

The Influence of Service Quality, Image and Facility of Hospital on Patient Loyalty Through Patient Satisfaction with BPJS Kesehatan at Type C Hospitals in Jember

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Abstract: *This research aims to analyze the influence of hospital service quality, image and facility of hospital on patient loyalty through patient satisfaction. This research is explanatory research. The sampling technique in this research was purposive sampling. Respondents in this study were BPJS Kesehatan patients who received services at type C private hospitals in Jember at least 6 months. Total sample of this research is 200 patients. This research's data were processed using Structural Equation Modeling (SEM) analysis technique using AMOS 24th version. This research proves that hospital service quality and hospital facility have a significant influence directly or indirectly on patient loyalty through patient satisfaction. Patient satisfaction has a significant influence on patient loyalty. Hospital image has no significant influence on patient satisfaction and patient loyalty.*

Key Word: *Hospital service quality, Hospital image, Hospital Facility, Patient satisfaction, Patient loyalty*

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I. Introduction

Indonesia is a developing country where with a population of 273 million people, Indonesia has great needs in the health sector. Indonesia has a health insurance program, namely BPJS Kesehatan (Badan Penyelenggara Jaminan Sosial Kesehatan) which has a membership of 86% of Indonesia's population until January 2022. The payment of healthcare is dominated by BPJS Kesehatan.

Hospitals in Indonesia have increased the number from year to year (Badan Pusat Statistik, 2022). Hospitals as a business entity have an interest in getting patients, which means a marketing strategy is needed. The marketing strategy carried out relates to access to services, types of services, service quality, service costs, service results, and communication with consumers (Dubey & Sahu, 2019). BPJS Kesehatan also makes management in hospitals adapt to BPJS Kesehatan's rules.

Patient loyalty is the goal of all health services, one of which is a hospital. Research by Sibarani & Riani (2017) and Sitio & Ali (2019) at hospitals explain that the hospital services quality, hospital image, and hospital facility influence patient satisfaction and patient loyalty. Previous research by Yulisetiari & Marwani (2021) in Jember at the retail sector explains how consumer satisfaction can influence consumer loyalty. Other results were obtained by Asnawi, et al. (2019) explained that hospital image has an influence on patient satisfaction but has no influence on patient loyalty. The different results of previous research made this research further explore the influence of hospital image on patient loyalty. Respondents to this research were 200 BPJS Kesehatan patients who received health services at type C hospitals in Jember.

II. Literature Review

According to Kotler & Keller (2016: 179), consumer behavior is the study of how individuals, groups and organizations to select, buy and use product, services, ideas and experiences to satisfy their need and want. According to Setiadi (2015: 89), consumer behavior is influenced by consumer resources, motivation and involvement, consumer knowledge, attitudes and status.

Service quality according to Tjiptono (2016: 59) is the level of excellence that expected by customer and control over that level of excellence to fulfill customer desires. The service quality in the view of customer varies depending on how customer perceive of the service. Tjiptono (2016: 65) writes that there are five indicators of service quality, namely tangibles, reliability, responsiveness, assurance and empathy.

Image according to Kotler & Keller (2016: 347) is the public's perception of the company or its products. Image is a component of the company which includes the company's good name, reputation or expertise, which are factors that often influence the buyer's decision. A good image for a business sector will help attract customer and make it easier for products to enter the community. Kotler & Keller (2016: 349) wrote four image indicators, namely personality, reputation, value, and corporate identity.

Facility according to Tjiptono (2014: 65) is the needs and expectations of customers, both physical and psychological to provide comfort. Facility is not limited to what customers see and feel directly, but all things that in the make customer more comfortable and assisted in the service process. Sudaryono (2016: 41) explains that the facility used in service sector have four indicators, namely facility conditions, completeness, interior and exterior design and cleanliness.

According to Kotler & Keller (2016: 153), consumer satisfaction is a person's feeling of satisfaction or disappointment resulting from a comparison of product performance or results with expectations. If the performance is less than expectations, the customer will be disappointed and if it matches expectations, the consumer will be satisfied. Tjiptono (2016: 101) explains two indicators of consumer satisfaction, namely suitability of expectations and intention to return.

Consumer loyalty according to Kotler & Keller (2016: 138) is a commitment held by consumers to buy or use again a products or services from the same producer in the future even though there are other similar products or services. Hurriyati (2005: 153) states that consumer loyalty has an important role in a company, obtaining loyal customers can improve financial performance and maintain the viability of the company. In an prosses to make loyal customers, a company need long time because it requires steps to gain the trust of consumers. Kotler & Keller (2016: 57) explains three indicators of customer loyalty, namely repeat (repeat purchases), referrals (recommendations to other consumers), and retention (not influenced by other similar products).

III. Conceptual Model

The conceptual framework of this research aims to see the connection between the hospital service quality (X1), hospital image (X2), and hospital facility (X3) as independent variables, then patient loyalty (Z) as dependent variable and patient satisfaction (Y) as an intervening variable. From the research background above, the conceptual framework is described as follows :

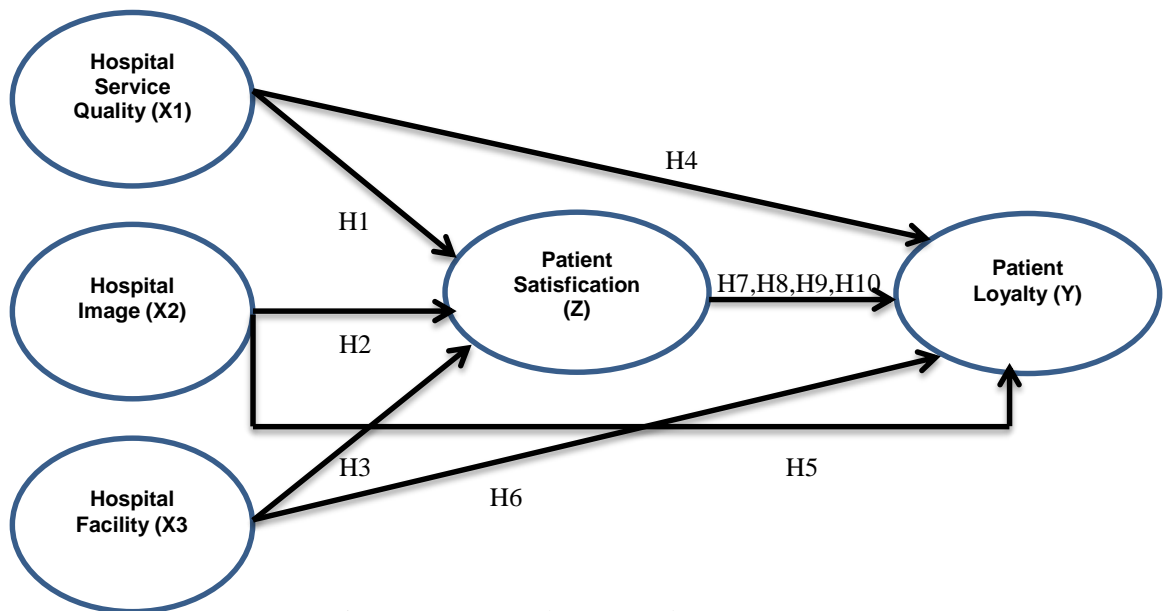


Figure 1. Conceptual Framework

Hypothesis

1. The Influence of Hospital Service Quality on Patient Satisfaction

Research by Sibarani & Riani (2017) states that a good health service will achieve service goals, namely comfortable service and appropriate treatment which will lead to patient satisfaction. Research by Yulisetiari, et al. (2022c) shows that good service will meet or exceed the customer expectations, so the better service will increase the customer satisfaction. Research by Yin & Lin (2020) explains that in a health service, in addition to following existing protocols, it is necessary to add what the patient's wishes to make patient feel better in service. Based on previous research, the research hypothesis proposed is as follows :

H1: Hospital service quality has a significant influence on BPJS Kesehatan patient satisfaction in Jember

2. The Influence of Hospital Image on Patient Satisfaction

Research by Ardiani, et al. (2020) at a state hospital in Palembang described how the poor image of the hospital created a bad perception of hospital services and made patients not too satisfied with what was provided. Research by Asnawi, et al. (2019) described that patients who seek treatment at well-known hospitals will lead to patient satisfaction. Research by Yulisetiari & Prahasta (2019) explains how the image of the famous Telkom brand creates satisfaction for its users in Jember. Based on previous research, the research hypothesis proposed is as follows :

H2: Hospital image has a significant influence on BPJS Kesehatan patient satisfaction in Jember

3. The Influence of Hospital Facility on Patient Satisfaction

Research by Sitio & Ali (2019) at a special surgical hospital in Jakarta shows that grand and clean facilities have a positive impact on patient satisfaction. Research by Byre & Mea (2020) at a puskesmas (public healthcare) shows that patient satisfaction increases if the puskesmas has medical and non-medical facilities needed by patients. Good facility management at the hospital simplifies the service process and makes patients more comfortable receiving services (Pheng & Rui, 2016: 45). Based on the theory and previous research, the research hypothesis proposed is as follows :

H3: Hospital facility has a significant influence on BPJS Kesehatan patient satisfaction in Jember

4. The Influence of Hospital Service Quality on Patient Loyalty

Research by Syah, et al. (2021) explained that good service makes patients satisfied with the service and then they are not interested in finding another hospital and always back for treatment. Research by Suroso (2017) explains that good service quality will make consumers trust which will increase consumer loyalty to a company. Research by Yulisetiari & Marwani (2021) explains that good service makes consumers more inclined to shop again. That research also explains how service quality influences consumer loyalty through customer satisfaction. Based on previous research, the research hypothesis proposed is as follows :

H4: Hospital service quality has a significant influence on BPJS Kesehatan patient loyalty in Jember

H8: Hospital service quality has a significant influence on patient loyalty through patient satisfaction of BPJS Kesehatan patient in Jember

5. The Influence of Hospital Image on Patient Loyalty

Research by Ardiani, et al. (2020) described a bad image of the hospital that caused patients to reduce visits to the hospital so that patient loyalty was counted low, where it could be concluded that image had an effect on patient loyalty. Research by Yulisetiari & Marwani (2021) explains that the better brand image affects consumer satisfaction and will increase consumer loyalty. Based on previous research, the research hypothesis proposed is as follows :

H5: Hospital image has a significant influence on BPJS Kesehatan patient loyalty in Jember

H9: hospital image has a significant influence on patient loyalty through patient satisfaction of BPJS Kesehatan patient in Jember

6. The Influence of Hospital Facility on Patient Loyalty

Tjiptono (2016: 95) explains that there is an influence between facilities at service providers with an increase in service quality accompanied by customer loyalty to service providers. Research from Sitio & Ali (2019) shows that unique and good facilities have a positive impact on patient satisfaction and affect patient loyalty. Based on the theory and previous research, the research hypothesis proposed is as follows :

H6: Hospital facility has a significant influence on BPJS Kesehatan patient loyalty in Jember

H10: hospital facility has a significant influence on patient loyalty through patient satisfaction of BPJS Kesehatan patient in Jember

7. The Influence of Patient Satisfaction on Patient Loyalty

Research by Yulisetiari, et al. (2022b) explain how e-commerce customer satisfaction can increase customer loyalty by increasing transactions in subsequent purchases. Research by Sibarani & Riani (2017) states that patient satisfaction has a positive impact on patient trust in the hospital visited. Based on previous research, the research hypothesis proposed is as follows :

H7: Patient satisfaction has a significant influence on BPJS Kesehatan patient loyalty in Jember

IV. Material And Methods

This research is an explanatory research. The research was conducted in Jember, East Java, Indonesia in 3 sub-districts namely Kaliwates, Patrang and Summersari. The research was conducted from November 2022 to January 2023. The number of samples used was 200 respondents calculated according to Hair, et al. (2014: 676). Respondents in this study were BPJS Kesehatan patients who received services at a type C private hospital in Jember in the last 6 months.

The data in this study were stored in SPSS and then analyzed using the Structural Equation Model (SEM) with the AMOS 24th version. The data will pass the validity and reliability tests and then will be analyzed after passing the classical assumption test to produce the final analysis results.

V. Result and Discussion

Table 1 shows that of the 8 criteria used to check the fitness of the model. 7 criteria meet Good Fit and 1 criteria meets Marginal Fit. Therefore, the equations concluded by the SEM model can be said to be in agreement with the data.

Table 1. Result of Goodness of Fit

Model Fit Criteria	Model Fit Value	Standart	Result
X2-chi square	127,222	≤ 149,88	Good Fit
Significance Probability	0,379	≥ 0,05	Good Fit
RMSEA	0,13	≤ 0,08	Marginal Fit
GFI	0,938	≥ 0,90	Good Fit
AGFI	0,914	≥ 0,90	Good Fit
CMIN/DF	1,034	≤ 2,0 or 3,0	Good Fit
TLI	0,998	≥ 0,95	Good Fit
CFI	0,999	≥ 0,95	Good Fit

Source : Primary Data

After check the Goodness of Fit, the next step is to do a causality test to determine the effect of exogenous variables on endogenous variables. The results of the causality test are presented in the Table 2.

Table 2. Result of Causality Test

Hypothesis	Path Coefficient	CR	P-Value	Result
Patient Satisfaction ← Hospital Service Quality	0,500	7,285	0,000	Significant
Patient Satisfaction ← Hospital Image	0,002	0,045	0,964	Not Significant
Patient Satisfaction ← Hospital Facility	0,313	4,670	0,000	Significant
Patient Loyalty ← Hospital Service Quality	0,341	4,981	0,000	Significant
Patient Loyalty ← Hospital Image	0,037	0,993	0,321	Not Significant
Patient Loyalty ← Hospital Facility	0,178	3,100	0,002	Significant
Patient Loyalty ← Patient Satisfaction	0,442	5,050	0,000	Significant

Source : Primary Data

The results of this research show that hospital service quality has a significant influence on patient satisfaction. This result support the first hypothesis (H1) which states that hospital service quality has a significant influence on patient satisfaction with BPJS Kesehatan in Jember. The coefficient value is 0,500 in a positive direction, which means patient satisfaction will increase when the value of hospital service quality is higher. Satisfaction results from how the service meets the expectations of consumers. Patients always hope for good hospital service quality, when the service is good enough so the patient will be satisfied. This research has same results with previous research by Sibarani & Riani (2017), Lin & Yin (2020), Byre & Mea (2020), Yulisetiari & Marwani (2021), Yulisetiari, et al. (2022a), and Yulisetiari, et al. (2022c) which state that service quality has a significant influence on satisfaction.

The results of this research show that hospital image doesn't have a significant influence on patient satisfaction. This result reject the second hypothesis (H2) which states that hospital image has a significant influence on patient satisfaction with BPJS Kesehatan in Jember. This explains that the value of hospital image doesn't affect the value of patient satisfaction. The results of this reserach support previous research by Adi & Besuki (2019) and Rusmahafi & Wulandari (2020) which explained how image doesn't influence consumer satisfaction. This happens because there are several brands engaged in the same field that have the same image in the consumer's mind. Consumers are dissatisfied with their choice of a brand because there is no difference in image between brands.

The results of this research show that hospital facility has a significant influence on patient satisfaction. This result support the third hypothesis (H3) which states that hospital facility has a significant influence on patient satisfaction with BPJS Kesehatan in Jember. The coefficient value is 0,313 in a positive direction, which means patient satisfaction will increase when the value of hospital facility is higher. Facilities at the hospital support the course of services so that they can process well. Facilities between hospitals have their own standards that are suited to the needs of their patients. Facilities that fullfil what patient needs will increase

patient satisfaction. This research has same results with previous research by Sitio & Ali (2019) and Byre & Mea (2020) which stated that facility has a significant influence on satisfaction.

The results of this research show that hospital service quality has a significant influence on patient loyalty. This result support the fourth hypothesis (H4) which states that hospital service quality has a significant influence on patient loyalty with BPJS Kesehatan in Jember. The coefficient value is 0,341 in a positive direction, which means patient loyalty will increase when the value of hospital service quality is higher. Good hospital service quality will make patients trust the quality of the hospital. Patient trust will make the patient like to visit again when they need health service so that make the patient become loyal. This research has same results with previous research by Asnawi, et al. (2019), Sitio & Ali (2019), Ardiani, et al. (2020), Lin & Yin (2020), and Yulisetiari & Marwani (2021) which state that service quality has a significant influence on loyalty.

The results of this research show that hospital image doesn't have a significant influence on patient loyalty. This result reject the fifth hypothesis (H5) which stated that hospital image has a significant influence on patient loyalty with BPJS Kesehatan in Jember. This explains that the value of the hospital's image doesn't influence the patient loyalty. According to Thomas (2020: 155-156), consumption activities by consumers of health services and medical devices aren't a planned action so that consumer choices aren't based on well-known health service providers but rather on how these health service providers can handle health problems properly. This research has same results with previous research by Asnawi, et al. (2019) which explains that hospital image has no influence on patient loyalty.

The results of this research show that hospital facility has a significant influence on patient loyalty. This result support the sixth hypothesis (H6) which states that hospital facility has a significant influence on patient loyalty with BPJS Kesehatan in Jember. The coefficient value is 0,178 in a positive direction, which means patient loyalty will increase when the value of hospital facility is higher. According to Thomas (2020: 133-134), patients don't think about the quality of services based on standards or not. Patients sometimes judge the hospital not only from the service but based on the facilities at the hospital which are seen as good. This research has same results with previous research by Sitio & Ali (2019) which states that hospital facility has a significant influence on patient loyalty.

The results of this research show that patient satisfaction has a significant influence on patient loyalty. This result support the seventh hypothesis (H7) which states that patient satisfaction has a significant influence on patient loyalty with BPJS Kesehatan in Jember. The coefficient value is 0,442 in a positive direction, which means patient loyalty will increase when the value of patient satisfaction is higher. Research by Asnawi, et al. (2019) and Sitio & Ali (2019) explained that patient satisfaction will increase patient's trust in the hospital where patients will share their good experiences while receiving services and make repeated visits to the hospital. This research has same results with previous research by Asnawi, et al. (2019), Sitio & Ali (2019), Ardiani, et al. (2020), Yulisetiari & Mawarni (2021), and Yulisetiari, et al. (2022b) which states that satisfaction has a significant influence on loyalty.

The results of this research explain the direct, indirect and total effects of hospital service quality, hospital image and hospital facility on patient loyalty through patient satisfaction. The results obtained show that the direct effect has a higher influence value than the indirect effect so that patient satisfaction can be said to be an intervening variable between hospital service quality and hospital facility on patient loyalty despite pseudo mediation. Pseudo mediation occurs because the research found that the level of satisfaction of BPJS Kesehatan patient at private hospitals in Jember was relatively high.

The results showed that the value of the direct influence between hospital service quality on patient loyalty is 0,341 which is greater than the indirect influence between hospital service quality on patient loyalty through patient satisfaction of 0,254 that support the eighth hypothesis (H8) which states the hospital services quality has a significant influence on patient loyalty through patient satisfaction at BPJS Kesehatan in Jember. The results showed that the value of the direct influence between hospital facility on patient loyalty is 0,178 which is greater than the indirect influence between hospital facility on patient loyalty through patient satisfaction of 0,149 that support the tenth hypothesis (H10) which states that hospital facility has a significant influence on patient loyalty through patient satisfaction at BPJS Kesehatan in Jember. The results showed that there is no significant direct or indirect influence between hospital image and patient loyalty that reject the ninth hypothesis (H9) which states that hospital image has a significant influence on patient loyalty through patient satisfaction at BPJS Kesehatan in Jember.

VI. Conclusion

The results of this research describe that the hospital service quality and hospital facility have a significant positive influence on patient satisfaction. The hospital service quality and hospital facility have a significant positive influence on patient loyalty directly or indirectly through patient satisfaction. Patient satisfaction acts as an intervening variable in the results of this research. Patient satisfaction has a significant

positive influence on patient loyalty. Hospital image has no significant influence on patient satisfaction and patient loyalty. hospital service quality has the greatest influence on patient satisfaction and patient loyalty.

This research can bring idea to hospital management to improve the service quality and facilities with the aim of increasing patient satisfaction and make patient loyalty increase. Hospitals are required to have good service quality and facilities according to patient needs to make patients loyal.

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