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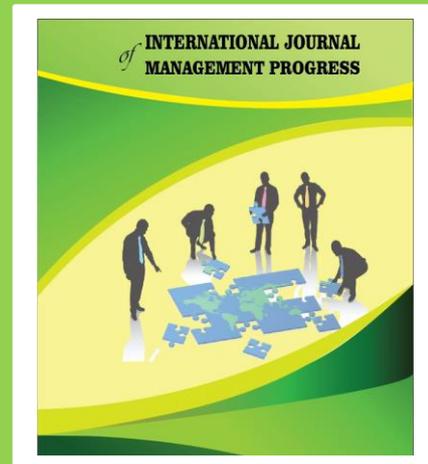
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Survival Science

The Effect of Quality of Service, Image, and Business Ethics on Satisfaction and Loyalty of Patients in Hospitals in Makassar City

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Abstract: Research related to the Effect of Service Quality, Image, and Business Ethics on Patient Satisfaction and Loyalty at Hospitals in Makassar City. This research was conducted which aims to: (1) test and analyze the effect of service quality, image, business ethics on patient satisfaction, (2) test and analyze the effect of service quality, image, business ethics on patient loyalty, (3) test and analyze the effect satisfaction with patient loyalty, (4) test and analyze the indirect effect of service quality, image, and business ethics on patient loyalty through mediating patient satisfaction. This study uses primary data through distributing questionnaires to a total of 203 inpatients as samples from the total number of patients in 2018 totaling 69.337, data collection was carried out from December 2019 to January 2020. Data were analyzed using Structural Equation Modeling (SEM) analysis with program assistance AMOS and SPSS. The results showed that (1) service quality, image, and business ethics had a positive and significant direct effect on patient satisfaction, (2) service quality, image, and business ethics had a positive and significant direct effect on patient loyalty, (3) satisfaction has a positive and not significant direct effect on patient loyalty, (4) an indirect relationship of service quality, image, and business ethics, through mediation satisfaction has a positive and not significant effect on patient loyalty. This means that the provision of good quality services, the application of the hospital's image, and the application of ethical behavior will have a direct role in patient satisfaction and loyalty. Patient satisfaction does not significantly affect patient loyalty due to the existence of a system of tiered referral system which makes it impossible for patients to directly choose the hospital, except in an emergency. Quality of service, image, and business ethics through satisfaction has a positive and not significant effect on patient loyalty. This shows that patient satisfaction is not able to mediate to have a significant influence on patient loyalty.

Keywords: Service Quality, Image, Business Ethics, Patient Satisfaction, Patient Loyalty

1. Introduction

Health is the most important part in human life. According to the World Health Organization (WHO) defines health as a perfect state, both physical, mental and social, not only free from disease or disability. In this definition, people can be said to be healthy when they are in ideal conditions, both in terms of biological, psychological, and social so that a person can carry out activities optimally. A healthy body will also facilitate daily activities. Because if the condition of the body in a state of pain all activities will be hampered. Therefore, maintaining a healthy body is one of the important things that must be done by everyone, because with a healthy body condition, a person can remain productive in doing work smoothly.

One of the services most needed by the community is health services. When a person experiences health problems, then that person usually chooses the hospital as the best choice for treating the pain he is suffering from. Therefore, the people really need health services from hospitals optimally and in accordance with their expectations as patients.

Today, with the large number of hospitals in Makassar, South Sulawesi, shows that the high level of competition faced by each hospital. The differentiation of health services provided to every patient who comes for treatment is an advantage that the hospital has in facing increasingly fierce competition.

Based on information about the intensity of patient visits at each hospital, namely Ibnu Sina Hospital, Faisal Islamic Hospital, Labuang Baji Regional General Hospital, Makassar Haji Regional General Hospital, and Makassar City Regional General Hospital. Shows the fluctuation in the number of patient visits at each hospital. The condition of the rise and fall of patient visits is indicated as a result of the low quality of services provided by the hospital to patients who come for treatment at the hospital. Poor hospital services cause complaints due to dissatisfaction felt by patients. Hospital patient dissatisfaction caused by hospital medical personnel must be addressed immediately by the hospital management. For this reason, service quality improvement must continue to be carried out to provide satisfaction to each patient.

The phenomenon that occurs that as the government program continues to guarantee access to health services that can be enjoyed by all Indonesian people. Increasing the amount of contribution fees (premiums) for payment of the Social Security Organizing Agency (SSOA) imposed by the government to all Indonesian people, in fact is not followed by an increase in health services as expected by the community. Some obstacles and problems that still continue to occur and are often faced by SSOA patients, especially patients in the inpatient unit. These problems such as the length of waiting for their turn or the difficulty of getting an inpatient room are caused because the rooms for SSOA patients are often full, there are differences in health services felt by patients participating in SSOA, the limitations of the types of drugs provided ie in this case there are medicines that are not included in the dependents SSOA so that patients must bear the costs themselves, and usually there is a long queue at the hospital due to the patient administration process that takes a long time.

The phenomenon of the problem of the image of a hospital in Indonesia, namely the number of cases and problems of patients and hospitals that continue to occur throughout the country, has an impact on the declining credibility of a hospital in the community. The positive image of hospitals in Indonesia in the eyes of some Indonesian people is still considered lacking. This is proven by the phenomenon that is happening right now, among the upper economic community who are busy taking medical treatment abroad such as Malaysia, Singapore, China and even to Europe. Various reasons they chose to seek treatment abroad such as those related to medical services that were considered far better, the expertise of medical personnel, as well as more sophisticated technology and medicines. This can be a reflection for hospitals in Indonesia to be able to improve themselves in improving and improving health services. Because the bad image of the hospital will raise doubts in the minds of the people. Prospective patients will feel their health is not guaranteed when going to the hospital for treatment. So choose another hospital that has good service and a good image to come for treatment.

The phenomenon of business ethics that occurs in the field even though the government has tried to improve public access to obtain proper health services. The large number of patient complaints in various regions in Indonesia that were heard or exposed in the media indicated that there were still problems related to business ethics carried out by hospitals.

Starting from the patient's refusal, neglect of the patient, to the malpractice case conducted by medical officers both doctors and nurses who handle patients. Another related matter regarding hospital business ethics issues is that patients who visit or are being treated at the hospital, feel injustice in service. Patients who were registered as SSOA participants felt the difference in health services between general patients and SSOA patients. The various cases are unfortunate to continue to occur, on the other hand there are aspects of excellent service that must be optimized and there are aspects about humanity that must be put forward.

The theory of service quality has a conflict or gap between the theory put forward by Gronroos in 1982 with the service quality theory put forward by Parasuraman, Zeithaml and Berry in 1985. Different views on service quality according to Cristian Gronroos (1982) which emphasize thinking towards how the quality of services in the delivery process, not seen from how the consumer assessment of services, Jasfar, (2009: 61). According to Gronroos the service quality model is identified from three service quality components namely, functional quality, technical quality and image. Whereas Parasuraman, Zeithaml, and Berry (1985) put forward their theory of service quality. According to him, service quality is the result of an assessment or function of the difference between consumers' expectations for a particular service and the actual performance they feel. If the performance of the attribute exceeds the standard, the perception of the overall service quality increases, and vice versa.

As for the relationship between service quality and customer satisfaction, many previous studies such as the one conducted by Annas Plyriadi (2013), Untung Setito Purwanto, Raihan (2017), Bambang Hermawan, et al (2017) found that service quality had a positive effect. and significant to satisfaction. In contrast to the results of research conducted by Rizwan Ali, et al (2015) who found that service quality has a negative and not significant effect on satisfaction.

Theory regarding corporate image has a difference or gap between the theory put forward by Dowling in 1986 with the corporate image theory put forward by Andreassen and Lindestad in 1998. The theory of corporate image was put forward by Dowling (1986) that corporate image is the result of a communication process whereby organizations create and disseminate specific messages that are their strategic messages about mission, vision, goals and identity that reflect their valuable core values. In contrast to Dowling's theory, Andreassen and Lindestad (1998) suggest that corporate image is an association and reputation term produced by customers through products, brands, and companies. The company's image will affect the customer preferences of a company when service attributes are difficult to evaluate. That an organization will have a good image if customers believe that they receive high-value products or services.

Furthermore regarding the relationship between company image and customer satisfaction, previous research conducted by Annas Plyriadi (2013), Dudung Juhana, et al (2015), Methaq Ahmed Sallam (2015), Elfi Sukaisih, et al (2015) found that a good corporate image would affect the level of customer satisfaction. Another case with the results of research conducted by Rini Rahayu Kurniati, et al (2015) who found the company's image had no effect on customer satisfaction.

Different views on the theory of business ethics put forward by Jeremy Bentham in 1748 and Immanuel Kant in 1804. According to Jeremy Bentham quoted in Hartman and Desjardins (2011: 69) The theory of business utilitarianism says that a business activity is good if it can provide benefits to most consumers or the public. Meanwhile, according to Kant quoted in Harahap, (2011: 24) argues that Deontology is an ethical theory that states that the basis of good and bad actions is an obligation for someone to do good to fellow human

beings. The deontological ethical theory is the obligation of every human being to do good without seeing the process, purpose, and consequences of his actions. As for the relationship between business ethics and customer satisfaction, previous research conducted by Fauzan, and Ida Nuryana (2014) found that better business ethics would increase customer satisfaction.

Regarding the relationship between service quality and customer loyalty, a study conducted by Sany Sanury Mohd Mokhtar (2016) showed a positive influence between service quality on customer loyalty. In contrast to the findings of Orthodox Tefera, Professor Krishna Govender (2017) who found that service quality has a negative and not significant effect on customer loyalty. Further research conducted by Nuchasarapringviriya, et al (2015) found that customer satisfaction mediates the relationship between service quality and customer loyalty.

Related to the relationship between company image and customer loyalty, previous research conducted by Zahir Osman, et al (2015) found that corporate image had a positive effect on customer loyalty. This finding is different from the results of a study conducted by Andriasan Sudarso (2015) who found a company's image to have a negative and not significant effect on customer loyalty. Further research conducted by Mahadrizah Mohamad, and Zainuddin Awang (2009), and Muhammad Ishtiaq Ishaqa (2012) found that customer satisfaction variables mediated the relationship between company image and customer loyalty.

Regarding the relationship between business ethics and customer loyalty, previous research conducted by Nerdin, Alifah Ratnawati (2015) found that the application of good business ethics carried out by the company will significantly influence customer loyalty. The next step is about the indirect relationship between business ethics variables and loyalty mediated by satisfaction variables, namely research conducted by Jefry Wihartono (2013). In this research, it was found that the mediating role of customer satisfaction variables had positive and significant results regarding the indirect relationship between the ethical variables of business behavior on loyalty.

Understanding the concept of customer satisfaction, Oliver (1981) with the theory of expectation-disconfirmation states that customers form their satisfaction with a product or service as the result of a subjective (or direct) comparison between their expectations and perceptions. Regarding understanding related to customer loyalty, Dick and Basu (1994) suggest that customer loyalty needs to be understood using a behavioral approach that loyalty can be understood as a concept that emphasizes the purchase sequence, the proportion of purchases, and the probability of purchase. Another case with Lau and Lee (1999) that the measurement of loyalty that emphasizes attitude is actually more important and useful, because it is attitude that will drive certain behaviors.

Related to this theory, the previous research that examined the relationship between satisfaction with customer loyalty conducted by Kai Chieh Hu, Mei Chieh Huang (2011), Didit Darmawan (2017) found that customer satisfaction has a real and positive influence on customer loyalty. Similar research conducted by Rini Rahayu Kurniati, (2015) found different results, from the findings that customer satisfaction negatively affected customer loyalty.

After understanding the above description, the renewal of this research lies in the phenomena disclosed, the reality that occurs, the conflict between gap research and gap theory that is not unidirectional and support from previous research. On this basis researchers are interested in conducting research on "The Effect of Service Quality, Image and Business Ethics on Patient Satisfaction and Loyalty at Hospitals in Makassar City".

Based on the background that has been described, the problems in this study are: (1) Does service quality have a significant direct effect on patient satisfaction in hospital in Makassar City?; (2) Does the image of the hospital have a direct effect on that significant to hospital patient satisfaction in Makassar City?; (3) Does business ethics have a significant direct effect on hospital patient satisfaction in Makassar City?; (4) Does service quality have a significant direct effect on hospital patient loyalty in Makassar City?; (5) Does the hospital's image have a significant direct effect on hospital patient loyalty in Makassar City?; (6) Does business ethics have a significant direct effect on hospital patient loyalty in Makassar City?; (7) Does patient satisfaction have a significant direct effect on hospital patient loyalty in Makassar City?; (8) Does service quality have a significant indirect effect on loyalty through hospital patient satisfaction in Makassar City?; (9) Does the image of the hospital have a significant indirect effect on loyalty through hospital patient satisfaction in Makassar City?; (10) Does business ethics have a significant indirect effect on loyalty through hospital patient satisfaction in Makassar City?

2. Literature Review

2.1. Service Quality Concept

Definition of service quality centered on efforts to meet the needs and desires of customers and the accuracy of delivery to balance the expectations of Nasution's customers (2004: 47). Service quality is considered as an important tool for companies to differentiate themselves from other companies.

Parasuraman, et al (1985: 42) provide a definition of service quality as a form of assessment of the level of service received (perceived service) with the level of service expected (expected service). In other words, there are two main factors that affect service quality, namely expected service and perceived service.

The service quality concept from Parasuraman, et al (1985) proposes that service quality is a function of the difference between consumers' expectations for certain services and the actual performance they feel. One service quality model that is often used as a reference in marketing research is the ServQual (Service Quality) model. ServQual is a service measurement gap model introduced by Zeithaml, Parasuraman and Berry in 1985.

Then Suriadi et al., (2019: 2) that Proves that excellent service quality provides benefits, such as patients deciding to directly use the services offered, creating trust, patients remaining loyal use services, patients reuse services, and avoid the occurrence of demands or complaints that are not necessarily patient.

2.2. Hospital Image

The image of a company including the company's good name, reputation or expertise is a factor that often influences buyers' decisions in the service sector compared to the product sector. Fostering and maintaining a strong image is very important for a service organization if it wants to attract consumers and maintain loyalty, Jasfar, (2009: 184).

According to Andreassen and Lindestad (1998: 84) corporate image is a term that reflects the association and reputation produced by customers through products, brands, and companies. Andreassen and Lindestad (1998) found that a company's image would influence the customer preferences of a company when service attributes were difficult to evaluate. An organization will have a good image if the customer believes that he received high-value services/products.

Nguyen and LeBlanc (1998: 55) define company image as subjective knowledge or attitudes of customers about understanding, company name, reputation and quality of delivery. All certain components contribute to building the company's image.

Dowling (1988: 27) defines a company's image as an overall impression that is in the minds of customers as a result of feelings, ideas, attitudes, and accumulative experiences with the organization, stored in memory, then converted into positive or negative meanings, taken to reconstruct their images and memories. when the name of the organization is heard.

Building a strong image is an important thing for every company to do. A good corporate image will make potential customers interested in coming to the transaction. Furthermore, for corporate customers, a strong image that is owned by the company will emerge in the minds of customers feeling comfortable and safe establishing a relationship with the company. When compiling a company's image, the most important goal to do is how consumers form a positive attitude towards the company. The company's image consists of creating a positive company personality, marketing communication channels and feedback to consumers.

2.3. *Business Ethics*

According to Keraf (2017: 17) provides a definition of ethics as a critical and rational reflection on the values and moral norms that determine and manifest in the attitudes and behavior patterns of human life, both individually and as a group.

According to Badroen, et al (2006: 15) define business ethics as a set of values about good, bad, right, and wrong in the business world based on the principles of morality. In another sense, business ethics means a set of principles and norms that business people must commit to in transacting, behaving, and relating to reach land or achieve their business goals safely. Meanwhile, according to Arijanto (2011: 6) business ethics is a specialized study of right and wrong morals. This study concentrates on moral standards as applied in policies, institutions, and business behavior.

Companies in carrying out business activities must establish relationships or business relationships with stakeholders properly and uphold ethical values if they want to succeed and survive in business. Because the smoothness and success of a company's business cannot be separated from the role of the company's stakeholders. Ethics in business has become a matter that must be agreed upon by people in the business group and other related groups.

2.4. *Patient Satisfaction*

According to Kotler and Keller (2007: 177) satisfaction is a feeling of pleasure or disappointment someone who appears after comparing the performance (results) of the product felt against the expected performance (or results). If performance is below expectations, the customer is not satisfied. If performance meets expectations, the customer is satisfied. And if performance exceeds expectations, the customer feels very satisfied or happy. Customer satisfaction is an emotional response to experiences related to the product or service purchased.

Oliver (1980: 461) defines customer satisfaction that satisfaction is an evaluation of an inherent or inherent supply of product acquisition and / or consumption experience. Tjiptono and Chandra (2005: 195) define customer satisfaction is the customer's response to the evaluation of discrepancies/disconfirmations between previous expectations and the actual performance of the product felt after its use.

Customer satisfaction is still a relevant issue for every company. Every company is looking for ways to satisfy their customers. There have been many strategies regarding

satisfaction that have been carried out by companies to satisfy customers, ranging from superior service delivery from employees, price of products and services that are appropriate, to continuous improvement of company management problems so that customers when entering into transactions, they have the impression that good for the company (A. Azhari, 2019: 54).

Customer satisfaction is important for companies engaged in services such as hospitals. Because service providers like this, must really provide excellent service to their customers to stay afloat. Because without patient satisfaction, the services provided to patients will not have a significant impact. Patient satisfaction is an important key for hospital organizations to grow and be competitive.

2.5. Patient Loyalty

Patient loyalty is an important concept of strategic marketing planning from a hospital institution to develop sustainable competitive advantage. The concept of customer loyalty or in this case the patient has been widely used in business contexts to describe the patient's willingness to continue to establish long-term relationships with the company.

According to Oliver (1999: 34) it provides a definition of customer loyalty, which is a firm commitment to repurchase or proclaiming products / services that are ordered consistently in the future, resulting in brand-same purchases, regardless of situational influences and potential marketing efforts cause switching behavior.

According to Kotler and Keller (2009: 136) states that customer loyalty is a customer decision to voluntarily continue to subscribe to certain companies for a long period of time.

Definition of loyalty according to Tjiptono (2013: 110), namely customer commitment to a service, based on a very positive attitude and reflected in the demand for repeat services consistently. Loyalty according to Lovelock (2008: 352), namely loyalty is an explanation of a customer's desire to continuously become a patron of the company in a recurring period of time through repeated purchases and use of products and services and recommends the company's products and services to friends or partners.

2.6. Relationship between Service Quality and Patient Satisfaction

Quality of service and customer satisfaction has long been known to have a correlation and a very important role for a company's success in carrying out every business activity. Regarding the relationship between service quality and customer satisfaction, the Servqual Model proposed by Parasuraman, et al (1985) is closely related to the customer satisfaction model based on the design of disconfirmation (attribute performance) that increases more than the expectations (expectations) of the attribute concerned, then the perception of quality services/services will be positive and vice versa.

Previous previous research by Annas Plyriadi (2013), Ren-Fang Chao, et al (2015), Dudung Juhana, et al (2015) and Bambang Hermawan, et al (2017) also found that service quality variables had a positive and significant effect on customer satisfaction.

H1: Quality of service has a positive and significant effect on patient satisfaction at hospitals in Makassar City.

2.7. Relationship between Hospital Image to Patient Satisfaction

Positive hospital image in the sense of good in the eyes of the public in this case the patient, it will affect patient satisfaction. When patients use products or receive services from hospitals they will feel proud and will make them feel satisfied.

The image of the hospital has been found to have a direct effect on patient satisfaction. Research on the influence of corporate image with customer satisfaction has been done by

several researchers such as Annas Plyriadi (2013) who found that a good image of the hospital would increase patient satisfaction. Previous research conducted by (Nguyen and LeBlanc, 2001) has found a direct influence and positive impact between company image and customer satisfaction. Research conducted by Dudung Juhana, et al (2015), Methaq Ahmed Sallam (2015), Elfi Sukaisih, et al (2015) also found a positive and significant influence between company image and customer satisfaction.

H2: Hospital image has a positive and significant effect on patient satisfaction at hospitals in Makassar City.

2.8. Relationship between Business Ethics and Patient Satisfaction

Business ethics is known to have a close relationship with customer satisfaction. In the context of ethics in health care, ethics provides an encouragement to health workers to provide good services in accordance with the moral principles and norms that apply to every patient. The existence of ethical behavior will provide satisfaction and comfort to every patient.

Business ethics has been found to have a direct effect on patient satisfaction. Research on the effect of business ethics on customer satisfaction has been done before by Fauzan, Ida Nuryana (2014) found that better business ethics would increase customer satisfaction.

H3: Business ethics has a positive and significant effect on patient satisfaction at hospitals in Makassar City.

2.9. Relationship between Service Quality and Patient Loyalty

To make patients loyal to every business person in this case the hospital, of course, a hospital must provide high-level services in order to produce long-term relationships with patients. The superior service provided by the hospital certainly makes it difficult for patients to move to another hospital when they want to seek treatment. Patients will feel already part of the hospital. That is because patients already feel fit because the hospital has met their needs and is in line with expectations.

Many studies have found evidence of a direct relationship between service quality and customer loyalty. As research conducted by Muhammad Ishtiaq Ishaqa (2012), Sany Sanury Mohd Mokhtar, Maha Mohammad Yusr (2016), and Tunisah, Ida Mahtufah (2015) have found that service quality has a positive and significant impact on customer loyalty. Likewise, the findings from a study conducted by Andriasan Sudarso (2015) that service quality has a positive and significant effect on customer loyalty.

H4: Quality of service has a positive and significant effect on patient loyalty to hospitals in Makassar City.

2.10. Relationship between Hospital Image to Patient Loyalty

A positive hospital image will make patients loyal. That is because patients have put trust in the company because of the good name the company has among the community. Good communication between the hospital and patients will build a company's reputation.

From the results of research conducted by Kadampully and Hu, 2007 to increase customer loyalty, image is considered the most important factor. They argue that the company's image has a direct influence and positively impacts customer loyalty. Similar research was also conducted by Untung Setito Purwanto, Raihan (2017), Zahir Osman, et al (2015), and Didit Darmawan, Rahayu Mardikaningsih, Surjo Hadi (2017) found that consumers would be loyal or loyal to a company because they were seen to have a good image or positive.

H5: The image of the hospital has a positive and significant effect on patient loyalty to hospitals in the city of Makassar.

2.11. Relationship between Business Ethics and Patient Loyalty

If these workers work in this case providing services in accordance with applicable norms and moral values, the ethical behavior of these workers will make consumers loyal, and continue to buy and establish a deep relationship with the company. Acting honestly, fairly and reliably is a factor that is considered to have a contribution to consumer loyalty to the company.

Regarding the relationship between the application of business ethics to customer loyalty, previous research has been conducted namely Nerdin, Alifah Ratnawati (2015). The findings show that the application of good business ethics by the company to each of its customers will have a significant impact on customer loyalty.

H6: Business ethics has a positive and significant effect on patient loyalty to hospitals in Makassar City.

2.12. The relationship between patient satisfaction and patient loyalty

The satisfaction felt by the patient will build a positive attitude towards the hospital. In line with the theory, Oliver (1980) explains that customer satisfaction is seen as a factor affecting the intention and behavior of repeat purchases from customers.

Many studies have found a positive and significant effect between customer satisfaction on customer loyalty. As research conducted by Untung Setito Purwanto, Raihan (2017) found customer satisfaction has a positive and significant influence on customer loyalty.

H7: Patient satisfaction has a positive and significant effect on patient loyalty to hospitals in Makassar City.

2.13. The Role of Patient Satisfaction Mediation in the Relationship Between Service Quality and Patient Loyalty

One of the factors needed by the company to create patient loyalty is by giving satisfaction to every patient who comes for treatment. Patient satisfaction can only be achieved by providing quality services to patients. Thus the consequences that will arise when the patient is satisfied with the services provided by the service provider that is the hospital is patient loyalty. Because it can be understood that if the patient feels satisfied then the patient's loyal attitude will increase by itself. In line with the theory of further research conducted by Nuchasarapringviriya, et al (2015) found that customer satisfaction variables are mediators of an indirect relationship between service quality and customer loyalty.

H8: Quality of service through patient satisfaction has a positive and significant effect on patient loyalty at hospitals in Makassar City.

2.14. The Role of Patient Satisfaction Mediation on the Relationship Between Hospital Image and Patient Loyalty

A positive image is an advantage possessed by a hospital. Hospitals that have a positive image among the community make people who visit treatment at the hospital feel satisfied using the product or receive services provided by medical personnel. It will make them feel proud and satisfied establishing a relationship with the company concerned which will show a loyal attitude. In this case patient satisfaction in this study becomes an intermediate variable regarding the relationship between hospital image and patient loyalty.

In line with theory, research conducted by Mahadrizah Mohamad, and Zainuddin Awang (2009) shows the mediating role of customer satisfaction on the indirect relationship between company image and customer loyalty.

H9: The image of the hospital through patient satisfaction has a positive and significant effect on patient loyalty to hospitals in Makassar City.

2.15. The Role of Patient Satisfaction Mediation in the Relationship Between Business Ethics and Patient Loyalty

The satisfaction felt by the customers is certainly also strongly influenced by the ethical attitude of the workers or employees of the company that they consider to be honest in doing work, fair in serving every customer who comes in to make transactions, and the attitude of employees who exhibit moral behavior so as to foster trust to customers. Then, when the customer is satisfied, the customer will be loyal and continue to buy and establish a more advanced relationship with the company.

In line with the theory that has been explained, then as for previous studies that have examined the indirect relationship between business ethics variables with loyalty mediated by satisfaction variables, namely research conducted by Jeffrey Wihartono (2013). In this research, it was found that the mediating role of customer satisfaction variables had positive and significant results regarding the indirect relationship between the ethical variables of business behavior on loyalty.

H10: Business ethics through patient satisfaction has a positive and significant effect on patient loyalty to hospitals in Makassar.

3. Methodology

This research was conducted in Makassar City, South Sulawesi, precisely in five type B hospitals located in Makassar City, namely Ibnu Sina Hospital, Faisal Makassar Hospital, Labuang Baji Regional General Hospital, Makassar Hajj Regional General Hospital, and Hospital General Region of Makassar City. While the time used to conduct research until the completion of the preparation of the dissertation is scheduled from November 2019 to January 2020. The data collection techniques (instruments) used are observation, questionnaires, and documentation. The population in this study was the total number of inpatients treated at five type B hospitals in the City chosen in 2018. The total number of registered inpatients was 69,337 patient visits. So that the determination of the number of samples in this study was about 203 patients in the inpatient installation. The sampling technique is done by using the Non-Random Sample technique with the Purposive Sampling method in which the researcher uses certain criteria in selecting the sample. Furthermore, data analysis techniques used in explaining the phenomena in this study are descriptive analysis techniques and Structural Equation Modeling (SEM) analysis.

4. Results and Discussion

4.1. Characteristics of Research Respondents

Respondent characteristics are a general description of identity describing gender, age, last education, occupation, monthly income, length of stay, and type of treatment room class. Furthermore, the description of the characteristics of the research respondents is explained as follows:

Table 1. Characteristics of Research Respondents

Characteristics of Respondents		Amount	Percentage
Gender	Men	87	42,9 %
	Women	116	57,1 %
	Total Respondents	203	100 %
Age	Under 20 years	19	9,4 %
	20 – 30 years	49	24,1 %
	31 - 40 years	42	20,7 %
	41 - 50 years	49	24,1 %
	Over 50 years	44	21,7 %
	Total Respondents	203	100%
Last education	Primary school	45	22,2 %
	Junior high school	27	13,3 %
	Senior High School	87	42,9 %
	Diploma	8	3,9 %
	S1	35	17,2 %
	S2/S3	1	0,5 %
	Total Respondents	203	100%
Profession	Government employees	13	6,4 %
	Private employees	20	9,9 %
	entrepreneur	80	39,4%
	Indonesian National Army/Indonesian Police	0	0%
	Etc	86	44,4 %
	Total Respondents	203	100%
Income	< Rp 500 thousand	62	30,5 %
	≥ Rp 500 – Rp 1 million	32	15,8 %
	≥ Rp 1 million – Rp 2 million	30	14,8 %
	≥ Rp 2 million – Rp 5 million	59	29,1 %
	≥ Rp 5 million	20	9,9 %
	Total Respondents	203	100%

Source: Data Processed, 2020.

Based on the data above, it can be explained that the majority of respondents in this study were female as many as 116 respondents or around 57.1% of the total respondents, while the number of respondents were male as many as 87 respondents or around 42, 9 of the total respondents. Thus, it can be concluded that inpatients are mostly more female than male. Furthermore, most respondents aged between 20 years - 30 years, as many as 49 respondents or around 24.1%. Furthermore, the majority of respondents with a high school education were 87 respondents or 42.9%. Furthermore, the majority of respondents in other occupational categories consisting of (casual laborers, Honorary Teachers, Honorary Teachers, IRT, Students, Fishermen, Unemployed, Pensioners, Farmers, Kampas Drivers, Drivers, and

Motorcycle taxi drivers) constituted the largest number of respondents at 86 people respondents or 44.4%. Furthermore, the majority of respondents in this study earn less than Rp 500 thousand, as many as 62 respondents or 30.5%.

4.1.1. Research Variable Construction Test

The model test results are evaluated based on the goodness of fit indices in Table 2 below, with the models and their critical values that have data suitability presented.

Table 2. Evaluate the Model Overall Goodness of Fit Indices Criteria

Goodness of Fit Index	Cut-Off Value	Early Stage Model Results	Information	Final Stage Model Results	Information
Chi-Square	Expected to be small	394,574 <(0,05:265 = 303,969)	Marginal	290,696 <(0,05:253 =291,101)	Well
Probability	$\geq 0,05$	0,000	Marginal	0,052	Well
CMIN/DF	$\leq 2,00$	1,489	Well	1,149	Well
RMSEA	$\leq 0,08$	0,049	Well	0,027	Well
GFI	$\geq 0,90$	0,868	Marginal	0,898	Marginal
AGFI	$\geq 0,90$	0,839	Marginal	0,869	Marginal
TLI	$\geq 0,94$	0,967	Well	0,990	Well
CFI	$\geq 0,94$	0,971	Well	0,992	Well

Source: Data Processed, 2020

Based on the results of the evaluation for the initial stage shows that of the eight criteria of goodness of fit, there is a fairly fit or marginal model between the data and the model. This is evidenced from the eight marginal index values that are Chi-Square, GFI, and AGFI, while the probability, CMIN / DF, RMSEA, TLI, and CFI have met the established standards, so that the model needs to be modified according to the instructions of the modification indices. Modification indices (M.I) are calculations to make changes to numbers, where numbers below indicate the minimum value of the chi-square that will go down if the corresponding variables are connected. After modification of the model, the final stage shows that of the eight criteria for goodness of fit indices, six of them, namely Chi-Square, Probability, CMIN / DF, RMSEA, TLI, and CFI have met the criteria or cut-off values, while the criteria are good enough or marginal only GFI, AGFI so that the model is said to be in accordance with the criteria of goodness of fit indices to be analyzed.

Based on the empirical model proposed in this study, testing of hypotheses can be tested through path coefficient testing on structural equation models. Table 38 is testing the hypothesis by looking at the value of p value, if the value of p value is less than 0.05 then the relationship of variables is significant. It also explains the direct effect (direct effect) means that there is a positive influence directly between variables, the indirect effect (indirect effect) means that there is a positive influence indirectly between the variables, and the total effect (total effect) which is accumulated from the direct effect and indirectly. The test results are presented in the following table:

Table 3. Hypothesis Testing Direct Effect (Direct Effect) and Indirect Effect (Indirect Effect)

HIP	Independent Variable		Dependent Variable	Standardized Regression Weights				
				DE	IE	TE	p-Value	
H1	Quality of Service (X ₁)		Patient Satisfaction (Y)	0,233	-	0,233	0,006	Positive and significant
H2	Hospital Image (X ₂)		Patient Satisfaction (Y)	0,294	-	0,294	0,002	Positive and significant
H3	Business Ethics (X ₃)		Patient Satisfaction (Y)	0,436	-	0,436	0,000	Positive and significant
H4	Quality of Service (X ₁)		Patient Loyalty (Z)	0,252	-	0,252	0,001	Positive and significant
H5	Hospital Image (X ₂)		Patient Loyalty (Z)	0,243	-	0,243	0,008	Positive and significant
H6	Business Ethic (X ₃)		Patient Loyalty (Z)	0,463	-	0,463	0,000	Positive and significant
H7	Patient Satisfaction (Y)		Patient Loyalty (Z)	0,055	-	0,055	0,606	Positive and insignificant
HIP	Independent Variable	Intervening Variable	Dependent Variable	DE	IE	TE	p-Value	Information
H8	Quality of Service (X ₁)	Kepuasan Pasien (Y)	Patient Loyalty (Z)	0,233	0,013	0,246	0,612	Positive and insignificant
H9	Hospital Image (X ₂)	Kepuasan Pasien (Y)	Patient Loyalty (Z)	0,294	0,016	0,310	0,611	Positive and insignificant
H10	Business Ethic (X ₃)	Kepuasan Pasien (Y)	Patient Loyalty (Z)	0,436	0,024	0,460	0,609	Positive and insignificant

Source: Data Processed, 2020

Based on table 3 above, that the overall model shows seven direct paths and three indirect pathways hypothesized, six direct paths that have a positive and significant effect, and one direct pathway that gives a positive and insignificant effect, while three indirect paths all provide positive and insignificant influence.

4.2. Discussion

4.2.1. Quality of Service to Patient Satisfaction

The results of the study prove that the quality of service affects the satisfaction of inpatients in hospitals in Makassar. The influence seen from the regression weights value for direct effect shows a positive effect with a p-value less than 0.05, which means significant. This shows that all of the variable indicators have a strong influence on service quality variables and this variable has a significant effect on inpatient satisfaction. Based on the results of the analysis, what is found in the field shows the corresponding thing, in general, inpatients who have done treatment and care have received better services from the hospitals in Makassar City.

The theory that provides strong implications for use in developing the effect of service quality on patient satisfaction is the application of SERVQUAL theory from Parasuraman, et al (1985). This theory implies that there are five dimensions of service quality that determine

patient satisfaction, namely physical evidence, reliability, responsiveness, assurance, and empathy that influence the satisfaction of inpatients. The results of this study are in line with previous studies used as a reference, namely Annas Plyriadi (2013), Untung and Raihan (2017), and Dudung, et al (2015).

After understanding the explanation of the effect of service quality on patient satisfaction discussed from each of the indicators then supported by several theories and their links to previous research, this discussion also has a connection with the application of the concept of Islamic management as contained in Al-Quran Surah Al-Baqarah verse 267.

4.2.2. Hospital Image of Patient Satisfaction

The results of the study prove that the image of the hospital affects the satisfaction of inpatients at hospitals in Makassar. The influence seen from the regression weights value for direct effect shows a positive effect with a p-value less than 0.05, which means significant. This shows that all of the variable indicators have a strong influence on hospital image variables and this variable has a significant influence on patient satisfaction. Based on the results of the analysis, what is found in the field shows the corresponding thing, where in general inpatients have a good impression of the medical services provided by the hospital in Makassar City.

The theory that provides strong implications for use in developing the influence of the hospital's image on patient satisfaction is the application of the overall impression theory, this theory implies that where the hospital in improving its image by maximizing the services provided to each patient so as to create a positive hospital image. The results of this study are in line with previous research studies used as a reference, namely Mahadzirah Mohammad (2014), and Elfi Sukaisih, et al (2015).

After understanding the explanation of the influence of the hospital's image on patient satisfaction discussed from each of the indicators then supported by several theories and their links to previous research, this discussion also has a connection with the application of Islamic management concepts as contained in the Al-Quran Surah Al Ahzab verse 21.

4.2.3. Business Ethics on Patient Satisfaction

The results of the study prove that business ethics affect the satisfaction of inpatients at hospitals in Makassar City. The influence seen from the regression weights value for direct effect shows a positive effect with a p-value less than 0.05, which means significant. This shows that all of the variable indicators have a strong influence on business ethics variables and this variable has a significant influence on patient satisfaction. Based on the results of the analysis, what is found in the field shows the corresponding thing, in general, inpatients feel the ethical attitude displayed by each hospital medical officer in providing medical services for each patient.

The theory that has strong implications to be used in developing the influence of business ethics on patient satisfaction is the stakeholder principle theory proposed by Ruskin and Brown. This theory implies that a company as a business person will get a positive response to every patient in the form of satisfaction when the company starts from the application of ethical behavior from employees who will create customer satisfaction. The results of this study are in line with previous research that is used as a reference namely Fauzan, Ida Nuryana (2014).

After understanding the explanation of the influence of business ethics on patient satisfaction discussed from each of the indicators then supported by several theories and its

links to previous research, this discussion also has a connection with the application of the concept of Islamic business ethics as set out in Al-Quran Surah An Nahl verse 90.

4.2.4. Quality of Service to Patient Loyalty

The results of the study prove that the quality of service affects the loyalty of inpatients at hospitals in Makassar. The influence seen from the regression weights value for direct effect shows a positive effect with a p-value less than 0.05, which means significant. This shows that all variable indicators have a strong influence on service quality variables and this variable has a significant effect on patient loyalty.

Based on the results of this analysis, the reality in the field shows that the quality of services provided by the hospital has provided physical evidence in the form of treatment rooms for patient comfort, medical staff have been reliable in serving patients, showing a fast response to patients who are in need of medical treatment, guarantee smooth during treatment, and the care of medical personnel to each patient.

The theory that provides strong implications for use in developing the effect of service quality on patient loyalty is the theory of customer loyalty. This theory implies that a patient who is hospitalized always wants to be given the best medical services in the hope that he can recover from the disease he is suffering from. That is why to make someone have loyalty, therefore one always considers the behavior he receives to show loyalty oriented to the best service delivery. The results of this study are in line with previous studies used as a reference, namely Andriasan Sudarso (2015), and Didit Darmawan, et al (2017).

After understanding the explanation of the effect of service quality on patient satisfaction discussed from each of the indicators then supported by several theories and their links to previous research, this discussion also has a connection with the application of Islamic management concepts as contained in the Surah As-Syura Al-Quran verse 23.

4.2.5. Hospital Image of Patient Loyalty

The results of the study prove that the image of the hospital influences the loyalty of inpatients at hospitals in Makassar. The influence seen from the regression weights value for direct effect shows a positive effect with a p-value less than 0.05, which means significant. This shows that all variable indicators have a strong influence on hospital image variables and this variable has a significant influence on patient loyalty. Based on the results of the analysis, what is found in the field shows the corresponding thing, where in general inpatients have a good impression of the medical services they feel.

The theory that has strong implications to be used to maintain the significant influence of hospital image on patient loyalty is the theory of image perception. This theory implies that the image of the hospital is influenced by patient perception. Therefore, the hospital in fostering patient loyalty should always emphasize giving a positive impression so that hospitals that have been perceived properly will foster loyalty. The results of this study are in line with previous studies used as a reference, namely Untung and Raihan (2017), Zahir Osman (2015) and Didit Darmawan, et al (2017).

After understanding the explanation of the influence of the hospital's image on patient loyalty discussed from each of the indicators then supported by several theories and its links to previous research, this discussion also has a connection with the application of Islamic management concepts as contained in Al-Quran Surah Al Qalam verse 4.

4.2.6. *Business Ethics on Patient Loyalty*

The results of the study prove that business ethics affect the loyalty of inpatients at hospitals in Makassar. The influence seen from the regression weights value for direct effect shows a positive effect with a p-value less than 0.05, which means significant. This shows that all of the variable indicators have a strong influence on business ethics variables and this variable has a significant influence on patient loyalty. Based on the results of the analysis, what is found in the field shows the corresponding thing, in general, inpatients feel the ethical attitude displayed by hospital medical personnel in providing medical services for each patient.

The theory that has strong implications to be used in developing the influence of business ethics on patient loyalty is the service business triangle theory. This theory implies that the application of ethical behavior that is always shown by health workers will make patients show behavior to remain loyal. The results of this study are in line with previous studies used as a reference, namely Nerdin and Alifah Ratnawati (2015).

After understanding the explanation of the influence of business ethics on patient loyalty discussed from each of the indicators then supported by several theories and its links to previous research, this discussion also has a connection with the application of the concept of Islamic business ethics contained in the Al-Quran Surah Al Baqarah 195.

4.2.7. *Patient Satisfaction with Patient Loyalty*

The results of the study prove that patient satisfaction has an effect on the loyalty of inpatients at hospitals in Makassar City. The influence seen from the regression weights value for direct effect shows a positive effect with a p-value greater than 0.05, which means it is not significant. This shows that all of the variable indicators provide reinforcement on the patient satisfaction variable, but this variable does not have a significant effect on patient loyalty.

Based on the results of the analysis, what is found in the field shows the corresponding thing, in general, inpatients who are satisfied with the professional medical services provided by medical officers, but this does not significantly influence the patient's loyalty because each patients differ in responding to the professional forms of service they receive, therefore assessments of satisfaction with professional services cannot be used as a benchmark for patient loyalty.

The theory that can be used as a inversely proportional theory to improve the insignificant effect of satisfaction on patient loyalty to be significant is the theory of the consequences of satisfaction proposed by Cronin, et al (2000: 193) this theory implies that the impression of a medical service that is causing patients to be satisfied and always loyal to the hospital when they need medical services. The results of this study are in line with previous studies used as a reference, namely Elfi Sukaisih (2015).

After understanding the explanation of the influence of patient satisfaction on patient loyalty discussed from each of the indicators then supported by several theories and their links to previous research, this discussion also has a connection with the application of Islamic management concepts as contained in the Qur'an Surah Az-Zukhurf verse 43.

4.2.8. *Quality of Service through Satisfaction of Inpatient Loyalty*

The results of this study prove that the quality of service through satisfaction has a positive and not significant effect on the loyalty of inpatients at hospitals in Makassar. The influence is seen from the value of regression weight indirectly (indirect effect) shows a positive and insignificant effect based on p-values greater than 0.05 and the results of the sobel test. The reason is that all the indicators of the variables have strengthened the service quality variable

on inpatient loyalty, but the patient satisfaction variable as an intervening has not been able to mediate, thus providing a non-significant effect on patient loyalty.

The theory that has strong implications for use in developing the effect of service quality through satisfaction with patient loyalty is the antecedent theory of loyalty. This theory implies that a patient's loyalty to a hospital is determined by the antecedents of the quality of medical services received and the satisfaction felt by each patient. The results of this study are in line with previous studies used as a reference, namely Syafieq (2018).

After understanding the explanation of the influence of service quality through satisfaction with patient loyalty discussed from each of the indicators then supported by several theories and links to previous research, this discussion also has a connection with the application of Islamic management concepts as contained in the Koran Surah Al-Isra paragraph 7.

4.2.9. Hospital Image through Satisfaction of Inpatient Loyalty

The results of this study prove that the image of the hospital through satisfaction has a positive and not significant effect on the loyalty of inpatients at hospitals in Makassar. The influence is seen from the value of regression weight indirectly (indirect effect) shows a positive and insignificant effect based on p-values greater than 0.05 and the results of the sobel test. The reason is that all the indicators of the variables have strengthened the variable image of the hospital on inpatient loyalty, but the patient satisfaction variable as an intervening has not been able to mediate, thus providing a non-significant effect on patient loyalty.

The theory that has strong implications for use in developing the influence of hospital images through satisfaction with patient loyalty is the theory of total image. This theory implies that the image determines the impression for every patient on a medical service that he receives that causes customers to be satisfied and increase loyalty. Furthermore, the results of this study are in line with previous studies used as a reference, namely Syafieq (2018) and Olivin, et al.

After understanding the explanation of the influence of the hospital's image through satisfaction with patient loyalty discussed from each of the indicators then supported by several theories and their links to previous research, this discussion also has a connection with the application of Islamic management concepts as contained in the Koran Surah At- Change verse 105.

4.2.10. Business Ethics through Satisfaction with Inpatient Loyalty

The results of this study prove that business ethics through satisfaction has a positive and not significant effect on the loyalty of inpatients at hospitals in Makassar. The influence is seen from the value of regression weight indirectly (indirect effect) shows a positive and insignificant effect based on p-values greater than 0.05 and the results of the sobel test. The reason is that all the indicators of the variables have provided reinforcement on business ethics variables on inpatient loyalty, but the patient satisfaction variable as an intervening has not been able to mediate, thus providing an insignificant effect on patient loyalty.

The theory that has strong implications for use in developing the influence of business ethics through satisfaction with patient loyalty is the service profit chain theory. This theory implies that giving attention to the work environment to always emphasize the actualization of an ethical work culture that is applied by medical staff will cause patients to be satisfied and always show a loyal attitude to the hospital. In connection with previous research, this study has differences with previous research, namely in research conducted by Jeffry Wihartono

(2013). Where the difference lies in the object of research, population size, and research samples. In addition, research by Jeffry Wihartono (2013) shows that the mediating role of satisfaction has a positive and significant effect on the relationship between business ethics and customer loyalty. Whereas in this study the mediating role of patient satisfaction variables had a positive but not significant effect on the relationship between business ethics and inpatient loyalty.

After understanding the explanation of the influence of business ethics through satisfaction with patient loyalty discussed from each of the indicators then supported by several theories and links to previous research, this discussion also has a connection with the application of Islamic management concepts as contained in the Al-Qur'an Surah Al An ' am verse 152.

5. Conclusion

Based on the analysis of the results and discussion of research at hospitals in the city of Makassar, it was concluded that: (1) The quality of service has a direct positive and significant effect on inpatient satisfaction. Proving the better quality of services in the form of a comfortable treatment room, the reliability of doctors in determining disease diagnoses, the rapid response of medical servants, the knowledge that medical officers have, and the care of medical officers to each patient, always increases patient satisfaction with perceived services; (2) The image of the hospital has a direct positive and significant effect on inpatient satisfaction. Proving that the better application of the image in the form of a guarantee of smooth service, a good reputation, adequate expert doctors, sophisticated medical equipment, and an easily accessible hospital location will always increase patient satisfaction with the impression they receive; (3) Business ethics have a direct and positive significant effect on inpatient satisfaction. Proving that the more ethical the behavior shown by medical staff is always fair, the attitude of empathy that always wants to serve, a responsible attitude, always fosters a sense of trust in serving every patient, it will always increase patient satisfaction with perceived services; (4) The quality of service has a positive and significant direct effect on inpatient loyalty. Proving the better quality of service in the form of a comfortable treatment room, the reliability of doctors in determining disease diagnoses, the rapid response of medical servants, the knowledge that medical staff have, and the care of medical officers to each patient, always increases patient loyalty to decide on loyalty to the hospital. (5) The image of the hospital has a direct positive and significant effect on inpatient loyalty. Proving the better application of the image in the form of a guarantee of smooth service, a good reputation, adequate expert staff, sophisticated medical equipment, and an easily accessible location will always increase patient loyalty to the hospital; (6) Business ethics has a direct and positive significant effect on inpatient loyalty. Proving that the more ethical the behavior shown by medical staff is always fair, the attitude of empathy that always wants to serve, a responsible attitude, always fostering trust in serving every patient will increase patient loyalty to the hospital; (7) Patient satisfaction has a direct and positive significant effect on inpatient satisfaction. Proving that the more satisfied the patient is about professional services, the fees paid according to the benefits received, the service facilities, the catering menu served, and the ease in getting a room, it will not be enough to increase patient loyalty to decide to remain loyal to the hospital; (8) Service quality has a positive and not significant effect on patient loyalty through patient satisfaction. This means that the hospital has provided a good quality of service, but the satisfaction felt by inpatients is based on satisfaction with professional services, the suitability of costs incurred with the benefits received, service facilities, food / catering menus, and perceived convenience that has not been able to mediate

to increase inpatient loyalty; (9) The image of the hospital has a positive and not significant effect on patient loyalty through patient satisfaction. The hospital has applied the image of the hospital well, but the satisfaction felt by inpatients based on professional services, the suitability of costs incurred with the benefits received, service facilities, food / catering menus, and perceived convenience have not been able to mediate to increase loyalty inpatients; (10) Business ethics has a positive and not significant effect on patient loyalty through patient satisfaction. The hospital has implemented business ethics well, but the satisfaction felt by inpatients is based on satisfaction due to professional services, the compatibility between costs incurred with benefits received, service facilities, food / catering menus, and perceived ease of being unable to mediate for increase inpatient loyalty.

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