PERCEIVED VALUE AND TRUST TOWARDS PATIENT LOYALTY: A LITERATURE REVIEW

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ABSTRACT

Increasing patient loyalty through patient-provider relationships becomes the key factor in medical providers’ successes. Perceived value is the long-term value that customers provide to hospitals. The creation of added value for customers, and increasing the level of satisfaction will make a major contribution to the possibility of customers staying, and customers are increasingly valuable to service providers. This study explored the mediated relationship between patients’ perceived value, trust, and patient loyalty. This study aims to examine the perceived value and trust in patient loyalty both in hospitals and medical centers. This literature review study was searched from 3 databases, namely PubMed, Scopus, and Google Scholar published between January 1, 2018-May 31, 2022. Inclusion criteria were research on medical care loyalty, experience in the patient's perceived value of hospital services, and patient’s trust in the hospital. A total of 11 from 86 articles found were selected for review. Based on 11 articles that have been reviewed discussing customer value and trust in patient loyalty. Hospital and Medical Center as health provider has a relationship between patients’ perceived value of medical services, commitment to the patient-provider relationship, and patient loyalty. Furthermore, when the patient demonstrated higher levels of trust in a healthcare provider, the relationship of perceived value, commitment, and patient loyalty was also enhanced.

Keywords: hospital, medical services, patient loyalty, perceived value, trust

ABSTRAK

tentang nilai dan kepercayaan pelanggan terhadap loyalitas pasien. Rumah Sakit dan Puskesmas sebagai penyedia layanan kesehatan memiliki hubungan antara persepsi nilai pelayanan medis pasien, komitmen hubungan pasien-penyedia, dan loyalitas pasien. Selanjutnya, ketika pasien menunjukkan tingkat kepercayaan yang lebih tinggi pada penyedia layanan kesehatan, hubungan nilai yang dirasakan, komitmen, dan loyalitas pasien juga ditingkatkan.

**Kata kunci:** rumah sakit, layanan medis, loyalitas pasien, nilai yang dirasakan, kepercayaan

**INTRODUCTION**

Hospital is an institution that provides complete individual health services by providing outpatient, inpatient, and emergency services. Hospital is an important field that has a high risk of handling disease cases, so it is important to create patient trust. Hospitals must be able to strive to provide the best service to patients is a challenge faced in the service industry.

The doctor-patient relationship involves perspective on service quality and trust. The issue of patient-physician relationships in general, and particularly the perceived value and trust of patients in their primary care physician has gained much interest in academia and with practitioners in recent years.

Patients will carefully select, and take into account the type of service provided and the expectations received satisfy or even exceed their expectations. This is an important marketing strategy for hospital management so that they can compete and support the achievement of goals, and create and provide patient satisfaction to create patient loyalty.

According to Kotler and Keller (2015) value refers to the perceived tangible and intangible benefits and costs for customers. Customer value reflects the satisfaction of benefits received by customers when receiving quality services, suitable prices, brand image, and speed of delivery of products or services. Customer value is the long-term value that customers provide to the company. The creation of added value for customers, and increasing the level of satisfaction will greatly contribute to the possibility of customers staying, and customers are increasingly valuable to service providers.

Hospitals have the characteristics of services that are tangible or intangible. In delivering health services to consumers, trust in hospitals is needed. Trust is a major aspect of building a strong relationship. According to Kumar (1996) in that, the strength of trust will have an impact on changing relationships and the number of benefits that are felt based on the trust that has been built. The experience felt by the customer will affect trust in service providers and satisfaction with health services.
As a service provider, hospitals need to instill credibility to the extent that customers believe that hospitals can provide products/services that satisfy their needs. Trust is a customer's willingness to rely on a company. This depends on factors, such as; competence, integrity, honesty, and virtue of a company.

This study aims to examine the perceived value and trust in patient loyalty both in hospitals and medical centers. Patients will compare the expected health services with the services they receive. The services received and feel the value or benefits meet and even exceed the patient's expectations will return to using health service providers (loyalty). To increase patient visits, hospitals must be able to provide value or benefits to customers, build trust, provide quality services and provide patient satisfaction.

**METHOD OF STUDY**

This study was a literature review collecting articles from electronic databases such as PubMed, Scopus, and Google Scholar published in English and Indonesian between January 1, 2018-May 31, 2022. The literature search was conducted from March to July 2022 to search for electronic databases and selected journals, as well as crosschecking bibliographies from other published review articles through Mendeley to prevent duplicacy. This current literature review was a quantitative study that focused on identifying patients perceived value and trust towards hospital revisit intention worldwide.

The terms or keywords in this search used Indonesian or English, including Customer Value or Perceived Value (Nilai Pelanggan), Trust (Kepercayaan), Hospital (rumah sakit), Loyalty (loyalitas), QUOTE perceived value, trust and revisit intention, or hospital revisit intention. Inclusion criteria used to select articles include (1) original research on medical care loyalty (2) experience in the patient's perceived value of hospital services, (3) patient’s trust in the hospital, and 4 full articles. While exclusion criteria were (1) duplicated articles, (2) providers’ or health workers’ perspectives, and (3) articles published before January 2018. We tried to review the latest studies to find out the current patient perspective of perceived value and trust on hospital and the impact on revisit intention.

Therefore, the articles that we screened were articles published in the last 5 years. A total of 90 articles were identified by searching with these keywords in 5 databases. Furthermore, we removed 8 duplicated articles. 82 articles are the potential to be screened, starting from the abstract to the full-text articles. Of the 82 potential articles, sixty-five (65) were excluded because they did not meet the
inclusion criteria. Eleven (11) articles were fulfilling inclusion criteria 1, 2, 3, and 4.

Table 1. Characteristics of the selected articles

<table>
<thead>
<tr>
<th>Studies</th>
<th>Study design</th>
<th>Type of health facilities</th>
<th>City</th>
<th>Sample</th>
</tr>
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<tr>
<td>Nhi Xuan Nguyen, Khoa Tran, Tuyet Anh Nguyen, 2021</td>
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Impact of Service Quality on In-Patients’ Satisfaction, Perceived Value, and Customer Loyalty: A Mixed-Methods Study from a Developing Country |
<p>| Cross-sectional, Mix method                  | Private hospital      | Vietnam                    | 368           |
|                                              | quantitative          |                            | 5 qualitative |
|                                              |                       |                            |               |
| Ing-Chung Huang, Pey-Lan Du, Long-Sheng Lin, Ting-Yu Liu, Tsai-Fei Lin |
| Cross-sectional, Explanatory                 | Not mentioned         | Taiwan                     | 254           |</p>
<table>
<thead>
<tr>
<th>Authors</th>
<th>Title</th>
<th>Study Design</th>
<th>Setting</th>
<th>Sample Size</th>
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<tr>
<td>Wei-Chang Huang, 2021</td>
<td>The Effect of Perceived Value, Trust, and Commitment on Patient Loyalty in Taiwan</td>
<td>Cross-sectional, Explanatory</td>
<td>Public hospital</td>
<td>China</td>
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<tr>
<td>Sha Liu, Genqiang Li, Nan Liu, and Wu Hongwei, 2021</td>
<td>The Impact of Patient Satisfaction on Patient Loyalty with the Mediating Effect of Patient Trust</td>
<td>Cross-sectional, observational</td>
<td>Public hospital</td>
<td>Palangkaraya, Indonesia</td>
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<tr>
<td>Elsa Luvia Harmen, Rima Semiarty, Ratni Prima Lita, 2020</td>
<td>Model Keterkaitan Persepsi Nilai, Citra Merek, Kepuasan dan Loyalitas Pelanggan Rumah Sakit</td>
<td>Cross-sectional, observational</td>
<td>Private Hospital</td>
<td>Padang, Indonesia</td>
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<td>Cahyati, 2021</td>
<td>Analysis of Satisfaction in Increasing Loyalty through Trust (Study on BPJS Participant Patients at UPT Puskesmas Cimaragas Ciamis Regency)</td>
<td>Cross-sectional, Descriptive analysis and verification</td>
<td>Primary health center</td>
<td>Cimarragas Ciamis Regency, Indonesia</td>
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<tr>
<td>Nurul Aini Fadhila Diansyah, 2018</td>
<td>Pengaruh Kualitas Pelayanan Dan Kepercayaan Terhadap Loyalitas Dengan Kepuasan Pasien Sebagai Variabel Intervening Di Klinik Syifa Medical Center</td>
<td>Cross-sectional, Observational</td>
<td>Medical center</td>
<td>Indonesia</td>
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RESULT AND DISCUSSION

**Perceived Value towards Patient Loyalty**

Long-term relationships with customers can be developed through the identification of perceived value. The perceived value has been recognized as one of the important factors as well as steps to gain a competitive advantage toward business success. Customer value can be measured to test the interest of repeat customer visits\(^\text{17}\).

Perceived value is rooted in equity theory, which considers the ratio of consumer outcomes/inputs to service provider outcomes/inputs\(^\text{18}\). The concept of equity refers to the customer's evaluation of
what is fair, right, or appropriate for the perceived cost of the services or products provided. Chang and Wildt (1994) report that customer perceived value is a major contributor to repurchase intention.

The results of research by Nguyen et al, 2021 that from the quantitative results customer value has an influence on patient loyalty (interest in repeat visits and providing recommendations to others) at hospitals in Vietnam. This is to the theory put forward by Zheithaml, 1988 that customer perceived value refers to customers' judgments about the utility of products and services, which depend on perceptions of what they provide and what they receive in return. The qualitative results show that the customer value received from hospitals in Vietnam is that the hospital provides the best quality of service, and satisfaction with hospital costs, the hospital offers a reasonable price for its services, the hospital service is worth the money spent and the hospital offers the best value.

Research conducted by Ariany, 2020 at one of the dental clinics in the City of Brebes, Indonesia. This study was conducted on 122 respondents and only 100 questionnaires met the inclusion criteria that customer value affects loyalty directly or is mediated by patient satisfaction. Research at the Hasanuddin University hospital conducted by Fitriani et al, 2019 that perceived value influences patient loyalty indirectly through patient satisfaction. The regression results show that the satisfaction variable has a 12,589 times greater effect on loyalty than the perceived value of 2,344 times. Research conducted by Hasan and Putra, 2018 also shows the influence of perceived value on patient loyalty in several South Sulawesi government hospitals. The perceived value of the customer is the price of behavior, the price of the value for money, emotional response, quality, and reputation. Patients will continue to visit and use clinical services if the employee understands the specific needs of the patient and if the clinic has operating hours that suit the patient's wishes. Patients are also more loyal when Treatment costs incurred by patients are proportional to the quality of services obtained.

Based on research conducted at a Padang City hospital by Harmen et al in 2020 stated that perceived value does not affect patient loyalty at Hospital for Special Surgery Ropanasuri. This is different from previous studies where perceived value influences patient loyalty. Patients do not feel that the benefits of services are balanced at the Padang city hospital with the money paid. This finding is different from previous research that there is an influence on perceived value to loyalty according to Chang et al. (2014), and Khuong and Phuong (2017) because there are other variables that mediate the effect of perceived value on
customer loyalty and stated that the value of customer acceptance is mediated by satisfaction to influence loyalty.\textsuperscript{21,22}

**Trust in Patient Loyalty**

Soderlund and Julander (2003)\textsuperscript{23} explain that customer trust can be associated with company performance. Performance is based on the level of service success that can be provided by a company because they assume that the same product but if purchased at different places will get different services. According to the theory of *Trust-Commitment* (Morgan and Hunt, 1994)\textsuperscript{24} Trust is a key variable to maintain a long-term relationship.

Lau and Lee (1999)\textsuperscript{25} trust is a person's willingness to depend on another party for certain risks. Customer trust in the services provided will have an impact on customer satisfaction and loyalty. Meanwhile, trust is the belief in one's self that will be found based on the wishes of others rather than one's strength.

Research by Huang et al, 2021 which has been carried out in a Taiwan hospital on 254 patients as respondents, consisting of 59.4\% men and 38.6\% women. This study analyzes the effect of perceived value and trust on patient loyalty through commitment. According to Sweeney and Soutar, evaluating the value of a product or service includes the types of value perceived by customers, such as functional value and emotional value, and feelings about the provider's brand reputation. Customer value provides a more complete understanding of how the value of medical services, as perceived by patients after receiving services affects patients' willingness to continue seeking medical attention through their commitment to the patient-provider relationship (loyalty). This study is focused on understanding the influence of contextual factors on mediated relationships. The level of trust exerted a moderate effect on the mediated relationship between perceived value, commitment, and patient loyalty. When patients show greater trust, they are more likely to perceive medical services as valuable; they are then willing to maintain a long-term relationship commitment, and patient loyalty can be increased in Taiwan.

Increased loyalty can be done through a relationship of trust with the health service provider. The results of the research at the Cimaragas Public Health Center showed that there was an influence of satisfaction on trust and its implications for patient loyalty. The better the satisfaction received by the patient, the better the patient's trust in the Puskesmas which will ultimately have an impact on increasing patient loyalty at the UPT Puskesmas Cimaragas. Patient trust which consists of dimensions of ability, integrity, and benevolence in Puskesmas Cimaragas Ciamis Regency is interpreted in terms of
lack of trust. The dimension of ability gives a clear picture of the best while the dimension of benevolence provides the lowest. Indicators of trusting the ability of officers in utilizing medical tools, and belief that doctors can give attention are as expected while the lowest average value is on the indicator regarding believe in doctors are willing to take time for patients to consult, believe in the honesty of officers (doctors, nurses and other officers) in conveying information, and believe that nurses can provide attention according to patient expectations.

Research by Wiliana et al, 2019, and Fadhila and Diansyah, 2018 that patient loyalty to service providers is influenced by trust and is mediated by patient satisfaction directly. Customer loyalty is a condition in which the customer has a positive attitude towards a product, is committed to that product, and intends to make repeat purchases in the future. Creating customer loyalty enables companies to develop long-term relationships with customers. In addition, the costs required to attract new customers are also much higher compared to the cost of retaining loyal customers to the company (Kotler & Keller, 2016). Customer loyalty itself cannot be separated from customer satisfaction. Both practitioners and academics agree that satisfaction and loyalty are closely related and inseparable. But the pattern of the relationship between the two is asymmetrical considering that loyal customer most satisfied customers, but not all satisfied consumer means loyalty (Oliver, 2014).

Patient trust is a type of emotional reflection of the clinical business world of health. That matters depending on the level of product compliance expected or service benefits, as well as the level of consistency of expectations and actual results. If the patient expects a service at a certain level and feels that service is received higher than what he expected and continues to use the product or service, then the patient can be said to believe. Likewise, if the patient expects a certain level of service, and In fact, the patient If they feel that the service they receive is in line with their expectations, the patient will be satisfied. On the other hand, if the quality of service received is lower than the quality of service, expected, the patient is dissatisfied and distrustful.

CONCLUSION

Conclusions from the literature review that has been carried out above are that perceived value and trust can affect patient loyalty positively. Hospital and Medical Center as health provider has a relationship between patients’ perceived value of medical services, commitment to the patient-provider relationship, and patient loyalty.
Furthermore, when the patient demonstrated higher levels of trust in a healthcare provider, the relationship of perceived value, commitment, and patient loyalty was also enhanced. Therefore, it is necessary to make various efforts to improve such as improving service quality, based on evidence and competence of service officers so that they can compete and support the achievement of goals, and create and provide patient satisfaction to create patient loyalty.

**CONFLICT OF INTEREST**

The authors indicated no potential conflict of interest.

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