

EFFECT OF EXPERIENCE IN BUILDING SATISFACTION, TRUST AND LOYALTY

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JAM

17, 1

Received, October 2018

Revised, December 2018

January 2019

February 2019

Accepted, February 2019

Abstract: The purpose of this study is to explain the effect of experience on satisfaction, trust and loyalty. This study was conducted on inpatients service users in RSIA Puri Bunda Denpasar with a total of 100 respondents. Data analyzed with Partial Least Square technique. The results showed that experience, satisfaction and trust had a positive and significant effect on loyalty, experience had a positive and significant effect on satisfaction and experience had a positive and significant effect on trust. The implications of this study can be used as the basis for the management of the hospital to improve services and facilities, gathering and handling complaints to provide a good experience so that impact on patient loyalty. Suggestions for future research is to complement and enrich empirical studies related to this topic using other variables. Future research also needs to enrich empirical studies using other subjects and even other research locations. And with the technique of determining samples in addition to purposive sampling, for example, random sampling techniques.

Keywords: experience, satisfaction, trust, loyalty.

Cite this article as: Pramita, Putu Eny Guna. 2019. *Effect of Experience In Building Satisfaction, Trust, and Loyalty*. Jurnal Aplikasi Manajemen, Volume 17, Number 1, Pages 76–86. Malang: Universitas Brawijaya. <http://dx.doi.org/10.21776/ub.jam.2019.017.01.09>



Journal of Applied
Management (JAM)
Volume 17 Number 1,
March 2019
Indexed in Google Scholar

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[http://dx.doi.org/10.21776/
ub.jam.2019.017.01.09](http://dx.doi.org/10.21776/ub.jam.2019.017.01.09)

The development of the health industry is currently experiencing rapid growth. Many services are associated with high levels of perceived high risk such as those occurring in hospitals, where high trust quality and patients tend to have difficulty in evaluating services even after they have enjoyed the service. This is the focus of service providers to provide a good experience to form the basis of future decisions of patients to seek treatment

to the hospital. Hospitals should be able to build marketing strategies such as providing a pleasurable experience to patients to increase satisfaction, trust and will impact on patient loyalty. The field of marketing management should also anticipate further improvements in terms of technological advances, regulation and customer demand (Raheem, et al., 2014 and Lee, et al., 2010).

RSIA Puri Bunda is a maternity and child hospital located in Denpasar City since 15 November 2003. Initially RSIA Puri Bunda is an RSB (maternity hospital) specifically for women who need quality and integrated services with the support of advanced diagnostic facilities and physical facilities adequate. But since July 2006, RSB Puri Bunda turned into RSIA Puri Bunda. This change as a

customer's demand and to accommodate the people's desire for Puri Bunda can care for pediatric patients.

Some patient visits at RSIA Puri Bunda for the last three years are the average of inpatient visits is 4,322 patients per year. The growth rate of inpatients has increased from 2014-2015 with an average of 6.17%. The condition of patient visit growth is relatively stable, but the hospital must still maintain its superiority.

To sharpen the phenomenon of the influence of experience on satisfaction and trust in building loyalty, pre-research on 25 inpatient service users at RSIA Puri Bunda Denpasar. This pre-research is done by interviewing the experience of what the inpatient service users get and feel when they get the services and how they behave in building loyalty. Based on the results of pre-research, the majority of respondents said that the services provided are good because the health workers are friendly (83.33%) while the bad experiences experienced by respondents is the issue of parking availability (25%). The difficulties of parking access can be one of the causes of reluctant respondents to visit this hospital so that this problem must be resolved by the hospital. In terms of loyalty, as many as 83.33% of respondents will suggest to others to use the service at this RSIA.

The percentage of growth of inpatient visits in 2014-2015 based on internal hospital data has increased from 2.06% to 10.27% and based on pre-research data, the majority of respondents showed good results that they feel the service provided by the hospital has given good experience especially by fast response service (91.67%). This increase must be maintained so that when the emergence of other RSIA, RSIA Puri Bunda still able to seize the market that later can win a business competition in the field of health services, especially mothers and children.

The key role of competition in health care business is providing a potential mechanism to reduce health care costs (Rivers and Glover, 2008). To create loyalty requires satisfaction (Sahin, et al., 2011), trust (Upamanyu and Marthur, 2013 and Mosavi and Kenarehfard, 2013) and good experience (Brakus,

et al., 2009 and Iglesias, et al., 2011). Respondents with better experience have higher loyalty levels (Chinomona, 2013).

Some patients who are satisfied with the services at RSIA Puri Bunda may not all be back using this service. There are many factors, such as parking location problems. Patients who are satisfied can only use services in other hospitals that they think have adequate parking access so that satisfied patients will not return and do not become loyal patients. One strategy that must be achieved by RSIA Puri Bunda to be able to increase the number of patient visits is to provide quality services and good experiences which are certainly different from other private hospitals. A good experience will increase patient satisfaction, trust and loyalty. Therefore, it is necessary to first examine the relationship between experience on patient satisfaction, trust and loyalty. The results of the relationship can be used to design the right marketing strategy for RSIA Puri Bunda in maintaining its existence as the best Mother and Child Hospital in Bali.

LITERATURE REVIEW

Customer Experience

The customer experience comes from a set of interactions between the customer and the product, company or part of the organization that provokes a reaction. This experience is completely personal and implies customer engagement at different levels (rational, emotional, sensory, physical and spiritual) (Gentile, et al., 2007). Experience occurs when consumers search for products, shop and receive services, as well as when they use the service (Brakus, 2009). Experiential variables using the measurements adopted from Sahin, et al. (2011) and Brakus, et al. (2009) that is a good impression, pleasant experience, helping problem solving, correct action, increasing feelings of pleasure.

Customer Satisfaction

Satisfaction is a feeling of pleasure or disappointment caused by comparing the performance of the product with the desired desire. If the product performance is lower than expected when a

customer will feel disappointed. (Kotler and Keller, 2009). Patient satisfaction refers to the extent to which the patient's desired expectations, goals and preferences are met by healthcare providers or services (Debono and Travaglia, 2009). Patient satisfaction can be explained as an interactive process that reflects the patient's quality assessment of the medical services experienced. Patient satisfaction is important for healthcare providers in the following three areas: (1) maintaining their relationship with satisfied patients who are returning customers, (2) identifying areas of organizational strengths and weaknesses, (3) relationships with financial benefits (Aldaqa, et al., 2012). As a result, patient satisfaction is another key indicator of success for healthcare providers (Pakdil and Harwood, 2005). Customer satisfaction is measured by indicators adopted from the Leverin and Liljander (2006) study, which is satisfied with the quality of service, satisfied with the interaction, satisfying the needs, and understanding the needs.

Trust

Trust is considered an important result of a good interaction relationship. Trust is defined as the customer's trust in the reliability and integrity of the company. (Paris and Holloway, 2010). In marketing, the main role of trust is recognized in developing and maintaining relationships between those who take part in the exchange process, particularly in buyer-seller relationships with the intention of acquiring goods or services (Nguyen, et al., 2013). Several deciding factors determine customer loyalty, but the role of trust is crucial in determining loyalty (Sarwar, et al., 2012). Trust is generally seen as a fundamental element to the success of a relationship. Without trust, a relationship will not last for a long time. Measurements by Paris and Holloway (2010) are used in this study to measure trust variables, which are reliable, reliable, true, and high integrity.

Customer Loyalty

Customer loyalty is a competitive asset and is the basis for increasing prices. Low growth and intense competition emphasize the need to retain ex-

isting customers (Marzo-Navarro, et al., 2014). Hurriyati (2005), defines loyalty as a persistent customer commitment to re-purchase consistently selected products in the future, although the influence of situational factors and marketing communications can lead to behavioural change. From a behavioural point of view, loyalty is defined as the repeated support given to a company. This behaviour may be affected by habits, by others or by random choice. In this way, four stages are needed to develop customer loyalty, ie cognitive, effective, intentional (intentional) and behavioural (Nguyen, et al., 2013). Measurement of loyalty using indicators from Marzo-Navarro, et al. (2004), that are always use the service, say positive things, and suggest hospital to friends.

Previous research such as Lin and Bennet (2013), research conducted on retail customers shows that the experience they feel will affect their satisfaction in making purchases. Chandra's research (2014), showed different results. In this study, the experience is divided into three sensory, emotional and social experiences. Research conducted on this mall customer shows that the independent variable (sensory experience, emotional and social) simultaneously have a significant effect on the dependent variable that is customer satisfaction. If separated, the result of sensory experience has no significant effect on customer satisfaction while emotional and social experiences have a significant effect on customer satisfaction. Other studies have shown that experience is also the basis of buyer confidence in a particular drug brand (Lodorfos, et al., 2006).

Mohmed, et al. (2013), examine the effect of experience on trust, and the results obtained that experience will affect higher levels of trust and wish to continue payment transactions with confidence. Wijaithamarit and Taechamaneestit (2012), found that the buyer experience at Supercenter in Thailand had a positive effect on his loyalty. Satisfaction is also positively related to customer loyalty at Leiusre Resort Enterprise studied by Liao (2012). So also with research results Madjid (2013), which states that customer satisfaction has a significant effect on loyalty. The results of research Nguyen,

et al. (2013), found that customer trust positively affects the loyalty of credit union customer members. Also, Sarwar, et al. (2012), also stated that customer loyalty in cellular companies is strongly influenced by their trust. Patient loyalty may be more appropriately seen as behavioural intent. Therefore patient loyalty acts as a competitive asset for the hospital.

In the context of marketing, trust is usually related to consumer expectations about the company’s capacity to assume obligations and keep its promises. Karjaluo, et al. (2012), show that emotions have a positive effect on trust, which results in customer loyalty in the wireless telecommunications industry. Customer loyalty is defined as the customer’s willingness to maintain their relationship with a company or service or service (Rai and Medha, 2013). Many researchers argue that loyalty is a conceptualization of the dimensions of attitudes and behaviour, behavioural intentions, and at-

titudes of behaviour. Aksoy, et al. (2013), recognize the importance of loyalty given that loyal customers will engage in beneficial behavioural intentions such as repeat purchases, positive WOMs and referrals.

The following hypotheses were derived for the study.

- H₁: Experience has a positive and significant effect on satisfaction
- H₂: Experience has a positive and significant effect on trust
- H₃: Experience has a positive and significant effect on loyalty
- H₄: Satisfaction have a positive and significant effect on loyalty
- H₅: Trust has a positive and significant effect on loyalty

Based on the literature discussed earlier, a conceptual framework was developed for this study as shown in Figure 1.

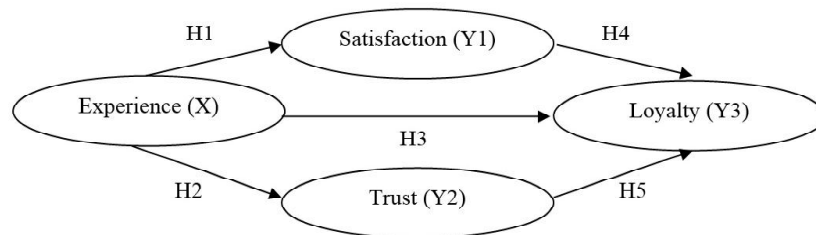


Figure 1 Research Model

METHOD

The design used in this study is the relationship between variables (causal design) is useful to analyze how the influence of a variable to other variables. The data used in this study using primary data and secondary data. Primary data were obtained from the respondents of the research by distributing questionnaires to users of RSIA Puri Bunda inpatient service about experience, satisfaction, trust and loyalty. Secondary data obtained from RSIA Puri Bunda internal data such as patient visit data.

The target population in this study were all patients who had used inpatient services at RSIA Puri Bunda, and the numbers were not determined (infinite). The sample is a part or representative of the

population to be studied and because it is not possible to take the population as a whole than in this study used the sample as research subjects. This study uses a sample of 100 people. This refers to the criteria range of sample size recommended for PLS is ranging from 30-100 (Ghozali, 2011). The purposive sampling technique was used in this study with specific criteria that is, the person who had been the patient of RSIA Puri Bunda and used the inpatient service.

The questionnaire was used as research instrument with a measurement scale using Likert Scale 1 (Strongly Disagree) to 5 (Strongly Agree). Data were collected by sending a personally-administered questionnaire. After the questionnaire was returned,

the data was tabulated and then analyzed with Partial Least Square (PLS).

RESULTS

Table 1 shows the demographic details of the respondents of the study. By sex, respondents were dominated by women as much as 60% while the remaining men were 40%. By age, the majority of respondents aged 29-38 years is 59%. The grouping is based on the last education, the majority of which is the respondent group with the level of bach-

elor degree education is 49% followed by diploma 24%, senior high school equal to 23%, 3% post-graduate and last junior high 1%. Grouping by occupation, the majority of respondents works as private employees by 48%, followed by 27% entrepreneurs, other work such as state enterprises or housewives by 17% and civil servants by 8%. Based on the number of inpatients, the majority of hospitalized respondents RSIA Puri Bunda is > 5 times by 37%, followed by 1 time by 27%, the last is 2-3 times and 4-5 times inpatient each of 18%.

Table 1 Respondents Demographic Data

Category	Frequency	Percentage of Total (%)
Gender		
Male	40	40
Female	60	60
Age		
18–28	32	32
29–38	59	59
39–48	9	9
Education Levels		
Junior high school	1	1
Senior high school	23	23
Diploma	24	24
Undergraduate	49	49
Postgraduate	3	3
Job		
Government employees	8	3
Private employees	48	55
Businessman	27	13
Other	17	22
Number of hospitalization		
1	27	27
2-3	18	18
4–5	18	18
>5	37	37
Total	100	100

Data were analyzed using Partial Least Square (PLS). There are two evaluation models in this test

that is the outer model and inner model. In the outer model test, there are three stages of convergent validity, discriminant validity, and composite reliability. Convergent validity with reflexive indicator can be seen from the correlation between indicator score with a variable score. Individual indicators are considered reliable if they have a correlation value above 0.50. Discriminant validity test is also done by assessing the validity of the variables of the AVE value. The model is said to be good if the AVE of each variable is greater than 0.50.

Table 2 Convergent and Discriminant Validity Test

Indicators	Outer Loadings	AVE
X _{1.1}	0.699	0.525
X _{1.2}	0.524	
X _{1.3}	0.752	
X _{1.4}	0.813	
X _{1.5}	0.799	
Y _{1.1}	0.848	0.586
Y _{1.2}	0.764	
Y _{1.3}	0.870	
Y _{1.4}	0.534	
Y _{2.1}	0.872	0.536
Y _{2.2}	0.735	
Y _{2.3}	0.734	
Y _{2.4}	0.554	
Y _{3.1}	0.760	
Y _{3.2}	0.879	
Y _{3.3}	0.769	

The result of convergent validity test in Table 2 shows that outer loadings of all indicators have value above 0.50. The result of discriminant validity test also shows that all indicator AVE value is above 0.50. Thus, it can be concluded that the indicators have met the requirements of convergent validity and discriminant validity.

Besides the validity test, the variable reliability test is measured by two criteria, namely composite reliability and cronbachs alpha from each indicator measures the variables. The variable is considered reliable if the value of composite reliability and alpha cronbachs above 0.70.

Table 3 Composite Reliability Test

Indicators	Composite Reliability	Cronbachs Alpha
X	0.844	0.773
Y ₁	0.846	0.754
Y ₂	0.819	0.710
Y ₃	0.846	0.731

The output results can be seen in Table 3 below. Results show that the value of composite reliability and cronbachs alpha of experience (X), satisfaction (Y1), trust (Y2), and loyalty (Y3) were all above 0.70. Thus, it can be interpreted that all variables are reliable.

In this research model, there are three dependent variables, namely satisfaction (Y1), trust (Y2), and loyalty (Y3). The coefficient of determination (R2) of each dependent variable can be presented in Table 4 below.

Table 4 R-square

Variable	RR-squareq
Satisfaction (Y1)	0.490
Trust (Y2)	0.405
Loyalty (Y3)	0.495

Based on Table 4, the model of experience on satisfaction gives R-square value of 0,490 which can be interpreted that variability of satisfaction can be explained by variability of experience by 49 percent, while 51 percent is explained by other variables outside of the study. Model of experience on trust gives R-square value of 0,405 which can be interpreted that variability of trust can be explained by variability of experience by 40.5 percent, while 59.5 percent is explained by other variables outside of the study. Furthermore, a model of experience, satisfaction, and trust on loyalty give R-square value of 0.495 which can be interpreted that variability of loyalty can be explained by variability of experience, satisfaction, and trust by 49.5 percent, while 50.5 percent is explained by other variables outside of the study.

To measure how well the observed values are generated by the model and also the parameter estimation, it is necessary to calculate Q-square (Q2) as follows:

$$\begin{aligned}
 Q2 &= 1-(1 - (R1)^2) (1 - (R2)^2) \\
 &= 1-(1-0,490)(1-0,405)(1-0,495) \\
 &= 0,847
 \end{aligned}$$

Q2 has a value with the range $0 < Q2 < 1$, which is closer to 1 means the model is getting better. The calculation results obtained a value of Q2 is equal to 0.847, so it can be concluded that the model has a good predictive relevance. Thus, it can be explained that 84.7 percent of variations in loyalty is influenced by experience, satisfaction, and trust while 15.3 percent are influenced by other variables.

Table 5 Path Coefficients

Variables	Coefficient Correlaton	t-Statistics	p Values	Descriptions
Experience (X) → Satisfaction (Y ₁)	0.700	13.425	0.000	Significant
Experience (X) → Trust (Y ₂)	0.636	11.454	0.000	Significant
Experience (X) → Loyalty (Y ₃)	0.298	2.390	0.014	Significant
Satisfaction (Y ₁) → Loyalty (Y ₃)	0.275	2.283	0.011	Significant
Trust (Y ₂) → Loyalty (Y ₃)	0.224	2.082	0.037	Significant

DISCUSSION

The result of structural model estimation as presented in Table 5.5 shows that hypothesis testing on the influence of experience on satisfaction yields a correlation coefficient value of 0.700. The t-statistics value is 13.425 and the p value of Values is 0.000 (<0.05). These results indicate that experience positively has a significant effect on satisfaction. This means that the better the perceived experience of the service user, the higher the level of satisfaction. Based on these results, hypothesis 1 (H1) which experience has a positive and significant effect on satisfaction is accepted.

These results support previous research from Sastra and Indrawati (2017), which examines Telkom Indihome consumers who find that experience influences satisfaction. The results also support the findings Lin and Bennett (2013), conducted on the retail market in major cities in China such as Beijing, Shanghai and Shenzhen showing that the experience felt by retail customers will positively affect their satisfaction. Another suitable finding was Chandra (2014) and Rose, et al. (2012), which showed experience has a positive effect on customer satisfaction.

The result of structural model estimation as presented in Table 5.5 shows that hypothesis testing on the influence of experience on trust resulted in a correlation coefficient value of 0.636. The t-statistics value is 11,454 and the p value of Values is 0.000 (<0.05). These results indicate that experience positively has a significant effect on trust. This means that the better the service users experience, the higher their level of trust. Based on these results, hypothesis 2 (H2) which experience has a

positive and significant effect on trust is accepted.

These results support the previous study of Naggar and Bendary (2017) and Wardaya (2017), which show experience has a positive and significant effect on loyalty. Lodorfos, et al. (2006), also stated that experience is the basis of buyers' confidence about the seller and as many as 57% of respondents said they would only trust the OTC brand after having a good experience with the brand. Other research supports the research conducted by Mohmed, et al. (2013), to employees working in high-tech companies that use the Internet in their daily work. The results show that experience will affect higher levels of trust and wish to continue payment transactions with confidence. Other findings are Chen, et al. (2010), who stated past experiences played two important roles in developing trust. One is the experience of the past is the basis for decision making for customers who tend to refer to past experiences to predict outcomes. The results of this study indicate a causal relationship between experience and trust development. The results of his analysis that experience becomes the basis for increasing trust.

The result of structural model estimation as presented in Table 5.5 shows that hypothesis testing on the influence of experience on loyalty resulted in a correlation coefficient value of 0.298. The t-statistics value is 2.390 and the p value is 0.014 (<0.05). These results show that experience positively has a significant effect on loyalty. This means that the better the service users experience, the higher the loyalty level. Based on these results, hypothesis 3 (H3) which experience has a positive and significant effect on loyalty is accepted.

These results support the previous research of Nobar and Rostamzadeh (2018) and Brun, et al. (2017), in which both examines in the service industry, shows that experience significantly influences loyalty. The result also supported by Wijathammarit and Taechamaneestit (2012), conducted on Supercenter buyers in Thailand. The results show that the buyer's experience has a positive effect on his loyalty. Variables that make the experience good are brands, prices, products, product availability, accessibility, advertising, packaging, service mix, atmosphere, employee satisfaction and sales promotion. Other results supporting this research are the findings of Cetin and Dincer (2014), at a five-star hotel in Istanbul. Istanbul is a recreational and tourist destination. Five star hotels are also considered an ideal domain to learn the experience. This luxury hotel can provide a deeper insight into the experience because their experience and demand are just as important as the products and services provided. The result is found that the experience given will have a positive impact on customer loyalty in the hotel.

The result of structural model estimation as presented in Table 5.5 shows that hypothesis testing on the influence of satisfaction on loyalty resulted in a correlation coefficient value of 0.275. The t-statistics value is 2.283 and the p value of Values is 0.011 (<0.05). These results indicate that satisfaction positively has a significant effect on loyalty. This means that the better the satisfaction the service user feels, the higher the loyalty level. Based on these results, hypothesis 4 (H4) which satisfaction has a positive and significant effect on loyalty is accepted.

These results support previous research from Ali, et al. (2016) and Al-Msallam (2015), in which both examines asian consumers in the hospitality industry, shows that satisfaction significantly influences consumer loyalty. Other supporting researches are Liao (2012), conducted in Taiwan by volunteer subjects who have traveled at least to one of the domestic vacation resorts. The pattern of culture and social structure is very influential in the development of tourism and recreation of the Chinese so that customer satisfaction can be a factor affecting

loyalty in leisure companies. Another result supporting this research is Madjid (2013), which examines the effect of customer satisfaction on loyalty to BRI customers with criteria over the age of 17 years, has been a customer for at least 2 years and his account. The results show that satisfaction has a significant effect on loyalty.

The result of structural model estimation as presented in Table 5.5 shows that hypothesis testing on the influence of trust on loyalty resulted in a correlation coefficient value of 0.224. The t-statistics value is 2.082 and the p value of Values is 0.037 (<0.05). These results show that trust positively affects significantly to loyalty. This means that the better the user's perceived service trust, the higher the loyalty level. Based on these results, hypothesis 5 (H5) which trust has a positive and significant effect on loyalty is accepted.

These results support previous research from Lestariningsih, et al. (2018) and Zhou, et al. (2017), in which both examines healthcare providers, shows that loyalty significantly influences consumer loyalty. The results also supported Nguyen, et al. (2013), on the belief in loyalty committed among members of 21 credit unions. The results show that trust of credit union members positively affects their loyalty to the company. Another supporting finding is Madjid (2013), based on his research on BRI customers in South Sulawesi. The result of the analysis is the higher the customer's trust will increase loyalty to bank BRI. Other supporting results are Sarwar, et al. (2012), who studied Islamic university students and universities Mohammad Ali Jinnah in Pakistan. The results show that customer loyalty is strongly influenced by the trust of customers in Pakistani mobile companies because the company is trying to provide the level of service they announce.

The results of this study are expected to clarify information on the development of science in the field of marketing, especially consumer behaviour. This study may complement empirical studies related to experience, satisfaction, trust and loyalty. The results of the study are also expected to be reference material for subsequent researchers with the same study and discussion using different popu-

lations. The practical implications that can be given from the results of this study are the experience gives the greatest influence on loyalty. This shows the better the user experience of inpatient services at RSIA Puri Bunda, the higher the loyalty. It is important for hospital management to always provide a good experience to service users.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the results of the discussion of research that has been done, it can be concluded that the experience has a positive and significant impact on satisfaction, meaning the better experience perceived service users, the higher the level of satisfaction. Experience has a positive and significant impact on trust, meaning that the better the perceived experience of service users the higher the level of trust. Experience has a positive and significant impact on loyalty, meaning the better the experience perceived service users, the higher the level of loyalty. Satisfaction has a positive and significant effect on loyalty, meaning the higher the level of satisfaction perceived service users the higher the level of loyalty. Finally, trust has a positive and significant effect on loyalty, meaning that the higher the level of trust perceived by the service user, the higher the loyalty level.

Recommendation

Some suggestions need to be considered. It is important for future research to complement and enrich empirical studies related to this topic using other variables. Future research also needs to enrich empirical studies using other subjects and even other research locations. And with the technique of determining samples in addition to purposive sampling, for example, random sampling techniques.

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