

THE RELATIONSHIP OF SERVICE QUALITY, TRUST, AND SATISFACTION OF MUSLIM PATIENTS IN ARAFAH ISLAMIC HOSPITAL JAMBI WITH ISLAMIC ECONOMIC APPROACH

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Abstract

This study aimed to know the direct effect of service quality, on the satisfaction and trust of Muslim patients in Arafah Islamic hospital in Jambi city. The design of this study used a quantitative method with a survey approach to obtain primary data, namely by distributing questionnaires to 140 inpatients in Arafah Islamic hospital in Jambi city using the purposive sampling method. Then quantitative data was processed using Structural Equation Model (SEM) with the application of SmartPLS 3. The results of this study indicated that service quality has a significant effect on satisfaction and trust, as well as satisfaction has a significant effect on trust. This research was expected to make a practical contribution to management of Islamic hospital for an effort to increase patient satisfaction and trust.

Keywords: Hospital, Service Quality, Satisfaction, Trust

INTRODUCTION

Nowadays health problems have become a basic need for the community. As the standard of living of the community increases, so the communities demand for health quality. This requires health service providers such as hospitals

to improve the service quality that are better, not only services that are healing diseases but also include services that are preventive to improve quality of life and provide satisfaction for consumers as users of health services (Haryanto & Suranto, 2010).

The hospital as an institution engaged in the field of medical services experienced many changes. At the beginning of its development, the hospital was an institution that functioned socially, but with the existence of a private hospital, it made the hospital more refer to as an industry engaged in the field of health services by managing based on the management of business entities. Along with that, there is competition between fellow hospitals, between government-owned hospitals and private-owned hospitals, so that all competing to attract consumers to use their services (Muninjaya, 2011).

Providing the highest quality service is not something that is easy for the hospital manager, because the service provided by the hospital involves the quality of life of its patients. So if something goes wrong in a medical action can be bad for the patient. The impact can make sick patients are worse, disability and death (Haryanto & Suranto, 2010).

Hospitals as part of the national health system are required to improve the quality of the provision of facilities, services and independence. The hospital is one of the competitive health service providers that must be managed by actors who have an entrepreneurial spirit that is able to create efficiency, excellence in service quality, excellence in innovation and responding

the patient needs (Haryanto & Suranto, 2010).

The human factor as a service provider to the public in an organization is considered to be very decisive in producing services quality. According to Thaha (2010) "the service quality to the community is very dependent on the individual actors and the system used". Doctors, nurses, and medical and non-medical support staff on duty at the hospital must understand how to serve their customers well, especially to patients and patients' families, because the patient and patient's family are the main consumers in the hospital. The ability of hospitals to demand patient needs can be measured by the level of patient satisfaction.

Consumer satisfaction can form perceptions and can position the company's products in the eyes of consumers. In relation to trust, customer/patient satisfaction and service quality in hospital, in the province of Jambi there is one Islamic hospital, Arafah Islamic hospital, which has the motto "Rahman and Rahim in Service". At present Arafah Islamic hospital is one of the private hospitals that is still undergoing cooperation with the Health Insurance Organizing Agency. In 2019 there was a termination of cooperation between three private hospitals and BPJS party. The impact of the termination of cooperation on these three private hospitals resulted in services in

Arafah hospital that is always full because it receives an abundance of patients from the three private hospitals. So now it can be said that the quality of services provided by Arafah Hospital is currently not optimal so that it can have an impact on patient satisfaction and confidence in Arafah Hospital in Jambi City (Saragih, 2019)

Another factor that can affect the level of patient satisfaction is patient confidence. Patient trust will arise because there is a belief that the parties involved in the exchange will provide quality that is consistent, honest, and responsible. This belief will lead to good relations between parties involved in the exchange. If one party believes that the other party's actions will bring positive results for the first party, trust can be developed (Zeithaml & Bitner, 2000).

The creation of patient satisfaction can provide several benefits, including the relationship between the hospital and its customers to be harmonious. The existence of good service quality in an institution will create satisfaction for the patients. After the patient feels satisfied with the service he/she received, the patient will compare the services provided with services in other hospitals. When patients feel really satisfied, they give recommendations to others to use health services in the same place. Therefore hospitals must start thinking

about the importance of customer service more mature through service quality, because it is now increasingly recognized that service (customer satisfaction) is a vital aspect in order to stay in business and win the competition (Tjiptono & Chandra, 2011).

In the Islamic perspective, all business activities should be in harmony with morality and accordance with the values that have been described in the Al-Qur'an and hadiths. Although business is halal work, but keep in mind that all business activities are not justified when it comes out of the corridor determined by Allah SWT.

THEORETICAL BASIS

Service quality

According to Wyckof (Lovelock, 2007), service quality is the expected level of excellence and control over these advantages to meet customer desires. There are two main factors that affect the service quality: expected service and perceived service (Parasuraman, et. al., 1985). The good and bad implication of service quality depends on the ability of service providers to meet the expectations of their customers consistently (Tjiptono, 2014).

According to Zeithaml, et. al., (2009) stated that service quality is measured by the extent of the difference between customer expectations or desires with what is perceived as related

to the customer's experience in receiving service. In line with (Lewis, 1988) which states that the quality of service is measured by how well the level of service delivered is expected by the customer. Therefore, service quality is an important component of customer perception (Zeithaml, et. al., 2017).

Quality must start from customer needs and end on customer perception. The image of a good service quality is not based on the point of view or perception of the service provider. But based on point of view or perception of consumers, because consume and enjoy the company's services are consumers. So that feasible to determine the merits of the services provided by the service provider is the consumers themselves.

Companies that are oriented towards providing good service quality can create a good reputation for the company. Because very difficult for other companies to imitate (Rapert & Wren, 1998). Service quality is an abstract concept and difficult to understand, because service quality has intangibility, variability and perishability and the production or consumption of services occurs simultaneously (inseparability) (Zeithaml, et. al., 1996) eventhough service quality can still be measured.

Service Quality in Islamic Perspective

Islam is a religion that regulates all aspects

in the dimensions of life. The Al-Qur'an revealed by Allah SWT to humans to provide guidance, direction and solutions to all problems of life. Allah SWT says the following, and (remember) the Day when we shall raise up from every nation a witness against them from amongst themselves. And we shall bring you (O Muhammad SAW) as a witness against these. And We have sent down to you the Book (the Quran) as an exposition of everything, a guidance, a mercy, and glad tidings for those who have submitted themselves (to Allah as Muslims) (QS. An-Nahl : 89)

The concept of service quality in sharia perspective is a form of cognitive evaluation of customers for the presentation of services by service organizations that rely on each of their activities for moral values, as has been explained by *syara'*. The main purpose of the presentation of sharia services is to get closer to Allah SWT. This attitude has the wisdom of creating trust (customer trust) which is an important value in a business. (Antonio, 2010) said "*Money is not number one capital in business, the number one is trust*".

Therefore, every activity of life is bound in sharia rules. Just as in the delivery of services or services, each related activity must be based on obedience to sharia which is full of moral and ethical values. The development of sharia services organizations has given a new dimension in measuring service quality.

Research Othman & Owen (2001) has introduced six dimensions to measure the service quality in Islamic financial institutions. This method used five dimensions contained in SERVQUAL and adds dimensions of compliance /compliance (compliance with Islamic law). These six dimensions are known as CARTER models, namely Shariah Compliance, Assurance, Reliability, Tangible, Empathy and Responsiveness.

Satisfaction

According to Kotler & Armstrong (2014), defined customer satisfaction as a level where the product is felt in accordance with buyer expectations. Consumer satisfaction with the purchase depends on the actual performance of the product, so that it matches the expectations of the buyer. Consumers have various levels of satisfaction. If the existence of a product is below the expectations of the buyer, then the buyer is not satisfied. Consumer satisfaction is the level of consumer feelings after comparing with expectations. According to (Mowen & Minor, 2001) customer satisfaction is defined as the overall attitude that consumers show about goods or services after they obtain and use them. This is a post-election evaluative assessment caused by special purchase selection and experience using/consuming the goods or services.

The level of satisfaction with services

provided to customers is an important factor in developing a service delivery system that is responsive to customer needs, minimizing time and costs and optimizing the impact on the target population of services provided (Kusumasitta, 2014). The dimensions of customer satisfaction in this study adapted from the reseach (Sureshchandar, et. al., 2002). The dimensions are (1) Service lines (Product Services), (2) Service elements (human elements), (3) Systemization of services (non-human elements), (4) Services in physical form, (5) Social responsibility.

Satisfaction in Islamic Perspectives

Ethics is very necessary in determining customer satisfaction, with good ethics it will make customers more comfortable and have the opportunity to repeat interacting with the service provider. Customer satisfaction in Islamic perspective is the level of comparison between expectations for products or services that accordance with sharia in line with the accepted reality. The benchmark in assessing customer satisfaction is sharia standard.

In the opinion (Qardhawi, 1997), as a guideline to find out the level of satisfaction felt by consumers, a goods and services company must look at the company's performance relating to the attitude (Ethics) of Rasullah SAW in trading, namely: True and Honest, never lie in conduct various business transactions

(Qardhawi, 1997); (Hafidhuddin & Tanjung, 2003). *Tabligh* (Hafidhuddin & Tanjung, 2003), which is able to communicate well. This term is also translated in management language as sociable, intelligent, job description, delegation of authority, teamwork, responsiveness, coordination, control and *supervision*. *Istiqomah* (Hafidhuddin & Tanjung, 2003), that is display and implement values that contain temptations and challenges consistently. *Amanah* (Qardhawi, 1997), that is return any rights to their owners, does not take anything beyond their rights and does not reduce the rights of others, either in the form of prices or others.

Trust

The concept of "trust" has been quite important in the field of marketing over the past decade and seen as a key mediator of customer-oriented marketing. But after look more closely at the literature, building "trust" is conceptualized and measured very differently. Based on a literature review and theoretical work, this research was to develop a conceptual model of consumer confidence in service companies, especially in the Islamic banking industry.

Trust is an important concept in a number of disciplines (Wang & Emurian, 2005) such as social, sociology, economics, marketing, management and information systems. Every discipline uses

its definitions so that there are no universally accepted definitions. The absence of this universal definition is because trust is an abstract concept and often used interchangeably with credibility, reliability, or confidence and trust is a multi-faced concept, which combines cognitive, emotional and behavioral dimensions (Muawanah, 2010).

Mayer, et. al., (1995) defined trust as the willingness of one party to be vulnerable to other party's actions. Hwang and Burgers (1977) in Mayer, et. al., (1995) agreed trust as the probability of someone accepting cooperative behavior by another party. Luhman (1979) in Mayer, et. al., (1995) considered trust as a belief by one party about other party that the party will behave in an expected manner, whereas trust according to (Muawanah, 2010) is a willingness to act based on beliefs about motives other parties and the level of risk involved with the action.

Belief in Islamic Perspectives

Imam Al-Qusairi said that the word *sadiq* 'honest person' comes from the word *shidq* 'honesty'. The word *Siddiq* is a form of emphasis (*mubalaghah*) of *Sadiq* and means one who dominates honesty. Thus, in the soul of an honest person there is a component of spiritual values that reflects various attitudes that favor the truth and moral attitudes that are

admirable.

Honest behavior is behavior that is followed by an attitude of responsibility for what it does or integrity. Honesty and integrity are like two sides of a coin. A person is not enough to only have sincerity and honesty, but also requires another stimulation value, namely integrity. As a result, they are ready to face the risks and all the consequences he/she faces with valiant, proud, and full of joy, and never thought to throw his/her responsibilities to others.

Honest and trust (trustworthy) is the character that must exist in business. Amanah means to be "trusted, responsible and credible". The consequence of the mandate is to return every right to its owner. Little or much, does not take more than he/she has, and does not reduce the rights of others, whether in the form of sales, fees, services or labor costs. In Islam, the relationship between honesty and the success of economic activity shows a positive thing. Every business based on honesty will gain the trust of others. This trust will add value to the transactions of business activities and ultimately increase profits.

In trust there is a reliable dimension. Reliable dimensions (reliability) regard the ability to provide the promised service in reliable and accurate manner. Service can be said to be reliable if the agreement that has been disclosed

is achieved accurately. This accuracy will foster consumer confidence in service provider institutions. In this context, Allah SWT also wants each people to keep their promises made and stated as stated in the Qur'an An-Nahl verse 91 which means: "And fulfill the covenant of Allah when you have taken it, [O believers], and do not break oaths after their confirmation while you have made Allah, over you, a witness. Indeed, Allah knows what you do. Theory about the influence of service quality, trust and satisfaction are supported by several empirical studies conducted by previous researchers then used as references in this study to be proposed as a hypothesis in form a conceptual framework of research. Therefore the hypothesis proposed in this study are as follows:

H1: Service Quality has a significant effect on patient satisfaction in Arafah Hospital in Jambi City

H2: Service Quality has a significant effect on trust in patient satisfaction in Arafah Hospital in Jambi City

H3: Patient satisfaction has a significant effect on patient confidence in Arafah Hospital in Jambi City

RESEARCH METHOD

The conceptual framework of this study developed the relationship between service quality, trust and satisfaction as seen in Figure 1.

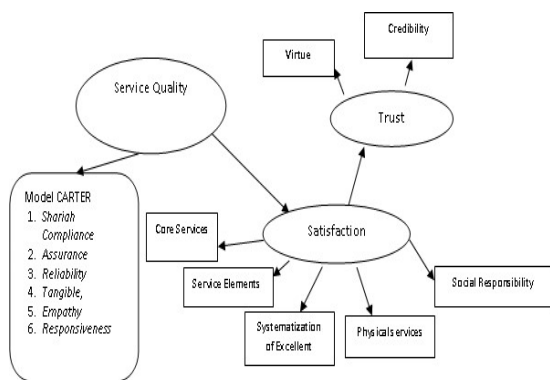


Figure 1. Research Conceptual Framework Population

Population is a generalization area that consists of object/subject that have certain qualities and characteristics, which are determined by researchers to be studied and then drawn conclusions. Population is not just a number of objects/subjects studied, but include all the characteristics/properties possessed by the object/subject (Sugiyono, 2014). In this study the population was all patients' Arafah Hospital in Jambi.

Samples

Large samples give more reliable results than small samples. However, it is not necessary to take the entire population to obtain reliable results. Samples that are less than one percent of the population can often provide good reliability when carried out with responsible sampling procedures. It is highly recommended that the number of respondents at least 30 people. With minimum number of 30 people, the distribution of scores would be closer to the normal curve. The assumption of this normal

curve is very necessary in statistical calculations (Morissan, 2012).

The sampling method in this study used a non-probability sampling method because the probability of elements in the population to be selected as sample subjects is not known by researchers (Sekaran & Bougie, 2016). The sampling procedure that will be carried out was purposive sampling which is the technique of determining the sample with special consideration so it is suitable to be sampled (Sekaran & Bougie, 2016). Therefore, in this study the sample customers have the following respondent characteristics:

1. Respondents are in patients in Arafah Hospital in Jambi City and they are Muslim.
2. Respondents who are purely patients from external hospitals or who are not employees of Arafah hospitals.

The determination of the minimum sample size in this study referred to the statement of Hair, et al., (2010) that the number of samples as respondents must be adjusted to the number of question indicators used in the questionnaire, assuming $n \times 5$ observed variables (indicator) up to $n \times 10$ observed variables (indicator). In this study the number of items was 14 question items used to measure 3 variables, so the number of respondents used was 14 statement items multiplied by 10 times equals 140 respondents.

Type and Data Collection Method

The type of data used in this study was primary data obtained directly from respondents using a list of statements in the form of a questionnaire. Data collection was carried out by distributing questionnaires using the Likert scale 1-4. The questionnaire is a data collection tool through questions related to the variables studied. Data collection was done by distributing questionnaires to respondents. This questionnaire contains a list of structured statements addressed to respondents with a view to obtain written information related to the variables studied.

Data analysis method

In this study, data analysis used the Partial Least Square (PLS) approach. PLS is a Structural Equation Modeling (SEM) equation model based on component or variant. According to Ghazali (2011), PLS was an alternative approach that shifts from a covariant-based SEM approach become variant-based SEM approach. Covariance-based SEM approach generally tests causality /theory while PLS is more predictive model. PLS is a powerful analysis method (Ghozali, 2011), because it is not based on many assumptions distributed normally, the sample does not have to be large.

RESULTS AND DISCUSSION

Evaluate the Outer Model

Measurement model or Outer Model with

reflective indicator is evaluated with convergent and discriminant validity of the indicators and composite reliability for the indicator blocks (Ghozali, 2011). The initial model of this research was as follows the construct of trust was measured by 2 reflective indicators namely Service Quality and Satisfaction. Service Quality Level was measured by 6 reflective indicators, Satisfaction was measured by 5 reflective indicators and Trust was measured by 2 reflective indicators.

Convergent Validity

Individual reflective measurements are said to be high if they correlate more than 0.70 with the construct that will be measured. However, for the initial stage of research the development of a measurement scale of loading values 0.50 to 0.60 is considered sufficient (Chin, in Ghazali, 2011).

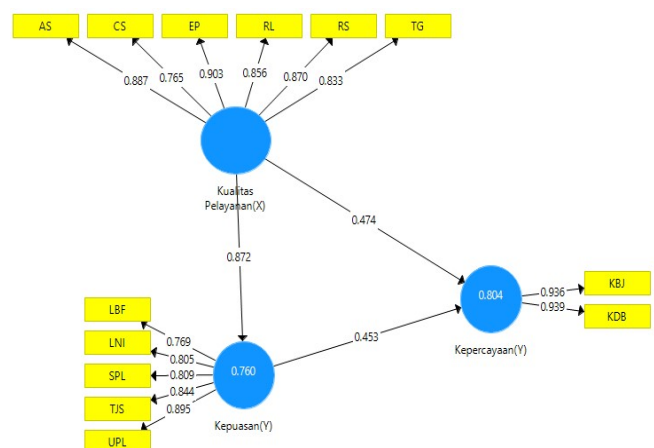


Figure 2. Convergent Validity of Research Results

Based on the measurement model above, all indicators namely analysis of the research

variable with a loading factor greater than 0.50 so that it is declared significant or meets the convergent validity requirement.

Average Variance Extracted (AVE) and Latent Correlation

Another method for assessing discriminatory validity is to compare the square root of average variance extracted (AVE) values of each construct with the correlation between constructs and other constructs in the model. If the AVE square root value of each construct is greater than the correlation value between constructs and other constructs in the model, then it is said to have a good discriminating validity value (Forwell and Lacker, in Ghozali, 2011). AVE test results can be seen in Table 2 below:

Table 1. Testing of AVE and Root of AVE

Constructions	AVE	Root AVE
Service Quality	0,728	0,853
Satisfaction	0,681	0,825
Trust	0,878	0,937

Looked the AVE values in the table above all the values were > 0.50 so it can be said that each indicator that has been measured has been able to reflect their respective variables validly.

Cronbach’s Alpha and Composite Reliability

The next check of convergent validity is construct reliability by look at composite output reliability or Cronbach's Alpha. The criterion

said to be reliable is the value of composite reliability or Cronbach's Alpha more than 0.70 (Yamin & Kurniawan in Ghozali, 2011).

Table 2. Cronbach’s Alpha and Composite Reliability

	Cronbach’s Alpha	Composite Reliability
Service Quality	0,925	0,941
Satisfaction	0,883	0,914
Trust	0,862	0,935

Evaluation of the Inner Model

This test was used to evaluate the relationship between latent constructs as hypothesized in the study. Based on the output SmartPLS, Figure 3 was obtained as follows:

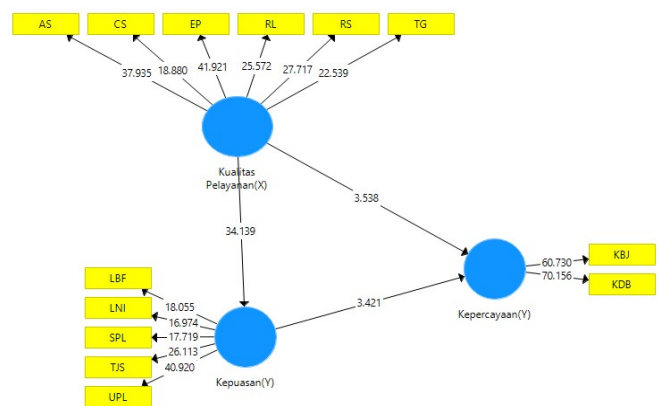


Figure 3. The Inner Model Evaluation of Research Results

The results of the inner weight picture shown above indicate that Service Quality has a positive effect on satisfaction and trust, Satisfaction has a positive effect on trust shown in hypothesis testing.

Hypothesis Testing

To answer the research hypothesis, we can see the t-statistics in Table 4 below:

Table 3. Table Between Constructions

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t Statistics (O/STDEV)	P Values
Satisfaction(Y) ->Trust(Y)	0.453	0.441	0.132	3.421	0.001
Service Quality(X) ->Trust(Y)	0.474	0.488	0.134	3.538	0.000
Service Quality(X) ->SatisfactionY)	0.872	0.877	0.026	34.139	0.000

Based on the table above can be explained as follows: (a). Service Quality has a positive effect on satisfaction by 0.872, because the statistical T value was 34,139 which mean it was greater than 1.96, so the H1 hypothesis can be accepted. (b). Service Quality has a positive influence on trust by 0.474, because the statistical T value was 3.538, which mean it was greater than 1.96, so the H2 hypothesis can be declared acceptable. (c). Satisfaction has a positive influence on trust by 0.453, because the statistical T value was 3,421 which mean it was greater than 1.96, so the H3 hypothesis can be declared acceptable.

Structural Model Testing (Inner Model)

In assessing a model with PLS started by looking at the R-Square for each latent dependent variable. Change in the value of R-Square can be used to assess the effect of certain independent latent variables on the dependent latent variable whether it has a substantive effect.

Table 4. R-Square Value of Research Results

Constructions	R-Square
Service Quality	
Satisfaction	0,760
Trust	0,804

The latent variable of Service Quality that affects the Satisfaction variable in the structural model has R2 value of 0.760 which indicates that the model is "Moderate". Latent variables, Service Quality and Satisfaction that affect the Trust variable in the structural model have R2 value of 0.804 which indicates that the model is "moderate". The suitability of the structural model can be seen from Q2, as follows:

$$\begin{aligned}
 Q2 &= 1 - [(1 - R1^2) (1 - R2^2)] \\
 &= 1 - [(1 - 0.577) (1 - 0.646)] \\
 &= 1 - [(0.423) (0.354)] \\
 &= 1 - [(0.149)] \\
 &= 0.851
 \end{aligned}$$

The result of Q2 achieved is 0.851, it means that the value of Q2 above zero gives evidence that the model has predictive relevance.

DISCUSSION

The Effect of Service Quality on Satisfaction and Trust

Based on the results of the study noted that the service quality has a significant influence on satisfaction and trust, so that the first and second hypothesis reads "Service Quality influences patient satisfaction and trust in

Arafah Hospital in Jambi City" was declared accepted. These results indicated that higher the services quality provided by Arafah hospital to its patients, so higher the patient satisfaction and trust will be increase. Lower services quality provided, will also decrease on patient satisfaction and trust. The existence of good service quality can create confidence in the patients' mind that the services provided are good. These findings support the findings of research conducted by (Agyapong, 2011); (Suseno & Muthohar, 2018), that service quality has a significant effect on patient satisfaction. These findings also support findings from research conducted by (Torres et. al., 2013); (Unidha, 2017), which stated that the service quality affects patient confidence. Islam teaches that if you want to give good business results in the form of goods or services should give quality; do not give bad or not quality to others. As explained in Al-Quran surah Al-Baqarah verse 267.

The Effect of Satisfaction on Trust

Based on the results of the study noted that Satisfaction has a significant influence on trust, so the third hypothesis reads "patient satisfaction influences patient confidence in Arafah Hospital in Jambi City" was declared acceptable. This means that higher the patient satisfaction so the higher the patient's trust because patient satisfaction is an attitude based on a patient's

past experience where the past experience supports the development of the patient's perceived trust in honesty and ability of the hospital to meet the needs and demands patient. The results of this study support the findings of research conducted by (Bricci, et. al., 2016); (Norhermaya & Soesanto, 2016) which stated that customer satisfaction affects trust. The results of this study were in line with Islamic teaching which stated that satisfaction is obtained by feeling good service. The Al-Qur'an has ordered that Muslims be sympathetic, gentle with a kind and polite greeting when he talks with others. Allah SWT says in the QS. Al-Baqarah verse 83.

CONCLUSION

The results of research on patient trust in Arafah Islamic hospital in Jambi city showed that the exogenous latent variable Service Quality significantly effect on satisfaction and trust. In addition, satisfaction also has a significant effect on Muslim patients' trust in Arafah Jambi Islamic hospital.

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