

DETERMINANTS OF CUSTOMER LOYALTY IN MURNI TEGUH HOSPITAL IN BALI

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Abstract

This research was conducted on patients at Murni Teguh Hospital Tuban Bali to find out whether price fairness and service quality have an influence on customer loyalty through customer satisfaction. The main reason this research was conducted was to find out whether these factors contributed to the positive assessment of patients towards the Teguh Tuban Bali Murni Hospital. This research is qualitative in nature with the data collection technique used is a questionnaire, with a sample size of 330 respondents, the data analysis technique used is PLS-SEM using the SmartPLS statistical application. The research results show that price fairness and service quality have a significant and positive effect on customer satisfaction. Apart from that, it was also found that price fairness, service quality and customer satisfaction have a significant and positive effect on customer loyalty.

Keywords: *Customer loyalty; customer satisfaction; price fairness; and service quality.*

INTRODUCTION

The development of technology and communications has caused competition in various industries to become increasingly fierce, including the hospital industry. Currently, every hospital manager is required to be able to develop and transform to keep up with technological developments so that they can provide better services and strengthen their business (Mulyana, 2020). Competition between hospitals is especially getting tighter in areas that have a high population concentration or are tourist destination areas such as Bali, especially in the midst of the government project to make Bali not only a conventional tourist destination but also a Special Economic Health Zone (SEZ) for competing with international hospitals in countries such as Singapore, Malaysia and Australia (Dahono, 2022).

This project has caused many companies or hospital industry players to expand to Bali, one of which is Murni Teguh Hospital. Murni Teguh Hospital is a private hospital under the auspices of PT Murni Sadar Kasih Abadi and currently has a total of eight hospitals. Murni Teguh Tuban Hospital, Bali is the newest hospital, which was founded on December 12 2021 in the Tuban area, Bali. As a newly established hospital, RS Murni Teguh Tuban is a new "entrant" and must face competition with other hospitals that have been established and known to the public for longer. Bali itself currently has 34 private hospitals, the majority of which are class C hospitals such as Murni Teguh Tuban Hospital.

As a relatively new hospital, Murni Teguh Hospital must compete with hospitals that have been around for a long time and already have advantages, especially in building patient loyalty. A consumer's loyalty provides many benefits to a business or company, the most important of which is consumer retention which is realized in the form of purchases or return visits to the same company (Sari et al., 2018). Therefore, analyzing the factors that can influence consumer loyalty to Murni Teguh Hospital is very relevant to do, especially to understand how newly established hospitals can compete with hospitals that have been established for a long time.

One of the main components that is seen to influence consumer loyalty is satisfaction. Previous research by Dewi (2016), Sari et al. (2018), Junaedi et al. (2022) and Yum and Yoo (2023) found that consumer satisfaction has a significant and positive impact or influence on loyalty. Satisfaction itself is influenced by various factors, some of which are price fairness (Bernarto et al., 2022) and service quality (Zygiaris et al., 2022).

Price fairness is an evaluation or judgment from a consumer who compares the fairness of the costs or prices they pay to a company with the benefits they get or the costs or prices charged by other companies (Herawaty et al., 2016). The availability of access to make payments using BPJS and insurance at Teguh Tuban Murni Hospital

is an important aspect of price fairness, because it provides more options for patients to make payments according to their abilities and choices. Previous research by Herawaty et al. (2016), Bernardo et al. (2022) and Junaedi et al. (2022) found that price fairness has a significant and positive influence on consumer loyalty. However, there are several studies that have different results, research by Sofiana and Prihandono (2019), Atmaja and Yasa (2020) and Octaviani et al. (2021) found that price fairness does not have a significant influence on customer loyalty. Service quality is a consumer's assessment or evaluation of how capable a company is in providing or serving their needs (Cahyono et al., 2023). Service quality is seen as one of the main determinants or factors that influence consumer satisfaction (Noerchoidah, 2017). Previous research by Noerchoidah (2017), Cahyono et al. (2023), and Soebandhi et al. (2020) found that service quality has a significant and positive influence on customer loyalty. However, there are several other studies that found different results, such as research by Sari et al. (2018) and Siewanto and Marchyta (2022) who found that service quality does not have a significant influence on customer loyalty.

Price Fairness

Price is an important aspect in the marketing mix or also known as the 7Ps, the role of the marketing mix is very crucial in helping a company or marketer in designing a marketing strategy for its product or service (Bustomi & Dewi, 2022). Hendratmoko (2019) explains that determining the price of a product or service by a company must be based on an analysis and consideration of the segment or target market, as well as consumers' perceptions of the level of affordability and appropriateness of the price with the benefits or satisfaction they get. Consumers often use price feasibility as the main benchmark in making decisions to buy and use a product or service (Alzoubi & Inairat, 2020). Therefore, the concept of price fairness or price fairness is an important concept in price management.

The influence of price fairness on customer satisfaction according to research conducted by Bernardo et al. (2022) occurs when a consumer feels that the price or fee charged to them in return for the services provided by a company, is felt to provide greater benefits or value than the price. According to Bustomi and Dewi (2022), the influence of price fairness can also be explained because price is one of the main factors or determinants that shape a consumer's satisfaction, so that perceptions of price fairness will directly contribute to the formation of their satisfaction. Meanwhile, research by Zhao et al. (2021) emphasized that price determination by a company must be carried out by taking into account consumers' possible perceptions of price fairness, especially when compared with prices on the market or prices charged by competitors.

H1: Price fairness has a positive effect on customer satisfaction

Marina et al. (2016) explain that customer loyalty has an important role in ensuring that a company has a competitive advantage over its competitors. One of the factors that is able to build consumer loyalty is if consumers have a positive perception of prices, especially the fairness of the price of a product or service when compared with the price or benefits of a competing company's products or services. When consumers feel that the price they pay to obtain a product or service is lower than competing companies or provides more benefits, a positive perception of price fairness will be formed, which will then encourage them to develop a commitment or desire to be loyal to a company (Sofiana & Prihandono, 2019).

H2: Price fairness has a positive effect on customer loyalty

Service Quality

The concept of service quality is one of the main components of every company, be it services or manufacturing. However, this concept is very crucial on service companies because of the characteristics of service companies where a service provided to consumers is the main "product" of the company, so that good or bad service will directly influence consumers' perceptions of the company (Zygiaris et al., 2022). Candra and Juliani (2018) explain that service quality is a consumer's assessment of the services provided by a company over a certain period of time, where this assessment forms a certain attitude or behavior towards the company which depends on the level of satisfaction or dissatisfaction of the consumer/ Service quality can also be used as a measuring tool for how good the level of service a company provides to its consumers, as well as as a measure of how successful a company is in meeting consumer expectations regarding service (Miswanto & Angelia, 2017).

Research by Zygiaris et al. (2022) found that service quality is a crucial factor in building customer satisfaction for companies operating in the service sector, especially because of the high level of customer contact between company staff or workers and consumers. Soebandhi et al. (2020) explained that the main goal of a company in providing quality service to its consumers is to obtain their satisfaction, especially because satisfaction can provide various benefits or advantages for the company. Every company has the desire to establish long-term

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relationships with its consumers, where this can only be possible if their consumers feel happy or satisfied with the performance of the company, therefore, to ensure that consumers feel satisfied and are willing to build long-term, every company must pay attention to the quality of their service to consumers (Miswanto & Angelia, 2017).

H3: Service quality has a positive effect on customer satisfaction

Previous research such as by Dewi (2016), Fida et al. (2020) and Yum and Yoo (2023) found that service quality has a positive and significant influence on customer loyalty, which indicates that the higher the consumer's perception of the quality of the service provided, the higher their loyalty will be. However, there are several other studies that found different results, such as research by Sari et al. (2018) and Siewanto and Marchyta (2022) who found that service quality does not have a significant influence on customer loyalty.

H4: Service quality has a positive effect on customer loyalty

Customer Satisfaction

Consumer satisfaction is currently a concept that is very much considered by every business unit, especially because of its ability to provide various benefits for the company in the event of satisfaction, as well as provide losses for the company in the event of dissatisfaction. Customer satisfaction can be defined as a person's feelings towards a product or service they use which is formed from a comparison between the performance of the product or service and the consumer's initial expectations. When the performance successfully matches or exceeds expectations then satisfaction will occur, but conversely if the performance is below the expectations then there will be dissatisfaction (Noerchoidah, 2017). Zygiaris et al. (2022) views consumer satisfaction as a subjective measurement of how much the consumer's needs or desires are fulfilled by the products or services produced by a company.

Loyalty is a form of long-term commitment from a consumer to continue using a company's products or services. This commitment is formed when a consumer feels that the company has succeeded in fulfilling their needs or desires well, which results in satisfaction (Yum & Yoo, 2023). Basically, satisfaction is one of the most important antecedents or factors forming loyalty, because a satisfied consumer has a greater opportunity to be willing to build a long-term commitment with the company which is shown in an attitude of loyalty (Dewi, 2016). Apart from that, research by Sari et al. (2018) also found that a consumer who is satisfied with a product or service will show resistance to changing to another competitor's product or service, therefore consumer satisfaction is seen as very important for companies, especially to maintain and keep old consumers from move to its competitors. Another study by Zygiaris et al. (2022) also emphasize that customer satisfaction is very important for a company because it directly influences customer retention and customer loyalty.

H5: Customer satisfaction has a positive effect on customer loyalty

Conceptual Framework

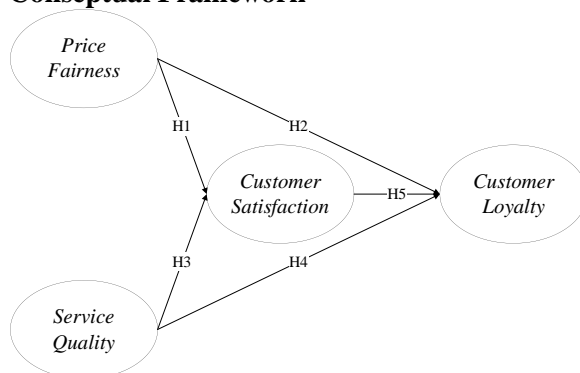


Image 1. Conceptual Framework

Source: Previous Research

RESULTS AND DISCUSSION

The service quality variable is measured using five dimensions, therefore a higher order construct test is carried out first, namely:

Table 1. Higher Order Construct

Variable	Dimensions	Loading Factor	AVE
Service Quality (SQ)	Tangibles	0.662	0.590
	Reliability	0.856	
	Responsiveness	0.711	
	Assurance	0.850	
	Empathy	0.743	

Sources: Data processing results

The calculation results of the AVE value for the Service Quality variable are greater than 0.500, therefore it can be explained that at the higher order construct testing stage the Service Quality variable is valid. Apart from that, even though the loading factor value in the Tangibles dimension is lower than 0.7, because the value is still above 0.4 and the AVE calculation results are more than 0.500, according to Sarstedt et al. (2017) can be maintained. Therefore, the next step is to test the lower order construct.

Table 2. Lower Order Construct

Variable	Item	Loading Factor	AVE
Price Fairness (PF)	PF1	0.756	0.564
	PF2	0.767	
	PF3	0.743	
	PF4	0.739	
Tangibles	SQ1	0.736	0.580
	SQ2	0.752	
	SQ3	0.723	
	SQ4	0.798	
	SQ5	0.796	
	SQ6	0.732	
Reliability	SQ7	0.761	0.589
	SQ8	0.812	
	SQ9	0.726	
	SQ10	0.801	
Responsiveness	SQ13	0.800	0.610
	SQ14	0.816	
	SQ15	0.750	
	SQ16	0.756	
	SQ17	0.807	
Assurance	SQ19	0.754	0.618
	SQ20	0.837	
	SQ21	0.742	
	SQ22	0.778	
Empathy	SQ23	0.731	0.597
	SQ24	0.795	
	SQ25	0.803	
	SQ26	0.755	
Customer Satisfaction (CS)	CS1	0.730	0.591
	CS2	0.779	
	CS3	0.747	

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Variable	Item	Loading Factor	AVE
Customer Loyalty (CL)	CS5	0.798	0.609
	CS6	0.788	
	CL1	0.772	
	CL2	0.823	
	CL3	0.810	
	CL5	0.711	

Sources: Data processing results

The results of data processing found that all indicators had a loading factor value greater than 0.700 and all variables had an AVE value greater than 0.500. These results indicate that the indicators and dimensions in the lower order construct used have met the elements of convergent validity and can be declared valid. After testing validity, reliability testing will be carried out, which can be seen in the table below.

Table 3. Composite Reliability

Variable	Composite Reliability
Price Fairness (PF)	0.838
Service Quality (SQ)	0.852
Tangibles (T)	0.873
Reliability (R)	0.877
Responsiveness (Re)	0.862
Assurance (A)	0.866
Empathy (E)	0.881
Customer Satisfaction (CS)	0.878
Customer Loyalty (CL)	0.861

Sources: Data processing results

The results of data processing found that all research variables had composite reliability values greater than 0.700. These results indicate that all these variables have met the elements of reliability and can be declared reliable.

After validity and reliability testing has been completed, the next step is to carry out hypothesis testing, namely:

Table 4. Path Coefficient

Hipotesis	Original Sample	T-Statistic	P-Value
H1	0.482	11.3 17	0.00 0
H2	0.228	3.40 5	0.00 0
H3	0.186	3.21 3	0.00 1
H4	0.101	2.34 5	0.01 0
H5	0.413	5.55 6	0.00 0

Sources: Data processing results

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The results of data processing show that each hypothesis contained in the research has a T-statistic value greater than 1.655 and a P-value lower than 0.05, therefore it can be explained that there is a significant influence of price fairness, service quality, and customer satisfaction on customer loyalty, as well as the significant influence of price fairness and service quality on customer satisfaction. Apart from that, it was also found that the original sample value for each hypothesis was between $0 < 1$, which shows that price fairness, service quality and customer satisfaction have a positive influence on customer loyalty, and price fairness and service quality also have a positive influence on customer satisfaction. . Therefore, an interpretation can be drawn that all hypotheses in this research can be accepted because all the variables in it are proven to have a significant and positive influence.

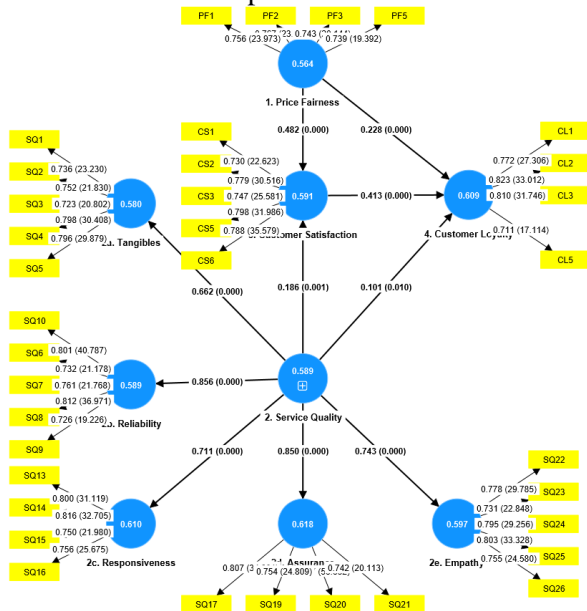


Image 2. Structural Model
Sources: Data processing results

Price Fairness and Customer Satisfaction

Price fairness was found to have a significant and positive influence on customer satisfaction of 0.482, which indicates that if patients at Murni Teguh Tuban Hospital have an increase in their perception of price fairness by one unit, there will also be an increase in their customer satisfaction of 0.482, but vice versa if the patient decreases. If their perception of price fairness is one unit, their customer satisfaction will decrease by 0.482.

Theoretically, the results of this study confirm the findings of Herawaty et al. (2016), Bernardo et al. (2022) and Junaedi et al. (2022) which shows that there is a significant and positive influence of price fairness on customer satisfaction. Bustomi and Dewi (2022) explain that price fairness has a direct influence on the formation of customer satisfaction because consumers often place price or cost as one of the determinants of their satisfaction, when consumers feel that the price they pay is not in accordance with the benefits or value they receive. then a perception will be created that the price is unfair or unreasonable, conversely if consumers feel that the price is far commensurate with the benefits they get then a perception will be formed that the price is fair or appropriate.

Practically, price fairness is the variable that has the greatest influence on customer satisfaction, especially when compared to other variables that also influence customer satisfaction in this research. The magnitude of this influence indicates that patients at Murni Teguh Tuban Hospital place price fairness as the main determinant of their satisfaction. This is not surprising because realistically price is often the main motivation or drive for someone to buy or use a product or service. Apart from that, it was also found that patients had a positive perception of the price fairness aspect of Murni Teguh Tuban Hospital, where they felt that the price or costs they paid to get health services at Murni Teguh Tuban Hospital was a reasonable price or cost and in accordance with the quality. service.

The availability of payment options through BPJS and insurance is also another factor that causes consumers to view the price fairness of RS Murni Teguh Tuban favorably. The positive relationship between price fairness and customer satisfaction also helps explain why patients at Murni Teguh Tuban Hospital also have a high level of

satisfaction with Teguh Tuban Murni Hospital, namely because there is a direct influence from their positive perception of price fairness from Teguh Tuban Murni Hospital.

Price Fairness and Customer Loyalty

Price fairness was found to have a significant and positive influence on customer satisfaction of 0.228, which indicates that if patients at Murni Teguh Tuban Hospital have an increase in their perception of price fairness by one unit, there will also be an increase in their customer loyalty by 0.228, but vice versa if the patient decreases. If their perception of price fairness is one unit, their customer loyalty will decrease by 0.228.

Theoretically, the results of this study confirm the findings of Marina et al. (2016), Siewanto and Marchyta (2022) and Junaedi et al. (2022) which shows that there is a significant and positive influence of price fairness on customer loyalty. Sofiana and Prihandono (2019) explain that when a consumer feels that the price they pay to obtain a product or service is lower than that of a competing company or that the product provides more benefits, a positive perception of price fairness will be formed, which will then encourage them to grow commitment or desire to be loyal to a company.

Practically, the price fairness variable is one of the variables that has a direct influence on customer loyalty, therefore this variable can be seen as an important factor in growing customer loyalty from patients at Murni Teguh Tuban Hospital. This form of influence can be seen from the high perception of patients at Murni Teguh Tuban Hospital regarding their level of loyalty towards Murni Teguh Tuban Hospital, where patient perceptions of price fairness are also in a high condition. Apart from that, it can also be explained that the success of RS Murni Teguh Tuban in providing prices that are considered fair or appropriate by consumers directly increases the loyalty of its patients, which is also proven by the high number of patients who visit RS Murni Teguh Tuban more than 4 times.

Service Quality and Customer Satisfaction

Service quality was found to have a significant and positive influence on customer satisfaction of 0.186, which indicates that if patients at Murni Teguh Tuban Hospital had an increase in their perception of service quality by one unit, there would also be an increase in their customer satisfaction of 0.186, but vice versa if the patient decreased. If their perception of service quality is one unit, their customer satisfaction will decrease by 0.186.

Theoretically, the results of this study confirm the findings of Zygiaris et al. (2022), Cahyono et al. (2023) and Susanti et al. (2023) which shows that there is a significant and positive influence of service quality on customer satisfaction. Miswanto and Angelia (2017) explain that every company that wants to establish long-term relationships with its consumers is obliged to increase their satisfaction, where one way that can be used to increase this satisfaction is by providing quality services, this method is especially needed by a company that operates in the service sector.

Practically in this research, the service quality variable also has quite a large influence on customer satisfaction. This influence indicates that patients also feel that service quality is an important factor in creating satisfaction for them. For hospital patients, service quality is often seen as something that is correlated with economic capacity. Patients often feel that if they use BPJS or insurance as payment then they will get inferior service quality compared to patients who do not use it.

However, Teguh Tuban Murni Hospital in this study succeeded in proving that they are able to provide a balanced and consistent quality of service regardless of the patient, this is of course very important considering that 60% of patients who use services from Teguh Tuban Murni Hospital use BPJS or insurance. Apart from that, the positive influence of service quality on customer satisfaction is also proven by the positive perceptions of patients regarding service quality and customer satisfaction, which indicates that the high consumer perception of service quality contributes directly to their high satisfaction with RS Murni Teguh Tuban.

Service Quality and Customer Loyalty

Service quality was found to have a significant and positive influence on customer loyalty of 0.101, which indicates that if patients at Murni Teguh Tuban Hospital have an increase in their perception of service quality by one unit, there will also be an increase in their customer satisfaction by 0.101, but on the contrary, if the patient decreases. If their perception of service quality is one unit, their customer loyalty will decrease by 0.101.

Theoretically, the results of this research confirm the findings of Dewi (2016), Fida et al. (2020) and Yum and Yoo (2023) which show that there is a significant and positive influence of service quality on customer loyalty.

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Yum and Yoo (2023) explain that in a company operating in the service sector, service is the main key to the success of a company in forming the commitment of its consumers to show loyal traits or attitudes, therefore providing quality service is a need and obligation for a company that wants to form loyalty in its consumers.

Practically, service quality has the greatest influence among other variables on customer loyalty in this study. This influence shows that service quality is one of the main factors that shape customer loyalty from patients at Murni Teguh Tuban Hospital in this study. Based on the results of the descriptive analysis, it was also found that patients had a positive perception of the quality of service from Teguh Tuban Murni Hospital, which directly increased the loyalty of these patients, which was also proven by the number of patients who visited again (patients who visited more than 4 times).

Customer Satisfaction and Customer Loyalty

Customer satisfaction was found to have a significant and positive influence on customer loyalty of 0.413, which indicates that if patients at Murni Teguh Tuban Hospital have an increase in their perception of customer satisfaction by one unit, there will also be an increase in their customer loyalty by 0.413, but vice versa if the patient decreases. If their perception of customer satisfaction is one unit, their customer loyalty will decrease by 0.413.

Theoretically, the results of this research confirm the findings of Dewi (2016), Fida et al. (2020), Junaedi et al. (2022) and Yum and Yoo (2023) which show that there is a significant and positive influence of customer satisfaction on customer loyalty. A consumer who is satisfied with a product or service will show resistance to switching to another competitor's product or service, therefore customer satisfaction is seen as very important for a company, especially to maintain and keep old consumers from switching to competitors (Sari et al. al., 2018).

Practically, the results of the descriptive analysis show that customer satisfaction and customer loyalty from patients at Murni Teguh Tuban Hospital are in a high condition, this indicates that patients are satisfied with the services they receive from Murni Teguh Tuban Hospital and they feel loyal to Murni Teguh Hospital. Tuban. The results of the descriptive analysis also show that customer satisfaction has a direct effect on customer loyalty, because high customer satisfaction from patients at Murni Teguh Tuban Hospital will also increase customer loyalty.

CONCLUSION

The conclusion that can be drawn from the results of this research is that price fairness has a significant and positive effect on customer satisfaction and customer loyalty, then service quality has a significant and positive effect on customer satisfaction and customer loyalty, and finally customer satisfaction has a significant and positive effect on customers loyalty.

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