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The Influence of Trust and Service Quality on Customer Loyalty through Customer Satisfaction at General Hospital X in Bandung

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Abstract: This study aims to examine the effect of trust and service quality on customer loyalty at General Hospital X in Bandung, taking into account the role of customer satisfaction as a mediating variable. This study employed a quantitative approach, utilizing a population of all hospital customers from April to May 2024. We conducted the sampling using a simple random sampling technique, with 100 respondents serving as the sample size. We used Structural Equation Modeling—Partial Least Squares (SEM-PLS) as the analysis method. The study's findings showed that service quality has a significant effect on customer satisfaction and loyalty, whereas trust does not have a significant effect on either variable. Furthermore, the study demonstrates that customer satisfaction not only mediates the effect of service quality on loyalty, but also significantly influences it. Conversely, customer satisfaction cannot mediate the effect of trust on loyalty. These findings indicate that improving service quality is a key factor in building customer loyalty in hospitals, while the aspect of trust requires a deeper and different approach to be able to contribute significantly to customer satisfaction and loyalty.

Keyword: Trust, Service Quality, Satisfaction, Loyalty.

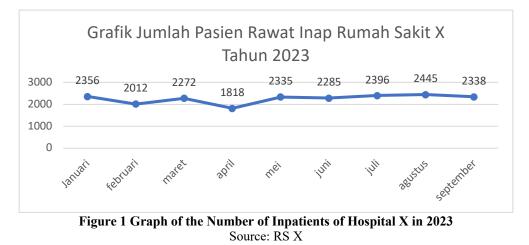
INTRODUCTION

The main problem in the health service industry, especially hospitals, is the increasing competition along with the increasing number of health facilities in Indonesia (Akmal et al., 2022). Patients now have more choices, so hospitals must improve service quality to attract and retain customers. Despite various efforts, such as customer-centric approaches that involve customers in service improvement, customer loyalty remains a significant challenge (Susiloningtyas et al., 2022; Sari, 2023; Agustiani et al., 2020). There is a gap between customers' expectations of service quality and the experience they receive (Wartiningsih & Setyawan, 2023). This condition requires hospitals to continue to innovate in improving service quality in order to compete in an increasingly competitive market. This is important to maintain patient loyalty in the midst of increasingly fierce competition.

In addition, the increasing incidence of malpractice reported to the Indonesian Medical Discipline Honour Council (MKDKI) has triggered serious issues regarding patient trust in hospitals. These reports damage the image of professionalism and integrity of

healthcare providers, which in turn decreases customer satisfaction and loyalty (Aji et al., 2022; Utama & Murti, 2022). This decline in trust makes patients more likely to seek health services elsewhere, which can exacerbate instability in the number of patients in the hospital. This condition requires hospital management to be more proactive in rebuilding patient trust as part of a strategy to maintain customer loyalt.

The researchers found a phenomenon related to trust, service quality, customer satisfaction, and problems regarding customer loyalty at General Hospital X in Bandung. Based on data collected by researchers, the trend in the number of patients during 2023 is as follows:



Based on Figure 1 above, it is obtained that the number of patients is seen to fluctuate which tends to decrease during 2023. This confirms that there are problems regarding customer loyalty from Hospital X. Based on the results of a pre-survey, it shows that trust and perceptions of service quality in Hospital X are quite high with 68% and 81% respectively, but customer loyalty is still at a low level, which is only 33% (Bastian & Widodo, 2022). This condition indicates a gap between trust and perceived service quality and expected loyalty (Arif,2020; Arslan, 2020). This mismatch may indicate that other factors, such as non-optimal customer satisfaction, may play a role in the low level of loyalty (Budiono,2021). Thus, this study aims to further identify the factors that influence customer loyalty at Hospital X, including how trust, service quality and customer satisfaction contribute to the formation of loyalty.

This research is important for several reasons. First, in the midst of increasing competition in the healthcare industry, especially in Bandung City, a deep understanding of the factors that influence customer loyalty is crucial for hospitals that want to survive and thrive. This research is expected to provide insights into how Hospital X can increase customer loyalty by improving and adjusting their service strategies to be more effective in meeting patient needs and expectations (Akmal et al., 2022).

Second, this study highlights the importance of trust as one of the key elements in building long-term relationships between patients and hospitals. Given the many malpractice incidents that have damaged the image of hospital professionalism, restoring trust through improving service quality is a very important step. This study will not only examine the relationship between trust and loyalty, but also how trust can be enhanced through concrete efforts on the part of hospital management (Aji et al., 2022). Third, this study will deepen the understanding of the role of customer satisfaction as a mediator between trust, service quality, and customer loyalty. In knowing that satisfaction can mediate this relationship will help hospital management to formulate more targeted strategies in improving patient experience. When customers trust a service provider, they tend to feel more positive about

their experience (Supertini et al., 2020). This includes trust in the provider's competence, honesty, and ability to meet customer expectations (Alayiddrus & Muhammad Rizqi, 2023; Anfal,2020).

This research is expected to make a significant contribution both theoretically and practically. Theoretically, this research has the potential to enrich insights in the study of human resource management, especially in the context of health service management, so that it can be an important reference for further research in the field of human resource management and health services. Practically, the results of this study can serve as a reference for the management of Hospital X in improving health services through the development of facilities and infrastructure and optimising the role of human resources, both doctors and nurses. Furthermore, this study is also expected to be a benchmark for improving the quality of health services at Hospital X and become a foundation in efforts to increase patient satisfaction and loyalty in the West Bandung area and beyond.

METHOD

This research method is quantitative research with a cross-sectional study design that aims to determine the relationship between the independent variable and the dependent variable at the same time. This research was conducted at X General Hospital in Bandung, precisely at Jalan Kebon Jati No.38, Bandung City, with data collection conducted from March to April 2024. The study population included all patients who were customers of General Hospital X during the period April to May 2024. Sampling using simple random sampling technique, given the absence of significant characteristics that distinguish members of the population. The following are the research instruments used in this study:

Variables	Operational Definition	Dimensions	Intrumen Items	
Trust (X1)	The positive beliefs or attitudes	Ability	1, 2	
	that customers have towards a brand, product or service.	Benevolence	3, 4	
	brand, product of service.	Integrity	5, 6	
		Tangibles	7, 8, 9	
	How well a service meets or even exceeds customer expectations and needs.	Reliability	10, 11	
Service Quality (X ₂)		Responsiveness	12, 13	
		Assurance	14, 15	
		Emphaty	16, 17	
Customer Satisfaction (Z)		Satisfaction with access to health services	18, 19	
	The degree to which customers' expectations are met or even exceeded when they interact with the product or service.	Satisfaction with the quality of health services	20, 21	
		Satisfaction with the healthcare process	22, 23	
		Satisfaction with the healthcare system	24, 25	
Customer		Repurchase	26, 27	
Loyalty (Y)		Habitual use of the brand	28, 29	

Table 1 Operational Variables

The level of customer commitment and loyalty to a	Always liked the brand	30, 31
particular brand, product or service.	Keep choosing the brand	32, 33
	Convinced that the brand is the best	34, 35
	Recommend the brand to others	36, 37

The data for this study were collected using a questionnaire distributed through Google Form to facilitate the process of collecting data from respondents. The data analysis method used is Partial Least Squares Structural Equation Modeling (PLS-SEM), which allows comprehensive exploration of the relationship between variables. PLS-SEM was applied to identify and measure the influence and relationship between the variables studied in this research model (Sugiyono, 2019).

RESULTS AND DISCUSSION

The trust variable is measured using 6 question items, the service quality variable with 11 question items, the customer satisfaction variable with 8 question items, and the customer loyalty variable with 12 question items so that the frequency distribution of each variable can be calculated as follows:

Variables	Indicators	STS	TS	Ν	S	SS	Mean	Grand Mean
Trust	X1.1	0	0	9	51	40	4.31	
	X1.2	0	0	11	45	44	4.33	
	X1.3	0	0	6	45	49	4.43	4.35
	X1.4	0	0	6	47	47	4.41	4.33
	X1.5	0	0	9	50	41	4.32	
	X1.6	0	0	10	50	40	4.30	
	X2.1	0	0	5	51	44	4.39	
	X2.2	0	0	3	54	43	4.40	
	X2.3	0	0	4	50	46	4.42	
	X2.4	0	0	4	45	51	4.47	
G	X2.5	0	0	5	45	50	4.45	
Service Quality	X2.6	0	0	7	49	44	4.37	4.44
Quanty	X2.7	0	0	8	41	51	4.43	
	X2.8	0	0	5	42	53	4.48	
	X2.9	0	0	3	46	51	4.48	
	X2.10	0	0	6	40	54	4.48	
	X2.11	0	0	4	49	47	4.43	
	Z.1	0	0	8	39	53	4.45	
	Z.2	0	1	10	38	51	4.39	
	Z.3	0	0	6	46	48	4.42	
Customer	Z.4	0	0	5	45	50	4.45	4.46
Satisfaction	Z.5	0	0	4	42	54	4.50	4.40
	Z.6	0	0	6	39	55	4.49	
	Z. 7	0	0	5	39	56	4.51	
	Z.8	0	0	6	44	50	4.44	
Customer Loyalty	Y.1	0	0	14	47	39	4.25	4.44
	Y.2	0	0	12	48	40	4.28	
	Y.3	0	0	5	40	55	4.50	
	Y.4	0	0	3	46	51	4.48	
	Y.5	0	0	4	44	52	4.48	

Table 2 Descriptive Statistical Test Results

Y.6	0	0	7	48	45	4.38
Y. 7	0	0	8	40	52	4.44
Y.8	0	0	4	41	55	4.51
Y.9	0	1	10	39	50	4.38
Y.10	0	0	2	42	56	4.54
Y.11	0	0	6	35	59	4.53
Y.12	0	0	7	36	57	4.50

Table 2 shows the results of descriptive statistical analysis which explains that the four variables analysed Trust, Service Quality, Customer Satisfaction, and Customer Loyalty obtained high mean values, indicating respondents' positive perceptions of these variables. The Trust variable has a grand mean of 4.35, with the highest indicator X1.3 (4.43) and the lowest X1.6 (4.30). Service Quality obtained a grand mean of 4.44, with the highest indicators X2.8, X2.9, and X2.10 each reaching 4.48, and the lowest indicator X2.6 (4.37). Customer Satisfaction shows a grand mean of 4.46, with the highest indicator Z.7 (4.51) and the lowest Z.2 (4.39). Customer Loyalty has a grand mean of 4.44, with the highest indicator Y.10 (4.54) and the lowest Y.1 (4.25). Overall, the grand mean value which is above 4.25 indicates that respondents have high satisfaction and trust in the products and services received.

In addition, all question items or manifest variables that make up each latent variable have shown an outer loading value above 0.7, and the Average Variance Extracted (AVE) value of each variable also exceeds 0.50, indicating sufficient variance diversity. In addition, the cross loading value of each indicator is more than 0.7, indicating that the indicators are valid. Reliability testing using Cronbach's Alpha and composite reliability showed values above 0.7, which confirmed that the variables tested were valid and reliable, so the structural model analysis could be continued.

Table 5 Hypothesis Test Results										
Pathway Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values					
Direct Effect										
Trust (X1) -> Customer										
Satisfaction (Z)	0,047	0,049	0,093	0,506	0,613					
Trust (X1) -> Customer										
Loyalty (Y)	0,114	0,115	0,059	1,931	0,054					
Customer Satisfaction (Z) ->										
Customer Loyalty (Y)	0,111	0,111	0,058	1,935	0,054					
Service Quality (X2) ->										
Customer Satisfaction (Z)	0,794	0,795	0,074	10,758	0,000					
Service Quality (X2) ->										
Customer Loyalty (Y)	0,762	0,762	0,067	11,380	0,000					
Indirect Effect										
Trust (X1) -> Customer										
Satisfaction (Z) -> Customer	0,005	0,006	0,012	0,423	0,672					
Loyalty (Y)										
Service Quality (X2) ->										
Customer Satisfaction (Z) ->	0,088	0,087	0,046	1,927	0,055					
Customer Loyalty (Y)										

Table 3 Hypothesis Test Results

Source: Data processed with SmartPLS 3.0

Hypothesis Test Results:

1. The trust variable (X1) has no effect on customer loyalty (Y) with a T statistic of 1.931 and a p value of 0.053, so H1 is rejected.

- 2. The service quality variable (X2) has an effect on customer loyalty (Y) with a T statistic of 11.380 and a p value of 0.000, so H2 is accepted.
- 3. The trust variable (X1) has no effect on customer satisfaction (Z) with a T statistic of 0.506 and a p value of 0.613, so H3 is rejected.
- 4. The service quality variable (X2) has no effect on customer satisfaction (Z) with a T statistic of 1.927 and a p value of 0.055, so H4 is rejected.
- 5. The customer satisfaction variable (Z) has no effect on customer loyalty (Y) with a T statistic of 1.935 and a p value of 0.054, so H5 is rejected.
- 6. The trust variable (X1) affects customer loyalty (Y) through customer satisfaction (Z) with a T statistic of 0.423 and a p value of 0.672, so H6 is accepted.
- 7. The service quality variable (X2) has an effect on customer loyalty (Y) through customer satisfaction (Z) with a T statistic of 0.423 and a p value of 0.672, so H7 is accepted.

The results show that patient trust has a significant impact on their perception of the quality of service provided by the hospital. This indicates that improving patient trust is crucial to improving perceived service quality. Therefore, General Hospital X in Bandung needs to focus on building and maintaining patient trust. Steps that can be taken include increased training for medical and non-medical staff, as well as improvements in communication with patients. In addition, updating hospital facilities and ensuring transparency and professionalism in all processes are also crucial. These strategies will help improve patients' perception of service quality. Thus, the hospital will be more trusted and accepted by patients.

Research shows that patient trust does not significantly influence customer loyalty in this context. This underscores that while trust is an important factor in many aspects of service, it is not sufficient to ensure customer loyalty. Customer loyalty may be influenced by other factors that have not been taken into account in this study, such as patients' overall experience, quality of medical services, and hospital facilities. Therefore, hospital management needs to consider various other factors that influence loyalty, such as personalisation of services and interactions with medical staff. Focusing on the overall patient experience can help in building stronger loyalty. By paying attention to the various aspects that influence loyalty, hospitals can develop more effective strategies. Further research is needed to identify other factors that may influence customer loyalty.

Service quality has a significant effect on customer loyalty, indicating that good quality service can increase patient satisfaction. This in turn encourages them to remain loyal and possibly recommend the hospital to others. Hospitals should continue to focus on improving service quality as a key strategy to increase customer loyalty. Efforts that can be made include continuous training for staff, upgrading facilities, and improving service processes. In addition, implementing the latest technology can also contribute to improving service quality. Good personal interaction with patients, reducing waiting times, and maintaining clean and comfortable facilities are key to improving service quality. All of these are important to ensure that patients are not only satisfied but also loyal to the hospital.

In addition, the effect of trust on customer loyalty through customer satisfaction did not show significant results. This suggests that while trust is important, it is not sufficient to influence customer loyalty directly through satisfaction. Hospitals need to ensure that the trust built translates into real satisfaction for patients. This can be achieved by providing transparent information, maintaining service consistency, and responding quickly to patient complaints. These efforts will ensure that high trust can contribute to better patient satisfaction. With higher satisfaction, customer loyalty can increase simultaneously. Translating trust into satisfaction is the key to achieving strong customer loyalty. Although service quality affects customer loyalty, its effect through customer satisfaction is not significant in this context. This suggests that service quality alone may not be sufficient to influence customer loyalty without considering patient satisfaction directly. Hospitals should monitor and improve specific aspects of service quality that contribute to patient satisfaction. These aspects include speed of service, staff friendliness, facility cleanliness, and process efficiency. Improving service quality should always be balanced with ensuring that it meets or exceeds patient expectations. Emphasising patient satisfaction is crucial to achieving high loyalty. Overall, a holistic approach to improving service quality and patient satisfaction will contribute to better customer loyalty.

CONCLUSION

This study found that trust has no influence on customer satisfaction and customer loyalty at Hospital X Bandung, while service quality is proven to have a significant effect on customer satisfaction and customer loyalty. Customer satisfaction does not play a role in mediating the relationship between trust and customer loyalty, but can mediate the relationship between service quality and customer loyalty. This suggests that the main focus for improving customer loyalty should be on improving service quality, while customer trust and satisfaction require a different approach. The management of General Hospital X in Bandung should focus on improving service quality and patient satisfaction as the main strategies to increase customer loyalty. The management of Hospital X Bandung should regularly conduct training for medical and non-medical staff to improve technical skills and customer service. In addition, it is important to implement an effective and responsive complaint handling system. Future research is recommended to consider additional variables such as age, position, income level, and marital status as moderating variables. This will help in understanding more deeply the factors that influence customer loyalty. The development of a more comprehensive research model can provide more complete insights for service improvement strategies.

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