The Effect of Service Quality on Trust and Its Implications for Patient Loyalty

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Abstract: The purpose of this study was to determine and analyze: (1) Patient service quality at Clinic X, (2) Patient trust at Clinic X, (3) Patient loyalty at Clinic X, (4) Service quality on patient trust at Clinic X, (5) How much influence does service quality have on patient loyalty at Clinic X, (6) How much influence does patient trust have on patient loyalty at Clinic X.The research method used in this research is quantitative method. The research population is BPJS patients who come to Clinic X in 2022, which is 8,572 people. Based on the Slovin formula, a sample of 100 people was taken. The results showed that service quality has a significant influence on the level of patient trust, service quality also has a significant influence on patient loyalty, besides that patient trust has a significant influence on patient loyalty. However, testing the mediating variable shows that patient trust does not mediate the effect of service quality on patient loyalty. Service quality, trust, and patient loyalty need to be improved further, for this reason it is recommended for Clinic X to design strategies that promote active patient involvement in their care, such as regular health monitoring programs, responsive customer service, and incentives for loyal patients and conduct socialization in advance when a new product will be launched.

Keyword: Service Quality, Patient Trust, Patient Loyalty.

INTRODUCTION

Currently, Indonesia is facing severe challenges in three different disease areas, known as the triple burden. First, the country is facing the problem of emerging and re-emerging infectious diseases, such as Covid-19. Second, there are still challenges in handling infectious diseases that have not been resolved properly. Finally, non-communicable diseases (NCDs) tend to increase every year. The impact can be observed from the orientation of health spending in Indonesia, which still focuses on healing efforts. One of the health problems faced by Indonesia is related to non-communicable diseases (NCDs). Since 2010, there has been an increase in the number of non-communicable disease (NCD) cases in Indonesia. Lifestyles that include diet, parenting, movement patterns, and consumption habits of high-calorie, low-fiber, high-salt, high-sugar, and high-fat foods are often accompanied by inactive lifestyles, a tendency to consume fast food or junk food, as well as lack of physical activity,

stress levels, and lack of rest. This has led to an increase in diseases such as hypertension, diabetes, obesity, cancer, heart disease and hypercholesterolemia among the Indonesian population. To achieve health development targets including the 2030 SDGs targets. Over the past two decades, non-communicable diseases (NCDs) have become the leading cause of disease burden. As much as 23.9% to 25% of total health financing is used to cover catastrophic disease expenditure. This catastrophic expenditure will continue to increase as the incidence of NCDs increases. The four catastrophic diseases with the highest severity are heart disease, kidney failure, cancer and stroke. (Kemenkes.go.id, May 25, 2023) Based on the information above, it can be seen that the number of non-communicable diseases (NCDs) continues to increase, and in the last two decades, NCDs have become the main cause of the burden of disease, this condition is not in line with the ideals of Indonesia which wants to become a developed country.

The Clinic X is a community-owned clinic so the Clinic X has a legal entity in the form of a limited liability company or PT.

Based on preliminary studies conducted by researchers at the Clinic X on May 20, 2023 through a survey of 25 patients

Table 1 Preliminary Survey Results on Patient Trust

No.	Question Material	STS	TS	RR	S	SS	Average	Criteria
1	I believe that the Clinic x is hygienic and cleaned daily		6	6	13		3,3	Indecisive
2	I believe that Clinic X provides the best service to every patient		3	6	14		3,4	Indecisive
3	I trust the doctors at Clinic X Professional in service		5	4	16		3,4	Indecisive

Source: Results of Preliminary Research on Clinic X patients 2023

The results of the preliminary survey show that patients who come to the Clinic X do not fully believe that the Clinic X provides the best service to its patients.

Table 2 Results of the Preliminary Survey on Patient Care

No.	Question Material	STS	TS	RR	S	SS	Average	Criteria
1	7 Days after my treatment, I was asked again about complaint improvement by the Primary Clinic Edelweiss	6	6	3	8	2	2,8	Indecisive
2	Drug collection at the pharmacy depot is not too long	6	5	4	6	4	2,9	Indecisive
3	When enrollment is choice through online registration	3	7	3	8	4	3,1	Indecisive

Then according to table 2, the results of the preliminary survey show that patients who come to the Clinic X are still hesitant regarding the patient services provided by the Clinic X.

Service quality reflects the comparison between consumer expectations of the expected service and the actual experience they receive. (Riyanto, 2018). Consists of two key factors that affect service quality, namely service expectations (expected service) and perceptions of the service received (perceived service). The assessment of service quality is not determined by the view of the service provider, but by the consumer's overall perception of the service process. Perceptions of service quality reflect consumer confidence in the experiences and services received (Akay et al, 2021: 2).

There is a clear correlation between the dimensions of service quality provided by the organization and the level of service quality achieved to achieve patient satisfaction. According to Ju et al (2019) The level of consumer satisfaction is strongly influenced by service quality. Satisfaction is the level of a person's assessment of the comparison between the performance of the service received and his expectations. The desire of consumers to remain satisfied is getting higher in line with improving service quality. Customer satisfaction is very important, because dissatisfaction can cause consumers to switch to competitors, which has a negative impact on the company's development (Firasanu et al, 2023).

By increasing sales and achieving competitive advantage. Quality must be oriented towards customer needs and generate customer satisfaction (Balinado, et al 2021). Customer satisfaction is significantly influenced by the quality of the products and services provided. The level of quality is a factor that encourages customers to establish a strong long-term relationship with the company. Through this relationship, the company can carefully understand customer expectations. Quality encourages customers to form strong bonds with the company (Shokouhyar et al 2020).

According to research by Uzir et al (2021) and Wang et al (2021), it shows that service quality has a significant effect on satisfaction. Meanwhile, research conducted by Rensiner et al. (2018) and Nababan et al. (2020) found that service quality does not have a significant impact on satisfaction levels.

In addition to service quality, trust from patients is also very important in increasing patient satisfaction. According to research conducted by Islam et al. (2021), trust is the result of the knowledge possessed by consumers and the conclusions made by them regarding objects, attributes, and benefits.

There are several factors that influence the achievement of patient satisfaction, and one of them is trust (Roberts and David 2020). In achieving consumer satisfaction, trust has an important role. A high level of trust from consumers in a product or service can contribute to creating consumer satisfaction with the product or service. Thus, trust has a crucial role in shaping customer satisfaction (Cheshin et al 2018).

In establishing relationships between companies and consumers, trust plays an important role. This trust can create satisfaction, which in turn encourages consumers to remain loyal to the product or service provided (Santa et al, 2019). In building positive relationships, trust plays a crucial role in shaping commitment. Without trust, commitment will not be formed. Through commitment, consumers can become loyal because they have trusted the performance and capabilities of certain products and companies (Li et al 2019).

Research conducted by Uzir et al (2021), Jeremia and Djurwati (2019) and Li et al (2019) shows that trust has a significant effect on satisfaction. Meanwhile, research conducted by Sudrajat (2020) and Afrizal (2018) found that there is no significant influence between trust and satisfaction.

Increased patient trust will be able to increase patient loyalty. Customer loyalty refers to the customer's devotion to the company, which manifests itself as a positive attitude, as indicated by the customer's desire to make subsequent purchases and recommend the company to others. Kotler and Keller (2018) state that the level of customer loyalty will increase when customers feel satisfied after making a purchase. Customer loyalty is a significant factor in determining the extent to which customers will remain loyal. Customer loyalty occurs when the product they choose meets or even exceeds their expectations, or at least according to their wishes. Dissatisfaction arises when the selected product does not meet the expectations desired by the customer (Reza et al., 2020).

Research conducted by Xu and Jia (2018), Prentice et al (2020) and Agarwal and Kavitha (2020) shows that satisfaction has a significant effect on patient loyalty. However,

research conducted by Kurniawan and Fushen (2022), Indra et al (2022), and Afrizal (2018) revealed that satisfaction has no impact on patient loyalty.

METHOD

The research carried out is a type of *explanatory research*. Based on Sugiyono (2022), *explanatory research is* said to be a type of research where researchers test hypotheses regarding the nature of the causal relationship that exists between different variables. This research utilizes a quantitative methodology, which can be inferred from the fact that the findings are given in numerical form. Based on data from Clinic X, BPJS patients who came to Clinic X in 2022 were 8,572 people. The average number of visitors per month is 714 people.

To determine the size of the sample taken from the population, the researcher used the Slovin formula stated in Sugiyono's book (2022: 143) with a confidence level of 90% with a value of e = 10%, as follows:

The total population is 8,572 people with a tolerable error rate of 10% (0.10) or it can be mentioned that the accuracy level is 90%, so that the sample taken to represent the population can be calculated as follows researchers as follows:

$$n = \frac{8.572}{1+ 8.572(0,1)^2} = 98.846 \text{ rounded to } 100$$

Based on the above calculations, the size (n) in the study can be obtained as many as 100 people who will be used as a sample size.

Analysis Design and Hypothesis Test
Data Analysis Design

The path analysis model is used to analyze the relationship between variables with the aim of knowing the direct or indirect effect of a set of independent variables (exogenous) on the dependent variable (endogenous).

Based on the objectives of this study, the variables analyzed are the independent variable, namely service quality (variable X), the intermediate variable trust (Y) while the dependent variable is patient loyalty (Z).

Direct and Indirect Influence

Based on the path diagram, it can be seen how the direct and indirect effects are. Direct influence is the influence of one independent variable on the dependent variable, without going through other dependent variables. Meanwhile, indirect influence is a situation where the independent variable affects the dependent variable or other variables called intervening variables *(intermedari)* in Juanim (2020: 62).

Hypothesis Test

Hypothesis testing between Service Quality (X), trust (Y), loyalty (Z) variables using partial tests, t test testing is carried out, the test results are t count compared to t table with the following conditions:

If t count > t table then H0 is rejected. Ha is accepted. If t count < t table then H0 is accepted. Ha is rejected.

Coefficient of Determination

The coefficient of determination is an analysis used to determine how much influence the relationship between service quality variables (X) on trust (Y) and its impact on Patient Loyalty (Z) which is expressed in percentage form.

RESULTS AND DISCUSSION
Results Research
Descriptive Variables Research
Descriptive statistics are used to provide information about the variables used in the study. Based on respondents' answers from statements related to variable indicators of service quality, patient trust, and patient loyalty to BPJS patients at the Clinic X, it can be described based on predetermined intervals.

1. Description of Service Quality (X)
The Service Quality variable in this study was measured using 10 indicators. Respondents' responses to statements on the service quality variable (X) are described in more detail in the following table:

Table 3 Description of Service Quality Variable Indicators (X)

No.	Statement	Frequency of Answer					Score	Value (%)	Criteria a
		STS	TS	RR	S	SS			
1	Public facilities convenient	3	5	17	39	36	400	80,0%	Good
2	Parking lot adequate	2	9	17	40	32	391	78,2%	Good
3	Doctor's knowledge and ability to diagnose diseases and provide treatment advice	4	10	15	33	38	391	78,2%	Good
4	Examination queue fast	3	10	19	35	33	385	77,0%	Good
5	Doctor's services are carried out in accordance with with schedule	3	7	16	46	28	389	77,8%	Good
6	Enrollment procedure patient	2	4	19	38	37	404	80,8%	Good
7	Administrative procedures are straightforward entangled	6	13	14	35	32	374	74,8%	Good
8	Security that happened at the clinic	1	8	21	39	31	391	78,2%	Good
9	Medicine service at the pharmacy	2	9	27	32	30	379	75,8%	Good
10	Doctors and nurses are willing to listen and pay attention patient complaints	2	6	18	36	38	402	80,4%	Good
	Total Quality Score Service (X)	28	81	183	373	335	3906	78,1%	
	Average Service Quality Score (X)						390,6	Good	

Source: Processed by Researcher

Based on this table, it can be explained that the respondents' responses to the service quality variable (X) were highest in the statement in the questionnaire "Doctors and nurses are willing to listen and pay attention to patient complaints", by having the highest score of 402, with the criteria "Good". This shows that the majority of respondents think that the personnel at the Clinic X, namely doctors and nurses, serve patients well by being willing to listen and pay attention to patient complaints.

2. Description of Patient Trust (Y)

The Patient Trust variable in this study was measured using 5 indicators. Respondents' responses to statements on the patient trust variable (Y) can be explained in more detail in the following table:

Table 4 Description of Patient Trust Variable Indicators (Y)

No.	Statement	Frequency of Answer					Score	Value (%)	Criteria
		STS	TS	RR	S	SS			
1	Prescribing accuracy	2	7	19	30	42	403	80,6%	Good
2	Accuracy nurse handling	6	7	18	29	40	390	78,0%	Good
3	Providing information that clear and transparent	5	9	13	36	37	391	78,2%	Good
4	Attention to patients	5	4	21	36	34	390	78,0%	Good
5	Confidence good services provided	9	10	17	31	33	369	73,8%	Good
	Total Score Patient Trust (Y)	27	37	88	162	186	1943		
	Average Patient Trust Score (Y)						388,6	Good	

Source: Processed by Researcher

Based on this table, it can be explained that the respondents' responses to the patient trust variable (Y) were highest in the statement in the questionnaire "The doctor is correct in giving prescriptions", with the highest score of 403, with the criteria "Good". This shows that the majority of respondents think that the actions of doctors at the Clinic X can be trusted with the accuracy of giving prescriptions to patients.

3. Description of Patient Loyalty (Z)

The patient loyalty variable in this study was measured using 5 indicators. Respondents' responses to statements on the patient loyalty variable (Z) can be explained in more detail in the following table:

Table 5 Description of Patient Loyalty Variable Indicators (Z)

No.	Statement	Frequency of Answer					Score	Value (%)	Criteria
		STS	TS	RR	S	SS			
1	Recommend to others	4	6	18	41	31	389	77,8%	Good
2	Trust with best service to all patients	1	4	23	49	23	389	77,8%	Good
3	Will come if there is a new service in clinic	1	18	19	43	19	361	72,2%	Good
4	Give positive response	3	4	16	37	40	407	81,4%	Good
5	No will transfer to the clinic Other	10	15	20	41	14	334	66,8%	Good enough
	Total Score Patient Loyalty (Z)	19	47	96	211	127	1880		
	Average Patient Loyalty Score (Z)						376,0	Good	

Source: Processed by Researcher

Based on this table, it can be explained that the respondents' responses to the patient loyalty variable (Z) were highest in the statement in the questionnaire "I will recommend

the clinic to other people who need health services", with the highest score of 389, with the criteria "Good". This shows that the majority of respondents, namely BPJS patients at the Clinic X, are willing to recommend the clinic to other people who need health services as a form of their loyalty.

Validity and Reliability Test
Validity Test
The results of the validity test on the service quality variable (X) using SPSS 26 software are as follows:

Table 6 Validity of Service Quality Variable Instruments (X)

Item	Corrected Item-Total Correlation	Critical Value	Description
X.1	0,709	0,3	Valid
X.2	0,596	0,3	Valid
X.3	0,646	0,3	Valid
X.4	0,664	0,3	Valid
X.5	0,730	0,3	Valid
X.6	0,749	0,3	Valid
X.7	0,666	0,3	Valid
X.8	0,683	0,3	Valid
X.9	0,625	0,3	Valid
X.10	0,489	0,3	Valid

The table shows that the *corrected item-total correlation* value of each statement on the service quality variable is greater than 0.3, which means that all statement items used in the service quality variable (X) are valid.
1.   Test the validity of the patient trust variable (Y)
The results of the validity test on the patient trust variable (Y) using SPSS 26 software are as follows:

Table 7 Validity of Patient Trust Variable Instruments (Y)

Item	Corrected Item-Total Correlation	Critical Value	Description
Y.1	0,709	0,3	Valid
Y.2	0,596	0,3	Valid
Y.3	0,646	0,3	Valid
Y.4	0,664	0,3	Valid
Y.5	0,730	0,3	Valid

Source: Processed by Researcher

The table shows that the *corrected item-total correlation* value of each statement on the patient trust variable is greater than 0.3, which means that all statement items used in the patient trust variable (Y) are valid.
2.   Test the validity of the patient loyalty variable (Z)
The results of the validity test on the patient loyalty variable (Z) using SPSS 26 software are as follows:

Table 8 Validity of Patient Loyalty Variable Instrument (Z)

Item	Corrected Item-Total Correlation	Critical Value	Description
Z.1	0,709	0,3	Valid
Z.2	0,596	0,3	Valid
Z.3	0,646	0,3	Valid
Z.4	0,664	0,3	Valid
Z.5	0,730	0,3	Valid

Source: Processed by Researcher

The table shows that the *corrected item-total correlation* value of each statement on the patient loyalty variable (Z) is greater than 0.3, which means that all statement items used in the patient loyalty variable (Z) are valid.

Reliability Test

Table 9 Instrument Reliability

Variables	Cronbach Alpha	Description
Service quality (X)	0,901	Reliable
Patient trust (Y)	0,875	Reliable
Patient loyalty (Z)	0,813	Reliable

Source: Processed by Researcher

All instruments in this research variable are reliable, this can be seen in Table 4.10 where the Cronbach Alpha value for:
1. Service quality (X) is 0.901, classified as very high instrument reliability,
2. Patient trust (Y) of 0.875, classified as very high instrument reliability, and
3. Patient loyalty (Z) is 0.813, classified as very high instrument reliability.

Based on these three values, it can be concluded that the instruments in this research variable are very high, so that all instruments in this study can be used.

Normality Test

Based on the results of calculations using SPSS, the results of the normality test are as follows:

Table 10 Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parametersa,b	Mean	,0000000
	Std. Deviation	,40215415
Most Extreme Differences	Absolute	,058
	Positive	,058
	Negative	-,031
Test Statistic		,058
Asymp. Sig. (2-tailed)		,200c,d

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

From the SPSS output data above, it can be seen that the Asymp. Sig. (2-tailed) of 0.200 is greater than 0.05, so the data can be said to be normally distributed.

Analysis Pathways
Substructure 1 Equation Analysis

Substructure Equation Analysis 1 (one) is used to determine the effect of service quality (X) on patient trust (Y). In regression analysis model 1 (one) the structural equation is:

$Y = \rho X + \varepsilon 1$

Based on the results of calculations with SPSS, the following results are known:

Table 11 SPSS Output Equation Substructure 1

Description	Value
Regression coefficient (ρ)	0,900
Coefficient of determination (R)2	0,531
Standard error ($\varepsilon 1$) = ($\sqrt{1 - R^2}$)	0,685

Source: Processed by Researcher

Based on these results, the equation model is obtained: Y = 0.900X + 0.685.

Substructure 2 Equation Analysis

Substructure Equation Analysis 2 (two) is used to determine the effect of service quality (X) on patient loyalty (Z). In regression analysis model 2 (two) the structural equation is:

$$Z = \rho X + \varepsilon 1$$

Based on the results of calculations with SPSS, the following results are known:

Table 12 SPSS Output Equation Substructure 2

Description	Value
Regression coefficient (ρ)	0,861
Coefficient of determination (R)2	0,710
Standard error ($\varepsilon 1$) = ($\sqrt{1 - R^2}$)	0,539

Source: Processed by Researcher

Based on these results, the equation model is obtained: Z = 0.861X + 0.539.

Equation Analysis of Substructure 3

Analysis of Substructure Equation 3 (three) is used to determine the effect of patient trust (Y) on patient loyalty (Z). In regression analysis model 3 (three) the structural equation is:

$$Z = \rho Y + \varepsilon 1$$

Based on the results of calculations with SPSS, the following results are known:

Table 13 SPSS Output Equation Substructure 3

Description	Value
Regression coefficient (ρ)	0,591
Coefficient of determination (R)2	0,510
Standard error ($\varepsilon 1$) = ($\sqrt{1 - R^2}$)	0,700

Source: Processed by Researcher

Based on these results, the equation model is obtained: Z = 0.591Y + 0.700

Equation Analysis of Substructure

Substructure Equation Analysis 4 (four) is used to determine the effect of service quality (X) on patient loyalty (Z) through patient trust (Y). In the regression analysis of model 4 (four) the structural equation is:

$$Y = \rho X + \varepsilon 1 \text{ and } Z = \rho X + \rho Y + \varepsilon 2$$

Based on the results of calculations with SPSS, the following results are known:

Table 14 SPSS Output Equation Substructure 4

Description	Path Type		Value
Regression coefficient (ρ)	Path 1 X Y		0,900
	Path 2 X Z		0,861
	Path 3 Y Z		0,176
Coefficient of determination (R)2	Path X Y		0,531
	Path X Y Z		0,731
Standard error (ε1) = ($\sqrt{1 - R^2}$)	Path X Y		0,685
	Path X Y Z		0,519

Source: Processed by Researcher

Based on the results of these calculations, the equation model is obtained as follows: Y = 0.900X + 0.685 and Z = 0.861X + 0.176Y + 0.519.

Testing Hypothesis

The significance of the effect was tested using the t-test and Sobel test.

1. Testing Hypothesis 1 (H1)

The first hypothesis (H1) which states that "Service quality affects patient trust" is a hypothesis to test substructure model 1, namely the direct effect of the service quality variable (X) on the patient trust variable (Y). The criteria for formulating this hypothesis are as follows:

a. Null Hypothesis (H0), if the sig. t value> 0.05: There is no significant influence between service quality and patient trust.

b. Alternative Hypothesis (H1), if the sig. t value <0.05: There is a significant influence between service quality and patient trust.

Based on data processing using the SPSS program, the calculation results are as follows:

Table 15 t Test of the Effect of Service Quality on Patient Trust

Description	Value
Regression coefficient	0,900
Value of t	10,536
Significance	0,000

Source: processed by researchers

Based on this table, it can be seen that the significance value is <0.05, so it can be concluded that service quality (X) has a significant effect on patient trust (Y).

2. Testing Hypothesis 2 (H2)

The second hypothesis (H2) which states that "Service quality affects patient loyalty" is a hypothesis to test the substructure 2 model, namely the direct effect of service quality variables on patient loyalty variables (Z). The criteria for formulating this hypothesis are as follows:

a. Null Hypothesis (H0), if the sig. t value> 0.05: There is no significant influence between service quality and patient loyalty.

b. Alternative Hypothesis (H1), if the sig. t value <0.05: There is a significant influence between service quality and patient loyalty.

Based on data processing using the SPSS program, the calculation results are as follows:

Table 16 t Test of the Effect of Service Quality on Patient Loyalty

Description	Value
Regression coefficient	0,861
Value of t	15,478

Significance	0,000

Source: Processed by Researcher

3. Testing Hypothesis 3 (H3)

        The third hypothesis (H3) which states that "Patient trust affects patient loyalty" is a hypothesis to test the substructure 3 model, namely the direct effect of the patient trust variable on the patient loyalty variable (Z). The criteria for formulating this hypothesis are as follows:

a. Null Hypothesis (H0), if the sig. t value> 0.05: There is no significant influence between patient trust and patient loyalty.

b. Alternative Hypothesis (H1), if the sig. t value <0.05: There is a significant influence between patient trust and patient loyalty.

        Based on data processing using the SPSS program, the calculation results are as follows:

Table 17 t Test of the Effect of Patient Trust on Patient Loyalty

Description	Value
Regression coefficient	0,591
Value of t	10,093
Significance	0,000

Source: Processed by Researcher

        Based on this table, it can be seen that the significance value <0.05, so it can be concluded that patient trust (Y) has a significant effect on patient loyalty (Z).

4. Hypothesis Testing 4 (H4)

        The fourth hypothesis (H4) which states that "Service quality affects patient loyalty through patient trust" is a hypothesis to test substructure model 4, namely the effect of service quality on patient loyalty through patient trust. The trust variable in this model acts as a mediating variable, which has (or does not have) an indirect effect on the effect of service quality on patient loyalty. To find out the magnitude of the indirect effect, it can be tested by inputting the coefficient and standard error on Substructure 4 on the indirect path in the software, as follows:

Table 18 Sobel Test of the Effect of Service Quality on Patient Loyalty Through Patient Trust

Description	Path Type	Value
Regression coefficient (ρ)	Path X Y	0,900
	Path Y Z	0,176
Standard error (ε1) = ($\sqrt{1-R^2}$)	Path X Y	0,685
	Path Y Z	0,519
Value of t		0,328
Significance Value		0,371

Source: Processed by Researcher

        Based on this table, it can be seen that the significance value> 0.05 (insignificant), so it can be concluded that patient trust (Y) does not mediate the effect of service quality on patient loyalty (Y).

Discussion

The Effect of Service Quality on Patient Trust

        Based on the results of the study, it is known that there is a significant influence between the quality of services provided by the Clinic X and the level of trust of BPJS patients. This is an important finding that has positive implications for the management of this health service unit.

The results of the study confirm the first hypothesis formulated, namely "service quality affects patient trust". This result is in line with previous research, Fajarini and Meria (2020), which shows that the level of patient trust is strongly influenced by the services received by patients. In this context, patients who are satisfied with the quality of service they receive tend to have a higher level of trust.

The findings provide valuable information to the management of Clinic X Bandung. Improving service quality should be a priority for this clinic. This could include various measures, such as training staff to provide better service, monitoring service quality regularly, and listening to patient feedback to make continuous improvements. A high level of patient trust is a valuable asset in healthcare. Patients who trust a healthcare unit tend to be more loyal and may also recommend the clinic to others. Therefore, efforts to increase patient trust need to be strengthened through quality services.

Cashmere (2017) says that one of the trusts is based on benevolence, meaning that someone will believe if other people do good deeds to him. This illustrates that quality service as a good thing that the clinic can provide to its patients is expected to give its patients a sense of trust. Firmansyah (2019) says that the quality of a person's service is directly proportional to the amount of experience the person has gained in the past, so it is preferable to provide high-quality service during the initial contact to gain additional trust. Based on this, it can be said that through the provision of excellent service to patients can affect the development of patient trust in the future.

By increasing patient confidence from quality services, Clinic X can expect a positive impact on clinic performance, including a more stable patient visit rate, higher patient satisfaction, and a better image in the eyes of the community. This can also impact the clinic's growth and operational sustainability.

The Effect of Service Quality on Patient Loyalty

The results showed that the quality of service provided by Clinic X Bandung has a significant influence on BPJS patient loyalty. This finding confirms the positive relationship between service quality and patient loyalty in this health service unit.

This finding supports the second hypothesis proposed in the study, namely "service quality affects patient loyalty". This shows that patients who are satisfied with the quality of service they receive are more likely to remain loyal and use the clinic's services repeatedly in the future. The results of this study support the results of research conducted by Rahayu and Suwarni (2017), Sriani, *et al*. (2019), Alviska (2017), and Fadhila and Diansyah (2018) which show that service quality affects patient loyalty.

Patient loyalty is an important factor in the healthcare field. Loyal patients tend to keep choosing the same clinic for their health needs, which can benefit Clinic X Bandung in the long run. They are also more likely to recommend Clinic X Bandung to others.

These results have important implications for the management of Clinic X Bandung. Improving service quality should be a priority in an effort to retain and increase patient loyalty. This could include investing in staff training, monitoring service quality, as well as effective communication with patients.

Saleh and Said (2019) say that customer loyalty is a person's feeling of pleasure or disappointment that arises from comparing a person's view or impression of the performance or results of a product with the expectations he has of the product. This emphasizes the importance of the Clinic X to provide good service to patients so that the clinic's image increases in the eyes of patients, this has the potential to develop patient loyalty.

In the increasingly fierce competition in the healthcare sector, having a loyal and loyal patient base is a competitive advantage. Clinics that are able to retain and attract patients by providing high quality services will have a long-term advantage.

The results of this study underscore the importance of service quality in building patient loyalty at Clinic X Bandung. In a competitive healthcare environment, delivering high-quality services and maintaining patient loyalty are key factors for long-term success.

The Effect of Patient Trust on Patient Loyalty

The results showed that patient trust has a significant influence on BPJS patient loyalty at Clinic X Bandung. This is an important finding that underscores the central role of trust in shaping patient loyalty in the context of health services.

The results of this study support the third hypothesis proposed in the study, namely that "patient trust affects patient loyalty". This means that patients who have a high level of trust in the Clinic X are more likely to become loyal patients and continue to use the clinic's services. The results of this study support the results of research conducted by Fadhila and Diansyah (2018) which shows that patient trust affects patient loyalty.

These findings provide a basis for further research in understanding the factors that influence patient trust in the healthcare context. Follow-up studies could explore how factors such as communication, service quality, and patient experience in more detail influence trust formation. According to Mastarida, *et al*. (2020), marketers need to place a major emphasis on building as well as maintaining customer trust in the brands they represent.

The results of this study emphasize that patient trust is a key factor in building and maintaining patient loyalty in the context of health services. Clinic X Bandung, like other healthcare units, can strengthen patient trust by focusing on the quality of relationships they provide to BPJS patients.

Mediation of Patient Trust on the Effect of Service Quality on Patient Trust

The results showing that patient trust does not mediate the effect of service quality on patient loyalty have important implications in understanding the dynamics at Clinic X Bandung. These results confirm the fourth hypothesis which explores whether patient trust acts as a mediator in the relationship between service quality and patient loyalty. The findings suggest that, in the context of Clinic X Bandung, patient trust does not act as a mediator in this relationship. That is, service quality has a direct influence on patient loyalty.

These findings suggest that each context and each healthcare unit can have unique dynamics. While patient trust is often seen as an important intermediary in shaping patient loyalty, these results show that this is not always universally true. Service quality can directly influence patient loyalty without having to go through patient trust first.

These results emphasize the importance of considering other factors that may influence the relationship between service quality and patient loyalty in a particular clinic setting. Factors such as cost of treatment, availability of services, or social aspects may also play a role in shaping patient loyalty.

These results suggest the need for further research to understand factors that may act as mediators in this relationship. There may be other variables that mediate the effect of service quality on patient loyalty at Clinic X Bandung that need to be explored further.

Although patient trust does not mediate the relationship between service quality and patient loyalty at Clinic X Bandung, clinic management should still focus on improving service quality to retain and attract loyal patients. Good service quality remains an important factor in building positive relationships with patients. The results of this study illustrate the complexity of the relationship between variables in the context of health care. While patient trust is often considered an important factor in loyalty formation, this does not necessarily hold true in all situations, and further research is needed to understand the factors that influence patient loyalty in specific healthcare contexts.

CONCLUSION

The majority of respondents gave an assessment of the service quality of Klinik Clinic X Bandung with a total service quality score in the interval "Good." This shows that Klinik Clinic X Bandung managed to maintain a positive assessment in terms of its service quality but there are still assessments that are below average, namely the examination queue is still slow, the doctor's service is still not on schedule, the administrative procedures are still considered less fast and the drug service at the pharmacy is still unsatisfactory. The majority of respondents also gave an assessment of patient trust in Clinic X Bandung and the total patient trust score is in the interval of "Good." This shows that Clinic X Bandung managed to maintain a positive assessment in terms of patient trust but there were some respondents who stated that they were not fully confident regarding the best service from Klinik Pratama Edelweiss. Respondents showed a good level of loyalty towards Clinic X Bandung, with the total patient loyalty score being in the "Good" interval. This shows that Clinic X Bandung managed to maintain a positive assessment in terms of patient loyalty but respondents stated that they were not necessarily interested in the new products launched and could move to other clinics if other clinics provided better services. Service quality has a significant influence on BPJS patient trust in the Clinic X. This finding shows that efforts to improve service quality at the Clinic X Bandung can increase the level of patient trust in the services provided. Service quality also has a significant influence on BPJS patient loyalty at the Clinic X. This indicates that improving service quality can increase the level of patient loyalty to the health services provided. Patient trust has a significant influence on BPJS patient loyalty at Clinic X. These results indicate that patient trust plays an important role in shaping and increasing patient loyalty.

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