Effect Of Service Quality And Patient Satisfaction Towards Loyalty Of National Social Security Patient (Study Case At Hospital In Indonesia)

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ABSTRACT: *Service quality is the key to improve customer satisfaction on every industry both product or service, as satisfaction will determine the level of consumer loyalty to a product or service. Services can not be separated from the product because the consumers' assessment of products or services also depends on the quality of services received when consuming the product or service. Satisfaction towards a product or service will not only contribute a positive value but also will produce loyalty, and loyalty is going to be an asset for a product or service that ensure its sustainability in the minds of consumers. In line with this, the study aims to examine the effect of service quality and patient satisfaction towards loyalty and also the influence of quality of service to patient loyalty at Pelni Hospital in Jakarta. This study involved 200 respondents using Structural Equation Modeling (SEM). These results indicate that the quality of service and patient satisfaction has a direct influence on patient loyalty and service quality also has a direct influence on patient loyalty at Pelni Hospital.*
***Kata Kunci**: Service Quality, Consumer Satisfaction, Patient Loyalty.*

I. INTRODUCTION

Advancement in technology have brought so many advantages to society, especially in our daily activities. One of them in the health sector, progress in the health sector have changed a lot of good things in the advancement of methods and new discoveries. Currently, many hospitals offer packages of services not only for the patients themselves but also for the whole family. The diversity of services available are very diverse so that patients have a lot of options ranging from product to price. The hospital today is not only a common social facilities but also has had its own level based on the services and facilities, thus in order to achieve success a hospital must have a good image on the public eye in terms of its service.

Patients's loyalty become an important asset for a hospital. It will make the hospital able to put their position in society. Patient loyalty is shown not only in the form of loyalty, but also the willingness of patients to recommend the hospital to their family and also to others. This will have a very impactful effect for the hospital since the testimonies of the patients can be the basis of a strong consideration for other people to choose the hospital. Patients' loyalty also the main purpose of a hospital as patients with loyalty will always be a supporter to the hospital.

Hackl, Scharitzer, and Zuba (2000) had proved that customer satisfaction is a prerequisite for customer retention and loyalty. In a study conducted by Corbitt, Thanasankit, and Yi (2003) , it had investigated the effect of trust or reliability towards customer loyalty in the telecommunications sector in Bangladesh and found that trust and reliability have a significant effect to customer loyalty. This research propose a framework to investigate the effects of perceived quality of customer service, trustworthiness, or reliability, and customer satisfaction towards customer loyalty. Customer satisfaction had become an important mediating factor among perceived service quality and customer loyalty.

Customer satisfaction and customer loyalty is correlated both positively and also significantly. The results of previous analysis (Corbitt et al, 2003) is the basis to explain this hypothesis as they found that a good service quality has a positive effect on customer satisfaction. Related to the relationship among service quality and costumer loyalty, they found that service quality has a positive effect on customer loyalty. Trustworthiness have a positive effect on customer loyalty because customer satisfaction and trust were significantly associated with customer loyalty.

Service quality has been a major interest in the world, especially in the service industry. The key to success in winning the global competition at the present and in the future is by having a high quality of service. The demand for high-quality services is crucial as customer satisfaction is reflected positively in the competition. Improving the quality of service has become one of the most important strategies that are useful for service providers to differentiate itself from its competitors and thus put their position significantly better in

the marketplace (Cronin and Taylor, 1992). There are many studies that had studied the influence of service quality and patient satisfaction with patient loyalty. Those studies has overall results that suggests the same, that the quality of service, customer satisfaction, and customer loyalty has a very significant relationship. The whole indicators of the service quality also have effect except in research conducted by Sagib, Ghosh, Kumar , Zapan, and Barua (2009) which states that only three indicators that influence while the two indicators has no effect.

Based from those studies, it can be concluded that quality of service is a determinant of customer satisfaction and loyalty. However, these results differ with the condition at Pelni Hospital, as all services had been set to the maximum, the number of Non National Social Security patient decrease significantly. Currently, there are many studies that has studied the patient of hospital but still very limited number of research that conducting the research by distinguish the National Social Security types of patients as National Social Security is introduced in recent years by the government. Each hospital either public or private obliged to have a service for patients Nationa Social Security. Thus, in this study, researchers will examine the quality of hospital services for Non National Social Security patients as the number of this type of patients has declined significantly and the examine factors may that influence patient satisfaction and loyalty of Non National Social Security patients.

This study will analyze the quality of service after the policy of National Social Security implementation and the number of patients with non National Social Security especially from companies that had been decreased significantly while previously Pelni hospital had many non National Social Security patients. This decreasing number of Non National Social Security patients has been occurred continuously along with service quality complaints mainly in terms of comfort and service time as many patients National Social Security took long queues, while no improvement has been done.

II. LITERATURE REVIEW
Literature Review and Hypothesis Development
Service Quality

Parasuraman (1988) defined quality as a global assessment or attitude that associated with superiority of services which also shown as the general individual behavior towards company performance. Assessment of service quality is the extent and direction of the difference between perception and expectations of customers. Quality of service is one important elements in a service organization which should always be a concern by the CEO (Chief Excutive Officer) in order to promote the company. Quality of service can be a tool to measure the performance of the service organization. Good service quality may lead to customer satisfaction and loyalty. Building a good service quality should be the basis in roder to fulfill the needs of customers that aimed to perceived quality of customer (Tjiptono, 2004).

Reimann (2008) explained that the quality of customer service under the tolerance zone is the impact of high consumer disappointment. While the quality of service at the tolerance zone shows implies that the services has met the customer expectation (Pasuraman, 1991). Lovelock (1991) suggested that the services business is a system consisting of service operating system and service delivery systems. A system services business consist of service operating system, and service delivery system are parts that can be added value for consumers, such as the physical environment, direct contact and the parts that intangible for to the consumer which is the technical activities that not the existence cannot be seen by consumers, but shown as the results of its activities.

The following developments related to service quality measurement model by Parasuraman (1996) concluded that the 10 dimensions that are acceptable which then been shrunk into five dimensions as follows: (1) tangible; the manifestation of physical objects and services display; (2) reliability; the ability to deliver the promised services; (3) sensitify; the hope to serve customers and provide service quickly; (4) insurance; knowledge and courtesy of employees and their trustworthiness and (5) empathy; concern or attention to individual consumers.

Parasuraman (1996) have examined the 4 type of service including banking services, credit card companies, stock brokerage services and household appliance. These findings suggest that expectation and perception of service quality may include tangible. Tangible is a form, which refers to the physical environment organizations such as the company's facilities, devices and communication material.

Some researchers have found that the tangible or direct evidence is one of the evidence of the service quality. Direct evidence is what can be seen by the patient related to the nursing service received. Kozier (2004) reported the results of the health service is perceived by customers such as to avoid the pain. It is also aligned with Leininger (1991) that health services are aimed to provide and treatment and medication service that has more significant impact and can be seen for customers.

Reliability is the ability to deliver the promised service accurately and reliable (Parasuraman, 1996). In hospital health services it refers to what will be done with customers, access to services and the feasibility of written services provided for the customer. It also aligned with Newman (2004) which stated that service

provider should know and able to carry out their duties as required, have the responsibility of individuals, groups and communities from environmental interactions. By evaluating the results found (Roy in Kozier, 2004), Kozier (2004) stated that reliability have a positive impact on customer satisfaction. Another researchers, Alexander (2010) stated that the reliability have a significant effect on customer satisfaction.

Responsiveness is the desire of employees to assist customers and provide the appropriate services (Parasuraman, 1990). Providing health care, officers react quickly to customer needs. Such as helping to provide a cure or service customers whom not able to do something themselves, delivering services in timely manner and appropriate regulations (Marrelli, 1997). Newman (1989) stated that the staffs must proactively interact with customers and understand customer complaints as well as the response and determine variables that affect the customer's feelings.

Januarko, Ruswanti, and Wibowo (2013) mentioned that the responsiveness had the biggest contribution compared between those five other variables in influencing the purchase intentions. (Lichtenstein, 1993; Crouch, 2010) found that responsiveness has a high impact on customer satisfaction. They mentioned that the high responsiveness tends to be perceived as a high quality service as well (Crouch, 2009). This belief includes the ability, courtesy and trustworthiness which is owned by the employees, free from the risk of danger or doubt. According to Parasuraman (1990) belief is the knowledge and skills of staff from the lower level up to the upper level, to effectively communicate with customers. Newman (1989) stated that the staff in providing services must be able to communicate to be able to understand the needs or wishes of the customer. The communications skill of the staff can impact on the condition that may lead to inhibit physical functioning at its optimum (Brown, 2000). Research conducted by Susila (2004) stated that one of the most important things in the quality of service is the assurance. Assurance have significant value to customer satisfaction. The higher value of assurance it will bring more satisfied customers.

Empathy includes the ability to conduct relationships, deliver good communication and understanding the needs of the staff. Kozier (2004) asserts that empathy causes the staff to understand the needs of customers because empathy is an encouragement to someone to understand, help and feel what is perceived by others, as if she were experience the events as experienced by others (Newman, 1999). Research conducted by Wang and Yang (2010), found that a sense of empathy have a positive impact on customer satisfaction. In their study, Wang and Yang (2010) found that empathy has a significant influence on customer satisfaction in providing services. Wong Chun (2009) also mentions that empathy has a significant influence on customer satisfaction went to the hospital, then based on the results of studies above, we propose the following hypothesis:

H1: A high service quality will increase customer satisfaction.

Consumer Satisfaction

Satisfaction can be described as a happy feeling or disappointment in someone who emerged after comparing the perception with the results or performance of services with expectations (Parasuraman, 1991). Customer satisfaction is the main consequence of the quality of service and can determine the success of the organization's long-term existence. In general, customer satisfaction is influenced by customer expectation or early anticipation in receiving the services and it is estimated by the equation of customer satisfaction with the perception of reduced with expected performance. In other words, it can be described as the difference between the quality of service expected by the satisfaction derived (Zaiteni, 1996).

Zeithaml (2003) suggested that consumer satisfaction is an evaluation of a product or service that can fulfill their needs and expectations. Components of consumer attitudes representing satisfaction such as re-purchase, intention to recommend to other consumers, and commitment to the brand to not switch to a competitor. Satisfaction is prediction of consumer about what is going to happen related to their brand trust. The concept of total satisfaction is an overall evaluation of the consumer, after the consumer perceives a service on previous experience. The findings show that service quality has significant effect on satisfaction and positive effect on perceived value.

According to Tse and Wilten (1988) the indicator of customer satisfaction in receiving a service is (1) guarantee; means guarantee offered by the company to refund or fix to the damaged product after purchase; (2) response and ways of problem solving , response to and remedy of problems is the attitude of the employees in response to complaints and problems encountered by customers; (3) the experience of employees which consists of all the relationships between the customer and the employee. Advertising particularly in the case of communications related to the purchase; (4) the ease and comfort; convenience of acquisition is all the ease and comfort provided by the company to the products it produces.

Deliza (2010) stated that customer satisfaction has a positive effect on customer loyalty. In his research, Deliza (2010) found that customer satisfaction has a significant impact on customer loyalty. Younus, Rasheed, and Zia (2015) also mentions that customer satisfaction has a significant impact on customer loyalty, which is why we propose the hypothesis:

H2: High level of patient satisfaction will lead to high level of loyalty.

Consumer Loyalty

Person (1996) describe consumer loyalty as the mindset of customers who hold a favorable behavior against the company and is committed to repurchase and recommend products or services to other consumers. Kritigger (2005) defines loyalty as the tendency of consumers to behave towards a product by making purchases based on decision-making process. According to Darmesta (2003), who described that loyalty of repeat purchase intention can be interpreted as the behavior of consumers who only buy a product is simultaneously without including the aspect of taste or feeling.

Consumers who have high loyalty to the company is a valuable asset for the company. The characteristics of consumers who have high loyalty can be described as customer who makes a purchase on a regular basis, interested in buying other product beside the common product purchased, willing to promote other people to make a purchase or customers showing loyalty by not buying the competitor's. Repeat purchase intention can be described as the behavior of consumers who only buy a product more than once without including the aspect of feeling in it (Darmesta, 2003). Another definition describe that recurring purchases is the desire of customers to make repeat purchases (Wijaya, 2005). Instruments of purchase intentions stated by Parasuraman measured through indicators: (a) loyalty; (b)switching; (c) extra payment; (d) external assumptions; (e) internal assumptions. Fleet and Keller (2009) argued that there are two factors that affect consumer purchase intentions: (1) behavior of others; (2) unanticipated factors.

Customer loyalty is a behavioral impulse to commit a purchases repeatedly, and building customer loyalty towards a product or service produced by particular enterprises require a long time through a process of repeated purchase (Olson, 1993). Lovelock and Wright (2007) stated that loyalty has been used to describe the willingness of customers to continue to consume a product in the long term, with the purchase of goods and services repeatedly, and volunteered to recommend the company's products to other personal and colleagues. Although traditionally, loyalty has been used to describe the loyalty and devotion to the country, ideals, or individual.

Griffin in Hurriyati (2008) divides the phases of customer loyalty as follows: (i) suspect; those who might buy the product but does not have information about the company's products; (ii) prospect; everyone who has a need for a product and have the ability to buy them. At this stage they had information about the product through the recommendation of other; (iii) disqualified prospects; prospect who already know the existence of the product, but do not have a need for the product or do not have the ability to buy such products; (iv) first time customer; customers who buy for the first time. They are still a new customer; (v) repeat customers; customers who have purchased a product twice or more; (vi) clients; all customers who buy the company's products on a regular basis, and this relationship lasts a long time; and (vii) advocates; clients that actively support the company by providing a recommendation to other people to buy the products of the company.

Kesuma, et al. (2013) expressed loyalty only built by the quality of service that is delivered by the manufacturer and loyalty formed depending on how the quality of the service was made. The research concludes that there is influence between service quality on loyalty. So based on the results of studies above, we propose the following hypothesis:

H3: A good quality of service will create a high loyalty.

III. RESEARCH METHODS

Population and Sampling

In this study, the population of our study is the patients of Pelni Hospital in Jakarta in total 200 respondents. The analysis tools we use is Structural Equation Model (SEM) and the minimum number of samples are 200 respondents as required by SEM. In this research questionnaire contained 34 statements, thus the minimum number of samples that must be met is 170 respondents while in this study we took the 200 respondents.

Measurement

In this study, there are two independent variables (exogenous); quality of service and patient satisfaction and one dependent variable (endogenous) which is patient loyalty. This study measure the variables of service quality by using 22 indicators of Parasuraman (1994, 3 indicators of patient satisfaction from Kotler (2000) and 9 indicators for patient loyalty as of Pearson (1996). Furthermore, the measurement of the dimensions shown in the form of a questionnaire, which tested through the validity and reliability test.

Validity Test used the Confirmatory Factor Analysis to see the value of Kaiser-Meyer-Olkin (KMO) and Measures of Sampling Adequacy (MSA). In this test the value achieved must be greater than 0.5, which means that the factor analysis is appropriate, thus the research can be continued. All of the indicators whos valid value.. Raliaility test was conducted through seeking the Cronbach alpha values that greater than 0.6 which means reliable, thus that the indicators of the variables can be used for data collection in the study. The next stage, the data analyzed using analytical methods SEM (Structural Equation Modelling). SEM is able to

explain the relevance of variables in a complex as well as direct and indirect effects of one or more variable against another (Hair, Black, & Babin, 2013).

IV. RESULT AND DISCUSSION

This research focused on the impact of service quality and patient satisfaction towards patient loyalty and influence the quality of service to client satisfaction which the results show all hypothesis shows influencing results.

The result can be seen in Figure 1 .1 following:
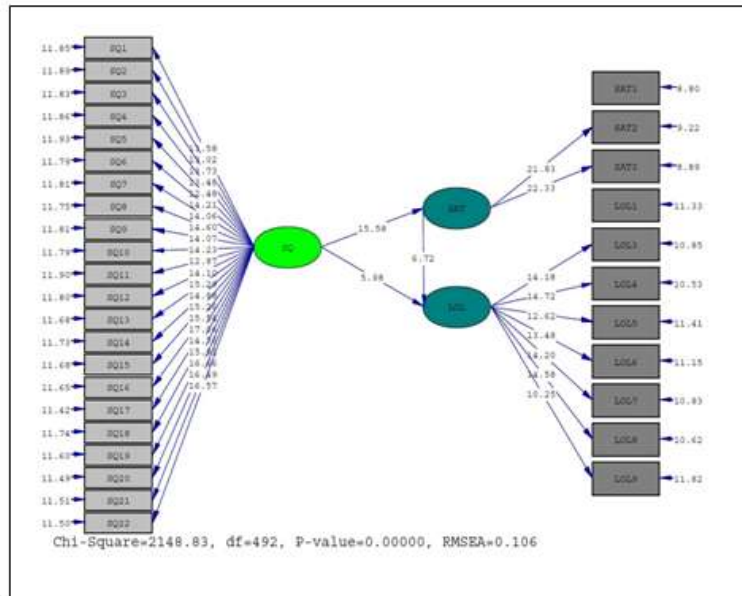
Source: Data analysis

Figure 1.1
Path Diagram T-Value

Index of Figure 1:
SQ (Service Quality), SAT (Satisfaction), and LOL(Loyalty).

Based on Figure 1.1 which show T-Value diagram of the hyphothesis, it can be summarized as below:

Table 1.1
Structural Model Relationship Result

Hypothesis	Statement	T-Value	Remark
H1	A high service quality will increase customer satisfaction.	**15,58**	Hypothesis Accepted
H2	High level of patient satisfaction will lead to high level of loyalty.	**6,72**	Hypothesis Accepted
H3	A good quality of service will create a high loyalty.	**5,98**	Hypothesis Accepted

Souce: data processing result

V. DISCUSSION

Based on the analysis result, it was found that the analysis supports the hypothesis H1 means there is an influence between service quality towards client satisfaction. This result shows that patient satisfaction is determined by the service quality of the hospital. The better the service quality delivered, it will be a positive impact on patient satisfaction and vice versa if the service quality bad then it will negatively affect patient satisfaction . The results of this study supports the results of previous studies of Kozier (2004) who reported the results that the health service is perceived by customers as to avoid the pain. It is also aligned to Leininger (1991) that health services is delivered in order to get a more accurate cure for customers. Other studies also have suggested that the indicator in the service quality that has an influence on satisfaction as mentioned in Parasuraman (1990) are assurance, the knowledge and skills of staff both lower level or the upper level, and effective communication with customers. Newman (1989) stated that the staffs in providing services must be able to communicate well and able to understand the needs of the customer. Because of the communications

style of each staff may impact the condition that can inhibit physical function (Brown, 2000). Research result from Susila (2004) also stated that one of the most important things in the quality of service is the assurance. Assurance has significant value to customer satisfaction and the high value of the assurance then may lead to more satisfied customers.

Kozier (2004) stated that empathy causes the staffs to understand the needs of customers because empathy is an encouragement to someone to understand, help and feel what is perceived by others, as if she were experiencing the feelings as experienced by others (Newman, 1999). Research Wang and Yang (2010) stated that how sense-of-empathy have a positive impact on customer satisfaction. In their study, Wang and Yang (2010) found that empathy has a significant influence on customer satisfaction in providing services. Wong Chun (2009) also mentions that empathy has a significant influence on customer satisfaction. It also shows that it is important for a hospital to constantly improve their service quality standards on each section so that the service experienced by the patient is standardized and accordance as the fee paid by the patient. The standardized service quality is especially important as the most of the contact that occurs in hospital is happened between the employees and the patients so that standardization is not only physically but also from the good hospitality that comes from the human resources. Thus it became clear that tangible, empathy, assurance, responsiveness, and reliability are factors that are important to be enhanced by the hospital to determine the hospital services quality.

Analysis result for second hypothesis (H2) found that there is significant results between patient satisfactions with patient loyalty. This shows that the loyalty of patients determined by patient satisfaction. The higher level of patient satisfaction, the higher the loyalty of patients become and vice versa, when the patient does not satisfied by the hospital service quality then the patient will not have a loyalty to the hospital.

The results of this study also support the results of previous studies by Deliza (2010) who stated that customer satisfaction has a positive effect on customer loyalty. Younus, Rasheed, and Zia (2015) also mentioned that customer satisfaction has a significant impact on customer loyalty. From the above description, can be concluded that customer satisfaction has influence on customer loyalty. The results of this study are also supports the statement that high loyalty arise because of the satisfaction that perceived by consumers after received the services. Each of loyal customers are consumers who have gained and find satisfaction continuously after receiving repetitive of services or products as loyalty does not grow only in a short time but it requires the experiences of both perceived and accepted by consumers. This study also shows that satisfaction is influenced by the quality of service is closely related because it will establish a customer loyalty that depends on the quality of service and satisfaction perceived.

In the third hypothesis test results (H3), it was found that there are significant results between the quality of service to patient loyalty. This indicates that the patient loyalty was also influenced by the perceived service quality of the patient. The better the quality of service, the higher the loyalty of patients to the hospital and vice versa when the patient does not get a good service quality from the hospital, the patient will not have a loyalty towards the hospital.

The results of this study further support the results of other studies as stated in Ozturkan, et al. (2009) that the service quality is a very important factor in increasing customer loyalty. Arab, et al. (2012) also argued that without the support of good quality services then a high loyalty cannot be developed. Kesuma, et al. (2013) expressed that loyalty only to be shaped by the quality of service that is owned by the service provider and the loyalty are formed depending on how the quality of the service was delivered. This result further indicates that service quality is the basis for loyalty because only good quality services will lead to develop the loyalty in the customer's mind. In alignment with the second hypothesis which also shows that loyalty is influenced by the quality of service and satisfaction then both are becoming the important factors that should be improved, i.e. the quality of service that is standardized even improved better thus will generate satisfaction and loyalty of patients to the hospital.

Manajerial Implications

This study aims to determine the factors that influence consumer loyalty as loyalty is the ultimate goal of any business person. Loyalty is the main attitude that become the strength of a product or service because a high loyalty from the consumer means the product or service provides can maintain their consumers and will not lose them easily. Loyalty in the service sector achieved in many stages, in the health service industry, especially in hospitals, loyalty is created with the experiences of service perceived by the patient and not only in consulting services and medication but also in various aspects, thus creating loyalty in consumers' minds. The next variable that addressed in this study is customer satisfaction and service quality, where these two are closely related because customer satisfaction is determined by the quality of service received by consumers. In this case the patient will get satisfaction only if the quality of service that delivered are in accordance with customer expectations. The results also proved that service quality, patient satisfaction , and loyalty of patients are variables that are interconnected and influencing each other.

Quality of service with the overall indicator is very influential in developing patient satisfaction which in this case means that all parts in the hospital should be assessed in order to build patient satisfaction. The first physical aspect related to quality of service is the equipment used by hospitals. Equipment utilized by hospitals should always be updated along with the technology. Location is also an important factor for a hospital because of the ease of reaching the location is very important in certain circumstances. Not only the location is important but also the surrounding environment as a support and in this case the hospital Pelni has been located at a location that is very strategic as it is located in the mid of capitals and have supporting access both for a private vehicle or public transportation.

The precision in the service delivery is a very important thing which the patients require fast service in timely manner. In this case, the part that is very important is the time accuracy of service, for example the registration section, polyclinics and pharmacy where frequent number of queues occurs on all of these three parts. To overcome this issue, it is certainly necessary to add the counter, doctors and pharmacy personnel in order to speed up the service. Hospitals PELNI in this case experienced problems due to increased number of National Social Security patient causing queues that take a long time. Workaround can be implemented by the hospital Pelni is to create a special queue for non National Social Security patients which have separated part start from the counter, polyclinics to pharmacies and various other services so that the patient does not in the same queue aiming to faster service. These solution is also aimed to overcome the problems of declining number of non National Social Security patients that occurs as for the hospital the public patient is a patient with a loyalty that is actually very important to immediately do the handling in keeping non National Social Security patients. The satisfaction derived by the patients of PELNI hospital for overall quality of the service received can be improved in accordance with the points that have been discussed above. Since patient satisfaction can be act as a benchmark for a success product or service, PELNI hospital must continue to make innovations in the service quality so that patient satisfaction continues to arise due to innovations that aligned with developments in technology and the health sector. This will impact to reliability that will be maintained continuously as there are also findings that service quality has effect on patient loyalty thus it becomes very important to always keep improving the quality of service without exception in order to support services that are carried out both in terms of health services and human resources. Patient satisfaction built from the quality of service thus it become the main factor that must be considered and delivered as good as possible so that the patient will always be satisfied and has their loyalty towards the hospital PELNI.

VI. CONCLUSION

Conclusion

Based on the analysis result of this study, it can be concluded that the quality of service, satisfaction and loyalty which are the variables examined in this study, show a result that the quality of service has effect on satisfaction and loyalty and service quality has a direct influence towards patient loyalty. The results of this research support other previous research that referenced while also have findings related to demographics that patients aged 26-29 years is the group of patients who are very sensitive to the quality of service. This also in accordance with the character of Indonesian consumers that consumers at the age of 26- 29 is a critical age where mental maturation is in process where little things can triggers the perception that shown as consumerism culture in Indonesia.

Lmitation and Suggestion

In a study there should be limitations that put into consideration for future research. Limitations of this study is the respondent is limited only in the DKI Jakarta area and the respondents are limited to hospital Pelni in Jakarta so the results of this study do not represent the respondent at the other hospital. The second limitation is in terms of the variables where there are still other variables are not taken into account such as the background of demographic details like living environment, work background, and other factors. And the variable social marketing , marketing mix , and other variables that might have an influence on patient loyalty.

Based on the conclusions and limitations, the results of this study can provide benefit as reference for future research. However, as this study has its limitations as described above, the number of variables and objects of research can be considered in further research as a room for development. Future research may improve to other marketing mix variable in order to determine the level of influence on customer loyalty.

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