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The influence of customer perceived value and service quality on customer loyalty through customer satisfaction: A case study report

Dewanti Putri Nurita*, Vip Paramarta, Kosasih, Farida Yuliaty, Etty Sofia Mariati Asnar

Magister Manajemen Rumah Sakit, Universitas Sangga Buana, Bandung.
Corresponding author: *E-mail: dpnurita@gmail.com

Abstract

Background: Preliminary findings indicate a patient loyalty issue at XYZ Hospital, Tangerang.
Purpose: To analyze the partial effect of Customer Perceived Value and Service Quality on Customer Loyalty, both directly and indirectly through the mediation of Customer Satisfaction.
Method: A quantitative approach with an asymmetric causal design was employed. This study employed descriptive and verification methods and adopted a survey-based approach. The study was conducted at XYZ Hospital, Tangerang, Banten, in 2025. The population included all hospital outpatients, with a sample size of 123 respondents. Data were collected through a survey and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS).
Results: This study indicates that customer perceived value significantly influences customer satisfaction and loyalty. Service quality also has a positive and significant impact on customer satisfaction and loyalty. Furthermore, customer satisfaction has a significant positive effect on customer loyalty. Furthermore, customer satisfaction mediates the relationship between service quality and customer loyalty. However, it does not mediate the relationship between customer perceived value and customer loyalty.
Conclusion: increasing service quality and customer perceived value can increase satisfaction and loyalty, with satisfaction acting as a mediator, particularly in the relationship between service quality and customer loyalty.

Keywords: Customer Loyalty; Customer Perceived Value; Customer Satisfaction; Service Quality.

INTRODUCTION

The Tangerang region, located in Banten Province, has many healthcare facilities, including several modern hospitals. In addition to Siloam Hospital, there are other modern hospitals with multiple branches, one of which is XYZ Hospital. XYZ Hospital has five branches: XYZ Hospital Antasari, XYZ Hospital Depok, XYZ Hospital Duren Tiga, XYZ Hospital Saharjo, and XYZ Hospital Tangerang. Furthermore, there are two XYZ Clinics, namely XYZ Clinic Bandung and XYZ Clinic Kemang.

One of the branches, XYZ Hospital Tangerang, serves as the location of this research. This general hospital has been operating for 13 years since its establishment on May 20, 2011. XYZ Hospital Tangerang is one of the private hospitals under the XYZ Healthcare Group. It was founded with a strong commitment to providing high-quality healthcare services with a focus on patient comfort. The hospital adopts the concept of a “Hospital with a hotel ambience”, combining professional medical care with a warm and friendly atmosphere. Located in the Paramount Gading Serpong area of Tangerang, the hospital is strategically positioned and easily accessible to residents of Jakarta, Bogor, Depok, and Tangerang (Jabodetabek).

Equipped with modern facilities and advanced medical technology, XYZ Hospital Tangerang offers leading services in obstetrics and gynecology, pediatrics, internal medicine, general surgery, and intensive care units. The hospital also provides

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supporting services such as a clinical laboratory, digital radiology, and 24-hour pharmacy. In its operations, XYZ Hospital Tangerang upholds the values of professionalism, integrity, empathy, and innovation, aligning with its vision to become the preferred healthcare provider that prioritizes patient safety and satisfaction.

XYZ Hospital Tangerang offers several flagship services, including the enhanced recovery after cesarean surgery (ERACS) method, which aims to speed up patient recovery after a cesarean section through a multidisciplinary approach. Another key service is cataract surgery using the phacoemulsification technique, which employs ultrasonic waves for precision. Beyond curative care, the hospital also promotes preventive health through medical check-ups (MCU) and other health screenings.

In terms of customer management, the hospital has three main units: customer care/service unit, responsible for receiving, recording, and addressing patient complaints while serving as a liaison between patients and management. Public relations unit, which handles external communication and assists in complaint management related to hospital reputation or social media issues. Quality assurance (QA), which reviews complaints as part of service quality evaluation.

Despite its strong service quality, customer loyalty at XYZ Hospital Tangerang still requires further study. Customer loyalty refers to a consumer's level of commitment to an organization, reflected in repeat usage and long-term engagement Loyalty is categorized into four levels: no loyalty, latent loyalty, spurious loyalty, and true loyalty (Rana, Tandon, & Kumar , 2020).

A pre-study involving 30 outpatient respondents revealed suboptimal levels of customer loyalty. The survey used close-ended questionnaires covering ten statements representing three dimensions of customer loyalty: continuity, recommendation, and positive word-of-mouth.

The results of a pre-study on outpatients at XYZ Hospital Tangerang related to the customer loyalty (CL). CL is defined as the strength of the relationship between a client's relative attitude and repurchase intention. CL is the combination of a client's positive attitude and repurchase behavior (Dam & Dam, 2021).

The average percentage of respondents who strongly agreed (13.30%) and agreed (23.33%) was 35.33 %, lower than the average percentage of respondents who disagreed (17.80%) and strongly disagreed (23.33%), which was 41.13%. This indicates that the average respondent had a less positive attitude regarding the extent of patient commitment to being a customer of XYZ Hospital Tangerang's services. In other words, there is a customer loyalty issue at the hospital, as loyal patients (35.33%) outnumbered disloyal patients (41.13 %). The relatively low customer loyalty at XYZ Hospital Tangerang requires further research to identify the factors contributing to this decline.

Regarding customer loyalty, most researchers have linked it to customer satisfaction and service quality (servqual). Several studies have included other variables such as brand image (Ardiani, Sarikadarwati, Yulsiati, & Sandrayati, 2020; Akob, Yantahin, Ilyas, Hala, & Putra, 2021; Dam & Dam, 2021; Sukamuljo, Ruswanti, Aida, 2021), value (Akob et al., 2021; Nguyen, Pham, Tran, & Pham, 2021), trust (Eliza, Indrawati, & Syah, 2020; Wulur, Militina, & Achmad, 2020; Shie, Huang, Li, Lyu, Yang, Dai, & Wu, 2022), customer relationship management (CRM) (Abekah-Nkrumah, Yaa Antwi, Braimah, & Ofori, 2020), complaint handling (Fatonah & Palupi, 2020), and marketing mix (Huda & Yuliati, 2020). However, these variables are generally used as independent variables or intervening variables (mediator variables). None of these previous studies have used these variables as moderators.

Customer perceived value (CPV) is assumed to influence customer loyalty (CL). Customer perceived value is defined as a customer's perception of the benefits or attractiveness of a product or service to them, especially when compared to competing products (Blut, Chaney, Lunardo, Mencarelli, & Grewal, 2023). Research demonstrates that customer perceived value influences customer loyalty (Kusumawati & Rahayu, 2020). Customer perceived value is also assumed to influence customer satisfaction (Dam & Dam, 2021).

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Magister Manajemen Rumah Sakit, Universitas Sangga Buana, Bandung.
Corresponding author: *E-mail: dpnurita@gmail.com

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Service quality (SQ) is assumed to influence customer loyalty. Service quality is defined as meeting customers' wants and needs beyond their expectations. Previous research has shown that service quality influences customer loyalty (Venkatakrishnan, Alagiriswamy, & Parayitam, 2023; Akob et al., 2021; Nguyen et al., 2020; Koay, Cheah, & Chang, 2022; Sujarwan & Oswari, 2024; Wasul & Lestari, 2024; Manal, Rahami, Nawawi, Kamal, & Dewantara, 2024; Balinado, Prasetyo, Young, Persada, Miraja, & Redi, 2021; Fida, Ahmed, Al-Balushi, & Singh, 2020).

Customer satisfaction (CS) acts as an intermediary or mediator variable. Customer satisfaction is assumed to influence customer loyalty. Customer satisfaction is defined as the level of perception that a product meets customer expectations (Kotler & Keller, 2016). Several previous studies have shown the influence of customer satisfaction on customer loyalty. Previous studies have shown that customer satisfaction influences customer loyalty (Iqbal, Hassan, Sharif, & Habibah, 2017; Nguyen et al., 2020; Kusumawati & Rahayu, 2020; Venkatakrishnan et al., 2023; Koay et al., 2022).

The results of this preliminary study indicate that patients generally view XYZ Hospital's services positively, considering them to be in line with their expectations. Regarding the service quality, defined as meeting or exceeding customer expectations, 35.3% of respondents agreed or strongly agreed, while 42.7% disagreed or strongly disagreed. This indicates that patients perceive the hospital's service quality to be below their expectations (Akob et al., 2021).

Regarding customer satisfaction, defined as the degree to which patient expectations regarding service are met, only 35.53% of respondents agreed or strongly agreed, while 38.87% disagreed or strongly disagreed—indicating a low level of satisfaction among patients.

Overall, the preliminary study concluded that customer loyalty at XYZ Hospital Tangerang is relatively low. The main contributing factors are service quality and customer satisfaction, as patients perceive the hospital's service performance as less than optimal. However, customer perceived value showed a more positive assessment, meaning that patients generally perceive the hospital's services as meeting their expectations.

The preliminary study results indicate a patient loyalty issue at XYZ Hospital Tangerang. This issue is supported by respondents' perceptions of service quality and customer satisfaction, but on the other hand, the issue of patient loyalty at XYZ Hospital Tangerang is not supported by respondents' perceptions of customer perceived value. The results of this preliminary study indicate that these findings are significant enough to warrant further research to confirm them.

RESEARCH METHOD

The research method used was descriptive and verification with a quantitative approach. The population of this study was outpatients at XYZ Hospital, Tangerang. The sampling technique chosen was non-probability sampling, namely purposive sampling. The inclusion criteria were all XYZ Hospital patients who agreed to sign an informed consent.

The independent variables in this study were customer perceived value (CPV) and service quality, while the dependent variables were customer loyalty (CL) and customer satisfaction (CS). This study used a survey as the data collection technique. The instrument used was a questionnaire with closed-ended questions, using an ordinal scale, in this case a Likert scale of 1-5, with the following information: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree.

Descriptive data analysis was performed using SPSS version 24 software, while verification data analysis was performed using SmartPLS version 3.0 software. The PLS-SEM analysis is presented in three sections: outer model testing, inner model testing, and hypothesis testing. This external model test uses four indicators: reliability, discriminant validity (cross-loading and Fornell-Larcker), internal consistency, and convergent validity. Prior to the main survey, reliability and validity tests were conducted.

Descriptive analysis was conducted by evaluating respondent response data, beginning by classifying respondent response scores (actual scores) against ideal scores into five categories: low (123–221.4), low (221.5–319.8), moderate (319.9–418.2), high (418.3–516.6), and very high (516.7–615).

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Magister Manajemen Rumah Sakit, Universitas Sangga Buana, Bandung.
Corresponding author: *E-mail: dpnurita@gmail.com

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RESEARCH RESULT

Table 1. Characteristics of the Respondent (N=123)

Variable	Result
Age (Years) (n/%)	
(Mean ± SD)(Range)	(43.12± 7.14)(21-55)
≤ 25	2/1.6
26-30	6/4.8
31-35	9/7.4
36-40	25/20.3
41-45	24/19.5
46-50	42/34.2
≥ 51	15/12.2
Gender (n/%)	
Female	69/56.1
Male	54/43.9
Last Education Level (n/%)	
≤ Senior High School	15/12.2
Diploma graduate	55/44.7
Bachelor's Degree (S-1)	37/30.1
Master's Degree (S-2)	16/13.0
Occupation (n/%)	
Civil Servants/ Military	18/14.7
Private Employee	63/51.3
Professional	2/1.6
Entrepreneur	32/26.0
Housewife	4/3.2
Retired	1/0.8
Unemployed	3/2.4

From the table above, it is apparent that the majority of respondents are female (56.1%) and fall within productive age groups, with the largest proportion being those aged 46–50 years (34.2%). The respondents' educational background is dominated by diploma graduates (44.7%) and bachelor's degree holders (30.1%), indicating a generally moderate to high level of education. In terms of occupation, more than half of the respondents work as private employees (51.3%), followed by entrepreneurs (26.0%), while professionals and retirees make up the smallest portions of the sample.

Table 2. Internal Consistency Test with Cronbach's Alpha and Average Variance Extracted (AVE)

Variable	Cronbach's Alpha	Average Variance Extracted (AVE)
Customer Loyalty	0.772	0.687
Customer Perceived Value	0.826	0.656
Customer Satisfaction	0.837	0.671
Service Quality	0.829	0.663

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The table above shows the results of the internal consistency test using composite reliability and Cronbach's Alpha, with both composite reliability and Cronbach's Alpha values ≥0.60. Therefore, all variables in this study passed the internal consistency test, indicating support for the internal consistency test. The AVE values for all variables met the convergent validity test criteria, with values above 0.5. Therefore, all variables were declared to have passed the convergent validity test.

Table 3. Multicollinearity Test with Inner VIF Values

Variable	Customer Loyalty	Customer Satisfaction
Customer Perceived Value	2.096	2.076
Customer Satisfaction	2.728	
Service Quality	3.625	2.076

Table 3. showed that all VIF values for the relationships between variables were less than 10. Therefore, this study did not find a highly correlated relationship between two or more independent variables or exogenous constructs. This indicates that there is no strong intercorrelation between the latent variables, so the model's predictive ability can be stated as good.

Table 4. Q-Square Predictive Relevance

Dependent Variable	SSO	SSE	Q^2 (=1-SSE/SSO)
Customer Loyalty	369.000	277.970	0.247
Customer Perceived Value	492.000	492.000	
Customer Satisfaction	492.000	293.934	0.403
Service Quality	492.000	492.000	
X1->M->Y	123.000	123.000	
X2->M->Y	123.000	123.000	

Based on the table above, Q^2 predictive relevance test, the research model passes the validity test because all dependent variables can be predicted by their respective independent variables, with a Q^2 value greater than zero and moderate predictive power (>0.15), approaching strong predictive power (>0.35).

Table 5. f-square (Effect Size Test)

Independent Variable	Customer Loyalty	Customer Satisfaction
Customer Perceived Value	0.024	0.021
Customer Satisfaction	0.024	
Service Quality	0.026	0.708

Based on the analysis results, the influence of perceived customer value on customer loyalty is 0.024 (a small effect) and on customer satisfaction is 0.021 (a small effect). The influence of customer satisfaction on customer loyalty is 0.024 (a small effect). The influence of service quality on customer loyalty is 0.026 (a small effect) and on customer satisfaction is 0.708 (a large effect). The F-square value for each variable relationship tends to vary between small and large effects.

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DISCUSSION

Based on the research conducted, the Pearson correlation values for all indicators were greater than the product-moment r value of 0.374. Therefore, all indicators were declared valid and could be used in further research. The results of the reliability analysis showed that all remaining indicators passed the reliability test. Therefore, of the 46 initial indicators, 31 were removed, leaving 15 valid indicators for the final model. Next, a discriminant validity test was conducted to determine whether indicators from one construct were highly correlated with indicators from other constructs.

Based on the comparison of the actual score to the ideal score, it can be seen that customer perceived value is included in the high category with an actual score percentage value of 522.6. Service quality is included in the very high category with an actual score of 526. Customer satisfaction is included in the high category with an actual score of 507.44. Customer loyalty is included in the high category with an actual score of 457.22.

The results of the discriminant validity test using cross-loadings showed good results in forming each variable. The cross-loading value of the indicator variable on its latent variable was proven to be greater than the cross-loading value of the indicator variable on the other latent variables. Based on the cross-loading indicators, all indicators in this study passed the discriminant validity test using cross-loading indicators.

The results of the discriminant validity test with Fornell-Larcker which compares the AVE value with the quadrant of correlation values between constructs, or compares the root of AVE with the quadrant of correlation values between constructs, all correlation values between construct variables and the Fornell-Larcker indicator values are higher than the Fornell-Larcker value of the variable itself, indicating that almost all variables pass the discriminant validity test using the Fornell Larcker indicator.

The results of the study indicate that of the two dependent variables, only customer satisfaction is significantly influenced/explained by its independent variables (customer perceived value and service quality), with an R2 value of 0.633, or 63.3%. Meanwhile, customer loyalty is simultaneously influenced/explained by all three independent variables with moderate strength, with an R2 value of 0.433, or 43.3%. The discussion of the research findings follows the following sequence of hypotheses:

H1: Customer perceived value has a positive and significant influence on customer loyalty.

The results confirm that customer perceived value has a positive and significant influence on customer loyalty, supporting hypothesis 1. This finding aligns with previous research theoretically, stating that the five dimensions of customer perceived value—task, time, place, and ownership utility—can enhance three dimensions of customer loyalty: continuity, recommendations, and positive word of mouth (Kusumawati & Rahayu, 2020; Akob et al., 2021).

H2: Service quality has a positive and significant influence on customer loyalty.

The results of the study show a positive and significant relationship between service quality and customer loyalty, confirming hypothesis 2. This finding supports studies that show that the five dimensions of service quality—tangibles, responsiveness, assurance, empathy, and reliability—have a positive influence on continuance, recommendations, and positive word-of-mouth (Kusumawati & Rahayu, 2020; Koay et al., 2022; Nguyen et al., 2020; Iqbal et al., 2017; Akob et al., 2021).

H3: Customer perceived value has a positive and significant influence on customer satisfaction.

The analysis shows that customer perceived value has a positive and significant influence on customer satisfaction, supporting hypothesis 3. This aligns with previous theoretical findings, indicating that the five dimensions of customer perceived value influence the three dimensions of customer satisfaction—product, service, and price. However, the insignificant effects on some dimensions may stem from respondent characteristics, sample size, or data normality issues (Kotler et al., 2021; Venkatakrishnan et al., 2023).

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Magister Manajemen Rumah Sakit, Universitas Sangga Buana, Bandung.
Corresponding author: *E-mail: dpnurita@gmail.com

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

This finding confirms that service quality positively and significantly influences customer satisfaction, validating hypothesis 4. This supports previous studies showing that service quality improves the product, service, and price dimensions of customer satisfaction (Wasul & Lestari 2024; Balindo et al., 2021; Fida et al., 2020; Manal et al., 2024; Sujarwan & Oswari, 2024; Nguyen et al., 2020; Afthanorhan, Awang, Rashid, Foziah, & Ghazali, 2019).

H5: Customer satisfaction has a positive and significant effect on customer loyalty.

The results indicate that customer satisfaction significantly and positively influences customer loyalty, confirming hypothesis 5. This is consistent with previous studies showing that the three dimensions of customer satisfaction—product, service, and price—support continuance, recommendations, and positive word-of-mouth (Koay et al., 2022; Nguyen et al., 2020; Iqbal et al., 2017; Akob et al., 2021).

H6: Customer satisfaction mediates the effect of customer perceived value on customer loyalty.

This study found that customer satisfaction did not significantly mediate the effect of customer perceived value on customer loyalty, thus rejecting hypothesis 6. This supports previous studies showing a direct effect between customer perceived value and customer loyalty (Akob et al., 2021; Momongan & Tawas, 2024; Venkatakrishnan et al., 2023; Koay et al., 2022; Nguyen et al., 2020; Iqbal et al., 2017).

H7: Customer satisfaction mediates the effect of service quality on customer loyalty.

The findings indicate that customer satisfaction significantly mediates the relationship between service quality and customer loyalty, confirming hypothesis 7. This is in line with previous studies that show a direct effect of service quality on customer loyalty, for service quality on customer satisfaction, and for customer satisfaction on loyalty (Kusumawati & Rahayu, 2020; Koay et al., 2022; Nguyen et al., 2020; Iqbal et al., 2017; Wasul & Lestari, 2024; Balindo et al., 2021; Fida et al., 2020; Manal et al., 2024; Sujarwan & Oswari, 2024; Afthanorhan et al., 2019; Koay et al., 2022.

CONCLUSION

Improving service quality and perceived value for customers can increase satisfaction and loyalty, with satisfaction acting as a mediator, particularly in the relationship between service quality and customer loyalty.

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Magister Manajemen Rumah Sakit, Universitas Sangga Buana, Bandung.
Corresponding author: *E-mail: dpnurita@gmail.com

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