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Mediated by patient satisfaction: Service quality, price reasonability, trust, and loyalty

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Abstract

The aim of this research is to discuss the role of customer satisfaction in mediating service quality, price fairness and customer trust in customer loyalty at XYZ Hospital. This research is a type of quantitative research that is associative in nature. The population in this study were all domestic tourists who had been hospitalized at XYZ Hospital. The sampling technique uses purposive sampling. Data collection was carried out through a survey using a research instrument in the form of a questionnaire related to indicators for each research variable. Before the questionnaire was distributed to 130 respondents as research samples, validity and reliability tests were carried out. The collected questionnaire data was then analyzed using the PLS-based SEM analysis method. The research results show that all variables have a significant effect. Customer satisfaction acts as a partial mediator in mediating the influence of service quality, price fairness and customer trust on customer loyalty at XYZ Hospital. The results of this research can provide an empirical contribution regarding the relationship between service quality variables, price fairness, customer trust, customer loyalty and customer satisfaction for the development of The Expectancy Disconfirmation. Hospital management can implement strategies to increase customer satisfaction so that they can become loyal.

Keywords: XYZ Hospital; Service Quality; Reasonable Prices; Customer Trust; Customer Loyalty; Customer Satisfaction

1. Introduction

To increase consumer satisfaction, every company is required to improve quality aspects so that the service is appropriate. Excellent service quality is a representation of good service management from the company. Research by Gopi & Samat, (2020) states that service quality means the willingness of service providers to serve consumers effectively which can increase market efficiency. Apart from influencing a person's level of satisfaction, service quality is also considered to influence the level of loyalty (Lie et al., 2019). In accordance with research by Subaebasni et al., (2019), Wilis & Nurwulandari (2020) which states that service quality influences customer loyalty. However, research by Wantara & Tambrin (2019) states that service quality has an insignificant positive effect on loyalty, and research by Supriyanto et al., (2021) and Shin & Yu (2020) states that service quality has an insignificant effect on customer loyalty.

Apart from service quality factors, loyalty is also influenced by price fairness. The importance of setting an appropriate price to achieve a profit in a company, because setting this price will have an impact on increasing the company's income, companies must be more careful and intelligent in setting an appropriate price. In research by Consuegra et al., 2007, it is stated that perceived price fairness is positively related to customer loyalty. The results of this research are also supported by Virvilaite et al. (2009) who found that price fairness has an influence on customer loyalty.

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Apart from service quality and price fairness, customer trust is also an important factor in loyalty because trust is a perception of reliability from the consumer's perspective based on experience or interaction which is characterized by the fulfillment of expectations regarding product performance and satisfaction (Rohmad et al., 2022). Customer perceptions and behavior change over time; Different customers want different desires and preferences (Myo et al., 2019). Therefore, if consumers believe in a product or service being offered, it is highly likely that the consumer will repurchase the product or service being offered (Silaen & Prabawani 2019). Consumers offer their trust and loyalty with the implicit understanding that they will behave in a certain way and provide benefits through consistent product performance and reasonable prices, promotional and distribution programs (Rachbini et al., 2019). Research by Rohmad et al., (2022) and Shin & Yu, (2020) states that trust has a significant positive effect on loyalty.

According to Chandra et al. (2020), consumer satisfaction is the response shown by consumers to the performance or results received, then consumers will compare the performance with the desired expectations. If the performance received exceeds expectations then the consumer will feel satisfied, and vice versa if the performance received does not meet or match their expectations then it can be said that the consumer is dissatisfied with the performance received. The relevance of desires, hopes, and fulfilled needs can be seen from the form of satisfaction with something that they think is in line with their expectations (Lie et al., 2019). Research by Supriyanto et al., (2021) states that service quality has an indirect effect on customer loyalty through customer satisfaction.

2. Literature Review and Hypothesis Development

Companies and organizations strive to achieve high customer satisfaction, especially companies that consider long-term relationships with customers as assets (Fida et al., 2020). Supriyanto et al., (2021) said that if you want to increase customer satisfaction, good service quality is also needed. For example, by providing excellent service, completing existing facilities, responding quickly to customer complaints, and so on. Thus, service is one of the factors that can increase a company's market share. In an effort to retain consumers, companies must be able to choose the most appropriate form of policy and technology to achieve this. This will affect the company's accuracy and ability to provide services to its customers. Basically, service is centered on efforts to fulfill consumer needs and desires and delivery to balance consumer expectations (Subaebasni et al., 2019). Boonlertvanich, (2019) said that higher service quality also leads to higher customer satisfaction. Organizations understand that it is more profitable to retain current customers than to win new customers to replace lost customers (Gopi & Samat, 2020), therefore maintaining or improving service quality can increase customer satisfaction. This is in line with research by Wilis & Nurwulandari (2020) which states that service quality has a positive effect on customer satisfaction.

H1: Service quality has a positive and significant effect on customer satisfaction

Every consumer when carrying out purchasing activities considers the price of one another, if the price is in accordance with the consumer's mind, satisfaction will certainly be achieved, this is due to the price perception experienced by the consumer, then the price perception felt by the consumer greatly influences consumer satisfaction (Fuad, 2016). Price fairness has a positive and significant effect on customer satisfaction (Gummussoy and Berkehan, 2016; Krisnanda and Rastini, 2018; Atmaja and Kerti, 2020; Iwan and Ekawati, 2020). Other research by Putra and Seminari (2020) also found that price fairness has a positive and significant effect on customer satisfaction. Rahyuda and Atmaja (2011) in their research found different results, where price fairness had no effect on customer satisfaction.

H2: Price fairness has a positive and significant effect on customer satisfaction.

Customer trust is all the knowledge possessed by customers and all the conclusions customers make about objects, attributes and benefits (Yani & Safitri, 2022). Trust is generated when customers observe an employee's knowledge and responsiveness, then separately evaluate this trustworthiness from other service quality dimensions Trust consists of perceived credibility and benevolence and has two levels: the customer trusts one particular service representative; and customers trust institutions. Trust leads to long-term loyalty and strengthens the relationship between the two parties. Zarei et al. (2015) stated that trust is an antecedent to loyalty, in line with research (Boonlertvanich, 2019; Fadah et al., 2021; Mahenda, 2019) that customer trust level has a positive effect on trust.

H3: Customer trust has a positive and significant effect on customer satisfaction

Meesala and Paul (2018) have also studied the relationship between service quality and customer loyalty in 40 hospitals. They surveyed 180 undergoing patients and found that service quality had a direct and positive impact on customer loyalty. In line with research (Abror et al., 2020). consumers who are loyal to a brand may be less influenced by competing brand activities and increase customer retention; while consumer loyalty can be influenced by service

quality (Konuk, 2019). Service quality can be used as a measure of customer loyalty, and when viewed from the perspective of the service orientation concept, it is closely related to the market orientation concept (Subaebasni et al., 2019). Without good quality consistency, business processes may not achieve the ultimate market goal, namely achieving customer loyalty (Myo et al., 2019). If service quality is inconsistent or lower than standards, sooner or later customers may be dissatisfied and will not buy again and lose sales massively (Sudigdo et al., 2019). In line with research by Subaebasni et al., (2019), Wilis & Nurwulandari (2020), Shankar & Jebarajakirthy (2019), Abror et al., (2020) and Fida et al., (2020) which states that service quality influences customer loyalty.

H4: Service quality has a positive and significant effect on customer loyalty

Price fairness can be described as an assessment of an outcome and process to achieve reasonable and acceptable results. The cognitive aspect of this definition shows that price fairness research involves comparing price procedures in relation to standards, references or norms. In research by Consuegra et al., 2007, it is stated that perceived price fairness is positively related to customer loyalty. This supports the hypothesis that fair or fair prices have a positive influence on customer loyalty. These results provide support to the claim that the fairness of a given price is perceived to be related to customer loyalty because the parameter estimate between the two constructs is positive and significant. The results of this study are also supported by Virvilaite et al. (2009) who found that price fairness has an influence on customer loyalty. These empirical findings also strengthen the findings of Bei & Chiao (2006) who previously proved that setting reasonable prices, either directly or through satisfaction as a mediating variable, has a positive effect on customer loyalty.

H5: Price fairness has a positive and significant effect on customer loyalty

Trust and loyalty are two important factors that can influence the sustainability of a business or organization (Attar et al., 2023). According to Meesala and Paul (2018), customer loyalty can be measured using several items, such as intention to buy more products, preferring to buy that product compared to competitors and willingness to recommend the product to other potential customers. Trust is also characterized as a customer's contemplation, sentiment, feeling, or practice when they feel that they can depend on the provider to act for their greatest benefit when they cede control of the coordinates (Sinaga et al., 2019).

Research in the hotel industry has verified the significance between trust and customer loyalty, finding that there is a positive impact of trust on customer loyalty (Shamsudin et al., 2019). Al-Msallam and Alhaddad (2016) found that trust can directly increase customer loyalty. Research conducted by Quoquab et al. (2019) also found that trust is positively related to customer loyalty in the Malaysian fast-food industry. In addition, several studies have documented the positive effect of brand trust on loyalty Uddin (2019), Rohmad et al., (2022) and Wilis & Nurwulandari (2020).

H6: Customer trust has a positive and significant effect on customer loyalty

Indoctrination about the quality and reasonableness of the prices offered is not enough to win the hearts of consumers. Therefore, interpolation which previously only concerned itself with quality and price fairness has now turned into a basis for integrity implicit in the form of trust. Satisfaction is one of the key elements in efforts to understand the resilience of existing consumers or to attract new consumers. Increasing the consumer satisfaction index will have implications for company profits caused by repeat purchases from consumers (Lie et al., 2019). Meesala and Paul (2018) emphasized that one of the antecedents of customer loyalty is customer satisfaction. When a customer is satisfied with the quality of service, he or she will be loyal to the product or service. In general, customer satisfaction provides two main benefits for companies, namely in the form of loyalty and involvement in positive word of mouth recommendations (Wantara & Tambrin, 2019). The level of customer satisfaction will increase fundamentally when customers are satisfied and very satisfied with the product or service, where even though customer loyalty is negatively influenced through the product or service, the level of customer satisfaction falls rapidly (Gopi & Samat, 2020). Which is in line with research (Abror et al., 2020) (Subaebasni et al., 2019) (Wilis & Nurwulandari, 2020) which states that customer satisfaction influences customer loyalty.

H7: Customer satisfaction has a positive and significant effect on customer loyalty

Quality products and services play an important role in shaping customer satisfaction, besides that they are also closely related to creating profits for the company. The higher the quality of the products and services provided by the company, the higher the satisfaction felt by customers (Subaebasni et al., 2019). Based on research (Surahman et al., 2020) service quality will be able to increase customer satisfaction, satisfied customers will use the company's products and services repeatedly over a long period of time. Continuous satisfaction will create customer loyalty. Customer loyalty is

considered as a result of customer satisfaction, when customers who have good experiences with company services will continue to deal with companies that view them as less risky, thus making them loyal and rational in decision making (Fida et al., 2020).

Meesala and Paul (2018) have examined the relationship between service quality, customer satisfaction and customer loyalty in 40 Indian private hospitals. They found that service quality has a significant impact on customer satisfaction. Based on research (Lie et al., 2019) that customer satisfaction is able to mediate the influence of service quality on customer loyalty. Which is in line with (Mehta & Tariq, 2020) who say that if customers are satisfied with the perceived service quality, customer loyalty will also increase.

H8: Customer satisfaction mediates the effect of service quality on customer loyalty

Positive perceptions will give rise to feelings of satisfaction in customers, whereas conversely, if customers have negative perceptions, a feeling of dissatisfaction will arise which will cause customers to be reluctant to repurchase the product, and vice versa. Customer satisfaction can also be formed when the sacrifices made are in accordance with the value received, meaning that the product price is reasonable in accordance with the benefits obtained (Wantara & Tambrin, 2019). These empirical findings also strengthen the findings of Bei & Chiao (2006) who previously proved that setting reasonable prices, either directly or through satisfaction as a mediating variable, has a positive effect on customer loyalty. According to Shamsudin et al., (2019) found that perceptions of price fairness have a positive effect both directly and indirectly (through customer satisfaction) on consumer loyalty. Research by Wilis & Nurwulandari, 2020 explains that customer satisfaction can mediate the influence of customer trust and customer loyalty.

H9: Customer satisfaction mediates the effect of price fairness on customer loyalty

Customer loyalty has two dimensions: attitudinal loyalty (what customers feel) and behavioral loyalty (what customers do) (Özkan et al., 2020). Customer loyalty also creates more repeat purchases and will generate higher revenues for the company. Thus, customer loyalty is the behavior of customers who always make repeat purchases of company products after evaluating the product and feeling satisfied with it (Salem & Chaichi, 2018). The attitudinal perspective positions loyalty as the customer's emotional and psychological desire to repurchase and the behavioral perspective positions loyalty as the customer's tendency to seek continued service from the business or to recommend the business to others (Tabrani et al., 2018). Loyal customers will encourage other people to buy the product, while loyal customers will think twice about buying other products offered by other companies (Sudari et al., 2019). Based on research (Lie et al., 2019) and (Wilis & Nurwulandari, 2020) that customer satisfaction can mediate the influence of customer trust and customer loyalty.

H10: Customer satisfaction mediates the effect of customer trust on customer loyalty.

3. Methods

The scope of this research is marketing management with consumer behavior theory. The subjects of this research were patients at XYZ Hospital who had been hospitalized at least once, with a minimum age of 19 years and a minimum education of high school. The research objects studied include customer satisfaction with service, price fairness and customer trust in customer loyalty at XYZ Hospital.

The population in this study were patients who had been hospitalized at XYZ Denpasar Hospital at least once. The population size in this study is infinite or cannot be predicted with certainty due to limitations in data acquisition due to confidentiality of hospital data.

The sampling method used is non-probability sampling, namely a sampling technique that does not provide equal opportunities for each element or member of the population to be selected as a sample. The sample criteria in this research are as follows

- Have been hospitalized at XYZ Hospital at least 1 (one) time.
- Aged 19 years and over.
- Minimum high school education

According to Hair et. al. (2017:198), if the population is unknown, researchers can calculate the number of samples by (5-10) times the number of variable measurement indicators. There are 26 variable measurement indicators used in

this research so that the sample size is in the range of 130-260 respondents. Therefore, the sample used in this research was 130 respondents.

The inferential statistics used are SEM (Structural Equation Modeling) analysis based on PLS (Partial Least Square). Structural Equation Modeling based on Partial Least Square (SEM-PLS) is an alternative technique for SEM analysis where the data used does not have to have a multivariate normal distribution. After the data is obtained from participants through a questionnaire, analysis will then be carried out to obtain the results of the research hypothesis.

4. Result and Discussion

4.1. Structural model evaluation results (inner model)

After evaluating the Measurement Model (Outer Model), an Evaluation of the Structural Model (Inner Model) was carried out using Bootstrapping. The Structural Model is a model used to test the relationship between latent constructs/variables that have been previously hypothesized. The Inner Model in PLS is evaluated by looking at the R-squared (R²) value or coefficient of determination and the t-value or path coefficient value (Hair, et.al 2017).

4.2. R-Square (Coefficient of Determination)

The measurement criteria with R-square can be seen from the R-square value, namely 0.737; 0.755; 0.811; 0.889; 0.947; 0.956; 0.937 respectively indicates weak, medium and strong models. The higher the R-square value means the better the prediction model of the research model being used. The R² results can be seen in Table 1.

Table 1 R-square Determination Coefficient

	R Square	R Square Adjusted
Customer Satisfaction (M)	0.737	0.731
Customer Loyalty (Y)	0.755	0.747
Reliability (X1.1)	0.811	0.809
Responsiveness (X1.2)	0.889	0.888
Assurance (X1.3)	0.947	0.947
Empathy (X1.4)	0.956	0.955
Tangibility (X1.5)	0.937	0.936

Primary Data, 2023

The coefficient of determination R² for the customer satisfaction variable is 0.737, where this result means that 73.7 percent of the customer satisfaction variable can be influenced or explained by the variables of service quality, price fairness and customer trust, while the remaining 26.3 percent influenced by other factors outside the research model.

The coefficient of determination R² for the customer loyalty variable is 0.755, where this result means that 75.5 percent of the customer loyalty variable can be influenced or explained by the variables of service quality, price fairness, customer trust and customer satisfaction, while the remainder is 24.5 percent is influenced by other factors outside the research model.

The R² coefficient of determination for the Reliability variable is 0.811, where this result means that 81.1 percent of the reliability dimension can be influenced or explained by the variables of service quality, price fairness, customer trust and customer satisfaction, while the remainder is 18.9 percent is influenced by other factors outside the research model.

The R² coefficient of determination for the Responsiveness variable is 0.889, where this result means that 88.9 percent of the Responsiveness dimension can be influenced or explained by the variables of service quality, price fairness, customer trust and customer satisfaction, while the remainder is 11.1 percent is influenced by other factors outside the research model.

The R2 coefficient of determination for the Assurance variable is 0.947, where this result means that 94.7 percent of the Assurance dimension can be influenced or explained by the variables of service quality, price fairness, customer trust and customer satisfaction, while the remainder is 6.3 percent is influenced by other factors outside the research model.

The R2 coefficient of determination for the Empathy variable is 0.956, where this result means that 95.6 percent of the Empathy dimension can be influenced or explained by the variables of service quality, price fairness, customer trust and customer satisfaction, while the remainder is 5.4 percent is influenced by other factors outside the research model.

The R2 coefficient of determination for the Tangibility variable is 0.937, where this result means that 93.7 percent of the Tangibility dimension can be influenced or explained by the variables of service quality, price fairness, customer trust and customer satisfaction, while the remainder is 7.3 percent is influenced by other factors outside the research model.

4.2.1. Q-Square predictive relevance

Testing the inner model using a Q-square (Q2) value greater than 0 (zero) shows that the model can be said to have good predictive relevance value. A Q-square value that is less than 0 (zero) means that the model lacks predictive relevance.

$$Q^2 = 1 - (1 - R_1^2) (1 - R_2^2) (1 - R_3^2) (1 - R_4^2) (1 - R_5^2) (1 - R_6^2) (1 - R_7^2)$$

$$Q^2 = 1 - (1 - 0,737) (1 - 0,755) (1 - 0,811) (1 - 0,889) (1 - 0,947) (1 - 0,956) (1 - 0,937)$$

$$Q^2 = 1 - ((0,263) (0,245) (0,189) (0,111) (0,053) (0,044) (0,063))$$

$$Q^2 = 0,998$$

Based on the calculations above, the Q2 value is $0.998 > 0$ so that the model used in this research has a good predictive relevance value.

Goodness of Fit

This GoF value is obtained from the square root of multiplying the average average variance extracted (AVE) value with the average R-square value (R2). The GoF criteria are in the value range 0 – 1 with value interpretations namely 0.1 (small GoF), 0.25 (moderate GoF), and 0.36 (large GoF). The following is the calculation of Goodness of Fit in testing the structural model in this research using the following formula.

$$GoF = \sqrt{AVE \times R^2}$$

Based on this formula, the GoF value in testing the structural model in this research is:

$$GoF = \sqrt{0,8472 \times 0,7465}$$

$$GoF = 0,795$$

Based on the results of these calculations, a GoF value of 0.795 is obtained, which means that the research model already has a large GoF value. This value influences the goodness of the structural model in this research. Overall testing of the structural model (inner model) obtained good results, so it can be concluded that this structural model is declared good and is able to provide predictive power for the influence of exogenous variables on endogenous variables in this research.

4.3. Direct Effect

Testing the direct effect in this study used the t test which was carried out in PLS analysis using the bootstrapping procedure. The results of direct influence testing are presented in Table 5.15.

Table 2 Direct Effect

	Original Sample (O)	Sample Mean(M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Service Quality -> Customer Satisfaction	0.437	0.446	0.082	5.332	0.000
Price Fairness -> Customer Satisfaction	0.307	0.301	0.080	3.848	0.000
Trust -> Customer Satisfaction	0.189	0.186	0.067	2.832	0.005
Service Quality -> Customer Loyalty	0.206	0.215	0.103	2.005	0.047
Price Fairness -> Customer Loyalty	0.267	0.271	0.074	3.588	0.000
Trust -> Customer Loyalty	0.193	0.188	0.094	2.052	0.042
Customer Satisfaction -> Customer Loyalty	0.289	0.282	0.085	3.416	0.001

Primary Data, 2023

4.3.1. Service Quality on Customer Satisfaction

The first hypothesis (H1) in this research states that service quality has a positive and significant effect on customer satisfaction. Based on Table 2, the path coefficient value obtained is positive, namely 0.437 with t-statistic = 5.332 > t-table = 1.97912 and p-values = 0.000 < 0.05. The results of this research show that H1 is accepted, which means that service quality has a positive and significant effect on customer satisfaction at XYZ Hospital.

4.3.2. Price Fairness on Customer Satisfaction

The second hypothesis (H2) in this research states that price fairness has a positive and significant effect on customer satisfaction. Based on Table 2, the path coefficient value obtained is positive, namely 0.307 with t-statistic = 3.848 > t-table = 1.97912 and p-values = 0.000 < 0.05. The results of this research show that H2 is accepted, which means that price fairness has a positive and significant effect on customer satisfaction at XYZ Hospital.

4.3.3. Customer Trust on Customer Satisfaction

The third hypothesis (H3) in this research states that customer trust has a positive and significant effect on customer satisfaction. Based on Table 2, the path coefficient value obtained is positive, namely 0.189 with t-statistic = 2.832 > t-table = 1.97912 and p-values = 0.005 < 0.05. The results of this research show that H3 is accepted, which means that customer trust has a positive and significant effect on customer satisfaction at XYZ Hospital.

4.3.4. Service Quality on Customer Loyalty

The fourth hypothesis (H4) in this research states that service quality has a positive and significant effect on customer loyalty. Based on Table 2, the path coefficient value obtained is positive, namely 0.206 with t-statistic = 2.005 > t-table = 1.97912 and p-values = 0.047 < 0.05. The results of this research show that H4 is accepted, which means that service quality has a positive and significant effect on customer loyalty at XYZ Hospital.

4.3.5. Price Fairness on Customer Loyalty

The fifth hypothesis (H5) in this research states that price fairness has a positive and significant effect on customer loyalty. Based on Table 2, the path coefficient value obtained is positive, namely 0.267 with t-statistic = 3.588 > t-table = 1.97912 and p-values = 0.000 < 0.05. The results of this research show that H5 is accepted, which means that price fairness has a positive and significant effect on customer loyalty at XYZ Hospital.

4.3.6. Customer Trust on Customer Loyalty

The sixth hypothesis (H6) in this research states that customer trust has a positive and significant effect on customer loyalty. Based on Table 2, the path coefficient value obtained is positive, namely 0.193 with t-statistic = 2.052 > t-table = 1.97912 and p-values = 0.042 < 0.05. The results of this research show that H6 is accepted, which means that customer trust has a positive and significant effect on customer loyalty at XYZ Hospital.

4.3.7. Customer Satisfaction on Customer Loyalty

The seventh hypothesis (H7) in this research states that customer satisfaction has a positive and significant effect on customer loyalty. Based on Table 2, the path coefficient value obtained is positive, namely 0.289 with t-statistic = 3.416 > t-table = 1.97912 and p-values = 0.001 < 0.05. The results of this research show that H7 is accepted, which means that customer satisfaction has a positive and significant effect on customer loyalty at XYZ Hospital.

4.4. Indirect Effect

Testing the indirect effect in this study used the t test which was carried out in PLS analysis using the bootstrapping procedure. The results of direct influence testing in this research are presented in Table 3.

Table 3 Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Service Quality -> Customer Satisfaction -> Customer Loyalty	0.127	0.124	0.042	3.027	0.003
Price Fairness -> Customer Satisfaction -> Customer Loyalty	0.089	0.088	0.040	2.246	0.026
Trust -> Customer Satisfaction -> Customer Loyalty	0.055	0.052	0.023	2.391	0.018

Primary Data, 203

4.4.1. Customer Satisfaction Mediates the Effect of Service Quality on Customer Loyalty

The eighth hypothesis (H8) in this research states that customer satisfaction mediates the effect of service quality on customer loyalty. Based on Table 3, the path coefficient value obtained is positive, namely 0.127 with t-statistic = 3.027 > t-table = 1.97912 and p-values = 0.003 < 0.05. The results of this research indicate that H8 is accepted, where customer satisfaction mediates the effect of service quality on customer loyalty at XYZ Hospital. Service quality indirectly has a positive and significant effect on customer loyalty through customer satisfaction.

4.4.2. Customer Satisfaction Mediates the Effect of Price Fairness on Customer Loyalty

The ninth hypothesis (H9) in this research states that customer satisfaction mediates the effect of price fairness on customer loyalty. Based on Table 3, the path coefficient value obtained is positive, namely 0.089 with t-statistic = 2.246 > t-table = 1.97912 and p-values = 0.026 < 0.05. The results of this research indicate that H9 is accepted, where customer satisfaction mediates the effect of price fairness on customer loyalty at XYZ Hospital. Price fairness indirectly has a positive and significant effect on customer loyalty through customer satisfaction.

4.4.3. Customer Satisfaction Mediates the Effect of Customer Trust on Customer Loyalty

The tenth hypothesis (H10) in this research states that customer satisfaction mediates the influence of customer trust on customer loyalty. Based on Table 3, the path coefficient value obtained is positive, namely 0.055 with t-statistic = 2.391 > t-table = 1.97912 and p-values = 0.018 < 0.05. The results of this research indicate that H10 is accepted, where customer satisfaction mediates the influence of customer trust on customer loyalty at XYZ Hospital. Customer trust indirectly has a positive and significant effect on customer loyalty through customer satisfaction.

5. Conclusion

Service quality, price fairness and trust can influence customer satisfaction and can influence customer loyalty. The results of mediation testing in this research also obtained empirical evidence which states that customer satisfaction is able to mediate the influence of service quality, price fairness and trust on customer loyalty. Besides that, the theoretical implications of this research provide evidence that consumer behavior is a theory that studies various factors that influence consumers in purchasing goods or services. Consumer behavior studies where, under what conditions, and how someone buys certain products with certain brands. In general, the consumer behavior model according to Kotler and Keller can be described through five important factors which include company stimuli, other stimuli, buyer

characteristics, purchasing decision process and buyer decisions, so that consumers can become loyal to the goods or services used.

5.1. Managerial Implication

It is hoped that this research can be used as material for consideration and input for other hospitals in increasing customer loyalty by considering in terms of service quality, the hospital is expected to always maintain a clean environment both outside and inside so that it can increase customer satisfaction. In terms of price fairness, the hospital is expected to be more informative in providing price updates for the services offered, so that customers can find out the prices for new services. In terms of trust, the hospital is expected to be able to provide correct information regarding the description of the products offered, so that the level of customer trust can be increased, by doing this it will increase customer loyalty.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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