

THE EFFECT OF PERCEIVED VALUE, CUSTOMER SATISFACTION AND TRUST ON CUSTOMER LOYALTY AT THE DM CLINIC IN EAST JAKARTA

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Abstract: *The increasing number of clinics in big cities creates intense competition. In order to maintain market share, clinics are required to pay attention to customer's perceived value, customer satisfaction, trust and customer loyalty maintenance. The purpose of this study was to analyze the effect of perceived value, customer satisfaction, and trust on customer loyalty; the effect of perceived value on customer satisfaction; and the effect of customer satisfaction on trust at DM Clinic, East Jakarta. This study involved 150 outpatients who had received health services at DM Clinic. Questionnaires were distributed using Google Form application to collect data based on convenience sampling, the questionnaire used a Likert scale with a value of 1 – 5. All descriptive analysis used SPSS and data analysis used PLS-SEM method. The results of this study stated that there was a positive effect of perceived value on customer loyalty ($p = 0.065$), perceived value on customer satisfaction ($p = 0.05$), customer satisfaction on customer loyalty ($p = 0.021$), customer satisfaction on trust ($p = 0,39$), trust towards customer loyalty ($p = 0.119$). This research can be used as input for clinic administrators to provide better service to customers to increase customer loyalty to DM Clinic. This research also has recommendations for further research.*

Keywords: *Knowledge management, work environment, performance, innovation capability*

1. Introduction

Clinics are health service facilities that carry out individual health services that provide basic and/or specialist medical services, managed by more than one type of health worker and led by a medical professional. Clinics are divided into two types, namely the primary clinic and the main clinic. The primary clinic is a clinic that provides basic medical services, while the main clinic is a clinic that provides specialist medical services or basic and specialist medical services (Permenkes RI No. 028/Menkes/Per/I/2011).

DM Pratama Clinic is one of the primary clinics operating in the city of Bekasi which focuses on general health services business services, Dentistry, Facial & Body Health Services, Pharmacies, Laboratories. This clinic was established in 2012 under the auspices of CV. DM. At the beginning of its development, the DM Pratama Clinic always strives to provide optimal, professional and comprehensive health services to both the community and employees who have worked together. The DM Pratama Clinic serves public health, including General Health, Dental Health, BPJS Health participants, AdMedika Insurance and also serves individual and corporate Medical Check-ups as well as Face, Body and Skin Beauty Clinic services. Based on monthly patient encounter data at the DM Primary Clinic, it was found that the DM clinic had an average of 1500 patients per month, with the percentage of patient repeat visits per month being less than 50%. Nowadays, there are more and more health service clinics, coupled with other health care clinics that have been open for a long time, and each clinic has started to compete to become the

customer's first choice by continuously promoting and improving the quality of its services. Services at the clinic must also be improved so that the level of customer satisfaction increases, if the level of satisfaction does not increase or even decrease, it can certainly result in the shift of consumers to other clinics which will lead to reduced profits from the clinic. In companies engaged in services, the quality of service will be closely related to costs, profits, customer satisfaction, customer memory, and positive word of mouth marketing (Buttle, 1995).

The tight competition that is now arising as a result of the many companies engaged in the health industry, will affect a similar company to maintain its market share. In order to survive, the company is required to pay more attention to the desires, needs, and trust of customers, especially on how to maintain customer loyalty in order to win the competition. Customer loyalty is the ultimate goal in a company's business chain, apart from the right marketing strategy and excellent service. Customer loyalty is very important for companies in this era of increasingly fierce business competition. One way that can be taken to increase customer loyalty is to determine the right strategy so that the company remains able to survive in the midst of competition, has a competitive advantage and can increase its profitability.

After reviewing the phenomena and research gaps in previous studies, the author is interested in conducting research with the title "The Influence of Perceived Value, Customer Satisfaction and Trust on Customer Loyalty at Pratama DM Clinic, East Jakarta" which aims to analyze the effect of perceived value on customer loyalty, the effect of perceived value on customers. satisfaction, the effect of customer satisfaction on customer loyalty, the influence of customer satisfaction on trust, and the positive influence of trust on customer loyalty at the Pratama DM Clinic, East Jakarta.

2. Literature Review

Perceived Value

The use of the concept of perceived value has been considered an important prerequisite for business continuity, especially in fierce market competition and has been considered the key to success for all companies (Huber et al., 2001 in Aulia & Sukati 2016).

According to Kotler & Keller (2012) customer perceived value is the difference between prospective customers' assessments of all the benefits and costs of an offer to its alternatives. Perceived benefits are a combination of a number of aspects, namely: physical attributes, service attributes and technical support obtained in using the product. Meanwhile, the perceived sacrifice consists of all purchase costs incurred at the time of purchase; for example the purchase price, acquisition costs, transportation, installation, handling, repair and maintenance costs, and the risk of failure or poor performance.

Marketing activities carried out by a certain company only aim to convey the value (Value) of its products to consumers. Customers are value maximizers, so they will buy from companies that they perceive will offer the highest product value. Companies can offer the value of their products from what is called Customer Delivered Value. (Kotler, 2003).

Customers in determining their choice of a product or service are very concerned about the value they will receive. Products and services that offer the highest customer delivered value will be chosen by customers. Customer perceived value is defined as the difference between the benefits obtained and the sacrifices incurred by the customer (Slater, 1997: Berry and Yadav, 1996; Raval and Gronroos, 1996) to meet expectations in meeting needs.

Customer Satisfaction

Customer satisfaction is an important factor, especially for service companies. Because for service companies, customer satisfaction is a reference for the company's success in providing services to consumers. To achieve customer satisfaction, companies must provide optimal service quality in accordance with consumer expectations. Satisfied consumers will become company consumers and will have a positive impact on the survival of the company.

Trust

Trust is a consumer's belief about the characteristics of the supplier and the behavior of the supplier in the future. Trust is the level of confidence that one party has towards another party that the other party will act as expected (Eid, 2011; Anderson & Weitz, 1989). Morgan and Hunt (1994) state that trust is the most important foundation in building a successful marketing relationship and define trust as a feeling that arises when one party has confidence in the reliability and integrity of the other party. From the above definition, trust has an important feeling for a product or service. If the effect of product trust is not controlled, it can lead to consideration and the level of customer satisfaction in developing customer commitment to the product or service. The process of creating trust in a product is based on their experience with the product. Experience is a source for customers to create a sense of trust in the product. This experience will directly affect the customer's evaluation of consumption, use or satisfaction.

Customer Loyalty

Consumer behavior after purchasing a product is determined by satisfaction or dissatisfaction with a product as the end of the sales process. In running a business, meeting customer satisfaction is never enough. If consumers find a better competitor's product, it is likely that consumers will switch to competitors. Thus, the fulfillment of customer satisfaction must be accompanied by customer loyalty. The concept of customer loyalty is more defined by behavior (behavior) than attitude. One of the positive attitudes of customers can be shown through being loyal to the company's products and recommending the product to other parties. While negative attitudes are shown through negative words (word of mouth) to other parties and move by making purchases to other companies.

According to Kotler and Keller (2016:153), loyalty is defined as follows: "a deeply held commitment to rebuy or repatronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior.". This definition explains that loyalty is a commitment held to repurchase a preferred product or service in the future despite situational influences and marketing efforts to switch.

3. Research Method

Based on the purpose of this study using a quantitative approach by using the type of cross-sectional research, and non-experimental research. The population that will be used in this study is the DM Primary Clinic Patient. The sampling method in this study is non-probability, namely convenience sampling. This sampling method was chosen to facilitate the implementation of research on the grounds that the respondents used were outpatients who received health services at the DM Primary Clinic. This study uses primary data as a method of collecting data using a questionnaire. In this study, the questionnaire contains questions from each variable which is equipped with answers in the form of a Likert scale with five points from disagree to strongly agree. In addition, the questionnaire contains questions about the demographic profile of the respondents. Data collection is done online using the Google Form application. This research

uses SPSS descriptive analysis and data analysis with smartPLS, PLS-SEM method. Statistical analysis begins by looking at the outer model to test the reliability and validity of the indicators in a model, then looking at the inner model of this research to test the predictive ability of the model and the significance of the influence between the construct variables in this study.

4. Results and Discussion

Respondents obtained in this study were 150 respondents who were outpatients at the DM Clinic. Descriptive analysis of the research data was carried out using SPSS.

Table 1. Gender of Respondents

No	Gender	Frequency	Presentage
1	Male	68	45.3%
2	Female	82	54.7%
Total		150	100%

Source: Primary Data Processed, 2022

Table 2. Age of Respondents

No	Age	Frequency	Presentage
1	<20 Year	22	14.7%
2	21-25 Year	57	38.0%
	26-30 Year	52	34.7%
	31-35 Year	19	12.7%
Total		150	100%

Source: Primary Data Processed, 2022

Table 3. Education of Respondents

No	Education	Frequency	Presenta9e
1	Primary School	15	10.0%
2	Senior High School	22	14.7%
3	Diploma	32	21.3%
4	Bachelor	79	52.7%
5	Master	2	1.3%
Total		150	100%

Source: Primary Data Processed, 2022

Table 4. Profession of Respondents

No	Profession	Frequency	Presentage
1	Government Employees	6	4.0%
2	Private employees	75	50.0%
3	Self-employed	63	42.0%
	Doesn't Work	4	2.7%
	Lainnya	2	1.3%
Total		150	100%

Source: Primary Data Processed, 2022

Table 5. Income of Respondents

No	Income	Frequency	Presentage
1	<3 Million	3	2.0%
2	3-5 Million	15	10.0%
3	5-10 Million	39	26.0%
4	10-20 Million	81	54.0%
5	>20 Million	12	8.0%
Total		150	100%

Source: Primary Data Processed, 2022

Table 6. Number of Visits

No	Number of Visits	Frequency	Presentage
1	1 Time	83	55.3%
2	2 Time	54	36.0%
3	3 Time	11	7.3%
4	4 Time	2	1.3%
Total		150	100%

Source: Primary Data Processed, 2022

Table 7. Path Coefficient Results

Hipotesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
Customer Satisfaction -> Customer Loyalty	0,185	0,181	0,091	2,039	0,021
Customer Satisfaction-> Trust	0,029	0,030	0,109	0,261	0,397
Perceived Value -> Customer Loyalty	0,198	0,198	0,131	1,518	0,065
Perceived Value-> Customer Satisfaction	0,154	0,171	0,094	1,644	0,050
Trust -> Customer Loyalty	0,118	0,112	0,100	1,184	0,119

Source: Primary Data Processed, 2022

The first step to test the validity of the construct or research variable is to assess the outer model, then carry out an internal consistent reliability assessment with Cronbach's alpha and composite reliability, then evaluate the validity of the convergence using average variance extracted (AVE), finally by assessing discriminant validity with cross loading measurements. by the construct or by comparing the roots of AVE. In the outer model, a total of 25 indicators out of 28 reflective indicators used in the research survey were obtained. It was found that 25 indicators were reliable to assess the relationship between the indicators and their constructs in accordance with the required factor loading value, namely > 0.5. Cronbach's alpha value for all variables is > 0.7 and the composite reliability value for all variables has a value > 0.7. From these results it can be concluded that all indicators have been declared reliable to be able to measure the construct. The AVE value of all variables is more than 0.5 as required, so it can be concluded that the indicators in this research model are considered valid to measure their

respective constructs. The value of the discriminant validity test results has a loading factor > 0.6 so it can be concluded that all indicators in this study have been discriminated against properly so that they can measure the construct and show that the structural model with the construct is conceptually similar.

The inner model analysis was carried out by using the R-squared test to measure the Goodness of Fit of the structural model. Based on the R square test, it is known that the R square value for the customer loyalty variable is 0.098 or in other words that the perceived value, customer satisfaction and trust variables can explain the variation of the customer loyalty variable by 9.8% and the remaining 90.2% is influenced by other variables. which were not investigated in this study. In addition, it is also known that the R square value for the customer satisfaction variable is 0.024 or in other words that the perceived value variable can explain the variation in the customer satisfaction variable by 2.4% and the remaining 97.6% is influenced by other variables not examined in this study. . Furthermore, the value of R square for the Trust variable is 0.001 or in other words that the customer satisfaction variable can explain the variation of the Trust variable by 0.1% and the remaining 99.9% is influenced by other variables not examined in this study.

Path significance test is used to determine how much influence the exogenous variables have on endogenous variables. This test is performed by bootstrapping procedure. After performing the T-statistic step, the Path coefficient appears (Table 7). From table 7 it can be explained that the influence of customer satisfaction on customer loyalty has a positive original sample value and a P value of 0.021. Because the value of $0.021 < 0.05$, it is concluded that Customer Satisfaction affects customer loyalty positively and significantly (Hypothesis 1 Accepted); The effect of customer satisfaction on trust has a positive original sample value and a P value of 0.397. Because the value is $0.397 > 0.05$, it can be concluded that customer satisfaction affects trust positively but not significantly (Hypothesis 2 Accepted); the effect of perceived value on customer loyalty has a positive original sample value and a P value of 0.065. Because the value is $0.065 > 0.05$, it can be concluded that the perceived value affects customer loyalty positively but not significantly. (Hypothesis 3 Accepted); the effect of perceived value on customer satisfaction has a positive original sample value and a P value of 0.050. Because the value is $0.050 = 0.05$, it can be concluded that the perceived value affects customer satisfaction positively and significantly (Hypothesis 4 Accepted); the effect of trust on customer loyalty has a negative original sample value and a p value of 0.119 because the value is $0.119 > 0.05$, it can be concluded that trust affects customer loyalty positively but not significantly (Hypothesis 5 Accepted).

The results of this study are that there is a positive effect of perceived value on customer loyalty ($p = 0.065$), perceived value on customer satisfaction ($p = 0.05$), customer satisfaction on customer loyalty ($p = 0.021$), customer satisfaction on trust ($p = 0,39$), trust towards customer loyalty ($p = 0.119$).

5. Conclusion and Suggestion

5.1. Conclusion

- a. The results of the analysis show that the effect of perceived value on customer loyalty has a positive original sample value and a P value of 0.065. Because the value is $0.065 > 0.05$, it can be concluded that the perceived value affects customer loyalty positively but not significantly.

- b. The results of the analysis show that the effect of perceived value on customer satisfaction has a positive original sample value and a P value of 0.050. Because the value of $0.050 = 0.05$, it is concluded that perceived value affects customer satisfaction positively and significantly.
- c. The results of the analysis show that the influence of customer satisfaction on customer loyalty has a positive original sample value and a P value of 0.021. Because the value of $0.021 < 0.05$, it is concluded that customer satisfaction affects customer loyalty positively and significantly.
- d. The results of the analysis show that the influence of customer satisfaction on trust has a positive original sample value and a P value of 0.397. Because the value is $0.397 > 0.05$, it can be concluded that customer satisfaction affects trust positively but not significantly.
- e. The results of the analysis show that the effect of trust on customer loyalty has a positive original sample value and a P value of 0.119. Because the value is $0.119 > 0.05$, it can be concluded that trust affects customer loyalty positively but not significantly.

5.2. Suggestion

- a. In further research, other independent variables can be added such as promotions, promos, and others so that the research on factors that influence Customer Loyalty is wider.
- b. Further research can expand the scope of the research subject in order to get more data.
- c. For clinical practice, health facilities can increase value, customer satisfaction and customer trust in health facilities to increase customer loyalty to health facilities.

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