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Determine the Factors Influencing Customer Loyalty of Private Hospital Customers in Malaysia.

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ABSTRACT

This study examined how private hospital customer loyalty was impacted by subjective norms, customer satisfaction, bank image, and service quality characteristics (SERV-QUL). 400 questionnaires were distributed throughout Kuala Lumpur and Selangor using convenience sampling. As a result, 360 completed surveys were obtained, representing 90% of the initial sample's response rate. In the first week of May 2024, 4 weeks were dedicated to gathering the data. The Structural Equation Modeling (CB-SEM) method empirically tested the study model. SEM results showed that a 54% variation in customer satisfaction could be explained by tangibility, reliability, assurance, and subjective norms. Furthermore, it was discovered that customer satisfaction positively impacts client loyalty. The association between customer loyalty and the aspects of service quality (tangibility, reliability, assurance, and subjective norms) was mediated by customer satisfaction. The study's findings have presented many implications for practitioners and researchers. The study's conclusions gave senior management in the banking industry a new perspective on the value of projecting a positive image and offering exceptional service quality.

Keywords: SERV-QUL, Subjective Norms, Customer Satisfaction, Customer Loyalty.

1.0 Introduction

As a significant contributor to the economy's expansion, the service sector has drawn more attention in the current business climate. As a result, businesses need to measure and assess factors that influence service quality due to the services sector's explosive growth (Ebermann et al., 2007). The quality of their services significantly influences the success and international recognition of enterprises operating in the incorporated sector (Ebermann et al., 2007). Using the SERVQUAL paradigm, researchers talk about problems with service quality in the services industry. According to Ashraf, Ilyas, Imtiaz, and Ahmad (2018), the general perceptions of the customers regarding the organization's and its services' relative excellence constitute the definition of service quality. They theorized that cultural differences in service quality could exist (Ananthanarayanan et al., 2005a). There has been a contention that the SERVQUAL model is less relevant and usable for service provider organizations operating in diverse cultural contexts, particularly in developing nations (Ananthanarayanan et al., 2005a).

Because pleased consumers prefer to maintain their consumption patterns or purchase more of the same good or service, this study examined customer satisfaction as a mediating variable between the expanded SERV-QUL model and customer loyalty (Mokhlis et al., 2011). According to Ali, Zainuddin, Rashid, and Jusoff (2009), customer happiness is crucial for banking clients as it is the precursor to customer loyalty. According to a different study by Amin, Isa, and Fontaine (2013), the essential elements for customer satisfaction are efficient and prompt service, the friendliness of bank staff, secrecy, and transaction speed. According to Petzer, De Meyer-Heydenrych, and Svensson (2017b), customer satisfaction is a significant driver of client loyalty or intention to remain loyal in the banking industry. This study examines how customer satisfaction affects the relationship between tangibility, assurance, dependability, subjective norm, and customer loyalty in Malaysian private hospitals.

It has been observed that service quality is the primary factor influencing customer satisfaction and loyalty (Amin et al., 2011); (Kashif et al., 2015). Recurring service purchases and positive word-of-mouth on the quality of the services received and the integrity of the service provider are behaviors that researchers and practitioners have noticed in satisfied customers. Conversely, a disgruntled client is more likely to look elsewhere and spread nasty rumors among those in their sphere of influence (Amin et al. Hwa, 2011); (Kaur et al., 2012). On the other hand, devoted clients are less likely to choose alternative services (Arshad et al., 2016). Research has shown that customer happiness predicts future purchase intentions and loyalty, which is

unsurprising (M. Amin et al., 2013). The construct was described by M. Amin et al. (2013) as a customer's commitment to a good or service that they will continue to use in the future. The study defines customer loyalty as a bank customer's continuous patronage (Ladhari et al., 2011).

Accordingly, satisfied clients make a service organization successful. According to Kim et al. (2015), keeping current, satisfied clients is more cost-effective than bringing in new ones, which affects profitability (Ismail Hussien & Abd El Aziz, 2013). In order to maintain their competitive edge, customer loyalty and perceived service quality must be considered crucial means of retaining clients (Makanyeza, Macheyo, & du Toit, 2016). Thus, it is critical to comprehend the factors influencing the expansion of private hospitals. According to the financial authority statement, this study aims to look into what influences customers' loyalty and level of satisfaction. In order to investigate customer loyalty toward private hospitals in Klang Valley, the current study builds an integrated model with the extension of the SER_QUL model (Tangibility, Reliability, and Assurance), subjective norm, customer satisfaction, and private hospital with the aid of the service quality literature.

2.0 Theoretical Framework

2.1 Tangibility influence on customer satisfaction.

As Raajpoot (2004) notes, tangible elements include how an office is decorated, the people working there, the furniture, and other relevant items. According to Rajpoot (2004), the first dimension of the SERV-QUL model is tangibility, which is defined as how the workplace, employees, furniture, and other relevant things look. Managers and employees need to improve service tangibility across products and services, according to a recent study on the topic by Aramburu and Pescador (2019). According to past research, tangibility significantly affects consumer satisfaction (Aramburu & Pescador, 2019; Chamley et al., 2015). Thus, in light of the previous research and the discussion, the present study puts up the following hypothesis:

H1: Tangibility had a significant positive influence on customer satisfaction.

2.2 Reliability influence on customer satisfaction.

The capacity of a service provider to offer services accurately over a constant length of time is known as reliability (Raajpoot, 2004). Customers' demands and wishes about a brand, sound, or service can be met via reliability. Reliability and customer satisfaction are positively correlated in earlier research by Bahia and Nantel (2000), Graham Saunders (2008), Kang and James (2004), and Abdur Rehman et al. (2016). Thus, in light of earlier research, the present study puts forth the following theory:

H2: Reliability had a significant positive influence on customer satisfaction.

2.3 Assurance influence on customer satisfaction.

According to Rajpoot (2004), assurance is when staff members are informed, polite, motivating, and reliable. The courteousness of the individual making the product or service offered to the customer constitutes assurance. It is also among the PAKSERV model's most important dimensions. Assurance describes employees' civility when delivering goods or services (Ali & Raza, 2017). Employees must also behave politely according to the language, cultural norms, and beliefs. A company may also be able to maintain a small clientele and contend with a problematic worldwide competitive landscape. According to several research, assurance and client loyalty have a significant, positive link (Bahia & Nantel, 2000; Kang & James, 2004). These studies also looked at the impact of assurance on customer satisfaction. Thus, this study puts forth the following hypothesis in light of the discussion above:

H3: Assurance had a significant positive influence on customer satisfaction.

2.4 Influence of subjective norms on customer satisfaction.

According to Ham et al. (2015), a subjective norm is characterized by a person's impression of social pressure from significant others, such as family, friends, and colleagues, to approve or disapprove in a particular way. This perception drives the individual to conform to the opinions of those individuals. According to Alqasa et al. (2014), a noteworthy correlation exists between university students' satisfaction with banking services and subjective norms. Moreover, numerous researchers have used the variable of subjective standards. Additional research indicated that subjective norms positively impacted customer loyalty (Kamyab & Delafrooz, 2016). More recently, the subjective norm was verified as a significant independent variable towards the satisfaction-loyalty path when combined with SERVQUAL dimensions (Alnaser et al., 2017). This review concludes that the subjective norms variable may impact customer loyalty. Therefore, the following hypothesis is put out by this study:

H4: Subjective norm had a significant positive influence on customer satisfaction.

2.5 Influence of customer satisfaction on customer loyalty.

According to Zameer et al. (2015), "customer satisfaction" is the fulfillment of customers' expectations regarding the goods and services they receive. Numerous service industries have demonstrated the impact of customer satisfaction as an independent variable on customer loyalty (Kitapci et al., 2014). However, there has not been much empirical research on the relationship between quality, satisfaction, and loyalty in Islamic banks. In order to quantify the impact of customer satisfaction as an independent variable. In Malaysia, the researchers discovered a substantial correlation between SERV-QUL

satisfaction and loyalty, with a coefficient of 0.867. The outcomes agreed with Siddiqui (2001), a study carried out on a comparable route that resulted in client loyalty. This analysis concludes that the customer satisfaction variable in Islamic banks can directly impact client loyalty. Therefore, the following hypothesis is put out by this study:

H5: Customer Satisfaction had a significant positive influence on customer loyalty.

2.6 Measure the mediating role of customer satisfaction between SERV-QUL dimensions and customer loyalty.

Numerous service industries have demonstrated the functions of customer happiness as a mediating variable determining customer loyalty (Kitapci et al., 2014; Hussain, 2016). However, there has not been much empirical research on the relationship between quality, satisfaction, and loyalty in Islamic banks. Molaee et al. (2013) discovered that customer pleasure was an independent variable affecting Iranian Muslim customers' loyalty. The study discovered that customer satisfaction acted as a mediating variable and that there was a substantial mediating effect between service quality characteristics—reliability, tangibility, and responsiveness toward client loyalty. This analysis concludes that the SERV-QUL dimension's associations with customer loyalty can be mediated by the customer satisfaction variable, which can also directly affect customer loyalty.

H6: The connection between Tangibility and Customer Loyalty is mediated by Customer Satisfaction.

H7: The relationship between customer loyalty and reliability is mediated by customer satisfaction.

H8: The link between Assurance and Customer Loyalty is mediated by Customer Satisfaction.

H9: The relationship between subjective norms and customer loyalty is mediated by customer satisfaction.

3.0 Methodology

The study examines how customer satisfaction mediates the three characteristics of service quality and customer loyalty in Malaysian private hospitals. The research design is based on a quantitative research approach, whereas the study utilizes positivist research philosophy and is explanatory. Thus, this aids academics' development and testing of current theories (Creswell & Clark, 2017). The study's participants were Malaysian mainland private hospital patients. Since the list of patients was unavailable, two renowned private hospitals were chosen from each state in mainland Malaysia for convenience sampling and data collecting from patients (Hair et al., 2010). This allowed for collecting patient feedback regarding the quality of care received at private hospitals. Based on the G-power technique for sample size determination, there were 360 valid customer replies for the suitable sample size. According to Marcoulides and Saunders (2006), enough sample sizes can be estimated using statistical power analysis, sometimes referred to as previous power analysis, to give the study sufficient power. 71% of respondents to a self-administrative survey questionnaire to gather data for this study completed it. A total of 400 questionnaires were disseminated, of which clients fully returned 360. A seven-point Likert scale was used, with 1 denoting strongly disagree and 7 denoting strongly agree.

3.1 Research Scale

Four constructs were used in this study: customer loyalty, customer satisfaction, and SERV-QUL dimensions. On the other hand, SERV-QUL included three sub-constructs; every construct piece was taken from and modified from earlier research. The four research constructs for which the scale was modified. Three sub-constructs made up the SERV-QUL: assurance, reliability, and tangibility. The measurement tools were modified based on research (Raaipoot, 2004). In parallel, these modified products were employed by (Abdur Rehman et al., 2016) in the context of Islamic banks. Cronbach's alpha value of 0.80, which was reported in the prior study, demonstrates the instrument's dependability in measuring the SER-QUL in this investigation. Subjective norms result from an individual's impression of social pressure from significant others (family, friends, coworkers, and others) to approve in a specific way and the drive to comply with other individuals' opinions (Ham et al., 2015). Since the scale's Cronbach's alpha value of 0.97 indicates that the instrument has good reliability, it was adopted. According to Zameer et al. (2015), customer satisfaction is satisfying consumer expectations for the goods and services offered by banks with the actual goods and services supplied. Three questions from a study were used to gauge customer satisfaction (Rehman et al., 2016). The prior study measured the Cronbach alpha value greater than 0.7 for three items. According to Amin et al. (2013), customer loyalty is the dedication of the customer to the bank's goods and services and their future consistency. Three items were used from the study by Abdul Rehman et al. (2016) to gauge loyalty. Since the Cronbach alpha value is higher than 0.70, it is thought that the scale was created and used for this investigation.

4.0 Data Analysis

4.1 Respondents' Profile

The demographic characteristics of the respondents are shown in Table 1 below. In this study, the primary survey respondents were profiled about their age, gender, education region, occupation, and marital status.

Table 1: Descriptive Statistics of the Respondent

Demographic	Category	Frequency (n=360)	Percentage (%)
Gender	Male	207	58
	Female	150	42
Marital Status	Married	266	74
	Single	91	26
Age	< 20	27	7.6
	21-30	51	14.3
	31-40	139	38.9
	41-50	87	24.4
	51-60	53	14.8
	> 60	--	--
Education	High School or below	55	15.4
	Diploma	154	43.1
	Bachelor	61	17.1
	Master	87	24.4
	Ph.D.	--	--
Region	Urban	279	78.2
	Countryside	78	21.8
Occupation	Student	19	5.3
	Private Sector	174	48.7
	Public Sector	84	23.5
	Self-employed	77	21.6
	Others	3	.8

4.2 Multivariate Data Analysis:

A significant problem in quantitative data analysis is missing values or data. Often, missing value issues arise because survey research uses a large sample size (Bryman, 2007). Any method used to treat a missing value in a data collection that is systematic or not random is likely to produce biased conclusions. On the other hand, remedying is thought to yield acceptable results if the missing values occur in a random pattern, known as missing values entirely at random (MCAR) (Hair et al., 2010). The Expectation Maximization (EM) test was employed in this work to address missing data. It has been suggested that the percentage of replies with missing values should not exceed 10% (Kline, 2015). None of the constructs in this study had missing values larger than 2%, and the most significant missing value is 0.6%, which is insignificant and will require additional data analysis. A two-step data analysis model was utilized when the data was examined and cleaned for the final data analysis stage. The measurement model was tested in the initial stage using CB-SEM, created by Ringle et al. (2015). Indicator reliability, internal consistency, and convergent and discriminant validity were measured to assess the validation of the measurement model (Straub et al., 2004).

Table 2: Results of the Measurement Model

Variables	Items	Loading	Composite reliability	AVE	CR
Assurance	Assurance1	0.875	0.925	0.794	0.939
	Assurance2	0.923			
	Assurance3	0.877			
	Assurance4	0.888			

Customer Loyalty	CUL-LOY1	0.921	0.867	0.797	0.922
	CUL-LOY2	0.843			
	CUL-LOY3	0.913			
Customer Satisfaction	CUS-SAT1	0.867	0.876	0.739	0.944
	CUS-SAT2	0.876			
	CUS-SAT3	0.834			
	PER2	0.879			
	PER3	0.834			
Reliability	PER4	0.865			
	Rel1	0.911	0.887	0.780	0.934
	Rel2	0.866			
	Rel3	0.878			
Subjective Norm	Rel4	0.878			
	SUB1	0.972	0.968	0.934	0.977
	SUB2	0.951			
Tangibility	SUB3	0.976			
	Tang1	0.913	0.890	0.751	0.923
	Tang2	0.836			
	Tang3	0.943			
	Tang4	0.764			

Table 2 shows how to calculate internal consistency using composite reliability. The scores for each item range from 0.834 to 0.943, above Nunnally's suggested acceptable threshold value of 0.70 (1994). Additionally, Cronbach's alpha (CA) values, which varied from 0.867 to 0.925 and were above the threshold value, were used to confirm the internal consistency dependability of each construct. After achieving composite reliability, the indicator reliability of the measurement model is assessed. It is recommended to load larger than 0.7, according to Ramayah et al. (2016). However, factor loading of 0.6, 0.5, or 0.4 is adequate if complement AVE and CR achieve the required threshold value. Each item in the study's constructs has shown a satisfactory level of dependability.

In order to quantify convergent validity, they looked at the Average Variance Extracted (AVE) value. The AVE value was more significant than the threshold values, which varied from 0.739 to 0.943, according to Fornell and Larcker (1981). The measurement model thus satisfied the convergent validity criteria. Cross-loading the required achievement values allowed for the acquisition of discriminant validity. Compeau, Higgins, and Huff (1999) calculated the square of each AVE and concluded that the average variance shared between each construct and its measure should be greater than the variance shared between the constructs and other constructs. As a result, this study's discriminant validity was established. Table 3 below shows the findings of this investigation's Fornell and Larcker Criterion.

Table 3: Discriminant Validity

Variables	Assurance	Customer Loyalty	Customer Satisfaction	Reliability	Subjective Norms	Tangibility
Assurance	0.891					
Customer Loyalty	0.354	0.892				
Customer Satisfaction	0.345	0.341	0.859			
Reliability	0.565	0.456	0.454	0.883		
Subjective Norms	0.644	0.235	0.234	0.345	0.966	
Tangibility	0.224	0.245	0.344	0.345	0.454	0.867

Note: Diagonal represents the square root of the AVE while off-diagonal represents the correlations

4.3 Hypotheses Testing

Therefore, the multivariate data analysis method CB-SEM Bootstrapping is advised (Wong, 2013). In order to calculate the bootstrap standard error and provide approximate t-values for the significance of evaluating the structural path, 5000 bootstrapping samples were taken from the original sample with replacement (Wong, 2013). Thus, as advised by (Ramayah et al., 2016), the crucial values for significance in the two-tailed and one-tailed test path coefficients were adhered to. Thus, Table 6 summarizes the direct effects of the first eight hypotheses.

Table 6: Path Coefficient for Causal Analysis

	Relationship	β	SE	T-value	P Values
H1	Tangibility -> Customer satisfaction	0.129	0.029	4.154**	0.001
H2	Reliability -> Customer satisfaction	0.121	0.041	3.114**	0.000
H3	Assurance -> Customer satisfaction	0.109	0.029	4.123**	0.001
H4	Subjective norms -> Customer satisfaction	0.453	0.057	6.247**	0.000
H5	Customer satisfaction -> Customer loyalty	0.408	0.052	6.324**	0.000

Consequently, H1, H2, H3, H4, and H5 impacted customer satisfaction statistically significantly. Customer satisfaction is positively impacted by tangibility, reliability, sincerity, assurance, customization, formality, and subjective norms. Furthermore, in Palestine's Islamic banks, H8 consumer satisfaction positively impacts customer loyalty. Stay in line with the study's goal to evaluate the mediating link. The guidelines provided by Preacher and Hayes (2004, 2008) were adhered to in order to determine the dominant mediating link between dependent and independent components. Table 7 discusses the mediating interactions among the constructs.

Table 7: Indirect Effect of Mediation

	Relationship	(β)	SE	t-statistic	P – Value	Interval estimate	
						LL	UL
H6	Tangible -> Customer satisfaction -> CL	0.052	0.016	4.445**	0.000	0.0233	0.0455
H7	Reliability -> Customer satisfaction -> CL	0.041	0.032	3.535*	0.023	0.0342	0.0445
H8	Assurance -> Customer satisfaction-> CL	0.037	0.012	3.564**	0.001	0.0112	0.5921
H9	Subjective norms -> Customer satisfaction-> CL	0.165	0.032	4.544**	0.001	0.1341	0.2455

As a result, the relationships are mediated by customer satisfaction, and H6, H7, H8, and H9 were statistically significant. Through customer satisfaction, tangible attributes such as subjective norms have a favorable impact on client loyalty.

5.0 Discussion

The initial goal of the study was to determine how subjective norms and the Service Quality aspects of tangibility, reliability, and assurance impacted customer satisfaction in Islamic banks in Palestine. The theories above supported the finding of a substantial and positive correlation between SERV_QUL dimensions and subjective norms measuring consumer satisfaction with Islamic banks in Palestine. Previous research has also demonstrated that SERV-QUL is a service quality model that supports culture (Graham Saunders, 2008; Kashif et al., 2016; Raajpoot, 2004). In support of this claim, this study examined the SERV-QUL model in Malaysia's private hospitals and found that it remains a reliable indicator of service quality despite the country's cultural differences. Additionally, the relationship between consumer satisfaction and subjective norms was covered in this part. According to this study, customer satisfaction and subjective norms are positively correlated. The structural model's conclusions supported the idea that focusing on subjective norms has happier patrons. Prior research by Liao et al. (2007), Han and Kim (2010), and Fauziah et al. (2008) have emphasized the significance of subjective norms. Based on the grounds above, it was determined that subjective norms should be considered.

Additionally, this study found a favorable correlation between customer loyalty and satisfaction. Consistent with other research, a strong correlation between customer loyalty and satisfaction was discovered (Amin et al., 2013; Petzer et al., 2017b; Abdur Rehman et al., 2016). Therefore, the results address the second study question and validate that client happiness breeds customer loyalty. The third research goal assesses the function of customer satisfaction as a mediating factor between Subjective Norms, Customer Loyalty, and the SERV-QUL dimensions of Tangibility, Reliability, and Assurance. The results indicated a statistically significant mediating link between customer satisfaction and the SERV-QUL aspects of service quality and customer loyalty. Furthermore, the relationship between subjective norms and client loyalty is mediated by customer satisfaction. The fourth research objective is to measure the moderating effect of firm image on customer satisfaction and loyalty. As stated by Bravo et al. (2009), this study clarifies that people's experiences, impressions, beliefs, feelings, and knowledge about Philippine Islamic banks combine to form their overall impression. In addition to bringing in new business and investors, a brand's image balances the link between consumer pleasure and loyalty (Putro, 2016). Thus, the researcher concluded that the firm reputation moderates the relationship between customer pleasure and loyalty.

6.0 Conclusion

The SERV-QUL model, the Theory of Reasoned Action, and customer satisfaction have all been integrated into this study, which has made multiple contributions to the field of service quality research. First, this research adds to the body of knowledge by investigating the effects of the SERV-QUL model and subjective norms on customer satisfaction and customer loyalty in the context of private hospitals. This one takes a different approach than several studies examining the SERVQUAL model for gauging service quality. Conversely, the SERV-QUL model was used in this study to examine problems related to service quality. Second, a subjective norm—one of the fundamental components of the Theory of Reasoned Action—is added to the SERV-QUL model. The SERV-QUL model's extension showed that the subjective norm is the most critical factor influencing the investigation of customer satisfaction among Malaysian patients of private hospitals. Furthermore, examining the effect size (f^2) suggested that the subjective norm possessed a medium degree of effect size in assessing customer satisfaction. As a result, the importance-performance matrix analysis demonstrated the significant power of the subjective norm, considered the most important consideration when examining customer satisfaction. As a result, the current study added a subjective standard to the SERV-QUL model. It showed that service quality research can be adequately conducted using an extension of the SERV-QUL model, including a subjective norm.

Third, the extended SERV-QUL model and customer loyalty are examined in the current study, with customer satisfaction as a mediating variable. Consequently, in Malaysian private hospitals, the current study has verified that customer satisfaction mediates the relationship between tangibility, reliability, assurance, subjective norm, and customer loyalty. Examining a novel relationship dimension adds to the knowledge about service excellence. Ultimately, the research advances the creation of an integrated model for service quality. The current study created an integrated service quality model that included subjective norms with SERV-QUL to examine how these factors affected customer loyalty and satisfaction. Therefore, it is acceptable and expands the body of knowledge to comprehend better customer satisfaction and loyalty of private hospital clients in Malaysia to integrate the SERV-QUL model with subjective norms.

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