FACTORS AFFECTING CUSTOMER LOYALTY IN SILOAM HOSPITALS KEBON

JERUK AND LIPPO VILLAGE

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ABSTRACT

The purpose of this study was to determine the effect of service quality, customer trust, and customer value on customer loyalty at the JCI standardized Siloam Hospital. Data collection in this study was conducted using an online questionnaire to 166 people who had visited Siloam Hospitals Kebon Jeruk and Lippo Village using simple random sampling method. Analysis using partial lease square-structural equation modeling (pls-sem) was carried out using the SmartPLS program to analyse the data. The findings from the study are that all the variables, which are service quality (interaction quality, physical environment quality, outcome quality), customer value and customer trust, have a positive relationship to customer loyalty at Siloam Hospitals Kebon Jeruk and Lippo Village.

Keywords *: Customer Loyalty, Hospital, Service Quality, Customer Trust; Customer Value.*

INTRODUCTION

Nowadays the competition among companies is getting fierce, so a company needs to adapt to face intense competition within their limited resources. One of the strategies that can be done is to retain existing customers rather than finding new customers (Saleky et al., 2018). In retaining customers, the company should make them satisfied, building and maintaining the relationship in the long term. When a company maintain their relationship with existing customers, they can understand the customer's behavior which can help the company to improve their services and reach their trust (Mital & Kamakura, 2001), which can lead to customer loyalty. For a company to be successful, customer loyalty is a major factor for all industries, including in service industry. One of the service industries is the healthcare industry.

In the healthcare industry today, there's a change approach from paternalistic (doctor-led) to patient-centered. Paternalistic is an approach which the doctor mainly decides the services needed for the patient, while patient-centered is an approach which the patient also participates for the decision of the services they will receive.

This means that the patient understand about the services the doctor offered according to their needs. If the services matched with the patient's needs, the patient will trust and use the services again in the future. Hence, patient's loyalty has become an important thing in the healthcare industry (Osei-Frimpong et al., 2019).

There is a significant rise in expansion and developments for hospital business in the world. There are approximately 122.500 hospitals all over the world in 2019. The highest total number of hospitals in the world are led by Colombia, followed by Japan and United States. In Colombia, the total number of hospitals increase from 10,522, 10,635 to 10,899 in the year 2018, 2019 and 2020 (OESD, 2021). Mortality rate of the world keeps on increasing from 7.546 million people in 2018 to 7.579 million people in 2019 (Macro Trends, 2021). The top three causes of death globally in 2019 are by ischaemic heart disease, cerebrovascular disease and chronic obstructive pulmonary disease. These deaths are caused by health factors, which shows the need of more healthcare facilities and services (WHO, 2021). There are also increasing number of hospitals (*Rumah Sakit Umum)* all around Indonesia. In the year 2017, 2018 and 2019, there are 2198, 2269 and 2344 hospitals (Nurhayati, 2020). The increase number of hospitals proves that healthcare industry is growing and also caused by the growing population in Indonesia each year. At the end of 2020, there are 271,35 million citizens in Indonesia, while per June 2021, the total population is 272,23 million citizens (Dukcapil, 2021). This growth is caused by the expectation standard for public health especially by the desire to live a healthy life.

Hospital accreditation standards are also one of the things that are being developed for healthcare services because having an accreditation makes sure that services are more guaranteed, and hospitals have service standards. From the growing needs for people to live healthy, service quality can be improved along with the growth of the hospital business in Indonesia and globally. The accreditation standard, that was applied to hospital management both in Indonesia and globally, was *Joint Commission International (JCI)* (JCI, 2017). Siloam hospitals are one of private hospitals in Indonesia that applied JCI as their hospital standards and experienced since 1996. In Siloam Hospitals all over Indonesia, there are also increasing number of 205,619 inpatients and 2,383,993 outpatients in 2018 into 250,186 inpatients and 2,753,379 outpatients in 2019 (Siloam International Hospitals, 2021). This number shows there is an increasing need for healthcare services and to understand what affects the customer loyalty in Siloam Hospitals.

According to Lewis and Booms (1983), service quality is measured by how well a service given meets the expectations. Zehir et al. (2011) stated that it can also be defined as an assessment through an evaluation process. The services received by the customer are compared with their expectations. Customer perception based on expectations needed a focused evaluation of service elements that are interaction quality, physical environment quality and outcome quality. Interaction quality is a service that focuses on the interaction between service providers and customers.

Physical environment quality measures the surroundings in which the service is provided. Outcome quality is the actual service that can be seen when the customers finish getting the services they want (Zehir et al., 2011).

The overall service quality has an impact on customer trust (Afifi & Amini, 2018). According to Moraga et al. (2013), service quality has an indirect effect on customer trust because customer satisfaction mediating it. This research helps to see if service quality has a direct effect to customer trust. Service quality is assessed from three service elements (Zehir et al., 2011). Researchers (Gremler & Gwinner, 2000; Hennig-Thurau et al., 2002) highlighted that interaction quality has an indirect effect on customer trust. Based on Wijaya et al (2020), interaction quality has a positive significant effect with customer trust because of the interpersonal relationships and social approaches which increase trust and commitment. Physical environment quality also affects customer trust because the environment creates a sense of comfort when customers receive the services in the food industry (Shin & Yu, 2020). The outcome quality has an effect on customer trust because the actual services received such as timeliness, accuracy and service delivery are important assessments for customers in Rumah Sakit Umum Daerah Selasih Kab. Pelalawan (Pratama et al., 2019). This study is to finds out if each of the three service elements, have a positive effect on customer trust in hospital industry especially Siloam Hospitals Kebon Jeruk and Lippo Village.

Hypothesis 1: Interaction quality has a positive effect on customer trust.

Hypothesis 2: Physical environment quality has a positive effect on customer trust.

Hypothesis 3: Outcome quality has a positive effect on customer trust.

Azizah (2018) stated that customer trust is when the customers are willing to use the services offered by the company based on confidence and trust if the company is reliable in fulfilling promises made to customers which later has an impact on customer loyalty. According to Hakim et al. (2017), two factors that influence customer trust are service quality and perceived usefulness. Service quality is when the company provides services, the quality must be maintained in order to provide the best services. Perceived usefulness is when customers judge how useful it is and also meet their expectations (Hakim et al., 2017).

Customer trust can affect customer value because of the benefits obtained from interactions with providers who are already competent in the health services field. Providers that provide benefits such as providing good service to customers, helping customers from the problems they face will make customers rely on the provider. Customer trust in the provider also reduces customer doubts (looking for information and other validity about the problem) thereby reducing complexity and uncertainty in existing relationships for internet banking users (Zhu & Chen, 2012). It is also shown in the food industry and hair care industry (El-Manstrly, 2016). This study is to find out the effect of customer trust on customer value in hospital service business.

Hypothesis 4: Customer trust has a positive effect on customer value.

Customer value according to Sugiati et al. (2013) is an evaluation of the results felt by customers of a product or service compared to the efforts made by customers to get a product or service. This understanding is also similar to customer value according to Monroe (2003) which defines customer value from the buyer's perception as the exchange value of perceived benefits with the sacrifices made by customers for a product.

Zhou et al., (2017) stated that customer value has an indirect effect on customer loyalty in using hospital services. Based on Sumaedi et al. (2014), customer value has no effect on customer value. Customers also have the tendency to seek maximum value. With maximum customer value, it means that the results obtained by customers are greater or the sacrifices of customers are more minimal, so this is what all customers expected. Getting the maximum value will encourage customer loyalty. This causes customer value to affect customer loyalty directly in hospital service business.

Hypothesis 5: Customer value has a positive effect on customer loyalty.

Customer loyalty according to Kotler and Keller (2016) is the commitment of customers to buy something or use a service on a regular basis, even though in the future marketing situations have the potential to cause behavioral changes/shifts. Customer trust in the healthcare industry means that patients believe that health care providers will take action according to their expectations. Because the healthcare industry is an intangible service business, customer trust is very important (Sumaedi, et al., 2014). However, in a previous study conducted by Afifi & Amini (2018), it shows that customer trust did not affect customer loyalty.

Hypothesis 6: Customer trust has a positive effect on customer loyalty.

Based on the descriptions above, this study will examine the effect of service quality, customer trust, and customer value on customer loyalty at Siloam Hospitals Kebon Jeruk & Lippo Village. These two Siloam Hospitals were chosen because there are only two hospitals in Jabodetabek area that have applied JCI standards, and their service costs are quite high compared to other hospitals.

RESEARCH METHOD

The type of research used in this study is quantitative research with a cross-sectional study approach to determine the relationship between service quality factors, customer trust, customer value and customer loyalty at Siloam Hospitals Kebon Jeruk & Lippo Village. The population in this study were patients who had previously visited Siloam Hospitals Kebon Jeruk and Siloam Hospitals Lippo Village. The number of samples who filled out the questionnaire was 200 people, then 166 people were taken in this study using a convenience sampling method to patients who had visited Siloam Hospitals Kebon Jeruk/ Lippo Village and were willing to fill out the research questionnaire.

The instrument used in this study was a questionnaire from Afifi & Amini (2018) in the form of Google Forms, then the questionnaire links were distributed digitally via whatsapp, instagram, and twitter. The questionnaire used *Likert Scale* assessment. This scale is used to measure perceptions, attitudes, and opinions of a person or group of people regarding the social phenomenon including in the business field. Alternative answers and scoring on the Likert scale used in the questionnaire are strongly disagree (1), disagree (2), quite agree (3), agree (4) and strongly agree (5).

Interaction quality is a service that focuses on the interaction between service providers and customers (Zehir et al., 2011). The indicators that using in this study for interaction quality are staff's politeness, staff's performance, staff's response, and hospital friendly services. Physical environment quality measures the quality of the surroundings in which the service is provided (Zehir et al., 2011). The indicators in measuring this variable are building's maintenance, facilities' cleanliness, comfortable ambiance, and impressed with the environment. Outcome quality is the actual service that can be seen when the customers finish getting the services they want (Zehir et al., 2011). The indicators for outcome quality are restored of patient's health, improving patient's condition, patient's needs as top priority, and better experience.

Customer trust according to Azizah (2018) is the willingness of customers to use the services provided by the company based on confidence and trust if the company is reliable in fulfilling promises made to customers which later has an impact on customer loyalty. The indicators to measure customer trust are patient's opinion about services (professional, meet the standards & expectations, and maintain commitment). Customer value according to Sugiati et al. (2013) is an evaluation of the results felt by customers of a product or service compared to the efforts made by customers to get a product or service. The indicators to measure this variable are patient's consideration about getting appropriate service, time spent, and staff's efforts, having good experiences, and given benefits.

Customer loyalty according to Kotler and Keller (2016) is the commitment of customers to buy something or use a service on a regular basis, even though in the future marketing situations have the potential to cause behavioral changes/shifts. The indicators to measure customer loyalty are visit frequency, the cost, preference, recommendation, and future visit.

After the data from the previously distributed questionnaires were obtained, then validity and reliability tests were carried out before the data was analyzed. Testing and data analysis is done using *software* SmartPLS ver 3.3.3.
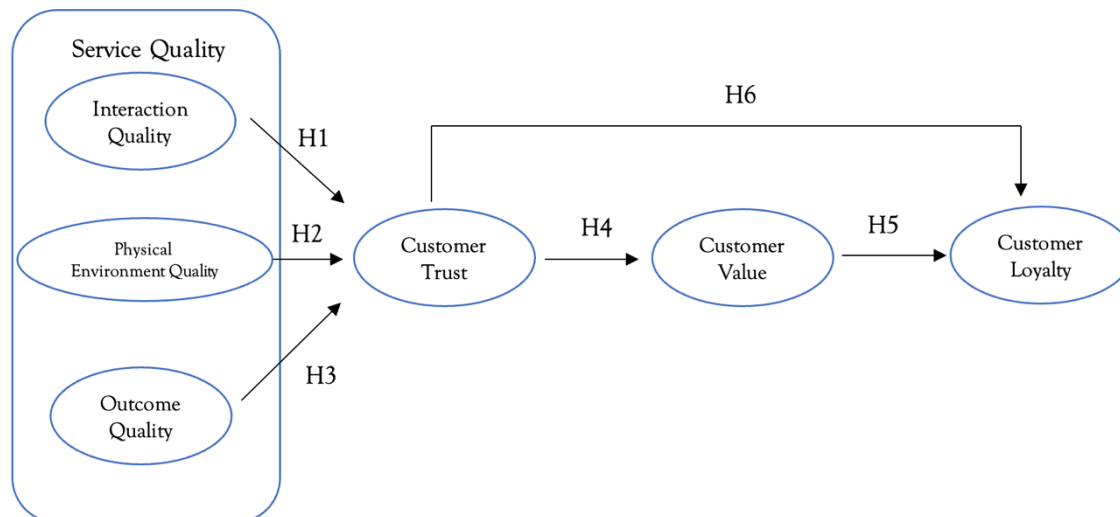
Figure 1. Research Model
Source: (Afifi & Amini, 2018).

The criteria for loading factor that accepted is >0.7 and for average variance extracted (AVE) is >0.5. For reliability test, the value of composite reliability must > 0.7. For the discriminant validity testing, this study using *Fornell-Larcker Criteria, which the* value between variable with the variable itself must has smaller value if the variable is compared to other variables.

For the multicollinearity test, the *Variance Inflation Factor* (VIF) value must <5 that prove the research model doesn't have multicollinearity problems. Hypothesis test in this study was carried out by looking at *path coefficients* and parameter coefficient value, *p-values*, and significance of *t-statistical.* If the *path coefficients* value < 0 it means the hypothesis has negative effect, if the value ≥ 0 it means the hypothesis has positive value. The significance of the hypothesis can assessed by *t-statistic* value >1.65, significance level 5% and *p-value* <0.05.

RESULT AND DISCUSSION

Respondents in this study is 166 people. Table 1 shows the profile of respondents, where the majority is female compared to male respondents, with the percentage of female 62.4% and male 37.6%. The age group is dominated by age >35 years (44.8%). Most of respondents are employees (33.3%), followed by profession occupation with 29.7%. The average expenditure per month for most of the respondents was >Rp 8,000,000 with a percentage of 44.2%. The most visited Siloam Hospitals branch was Lippo Village with 51.5%, while Kebon Jeruk 48.5%. Most of the respondents domicile area in Jakarta, namely 60%.

Most respondents visited the hospital as a patient for examination as much as 52.7%. The patient said that the hospital applied a good standard for its medical services, which was 98.8%. For the number of visits, the most respondents visited 1 time in 1 year with 48.5%. The most visited facilities were outpatient polyclinics as

much as 67.3%. Payment methods chosen by most respondents were personal payments (68.5%).

Table 1. Profile of Respondents

Variable	Frequency	Percentage (%)
Gender		
● Male	62	37.6%
● Female	104	62.4%
Age		
● <21 years	3	1.8%
● 21-25 years	35	21.2%
● 26-30 years	43	26.1%
● 31-35 years	10	6.1%
● >35 years	74	44.8%
Occupation		
● Student (up to SMA/SMK/SMU)	0	0.0%
● College University	7	4.2%
● Employee	55	33.3%
● Entrepreneur	29	17.6%
● Housewife	21	12.7%
● Profession (Doctor, Teacher, Nurse, etc.)	49	29.7%
● Others	5	3.0%
Average monthly expenditure		
● <= Rp 2.000.000	8	4.8%
● Rp 2.000.001 - Rp 5.000.000	45	27.3%
● Rp 5.000.001 - Rp 8.000.000	39	23.6%
● > Rp 8.000.001	73	44.2%
Siloam Branch You Visited		
● Siloam Hospitals Kebon Jeruk	80	48.5%
● Siloam Hospitals Lippo Village	85	51.5%
Domicile		
● Jakarta	99	60%
● Bogor	2	1.2%
● Depok	1	0.6%
● Tangerang	42	25.5%
● Bekasi	12	7.3%
● Outside Jabodetabek	9	5.5%

Purpose of visit		
● As a patient for examination (polyclinic)	87	52.7%
	52	31.5%
● As a patient companion	16	9.7%
● Visiting	1	0.6%
● Getting referrals from other hospitals	3	1.8%
● Performing surgery	3	1.8%
● Others		
Applied good standards for medical services		
● Yes	163	98.8%
● No	2	1.2%
Frequency of hospital visit in 1 year		
● 1 time	80	48.5%
● 2-3 times	65	39.4%
● 4-5 times	5	3.0%
● >5 times	15	9.1%
Medical facilities visited		
● Polyclinic	111	67.3%
● Medical Check Up (MCU)	27	16.4%
● Pharmacy	3	1.8%
● Emergency Room (IGD)	17	10.3%
● Others	8	4.8%
Payments selected during a visit		
● Personal	113	68.5%
● Company	10	6.1%
● Insurance	35	21.2%
● BPJS	6	3.6%
● Others	1	0.6%

Source: Questionnaire Data

Test for measurement model is used to check the validity and realibility. Convergent validity test, discriminant validity test, and composite reliability were applied in this study. The criteria for convergent validity are loading factor > 0.7 and average variance extracted (AVE) > 0.5. The criteria for discriminant validity must meet the Fornell-Larcker criteria, which is the square root value of AVE that must be greater than the correlation value between variables (Ghozali & Latan, 2015). The reliability test conducted in this study is using composite reliability method. The data

is reliable if the minimum value of composite reliability > 0.7 (Sekaran & Bougie, 2013).

Table 2. Evaluation of the Measurement Model

Construct	Item	Outer Loading
Interaction Quality (X1) (AVE = 0.767 ; CR = 0.929)		
IQ1	Officers/Staff in this hospital are polite	0.866
IQ2	Officers/Staff in this hospital provide appropriate services	0.909
IQ3	Officers/staff in this hospital show good response to customer needs when delivering medical services	0.913
IQ4	The hospital tries to implement environmentally friendly service	0.811
Physical Environment Quality (X2) (AVE = 0,781; CR = 0.935)		
EQ1	I believe this hospital building have been well-maintained according to standards	0.877
EQ2	The facilities owned by the hospital are kept clean	0.875
EQ3	In general, the hospital environment makes me feel comfortable	0.897
EQ4	I am impressed with the environment quality around the hospital	0.886
Outcome Quality (X3) (AVE = 0.766 ; CR = 0.929)		
OQ1	Medical services provided by the medical staff have restored my health	0.887
OQ2	My condition has improved after receiving medical treatment at this hospital	0.854
OQ3	Hospital makes the patient's needs as the top priority	0.896
OQ4	I always have a better experience when I go to this hospital for medical treatment	0.862

Customer Trust (Y1) (AVE = 0.842 ; CR = 0.955

CT1	My opinion is that this hospital provides professional and trustworthy services	0.909
CT2	My opinion is that the services provided at this hospital meet the standards and are reliable	0.938
CT3	My opinion is that the medical staff at this hospital meet my expectations in delivering the best services for my condition	0.902
CT4	My opinion is that this hospital has maintained its service commitment	0.920

Customer Value (Y2) (AVE = 0.779 ; CR = 0.946)

CV1	I consider the medical cost at this hospital is appropriate with the services provided	0.840
CV2	I consider the time spent in the hospital using the service facilities are appropriate	0,848
CV3	I consider the medical staff's efforts who work in this hospital are appropriate for their services	0.903
CV4	I consider the medical services were good experiences	0.907
CV5	My opinion is that this hospital has given me benefits with its services	0.912

Customer Loyalty (Y3) (AVE = 0.8 ; CR = 0.952)

CL1	I always use this hospital's medical services	0.927
CL2	My opinion is that the costs for this hospital's service facilities meet my expenditure level	0.808
CL3	I prefer to choose this hospital's medical services rather than others because of its service commitment	0.921
CL4	I will recommend this hospital to my friends, family, and partner	0.910

CL5	I will use this hospital again as its medical services are appropriate for my needs	0.900

Source: Data Processing Results

From Table 2, it is found that the AVE value of each variables from interaction quality to customer loyalty have a value of 0.767; 0.781; 0.766; 0.842; 0.779 and 0.8. With the AVE value obtained, it proves that indicators used valid. Furthermore, the results of the *outer loading* for convergent validity for each construct are still >0.7. In addition, composite reliability test results are also >0.7, so it can be concluded that each indicator can be used as a variable measuring instrument. From this evaluation, it shows that the questions can be understood by the respondents as intended by the researcher.

Table 3. Fornell-Larcker Criteria

	IQ	EQ	OQ	CT	CV	CL
IQ	**0.876**					
EQ	0.726	**0.884**				
OQ	0.797	0.791	**0.875**			
CT	0.779	0.800	0.834	**0.917**		
CV	0.773	0.796	0.856	0.860	**0.882**	
CL	0.679	0.729	0.828	0.781	0.846	**0.894**

Source: Data Processing Results

In Table 3 it shows the results from *Fornell-Larcker Criteria* have no correlation value between the variable with the variable itself which has smaller value if the variable is compared to other variables. All tests that have been carried out show that the questions used are appropriate to be represented for each variable.

Evaluation of structural models starts with measuring multicollinearity in order to find out the effect between existing exogenous variables and the possibility of collinearity. The multicollinearity test was carried out by observing the results of the *Variance Inflation Factor* (VIF) with the aim of detecting the presence of collinearity in exogenous variables. If the VIF value exceeds 5, it can be said that the research model

has multicollinearity problems. In Table 4, it can be concluded that there is no multicollinearity problem detected in the construct.

Table 4. Collinearity Statistics

	IQ	EQ	OQ	CT	*CV*	CL
IQ				2,942		
EQ				2.860		
OQ				3,705		
CT					1.0	3.850
CV						3.850

Source: Data Processing Results

Table 5. Evaluation of *R Square*

	R Square	Percentage
Y1 (CT)	0.766	76.6%
Y2 (CV)	0.740	74%
Y3 (CL)	0.727	72.7%

Source: Data Processing Results

Table 5 shows how much exogenous variables explain endogenous variables and evaluation with the *R-square* value can be used in determining this. From Table 5, it can be explained that customer trust is affected by the interaction quality, physical environment quality, and outcome quality with the results of 76.6%. Then, the customer value variable is affected by customer trust by 74%, while for customer loyalty is affected by customer trust and customer value by 72.7%.

Hypothesis test in this study was carried out by looking at *path coefficients* and parameter coefficient value, *p-values*, and significance of *t-statistical.* A hypothesis can be said to have a positive effect seen from its *path coefficients* value from 0 to 1. The significance of the hypothesis can be assessed by *t-statistic* value >1.65, significance level of 5% and *p-value* <0.05.

Table 6 . Hypothesis Test Results

Hypothesis	*Standardized Path Coefficient*	P - values	T - statistical	Conclusion
H1 : Interaction quality has a positive effect on customer trust	0.229	0.018	2,379	Supported

H2: Physical environment quality has a positive effect on customer trust	0.318	0.000	3,580	Supported
H3 : Outcome quality has a positive effect on customer trust	0.400	0.000	3.878	Supported
H4: Customer trust has a positive effect on customer value	0.860	0.000	40,090	Supported
H5: Customer value has a positive effect on customer loyalty	0.670	0.000	7.436	Supported
H6: Customer trust has a positive effect on customer loyalty	0.205	0.044	2.015	Supported

Source: Data Processing Results

The hypotheses test in Table 6 shows that all hypotheses are supported, which means that all hypotheses have a positive and significant effect. In table 6, the results of the hypothesis testing conducted for this study showed that in this study all the variables measured have an effect on customer loyalty either directly or indirectly.

The first hypothesis test states that the interaction quality has a positive effect on customer trust and the results are supported. Interaction quality has a positive effect on customer trust at Siloam Hospitals Kebon Jeruk & Lippo Village, which means that better interaction quality will increase customer trust and vice versa. These results are also supported by research done by Auh (2005), Ioannou & Melanthiou (2015), Wijaya et al. (2020), and Pratama et al. (2019).

The second hypothesis test states that the physical environment quality has a positive effect on customer trust and the results are supported. The physical environment quality has a positive effect on customer trust at Siloam Hospitals Kebon Jeruk & Lippo Village, which means that better physical environment quality of the hospital will increase customer trust and vice versa. These results are also supported by research done by Shin & Yu (2020), Wijaya et al. (2020), and Pratama et al. (2019).

The third hypothesis test states that the outcome quality has a positive effect on customer trust and the results are supported. The outcome quality has a positive effect on customer trust at Siloam Hospitals Kebon Jeruk & Lippo Village, which means that the more the results are felt and can be seen by customers, the customer trust will increase and vice versa. These results are also supported by research done by Lien et al. (2014), Zarei et al. (2014), and Pratama et al. (2019).

The fourth hypothesis test states that customer trust has a positive effect on customer value and the results are supported. Customer trust has a positive effect on customer value at Siloam Hospitals Kebon Jeruk & Lippo Village, which means the

higher the customers are willing to go to the hospital because they are sure and believe it will increase the customer value and vice versa. This result is also supported by research done by Afifi & Amini (2018), Kiang (2017), and Molinillo et al. (2017).

The fifth hypothesis test states that customer value has a positive effect on customer loyalty and the results are supported. Customer value has a positive effect on customer loyalty at Siloam Hospitals Kebon Jeruk & Lippo Village, which means the greater exchange of benefits and sacrifices felt by customers will increase customer loyalty and also vice versa. This result is also supported by research done by Afifi & Amini (2018), Kiang (2017), and Hoang (2019).

The sixth hypothesis test states that customer trust has a positive effect on customer loyalty and the results are supported. Customer trust has a positive effect on customer loyalty at Siloam Hospitals Kebon Jeruk & Lippo Village, which means the higher the customers are willing to go to the hospital because they are sure and believe it will increase customer loyalty and vice versa. These results are not in accordance with the research of Afifi & Amini (2018), but these results are aligned with the research of Sumaedi et al. (2014), Zhou et al. (2017), and Ramli & Sjahruddin (2015).

CONCLUSION

The research results show that all the hypothesis are true. This research could help as feedback in increasing customer loyalty by improving all the variables that have a positive and significant effect. The results show that each variable, which were service quality (interaction quality, physical environment quality, outcome quality), customer trust and customer value had their own contributions and effect for customer loyalty. In achieving customer loyalty, there should be customer value that is influenced by customer trust. Customer trust can be easily achieved by better interaction quality, physical environment quality and outcome quality. Hospital staffs shall undergo trainings for creating good customer experience such as polite attitude, providing the appropriate and environmentally friendly services according to patients' needs to increase interaction quality. Physical environment shall be designed for patients' comfort, buildings are clean and also maintained in good quality and conditions from time to time. The services delivered must be appropriate and patients' plan of care and needs are achieved accordingly so that the outcome is excellent to achieve customer trust. Staffs must be trained and also understand the services provided by the hospital, so that the patients can be directed appropriately. If the expectations are met, the patients will feel the hospital provides professional and trustworthy services and can come back for another services. Customer will value the services provided as good experience and many benefits, which leads to customers can keep choosing Siloam Hospitals Kebon Jeruk and Lippo Village in receiving services.

The limitation in this research is the dimension of service quality used has three elements. There are many other dimension of service quality that can be used for the next research, such as Servqual model with five elements. Other limitation of this research is that only two from total of forty Siloam Hospitals branches are tested. The next research can further be conducted in other Siloam Hospitals branch and added up to represent the whole Siloam Hospitals group. This research results can also be used as a comparison for other private hospitals in Indonesia.

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