

## THE INFLUENCE OF BRAND IMAGE, PERCEIVED SERVICE QUALITY, PERCEIVED VALUE, AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY AT A CLINIC IN TANGERANG

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### ABSTRACT

As the number of primary care clinics increases, competition to be patients' first choice intensifies, with service quality playing a crucial role in influencing patient satisfaction and loyalty. In such a competitive environment, customer loyalty is vital, closely tied to customer satisfaction. This study analyzes the influence of brand image, perceived value, perceived service quality, customer satisfaction, and customer loyalty at Clinic A Tangerang. Data were collected from 147 respondents using a non-probability sampling technique and analyzed using SmartPLS 4.1.0.8 software with PLS-SEM. The results indicate that brand image does not affect customer satisfaction ( $p = 0.823 > 0.05$ ), while perceived service quality ( $p = 0.000 < 0.05$ ) and perceived value ( $p = 0.000 < 0.05$ ) significantly influence satisfaction. Brand image ( $p = 0.000 < 0.05$ ) and perceived value ( $p = 0.004 < 0.05$ ) positively impact loyalty, but perceived service quality does not ( $p = 0.496 > 0.05$ ). Customer satisfaction significantly influences loyalty ( $p = 0.018 < 0.05$ ). These findings underscore the importance of enhancing service quality and perceived value to boost patient satisfaction and loyalty, providing actionable insights for Clinic A Tangerang to strengthen its competitive position.

### KEYWORDS

*Brand Image, Perceived Service Quality, Customer Loyalty*



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### INTRODUCTION

The most important component of national growth is health progress. To achieve the ideal level of public health, health development aims to increase the knowledge, willingness, and capacity of everyone to live a healthy lifestyle.

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According to the provisions of Law Number 36 of 2009, which regulates health, health service facilities are tools and/or locations where the community, local governments, and/or the central government carry out preventive, curative, rehabilitative, and promotional health service efforts. First, second, and third level health service facilities are three categories separated by health service facilities (President of the Republic of Indonesia No. 47, 2016). One of the cornerstones of health transformation is primary health services, which aim to meet health needs according to the life cycle that are easily available and affordable at the individual, family, and community levels (Ministry of Health of the Republic of Indonesia No HK.01.07, 2023).

A clinic is a type of healthcare institution that offers comprehensive basic and/or specialized medical services. (Ministry of Health of the Republic of Indonesia No. 34, 2022). 10,238 primary and 1,109 primary clinics make up 11,347 Indonesian clinics in 2020, both community-owned and government-owned. With 1,565 clinics, North Sumatra Province has the most clinics of any province. With only two main clinics, West Sulawesi is the province with the fewest clinics. Banten Province itself has a total of 985 (Indonesia, 2020).

The WHO (*World Health Organization*, 2021) says that individuals spend money in medical institutions around the world because they want and need to be healthy. The health economy has evolved and innovated rapidly as a result of this shift. JKN allows people to get health services without worrying about high costs. Because health systems are changing, innovating, and reforming so quickly, all health resources, especially medical professionals and academics, must be qualified to continue promoting and developing advances in health care policy (Setiawan et al, 2022).

There should be an opportunity to start a new company and compete. To thrive with the resources now available, businesses in the healthcare sector must adapt to increasing competition (Chang et al., 2014). Retaining current customers is one way to prevent them from moving to another business (Yuliana & Hidayat, 2018). In collaboration with BPJS (Social Security Administration Agency) Health, there will be 1,190 independent practice locations for dentists and 4,851 independent practice locations for doctors in 2021 ((Indonesia, 2021)The expansion of medical facilities is a crucial proxy that must be considered (through the JKN funding scheme) to ensure that the demand for healthcare services can be created based on financial capacity. (Setiawan et al, 2022).

Each primary care clinic competes to be the first choice of patients by increasing the standard of patient care as the number of these facilities increases. The level of quality of clinic services is very important because it affects patient happiness, which in turn affects people's loyalty to the clinic (Dennisa & Santoso, 2016). A business requires to keep customers loyal to win the competition. Businesses can focus on their customers' needs, wants, trust, and satisfaction; Client loyalty is the main goal of a company's business network. In a highly competitive business climate, customer loyalty is essential (Dehghan et al., 2015).

It is well acknowledged that patient loyalty is an important component for a clinic because a person cannot last long without it. Even when consumers accept unhappiness with the service, loyalty still has an interest because they still choose

a particular business or clinic and can accept the positive and negative aspects of the company (Lupiyoadi, 2018). Customer loyalty is a key factor in a company (Cantoni & Sijabat, 2023; Kartajaya, 2017). The customer's long-term use of goods or products, their business referrals to others, and the purchase of more of their goods or services are examples of customer loyalty behavior (Saravanakumar & Jayakrishnan, 2014). Because customer happiness and customer loyalty are closely correlated, consumer satisfaction can be used to measure customer loyalty (Odunlami, 2015).

The efficacy of the healthcare system can be improved by identifying possible areas for improvement through customer satisfaction measurement about the quality of healthcare services (Aniza et al, 2020). According to Priansa (2017), creating client happiness is one of the key components to achieving long-term success for the business.

Service quality is said to significantly influence customer loyalty and attractiveness. It provides extra business advantages such as positive word-of-mouth advertising, more retention of satisfied and encouraged clients and employees, which can increase profit margins, lower advertising costs, and, above all, increase customer satisfaction and expand the stock market. (Sanil & Eminer, 2021). According to Kotler & Keller (2016), the term "quality" describes the overall attributes of a product or service that depend on its capacity to meet explicit or implicit standards (Pereira et al., 2016). These ideas lead to the conclusion that the service must meet customer expectations (Kock & Hadaya, 2018). Service quality refers to the balance between satisfying customer requests and desires with the services and conditions offered by the service provider, with the highest level of quality achievable (Ardiani et al., 2021).

*Perceived value* is one of the most important marketing tactics for maintaining a business advantage over competitors through brand loyalty (Kotler & Keller, 2016). This happens as a result of consumers seeing different values that allow them to differentiate one brand from another (Khuong & Phuong, 2017). Customers will love the brand that offers them the most favorable value (Putri et al., 2022). Customers will be loyal to the brand, helping businesses win the competition. It takes something that captures the client's attention, makes them happy, and builds it in proportion to the *Perceived Value* to build loyalty (Ali et al., 2015). Consumers will evaluate the quality of service, emotional value, price, social value, and profitability of a product or service depending on how they perceive what has been presented or given to them (Bernarto & Patricia, 2019).

According to Coaker (2021), Espíndola (2020), Arifin & Fachrodji (2015) Tharpe (2014) in (Wardhana, 2024) according to the statement, the image of a company is the way consumers perceive it and build their trust in it based on the brand's previous information and experiences that reflect their preferences (Aryamti & Suyanto M. A., 2019). Brand image is an essential component of a company's overall marketing strategy, as it reflects consumers' perception and beliefs about a particular brand (Cahyani S. D. et al., 2022a; Cham et al., 2016). Brand image builds trust and a positive image for products and companies, which can increase consumer loyalty and preferences (Bell et al., 2022) Customers feel safer when buying products from companies with a good corporate image, as this serves as an

effective differentiator that can determine the company's long-term success (Wardhana, 2024).

Clinic A Tangerang is a Primary Clinic in a densely populated area of Perumnas 1 district, Tangerang City. Currently, Clinic A Tangerang serves patients with the most guarantees, BPJS Kesehatan, followed by general guarantees, and then BPJS Employment guarantees. It has facilities for General Polyclinics, Dental Polyclinics, Pregnancy Examinations with Midwives, Pharmacies, and Laboratories. For operational hours, Clinic A is open from Monday to Saturday, consisting of 2 *shifts*. The morning shift is from 08.00 to 14.00, and the afternoon shift is from 15.30 to 20.00. For the number of patient arrivals per *shift* based on internal data of Clinic A, 80-100 patients are obtained so that it can be 160-200 patients per day (Dewi, 2016).

The area of Clinic A, Tangerang, is also surrounded by many other Primary Clinics, which are equivalent to Clinic A and have a less than 5 kilometers radius. Clinics located within a radius of 2 kilometers from Clinic A are JDM Clinic, BI Clinic, CMC Clinic, and ANM Clinic. Of the four clinics whose position is within a radius of 2 kilometers from Clinic A, only Clinic A has a Google review score rating below 3.

According to the researchers' initial research, Clinic A's Google review rating score is 2.1. However, some patients were not satisfied. This is evident in *Google's* review of Clinic A, which includes comments from MIK accounts criticizing the service, wait times, and operating hours. In addition, there is an appendix containing evaluations from Clinic A customers.

This study was conducted to evaluate the influence of brand image, perceived service quality, perceived value, and customer satisfaction on customer loyalty at Clinic A Tangerang, which was identified as having inadequate customer value, which could affect patient loyalty. This study aims to analyze the relationship between these variables, including the direct influence of perceived service quality, perceived value, and brand image on customer satisfaction and customer loyalty, as well as the impact of customer satisfaction on customer loyalty. The results of the study are expected to provide theoretical benefits as an academic reference for similar research in the future and practical benefits as recommendations for clinics and hospitals to increase customer loyalty through brand image management, service quality, and customer value (Anggraini & Budiarti, 2020; Cahyani S. D. et al., 2022b).

Although previous studies have highlighted the influence of brand image, perceived service quality, and perceived value on customer satisfaction and loyalty, research focusing specifically on primary healthcare clinics remains limited, especially in competitive urban areas like Tangerang. This study addresses that gap by providing empirical evidence on how these variables interact in Clinic A Tangerang, which faces challenges in maintaining patient loyalty amidst negative public perception. The novelty of this research lies in simultaneously analyzing these factors within a primary clinic setting, offering unique insights compared to studies centered on large hospitals. This research aims to examine the relationship between brand image, perceived service quality, perceived value, and customer satisfaction on customer loyalty at Clinic A Tangerang, aiming to identify strategic

areas for improvement. The results are expected to contribute to academic literature on customer loyalty in healthcare services while providing practical recommendations for Clinic A to enhance patient retention through improved service quality, value perception, and brand image management.

## RESEARCH METHODS

This study uses a quantitative approach with a cross-sectional design to analyze the influence of brand image, perceived service quality, perceived value, and customer satisfaction on customer loyalty in outpatients of Clinic A in Tangerang. Data was collected through a questionnaire from October to November 2024, with 157 respondents, of which 147 met the research criteria. The independent variables consist of brand image, perceived service quality, and perceived value, while the dependent variable is customer loyalty, with customer satisfaction as the mediating variable. Data analysis uses the PLS-SEM method through SmartPLS 4 software, which includes validity and reliability tests. Validity was tested with convergence and discrimination (AVE, HTMT, and cross-loading), while reliability was tested with Cronbach's alpha and composite reliability values, all of which showed valid and reliable results. This study aims to provide evidence-based recommendations for Clinic A in increasing patient satisfaction and loyalty by managing brand image, service quality, and perceived value.

## RESULTS AND DISCUSSION

### Descriptive Analysis

Descriptive analysis on the variable provides an overview of the distribution and characteristics of the indicator data that measures the latent variable. Descriptive Analysis helps to understand the characteristics of the data, identify outliers or anomalies, assess the feasibility of the data for further analysis, initiate the check of the validity and reliability of the measurement, facilitate the interpretation and presentation of research results (Sekaran and Bougie 2016).

This study uses a Likert scale of 1-5, which is an ordinal scale, to determine the mean value (Eris, 2022). After the data collection process using the Likert scale 1-5 has been carried out, it is known that the calculation of the formula is as follows:

**Table 1. Descriptive Statistical Scale**

Scale	Category
1,00 – 1,80	Strongly disagree
1,81 – 2,60	Disagree
2,61 – 3,40	Neutral
3,41 – 4,20	Agree
4,21 – 5,00	Strongly agree

*Source:* Interval Calculation Results (2024)

Table 1 shows the range of values that will be used as a reference in assessing the average score (*mean*) in the questionnaire filled out by the research respondents.

**Descriptive Analysis of *Brand Image Variables***

The following are the results of the descriptive analysis of the brand image variable indicators:

**Table 2. Descriptive Brand Image Variables**

Indicator	Question	Min	Max	SD	Mean	Category
BI.1	The clinic brand has a complete range of practical functions	2	5	0.578	4.245	Strongly agree
BI.2	The clinic brand has a positive symbolic meaning	2	5	0.584	4.231	Strongly agree
BI.3	Clinic brands can provide a pleasant service experience	3	5	0.575	4.238	Strongly agree
<i>Brand image</i>					4.238	Strongly agree

*Source: SmartPLS 4 (2024) Data Processing*

The following results are shown based on the results of descriptive statistical analysis on brand image variables composed of 4 indicators. Based on the respondents' assessment of the BI.1 indicator (Clinic brands have complete practical functions), it has a minimum value = 2 (disagree) to a maximum value = 5 (strongly agree). When viewed, the average value is 4,245; respondents strongly agreed that the clinic brand has a complete practical function. On the BI.2 indicator (Clinic brand has a positive symbolic meaning) has a minimum value = 2 (disagree) to a maximum value = 5 (strongly agree). When viewed, the average value is 4,231; respondents strongly agreed that the clinic brand has a positive symbolic meaning. On the BI.3 indicator (Clinic brands can provide a pleasant service experience) has a minimum value = 3 (neutral) to a maximum value = 5 (strongly agree). The average score is 4,238, so respondents strongly agreed that the clinic brand can provide a pleasant service experience. Thus, the brand *image* variable, which has an average value of 4,238, stated that respondents strongly agree that the clinic brand has complete practical functions, symbolic meaning, and can provide a pleasant service experience.

**Descriptive Analysis of Perceived Service Quality Variables**

The following are the results of the descriptive analysis of the *perceived service quality* variable indicators:

**Table 3. Descriptive Variables of Perceived Service Quality**

Indicator	Question	Min	Max	SD	Mean	Category
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SQ. X1.1	Modern equipment.	2	5	0.580	4.177	Agree
SQ. X1.2	The practice room is clean and tidy.	2	5	0.516	4.245	Strongly agree
SQ. X1.3	The appearance of health workers is neat and 5232healthy5232.	2	5	0.516	4.272	Strongly agree
SQ. X1.4	The clinic has a nice and comfortable layout.	2	5	0.535	4.184	Agree
SQ. X1.5	Have sufficient transportation facilities.	3	5	0.529	4.245	Strongly agree
<i>Reliability</i>					4.225	Strongly agree
SQ. X2.1	Available services.	2	5	0.542	4.245	Strongly agree
SQ. X2.2	Handling patient problems.	3	5	0.496	4.259	Strongly agree
SQ. X2.3	Correct delivery of consultation.	2	5	0.520	4.252	Strongly agree
<i>Responsiveness</i>					4.252	Strongly agree
SQ. X3.1	Health workers are responsive.	2	5	0.513	4.190	Agree
SQ. X3.2	Fast service.	3	5	0.513	4.265	Strongly agree
SQ. X3.3	Proactively helping patients.	2	5	0.515	4.218	Strongly agree
SQ. X3.4	Answer patient questions.	3	5	0.499	4.238	Strongly agree
SQ. X3.5	Readiness to respond and extra service.	2	5	0.496	4.231	Strongly agree
<i>Insurance</i>					4.228	Strongly agree
SQ. X4.1	Security consulting.	2	5	0.517	4.197	Agree
SQ. X4.2	Health workers are polite.	3	5	0.506	4.224	Strongly agree
SQ. X4.3	Accuracy in service	3	5	0.509	4.231	Strongly agree
<i>Empathy</i>					4.217	Agree
SQ. X5.1	Paying attention to patients.	3	5	0.499	4.238	Strongly agree
SQ. X5.2	Health workers are sympathetic and responsible.	3	5	0.486	4.238	Strongly agree
<i>Tangible</i>					4.238	Strongly agree
<i>Perceived Service Quality</i>					4.232	Strongly agree

Source: SmartPLS 4 (2024) Data Processing

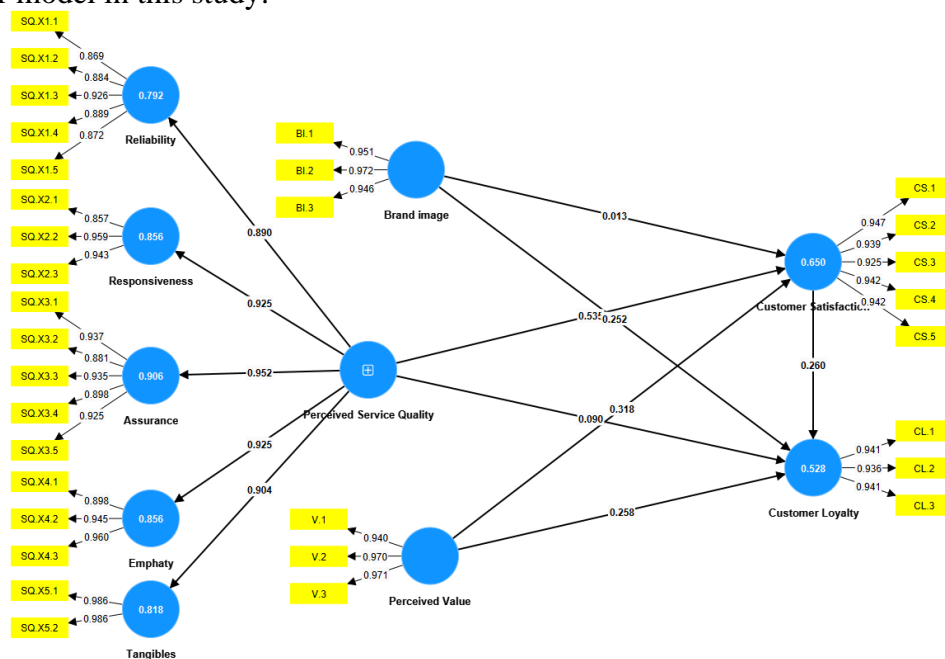
The results of the descriptive statistical analysis showed that in the Perceived Service Quality variable, which consisted of five dimensions (Reliability, Responsiveness, Assurance, Empathy, and Tangibles), the average respondent strongly agreed that Clinic A Tangerang has modern equipment, clean practice rooms, professional health workers, comfortable layout, and adequate transportation facilities (mean 4,232). In the Perceived Value variable, respondents agreed that the health services received were balanced with the cost, no additional BPJS costs, and the services had a high value (mean 4,077). For the Customer Satisfaction variable, respondents agreed that using Clinic A's services was a wise decision, not regretful, happy, and confident (mean 4,163). In the Customer Loyalty variable, respondents agreed to strongly agree that they would recommend, tell good things, and encourage others to use Clinic A's services (mean 4,186). These findings show that Clinic A consistently meets customer expectations across various aspects of service, positively impacting customer satisfaction and loyalty.

### Inferential Statistics

Inferential statistical analysis in the context of PLS-SEM (*Partial Least Squares Structural Equation Modeling*) functions to make inferences or conclusions about the relationships between variables in the model based on existing sample data. The first stage in inferential analysis is to analyze *the outer model* through validity and reliability tests; then, the inner model analysis is carried out (Sarstedt et al., 2022).

#### 1. Outer Model Results

The first stage in the analysis of the outer model is the validity and reliability test. The validity test evaluates whether the indicators used to measure the latent variables describe the construction in question and whether the measurement model can provide valid results. This study uses SmartPLS 4.1.0.8 statistical analysis software to obtain the results of the outer model. The following are the results of the outer model in this study:





**Figure 1. Outer Model of Actual Test**  
*Source: SmartPLS 4 (2024) Data Processing*

Figure 1 shows the outer model's actual results for the indicators used in the study. The indicator is considered valid because it meets the criteria of a loading factor  $>0.7$ . (Hair, Hult, Ringle, and Sartsedt 2021) If it meets this criteria, there is a close relationship between the indicator and the latent construct being measured.

## **2. Inner Model Results**

Examining the structural relationship between latent variables in the research model is the goal of model analysis in PLS-SEM. This test examines the significance of the relationship and the direct and indirect effects of variables on each other. Researchers can evaluate the effects of the model and ascertain the validity and significance of the relationship between the latent variables suggested in the study hypothesis by analyzing the model in ((Hair, Hult, Ringle, Sartsedt, et al. 2021) This research's hypothesis test uses a one-sided bootstrapping approach using SmartPLS 4.1.0.8 software. Since PLS SEM does not assume that the data is distributed normally, the engineering approach of bootstrapping, non-parametric, is used to evaluate hypotheses. This test is carried out by a resampling method that is useful for creating *standard error* and parameter estimates.

Before testing the hypothesis, it is necessary to evaluate the quality of the proposed research model, namely, to assess its ability to be explanatory and predictive. The parameters for conducting the evaluation consist of VIF, R<sup>2</sup>, f<sup>2</sup>, Q<sup>2</sup>, and Q<sup>2</sup>\_predict (Hair et al., 2019). Finally, based on the average data from respondents' responses and the overall impact value on target construction, an interest performance mapping analysis (IPMA) is applied to obtain more specific management implications.(Yamin, 2022).

## **Hypothesis Testing**

Examining the values and significant coefficients related to the relationships between variables in the research model is the most important step in conducting a structural model analysis, also known as an internal model. The purpose of the significance test is to verify that the degree of correlation between the study's latent variables is valid, trustworthy, and relevant. A bootstrapping approach with resampling was used to perform this test, and SmartPLS 4.1.0.8 software was used for processing.(Yamin, 2022).

The direction of the "positive or negative" impact hypothesis has been explicitly stated. Therefore, a two-sided statistical test is the right one. At a significance level of 5% ( $\alpha = 0.05$ ), a positive and significant impact exists if the statistical value  $T > T\text{-table}$  (1.96); if the T-statistical value  $< T\text{-table}$  (1.96), there is no significant influence between the two variables (Hair, Hult, Ringle, and Sartsedt 2021). The following table displays the findings of hypothesis testing with the PLS-SEM data processing method:

**Table 4. Hypothesis Test Results**

<b>Hypothesis</b>	<b>Path Coefficient</b>	<b>T-Statistics</b>	<b>P-Value</b>	<b>Result</b>
Brand image -> Customer Satisfaction	0.013	0.223	0.823	Not supported
Perceived Service Quality -> Customer Satisfaction	0.535	6.228	0.000	Supported
Perceived Value -> Customer Satisfaction	0.318	3.738	0.000	Supported
Brand image -> Customer Loyalty	0.252	3.566	0.000	Supported
Perceived Service Quality -> Customer Loyalty	0.090	0.682	0.496	Not supported
Perceived Value -> Customer Loyalty	0.258	2.883	0.004	Supported
Customer Satisfaction -> Customer Loyalty	0.260	2.361	0.018	Supported

Source: SmartPLS 4 (2024) Data Processing

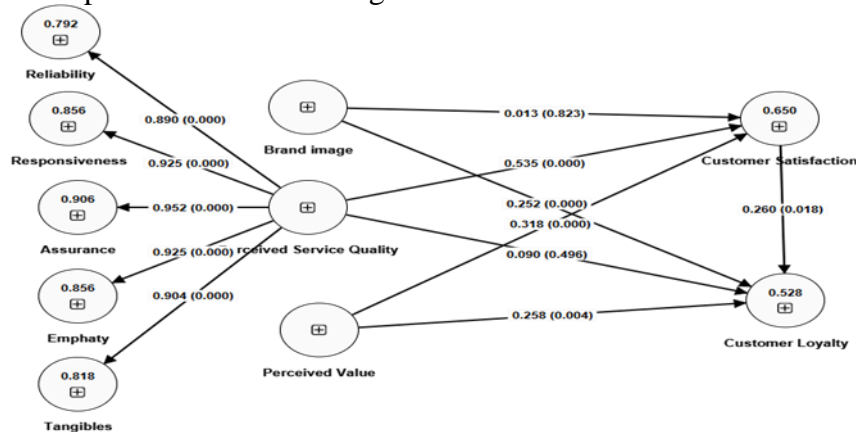
#### **Analysis Importance Performance Map**

An analysis of importance performance map (IPMA) is carried out to assess and visualize the relationship between importance (*importance*) and Performance (*performance*) of a variable or construct in a model. IPMA is useful if it is used to write down the managerial implications of the research results (Esmaeilpour & Barjoei, 2016). This is because by conducting IPMA analysis, it is possible to find out what constructs and indicators need to be considered by decision-makers so that constructs or indicators can improve managerial performance in a better direction (Hair, Hult, Ringle, Sartsedt, et al. 2021).

IPMA analysis combines descriptive analysis in a study with inferential analysis (*total effect*). The stage in making an IPMA analysis begins by making a *table of the importance* of combining the total effect value with *the performance value*. These two values are combined in a *mapping* map divided into 4 quadrants in one view. The X axis is the result of *the total effects value, which shows the importance value*; the Y axis is the result of the performance value. *IPMA mapping* will show all indicators in variables that need to be improved or maintained by the management of Clinic A Tangerang (Fatimah et al., 2021).

## Discussion

Questionnaires are used as a research tool in this quantitative investigation. This aims to examine the factors that affect the loyalty of Clinic A Tangerang clients. Customer satisfaction and loyalty are the study's dependent variables, while brand image, perceived service quality, and perceived value are independent factors. Examples of research findings are as follows:



**Figure 2. Research Results Model**

Source: SmartPLS 4 (2024) Data Processing

Figure 2 shows the varied results of each variable. Based on the results obtained, there are opportunities to increase customer loyalty through the variables of brand image, perceived service quality, perceived value, and *customer satisfaction* at Clinic A Tangerang.

### The Influence of *Brand Image* and *Customer Satisfaction*

The analysis indicates no significant relationship between customer satisfaction and brand image variables, refuting hypothesis 1, "Brand Image has a positive effect on Customer Satisfaction." This aligns with Sukamojo et al. (2021), who found that hospital image does not influence patient satisfaction. Direct interviews with three patients of Clinic A Tangerang provided insights into this result. Patient X stated that despite the clinic's low Google Review rating, they were satisfied with the service. Patient Y expressed confidence in being treated at the clinic, unaffected by its brand image. Similarly, Patient Z did not regret their decision to seek treatment despite the clinic's current image.

Descriptive statistics reveal a strong agreement among respondents regarding brand image, with an average score of 4.239. However, the BI.2 indicator ("Clinic brands have a positive symbolic meaning") scored slightly below average at 4.231, highlighting the need for Clinic A to improve its reputation, credibility, and overall image. On the other hand, BI.1 ("The clinic brand has a complete practical function") scored above average at 4.245, reflecting the clinic's well-equipped facilities. Additionally, BI.3 ("Clinic brands can provide a pleasant service

experience") matched the average score of 4.238, indicating that patients perceive Clinic A as capable of delivering enjoyable services. These results suggest that while practical functions and service experience are well-regarded, enhancing the clinic's brand image remains crucial.

### ***The Influence of Perceived Service Quality and Customer Satisfaction***

The analysis shows that perceived service quality variables positively and significantly influence customer satisfaction, supporting hypothesis 2, which states that "Perceived Service Quality has a Positive Effect on Customer Satisfaction." This finding is consistent with prior research (Kantoni & Sijabbat, 2023), which found that service quality significantly impacts customer satisfaction.

Descriptive statistics indicate that the perceived service quality variable had an average score of 4.232, with respondents generally agreeing with the statements provided. However, the Reliability sub-variable scored slightly below average at 4.225, influenced by low scores on indicators related to modern equipment (SQ.X1.1) and clinic layout (SQ.X1.4), highlighting the need for improvements in these areas. Similarly, the Assurance sub-variable, with an average of 4.228, was affected by lower scores on the responsiveness of health workers (SQ.X3.1), suggesting a need to enhance staff responsiveness. The empathy sub-variable also fell below average at 4.217, due to low scores on safety (SQ.X4.1), health worker attitudes (SQ.X4.2), and service thoroughness (SQ.X4.3), indicating areas for improvement in consultation security, service accuracy, and polite behavior of health workers. Conversely, the Responsiveness and Tangibles sub-variables scored above average at 4.252 and 4.238, respectively, reflecting that Clinic A has effectively handled patient issues, delivered accurate consultations, and provided attentive and responsible patient care. Improvements in the identified areas could enhance overall patient satisfaction at Clinic A, Tangerang.

### ***The Influence of Perceived Value on Customer Satisfaction***

According to the findings of the analysis, the perceived value component positively and significantly influences customer satisfaction. According to this, the findings of hypothesis 3, i.e., "Perceived Value has a positive effect on Customer Satisfaction," are accepted or supported. The findings of this study are consistent with research by Vaniara and Pramono (2022), which found that value perception significantly and profitably affects customer happiness. In addition, studies (Walean et al., 2022) found that perceived value positively and significantly influences consumer satisfaction. Customers in this survey believe that the hospital has a positive reputation in the community, that the service is satisfactory, that they are comfortable receiving the information they need, that the cost is reasonable given the benefits they feel, and that the administrative procedures are fast and accurate.

The descriptive statistics of the Perceived Value variable had an average score of 4,077, where the average respondent agreed with the questions asked. However, two indicators have a value below average, namely the V.1 and V.3 indicators. Indicator V.1 relates to the suitability of treatment benefits obtained with the money paid, while Indicator V.3 relates to the overall service. Values below average in indicators V.1 and V.3 show that Clinic A Tangerang needs to improve treatment

services and services as a whole so that patients feel satisfied with the treatment services that are in accordance with the money paid, and so that patients feel that the overall services provided are of high value. The V.2 indicator has a value greater than the average of 4,122. This shows that the BPJS Kesehatan package is not subject to additional costs while undergoing treatment at Clinic A Tangerang.

#### ***Influence between Brand Image and Customer Loyalty***

The analysis findings show that brand image variables positively and significantly influence customer loyalty. It indicates acceptance or support for the findings of hypothesis 4, which states that "Brand Image has a positive effect on Customer Loyalty." The findings of this study are corroborated by previous research by David et al. (2014), which found a clear correlation between patient loyalty and Hospital Brand Image.

Based on the data collected, it is known that many respondents or patients agree with the positive image shown by Clinic A Tangerang. Respondents disseminated information about good things related to health service providers at clinic A, Tangerang. The spread of good information can improve the brand image of Clinic A Tangerang and impact the satisfaction and loyalty of patients or customers who use health services at Clinic A Tangerang. Clinic A Tangerang, which has complete practical functions and can provide a pleasant service experience for patients, can provide a good reputation, credibility, and a positive image for the clinic. This can form patient loyalty or loyalty to use the health services of Clinic A Tangerang on an ongoing basis.

#### ***The Influence of Perceived Service Quality and Customer Loyalty***

The analysis reveals that perceived service quality does not significantly affect customer loyalty, refuting hypothesis 5, "Perceived Quality of Service has a positive effect on Customer Loyalty," as supported by prior research from Walean et al. (2022) and Kantoni & Sijabbat (2020), which found no significant relationship between service quality and customer loyalty. Similarly, Surahman et al. (2020) reported a negative impact of service quality on customer satisfaction. Interviews with three patients of Clinic A Tangerang provided insights into this outcome. Patient X mentioned that despite not experiencing optimal service in terms of equipment, cleanliness, and professionalism, they would still recommend Clinic A to relatives. Patient Y expressed dissatisfaction with the service but affirmed their intention to recommend the clinic. Patient Z noted adequate service but felt no compulsion to promote Clinic A to others. Despite these views, data indicates that most respondents strongly agree with the optimal services, such as clean practice rooms, professional staff, sufficient transportation facilities, and fast, proactive assistance. This service quality fosters patient recommendations, with many suggesting Clinic A Tangerang to family and friends as a reliable health service provider.

#### ***The Influence of Perceived Value on Customer Loyalty***

The analysis confirms that customer loyalty is significantly influenced by perceived value, supporting hypothesis 6, "Perceived Value has a positive effect on Customer Loyalty," as corroborated by Walean et al. (2022) and (Kusumawati &

Rahayu, 2020). Data reveals that respondents agree on the benefits of medical services at Clinic A Tangerang, which are perceived as valuable and reasonably priced (Hapsari et al., 2017). Patients appreciate the optimal services provided, and the absence of additional fees for BPJS Kesehatan packages further encourages patients to choose and recommend Clinic A Tangerang's health services (Juwita et al., 2022).

### ***Influence of Customer Satisfaction on Customer Loyalty***

The analysis reveals that customer loyalty is significantly and positively influenced by customer satisfaction, supporting hypothesis 7, which states, "Customer Satisfaction has a positive effect on Customer Loyalty" (Walean et al., 2022). This finding aligns with studies by Cantoni & Sijabat (2023) and Ardiyanto & Tabrani (2018), which show that greater patient satisfaction leads to increased patient loyalty. Similarly, Harmen et al. (2020) confirm that patient satisfaction positively affects customer loyalty. Descriptive statistics of the Customer Satisfaction variable indicate an average score of 4.163, with most respondents agreeing that choosing the service was wise and expressing no regrets about their decision (Kamaluddin, 2020). Respondents also felt happy and confident about their choice, suggesting they continue using Clinic A Tangerang. However, one indicator (CS.5) related to patient confidence in making the right choice scored below average, highlighting a need for Clinic A Tangerang to enhance its overall health services to increase patient satisfaction and confidence.

## **CONCLUSION**

This study aims to analyze the customer response of Clinic A Tangerang through the variables of brand image, perceived service quality, perceived value, customer satisfaction, and customer loyalty using Smart PLS 4.1.0.9 statistical analysis with data collected through questionnaires from patients who receive health services. The results show that brand image is not significant to customer satisfaction, but significant to customer loyalty; perceived service quality is significant to customer satisfaction but not significant to customer loyalty; Perceived value is significant for both; and customer satisfaction is significant to customer loyalty. Theoretically, this study enriches the literature related to antecedent customer satisfaction and its impact on customer loyalty by comparing the results of previous research. Managerially, this finding is an important input for Clinic A to increase customer satisfaction and loyalty through strategies to strengthen brand image, perceived value, and perceived service quality. In addition, the results of the IPMA analysis underscore the importance of aspects that can strengthen customer satisfaction to encourage loyalty. This study has limitations because it was conducted at only one institution, so it is recommended that the next research expand the scope and number of samples. For Clinic A, recommendations include improving reputation, credibility, image, equipment modernization, layout arrangement, consultation security, and improving the quality of service and courtesy of health workers so that patients feel satisfied and loyal to Clinic A.

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