

Analysis of the effect of compliance, assurance, reliability, tangibility, empathy, responsiveness, insurance system, sincerity on customer satisfaction and customer loyalty on hospital in Indonesia

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Abstract:

One of the hospitals in Surabaya that accepts patients using BPJS facilities is the Jemursari Islamic Hospital (RSI). Islamic Hospital (RSI) Jemursari Surabaya is one of the hospitals in Surabaya that provides BPJS Health services for Muslim and non-Muslim communities. RSI Jemursari Surabaya and BPJS are jointly committed to serving the lower middle class community with better and affordable services, including high-cost services, such as hemodialysis (dialysis), surgery, heart disease, and so on. The snowball sampling approach was used in this study by giving questionnaires to BPJS RSI Jemursari patients who had been treated at this hospital and were randomly selected as samples. The city of Surabaya was chosen as the distribution location for the surveys, ensuring that the 220 respondents picked are in line with expectations. Non-probability sampling and snowball sampling are the sampling techniques employed. Six of the nine hypotheses investigated were supported, while three were rejected, according to data analysis.



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1. Introduction

One of the hospitals in Surabaya that accepts patients using BPJS facilities is the Jemursari Islamic Hospital (RSI). Islamic Hospital (RSI) Jemursari Surabaya is one of the hospitals in Surabaya that provides BPJS Health services for Muslim and non-Muslim communities. RSI Jemursari Surabaya and BPJS are jointly committed to serving the lower middle-class community with better and affordable services, including high-cost services, such as hemodialysis (dialysis), surgery, heart disease, and so on. This shows that BPJS is a program that is useful and needed by the lower middle class community, but RSI Jemursari Surabaya also does not suffer losses by holding the program, even though this public service-based management, RSI Jemursari Surabaya actually gains more benefits with the BPJS program. . In line with this, the Director of RSI Jemursari said that public service-based management refers to the commitment of doctors, togetherness in drug planning and other needs, and quality control. In addition, the quality of service is not low, even though RSI Jemursari serves the lower middle class (www.harianterbit.com, 2015, downloaded on August 9, 2021). Even so, by providing good service with BPJS services is a very important element in the effort to increase consumer satisfaction run by RSI Jemursari Surabaya, but the obstacles that can be experienced in BPJS health services are facilities that maybe not as good as the big hospitals handled by private health insurance. In terms of hospital facilities, the service process is faster than BPJS which has to queue, and is free to choose a referral hospital (general.co.id, downloaded on August 15, 2021). Therefore, the measurement of satisfaction with the services provided by RSI Jemursari Surabaya to the community must always be carried out. It aims to identify and plan better strategies in the future for the hospital itself, to further improve the quality of its services in order to meet the needs and desires of existing consumers, and to minimize complaints or complaints from consumers. Based on this, it is necessary to study more deeply about the quality of services that have been provided by RSI Jemursari Surabaya to patients who use BPJS services from Increasing patient satisfaction and loyalty, especially for inpatients because inpatients can be categorized as consumers who have experienced the overall experience. services provided by the hospital, especially at the level of certain health facilities.

2. Literature Review

2.1 Customer loyalty

Customer loyalty refers to consumers' strong commitment to repurchase a favorite product or service in the future, despite the fact that situational factors and rival companies' marketing efforts may promote behavioral switching (Fernandes, 2017). Customer loyalty, according to Ali (2008), is defined as a customer that not only repurchases an item or service, but also has a positive commitment and attitude toward a service organization, such as by referring others to purchase. According to Griffin (2007), loyalty refers to a decision-making unit's behavioral pattern of making repeated purchases of a company's goods or services.

2.2 Sincerity

Sincerity is the nature of honesty, sincerity, sincerity. Therefore, the meaning of sincerity is to say or provide information that is true or in accordance with reality, sincerity is a very valuable investment, because with sincerity it will greatly benefit us both now and in the future (Kompasiana.com downloaded on 15 August 2021). Kelly, (2005) suggests that sincerity is the basis of effective communication and healthy relationships. Sincerity if interpreted by default is admitting, saying or providing information that is in accordance with reality and the truth. According to Sujarwa (2005) in Afrisal (2016:17) honesty or sincerity or what someone says will be in accordance with his conscience. We can get the following hypothesis from these statements:

H1: Sincerity has a considerable beneficial impact on customer satisfaction.

2.3 Insurance System

According to Mehr (1961) the insurance system is a tool to reduce risk by combining a number of risk units so that individual losses can collectively be predicted. The predictable loss is then divided and distributed proportionally among all the units in the mix. According to Mark R Greene (2001) the insurance system is an economic institution that reduces risk by combining under one management and group of objects in a condition so that the large losses suffered by a group can be predicted in a more detailed scope. The insurance system, according to C Arthur Williams Jr. and Richard M. Heins (1989), is an instrument that secures the risk of two or more persons or firms joined through a specified premium contribution or funds used to settle claims. We can get the following hypothesis from these statements:

H2: Customer happiness is positively influenced by privacy and security.

2.4 Responsiveness

Responsiveness is classified as having vulnerability to community claims when receiving services. Responsiveness is more personal, because it contains an attitude of appreciation, and one's self-recognition towards other parties who receive services (Utman, Kahar, 2005). Wang & Wang (2017) stated that Responsiveness relates to the willingness to help and respond to customer requests, fast service, always providing information to customers about the time period for service. Responsiveness is defined by Parasuraman (2008) as employees' eagerness and readiness to deliver services, timeliness, and speed. Willingness to service consumers swiftly, according to Yarimoglu (2008). Skochee (2017) Showing sensitivity to customer demands and grievances, as well as willingness to give to consumers. We can get the following hypothesis from these statements:

H3: Customer satisfaction is positively influenced by responsiveness.

2.5 Empathy

Taylor (2001) Taylor's view of empathy is as an attempt to explore the feelings of others in order to feel and capture the meaning of these feelings. That's why empathy is an essential factor for establishing a trusting relationship because there is an acceptance and understanding that arises appropriately for the feelings of others. Empathy communicates other people's thoughts and feelings appropriately, because it can be an important factor in creating a relationship of mutual trust. Bullmer (2015) Give individual attention, serve with care and understand customer needs. Adler (2015) Ease of establishing relationships, good communication, personal attention, and understanding of the individual needs of customers. From these statements, we can conclude hypotheses as follows:

H4: Empathy has a positive significant effect on Customer Satisfaction

2.6 Tangibles

According to Brata (2003), tangibility is seen to determine how successful a company's product can provide satisfaction to its customers, namely the more satisfied customers with a product, the greater the chance of success for the company that owns the product. According to Suparlan (2014) tangibility is the ability of a product or company to provide excellent service to all customers in a concrete way. This means that the quality possessed by the product can be felt by customers, not hallucinations. According to Kotler (2006), the nature of tangibility is very important because after all, customers need real experiences that can be felt by their senses.

Even for products that are actually intangible, you should still look for quality that can be felt by customers. From these statements, we can conclude hypotheses as follows:

H5: Tangibles has a positive significant effect on Customer Satisfaction

2.7 Reliability

Anastasia and Urbina (1997) define reliability as the constancy of a person's scores when re-tested with the same test on various days, with a different set of similar items, or under different test settings. According to Sugiono (2017), reliability is defined as a set of measurements or a set of measuring devices that maintain consistency when the measurements are repeated. Test reliability refers to a test's level of consistency (consistency), or the degree to which a test can be relied on to generate a consistent score, even when used in a variety of settings. Sukadji (2001) defines test reliability as the degree to which the test consistently measures the measured goal, and reliability is stated in terms of numbers, with a high coefficient indicating high reliability. We can get the following hypothesis from these statements:

H6: Customer satisfaction is positively influenced by reliability.

2.8 Assurance

Guy Standing (2015) Assurance is a system of providing income guarantees to face contingency risks from life – such as work accidents, unemployment, illness, childbirth, disability, old age and death; provision of medical care, as well as providing subsidies to families with children. ILO Study (1984) Assurance according to the ILO Study which is described into 3 stages of the evolution of social security, namely as donations / donations from the rich for the poor, but the conditions and harsh stigma applied are often unacceptable, Social insurance schemes are improved based on a premium obligation given to participants in the form of pensions and sick pay, and prevention which aims to maintain and improve the quality of life. We can get the following hypothesis from these statements:

H7: Assurance has a substantial beneficial impact on customer satisfaction.

2.9 Compliance

According to Tyler in Herliana (2016), there are two major approaches on legal compliance in the sociological literature: instrumental and normative. The instrumental approach posits that self-interest and responses to changes in tangibles, incentives, and punishments connected with conduct drive the individual as a whole. The normative viewpoint is concerned with what individuals consider to be moral and contrary to their particular interests. The instrumental viewpoint indicates that the incentives acquired by the firm when submitting its financial reports on time are the public's positive response to the company, and vice versa, when it comes to sending financial reports to the public. In the second perspective, an individual is more likely to follow the rules, in this case the timeliness of financial reporting, because it is seen as a necessity (normative commitment through morality) and because the authority enforcing the rules commands that people report their financials on time (normative). In this scenario, Bapepam represents commitment via legitimacy. Compliance theory can encourage individuals to comply more with applicable regulations, as well as companies that seek to submit financial reports on time, because submitting financial reports on time is not only a company obligation, but it is also very beneficial for financial statement users (Sulistyo, 2010). Individual conduct that is suggested, according to Koziar (2010). (Compliance or adherence) is defined by Safarino (in Tritiadi, 2007) as "the level of carrying out the conduct indicated by

others" or, in other words, between the vendor and the consumer. We can get the following hypothesis from these statements:

H8: Complaints have a considerable beneficial impact on customer satisfaction.

2.10 Customer satisfaction

Consumer satisfaction, according to Paurav (2004), is a psychological response to product performance and the fulfillment of customer expectations. This product performance study is based on a comparison of a certain brand's predicted and actual performance. Meanwhile, according to Barnes (2003) states that customer satisfaction is the consumer's response to the fulfillment of consumer needs, which means that consumer assessments of goods or services provide a level of comfort associated with the fulfillment of a needs and also includes the fulfillment of needs that do not meet expectations or fulfillment that exceeds consumer expectations. According to Fernandes (2017), customer satisfaction is measured by three factors: being happy with the company's services, making the company the appropriate option, and the firm's ability to surpass expectations. According to Amin (2016), e-customer satisfaction and e-loyalty have a favorable link. As a result, the following theory is put forth:

H9: Customer satisfaction influences customer loyalty in a favorable way.

3. Hypothesis

Thus the following hypotheses are used.

H1: Sincerity has a considerable beneficial impact on customer satisfaction.

H2: Customer happiness is positively influenced by privacy and security.

H3: Customer satisfaction is positively influenced by responsiveness.

H4: Tangibility has a significant effect on patient customer satisfaction at RSI Jemursari in Surabaya

H5: Empathy has a significant effect on patient customer satisfaction at Jemursari Hospital in Surabaya

H6: Customer satisfaction is positively influenced by reliability.

H7: Assurance has a substantial beneficial impact on customer satisfaction.

H8: Complaints have a considerable beneficial impact on customer satisfaction. Hypothesis

H9: Customer satisfaction influences customer loyalty in a favorable way.

4. Method

Questionnaires are given to patients who have used BPJS health while seeking treatment at the Jemursari Islamic Hospital in Surabaya by conducting transactions and using inpatient and outpatient services for the treatment of diseases at the Sunarsi Islamic Hospital during your hospitalization period while undergoing inpatient treatment. month, and the payment method used when undergoing inpatient treatment, namely BPJS. Furthermore, data tabulation was carried out to recap all the results of the respondents' assessments. After the data is tabulated, the research model will then be tested using SPSS software. The questionnaire in this study will be divided into two parts. The first section comprises questions designed to gather general information about the respondent, which is important in determining if the respondent's attributes are compatible with the sample criteria. The second section includes various statements that are used to collect data and examine the impact of compliance, assurance, reliability, tangibility, empathy, responsiveness, insurance system, and sincerity on customer satisfaction and loyalty. The research model is shown below.

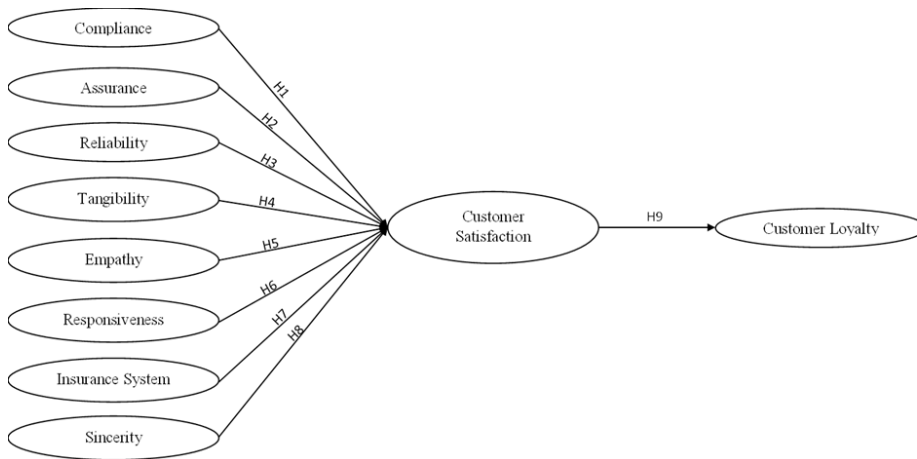


Figure 1. Research Model

Source: Kholis et al., 2020

5.Result

Multiple Regression was utilized to evaluate the relationships between the variables in this investigation. SPSS 22.0 was utilized as a statistical analysis tool to solve the research's problem formulation. The next stage is to undertake descriptive statistic-analysis when the surveys have been returned. In Table 1, it is known that as a whole, 83.0% of respondents from BPJS service users who had treatment at RSI Jemursari Surabaya or 182 respondents were male and 17.0% or 38 respondents were female. So in this study, the majority of respondents using BPJS services who had been treated at RSI Jemursari Surabaya were male.

Table 1. Respondent Characteristic by Gender

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------|-----------|---------|---------------|--------------------|
| Valid | Male | 182 | 82.7 | 82.7 | 82.7 |
| | Female | 38 | 17.3 | 17.3 | 100.0 |
| | Total | 220 | 100.0 | 100.0 | |

From the results in Table 2, The age of respondents using BPJS services who have had treatment at RSI Jemursari Surabaya is 80.0% or 177 respondents aged 18-30 years, and 20.0% or 43 respondents aged 31-50 years. Thus, these results indicate that the respondents using BPJS services who have had treatment at RSI Jemursari Surabaya are the first respondents aged 18-30 years, followed by respondents aged 31-50 years.

Table 2. Respondent Characteristic by Age

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | 18-30 | 177 | 80.5 | 80.5 | 80.5 |
| | 31-50 | 43 | 19.5 | 19.5 | 100.0 |
| | Total | 220 | 100.0 | 100.0 | |

Table 3. Statistic Descriptive

| | N | Mean | Std. Deviation |
|--|---|------|----------------|
|--|---|------|----------------|

| | | | |
|--------------------|-----|--------------|--------------|
| CO1 | 220 | 3.786 | .7054 |
| CO2 | 220 | 4.141 | .5838 |
| CO3 | 220 | 4.132 | .5936 |
| CO4 | 220 | 4.532 | .5439 |
| AS1 | 220 | 4.086 | .7002 |
| AS2 | 220 | 4.236 | .5801 |
| AS3 | 220 | 4.195 | .7482 |
| AS4 | 220 | 4.136 | .7582 |
| AS5 | 220 | 4.155 | .6147 |
| RE1 | 220 | 4.105 | .6911 |
| RE2 | 220 | 4.123 | .6182 |
| RE3 | 220 | 4.205 | .6036 |
| RE4 | 220 | 4.136 | .5887 |
| TA1 | 220 | 4.141 | .6216 |
| TA2 | 220 | 4.200 | .6310 |
| TA3 | 220 | 4.173 | .5869 |
| TA4 | 220 | 4.141 | .6216 |
| TA5 | 220 | 4.218 | .5715 |
| TA6 | 220 | 4.145 | .6095 |
| EM1 | 220 | 4.127 | .6839 |
| EM2 | 220 | 4.132 | .5936 |
| EM3 | 220 | 4.186 | .7131 |
| EM4 | 220 | 4.141 | .7604 |
| EM5 | 220 | 4.009 | .7463 |
| EM6 | 220 | 4.150 | .7024 |
| RES1 | 220 | 4.118 | .6154 |
| RES2 | 220 | 3.868 | .7061 |
| RES3 | 220 | 4.041 | .7298 |
| RES4 | 220 | 4.036 | .6748 |
| IS1 | 220 | 4.109 | .7067 |
| IS2 | 220 | 4.145 | .6315 |
| IS3 | 220 | 4.141 | .6912 |
| SE1 | 220 | 4.045 | .7326 |
| SE2 | 220 | 4.064 | .7187 |
| SE3 | 220 | 4.214 | .6155 |
| SE4 | 220 | 4.114 | .6896 |
| SA1 | 220 | 4.105 | .6911 |
| SA2 | 220 | 4.123 | .6182 |
| SA3 | 220 | 4.068 | .7463 |
| SA4 | 220 | 4.045 | .6876 |
| LO1 | 220 | 4.136 | .6954 |
| LO2 | 220 | 4.123 | .7205 |
| LO3 | 220 | 4.168 | .6148 |
| LO4 | 220 | 4.100 | .6683 |
| CO | 220 | 4.1477 | .46424 |
| AS | 220 | 4.162 | .5375 |
| RE | 220 | 4.1420 | .49194 |
| TA | 220 | 4.1696969696 | .49604310410 |
| EM | 220 | 96972 | 2108 |
| RES | 220 | 4.1242424242 | .55742593688 |
| IS | 220 | 42429 | 0620 |
| SE | 220 | 4.0159 | .53184 |
| SA | 220 | 4.1318181818 | .53804777736 |
| LO | 220 | 18181 | 5809 |
| SE | 220 | 4.1091 | .57191 |
| SA | 220 | 4.0852 | .60756 |
| LO | 220 | 4.1318 | .59171 |
| Valid N (listwise) | 220 | | |

Table 5 reveals that the average score of the mean for the overall indicator is more than 3.61, indicating that all variables' indicators are considered as agreeable by all respondents. Furthermore, if the standard deviation is less than 2.0, the responses supplied by respondents are homogenous.

5.1.1 Validity Test

The statement is considered legitimate if the factor loading value is greater than 0.178.

All indicators utilized to estimate each variable are legitimate, according to the data validity test, because the factor loading for each indicator is more than 0.178.

| I | FL | I | FL | I | FL | I | FL | I | FL | I | FL | I | FL |
|-------------------|-------|------------------|-------|------------------|-------|----------------|-------|-----------------------|-------|-------------------------|-------|-------------------------------|-------|
| Compliance | | Assurance | | Tangibles | | Empathy | | Responsiveness | | Insurance System | | Sincerity of employess | |
| CO 1 | 0.533 | AS 1 | 0.709 | TA 1 | 0.699 | EM 1 | 0.689 | RES 1 | 0.610 | IS 1 | 0.449 | SE1 2 | 0.722 |
| CO 2 | 0.509 | AS 2 | 0.734 | TA 2 | 0.745 | EM 2 | 0.728 | RES 2 | 0.593 | IS 2 | 0.553 | SE 2 | 0.633 |
| CO 3 | 0.519 | AS 3 | 0.505 | TA 3 | 0.703 | EM 3 | 0.650 | RES 3 | 0.633 | IS 3 | 0.584 | SE 3 | 0.613 |
| CO 4 | 0.696 | AS 4 | 0.688 | TA 4 | 0.703 | EM 4 | 0.746 | RES 4 | 0.532 | | | SE 4 | 0.783 |
| | | AS 5 | 0.674 | TA 5 | 0.738 | EM 5 | 0.650 | | | | | | |
| | | | | TA 6 | 0.785 | EM 6 | 0.717 | | | | | | |

| I | FL | I | FL |
|------------------------------|-------|-------------------------|-------|
| Customer Satisfaction | | Customer Loyalty | |
| SA1 | 0.752 | L01 | 0.720 |
| SA2 | 0.736 | L02 | 0.781 |
| SA3 | 0.808 | L03 | 0.835 |
| SA4 | 0.876 | L04 | 0.771 |

Source: own calculation, 2022

5.1.2 Reliability Test

The cronbach's alpha value is used to determine the reliability of a statement; if it is more than 0.6, the statement is deemed reliable.

| Variable | Cronbach's Alpha Based on Standardized Items |
|-------------------------------|--|
| <i>Compliance</i> | 0,766 |
| <i>Assurance</i> | 0,852 |
| <i>Reliability</i> | 0,794 |
| <i>Tangible</i> | 0,900 |
| <i>Empathy</i> | 0,885 |
| <i>Responsiveness</i> | 0,785 |
| <i>Insurance system</i> | 0,711 |
| <i>Sincerity of employees</i> | 0,848 |
| <i>Satisfaction</i> | 0,907 |
| <i>Loyalty</i> | 0,901 |

Source: own calculation

Table 5 shows that all variables with a Cronbach alpha value greater than 0.60 have a higher Cronbach alpha value. As a result, it may be argued that the statements describing the variables are consistent and dependable, and that they can be utilized for further investigation.

5.1.3 Results of Multiple Regression

1. Personal Need, User Friendliness, Efficiency to E-Customer Satisfaction

The results of multiple regression are as follows:

Table 6 Multiple Regression Result (RE,PS,WD,CSS*CSA)

| Variable | Standardized Coefficients |
|-------------------------------|---------------------------|
| <i>Compliance</i> | 0.076 |
| <i>Assurance</i> | 0.012 |
| <i>Reliability</i> | 0.194 |
| <i>Tangibility</i> | 0.239 |
| <i>Empathy</i> | 0.103 |
| <i>Responsiveness</i> | 0.119 |
| <i>Insurance system</i> | 0.088 |
| <i>Sincerity of Employees</i> | 0.196 |

Source: own calculation

From table 6, the regression equation can be written as follows:

$$SA = b_1 \cdot CO + b_2 \cdot AS + b_3 \cdot RE + b_4 \cdot TA + b_5 \cdot EM + b_6 \cdot RES + b_7 \cdot IS + b_8 \cdot SC$$

$$SA = 0,076 \cdot CO + 0,012 \cdot AS + 0,194 \cdot RE + 0,239 \cdot TA + 0,103 \cdot EM + 0,119 \cdot RES + 0,088 \cdot IS + 0,196 \cdot SC$$

Table 7 Simple Regression Result (SA*CL)

| Variable | Standardized Coefficients |
|---------------------|---------------------------|
| <i>Satisfaction</i> | 0,832 |

From table 7, the regression equation can be written as follows:

$$LO = b_9 \cdot SA$$

$$LO = 0,832 \cdot SA$$

5.1.4 F-test

According to SPSS calculations, the significance of F test values in model 1 and model 2 are 0.000, implying that the three independent factors influence the dependent variable considerably.

5.1.6 t-test

Based on the data processing from table 6 and 7 that has been done, the results obtained are five accepted hypotheses and three rejected hypotheses. There is a significant relationship between Compliance with satisfaction, Reliability on satisfaction, Tangibility on satisfaction, Responsiveness on satisfaction, Sincerity of Employees on satisfaction and satisfaction with Loyalty. Meanwhile, an insignificant relationship was found between Assurance on satisfaction, Empathy on satisfaction, and Insurance system on satisfaction.

5.1.7 Final Result

Six of the nine hypotheses investigated were accepted, while three were rejected. The satisfaction hypothesis is the first highest hypothesis, and it has a strong impact on Loyalty. This is corroborated by the T test, which reveals that this hypothesis is accepted with a value

of 0.000 (less than 0.05). According to Kim et al. (2016), there is a considerable link between customer happiness and customer loyalty. Increased patient satisfaction will result in a closer relationship with the hospital, which will lead to loyalty. Patient satisfaction, according to Bhattacharjee and Premkumar (2004), is one of the key antecedents of consumer loyalty. This is because the more positive the attitude of the consumer, the greater the possibility that the consumer will repurchase the product with the same brand. On the other hand, if the consumer's attitude towards purchasing a product is negative, then the possibility that the consumer will repurchase the product with the same brand will also decrease. Therefore, when an organization or company provides customers or in this study the patient has satisfactory expectations, it will trigger consumer behavior so that consumers will continue to use the services provided. For example, by serving patients carefully and providing accurate results. Likewise with Jones et al., (2000) which says that consumers who are satisfied with producers will tend to have higher loyalty to these producers. Then followed by the second highest hypothesis, namely Reliability which has a significant effect on Satisfaction. This is supported by the T test which shows a value of 0.000 (below 0.05) which indicates that this hypothesis is accepted. Farooq, et al. (2018) stated that higher reliability of a service will significantly increase patient satisfaction. This is because the quality of a service will be seen from how the competence and experience of a service in serving consumers and ultimately have an impact on patient satisfaction. Ali, et al. (2015) also said that good quality personnel has a significant influence on patient satisfaction. This is due to the patient's fear of illness so that the patient needs someone who is experienced in his field to handle patients not only in healing but in maintaining the patient's mentality. Therefore, hospitals need to form good quality personnel in order to create customer satisfaction. According to Pasuraman (2001), dependability is demonstrated by every employee who has dependable capabilities, understands the ins and outs of work processes and mechanisms, corrects numerous defects or deviations from work procedures, and can exhibit, direct, and offer direction. The proper service to every type of service that the community does not yet understand, so that it has a good influence on the service and the customer's pleasure The third hypothesis is Tangibility which has a significant effect on Satisfaction. This is supported by the results of the T test which shows a value of 0.001 (below 0.05) which indicates that this hypothesis is accepted. Padma, et al. (2010) stated that there is a significant influence between infrastructure quality (tangible) on satisfaction. This is because patients will feel their own satisfaction when getting the quality of hospital infrastructure in accordance with patient expectations. It is also influenced by how patients get a hospital atmosphere that supports patient recovery, the availability of resources such as medicines, test results, ease of hospital accessibility, and food dishes provided by the hospital. Baker (2013) also says that Tangibility has a significant effect on satisfaction. Consumers of a service will feel complete when they get good facilities from the service provider. Therefore, hospitals need to improve hospital facilities because of tangibility. According to Chuang and Lin (2013), organizations that have valuable and irreplaceable infrastructure qualities can be a sustainable force for organizations to gain satisfaction.

The fifth hypothesis is Compliance which has a significant effect on satisfaction. This is supported because the T test results show a value of 0.040 (below 0.05) which indicates that this hypothesis is accepted. The quality of a service will be seen from a fair procedure (Compliance) and ultimately has an impact on patient satisfaction. Marinez et al. (2006) also said that Compliance has a significant effect on patient satisfaction. Consumers will expect from the experience of using the service, and will react negatively when they feel injustice in providing poor quality procedures, for example such as unfairness. Therefore, hospitals need to establish good quality procedures in order to create customer satisfaction. According to Anita Dwi Rahmawati (2015) compliance is one of the factors that affect patient satisfaction in

the process at the hospital. The sixth highest hypothesis is Responsiveness has a significant effect on satisfaction. This hypothesis is supported by a T test with a significance of 0.048 (below 0.05) which indicates that this hypothesis is accepted. Khaliq (2019) said that there was a significant effect of Responsiveness on patient satisfaction. The accuracy of the doctor and the quality of the output that patients feel during or after treatment are believed to be determinants of patient satisfaction with hospital services. Ahmed et al. (2010) also said that there was a significant relationship between responsiveness and patient satisfaction. This is because how consumers feel satisfaction from the results obtained after treatment is very important so that patients can buy services again at the hospital. Responsiveness also does not only have a big effect on customer satisfaction, but also the satisfaction of hospital paramedics so that it can be a reference for paramedics to do their best. So that responsiveness is an important antecedent for hospitals to get patient satisfaction (Cronin & Taylor, 1992). The sixth highest hypothesis is that the insurance system has no significant effect on satisfaction. This hypothesis is supported by a T test with a significance of 0.088 (above 0.05) which indicates that this hypothesis is rejected. The results of this study are similar to the findings of previous research conducted by Raditya and Zulaikha (2007). This is presumably because the use of information system facilities from the Insurance system has not been properly socialized so that the function of the Insurance system is not optimal. Patients using BPJS health services use and utilize or do not take advantage of the existing information system facilities more because of the necessity for registration than their needs or more "because there is no other choice. The seventh hypothesis is Empathy has no significant effect on satisfaction. This hypothesis is supported by a T test with a significance of 0.102 (above 0.05) which indicates that this hypothesis is rejected. The results of this study are also in line with research conducted by (Sulviandani, Syamsul Bachri, and Rahmat Mubaraq, 2018) with the research title *The Effect of Service Quality Dimensions on Inpatient Patient Satisfaction at the Morowali Regional General Hospital* with research results showing that empathy has no significant effect on satisfaction of inpatients at the Morowali Regional General Hospital. The same thing was stated by Sudarmin Manik (2016) with the title *The Effect of Service Quality on Patient Satisfaction at Thursina Hospital in Duri* with research results stating that empathy has no significant effect on patient satisfaction at Thursina Duri Hospital. This is presumably due to the attitude of empathy has not been applied optimally in nursing services, so that it has a negative impact, especially on patients such as nurses who are not friendly and indifferent to the complaints of their patients. The eighth hypothesis asserts that certainty has no bearing on satisfaction. A T test with a significance of 0.856 (more than 0.05) supports this hypothesis, indicating that it is rejected. The findings of this study are backed up by a study by Kitapci, Akdogan, and Dortyol (2014), which found that assurance had no bearing on pleasure. Because most people who utilize BPJS health services have picked their own doctor or have been decided by the BPJS system, patients are unconcerned about the reputation of the health service provider.

6. Discussion

Each variable in this study has a significant and important effect in improving attitudes and repurchase decisions of individuals. As well as providing a separate experience for BPJS service users who have been treated at the Jemursari Islamic Hospital in Surabaya. This also makes the patient have his own recognition by using the services of the Jemursari Islamic Hospital in Surabaya. Based on the research results, Satisfaction, Compliance, Assurance, Reliability, Tangibility, Empathy, Responsiveness, Insurance system, and Sincerity of Employees are things that need to be considered to attract prospective patients to have loyalty to Jemursari Islamic Hospital Surabaya. As a result, the management implications should be more concentrated on these factors. According to the conclusions of this study, customer satisfaction has the biggest impact on customer loyalty to the Jemursari Islamic Hospital. The regression weight of the

causal link for pleasure with loyalty demonstrates this. As a result, the theoretical evidence that satisfaction has a large impact on loyalty is supported. Based on the theory that has been constructed, the following management implications of these findings may be made: For starters, one of the key factors that influences satisfaction is compliance. The way to improve these indicators is to minimize existing procedures, and choose which procedures are the most effective, for example by shortening patient waiting times at the IRD. Minimizing the use of drugs outside the BPJS health coverage. Providing the same services for BPJS health and non BPJS health patients, Jemursari Islamic Hospital Surabaya can provide education on Hospital social media, what is needed in the admission process procedure so that patients can immediately prepare it, in the form of animations that are easily understood by the general public. In addition to socializing the latest BPJS health regulations, Jemursari Islamic Hospital Surabaya can also simplify the rules for accepting BPJS patients, for example by simply sending a photo card via a chat application to make it easier for patients to receive services at Jemursari Islamic Hospital Surabaya, making a cooperation agreement for the procurement of home medicine. Jemursari Islamic Hospital Surabaya with drug companies that already have halal certificates, in addition, Jemursari Surabaya Islamic Hospital also ensures that they only partner about patient food with halal-certified restaurants, and more often provides socialization about BPJS health rules in terms of patient care within the hospital, so that patients and families become more aware of the rules attached to obtaining BPJS health services. Jemursari Islamic Hospital Surabaya can make health service advertisements in collaboration with BPJS health to be displayed on social media and on television in content that is easily understood by the general public.

Second, assurance is not one of the important variables that affect the level of satisfaction. This is because assurance does not have a significant effect on satisfaction so that it does not become a focus in increasing satisfaction, so the indicators used in this variable are not a priority in determining satisfaction. However, there is nothing wrong with Jemursari Islamic Hospital Surabaya to be able to improve these indicators by giving rewards or awards for doctors who get the most appreciation from patients every month, so that every health worker will try to provide better services to patients, providing standards high level of service for each health worker, so that each health worker will maintain the quality of their respective services, provide periodic training and acceptance of new health workers only for those who already have sufficient work experience and have a good reputation, ensure the delivery of patient diagnosis information in good detail to patients and their immediate family, ensure the confidentiality of medical records by not providing any information regarding the patient's medical records, ensure transparency of drug administration and payments, and by establishing high service standards in accordance with applicable operational standards, and amen every service provided to patients is in accordance with the standard.

Third, reliability is one of the important variables that affect the level of satisfaction. The way to improve these indicators is to develop and maintain the competencies possessed by nurses and the medical team. For example, providing scientific update training to health workers who work at the Jemursari Islamic Hospital in Surabaya on a regular basis. Placing posters regarding BPJS service standards and the person in charge for complaints (if not in accordance with service standards) in every corner of the hospital, so that patients and their families receive detailed information about health service standards based on BPJS Kesehatan, guarantee the provision of an appropriate diagnosis by providing a doctor with the appropriate specialization background. For example, by showing a doctor's specialization degree at the time of introduction in order to increase patient confidence and ensure that the patient is diagnosed correctly according to their needs. This can be maintained by maintaining the quality of inpatient screening with training and socialization so as to ensure that there are no misdiagnoses that cause patients to be given to the DPJP (the doctor in charge of the patient)

that does not match their needs, ensuring that patients are not given drugs outside of BPJS Kesehatan's responsibility. Jemursari Islamic Hospital Surabaya also has standards in terms of billing additional costs for BPJS health patients and is socialized to every patient and family upon admission to hospitalization, and asks for input from patients or patients' families (customer feedback), which when done can become a material for evaluation every day so that patient safety when carrying out treatment can be resolved even better

Fourth, Tangibility is one of the important variables that affect the level of satisfaction. The way to improve these indicators is to ensure that information regarding additional costs for BPJS health patients is conveyed properly when the patient is admitted to the hospital, to maximize the cleaning staff by scheduling to clean the inpatient room once a day on a regular basis, to control the hygiene of medical equipment provided so that patients get good service with complete medical equipment that is guaranteed to be clean, and carry out periodic control of the room temperature balancer so that it can be kept away from damage, and adjust to the right temperature for each room as well as Jemursari Islamic Hospital Surabaya it is necessary to control the cleanliness of the waiting room so as to create a comfortable atmosphere for patients and their families.

Sixth, Responsiveness is one of the important variables that affect the level of satisfaction. The way to improve these indicators is by adding facilities to support emergency situations such as emergency buttons in each bedroom, or adding other emergency tools that can be held by each patient, Jemursari Surabaya Islamic Hospital staff communicates at any time, even when not temporarily. service through the chat application so as to ensure all information about the patient is conveyed. When changing services, all staff are required to take part in nursing rounds to discuss and discuss the next steps for handling patients during the treatment period, the staff of the Jemursari Islamic Hospital Surabaya Hospital can hold meetings every week, so that hospital staff can be reminded to always have a strong sense of responsibility. in both medical and non-medical units, and constantly reminded to always be oriented to the needs of the patient.

Seventh, the insurance system is not one of the important variables that affect the level of satisfaction. This is because the Insurance system does not have a significant effect on satisfaction so that it does not become a focus in increasing satisfaction, so the indicators used in this variable are not a priority in determining satisfaction. However, there is nothing wrong with the Jemursari Islamic Hospital in Surabaya to be able to improve these indicators by providing education on the hospital's social media, what is needed in the admission process procedure so that patients can immediately prepare it, in the form of animations that are easily understood by the general public, simplifying the rules for accepting BPJS patients, for example by simply sending a photo card via a chat application to make it easier for patients to receive services at the Jemursari Islamic Hospital in Surabaya, providing education on hospital social media, what are the advantages and disadvantages of using BPJS health services, and providing socialization regarding the price list of BPJS health contributions through social media,

Eighth Sincerity of employees is one of the important variables that affect the level of satisfaction. The way to improve these indicators is to develop a website system that is integrated with the BPJS health system and for the patient's family to be given access and information about all treatments that use costs and are borne by BPJS. This helps patients' families and patients feel the hospital's transparency in treatment costs, carry out simple renovations and repairs for several buildings every two years to maintain the quality of the facilities and rooms provided to patients, so that patients can be well satisfied, and implement a reward system. for medical staff at the Hospital when successful in providing good service to patients, so that with this encouragement the medical staff of the Jemursari Islamic Hospital Surabaya can provide services to patients more optimally.

The nine satisfactions are very important variables in determining loyalty. The way to improve these indicators is by giving gifts or merchandise for COVID-19 patients to be more enthusiastic in the healing process, renovating and repairing several buildings every two years to maintain the quality of the facilities and rooms provided to patients, so that patients can be well satisfied, maximize the procedure service process by using online-based applications, so that patients can be facilitated to get good and reliable quality procedural services, provide discounted prices / discount vouchers for patients who have recovered with a minimum payment system that has been adjusted by Hospital so that when the patient recovers from treatment, the patient will feel satisfied when the amount of price offered is reduced, and implement a reward system for medical staff at the Hospital when successful in providing good service to patients, so that with the encouragement of The medical staff of the Type B Hospital can provide services to patients more optimally.

Tenth, Loyalty is a very important variable in this research. The way to improve these indicators is by developing review features on websites and social media, and also being more active in responding to comments from Hospital social media followers in order to create positive comments, integrating family data from patients who have been hospitalized. (family folder), this can help the hospital to be able to track the patient's family and can be used for the recommendation process to the family, giving souvenirs for patients who return to treatment or patients who are using treatment for the first time so that patients feel an attachment to the home.

Research Limitation

Seeing the limitations of the research object which only took respondents using BPJS services at the Jemursari Islamic Hospital in Surabaya, it is hoped that further research will be examined in all Type B Hospitals throughout East Java, and if possible, throughout Indonesia so that it can be applied and used to develop this research.

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