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The Influence of Health Service Quality, Perceived Value, and Perceived Price on Patient Loyalty and Patient Satisfaction

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Abstract: This study aims to analyze the influence of health service quality, perceived value, and perceived price on patient loyalty and satisfaction at the Benowo Community Health Center in Surabaya. The method used is a quantitative approach with explanatory research. Data were collected through a closed-ended questionnaire administered to 397 respondents and analyzed using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method with SmartPLS 4.0. The results of the study indicate that healthcare service quality, Perceived Value, and Perceived Price have a positive and significant influence on patient satisfaction and loyalty. These findings emphasize the importance of professional service, appropriate pricing, and perceived value in building loyalty toward public health services. This study suggests improving service quality based on empathy, price transparency, and leveraging digital technology as strategies to strengthen patient satisfaction and loyalty.

Keywords: Healthcare quality, perceived value, perceived price, patient satisfaction, patient loyalty.

INTRODUCTION

Community Health Centers (Puskesmas) are primary healthcare institutions that play a crucial role in community health development. As public service organizations, Puskesmas are responsible for providing comprehensive, integrated, equitable, and affordable healthcare services to all segments of the community within their service areas. Puskesmas not only plays a role in individual care but also in implementing public health initiatives, in accordance with the principles of promotive, preventive, curative, and rehabilitative care that are integrated (Hidayatillah & Putri, 2020; Yustina & Yohanes Budisarwo, 2020). In its implementation, Puskesmas is required to provide quality and satisfactory services to ensure the achievement of optimal community health (Purnomo, 2023).

However, the dynamics of patient visit numbers can serve as an initial indicator in assessing community satisfaction and trust in Puskesmas services. Based on patient visit data from the Benowo Puskesmas for the years 2021–2023, there has been fluctuation in the number of visitors, particularly a significant decrease in certain months such as May 2021, April 2022, and April 2023. This indicates potential issues in service delivery, which, if not addressed

properly, could reduce community loyalty toward Puskesmas services. Although the 2023 Surabaya City Public Satisfaction Survey Report shows that the Benowo Community Health Center achieved a satisfaction index of 94.49 (very good category), certain service aspects such as completion time, facilities and infrastructure, and complaint handling remain priorities for improvement.

Additionally, community reviews from Google Business for Benowo Puskesmas during the same period also revealed complaints about service speed, medical staff response to complaints, waiting room comfort, and facility availability. This indicates that while overall satisfaction scores are high, there is a gap between patient expectations and the actual service received. In the context of healthcare services, patient satisfaction plays a strategic role as an indicator of service quality and a predictor of patient loyalty. Satisfaction reflects the extent to which patients' needs, desires, and expectations are met, which then influences their decision to return to use the service and recommend it to others (Flaviana et al., 2023; Wulandari et al., 2020; Imran et al., 2021).

Several studies emphasize that patient loyalty is not only influenced by satisfaction alone but also by other factors such as service quality, perceived value, and perceived price (Setyaningrum & Nirbaya, 2023; ; Veronica & Keni, 2022). Healthcare service quality, which includes aspects such as medical staff professionalism, service speed, and empathy in interactions, has a significant influence on patient satisfaction levels (Nurgahawan et al., 2022; Avcil & Özkan, 2020; Dogra, 2022). Additionally, perceived value—that is, patients' views on the benefits obtained compared to the sacrifices made—is also an important factor in shaping loyalty. A high perceived value encourages positive behavioral intentions, such as willingness to return for treatment and recommend the facility to others (Tuncer et al., 2021; Eris, 2022).

Price perception is also an important dimension that cannot be ignored, especially following the issuance of Surabaya City Regulation No. 7 of 2023, which resulted in an increase in service fees at community health centers. Patients tend to assess the alignment between service costs and the benefits they receive, so positive price perceptions can enhance satisfaction and loyalty (Pertiwi et al., 2022; Febriani & Cipta, 2023). Conversely, price perceptions that do not align with service quality can lead to dissatisfaction, even prompting patients to switch to other healthcare facilities.

Based on the above phenomena and studies, this research aims to analyze the influence of health service quality, perceived value, and perceived price on patient loyalty, with patient satisfaction as a variable that is also taken into account. This research takes the case of the Benowo Community Health Center in Surabaya as an effort to contribute scientifically to improving the quality of primary health services at the local level.

METHOD

This study is a quantitative study with an explanatory research approach that aims to explain the causal relationship between the variables of Health Service Quality, Perceived Value, Perceived Price, Patient Satisfaction, and Patient Loyalty. The data used are primary and secondary data, with data collection conducted through a closed questionnaire distributed to patients at the Benowo Community Health Center. The population in this study was all patients who sought treatment at the Benowo Community Health Center during 2023, with a total of 60,760 visits. The sampling technique used purposive sampling, and the sample size was calculated using the Slovin formula with a margin of error of 5%, resulting in 397 respondents. The research instruments were tested for validity and reliability using Pearson Correlation and Cronbach’s Alpha through SPSS 26 software. The data were analyzed using the Structural Equation Modeling (SEM) method with a Partial Least Square (PLS) approach through SmartPLS 4.0 software. PLS was chosen because it can analyze relationships between latent variables, both reflective and formative, and is suitable for second-order models with

repeated indicators. The analysis was conducted through two sub-models: the outer model (to measure indicator validity) and the inner model (to test relationships between latent constructs).

RESULTS AND DISCUSSION

Results

In this study, SmartPls Software version 4.0 was used to perform partial least square analysis. First, the outer model was evaluated for measurement accuracy; second, the inner model was evaluated for structural accuracy. The measurement model (outer model) evaluation was measured using four metrics covering convergent validity, discriminant validity, Cronbach's alpha, and composite reliability, which produced the following results:

Table 1. Convergent Validity

Variable	Quality of Health Services	Value Perception	Price Perception	Patient Satisfaction	Patient Loyalty
KLK1	0.715				
KLK10	0.865				
KLK11	0.798				
KLK12	0.808				
KLK13	0.716				
KLK14	0.784				
KLK15	0.781				
KLK2	0.747				
KLK3	0.735				
KLK4	0.834				
KLK5	0.771				
KLK6	0.714				
KLK7	0.782				
KLK8	0.778				
KLK9	0.835				
PN1		0.710			
PN2		0.860			
PN3		0.862			
PN4		0.710			
PN5		0.810			
PH4			0.917		
PH5			0.955		
PH6			0.957		
PH7			0.883		
KP1				0.900	
KP2				0.912	
KP3				0.889	
LP1					0.847
LP2					0.932
LP3					0.925

Based on the results of outer loading measurements on reflective indicators, it is known that most of the research indicators have met the criteria for use as measurement indicators for variables with outer loading values greater than 0.7 (outer loading > 0.7), so all indicators are declared feasible or valid for further research analysis.

Another method for measuring convergent validity is to look at the square root of the average variance extracted (AVE). The recommended value is above 0.50 (Ghozali, 2015). The AVE values for the research variables in this study are as follows:

Table 2. Average Variance Extracted (AVE)

Variable	*Average Variance Extracted* (AVE)
Quality of Healthcare Services	0.607
Perceived Value	0.630
Perceived Price	0.862
Patient Satisfaction	0.810
Patient Loyalty	0.814

Table 2 shows that all research variables have met the AVE standard value above 0.5 (AVE>0.5). The AVE value for the Health Service Quality variable was 0.607, the AVE value for the Perceived Value variable was 0.630, the AVE value for the Perceived Price variable was 0.862, the AVE value for the Patient Satisfaction variable was 0.810, and the AVE value for the Patient Loyalty variable was 0.814.

Table 3. Heterotrait – Monotrait Ratio (HTMT)

Variables	Quality of Health Services	Value Perception	Price Perception	Patient Satisfaction	Patient Loyalty
Patient Satisfaction					
Quality of Health Services	0.860				
Patient Loyalty	0.843	0.757			
Price Perception	0.191	0.112	0.221		
Perceived Value	0.759	0.834	0.715	0.191	

Table 3 shows that the HTMT values of all variables are below 0.90 or less than 0.90 (HTMT < 0.90), so it can be said that all variable constructs have good discriminant values.

Table 4. Cronbach Alpha

Variables	*Cronbach's Alpha*
Quality of Health Services	0.953
Perceived Value	0.853
Price Perception	0.947
Patient Satisfaction	0.883
Patient Loyalty	0.885

Table 4 shows that the Cronbach alpha value for each research variable is greater than 0.7 (Cronbach alpha> 0.7). Thus this result can show that each of the research variables has met the requirements of the Cronbach alpha value, so it can be concluded that all variables have a high level of reliability.

Table 5. Composite Reliability

Variables	*Composite Reliability*
Quality of Health Services	0.955
Perceived Value	0.873
Price Perception	0.963
Patient Satisfaction	0.883
Patient Loyalty	0.888

Table 5 shows that all research variables have met the standard value of composite reliability above 0.7 (composite reliability> 0.7). The composite reliability value on the Health Service Quality variable is obtained at 0.955, the composite reliability value on the Value Perception variable is obtained at 0.873, the composite reliability value on the Price Perception variable is obtained at 0.963, the composite reliability value on the Patient Satisfaction variable is obtained at 0.883 and the composite reliability value on the Patient Loyalty variable is obtained at 0.888.

Furthermore, evaluation of the structural model (inner model) aims to test the causal relationship or influence between latent variables in the research model. This evaluation is carried out to determine the extent to which constructs (latent variables) influence each other, as well as to confirm the research hypotheses that have been proposed. This evaluation includes Path Coefficients, R – Square, f –Square, Q – Square, and Hypothesis Test.

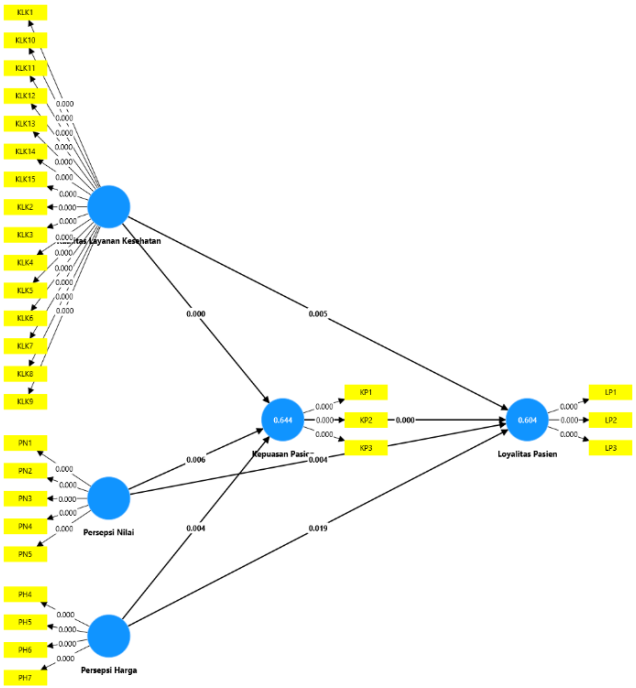


Figure 1. Inner Model

Based on the inner model scheme that has been displayed in Figure 1 above, it can be explained that the path coefficient value is positive. This shows that if the higher the path coefficient value on the independent variable on the dependent variable, the higher the effect produced between the independent variable and the dependent variable.

Table 6. R - Square

Variables	*R-Square*	*R-Square Adjusted*
Patient Satisfaction	0.644	0.641
Patient Loyalty	0.604	0.600

Based on table 6 above, it can be seen that the R-Sqaure value for the Patient Satisfaction variable is 0.644. This value explains that Patient Satisfaction can be explained by Health Service Quality, Perceived Value and Price Perception by 64.4%. Then for the R-Square value obtained by the Patient Loyalty variable is 0.604. The acquisition of this value explains that the percentage of the magnitude of Health Service Quality, Perception of Value, Perception of Price and Patient Satisfaction in influencing or explaining Patient Loyalty is 60.4%.

Table 7. f - Square

Variables	*f - square*	Description
Healthcare Quality → Patient Satisfaction	0,526	Strong
Perceived Value → Patient Satisfaction	0,024	Weak
Price Perception → Patient Satisfaction	0,017	Weak
Quality of Health Services → Patient Loyalty	0,028	Weak
Perceived Value → Patient Loyalty	0,014	Very Weak
Price Perception → Patient Loyalty	0,013	Very Weak
Patient Satisfaction → Patient Loyalty	0,199	Medium

Table 7 shows that the f-square value of each variable can be known with a weak to strong influence which is shown as follows; the variable quality of health services on patient satisfaction has an f-square value of 0.526 which is classified in the range of values above 0.35, so it is classified as a strong influence. Then the effect of perceived value on patient satisfaction has an f-square value of 0.024 which is classified in the range of values above 0.02, so it is classified as a weak influence. The effect of perceived price on patient satisfaction has an f-square value of 0.017 which is classified in the range of values above 0.02, so it is classified as a weak influence.

The effect of health service quality on patient loyalty has an f-square value of 0.028 which is classified in the range of values above 0.02, so it is classified as a weak influence. The effect of perceived value on patient loyalty has an f-square value of 0.014 which is classified in the range of values below 0.02, so it is classified as a very weak influence. The effect of perceived price on patient loyalty has an f-square value of 0.013 which is classified in the value range below 0.02, so it is classified as a very weak influence. Then, the effect of patient satisfaction on patient loyalty has an f-square value of 0.199 which is classified in the range of values above 0.15, so it is classified as a moderate influence.

The results of the calculation of the Q-Square value are as follows:

$$Q^2=1-\{\left(1-R_1^2\right) x \left(1-R_2^2\right)$$
$$Q^2=1-\{\left(1-0{,}644^2\right)x \left(1-0{,}604^2\right)\}$$
$$Q^2=1-\{(1-0{,}415)x\ (1-0{,}365)\}$$
$$Q^2=1-\{(0{,}585)x\ (0{,}635)\}$$
$$Q^2=1-0{,}372$$
$$Q^2=0{,}628$$

Based on the results of the above calculations, the Q-Square value is 0.628. This shows that the amount of diversity of research data that can be explained by the research model is 62.8%. While the remaining 37.1% is explained by other factors that are outside this research model. Thus, from these results, this research model can be stated to have good goodness of fit.

Hypothesis	Influence	Original Sample	T Statistics	P Values	Description
H1	Healthcare Quality → Patient Satisfaction	0,672	14,044	0,000	Significant
H2	Perceived Value → Patient Satisfaction	0,145	2,735	0,006	Significant
H3	Price Perception → Patient Satisfaction	0,079	2,886	0,004	Significant
H4	Quality of Health Services → Patient Loyalty	0,201	2,786	0,005	Significant
H5	Perceived Value → Patient Loyalty	0,155	2,920	0,004	Significant
H6	Price Perception → Patient Loyalty	0,073	2,344	0,019	Significant
H7	Patient Satisfaction → Patient Loyalty	0,470	7,118	0,000	Significant
H8	Healthcare Quality → Patient Satisfaction → Patient Loyalty	0,316	6,320	0,000	Significant
H9	Perceived Value → Patient Satisfaction → Patient Loyalty	0,068	2,553	0,011	Significant
H10	Price Perception → Patient Satisfaction → Patient Loyalty	0,037	2,522	0,012	Significant

The results of testing the ten hypotheses in the study show that all hypotheses are accepted with a p-value <0.05 and a positive original sample value, which means that all variables have a positive effect. Health Service Quality, Perceived Value, and Perceived Price

are proven to have a positive effect on Patient Satisfaction (H1, H2, H3) and on Patient Loyalty both directly (H4, H5, H6) and indirectly through the mediation of Patient Satisfaction (H8, H9, H10). In addition, Patient Satisfaction also has a positive influence on Patient Loyalty (H7). Thus, Patient Satisfaction plays an important role as a mediator in strengthening the influence of independent variables on Patient Loyalty.

Discussion

The Effect of Health Service Quality on Patient Satisfaction

The results of this study indicate that the quality of health services has a significant effect on patient satisfaction at the Puskesmas Benowo Surabaya. Patient perceptions of high service quality encourage greater satisfaction, in line with the findings of Meesala & Paul (2018) and Nguyen et al. (2021). Descriptive analysis shows that the empathy dimension - especially politeness and attention from health workers - is the aspect most appreciated by patients. These results are reinforced by respondents' responses to open-ended questions on service evaluation, with the majority, namely 234 respondents (58.94%), rating the service as good and reasonably fast. Additionally, 68 respondents (17.13%) stated that the service was satisfactory, 58 respondents (14.61%) rated the staff as friendly, and 37 respondents (9.32%) noted that the service was responsive. These findings indicate that Benowo Health Center has successfully met patients' basic needs in an optimal manner. This reinforces the relevance of the SERVQUAL model (Parasuraman et al., 1988), where empathy and assurance are the two main dimensions that shape a satisfactory service experience (Ali et al., 2023; Alizadeh et al., 2025; Bancsik et al., 2024). In contrast, tangible dimensions such as the availability of modern medical equipment received lower scores, indicating that the physical aspects of the service have not fully met patients' expectations - a finding in line with the studies of Fatima et al. (2018) and Ahmed et al. (2017).

The Effect of Perceived Value on Patient Satisfaction

The results of this study indicate that perceived value has a significant influence on patient satisfaction at Puskesmas Benowo Surabaya. This finding reinforces the theory that when patients perceive the benefits of the services they receive - functionally, emotionally, and economically - to be worth or exceed the sacrifices made in the form of cost, time, and effort, their level of satisfaction will increase significantly (Zeithaml, 1988; Mohebifar et al., 2016). In this case, perceived value acts as the result of cognitive and emotional evaluation of the healthcare experience. The main reason patients choose the Benowo Community Health Center is in line with the findings from the open-ended questions in the questionnaire, which show that this choice is dominated by the factor of proximity to their place of residence, making it easier to access health services, as stated by 166 respondents (41.81%). Additionally, 84 respondents (21.16%) chose Benowo Health Center because of its status as a primary healthcare facility (BPJS healthcare facility) that serves as a referral center. Other factors influencing the choice include fast and good service (78 respondents or 19.65%) and affordable costs (69 respondents or 17.38%). Despite shortcomings in the perceived technicality of the service, especially regarding medical quality, patients still gave high ratings to the aspect of affordability. This finding confirms that the economic dimension plays a major role in shaping perceived value in public services such as health centers, as asserted by Batbaatar et al. (2017) and Alhassan et al. (2015).

Effect of Price Perception on Patient Satisfaction

The results of this study indicate that price perception has a significant effect on patient satisfaction at the Benowo Surabaya Health Center. Although the price perception perceived by patients is still in the medium category, the level of satisfaction with the service is actually

classified as very good. This finding indicates that although affordability is an important factor, it is not the only element that determines patient satisfaction. In many cases, patients remain satisfied if the services received are considered appropriate and provide tangible health benefits. This is in line with customer value theory, which states that satisfaction is the result of a comprehensive evaluation of the sacrifices and benefits obtained (Zeithaml, 1988; Kotler & Keller, 2018). Price perception itself does not only include nominal numbers, but is also closely related to fairness, openness, and perceptions of the value of the benefits of these services (Rahayu & Surwanti, 2022; Hasan et al., 2023).

Effect of Health Service Quality on Patient Loyalty

The results of research at Puskesmas Benowo Surabaya show that health service quality (HSQ) has a significant influence on patient loyalty. Conceptually, these results are in line with the SERVQUAL model which emphasizes five dimensions of service quality, namely reliability, responsiveness, assurance, empathy, and tangibles. Various literature states that patient satisfaction and loyalty are formed from the accumulation of positive experiences, both cognitively and emotionally, of the services provided (Chandra et al., 2021; Setyawan et al., 2020). Previous research also shows that patient-centered services and continuous innovation in service systems are important strategies in strengthening loyalty (Pebrianti & Enas, 2023; Sumathi et al., 2023). Patient loyalty is not the result of a single interaction, but rather a reflection of consistent satisfying experiences, as described by Manus et al. (2023) and Saputri et al. (2022). Therefore, future service development strategies need to balance between improving human interactions and physical facilities to sustainably maintain and strengthen patient loyalty.

The Effect of Perceived Value on Patient Loyalty

The results of this study indicate that perceived value has a significant influence on patient loyalty at the Benowo Surabaya Health Center. In general, patients perceive that the benefits received are comparable to the costs incurred, especially in the aspect of affordability of service costs. The dimension of costs that are considered reasonable is the dominant element in shaping positive value perceptions, although there are still shortcomings in the aspect of technical quality of services. Perceived value is understood as a subjective evaluation of the ratio of benefits and sacrifices, including rational factors such as the quality of medical services and emotional factors such as staff empathy (Zeithaml, 1988; Yeboah, 2024). This finding reinforces the importance of providing services that are not only economical but also humane, as both contribute directly to perceived value (Mujiburrahman, 2021; Rostami et al., 2019).

Effect of Price Perception on Patient Loyalty

The results showed that perceived price has a significant influence on patient loyalty at the Benowo Surabaya Health Center. Although the perceived price perception is still classified as moderate, the majority of patients still show a tendency to be loyal to the services provided. This indicates that despite shortcomings in the aspect of openness or clarity of information about costs, patients still assess that the services received are worth the financial sacrifices they make. This finding is consistent with the opinions of Fathillah (2023), Natanael & Chan (2021), and Kosnan (2019) who emphasize the importance of perceived price fairness in shaping customer loyal behavior.

The Effect of Patient Satisfaction on Patient Loyalty

The results of this study confirm that patient satisfaction has a significant influence on patient loyalty at Puskesmas Benowo Surabaya. A high level of satisfaction - as illustrated by the patient's assessment of the effectiveness of treatment and the professionalism of medical

personnel - indicates that the majority of patients have an overall positive service experience. This satisfaction is not solely determined by clinical outcomes, but also by the quality of interactions and services during the treatment process. Based on the results of open-ended questions regarding the best suggestions for the Benowo Community Health Center, most respondents suggested improving the speed and capacity of services to reduce patient waiting times, as stated by 189 respondents (47.61%). In addition, 88 respondents (22.16%) suggested adding facilities and infrastructure and updating facilities to improve comfort. A total of 72 respondents (18.13%) suggested maintaining the friendliness and patience of healthcare staff, while 48 respondents (12.10%) emphasized the importance of transparency in information regarding procedures and service costs. This finding is in line with the views of Vimla & Taneja (2021) and Fatima et al. (2018) that satisfaction is an important prerequisite for loyalty in the context of health services. Oliver (1999) and Zeithaml (1988) also emphasize that a consistent and satisfying service experience is the foundation for the formation of long-term commitment from patients to health care institutions.

CONCLUSION

This study concludes that Health Service Quality, Perceived Value, and Perceived Price significantly have a positive effect on Patient Satisfaction and Loyalty. In addition, Patient Satisfaction is also proven to have a positive effect on Patient Loyalty. This finding confirms that the combination of good service quality, perceived patient value, and appropriate price perceptions, is an important factor in creating satisfaction that has an impact on loyalty to health center services.

This study has several limitations. First, the physical dimensions in the SERVQUAL model have not been analyzed in depth so that understanding of all aspects of service quality is still limited. Second, the research location is only limited to Puskesmas Benowo Surabaya, so the results may not necessarily be generalized to other puskesmas or health facilities in different areas. Third, the use of technology such as e-health has not been optimal, so the opportunity for service digitization has not been fully explored. In addition, this study is short-term and has not examined loyalty in a sustainable context. Finally, the potential bias in respondents' responses to the services they chose is also a factor that needs to be considered for more objective results.

Public Health Center Benowo is advised to improve the competence of medical personnel through empathic communication training, update medical facilities and infrastructure, and provide transparent pricing information in order to improve the service quality.

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