

THE EFFECT OF HOSPITAL SERVICE QUALITY, PATIENT TRUST AND LOYALTY FROM THE PERSPECTIVE OF SERVICE ENCOUNTER ON JKN PARTICIPANTS AT LANGSA REGIONAL HOSPITAL

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Abstract

This study aims to test the effect of service quality on patient loyalty with service encounter and patient trust as intervening variables in JKN participant patients at Langsa Regional Hospital. The number of respondents in this study was 203 JKN participant patients at Langsa Regional Hospital. The data analysis method used was Structural Equation Modeling with AMOS Software. The results of this study found that service quality directly had a positive and significant effect on service encounter and patient trust, but did not have a significant effect on patient loyalty, while service encounter had a positive and significant effect on patient trust and patient loyalty, and patient trust had a positive and significant effect on patient loyalty. The results of the mediation test found that service encounter was able to partially mediate the effect of service quality on patient trust, but was unable to significantly mediate the effect of service quality on patient loyalty, while patient trust was able to fully mediate the effect of service encounter on patient loyalty, but was unable to significantly mediate the effect of service quality on patient loyalty.

Keywords: *Service Quality, Service Encounter, Patient Trust and Patient Loyalty*

INTRODUCTION

Loyalty is an important element for an organization. This is because loyalty is an expression where individuals feel satisfied and comfortable when using the services available (Carranza et al., 2018; Roslina et al., 2018). The more loyal a person is to a service, the higher the level of use of that service will be. (Kaura et al., 2015; Munandar et al., 2022). Thus, loyalty becomes an aspect that must always be considered. Not only profit organizations, public organizations such as hospitals must also pay attention to patient loyalty. This is because patient satisfaction with the services provided by the hospital is an element that has an impact on patient loyalty (Abekah et al., 2021). Patient loyalty is related to patients who continue to visit repeatedly to obtain services. (Gultom et al., 2020). Loyal patients will represent that the hospital has good credibility. (Zhou et al., 2018). Thus, the credibility of the hospital becomes high. This shows that patient loyalty is an important aspect to know.

There are several factors that influence patient loyalty. Several previous studies have found that service quality (Budiman & Riorini, 2023; Hendhana & Darma, 2017; Shie et al., 2022), *service encounter* (Bentum-Micah et al., 2020; Kim et al., 2017; Shie et al., 2022) and patient trust (Hendhana & Darma, 2017; Liu et al., 2021) become elements that significantly influence patient loyalty. However, several other studies have found different things, where service quality, service encounter and patient trust are not factors that influence patient loyalty. This shows that there is still inconsistent findings regarding the influence of service quality (Juwaini et al., 2022; Sitio & Ali, 2019), *service encounter* (H. Han et al., 2019; Robinson et al., 2020) and patient trust (Liu et al., 2021; Ramli & Sjahrudin, 2015) on patient loyalty, thus encouraging the author to review it again. The first factor that influences patient loyalty is service quality (Budiman & Riorini, 2023; Hendhana & Darma, 2017; Shie et al., 2022). Service quality is proxied by tangible elements, reliability, responsiveness, assurance and empathy in a model. (Badri et al., 2005; Fleischman et al., 2017; Gupta & Kaushik, 2018; Mulfachrizza et al., 2021). Health services (service quality) have a function in the prevention (preventive), healing (curative) and recovery (rehabilitative) of patients. (Sitio & Ali, 2019). Good quality of service will make patients feel at home when visiting the hospital. (Aladwan et al., 2021). This will make him a loyal patient to visit. Thus, service quality has a positive and significant effect on patient loyalty. (Budiman & Riorini, 2023; Hendhana & Darma, 2017; Shie et al., 2022).

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Another factor that influences patient loyalty is service encounter.(Bentum-Micah et al., 2020; Kim et al., 2017; Shie et al., 2022). *Service encounter* is an interaction that occurs between patients and health service providers, either face-to-face, by telephone, or via digital media.(Hopkins et al., 2019). Providing services with excellent interaction will provide a response of satisfaction in the patient.(Hsu, 2018). Thus, patients will be comfortable to visit and patient loyalty will be created. This shows that service encounters significantly affect patient loyalty.(Bentum-Micah et al., 2020; Kim et al., 2017; Shie et al., 2022).

The next factor that influences patient loyalty is patient trust.(Hendhana & Darma, 2017; Liu et al., 2021). *Patient thenor* patient trust is the result of the interaction between expectations and experiences after using hospital services.(Kristinawati & Gunardi, 2020). Patient trust is a reflection of the level of patient satisfaction with the quality of hospital services.(Cronin et al., 2021). High patient trust makes patients come back and patient loyalty increases.(Lestariningsih et al., 2018). This shows that patient trust has an effect on patient loyalty.(Hendhana & Darma, 2017; Liu et al., 2021).

Several previous studies only placed service encounter and patient trust as predictors of patient loyalty.(Hendhana & Darma, 2017; Hsu, 2018).However, this study tries to construct a model by placing service encounter and patient trust as elements that deliver the relationship between service quality and patient loyalty. Quality service interactions can strengthen service quality, so that it will have an effect on customer satisfaction and loyalty.(Zhou et al., 2021). In addition, patient trust that is created from excellent service makes patients feel more at home, so they become loyal.(Prakash & Srivastava, 2019). The description indicates that service encounter and patient trust are able to be elements that mediate the relationship between service quality and patient loyalty. This study was conducted on JKN participant patients at Langsa Regional Hospital.Based on the author's initial observations, there are still a number of challenges faced in the implementation of the JKN program, one of which is the quality of service. The following is a report on complaints in the health service category of the Langsa BPJS Kesehatan Branch Office in 2023 presented in Table 1:

Table 1 Complaint Report on Health Service Categories at the Langsa Branch of the BPJS Kesehatan Office in 2023

Part	Types of Complaints	Number of Complaints
Administration	Service flow is unclear	6
	Long queue	2
	Slow service	2
	The queue for registering for health services is unclear	5
Health services	Practice schedule is not appropriate	7
	Length of registration queue at health facilities	17
	Length of queue to get medical treatment/health services	5
	Medicines are not available and patients are asked to find their own medicine.	2
	Medical staff and paramedics are not friendly	3
	Referral Hospital Polyclinic is closed/not updated	9
	The doctor's practice does not comply with the schedule provided	2
Drug Services	Drug shortage	3
Total Complaints		63

Source: BI BPJS Kesehatan Application, updated April 2024

Based on Table 1, it is known that the total complaints related to health services in 2023 were 63 cases, with reporting sources from face-to-face and non-face-to-face channels. Meanwhile, there were 2 cases reported from Langsa Regional Hospital. This figure seems small, but it is suspected to be an iceberg phenomenon, where the actual number of cases is much higher. The iceberg phenomenon occurs when the number of cases officially reported is much smaller than the actual number of cases that occur.

In the context of health services, this can be caused by various factors, including Patients may feel afraid or embarrassed to report for fear of stigma or negative consequences, such as experiencing unfair treatment from the hospital. Another factor Patients may not know their rights as patients, including the right to report dissatisfaction with the services received. As a result of this iceberg phenomenon, many cases of violations or dissatisfaction with health services go unreported. The next factor that is still considered not good is the quality of service. Based on the results of the initial observations that the author conducted on JKN participant patients at Langsa Regional Hospital, it was seen that there were still a few patients who thought that the quality of service was still not good, such as the reliability element. Some of these patients thought that it was still not accurate and not very satisfying for the patients. This shows that the quality of service is not so good.

Service encounter also a less good aspect, where based on the initial observations that the author conducted on JKN participants at Langsa Regional Hospital, a small number of patients thought that service interactions were still not good, one of which was the friendliness aspect. A small number of these patients thought that there were still services and information delivery that were not very friendly and tended to still not care much about patient complaints. This shows that the service encounter is still not good. *Patient trust* also an aspect that is not good. Based on the initial observations that the author conducted on JKN participants at Langsa Regional Hospital, it was seen that a small number of patients thought that the patient trust aspect was still not good, such as the respect aspect, where a small number of patients thought that there were still hospital service staff who did not respect JKN participant patients, so that the service and delivery of information were still not good. This shows that patient trust is still not optimal.

LITERATURE REVIEWS

Service Quality

Service quality or service quality is defined as the difference between customer expectations of service and their perception of the actual performance of the service received (Zeithaml, 2018; Naufal, 2019). According to Medberg & Gronroos (2020), Service Quality includes customer assessment of the service delivery process and the end result they get. Service Quality can also be interpreted as customer perception of the advantages or disadvantages of a service, seen from a technical and functional perspective (Wirtz & Zeithaml, 2018; Dhien et al., 2016; Bachri et al., 2019).

Service Encounters

Service Encounter defined as a form of direct interaction between buyers (customers) and sellers (service providers) in service marketing. (Zeithaml, 2018). In addition, service encounter is a time when the marketing, operational, and human resource management of the company have a very large role in the process of creating and delivering services that are in accordance with the needs. (Larivière et al., 2017).

Patient Trust

Trust is a belief from one party regarding the intentions and behavior directed towards another party, thus consumer trust is defined as a consumer's expectation that a service provider can be trusted or relied upon to fulfill its promises (Alamsyah, 2016). On the other hand, trust means the extent to which customers assess the product and can meet customer needs and can serve customers well (Bricci et al., 2016).

Patient loyalty

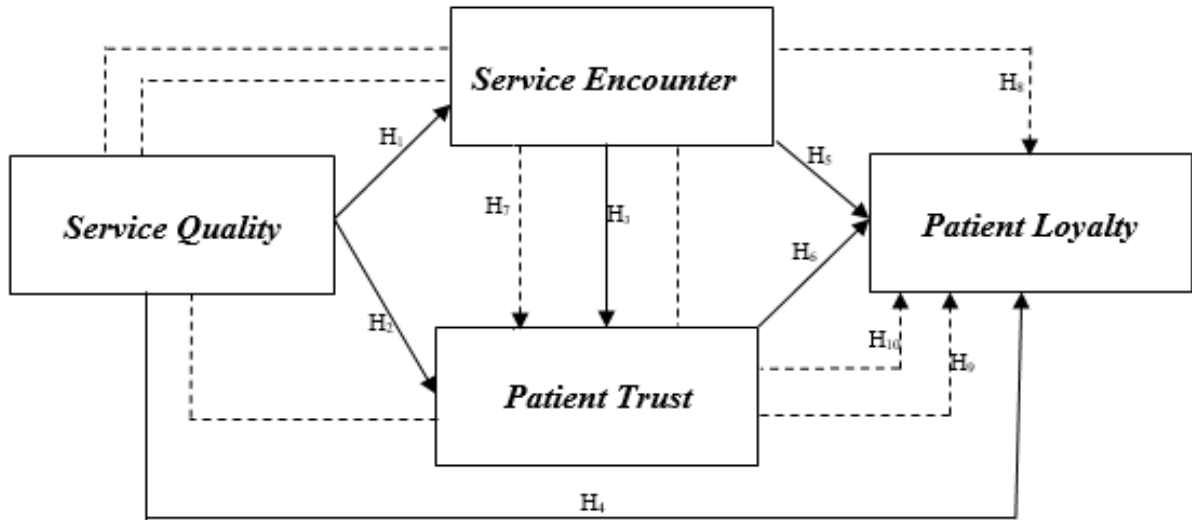
Loyalty is an agreement or commitment made by making purchases or providing support for goods and services that are liked and are not influenced by other offers or products because of the

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satisfaction felt in using goods that have been used repeatedly.(Sumarwan & Tjiptono, 2019; Bachri et al., 2019).

Conceptual Framework



Information

- : Direct Influence
- - - - - : The Influence of Mediation

Hypothesis

- H1 : *Service Quality* positive and significant influence on Service encounter for JKN participants at Langsa Regional Hospital.
- H2 : *Service Quality* has a significant influence on patient trust in JKN participants at Langsa Regional Hospital.
- H3 : It is suspected that there is a positive and significant influence *Service encounter* towards Patient trust in JKN participants at Langsa Regional Hospital
- H4 : *Service Quality* has a positive and significant effect on patient loyalty of JKN participants at Langsa Regional Hospital.
- H5 : *Service encounter* has a positive and significant effect on patient loyalty among JKN participants at Langsa Regional Hospital
- H6 : *Patient trust* has a positive and significant effect on patient loyalty among JKN participants at Langsa Regional Hospital
- H7 : *Service encounter* mediating the relationship between service quality and patient trust in JKN participants at Langsa Regional Hospital
- H8 : *Service encounter* mediating the relationship between service quality and patient loyalty among JKN participants at Langsa Regional Hospital
- H9 : *Patient trust* mediating the relationship between service quality and patient loyalty among JKN participants at Langsa Regional Hospital
- H10 : *Patient trust* mediating the relationship between service encounter and patient loyalty among JKN participants at Langsa Regional Hospital

IMPLEMENTATION METHOD

Location and Object of Research

The location of this study is Langsa City Hospital, located at Jalan Jend. A. Yani No.1 Langsa City, Aceh Province. Meanwhile, the object of this study is JKN participants who access outpatient services at Langsa City Hospital.

Population and Samples

The population in this study were outpatient JKN participants who visited Langsa Regional Hospital, where based on data from Langsa City Hospital there were 91,737 JKN patients at Langsa City Hospital in 2023. The sampling technique used in this research was Simple Random Sampling. Simple Random Sampling is a sampling technique in a probability sampling framework that is carried out randomly without considering the strata in the population where each element in the population has the same meaning and opportunity to be selected as a subject (Sekaran & Bougie, 2016) and the number of respondents in this study was 203 respondents.

Data Types and Sources

The type of data used in this study is primary data. Now & Now (2016) said that primary data is data collected using interview, observation and questionnaire methods. In this study, primary data were obtained from respondents' answers distributed through questionnaires distributed to 203 JKN participants at Langsa Regional Hospital.

Data collection technique

The method of data collection in this study was carried out using a questionnaire. A questionnaire can be interpreted as a pre-formulated written list of questions to which respondents will record their answers, usually in clearly defined alternatives (Sekaran & Bougie, 2016).

RESULTS AND DISCUSSION

Model Fit Test

Full Model Before Modification

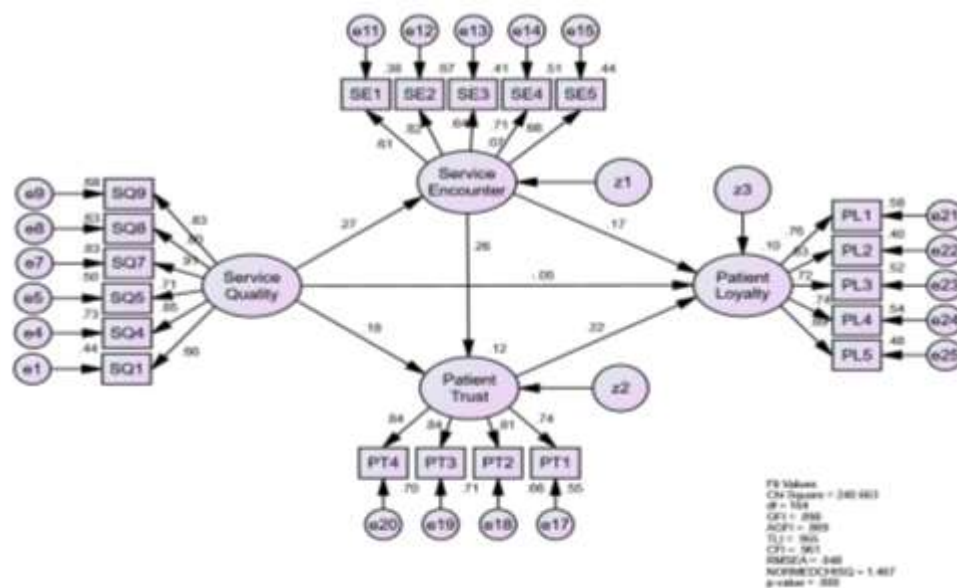


Figure 1 Full Model Before Modification

Source: Processed Data (2024)

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Full Model After Modification

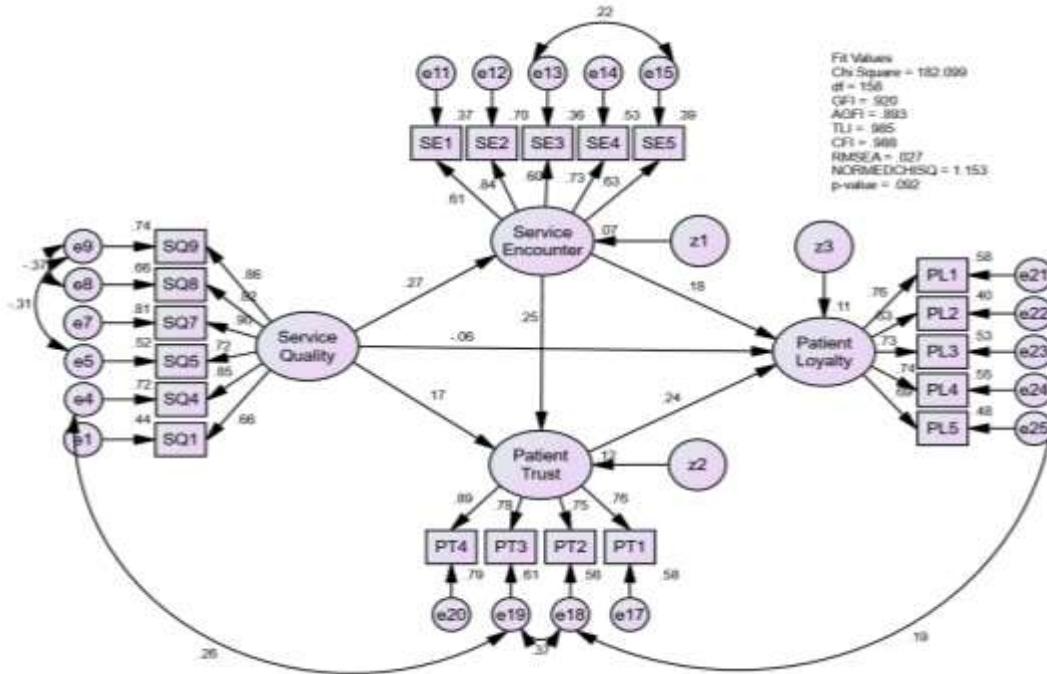


Figure 2 Full Model After Modification
Source: Processed Data (2024)

Model Estimation And Hypothesis Testing

Based on the results of the Full Model after modification, the coefficient values, critical ratios and p-values between exogenous variables and endogenous variables can be seen in Table 2 below:

Table 2
Estimate Structural Equation Modeling

		Estimate (Standardized)	S.E.	CR	P-Value
Service_Encoder	<--- Service_Quality	0.268	0.075	3.187	0.001
Patient_Trust	<--- Service_Encoder	0.253	0.101	2.902	0.004
Patient_Trust	<--- Service_Quality	0.170	0.082	2.157	0.031
Patient_Loyalty	<--- Service_Encoder	0.180	0.105	1.988	0.047
Patient_Loyalty	<--- Patient_Trust	0.241	0.088	2,764	0.006
Patient_Loyalty	<--- Service_Quality	-0.060	0.084	-0.743	0.458

Source: Processed Data, 2024

Based on the results of the model estimation presented in Table 2, the results of the path equation are as follows:

SE = 0.268SQ

PT = 0.170SQ + 0.253SE

PL = -0.060SQ + 0.180SE + 0.241PT

The form of influence and hypothesis testing between exogenous and endogenous variables is as follows:

1. The Influence of Service Quality on Service Encounter

Based on the results of the SEM analysis that has been carried out, the coefficient value of service quality on service encounter is 0.268 with a p-value of 0.001 which is smaller than the error tolerance value in this study (0.05). In other words, service quality has a positive and significant effect on service encounter, so H1 is accepted.

2. The Influence of Service Quality on Patient Trust

Based on the results of the SEM analysis that has been carried out, the coefficient value of service quality on patient trust is 0.170 with a p-value of 0.031 which is smaller than the error tolerance value in this study (0.05). In other words, service quality has a positive and significant effect on patient trust, so H2 is accepted.

3. The Influence of Service Encounter on Patient Trust

Based on the results of the SEM analysis that has been carried out, the coefficient value of service encounter on patient trust is 0.253 with a p-value of 0.004 which is smaller than the error tolerance value in this study (0.05). In other words, service encounter has a positive and significant effect on patient trust, so H3 is accepted.

4. The Influence of Service Quality on Patient Loyalty

Based on the results of the SEM analysis that has been carried out, the coefficient value of service quality on patient loyalty is -0.060 with a p-value of 0.458 which is greater than the error tolerance value in this study (0.05). In other words, service quality has no significant effect on patient loyalty, so H4 is rejected.

5. The Influence of Service Encounter on Patient Loyalty

Based on the results of the SEM analysis that has been carried out, the coefficient value of service encounter on patient loyalty is 0.180 with a p-value of 0.047 which is smaller than the error tolerance value in this study (0.05). In other words, service encounter has a positive and significant effect on patient loyalty, so H5 is accepted.

6. The Influence of Patient Trust on Patient Loyalty

Based on the results of the SEM analysis that has been carried out, the coefficient value of patient trust on patient loyalty is 0.241 with a p-value of 0.006 which is smaller than the error tolerance value in this study (0.05). In other words, patient trust has a positive and significant effect on patient loyalty, so H6 is accepted.

Total, Direct and Indirect Influence

To see the mediation effect, we will first look at how big the direct influence, indirect influence and total influence are for the influence of service quality on service encounters, patient trust and patient loyalty, where the results can be seen in Table 3 below:

Table 3
Direct, Indirect and Total Influence

	<i>Se</i> <i>vice</i> <i>Quality</i>	<i>Service</i> <i>Encounter</i>	<i>Pati</i> <i>ent Trust</i>	<i>P</i> <i>atient</i> <i>Loyalty</i>
Total Influence				
<i>Service</i> <i>Encounter</i>	0.2 68	----	----	-
<i>Patient Trust</i>	0.2 38	0.253	----	-
<i>Patient Loyalty</i>	0.0 46	0.241	0.24 1	-
Direct Influence				
<i>Service</i> <i>Encounter</i>	0.2 68	----	----	-
<i>Patient Trust</i>	0.1 70	0.253	----	-
<i>Patient Loyalty</i>	-	0.180	0.24	-

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	Service Quality	Service Encounter	Patient Trust	Patient Loyalty
Total Influence				
	0.060		1	---
Indirect Influence				
Service Encounter	---	----	----	-
Patient Trust	0.068	----	----	-
Patient Loyalty	0.105	0.061	----	-

Source: Processed Data, 2024

Based on Table 3, the direct influence of exogenous variables on endogenous variables is as follows:

1. The direct influence of service quality on service encounter is 0.268 and is significant.
2. The direct influence of service quality on patient trust is 0.170 and is significant.
3. The direct influence of service encounter on patient trust is 0.253 and is significant.
4. The direct influence of service quality on patient loyalty is -0.060 but is not significant.
5. The direct influence of service encounter on patient loyalty is 0.180 and is significant.
6. The direct influence of patient trust on patient loyalty is 0.241 and is significant.

The indirect influences in this study are as follows:

1. The effect of service quality on patient trust through service encounter is 0.068. The standard error and p-value will be calculated using the Sobel Test.
2. The effect of service quality on patient loyalty through service encounter and patient trust is 0.105. The standard error and p-value will be calculated using the Sobel Test.
3. The effect of service encounter on patient loyalty through patient trust is 0.061. The standard error and p-value will be calculated using the Sobel Test.

The total influence in this study based on the data presented in Table 3 is as follows:

1. The total influence of service quality on patient trust is 0.238.
2. The total influence of service quality on patient loyalty is 0.105.
3. The total influence of service encounter on patient loyalty is 0.061.

Discussion

The Influence of Service Quality on Service Encounter

Based on the results of the data analysis that has been done, it was found that service quality has a positive and significant effect on service encounter. This shows that when service quality is improved, service encounter will be better. In addition, these results show that service quality is a predictor in improving service encounter. This positive and significant effect occurs because good service will make patients feel at home to visit (Chang et al., 2013). Patients who experience good service will feel comfortable, so that patients feel that the service providers are able to provide good service to patients. (Barrera et al., 2014). This is also supported by several previous studies that document that service quality has a positive and significant effect on service encounters. (Meesala & Paul, 2018; Shie et al., 2022; Wu & Shie, 2017).

The Influence of Service Quality on Patient Trust

Based on the results of the data analysis that has been carried out, it was found that service quality has a positive and significant effect on patient trust. This shows that when the quality of service is improved, patients will increasingly trust the hospital. In addition, these results show that service quality is a predictor in increasing patient trust. This positive and significant effect occurs

because good service quality will get a positive response from patients.(Zarei et al., 2015). Patients feel appreciated by the good and excellent service, so that the level of patient credibility towards the hospital increases.(Shie et al., 2022). This shows that service quality is able to increase patient trust, as supported by several previous studies which found that service quality has a positive and significant influence on patient trust.(Hendhana & Darma, 2017; Kim et al., 2017; Shie et al., 2022).

The Influence of Service Encounter on Patient Trust

Based on the results of the data analysis that has been carried out, it was found that service encounter has a positive and significant effect on patient trust. This shows that when the quality of service is improved, patients will increasingly trust the hospital. In addition, these results show that service quality is a predictor in increasing patient trust. This positive and significant effect occurs because the service encounter felt by patients makes patients feel that they are appreciated and happy to visit(Karami et al., 2016). Patients feel that the service provider is able to work well, so that patient trust in the hospital becomes higher.(Akin & Okumuş, 2023). This is also supported by several previous researchers who documented that service encounter has a positive and significant effect on patient trust.(Murray & McCrone, 2015; Nimmon & Stenfors-Hayes, 2016; Shie et al., 2022).

The Influence of Service Quality on Patient Loyalty

Based on the results of the data analysis that has been done, it was found that service quality does not have a significant effect on patient loyalty, so H4 is rejected. This shows that when service quality increases, it does not have an impact on patient loyalty. In addition, these results also show that service quality is not an element that can increase patient loyalty. The insignificant effect occurred due to differences in the perception of service from patients. Thus, these differences make patients continue to visit without considering the quality of service.(Sagala et al., 2021). In addition, this research was conducted in a government-owned hospital, which is an object for the public to visit with or without considering the quality of service.(Sanayei et al., 2012). According to the argumentKassim & Asiah (2010)which states that service in public organizations is an aspect that can be set aside by the public because of the urgent need to take care of important matters in the public organization. This description is also supported by previous research which found that service quality does not have a significant effect on patient loyalty.(Agiesta et al., 2021; Trianah et al., 2017).

The Influence of Service Encounter on Patient Loyalty

Based on the results of the data analysis that has been done, it was found that service encounter has a positive and significant effect on patient loyalty, so that H5 is accepted. This shows that when service encounters are improved, patients will be more loyal to the hospital. In addition, these results show that service encounter is a predictor in increasing patient loyalty. This positive and significant effect occurs because the service encounter provided by an organization will be easily felt by patients.(Y. Zhang & Yang, 2018). The higher the service encounter, the better the service will be, so that patients become loyal in visiting the hospital.(Dayan et al., 2022). This is also supported by several previous studies that document that service encounters have a positive and significant effect on patient loyalty.(Bentum-Micah et al., 2020; Kim et al., 2017; Shie et al., 2022).

The Influence of Patient Trust on Patient Loyalty

Based on the results of the analysis that has been done, it was found that patient trust has a positive and significant influence on patient loyalty, so H6 is accepted. This shows that when patient trust increases, patient loyalty will also increase. In addition, this shows that patient trust is a predictor that can increase patient loyalty.

The Effect of Service Encounter Mediation on the Influence of Service Quality on Patient Trust

Based on the results of the mediation test analysis that has been carried out, it was found that service encounter is able to mediate the influence of service quality on patient trust partially (partial mediation). This shows that service encounter is able to deliver service quality in influencing patient trust. In addition, these results also prove that service encounter is a mediator in the relationship between service quality and patient trust.

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The Mediation Effect of Service Encounter on the Influence of Service Quality on Patient Loyalty

Based on the results of the data analysis that has been done, it was found that service encounter was not able to mediate the relationship between service quality and patient loyalty. This shows that increasing service encounter does not have an impact on the relationship between service quality and patient loyalty. In addition, these results show that service encounter is not a mediator in the relationship between service quality and patient loyalty.

The Mediating Effect of Patient Trust on the Influence of Service Quality on Patient Loyalty

Based on the results of the data analysis that has been carried out, it was found that patient trust was not able to mediate the relationship between service quality and patient loyalty. This shows that increasing patient trust does not have an impact on the relationship between service quality and patient loyalty. In addition, these results show that patient trust is not a mediator in the relationship between service quality and patient loyalty.

The Mediating Effect of Patient Trust on the Influence of Service Encounters on Patient Loyalty

Based on the results of the data analysis that has been done, it was found that patient trust is able to mediate the influence of service encounter on patient loyalty in full (full mediation), so that H10 is accepted. This shows that patient trust is able to make service encounter give a better effect on patient loyalty. In addition, these results also prove that patient trust is an intermediary in the relationship between service encounter and patient loyalty.

Conclusion

Based on the research results described above, the conclusions of this study are as follows:

1. *Service quality* has a positive and significant effect on service encounters for JKN participants at Langsa Regional Hospital.
2. *Service quality* has a positive and significant effect on patient trust in JKN participants at Langsa Regional Hospital.
3. *Service encounter* has a positive and significant effect on patient trust in JKN participants at Langsa Regional Hospital.
4. *Service quality* does not have a significant effect on patient loyalty of JKN participants at Langsa Regional Hospital.
5. *Service encounter* has a positive and significant effect on patient loyalty of JKN participants at Langsa Regional Hospital.
6. *Patient trust* has a positive and significant effect on patient loyalty of JKN participants at Langsa Regional Hospital.
7. *Service encounter* is able to partially mediate (partial mediation) the influence of service quality on patient trust in JKN participants at Langsa Regional Hospital.
8. *Service encounter* is unable to mediate the influence of service quality on patient loyalty of JKN participants at Langsa Regional Hospital.
9. *Patient trust* is unable to mediate the influence of service quality on patient loyalty of JKN participants at Langsa Regional Hospital.
10. *Patient trust* is able to fully mediate (full mediation) the influence of service encounter on patient loyalty of JKN participants at Langsa Regional Hospital.

Suggestion

There are several suggestions that can be given by the author based on the results of the data analysis, namely:

1. The indicator with the lowest average for the service quality variable is the indicator of serving at the right time. Thus, it is suggested to stakeholders at Langsa Regional Hospital to conduct an evaluation so that their employees are able to provide services at the right times.
2. The indicator with the lowest average for the service encounter variable is the competency indicator. Thus, it is recommended that stakeholders at Langsa Regional Hospital evaluate their employees regarding their competency in providing excellent service to the community.
3. The indicator with the lowest average for the patient trust variable is the respect indicator. Thus, it is suggested to stakeholders at Langsa Regional Hospital to supervise employees who are on duty in serving patients, so that they can be more respectful of JKN participant patients who come for treatment.
4. It is recommended for other researchers to study other factors that influence patient loyalty with different subjects and locations for the sake of development in the field of human resource management science.

Research Limitations

Of the many factors that influence patient loyalty, the author was only able to use 1 predictor and 2 mediators in analyzing the determination of patient loyalty, so that other authors can analyze the determination of patient loyalty with other factors.

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