# How do Service Quality and Satisfaction enhancing Customer Loyalty in Indonesia Hospital?

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### Abstract

*The aims of this study is to investigate the service quality and customer satisfaction on customer loyalty. The sample of the research is patients users hospital in Indonesia. This research used a quantitative approach. The total sample in question as many as 200 patients with the technique sample using simple random sampling. The results of the testing of hypotheses, first insignificant define the relationship between service quality on patients loyalty. The results of the testing of hypotheses both explain a positive relationship between services quality on patients satisfaction. The finally, hypothesis testing influence the service quality on patients loyalty shown a positive relationship between the service quality on patients loyalty.*

*Keywords: service quality, customer satisfaction, customer loyalty.*

## 1. Introduction

The rapid growth of globalization era along with the rapid advancement of information technology has brought impacts on performance of organizations. Organizations must be able to adapt to customers' demands. It in fact also influences the interactions within business environment (Matthyssens, Kirca, & Pace, 2008). The economic paradigm has also in turn shifted from the industrial economy era to the era of information and from the manufacturing economy into the non-manufacturing era, especially services to serve and provide customer satisfaction.

Customer satisfaction becomes an important factor in maintaining the sustainability of an organization and customer loyalty (Donio, Massari, & Passiante, 2006). Customers who feel satisfied with services provided by an organization will tend to choose the products/services which have been offered by the organization. Several researches on services' satisfaction have shown different empirical results. Mittal and Gera (2012) emphasize the importance of relationship among service quality dimensions that gives impacts on customers' behaviors. The results of their study have also concluded that customers' perceptions on service quality give positive influences on customer satisfaction as a whole and perception value.

The importance of service quality has also been widely investigated in different contexts of organizations. Service quality should start from customer's needs and end on customer's perceptions (Kotler & Keller, 2012). It means good quality is not based the service provider's perceptions but seen from the customers' perceptions. Customers' perceptions on service quality are a comprehensive assessment of the advantages of a service.

The increasingly rapid development of information technology in recent years has brought impacts on the shift of customer behavioral patterns (Labrecque, vor dem Esche, Mathwick, Novak, & Hofacker, 2013). Pentina, Amialchuk, and Taylor (2011) explains that the behavioral shift has made companies downsize through the empowerment of goods selling model, goods as commodity, the existence of fragmented markets, and the importance of organizations to intensify competition. Those patterns are then taken the advantages by manufacturers in selecting unique strategies and opportunities to take the leading role in the global market by providing strategic locations and rich on information to control the customers (Nuryakin & Farida, 2016).

Customer satisfaction concept have not been studied widely in business organizations, but also in organizations which provide health services(Padma, Rajendran, & Sai Lokachari, 2010; Pantouvakis & Mpogiatzidis, 2013). It is even stated that customer satisfaction on services given by the hospital becomes a crucial point. The level of service quality of a hospital on its patients is reflected in the direct contacts and interactions between the patients with the doctors, nurses, other medical personnel, and administrative employees in the hospital (Joon Choi & Sik Kim, 2013).

Service quality also influences customer trust (Zboja & Voorhees, 2006).Zboja and Voorhees (2006) assessed the relationship of satisfaction on trust and customer's repurchasing intensity. The research found a positive relationship between customer satisfaction in buying products in the customer's repurchasing intensity. Meanwhile, Ryu, Han, and Jang (2010), in their study found the positive and significant effects of hedonic value on behavioral intensity, positive and significant effects of hedonic value on customer satisfaction, the positive influence of utilitarian value on behavioral intensity, and positive and significant effects of customer satisfaction on customer behavior intensity.

This study examines patients' satisfaction in using hospital services. Patients satisfaction on health services is still an interesting issue to investigate. Studies on patients satisfaction focus on the development and testing of measuring instrument of patient satisfaction level. This is an important issue

because patient satisfaction may affect in whether a patient is loyal to the health services (including hospitals) and a hospital needs to build a long-term relationship with the customers.

Another study developed by (Cronin Jr & Taylor, 1994) found that patients' perceptions play dominant role in conceptualizing and measuring health service performance and customer satisfaction on health services. An empirical finding in the study outlines that it is very hard for patients to assess the performances questioned for they do not have adequate expertise to judge clinical aspects. Thus, the display of values to customers is based on patients' standards, not from the hospital.

Perceptions on the association of customer satisfaction with customer loyalty is the basis of competitive excellence that increases the creation of values perceived by the customers (Nagy & Kacmar, 2013). In fact, the essence of customer value creation in the context of development in service organizations is realized through customer perceptions (Nuryakin & Sugiyarti, 2018). Service organizations must understand how the organizations can take the role of their ability in managing customer perceptions and level of satisfaction to create values, assure customer satisfaction, and maintain customer loyalty.

Customers always demand satisfaction on services offered the company. Consequently, the customer satisfaction becomes an important key for business organizations to attract purchasing interest and customer loyalty that eventually will increase company's sales (Alex, 2006; Anderson & Sullivan, 1993; Chang, Kim, Kim, & Park, 2011). Meanwhile, Lien, Wen, and Wu (2010) in their study concluded the importance of customer satisfaction in boosting repurchasing intensity for customers.

This study aims to examine the relationship Service Quality and Customer Satisfaction and the effects to Customer Loyalty. The respondents of this study were patients who used the services of hospitals in Special Region of Yogyakarta (DIY), Indonesia. This study also gives contributions in the area of service marketing studies in dealing with service quality on customer satisfaction as in line with the previous research by (Parasuraman, 1998; Zeithaml, Parasuraman, & Malhotra, 2001).

## 2. Literature Review and Hypothesis Development

### 2.1. The Relationship between Service Quality and Customer Loyalty

Parasuraman (1998) defines service quality in service business as a global decision, or an attitude that deals with service superiority. He further relates service quality concept with customer perception and expectation concepts. It implies that the quality perceived is seen as the level and direction of discrepancy between perceptions and expectation of customers. Parasuraman (1998) explain the service quality dimensions into:

- *Reliability*, covers two primary things, i.e. work consistency (*performance*) and trusted (*dependability*).
- *Responsiveness*, eagerness or readiness of employees to provide services required by customers.
- *Competence* means each individual within a company has the skills and knowledge required to provide certain services.
- *Access*, includes easy to contact or meet. It means the location of service facilities is accessible, not-too-long waiting time, company's communication channel is easy to contact, and many others.
- *Courtesy* includes the attitudes of being polite, respect, and cordiality owned by *contact personnel* (like receptionist, telephone operator, secretary, and others).
- *Communication*, in terms of giving information to customers in an easy to understand language and always

listen to customers' suggestions and complaints.
- *Credibility*, honest and trustworthy characteristics. Credibility comprises company's name, company's reputation, individual characteristic, contact personnel, interaction with customers.
- *Security*, safe from dangers, risks, or doubts. This aspect covers physical safety, financial security, and confidentiality.
- *Understanding* (*knowing the customer*), efforts to understand customers' needs.
- *Tangibles*, physical and service evidences which may include physical facilities, equipments used, physical and service representation (e.g. plastic credit cards).

Several concepts on customer satisfaction have also undergone changes in recent decades (Johnson, 2001). Customer satisfaction is defined different perspectives. The concept of customer satisfaction has been widely accepted in a very broad scope of research, although satisfaction is an affective response that needs to involve experiences and cognitive expectations of customers (Oliver, 1997). It is also explained that customer satisfaction is an evaluation on service performance; the customers compare the output with their expectation before purchasing or consuming the product. Customer satisfaction in using the service is explained as customers' evaluation on their experiences and their reactions to certain products in a transaction or reaction to a service (Oliver, 1997).

Whereas, other researchers propose two different concepts of customer satisfaction (Bitner & Hubbert, 1994). In their study, when more specific questions of satisfaction in doing transaction were asked, the customers tend to comment on a particular event during the transaction service (e.g. a certain action of an employee). Instead, the customers are likely to comment on their impressions and general experiences with the company (e.g. company's honesty) when were asked about satisfaction in overall. Satisfaction during transaction is a psychological reaction that product customers or service providers must orient on a particular time period of performance (Oliver, 1997).

Meanwhile, Beom and Hyun (2013) tested a relationship of outcome quality, interaction quality, and peer to peer quality on customer satisfaction of service users of hospitals. The study also attempts to empirically prove the relationship of customer satisfaction on customer loyalty. The result of the research showed a positive association between outcome quality, interaction quality, and peer to peer quality on customer satisfaction of hospitals' service users. The final output of the research also found a positive influence of customer satisfaction on customer loyalty.

Those descriptions have led to the following developed hypothesis:

**Hypothesis 1:** Service Quality has a positive effect on Customer Loyalty.

### 2.2. The Relationship between Service Quality and Customer Satisfaction

In their research, Mittal and Gera (2012) underline the important of service quality dimension and customer behavior intensity by taking the research objects of customers in banking sector in India. The research confirms that customer perception on service quality affect positively on overall satisfaction and customers' perception on value provides positive relationship on customers' behavior intensity and retention.

The concept of customer satisfaction is also examined in the scope of atmosphere in stores by employing hedonic and utilitarian values as the variables in assessing the customers' satisfaction and repurchasing intensity (Gholami, Dehbini, & Shekari, 2016). The research concluded that a store's atmosphere brings positive influence on hedoni and utilitarian values. The utilitarian value positively affects the satisfaction and the

customer satisfaction gives positive influence on customer's repurchasing intensity.

The association of service quality and external customer satisfaction is done through comparing the service user respondents in health sector industry and hospitality (Panda & Das, 2014). The research finding showed that service quality in health sector with tangible, reliability, and empathy dimensions has significant influence on customer satisfaction. Whereas other dimensions, i.e assurance and responsiveness give insignificant effects on customer satisfaction. The result of testing on the relationship of service quality on satisfaction in the scope of hotel services showed that tangible, reliability, responsiveness and empathy dimensions give significant effects on customer satisfaction. However, the assurance dimension affects insignificantly on the customer satisfaction.

Pantouvakis and Mpogiatzidis (2013) studied the effect of service quality on customer satisfaction in private hospitals and government hospitals in India. The service quality was measured with several dimensions such as infrastructure, quality of employees, clinical care process, administrative procedure, image, social responsibility, and trust. The study concluded that clinical care, administrative procedure, safety indicator, and trust significantly impact on patient satisfaction in government hospitals. Infrastructure, image, and trustworthiness are the significant predictors of patient satisfaction in the private hospitals. Government hospitals in India are known to provide well-qualified physicians and private hospitals are preferred for their infrastructure facilities. Personnel quality had the highest correlation with CS in case of both patients and attendants, indicating its importance in the context of hospital services.

Based on those elaborations, a research hypothesis is built as follows:

**Hypothesis 2:** Service Quality gives positive effect on Customer Satisfaction.

## 2.3. The Relationship between Customer Satisfaction and Loyalty

Lovelock, Wirtz, Keh, and Lu (2002) defines service quality as expected level of excellence and control over the level of excellence to meet the customer's desires. The concept of customer satisfaction have been widely accepted in a very broad scope of research, although satisfaction is an affective response along with experiences and expectations which is confirmed by involving cognitive process (Oliver, 1997). It is further explained that customer satisfaction is an evaluation for service performance; the customers compare the outcome with their expectations prior to buying or consuming a product. Meanwhile, Tse and Wilton (1988) argue that a feeling of satisfaction or dissatisfaction of a customer is a response of customer's attitude towards evaluation of dissatisfaction perceived between the preceded expectations with after used performance. Thus, customer satisfaction is the function of expectation and performance.

Moorman, Deshpande, and Zaltman (1993) defines trust as the willingness of an individual to rely him/herself on another party who takes part in the exchange for the individual has confidence on the person. In addition, when an individual possess a confidence that the other party who involves in the exchange has the reliability and integrity, then there is a trust. Customer trust can also be said as an individual's willingness to accept risks of the other party's actions based on an expectation that the person will take important actions for those who put the trust regardless of the ability to supervise and control the actions of the party trusted (Mayer, Davis, & Schoorman, 1995).

Service quality has a positive influence on customer trust (Kundu & Datta, 2015). In their research, service quality was built with e-service quality. The research also explained that e-SQ was found to be strongly correlated with customer satisfaction. The results confirm trust as a mediating variable between e-service quality while analyzing the same model with gap value and perception value. Similarly, another researcher also confirms that service quality is the key factor of customer trust (Mojtaba, 2012).

Wu (2011) assessed the influence of hospital brand image on service quality, customer satisfaction and loyalty. The research took the patients of hospitals in Taiwan as the sampling. The research concluded that hospital brand image provides significant effects customer loyalty and service quality, whereas, the relationship of hospital image and patients' satisfaction found to be insignificant. Another finding of this research also confirmed that service quality gives insignificant influences both on patients' satisfaction and customer loyalty. However, the patients' satisfaction significantly affects the loyalty.

The descriptions have led to the following hypothesis:

**Hypothesis 3:** Customer Satisfaction positively affects on Customer Loyalty.

## 3. Method

### 3.1. Instrument and Measurement

**Service Quality**

Service quality can be defined as the extent to which the difference between reality and customer's expectation for the services received (Zeithaml et al., 2001). Indicators and measurements of service quality construct in this study can be illustrated in the following table.

*Table 1.*
Instruments and Measurement of Service Quality Construct

| Construct | Items | Indicator | Scale |
|---|---|---|---|
| Service Quality | X1<br>X2<br>X3<br>X4<br>X5 | • Reliability<br>• Responsiveness<br>• Empathy<br>• Assurance<br>• tangible | Likert scale.<br>• Score 1 values strongly disagree.<br>• Score 5 represents strongly agree |

**Customer Satisfaction**

Customer satisfaction is levels of feeling where one declares the result of comparison on the product/service performance received with the expectation (Kotler & Keller, 2012). The indicators and measurements of service quality construct for this research is illustrated as follows.

*Table 2.* Instruments and Measurements
of Customer Satisfaction Construct

| Construct | Items | Indicator | Scale |
|---|---|---|---|
| Customer Satisfaction | Z1<br>Z2<br>Z3<br>Z4 | • Satisfaction on nurses' services<br>• Satisfaction on payment administration<br>• Satisfaction on health facilities provided<br>• Satisfaction on support facilities | Likert scale.<br>• Score 1 values strongly disagree.<br>• Score 5 represents strongly agree |

**Customer Loyalty**

Loyalty is a customer commitment to survive deeply to consistently resubscribe or repurchase the chosen product/ service in the future time, even though the influence of situation and marketing efforts may potentially cause changes in behavior (Oliver, 1997). Indicators and measurements of Customer Loyalty of this research can be drawn as follows.

*Table 3.*
Instruments and Measurements of Customer Loyalty Construct

| Construct | Items | Indicator | Scale |
|---|---|---|---|
| Loyalty | Y1<br>Y2<br>Y3<br>Y4 | • Submission of positive information about services to others<br>• First reference alternative when choosing a hospital<br>• Enjoying the hospital services<br>• Willingness to return back if there are health problems | Likert scale.<br>• Score 1 values strongly disagree.<br>• Score 5 represents strongly agree |

### 3.2. Research Design and Data Collection

This study applies quantitative approach. This approach can be observed through the research stages, which is the very early stage (starting point) is theoretical review or analysis in order to find variables to use in measuring concept and as the basis of hypothesis formulation as well. According to Sekaran (2010), quantitative research approach is conducted to figure out an explanation of the relationship and effect of some pre-defined factors or variables, or so called explanatory research. This study aims to examine the causal relationship which can be tested with correlation analysis, regression analysis, or path analysis.

This study was done with a quantitative approach survey (Wulandari, Djastuti, & Nuryakin, 2017). The instrument that supported this study was "questionnaires". The questionnaire is a list which has been prepared by the researcher in relation to the measurement of observed variable that is going to be exposed in this study. To facilitate the grouping of data and questionnaire filling by the respondents, the questions in the questionnaires were made closed (closed question) with options which were designed based on Likert scale with intervals of five (5) levels.

### 3.3. Research Sample

This study involves patients in Indonesia. The samples of this study were drawn from the majority of hospitalized patients in the hospital which can be grouped in Indonesia. The number of samples observed was 200 patients by employing simple random sampling technique.

### 4. Analysis and Research Finding

Two stages of testing were carried out in this study assisted by *Structural Equation Modelling* (SEM) with AMOS program (J.C. Anderson & Gerbing, 1988). The first testing is done by examining the instruments to assure the validity and reliability of the instrument. The validity test was done by applying *confirmatory factor analysis* (CFA) by noticing the loading factor of each indicator. Meanwhile, the program used to test the indicators which formed construct was by the assistance of AMOS 21 with maximum likelihood (ML) technique with also measuring the values of *model's convergent, discriminant validity and reliability*. In addition, the testing of *confirmatory factor analysis* (CFA) in this study was conducted by grouping the two constructs into exogenous and endogenous constructs that then further scrutinized the loading factor of each. The indicators available in a construct reflect the representation of a construct (Farida, Ardyan, & Nuryakin, 2016).

The second testing was carried out with structural equation model testing. Here, the confirmatory full model testing was used to test the values of fit or meet the goodness of fit criteria. the structure of model was applied to illustrate the research causality models with tiered relationship based on goodness of fit criteria namely Chi-Square score, probability score, TLI score, GFI score, AGFI score, and RMSEA score which represent the fitness scores of the models with the predefined cut-off (Hair, Black, Babin, & Anderson, 2010).

The results for the first stage of testing, the confirmatory factor analysis, by looking at the loading factor of each indicator with the construct can be seen in the following figure.
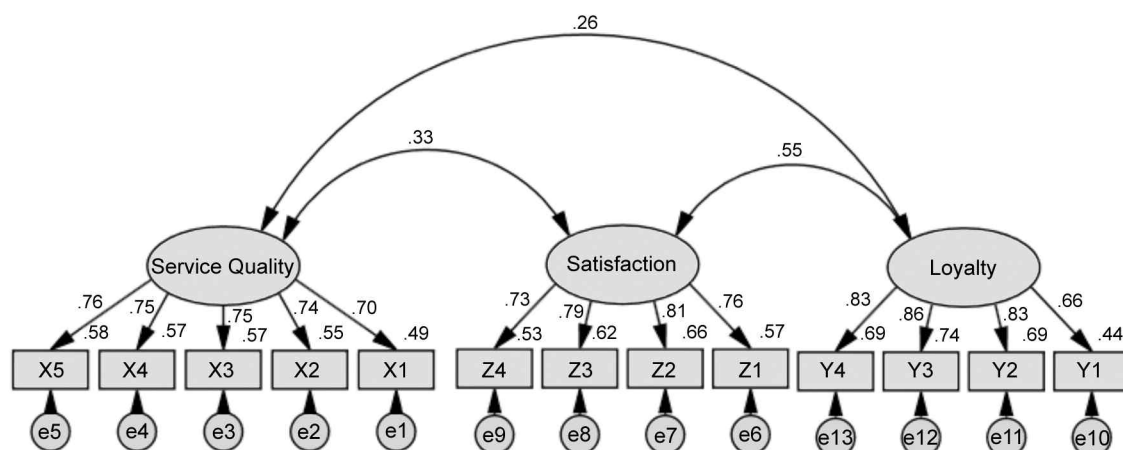


*Figure 1*. The Test Results of Confirmatory Factor Analysis of Service Quality, Satisfaction, and Customer Loyalties Constructs

Based on the figure, the loading factor scores for each indicator can be illustrated in the following table.

*Table 4*. Scale Item for Measures

| Construct | Items | Standardized factor loading | Cronbach Alpha |
|---|---|---|---|
| Service Quality | X1 | 0.700 | |
| | X2 | 0.743 | |
| | X3 | 0.752 | 0.858 |
| | X4 | 0.753 | |
| | X5 | 0.760 | |
| Satisfaction | Z1 | 0.758 | |
| | Z2 | 0.810 | 0.853 |
| | Z3 | 0.788 | |
| | Z4 | 0.729 | |
| | Y1 | 0.664 | |
| | Y2 | 0.832 | |
| Customer loyalty | Y3 | 0.859 | |
| | Y4 | 0.833 | 0.873 |

In *Table 4*, it is explained that the loading factor scores for each construct shows the indicator value is at above 0.6 cut off point. It implies the service quality, customer satisfaction, and

customer loyalty constructs was statically valid. The testing has also shown that the Cronbach alpha score for each construct is higher that 0.6 which means the three constructs are statistically reliable.

### 5. Results

The test results of *Structural Equation Modelling* (SEM) analysis on full model can be seen in *Figure 2*. Meanwhile, *Table 5* elaborates the results of statistical test for each construct, mean standard deviation, matrix correlations among constructs by using Likert scale from 1 for the lowest to 5 for highest. The observed firms have service quality at level 3.5036 of average, customer satisfaction at level 3.4688, and customer loyalty at level 3.2292. All constructs also showed moderate level with average rate range at 3 rating scale.

The test results for confirmatory full model indicate good results which means meeting the goodness of fit criteria. Structure model was used to illustrate the research causality models with tiered relationship. The test results showed the

fulfilled goodness of fit criteria such as Chi-Square at 61.558 and the probability score at 0.492. The two assumptions have been fulfilled. The scores for GFI is at 0.949, AGFI at 0.925, and RMSEA at 0.000 which indicate that those scores have been in accordance with the predefined cut-off. These findings imply that the research model can be accepted and meets the determined criteria (standards).

For the relationship between exogenous and endogenous constructs in full model can be described in the *Figure 2*.

*Table 5*. Descriptive Statistic and Correlations of Matrix between Service Quality, Satisfaction and Loyalty Constructs

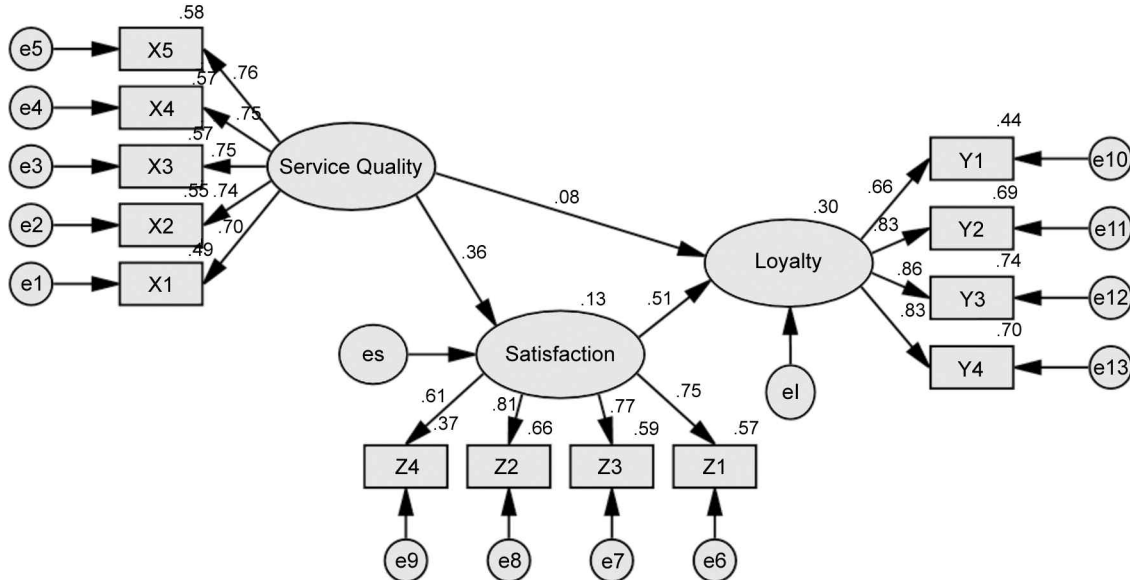|  | Mean | Standard Deviation | 1 | 2 | 3 |
|---|---|---|---|---|---|
| Service quality | 3.5036 | 0.57283 | 1.000 |  |  |
| Customer satisfaction | 3.4688 | 0.66352 | 0.325** | 1.000 |  |
| Customer Loyalty | 3.2292 | 0.73331 | 0.259 | 0.547** | 1.000 |



*Figure 2*. Full Model of Service Quality, Satisfaction and Loyalty Relationship

The following *Table 6* illustrates the standardized path coefficients of relationship among service quality and customer satisfaction and loyalty. The research findings are also displayed in *Table 3* which formulates the 3 hypotheses. The three hypotheses developed here were the association of service quality on customer loyalty and satisfaction, the association of customer satisfaction on customer loyalty.

*Table 6*.The Test Results of Path Coefficient of Relationship among Service Quality, Customer Satisfaction, and Loyalty

| Hypothesis | Description | Estimates | p-value | Result |
|---|---|---|---|---|
| H1 | Service Quality→Loyalty | 0.091 | 0.284 | Rejected |
| H2 | Service Quality→Satisfaction | 0.401 | 0.000 | Accepted |
| H3 | Satisfaction→Loyalty | 0.423 | 0.000 | Accepted |

*Note*: *Significant at $p \leq 0.05$; if (t) $\geq 1.96$

The relationships between service quality on customer loyalty and service quality and satisfaction on customer loyalty have been described in the previous table. The scores of t value and probability illustrate the positive and significant associations of each variable.

The first testing is to examine the influence of service quality on customer loyalty. The result shows insignificant relationship between service quality and loyalty as indicated with probability score at 0.284. Therefore, hypothesis 1 is rejected.

The second testing is to test the effect of service quality on customer satisfaction. The test result indicates a positive relationship between service quality and satisfaction as shown by probability score at 0.000. Hence, hypothesis 2 is accepted.

The third one is to examine the influence of service quality on customer loyalty. The test result indicates a positive association between service quality and loyalty as can be seen from the score of probability which is at 0.000. Thus, hypothesis 3 is accepted.

## 6. Conclusion

The aims of the research to examine the relationship between service quality on customer satisfaction and customer loyalty. The result of this empirical study prove the service quality has insignificance effect on customer loyalty. The result indicates that the quality of service that given by an organization be unable to enhancing customer loyalty.

Another research finding proves empirical study that the service quality has significance effect on customer satisfaction. This research suggests that empirical the provision of services quality can enhance customer satisfaction. Latest invention in this research indicates that customer satisfaction has significance effect on customer loyalty. The final result in this research found that quality of services directly insignificance influence on customer loyalty, but through customer satisfaction. If customers satisfied, then they will enhance customer loyalty.

## 7. Discussions and Managerial Implications

This study aims to examine the relationship of service quality and customer satisfaction on customer loyalty. The approach applied here uses Structural Equation Model (SEM). In measuring the service quality, 5 indicators are developed namely reliability, responsiveness, empathy, assurance, and tangible.

The test result of hypothesis 1 (H1) for the relationship service quality on customer loyalty shows that the service quality has insignificant effect on loyalty. It means, the indicators which directly represent service quality constructs unable to improve the customer loyalty. This finding is contrast to those previous researches which confirm the significant effect of service quality on customer loyalty as found in Beom and Hyun (2013) who test the association of outcome quality, interaction quality dam peer to peer quality on customer satisfaction of hospital service users.

The result of testing for hypothesis 2 (H2) of the relationship of service quality and customer satisfaction indicates a

significant influence of service quality on customer satisfaction. It implies that the indicators if service quality construct is able to enhance the customer satisfaction. This finding is in line with the previous studies as in (Panda & Das, 2014) who prove the significant effect of service quality on customer satisfaction. As also confirmed by Pantouvakis and Mpogiatzidis (2013), they found that service quality provides influence on customer satisfaction in hospitals. In their study, service quality is measured with several dimensions such as infrastructure, quality of employees, clinical care process, administrative procedure, image, social responsibility, and trust.

For hypothesis 3 (H3), a significant influence of customer satisfaction on customer loyalty is also found. This result confirms the previous findings as in (Mojtaba, 2012). Similarly, Wu (2011)also concludes that hospital image gives significant effect on customer loyalty and service quality. Another finding of this study also proves the significant influence of patients' satisfaction on loyalty.

The findings of this study would enable the hospital service quality, customer satisfaction to achieve customer loyalty with patients of hospitals. Future studies may extend the study scope to include a larger sample. Further, differences in the perceptions of patients' loyalty and antecedent and their patients' satisfaction levels could provide more insights into Indonesia hospital services. Future research could also attempt to investigate the influence of physical services and non physical services on hospital, which are the primary customers' loyalty of hospital services. The current study has considered only the service quality, customer satisfaction, and loyalty. Future studies could gather data on hospital customer service not only quantitative approach. Moreover in the future study can be using mix methods.

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