

THE INFLUENCE OF MEDICAL SERVICE QUALITY AND TRUST ON LOYALTY WITH PATIENT SATISFACTION AS AN INTERVENING VARIABLE IN THE INPATIENT WARD OF BHAYANGKARA HOSPITAL BANJARMASIN

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Abstract

This study aims to analyze the influence of medical service quality and trust on patient loyalty with patient satisfaction as an intervening variable in the inpatient ward of Bhayangkara Hospital Banjarmasin. Hospitals are required to consistently provide comprehensive healthcare services, maintain patient trust, and enhance the quality of their services in order to improve patient satisfaction. This research employed a quantitative approach. The sample of this study consisted of 78 patients at Bhayangkara Hospital Banjarmasin. Data analysis was carried out using descriptive analysis and verification analysis with path analysis. The findings reveal that service quality and trust have a significant effect on improving patient satisfaction. Enhancements in service quality and trust can significantly contribute to higher levels of patient satisfaction. Service quality also has a significant effect on increasing patient loyalty, indicating that improved service quality can significantly foster greater patient loyalty. However, service quality and trust were found to have no direct significant effect on patient loyalty. Although improvements in service quality and trust may encourage higher patient loyalty, the effect was not statistically significant. Patient satisfaction demonstrated a significant influence on patient loyalty, suggesting that increased patient satisfaction can significantly enhance patient loyalty. Moreover, trust was shown to have a significant effect on patient loyalty when mediated by patient satisfaction. While improvements in trust may encourage greater loyalty through increased satisfaction, the effect was not statistically significant.

Keywords: Service Quality, Trust, Patient Loyalty, Patient Satisfaction, Inpatient Ward, Hospital

INTRODUCTION

Based on the Regulation of the Minister of Health of the Republic of Indonesia No. 4 of 2018, a hospital is a health service institution that provides comprehensive individual health services, including inpatient care, outpatient care, and emergency services (PERMENKES RI No. 4, 2018). Hospitals as health service providers are required to follow technological developments as a demand of the times. These demands create competition among hospitals to provide quality services and achieve optimal service standards for patients (Pratiwi & Pertiwi, 2018). The number of hospitals in Indonesia continues to increase. In 2017, a total of 2,773 hospitals were registered, and this number increased to 2,925 hospitals in 2019, representing a growth of 5.48% within two years (Fauziah et al., 2022). The increase in the number of hospitals aligns with the rising need for quality health services due to improvements in the economy and public health (Arianto, 2017). The more capable a hospital is in providing quality services, the greater its chance of achieving customer satisfaction and loyalty (Safitri et al., 2020). According to the Decree of the Minister of Health No. 129 of 2008 on Minimum Service Standards for Hospitals, one of the indicators for inpatient service units is that patient satisfaction must reach $\geq 90\%$ (Minister of Health Decree, 2008). Patient satisfaction is one of the primary indicators of hospital standards and a measure of service quality. Low patient

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satisfaction will influence hospital visits, and staff attitudes toward patients will also affect satisfaction, as patient needs and service quality expectations continue to increase over time (Noviyanti, 2020). There are several important elements in the quality expected by patients, including the need for patients to be the top priority of the organization. Patients are essential consumers, and to ensure satisfaction, high-quality services that meet patient expectations are necessary (Tjiptono, 2014). According to Kotler, patient satisfaction is a feeling of pleasure or disappointment resulting from comparing perceived performance with expectations. Patients will feel satisfied if the services received meet or exceed their expectations (Kotler et al., 2012), while dissatisfaction will arise if the outcome does not meet patient expectations (Aziz, 2012). Trust in the use of a product or service—in this case, hospital services—is one of the important factors that must be considered. Customer trust in a hospital is the starting point of loyalty. Trust is a descriptive belief held by an individual about something (Kotler et al., 2008). Consumer experience forms the basis of trust and influences their evaluation during service consumption or usage, either through direct or indirect contact with the service brand (Costabile, 2000). If consumers do not trust the service provider based on past experiences, this may affect satisfaction and loyalty.

For service organizations, service quality is one of the most important factors that influence customer loyalty, as customers expect to receive the best quality of service (Zeithmal & Bitner, 2011). Loyalty among hospital patients can be strengthened by improving service quality, as better services will lead to higher patient satisfaction and consequently foster patient loyalty toward the hospital (Abdulaziz et al., 2020). One important factor influencing consumer loyalty is trust. Consumer trust arises when there is confidence that the service provider will consistently deliver quality service, operate honestly, and take responsibility (Abdulaziz et al., 2020). Several hospitals in Indonesia regularly conduct customer satisfaction surveys. A survey conducted by RSAB Harapan Kita in the first semester of 2021 showed a gap between expectations and actual service performance. The expectation score was 93.05%, while the actual performance was only 75.34%, categorized as C, indicating less satisfactory service. Meanwhile, Dr. Soedono Regional Hospital Madiun conducted a similar survey with a score of 87.07%, categorized as good for patient satisfaction (Fauziah et al., 2022).

Based on Law of the Republic of Indonesia No. 44 of 2009, hospital services must be provided based on Pancasila and uphold the values of humanity, ethics and professionalism, benefit, fairness, equality and non-discrimination, equity, patient safety, and social function. This research focuses on inpatient services at Bhayangkara Hospital Banjarmasin, with emphasis on the quality of medical services provided. The number of inpatients continues to increase in line with population growth and improved economic conditions, which raises public awareness of health, with most being new patients. A number of patients exceeding hospital capacity can lead to fluctuating patient numbers. If the number exceeds capacity, service quality will decline due to limited staff and inpatient facilities. Length of hospital stay also varies depending on the treatment and type of illness, making inpatients a significant market segment with potential for continuous growth and increased hospital revenue. Bhayangkara Hospital Banjarmasin is a Type C healthcare facility providing specialist and subspecialty services. Its vision is to become the primary health facility trusted by the community and a referral center for National Police civil servants in South and Central Kalimantan. Bhayangkara Hospital Banjarmasin provides emergency, outpatient, and inpatient care. The percentage of patient visits varies across service units. The following data presents inpatient visit numbers from January 2022 to December 2022.

Table 1. Number of Inpatient Visits at Bhayangkara Hospital Banjarmasin

January 2022 – December 2022	January 2023 – November 2023
6,665 patients	7,606 patients

(Source: Bhayangkara Hospital Banjarmasin)

There was an increase in inpatient visits from 2022 to 2023 at Bhayangkara Hospital Banjarmasin. Therefore, the hospital is expected to remain consistent in its role, especially in maintaining the quality and quantity of services in meeting patient needs and expectations. Based on online patient satisfaction surveys provided by the hospital, general complaints included:

1. Patients feeling dissatisfied with staff responsiveness during inpatient care
2. Discomfort in inpatient rooms due to lack of cleanliness and unpleasant odors
3. Facilities that do not meet standards (such as beds without side rails and malfunctioning bed wheels)

These complaints illustrate patient dissatisfaction with hospital services. Data related to patient complaints is highly sensitive and important for hospitals to monitor in order to implement improvements. Based on the above

background, the researcher is interested in studying the influence of medical service quality, trust, and satisfaction on inpatient loyalty at Bhayangkara Hospital Banjarmasin.

LITERATURE REVIEW

Service Quality

According to Tjiptono and Chandra (2016) in R. Dewi (2017), service quality is a measure of how well the level of service provided meets customer expectations through the fulfillment of customer needs and desires. Nasution in Rusydi (2017) in Purba et al. (2021) states that *service quality is the expected level of perfection and the management of that perfection to meet consumer needs*. This concept emphasizes that consumers evaluate a company based on how well the provided service meets their expectations, as service quality influences customer satisfaction and their decision to remain loyal or seek alternative options. Service quality is closely related to customer perceptions of business standards. Customer satisfaction levels are affected by the quality of the service delivered; therefore, the better the service quality, the higher the perceived business value. Conversely, if the service is unsatisfactory, the business will be perceived as having poor quality. Continuous efforts to improve service quality are required to optimize service performance. When an organization successfully fulfills customer needs through the services provided, it significantly increases customer satisfaction (Parasuraman & Berry, 2015).

Service results and delivery processes are important aspects in evaluating service quality. Because consumers are directly involved in the service process, evaluating service quality often becomes more complex. Service quality is a competitive advantage for many service-based organizations (Berry et al., 1988 in Fauziyah et al., 2022). Managers must ensure consistent service quality as a strategic approach to building customer loyalty. Long-term success and the expansion of market share depend on the ability to maintain and enhance customer loyalty. Hospitals, as healthcare service providers, play a crucial role in improving public health in Indonesia. The government has consistently made efforts to improve healthcare quality, including in promotion, prevention, treatment, and rehabilitation. In accordance with Law No. 23 of 1999 on Health Services, healthcare delivery must meet several criteria: continuity, reasonable cost, accessibility, and high quality (A. H. Rahim et al., 2023).

The quality of healthcare services is one of the key indicators determining patient satisfaction and their willingness to return to healthcare providers that deliver effective services. Meeting patient needs and expectations leads to final satisfaction, which strengthens patient trust through optimal service delivery (Gunawan, 2013). By providing excellent service, hospitals are expected to achieve competitive advantage by offering high-quality, efficient, and innovative healthcare services in accordance with Law No. 8 of 1999 on patient protection. Differences in perception often arise between patients and providers regarding what constitutes effective service delivery. Service quality should begin with understanding patient needs and focusing on the patient's perspective. This principle must be applied by Bhayangkara Hospital Banjarmasin to ensure that patients feel their needs are adequately fulfilled. This reinforces that the evaluation of service quality does not rely solely on the provider's viewpoint but more importantly on the patient's perception. Since patients are the primary recipients of healthcare services, they hold the authority to assess service quality. The quality of healthcare also affects patient satisfaction; when patients are satisfied, strong relationships are formed between them and the hospital (Tjiptono, 2004 in Monica et al., 2016). Increasing public awareness and expectations of healthcare services, combined with growing competition among hospitals, requires continuous quality improvement—especially in service performance. Parasuraman and Berry (2015) initially conducted research in several service industries such as banking, credit cards, maintenance and repair, and telecommunications. Their study identified ten service quality dimensions: tangibles, reliability, responsiveness, competence, credibility, access, courtesy, communication, security, and understanding customers. Later, Parasuraman et al. (1988) in Kotler and Armstrong (2008) refined these into five dimensions:

1. Tangibles

Tangibles refer to a company's ability to present its physical appearance and professionalism to external parties. This includes facilities, equipment, staff appearance, and communication materials. A hospital demonstrates its service quality through well-maintained facilities, equipment, and environment (Pertiwi Suminar Dian et al., 2019).

2. Reliability

Reliability is the ability of an organization, product, or service to deliver accurate and consistent services as promised. This includes providing non-discriminatory service, punctuality, and high accuracy. It reflects the performance of nurses, staff, and doctors in serving patients and their families and is critical in demonstrating hospital professionalism (Aswin Mukka Ipo et al., 2021).

3. Responsiveness

Responsiveness refers to the willingness of employees to assist customers and provide prompt service, including solving patient problems quickly and keeping patients well informed. It reflects readiness and willingness to respond to patient needs (Sholeh & Chalidanto, 2021).

4. Assurance

Assurance includes staff knowledge, expertise, courtesy, and reliability that inspire trust and ensure safety for patients. Lupiyoadi and Hamdani (2006) in W. P. Sari et al. (2020) mention that assurance consists of communication, credibility, security, competence, and courtesy.

5. Empathy

Empathy refers to the organization's effort to understand customer needs by providing personalized attention, making customers feel valued and understood. In hospitals, all staff are expected to serve patients with kindness and genuine concern by understanding their specific needs (Lokananta & Aquinia, 2023).

Patient Trust

Morgan and Hunt (1994) in Purba et al. (2021) define trust as a strong belief that a person or an institution can be relied upon, possesses integrity, and will fulfill commitments that have been made. In a business context, customer trust involves the belief that a company will deliver high-quality products or services, keep its promises, and act fairly in business interactions. Trust also includes transparency, consistency, and the ability to build mutually beneficial relationships with customers. Meanwhile, Anderson and Narus (1990) in F. K. Dewi (2013) argue that trust develops when one party believes that the actions of another party will provide benefits or positive outcomes. Trust can grow from the belief that parties involved in a relationship have the ability to deliver consistent, honest, and reliable quality. This belief helps build and maintain strong relationships between them (David & Nigel, 2013). A reliable party must have high integrity and characteristics such as competence, consistency, fairness, honesty, accountability, care, and friendliness (Morgan & Hunt, 2004) in Novitasari et al. (2020). The role of nurses, doctors, and staff in building trust is particularly significant in terms of the accuracy and appropriateness of information conveyed to patients, enabling patients and their families to perceive the advice or recommendations provided as the best possible solutions. Factors influencing consumer trust in a company according to Lisa Handono (2004) in Rahmawati (2018) include:

a. Experience of service interaction

Service interactions provided by a company reflect its achievements across various sectors. The accumulation of such experiences becomes a valuable asset that enables a better understanding of customer needs and preferences.

b. Work quality

Work quality represents the effort made by the company and can be assessed by customers or society at large. High and consistent service quality can help build strong and lasting trust.

c. Intelligence and capability

Intelligence refers to the ability of a company or service provider to face challenges. This plays an important role in establishing credibility, which strengthens the company's capacity to attract and retain customers.

Patient Satisfaction

According to Zeithaml and Bitner in Pertiwi et al. (2019), customer satisfaction refers to the level of customer contentment with a product or service received, based on how well it meets their expectations, needs, and preferences. Engel et al. in M. R. Sari et al. (2020) state that satisfaction occurs when the chosen alternative meets or exceeds consumer expectations, while dissatisfaction arises if the outcomes fall short of expectations. According to Kotler & Armstrong (2008), satisfaction is an emotional response arising after comparing perceptions or experiences of product performance with initial expectations. Satisfaction results from an evaluation of received service quality, including the overall feeling related to the values prioritized in the service (Weinstein, 2004). High-quality health services are those that fulfill the needs and expectations of healthcare users according to common satisfaction standards, while adhering to professional codes of ethics, norms, and service standards. Understanding patient needs and expectations is a critical factor influencing satisfaction levels. Satisfied patients are valuable assets, as they are more likely to return, while unsatisfied patients are more likely to spread negative information about poor service experiences (Wardanengsih et al., 2022). According to Tjiptono (2002) in Lintang & Widiyastuti (2021), achieving consumer satisfaction provides several benefits, including:

1. Harmonious cooperation between the company and customers.

2. A foundation for repeat transactions.

3. Increased customer loyalty.

4. Positive personal recommendations, which benefit the company.

Kotler (2007) identifies four methods to measure customer satisfaction:

1. Customer Feedback Systems

Mechanisms enabling customers to provide comments, evaluations, or complaints regarding company products or services.

2. Customer Satisfaction Surveys

Companies periodically conduct surveys to evaluate satisfaction with their products or services. Through questionnaires, companies can identify strengths and weaknesses and implement improvements in areas that require enhancement.

3. Ghost Shopping (Mystery Shopping)

This method involves appointing internal personnel to act as customers and evaluate the quality of competitors' services. The gathered information can be used to improve the company's own service quality.

4. Lost Customer Analysis

Companies contact customers who have stopped purchasing or visiting to identify reasons behind their switch to competitors. This allows companies to gain insights regarding dissatisfaction and service gaps.

Patient Loyalty

According to Griffin (2004), a loyal customer is someone who consistently makes repeat purchases, buys across various product and service categories, recommends the company to others, and remains resistant to competitive offers. This indicates that the characteristics of loyal customers include repeatedly purchasing products or using services from the same company, maintaining loyalty even when competitors make attractive offers, and actively promoting their positive experiences to others. Uncles in Fadhila & Diansyah (2018) states that customer loyalty is a commitment held by customers toward a brand, service, store or supplier, product category, or activity. The concept of loyalty describes the consistency of customers in using a company's products or services while also voluntarily promoting them to others (Wiliana, Erdawati, & Gunawan, 2019).

Sutisna (2001) in Rahmawati (2018) defines customer loyalty as a tendency to favor a brand, reflected in consistent and continuous purchases of the brand over time. Another definition describes customer loyalty as the level of attachment or commitment a customer has toward a brand, product, or service. It reflects the extent to which customers choose to continue making purchases, engage in repeat buying, provide referrals, and maintain long-term relationships despite competition or alternative offerings (Prasetyo, 2017). Loyal customers are valuable assets for hospitals. This is reflected in the characteristics mentioned by Griffin (2004), including regular purchasing, purchasing from multiple service categories, recommending the service to others, and showing resistance to the appeal of competitors. Based on this concept, patient loyalty can be defined as a patient's commitment to a healthcare provider, demonstrated through consistent utilization of hospital services and continued preference for these services even when similar services are offered by competitors. The primary goal of a company in building customer relationships is to achieve a high level of loyalty (Zeithaml et al., 1996) in Asabea et al. (2020). Indicators of strong loyalty include:

1. Repeat : Customers consistently purchase products or use services on a regular basis and in greater volume.
2. Recommend/Referrals : Customers recommend the product or service to friends or others.
3. Retention : Customers remain with the service provider and do not switch to competitors, even if price differences exist.

METHOD

This study employs a descriptive quantitative research approach aimed at providing a systematic, factual, and accurate description of the influence of service quality, trust, and patient satisfaction on patient loyalty without manipulating the research variables. Data were collected through measurable responses from participants and analyzed statistically to identify relevant patterns, relationships, and characteristics within the observed phenomenon. The study uses both primary and secondary data, in which primary data were obtained through questionnaires distributed to inpatient respondents, while secondary data were gathered from supporting hospital documents such as patient data and visitation records. The population of the study consists of all inpatients in the VIP, Class I, Class II, and general wards of Bhayangkara Banjarmasin Hospital who meet the research criteria. Samples were then drawn from this population as statistical units of analysis. The objects of the research include four main variables: service

quality (X1), trust (X2), patient satisfaction (Z), and patient loyalty (Y). Thus, the research focuses on patients as the primary subjects, located at Bhayangkara Banjarmasin Hospital, situated on Jl. A. Yani KM 3.5, Kebun Bunga Village, East Banjarmasin District. The findings of this study are expected to provide empirical insights into the relationships among variables and serve as a basis for recommendations to improve hospital service performance.

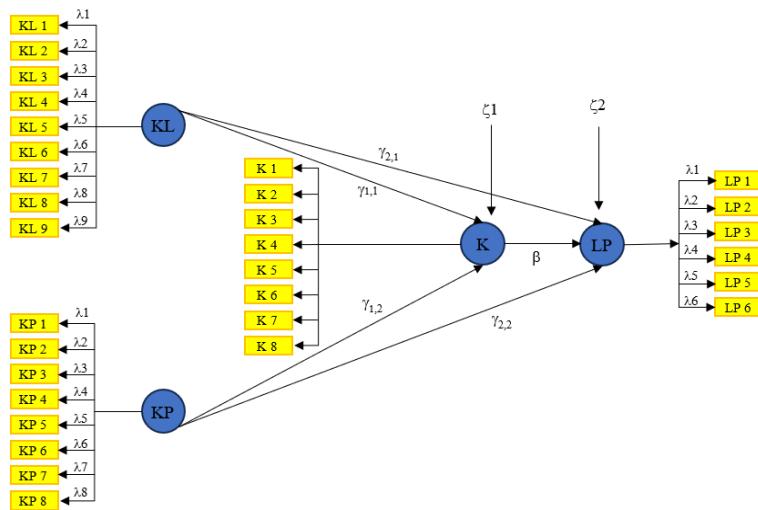


Figure 1. Structural Equation Modeling

RESULTS AND DISCUSSION

Measurement Model Evaluation

The outer model analysis explains how each indicator is related to its latent variable.

1. Validity Test

Validity testing was conducted by examining the loading factors of each indicator. An indicator is considered valid if its loading factor is greater than 0.60, and all indicators in this study met this requirement, indicating that they successfully measured their respective constructs. Convergent validity was also assessed using the Average Variance Extracted (AVE). Since all constructs showed AVE values above 0.50, they met the standard criteria for convergent validity, meaning that each variable was able to explain more than half of the variance of its indicators (Ghozali, 2014).

2. Discriminant Validity Test

Discriminant validity was assessed using the Fornell-Larcker approach, which requires the square root of the AVE for each construct to be higher than its correlation with other constructs. The results showed that each construct had a higher AVE value relative to its correlations with other variables, indicating that the constructs were empirically distinct. Discriminant validity was also supported by cross-loading analysis, where each indicator had the highest loading on its own construct compared to other constructs, demonstrating that each item accurately measured its intended variable (Ghozali, 2014).

3. Reliability Test

Reliability was evaluated through Composite Reliability and Cronbach's Alpha. All constructs showed Composite Reliability values greater than 0.70, indicating strong internal consistency in measuring the constructs. Likewise, Cronbach's Alpha values exceeded 0.60, confirming that the research instruments produced stable and consistent results. These findings demonstrate that the measurement tools used in this study are reliable and appropriate for further structural analysis (Ghozali, 2014).

Structural Model Evaluation (Inner Model)

1. Coefficient of Determination (R^2)

After the measurement model met the validity and reliability criteria, the next step was to evaluate the structural model through the coefficient of determination (R^2).

Table 2. Coefficient of Determination (R-Square)

Endogenous Variable	R-square	R-square Adjusted
Patient Satisfaction	0.699	0.691
Patient Loyalty	0.855	0.850

Based on the results presented in Table 2, the R-square value for the patient satisfaction construct is 0.691. This indicates that 69.1% of the variance in patient satisfaction can be explained by the independent variables, which reflects a strong level of model accuracy in predicting patient satisfaction. The patient loyalty construct obtained an R-square value of 0.850, meaning that 85% of the variance in loyalty can be explained by the variables within the model. This also demonstrates a strong level of predictive power and confirms that the structural model fits well statistically.

2. Effect Size (F^2)

Effect size testing was conducted to determine the magnitude of the contribution of each independent variable to the dependent variables.

Table 3. F Square Test

Relationship Between Variables	F-square
Trust → Patient Satisfaction	0.325
Trust → Patient Loyalty	0.014
Patient Satisfaction → Patient Loyalty	0.288
Service Quality → Patient Satisfaction	0.021
Service Quality → Patient Loyalty	0.355

The results are presented in Table 3. Referring to the interpretation standard where effect sizes of 0.35, 0.15, and 0.02 indicate large, medium, and small effects respectively, the values obtained for the predictors of patient satisfaction fall within the small to moderate range. For patient loyalty, the effect size values range from moderate to strong, indicating that the independent variables play a significant role in shaping patient loyalty within the model. These results support the conclusion that the structural relationships among variables are meaningful and statistically relevant.

3. Predictive Relevance (Q^2)

Predictive relevance was assessed using the Q-square coefficient. A value greater than zero indicates that the model has predictive capability, while values of 0.02, 0.15, and 0.35 represent weak, moderate, and strong predictive accuracy respectively.

Table 4. Q Square Test

Variable	SSO	SSE	$Q^2 (=1 - SSE/SSO)$
Trust	640.000	640.000	0.000
Patient Satisfaction	640.000	360.045	0.437
Service Quality	800.000	800.000	0.000
Patient Loyalty	400.000	137.043	0.657

The results presented in Table 4 show that the Q-square value for patient satisfaction is 0.437, which indicates strong predictive relevance. The Q-square value for patient loyalty is 0.657, also demonstrating strong predictive accuracy. These findings confirm that the structural model possesses high predictive power for both satisfaction and loyalty outcomes among hospital inpatients.

t-Test Significance

To determine the statistical significance of the path coefficient parameters, calculations are carried out based on the validated measurement dimensions. The goal is to identify whether the relationships between variables are positive or negative, and whether they are statistically significant. The decision criteria refer to the p-value, which must be below 0.05, and the t-statistic, which must be greater than or equal to 1.96 (Ghozali, 2014). If the t-statistic exceeds the t-table value (1.96), the relationship is considered significant, and vice versa.

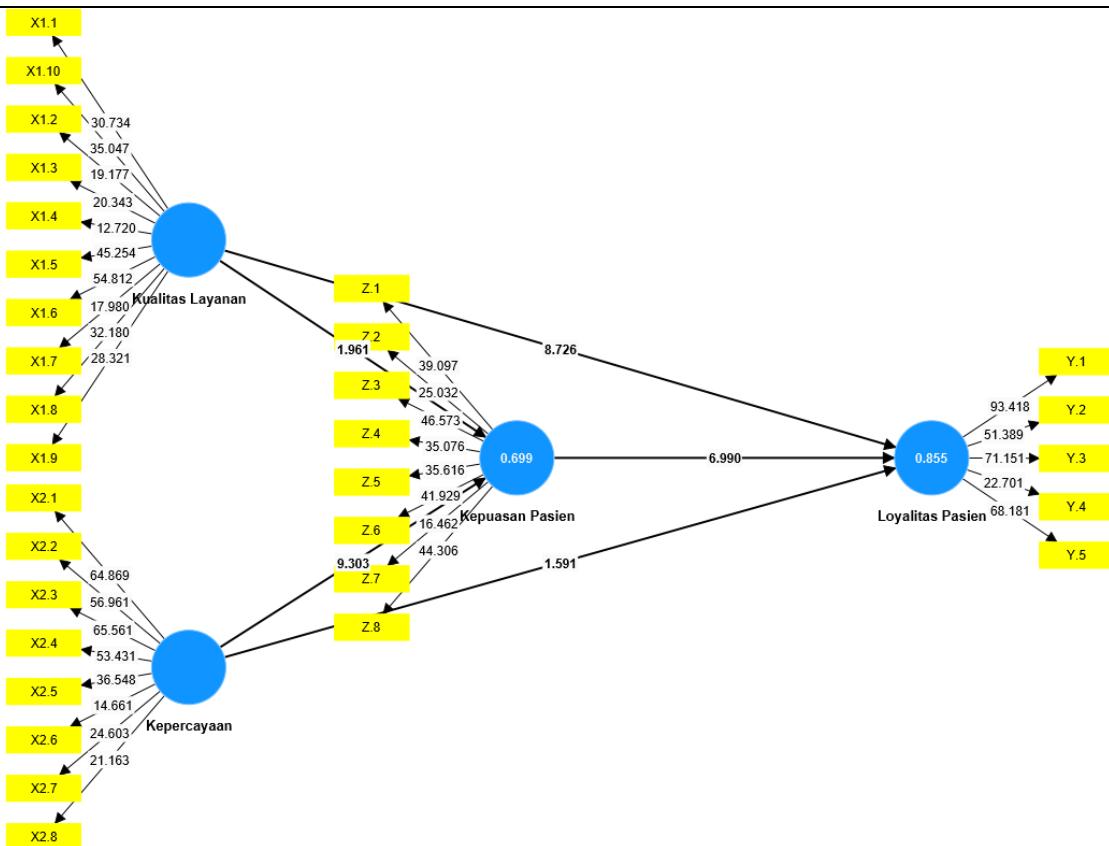


Figure 2. Inner Model

1. Statistical Test Results

Table 5. Direct Effect Significance Test

Relationship	Original Sample (O)	T-Statistics	P-Values
Trust → Patient Satisfaction	0.680	9.303	0.000
Trust → Patient Loyalty	0.113	1.591	0.112
Patient Satisfaction → Patient Loyalty	0.372	6.990	0.000
Service Quality → Patient Satisfaction	0.172	1.961	0.050
Service Quality → Patient Loyalty	0.497	8.726	0.000

Based on Table 4.19, the hypothesis testing results can be interpreted as follows:

a. Service Quality → Patient Satisfaction

The original sample estimate for service quality toward patient satisfaction is positive at 0.172, with a t-statistic of $1.961 > 1.96$, indicating statistical significance (Ghozali, 2014). Therefore, Hypothesis H1 is accepted, meaning service quality has a positive and significant effect on patient satisfaction.

b. Trust → Patient Satisfaction

The original sample estimate for trust toward patient satisfaction is 0.680, with a t-statistic of $9.303 > 1.96$, indicating a significant effect. Thus, Hypothesis H2 is accepted, meaning trust has a positive and significant influence on patient satisfaction.

c. Service Quality → Patient Loyalty

The original sample estimate for service quality on patient loyalty is 0.497, with a t-statistic of $8.726 > 1.96$, showing a significant influence. Therefore, Hypothesis H3 is accepted, indicating service quality has a positive and significant effect on patient loyalty.

d. Trust → Patient Loyalty

The original sample estimate for trust toward patient loyalty is 0.113, with a t-statistic of $1.591 < 1.96$, meaning the effect is not statistically significant. Thus, Hypothesis H4 is rejected, showing that trust has a positive but not significant influence on patient loyalty.

e. Patient Satisfaction → Patient Loyalty

The original sample estimate for patient satisfaction influencing patient loyalty is 0.372, with a t-statistic of $6.990 > 1.96$, confirming significance. Therefore, Hypothesis H5 is accepted, indicating patient satisfaction has a positive and significant effect on patient loyalty.

Table Indirect Effect Significance Test

Indirect Relationship	Original Sample (O)	T-Statistics	P-Values
Trust → Patient Satisfaction → Patient Loyalty	0.253	6.001	0.000
Service Quality → Patient Satisfaction → Patient Loyalty	0.064	1.759	0.079

Based on Table 4.20, the hypothesis results for indirect effects can be concluded as follows:

a. Service Quality → Patient Loyalty through Patient Satisfaction

The original sample estimate is 0.064, with a t-statistic of $1.759 < 1.96$, meaning the indirect effect is not statistically significant. Thus, Hypothesis H6 is rejected, indicating that service quality has a positive but not significant indirect effect on patient loyalty through patient satisfaction.

b. Trust → Patient Loyalty through Patient Satisfaction

The original sample estimate is 0.253, with a t-statistic of $6.001 > 1.96$, indicating statistical significance. Therefore, Hypothesis H7 is accepted, meaning trust has a positive and significant indirect effect on patient loyalty through patient satisfaction.

Discussion

1. Effect of Service Quality on Patient Satisfaction

Based on the hypothesis testing results, this study proves that service quality has a significant effect on patient satisfaction. High-quality healthcare service is characterized by being oriented toward patient needs, expectations, and satisfaction values. Therefore, medical services must be provided responsibly, safely, and without discrimination to ensure that patient rights are protected. According to Kotler (2014), service quality refers to the overall characteristics and attributes of a service that influence its ability to meet patient needs. This finding is consistent with Yerry (2021), who found a strong relationship between dimensions such as reliability, assurance, tangibles, empathy, and responsiveness with patient satisfaction. Thus, improving service quality is essential, particularly through enhancing the professionalism of healthcare workers in accordance with their areas of expertise.

2. Effect of Trust on Patient Satisfaction

This study concludes that trust has a positive and significant effect on patient satisfaction in the inpatient ward of Bhayangkara Hospital Banjarmasin. This result aligns with literature indicating that patients' trust in medical personnel and healthcare institutions increases perceived service quality, which leads to greater satisfaction. For example, Brouwer et al. (2023) in Iran found a significant correlation between patient trust in nurses and perceived quality of care ($r = 0.256$, $p < 0.001$). Similarly, a meta-analysis by Liu, Li, Liu, and Wu (2022) shows that patient trust is an important antecedent of satisfaction, although its effect is often indirect. Therefore, the acceptance of H2 strengthens the evidence that building trust through effective communication, empathy, and professionalism is a relevant strategy to improve patient satisfaction.

3. Effect of Service Quality on Patient Loyalty

This study finds that service quality has a positive and significant effect on patient loyalty. This is consistent with prior studies showing that perceived service quality—including empathy, responsiveness, and tangibility—can directly or indirectly influence loyalty through satisfaction. For example, a study in India involving 600 respondents indicated that service quality significantly affects both patient satisfaction and loyalty, with satisfaction serving as a mediator (Swagatika Panda, 2024). Another study in Cyprus demonstrated that service quality influences loyalty through satisfaction and employee responsiveness. These results reinforce the argument that investment in service quality—such as physical facilities, service processes, and interpersonal interactions—can directly increase patient loyalty, which is essential for hospitals to retain clients and minimize churn (Ulucayli, 2023).

4. Effect of Trust on Patient Loyalty

The study demonstrates that trust has a positive but not significant effect on patient loyalty. This indicates that although trust is important, its direct influence on loyalty may be limited in the context of inpatient hospital services and may require intervening variables such as patient satisfaction to take effect. This finding is supported by previous studies. For example, research in Pakistan showed that trust functions more strongly as a mediator between patient experience and loyalty rather than as a strong direct predictor (Hussain, 2025). Similarly, studies in nursing services have shown that trust is essential but may not always have a direct significant impact on loyalty unless satisfaction serves as an intermediary (Sedighi, 2025). Thus, this study implies that in hospital settings, trust must translate into satisfaction before it can contribute to loyalty. Hospital management should pay close attention to how trust is converted into loyal behavior.

5. Effect of Patient Satisfaction on Patient Loyalty

This research shows that patient satisfaction has a positive and significant effect on patient loyalty. This aligns with the consensus in literature stating that satisfaction is a strong predictor of loyalty, including repeat visits, recommendations, and long-term commitment to the institution. For example, a meta-analysis of 13 studies by Liu et al. (2022) confirmed that satisfaction has a significant positive impact on patient loyalty. Studies in Indonesia have similarly found a positive relationship between satisfaction and loyalty with $p < 0.05$. Therefore, this finding highlights the importance of maintaining and improving patient satisfaction as a strategic approach to building loyalty in hospital environments.

6. Effect of Service Quality on Patient Loyalty Through Patient Satisfaction

Findings show that although medical service quality at Bhayangkara Hospital Banjarmasin positively affects patient satisfaction, its indirect effect on loyalty through satisfaction is not significant. This suggests that in healthcare settings, satisfaction alone may not be sufficient to ensure loyalty—other factors such as trust, perceived treatment outcomes, and patient value also influence revisit intentions and hospital recommendations. Previous studies support this interpretation. Although service quality is a foundation of patient experience, loyalty often emerges through a combination of satisfaction, trust, and perceived clinical outcomes (Mahendrayana, 2018; Fatonah, 2019; Al-Kawamleh, 2025). Practically, hospitals must not only improve dimensions of service quality (reliability, responsiveness, empathy, assurance, tangibles) but also strengthen patient trust and ensure positive treatment outcomes. Integrated interventions—such as improved communication, patient-centered care, and effective medical processes—are likely to be more successful in promoting loyalty. This research indicates that high service quality alone does not automatically lead to loyalty without adequate satisfaction and trust. Therefore, hospital management should reinforce dimensions of service quality that directly influence patient experience, such as responsiveness, accuracy of medical information, and communication empathy. According to Parasuraman et al., later expanded by Mahendrayana (2018), improvements in responsiveness and empathy significantly contribute to emotional satisfaction, which subsequently fosters long-term loyalty. Moreover, hospitals should develop transparent and humanistic communication strategies between medical staff and patients. Fatonah (2019) emphasizes that patients become loyal when they feel respected, involved in decision-making, and heard by providers. Training programs in empathetic communication are therefore essential. This also aligns with recommendations by Al-Kawamleh (2025), who found that trust and perceived fairness of service strengthen the relationship between satisfaction and loyalty. In addition, regular patient satisfaction monitoring is a strategic approach. Hospitals may implement post-discharge surveys or digital feedback systems to capture real-time patient perceptions. According to Liu et al. (2021), involving patients in service evaluation increases their sense of ownership and strengthens emotional connection with the institution. With this approach, loyalty grows not only from clinical outcomes but also from the quality of relationships and care experiences.

7. Effect of Trust on Patient Loyalty Through Patient Satisfaction

The study finds that patient trust has a positive and significant effect on loyalty through satisfaction among inpatients at Bhayangkara Hospital Banjarmasin. This means that the higher the patient's trust in medical personnel and hospital services, the greater their satisfaction—ultimately resulting in increased loyalty. This finding is consistent with Liu et al. (2021), who reported that patient trust significantly affects loyalty through satisfaction as a mediating variable. Patients who trust the competence and integrity of medical providers tend to experience higher satisfaction and display long-term loyalty toward the hospital. This supports the theoretical argument that trust serves as a psychological mechanism linking perceived quality and patient behavior. Furthermore, Sari (2025) confirms that

trust built through transparent communication, professional behavior, and consistent service can create emotional satisfaction that leads to loyalty. Similarly, Sofia (2023) found that patients who have high levels of trust are more likely to be satisfied with their care experience and demonstrate loyalty through repeat visits and positive recommendations. Practically, the results emphasize the importance of building patient trust by strengthening provider credibility, honest communication, and empathetic interactions. These approaches have been proven to significantly influence both patient satisfaction and loyalty.

CONCLUSION

Based on the results of this study, it can be concluded that the quality of medical services, trust, patient satisfaction, and patient loyalty in the inpatient ward of Bhayangkara Hospital Banjarmasin are generally in the category of good to very good, although continuous improvement is still required. Service quality is proven to have a significant impact on increasing patient satisfaction, indicating that better service quality contributes positively to the patient experience. Trust also significantly increases patient satisfaction, demonstrating that a higher level of trust in healthcare providers leads to improved perceived satisfaction. Service quality further has a significant positive effect on patient loyalty, showing that improvements in service delivery directly strengthen patients' willingness to return and recommend the hospital. Conversely, trust does not significantly influence loyalty directly, although it may still contribute indirectly. Patient satisfaction itself significantly enhances loyalty, confirming its role as an important determinant of repeat visits and positive patient attitudes. However, service quality does not significantly affect loyalty through satisfaction, while trust has a significant indirect effect on loyalty through satisfaction. These findings indicate that patient satisfaction plays a key mediating role, and continuous improvements in service quality and trust-building efforts are essential to strengthening patient loyalty in hospital settings.

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