004), the effectiveness of public organizations is greatly influenced by the management system and resources that support policy implementation. This is evident in the readiness of digital infrastructure and the Taspen Authentication application-based service system, which is a form of information technology implementation in improving the quality of public services as recommended by Moenir (2006). The results of the study indicate that the implementation of the pension fund service policy through an authentication application has been quite effective, although not yet fully optimal. Based on George C. Edward III's (1980) implementation theory, the success of policy implementation is influenced by four main factors: communication, resources, disposition, and bureaucratic structure. At Bank Kalbar, communication between PT. Taspen and the bank is good through regular socialization and coordination, while human resources have sufficient

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technical capabilities, although some employees still need further training. The disposition or attitude of the implementers shows a high commitment to public service, and an organized bureaucratic structure supports smooth implementation. Conceptually, the success of this implementation is in line with the view of Mazmanian and Sabatier (1983) that policy implementation requires the support of resources, systems, and strong commitment from implementers. Communication is a crucial element in public policy implementation because it determines the extent to which policy messages and objectives are understood by both implementers and service recipients. According to Edward III (1980), good communication prevents information distortion during the implementation process. At Bank Kalbar, coordination is conducted through face-to-face meetings, official letters, and digital media. Observations indicate that employees are able to clearly explain application procedures to retirees, although some still have difficulty understanding the technology. This indicates that policy communication has been effective, but needs to be improved through an interpersonal approach, as suggested by Moenir (2006), to make policy implementation more humane and adaptive to the characteristics of elderly users.

According to Edward III's (1980) theory, resources include people, funds, facilities, and the authority necessary to effectively implement policies. The study showed that Bank Kalbar has adequate facilities and infrastructure, such as computers, internet connections, and data security systems. Employees have also received technical training from PT. Taspen. However, limitations arise in the area of elderly users who are unfamiliar with technology. In this context, Davis' (1989) theory on the Technology Acceptance Model (TAM) explains that perceived ease of use is a key determinant of acceptance of new technology. Therefore, increasing digital literacy and ongoing support is necessary to ensure optimal use of authentication applications by all retirees. Disposition is an internal factor of policy implementers that reflects their commitment and motivation in carrying out their duties. Edward III (1980) emphasized that without the support of a positive attitude from implementers, policy implementation will be difficult to achieve. This study found that Bank Kalbar employees demonstrated a strong work ethic, friendly attitude, and concern for retired customers. This strengthened public trust in the bank's services. This view aligns with Sinambela (2011), who stated that quality public service can only be achieved through the integrity and empathy of the apparatus. However, increasing employee capacity is still necessary to balance the high workload, especially during mass disbursements at the beginning of the month.

Edward III (1980) emphasized that a clear and flexible bureaucratic structure is crucial for the success of public policy. Research shows that the organizational structure at Bank Kalbar supports effective service delivery. Each unit has specific responsibilities, from data verification and authentication to reporting to PT. Taspen. Work procedures have been standardized through operational guidelines, ensuring transparency and accountability. However, lengthy bureaucracy at the final administrative stage sometimes slows disbursement. This situation reinforces Keban's (2004) argument that public bureaucracy must be adaptive to change, especially in the era of digitalization of public services. Service quality is a measure of the extent to which a public organization is able to meet public expectations. Based on the theory of Parasuraman, Zeithaml, and Berry (1988), service quality can be measured through five dimensions of ServQual: tangible, reliability, responsiveness, assurance, and empathy. The results of the study indicate that the implementation of an authentication application improves reliability and security assurance because transactions are carried out automatically and accurately. Employee empathy and speed of response also increase due to direct assistance for retirees. However, challenges remain in the ease of use of the application for elderly customers. Overall, these results support Imai's (1994) view on the importance of continuous improvement in maintaining the quality of technology-based public services.

The study identified several major obstacles, such as internet network disruptions, limited digital literacy, and a lack of outreach to elderly users. Based on the implementation model of Mazmanian and Sabatier (1983), obstacles can arise from environmental factors and suboptimal communication. To address this, PT. Taspen, in collaboration with Bank Kalbar, conducted additional training for employees, strengthened the network system, and provided direct consultation services at the counter. This approach aligns with Moenir's (2006) view, which emphasizes that improvements to public services must be comprehensive, both in terms of technology and human interaction. With these steps, the effectiveness of the authentication application implementation increased, and retirees' satisfaction with service quality improved.

CONCLUSION

The implementation of pension fund disbursement services using the Taspen Authentication application at the Kubu Raya Branch of Bank Kalimantan Barat has been quite effective, although it still faces several technical obstacles and limited digital literacy. Referring to Edward III's theory (1980), the four implementation factors—communication, resources, disposition, and bureaucratic structure—have been implemented well and support each

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other in increasing service efficiency. Furthermore, the application has been proven to improve service quality based on dimensions, particularly in the aspects of reliability, responsiveness, and security assurance. Overall, the digitization of services through the authentication application has contributed positively to the transformation of public services, making the pension fund disbursement process faster, more transparent, and accountable for retired civil servants.

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