Effect of Service Quality on Perceived Value, Satisfaction and Loyalty of Customers: A Study on Selected Hospitals of Chhattisgarh

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Abstract—The aim of the study was to predict the effect of service quality on perceived value, customer satisfaction and customer loyalty in hospitals of Chhattisgarh. A 22 item scale (under five dimensions namely tangibility, reliability, responsiveness, assurance, empathy) of service performance developed by Cronin and Taylor, 1994 was used to access the service quality of hospitals under study. Self-structured questionnaire was administered for measuring the perceived value, customer satisfaction and customer loyalty of hospitals under study. Data collection was made with the help of 120 respondents having fulfilled the inclusion criteria of research. Five different hospitals were chosen for the purpose of the study. Purposive sampling technique for data collection. The hypothetical model was evaluated by the help of structural equation modelling and the result was a good model fit. The result concludes that service quality has positive and direct effect on customers perceived value, customer's satisfaction and customer loyalty in hospitals of Chhattisgarh.

Keywords—*Service quality, perceived value, customer satisfaction customer loyalty, Structural equation modelling*

I. INTRODUCTION

Health is the biggest wealth for a human being. Without sound health one cannot fulfil other amenities in his personal and professional life. In the event of disturbance of health one eyes towards the health care centers which offers services related to health cures. Health care centers in the form of hospitals thus acquires a prominent position in the society. The choice of health centers for a customer is not easy and one has to undergo lot of brainstorming process. The choice of health centers is also dependent on the kind of treatment one has to undergo. Hospitals or health care system is a service system where customers in the form of patients enter to avail services. The behavioral sensitivity is high enough since it is directly related to individual's life. Thus decision making process is imperative for the customers in this service system. Usually customer's decision making is quick with respect to primary treatment which requires less degree of specialization, however for higher degree of health setback where one has to receive treatment staying at the hospital for longer period, the decision making becomes critical. The treatment received from the hospital has unique set of service which creates impact in the minds of customers. The assessment of service quality can make the customers more loyal to a particular service and feels more satisfied. Service quality can also enhance value to the customers for re-entering into a service system.

A. OPERATIONAL DEFINITION

The variables under study are service quality, perceived value, customer satisfaction and customer loyalty. The operational definitions of the variables are as under:

- Service quality: In contemporary conceptualisation, service quality is a comparison of perceived expectations (E) of a service with perceived performance (P), giving rise to the equation $SQ=P-E$[1].This conceptualisation of service quality has its origins in the expectancy-disconfirmation paradigm[2].

- Perceived value: Perceived value is the evaluated value that a customer perceives to obtain by buying a product. It is the difference between the total obtained benefits according to the customer perception and the cost that he had to pay for that. Customer perceived value is seen in terms of satisfaction of needs a product or service can offer to a potential customer. The customer will buy the same product again only if he perceives to be getting some value out of the product.

- Customer satisfaction: It is a measure of how products and services supplied by a company meet or surpass customer expectation. It is defined as the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals.

- Customer loyalty: It refers to attitudinal and behavioural tendency to favour one brand over all others, whether

due to satisfaction with the product or service, its convenience or performance, or simply familiarity and comfort with the brand.

II.   RELATED WORK

There has been increasing interest in hospital services, as standards of living have changed and there is a demand for better medical care to improve lifestyles[3,4]. Improving the quality of medical care services has become a primary concern for patients, and, in order to provide better service to patients, service quality has become increasingly important for hospitals in respect of satisfying and retaining patients. Past literature identifies relationship between service quality and customer satisfaction. High quality of service will lead to higher satisfaction[5,6 ,7]. One of the most impactful factors of customer satisfaction is service quality[8,9,10]. The patient's perception of the service quality plays an imperative role in showing customer satisfaction and the causal relationship between the service quality and satisfaction has been an important topic of discussion in many relevant studies[11,12]. In healthcare service industry, the service quality –satisfaction relationship has received significant research attention[13,14]. The service quality has a direct effect on satisfaction, has been widely accepted [8,15]. Some studies also shows that the quality of the relationship between patients and doctors has a considerable impact on the patient satisfaction measure[16,17,4]. For the hospitals, satisfied patients are important because the patients' greater satisfaction with the care would entail the patients' more adherence of the doctor's orders, more loyalty, positive word of mouth by the patient, reducing the number of the patient's complaints, higher profitability, higher rates of the patient return and more patient referrals[11,18,19]. Study identifies thathospitals that fail to understand the importance of delivering service quality and customer satisfaction may be inviting a possible loss of patients[20,21]. Service quality is often seen as the customers' satisfaction originator[22,23,24]. The disconfirmation theory postulates that disconfirmation is the primary determinant of consumer satisfaction. This disconfirmation model is the most popular satisfaction model used across industry[25,26,27,28]. The loyalty of existing customers is very important, since it was calculated that the attraction of new customers is much more expensive than the retention of existing ones[29,30,31,32,33]. Research proved that a seemingly low gap of customers' satisfaction determines a significant gap in loyalty strength[34].Quality of service is antecedent to customer satisfaction irrespective of whether the constructs are transaction specific or cumulative[35].Study identifies that over all service quality, from the patients "perspective, requires clinical staff demonstration respect, empathy, and concern, as well as more traditional courtesy and professional skills as well as service attitude[36].The promotion of medical service quality to satisfy patients demands should be a primary aim for hospitals that seek to

be more successful[37]. studies show converging evidence of a positivity effect in customers" perceptions about service providers[38]. Studies also identifies perceived service quality as a cognitive construct, consumer satisfaction is an affective one, and this suggests a causal relationship between these two constructs, in which service quality plays the role of an antecedent of consumer satisfaction[13]. Customer satisfaction is an important determinant of success and long-term survival in the health care industry has caught the providers' attention in the present competitive conditions[39]. The patient's perception of the service quality plays an important role in achieving customer satisfaction and the causal relationship between the service quality and satisfaction has been an important topic of discussion in many relevant studies[11,12,40].To achieve satisfaction, the patient should experience a service while the perceived service quality is not necessarily the result of an experience of a particular service[37]. If the perceived performance matches customer expectations of services, they are satisfied. If it does not, they are dissatisfied[25,41]. Concludes that the customers are (dis) satisfied only when they have perceived and experienced the services; this shows that the service quality evaluation has priority over the customers' satisfaction[42]. Therefore, the service quality is often seen as the customers' satisfaction antecedent [22,23,24]. And the notion that the service quality has a direct effect on satisfaction, has been widely accepted [8,15].Service quality and customer satisfaction are conceptually distinct but closely related constructs[43]. health care organization can achieve patient satisfaction by providing quality services; keeping in view patients' expectation and continuous improvement in the health care[44].SERVQUAL hadbeen applied in the study of different types of service industries, there were certain limitations and criticisms. Some of the widespread concerns were the 5-dimension configuration of the scale, the appropriateness of operationalizing service quality as the expectations-performances gap score, and the scale's applicability to a retail setting[45].The level of loyalty can change over time[46].Both service quality and customer satisfaction influenced customer loyalty intentions directly[47]. Service quality also affected customer loyalty intentions through overall satisfaction. The importance of service quality has been identified and its implementation increase organizational performance, customer satisfaction and loyalty in organisation[5,31,48,49,50,51,52]. Distinguishing between service quality as a cognitive construct and satisfaction as an affective construct suggests a causal order, that positions service quality as an antecedent to satisfaction[35,53,54].

There exists ample of studies which converge that service quality is the determinant of customers perceived value, satisfaction and loyalty. This study however is based on the customers who are related to hospitals. Although plenty of work have already been done in this subject, but similar

studies have not been undertaken in covering the scope of services in hospitals of Chhattisgarh state and therefore the researchers after identifying the gap in this area decided to undertake work in this area.

A. Conceptual Framework

Figure 1 below shows the conceptual framework of the study. Service quality is the core factor which behaves as a predicting variable in the study. The other three variables in the study namely perceived value, customer satisfaction and customer loyalty act as a dependent variable in the study. The Framework drawn in the study aims to measure the effect of the predicting variable i.e. service quality on the rest of the three criterion variables taken for the study.
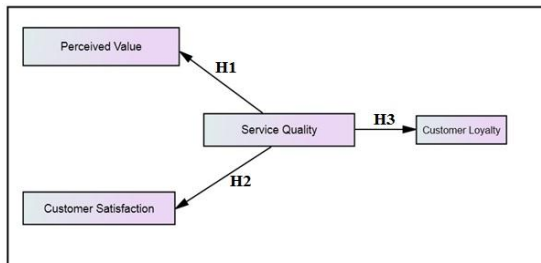

Figure 1. Conceptual Framework of the Study

B. OBJECTIVES OF STUDY

Following are the objectives of the study:

1. To predict the effect of service quality on perceived value in selected hospitals of Chhattisgarh.
2. To predict the effect of service quality on customer satisfaction in selected hospitals of Chhattisgarh.
3. To predict the effect of service quality on customer loyalty in selected hospitals of Chhattisgarh.

C. HYPOTHESES

Following stated hypothesis (in declarative form) will be subjected to test in the study:

H01: Service quality has direct effect onPerceived value.
H02: Service quality has direct effect on Customer satisfaction.
H03: Service quality has direct effect on customer loyalty.

III. METHODOLOGY

A. Participants

The study was conducted from March 2018 to May 2018. The sample size of the study constitutes of 120 participants among 4 district of Chhattisgarh state.The inclusion criteria for the participants of the study were patients who have went earlier to the hospitals for treatment and have spent at least one day in the hospital for treatment.Respondents were patients who were not necessarily in patients at the hospital. Both government and private hospitals were considered for the study.Five different hospitals were chosen on random basis for the purpose of data collection.

B. Measure of the Study

Questionnaire was the instrument used for collection of primary data in the study. A 22 item scale (under five dimensions namely tangibility, reliability, responsiveness, assurance, empathy) of service performance developed by [55] was used to access the service quality of hospitals under study. Self-structured questionnaire was administered for measuring the perceived value (15 items), customer satisfaction (5items) and customer loyalty (7 items) of hospitals under study. Purposive sampling technique for data collection.

Reliability test was administered by the researcher to find how strongly the attributes were related to each other[56]. Structural equation model (SEM) was performed to evaluate relationship between structural paths and the factors using AMOS 24.0 licensed version

IV. RESULTS AND DISCUSSION

A. Item Analysis& Reliability Statistics

Table 1 presents the result of item analysis and reliability statistics for the factors under study. The corrected item total correlation of higher than 0.40. The inter item total correlation all the items were of 0.40 or higher value. The value of inter-item correlation for perceived value was 0.410-0.886, customer satisfaction 0.703-0.909, service quality 0.400-0.837, customer loyalty 0.401-0.9

The overall reliability statistics for 49 items under study was found to be 0.972. The reliability statistics for factor perceived value (0.885), customer satisfaction (0.928), service quality (0.923) and customer loyalty (0.929) were found.

Table 1. Corrected items-total correlations of factors under study

Item-Total Statistics			Reliability Statistics	
Factors	Items	Corrected Item-Total Correlation	Cronbach's Alpha	No. of Items
Perceived Value	PV1	0.886	0.885	15
	PV2	0.718		
	PV3	0.444		
	PV4	0.410		
	PV5	0.439		
	PV6	0.636		
	PV7	0.575		
	PV8	0.680		
	PV9	0.826		
	PV10	0.714		
	PV11	0.902		
	PV12	0.382		
	PV13	0.573		
	PV14	0.642		
	PV15	0.762		
Customer Satisfaction	CS1	0.703	0.928	5
	CS2	0.860		
	CS3	0.794		
	CS4	0.909		
	CS5	0.849		

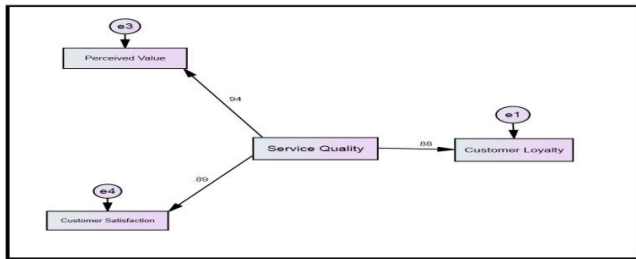| Service Quality	SQ1	0.401	0.923	22
	SQ2	0.353		
	SQ3	0.448		
	SQ4	0.445		
	SQ5	0.813		
	SQ6	0.740		
	SQ7	0.698		
	SQ8	0.813		
	SQ9	0.701		
	SQ10	0.402		
	SQ11	0.522		
	SQ12	0.703		
	SQ13	0.740		
	SQ14	0.591		
	SQ15	0.726		
	SQ16	0.400		
	SQ17	0.573		
	SQ18	0.628		
	SQ19	0.419		
	SQ20	0.667		
	SQ21	0.837		
	SQ22	0.494		
Customer Loyalty	CL1	0.840	0.929	7
	CL2	0.401		
	CL3	0.899		
	CL4	0.933		
	CL5	0.892		
	CL6	0.865		
	CL7	0.721		

Figure 2. Path Diagram Service quality on Perceived value, Customer Satisfaction and Customer Loyalty

Figure 2 represents the causal relationship between independent and dependent variable. All the path coefficient are found to be significant at p < 0.05 as indicated in table 2. Table 3 shows the standardised regression estimates of service quality on perceived value, customer loyalty and customer satisfaction dimension. Service quality (β = 0.938, p = 0.000) is found to exert strongest influence on perceived value followed by service quality (β = 0.888, p = 0.000) on customer satisfaction and service quality (β = 0.876, p = 0.000) on customer loyalty. Hence hypothesis (H1) which postulates Service quality has direct effect on Perceived value, (H2) Service quality has direct effect on Customer satisfaction and (H03) Service quality has direct effect on customer loyalty is supported in the study.

Table 4 depicts the outcome of path analysis and decision on model goodness of fit. The model chi-square (x^2) indicates a good model fit at p > 0.05 and x^2/df value ranging between 1 and 3 [57], RMSEA is found to be a perfect fit with the

value falling well below the threshold limit of 0.05 [58]. The GFI statistics is found to be greater than the upper limit of 0.90, indicating a good fit. Among the incremental fit indices CFI and NFI are observed to have greater value than the threshold limit [59]. Based on the acceptable fit indices in structural model, it can be said that the model is found to be a good fit and thus can be effectively used to explain the effect of Service quality on perceived value, customer satisfaction and customer loyalty.

Table 2: Estimates and P Value

Regression Weights: Estimates and P Value

			Estimate	S.E.	C.R.	P
Perceived Value	<---	Service Quality	1.289	0.123	10.474	***
Customer Satisfaction	<---	Service Quality	0.344	0.046	7.486	***
Customer Loyalty	<---	Service Quality	0.53	0.075	7.037	***

Table 3: Standardized regression weights and result of hypothesis Testing

Standardized Regression Weights				
			Estimate	Hypothesis
Perceived Value	<---	Service Quality	0.938	Supported
Customer Satisfaction	<---	Service Quality	0.888	Supported
Customer Loyalty	<---	Service Quality	0.876	Supported

Table 4 Result of Path Analysis (Decision on model goodness of fit)

Indicates	Satisfactory levels	Obtained value
Absolute Indices		
x^2	p > 0.05 [60].	0.013
x^2/df	< 3 [57].	2.51
RMSEA	< 0.070 [58].	0.051
GFI	> 0.950 [61].	0.961
Comparative fit indices		
NFI	> 0.950 [59].	0.914
CFI	> 0.950 [50].	0.90
Decision- Good fit Model		

V. CONCLUSION

The purpose of the study to predict the effect of service quality on perceived value, customer satisfaction and customer loyalty in selected hospitals of Chhattisgarh. The result of this study confirms the existence of a positive relationship between service quality on perceived value, customer satisfaction and customer loyalty. The result of the study is found to be consistent with past studies. The direct positive effect of service quality on perceived value in the selected hospitals of Chhattisgarh finds conformity with similar studies undertaken in the

past[62,63,64,65,66,67,68,69,70,71,72,73,74,75].   Service quality is also positively and directly linked to customer satisfaction[5,8,20,22,50,76,77,78,79,80,81,82,83,84,85,86,87,88].and customer Loyalty[89,90,91,92,93,94,95,96,97]. in selected hospitals of Chhattisgarh which is found to be in the line of past outcomes. Thus the outcome suggests that maintaining high quality of services in the hospitals can significantly increase the perception of values among the customers, it can also be helpful in raising the goodwill of the customers in the form of loyalty and can provide high level of satisfaction. From managerial point of view, the outcome insures that hospitals across Chhattisgarh can focus more on the qualitative aspects of service which can inculcate customer satisfaction and retention.

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