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THE INFLUENCE OF PSYCHOLOGICAL ASPECT OF CUSTOMER AND SERVICE DELIVERY ON PURCHASE DECISION, CUSTOMER'S VALUE AND TRUST. (A STUDY OF PATIENTS HOSPITAL IN BANDUNG)

**Agus Krisnadi, Azhar Affandi, Undang Juju, H. Juanim,
Sidik Priadana, Iman Sudirman & Didi Turmudzi**
Pasundan University,
Jl. Sumatera 41 Bandung 40117,
Indonesia

ABSTRACT

This research was conducted at a hospital in the city to analyze the influence of psychological and delivery of services to the purchasing decision, the psychological influence of consumers and the delivery of services to value for customers and influence purchase decisions for customers also value the trust of patients partially or simultaneously.

The method used in this research is descriptive survey and explanatory survey. Data was processed by using path analysis.

The amount of the contribution of psychology of patients and the delivery of services to the purchasing decision is 66.02%. The magnitude of the psychological influence of consumers and the delivery of services in determining the variation value for patients, amounted to 62.59%.

Based on the analysis concludes that consumers psychological and influence purchase decisions of service delivery and value for the customer, and also affects the customers' trust.

Key words: customer trust, customer value, psychology, purchase decision, service delivery

1. INTRODUCTION

The development of the service sector, including health services, not apart from society's demands for still get quality health care. Various attempts have been made to enhance the development of better health and a powerful and efficient, so as to reach all levels of society. It required the efforts to improve the quality of resources, fixing equipment and medicines as well as improving the appearance of the Hospital. The hospital as a health care institution, holds a very important role in health development. The hospital has a mission to provide quality health services and affordable by the community in order to improve community health status, and special mission is established and aspirations to be achieved by the owner of the hospital.



Conditions hospital services in Indonesia in accordance findings Hardiman (2003), has not been good. The hospital has not been able to guarantee the quality of health services, such as doctors often late in coming, so patients have to wait long to get services, yet provides a comfortable waiting room, there is no continuity of service, can not guarantee the time of delivery of the drug and has not been able to make prescription system on line via computer. Hospitals in Indonesia has not been much oriented consumer / patient (consumer oriented), yet provides ease of access to services for patients to go to the hospital.

A hospital needs to build confidence high for patients seeking treatment, trust is built through the ability to provide services to patients, has a commitment to doing business right to the promise and commitment to provide satisfaction continuously in line with the opinion of Gurviez and Korchia (2003) in research says there are three elements that make up the trust, namely: (1) ability (ability), relating to the competence and ability of the characteristics of the actors (sellers, employees, etc.) in providing services to consumers; (2) Integrity (Integrity), is the commitment of the behavior of service providers to carry out business activities that really fit with the promise that has been conveyed to the consumer; (3) Virtue (Benevolence), is a commitment to the service provider is able to give satisfaction to the consumer.

Trust of patients to the hospital is very important because, trust is the main asset in realizing the vision, mission and goals of the hospital. Patients who believe and trust to the hospital, he would entrust the entire purpose of treatment or prevention for the disease he suffered. If this happens, it becomes an advantage for hospitals in both the short and long term.

Patients who already believe in a particular hospital indirectly on a particular occasion would recommend to others about the good service he received from the hospital, thereby already helping to promote the candidates of other patients and this is one form of patient loyalty. But if otherwise, a hospital that lacks the confidence of the public, in the long term will be abandoned, and eventually the hospital would lose patients and eventually went bankrupt because no patients.

Preliminary observations indicate that the number of patients who have repeat orders or repetition of the hospital including the inpatients and outpatients each year have increased and decreased, and suspected the problem was caused by the level of consumer confidence in the hospital is always a changing. The rapid development of science and technology today makes the community very selective in choosing a hospital.

The hospital as a place to obtain the necessary public health services, need to know how the quality of healthcare for now, people increasingly selective in choosing a hospital. The existence of good quality health care, it is certainly going to increase public confidence. Based on the initial survey results on consumer confidence throughout the hospital is still not optimal, the main issue is based on observations and based on survey results show that, the ability of the doctor to explain medical history of the patient, the ability of doctors establishes a prescription drug, a physician's ability to implement measures consistent competency standards is still quite, not yet in good condition. Likewise, the security guarantees in the treatment process is in a safe enough level yet safe. Responsiveness to the patient's physician, physician awareness of the existence of the patient has not been good.

Pre-survey results indicate a performance in the development of the concept of service, along with reforms in the public sector or the government are starting to adopt the approach of services performed in the private sector or business, in order to provide the best competition. People are starting to be placed instead as a recipient of the service is only follow the will of the service provider, but the community is placed as customers or consumers who determine the quality of services provided. The evidence suggests that the level of service provided by the hospital they have yet to give a sense of trust from consumers. In addition to concerns regarding the level of trust of the consumer, the other factor is the purchase decision and customer value.

Purchasing decision here is about the level of identification of the consumer in determining the choice that systematically and objectively as well as the targets that determine the advantages and disadvantages in deciding to choose a hospital, while the value of the customer are the benefits derived consumers of a product or service by the hospital with effort and sacrifices do to obtain and use.

Based on the results of previous studies, in the field and the results of pre-survey showed that, overall, showed a level of purchasing decisions and customer value based on the perception of the consumer is still not in line with expectations, in a very good position. To level the majority of respondents prioritize purchasing decisions at facilities owned by the hospital, the level of effective treatment will lead consumers to use these hospitals. While the value of customers, the majority of consumers suggests that the level of the presence of doctors at the hospital will provide good value to the hospital.

Furthermore, Zellman and Kaye-Blake et al.¹, Stated that the decision maker to consider all possible alternatives, identify the attributes of complete which may impact on the success of choosing one of the alternatives for each attribute, calculate the overall score for each



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alternative based on the effect attributes and weights alternatives, and choose the alternative with the best value. The most important thing is the decision-maker of integrating all the information available to all the alternatives when making decisions.

Another problem is the psychological Consumers and Service Delivery. Psychological consumers in this case refers to the customer concrete actions that can be observed directly while the delivery of services cover all aspects of facility location, facility layout, job design, customer engagement, equipment selection, and service capacity.

Preliminary research conducted has revealed the fact that 55% of respondents undecided and 15% did not agree to hospitals supported by human resources (doctors, nurses, administrative staff and other employees) quality. Furthermore, regarding the services provided by the hospital is not entirely well as registration, administration, medical examination, investigation, treatment, and more.

Other results found by researchers that the respondents stated that the medical expenses incurred are not comparable with the quality of service received, lack of confidence in the honesty of doctors in conveying information to patients, and lack of trust and confidence in the quality of treatment received.

In an effort to cure, a doctor will depend on the patient's immune system, the type of disease, stage, or the presence or absence of complications to other organs. The treatment process of the patient, not the same as entering the car to a garage for repairs under warranty spare parts (spare parts) and warranty servicing of the workshop. Does not rule out the possibility that doctors could do no wrong, especially when good communication does not occur between doctors and patients.

Hospitals as part of the health services industry, on the one hand must be kept alive and the other side must still undergo a social function to the user community hospital services. Moreover, the desire of consumers who want instant and excellent service, the hospital requires management to think extra hard and avoid errors in service. The hospital is expected to provide services in accordance with the wishes of the customer, if not, the customer will switch to another hospital that can meet their expectations therefore, the health services at the hospital can not be separated from the services provided by physicians as medical staff who serve patients.

According to Cooper² users of health care services including hospitals always pay attention to the quality of medical staff, emergency care, care nurses, the availability of a complete service, the doctor's recommendation, modern equipment, the employees were polite, a good environment, the use of home illness, the maintenance costs, the recommendation of family, close to home, private rooms and a friend's recommendation.

Of the issues raised above shows that the service delivery system that includes physical support and contact personnel hospital in Indonesia, tend not good. Physical support, is a variety of physical facilities and complementary components of a service offered cider hospitals, while the contact personnel are medical, paramedical and non-medical are involved in the delivery of services and have direct contact with patients and their families.

Efforts to implement the system of service delivery to the customer service program is real, with the physical facilities that support in the form of objects immovable, tangible and can be perceived by the patient as adequate buildings, equipment representative building's interior is beautiful, the exterior of the building, parking facilities, canteen, bank and security and full support of all the employees and management of the hospital, through capacity-building, carrying out the program. This becomes important because of hospital services is a customer service focus are oriented to people (people-based service). According to Hutton and Richardson,³ at a hospital, the physical environment includes the location, equipment and facilities, are considered important by hospital patients, while the contact personnel are all human element involved in the delivery of services and further affects the perception of the buyer. According to Nguyen and Leblance⁴contact personnel composed of all employees who are on the front lines of companies and have direct contact with customers.⁵

Based on the above background, the researcher is interested in studying the psychological impact of consumers and the delivery of services on purchasing decisions and value for customers as well as its implications on consumer confidence in the hospital in Bandung.



2. METHODS

The method used in this research is descriptive survey and explanatory survey. Descriptive survey was conducted to gain an overview of the variables studied. While the explanatory survey to obtain a causal relationship between the variables studied by testing the hypothesis based on the data obtained in the field.

The technique used in this study is a cross section, the research carried out at a certain time period, performed at various private hospitals in the city of Bandung. The type of research is descriptive - verification, that the study sought to test the true answer to the problem is temporary (hypotheses) based on empirical data.

2.1 Data Source

Data about the object to be studied are grouped into two types, namely:

1. Primary data were obtained from patients who are in hospital in Bandung and sample.
2. Secondary Data, consisting of the data the patient's progress, and the number of hospitals in the city of Bandung.

2.2 Methods For Data Collection

The population in this study is the Regional Hospital in Bandung as many as 38 hospitals. In obtaining primary data, this study uses a variety of techniques of data collection which is a combination of three data collection techniques are observation, interviews and questionnaires. Construction of closed questionnaire items for each of the variables and sub-variables in the form of questions or statements about the characteristics or indicators of any variables or sub-variables, along with five alternative answers; ie very low / very weak, low / weak, medium, high / strong high / very strong.

2.3 Sample

Sampling by using purposive sampling method. Stages in the determination of the respondents conducted through two stages (Two Stage Cluster Sampling / TSCS) is performed as follows:

1. The first stage: specify the number of hospital population in Bandung area as much as 38 hospitals. Of the 38 hospitals further based on certain criteria set out 18 hospitals.
2. The second stage: from 18 hospitals set the average number of patients every year. Subsequently determined the size of the population of 75 239 patients.

The sample in this study are inpatients and outpatients in the Hospital in Bandung area, the method used to determine the sample using cluster sampling area (the sample selection based on the group of territories) with the choice of subjects is determined proportionately.

2.4 Data Analysis

The analysis consists of two types, namely: (1) descriptive analysis especially for qualitative variables, and (2) quantitative analysis of testing the hypothesis by using statistical tests. The first section, analysis of the data with a "qualitative", which is based on data extracted from the field. Part Two, data analysis with quantitative approach, namely the statistical path analysis (path analysis) based on the type of data collected and its relevance to the purpose of research. To perform a descriptive analysis done by converting qualitative data into quantitative data that disclosure could tabulate or graph form for easy analysis by descriptive.

3. RESULT AND DISCUSSION

3.1 Consumer Psychology

The study of Consumer Psychology variable (X1), carried out through the calculation results of each variable supporting statement Consumer Psychology, is as follows:



Table 1. Consumer Psychology (X₁)

| | Frequency of Consumer Psychology (X ₁) | | | | | TS | Mean | |
|--------------------|--|--------------|--------------|--------------|-------------|-------------|-------------|--|
| | 5 | 4 | 3 | 2 | 1 | | | |
| Total Score | 2213 | 1319 | 1564 | 1256 | 414 | 6766 | 3.54 | |
| Percentage | 32.71 | 19.49 | 23.12 | 18.56 | 6.12 | 100 | | |
| SD | 0.205 | | | | | 3.34 | 3.75 | |
| Criteria | Good enough | | | | | | | |

Based on table 1, the order value of the average response for each statement are sorted by the lowest average value is the statement: Having knowledge and experience about the equipment to be used. with an average value of 3.16, and the average value is the second lowest in the statement: Encouraged system more accurate assessment of the patient. with an average value of 3.24. The highest expression is the statement: Quality of health care is high with an average value of 3.87.

However, there is still a weak aspect is the aspect of knowledge and experience about the equipment to be used in line with the fact the field where in general the nurses do not have a good knowledge and experience in using a tool that digunakan. adapun other weak aspects, namely the aspect Encouraged system more accurate assessment of the patient that this is in line with the fact that no where in general the patients who come not just accurate examination system, but more likely because the level of their trust in the hospital.

3.2 Service Delivery

The study of variable Service Delivery (X₂) is as follows:

Table2. Service Delivery (X₂)

| | Frequency of Service Delivery (X ₂) | | | | | TS | Mean | |
|--------------------|---|--------------|--------------|--------------|-------------|-------------|-------------|--|
| | 5 | 4 | 3 | 2 | 1 | | | |
| TOTAL SCORE | 1934 | 1776 | 2869 | 1674 | 105 | 8358 | 3.45 | |
| PERCENTAGE | 23.14 | 21.25 | 34.33 | 20.03 | 1.26 | 100 | | |
| SD | 0.218 | | | | | 3.23 | 3.67 | |
| CRITERIA | Good enough | | | | | | | |

Based on table 2, the order value of the average response for each statement are sorted by the lowest average value is the statement: The nurse's ability petrified doctors in all an act. with an average value of 3.00, and the average value is the second lowest in the statement: Adequacy of parking facilities available for patients with an average value of 3.11. The highest expression is the statement: The strategic location of the hospital with an average value of 3.90.

However, there are still aspects of the weak is the aspect nurse's ability to help physicians in every act of this is in line with the fact that no where in general are still quite a lot of nurses are not enough skilled and well in carrying out its duties and responsibilities in helping doctors and still quite a lot of nurses which has not been able to properly assist the physician in carrying out any actions. As for the other weak aspects, namely the aspect of adequacy of parking facilities for patients who provided this is in line with the fact the



field where the general conditions of the parking lot are still quite limited and have not been able to accommodate all the vehicles used by the patient well.

3.3 Purchasing Decisions

The study of the variable Purchasing Decisions (Y1), carried out through the calculation results of the respective supporting statement variable Purchasing Decisions, is as follows:

Table 3.Purchasing Decisions (Y₁)

| | Frequency of Purchasing Decisions (Y1) | | | | | TS | Mean | |
|--------------------|--|--------------|--------------|--------------|--------------|-------------|-------------|--|
| | 5 | 4 | 3 | 2 | 1 | | | |
| TOTAL SCORE | 1863 | 1247 | 844 | 1059 | 957 | 5970 | 3.34 | |
| PERCENTAGE | 31.21 | 20.89 | 14.14 | 17.74 | 16.03 | 100 | | |
| SD | 0.204 | | | | | 3.13 | 3.54 | |
| CRITERIA | Good enough | | | | | | | |

Based on Table 3, the order of the average value of answers to each statement are sorted by the lowest average value is the statement: The decision to choose a hospital because look more cool amenities. with an average value of 2.96, and the average value is the second lowest in the statement: To evaluate the disease specific services from the hospital. with an average value of 3.04. The highest expression is the statement: Promoting the evaluation on all attributes hospital facility with an average value of 3.62.

However, there are still aspects of the weak is the aspect of decision to choose a hospital for display facilities are nicer it is in line with the facts on the ground where patients choose the hospital is not only based on the facilities alone but more likely due to the ability and the quality of the hospitals concerned in dealing with patients. As for the other weak aspects to evaluate the disease specific services from the hospital this is in accordance with the facts that not all hospital patients to evaluate the services provided specific diseases where patients generally only focused directly on the disease.

3.4 Customer Value(Y₂)

Results of Customer Value variable (Y2), carried out through the calculation results of each variable Customer Value supporting statement, is as follows:

Table 4.Customer Value (Y₂)

| | Frequency of Customer Value (Y2) | | | | | TS | Mean | |
|--------------------|----------------------------------|--------------|--------------|--------------|--------------|-------------|-------------|--|
| | 5 | 4 | 3 | 2 | 1 | | | |
| TOTAL SCORE | 2485 | 1188 | 964 | 844 | 887 | 6368 | 3.56 | |
| PERCENTAGE | 39.02 | 18.66 | 15.14 | 13.25 | 13.93 | 100 | | |
| SD | 0.159 | | | | | 3.40 | 3.71 | |
| CRITERIA | Good enough | | | | | | | |

Based on Table 4, the order value of the average response for each statement are sorted by the lowest average value is the statement: The benefits of health support services in comparison to the sacrifice of time with an average value of 3.27, and the average value of



the second-lowest namely the statement: the benefits of the presence of doctors compared to the sacrifices of energy released by the average value of 3.30. The highest expression is the statement: The benefits of the presence of doctors compared to the sacrifices of money with an average value of 3.79.

However, there are still aspects of the weak is on the beneficial aspects of support services to health than the sacrifice of time this is in line with the fact the field where facility support services is still not optimal, and still has not done so well that in general, many patients feel more time is wasted when treatment time arrives. As for the other weak aspects, namely the aspect Benefits of the presence of doctors compared to the sacrifices of energy that issued it in accordance with the facts that occurred where generally patients who come are not yet fully aware that what he was doing and the energy it releases is not wasted while performing the treatment.

3.5 Trust (Z)

Results of research on Trust variable (Z), carried out through the calculation results of the respective supporting statement variable Trust, is as follows:

Tabel 5.Trust (Z)

| | Frequency of Trust (Z) | | | | | TS | Mean | |
|--------------------|------------------------|-------|-------|-------|-------|------|------|------|
| | 5 | 4 | 3 | 2 | 1 | | | |
| TOTAL SCORE | 2492 | 1508 | 2090 | 1061 | 1207 | 8358 | 3.36 | |
| PERCENTAGE | 29.82 | 18.04 | 25.01 | 12.69 | 14.44 | 100 | | |
| SD | 0.270 | | | | | | 3.09 | 3.63 |
| CRITERIA | Good Enough | | | | | | | |

In the variable trust there is still a weak aspect is the quality assurance aspects of healthcare delivered to patients in line with the fact the field where health insurance is administered to the patient is still not optimal, and in accordance with the expectations of the patient in general.

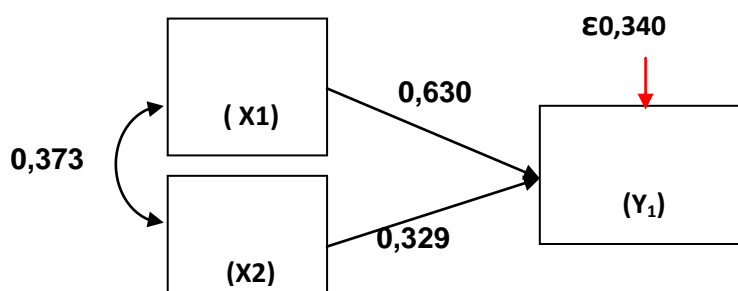


Figure 1. The influence of variable Consumer Psychology and Service Delivery on Purchasing Decisions

The results of the analysis of the variable path Consumer Psychology and Service Delivery, the Purchasing Decisions, can be seen in Figure 1

The amount of influence of each independent variable on the dependent variable influence either direct or indirect influence can be seen in Table 6.



Table 6. The influence of direct and indirect influence of independent variables X1 and X2 on the dependent variable Y1

| Variable | Direct Influence | Indirect Influence | | | Total Influence |
|--|------------------|--------------------|----------------|-------|-----------------|
| | | X ₁ | X ₂ | Total | |
| Consumer Psychology | 39.71% | - | 7.74% | 7.74% | 47.45% |
| Service Delivery | 10.84% | 7.74% | - | 7.74% | 18.57% |
| Total Influence of X on Y₁ | | | | | 66.02% |

The results of the analysis of the variable path Consumer Psychology and Service Delivery, the Purchasing Decisions, can be seen in figure 2.

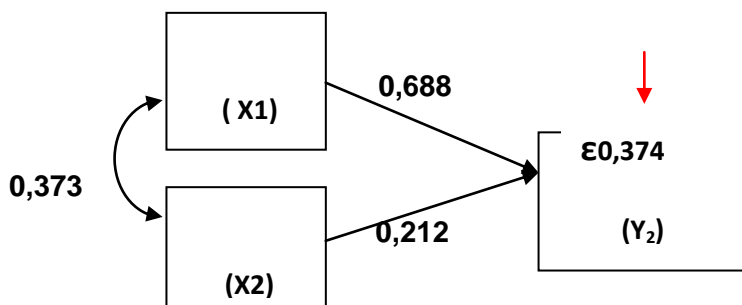


Figure 2. The influence of variable Consumer Psychology and Service Delivery to Customer Value

The influence of each independent variable on the dependent variable influence either direct or indirect influence can be seen in Table 7.

Table 7. Direct and indirect influence of independent variables X1 and X2 on the dependent variable Y2

| Variable | Direct Influence | Indirect Influence | | | Total Influence |
|--|------------------|--------------------|----------------|-------|-----------------|
| | | X ₁ | X ₂ | Total | |
| Consumer Psychology | 47.27% | - | 5.42% | 5.42% | 52.69% |
| Service Delivery | 4.47% | 5.42% | - | 5.42% | 9.90% |
| Total Influence of X on Y₂ | | | | | 62.59% |

The results of path analysis Purchasing Decisions variables (Y1) and Customer Value (Y2), the Trust (Z), can be seen in figure 3.

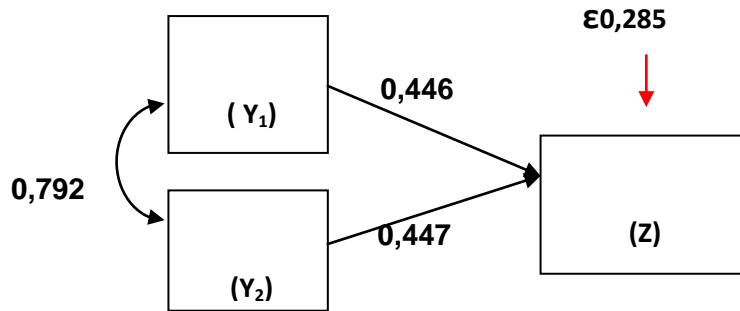


Figure 3. Influence Purchasing Decisions variables and Customer Value on Trust

The influence of each independent variable on the dependent variable either direct or indirect influence can be seen in table 8.

Table 8. Direct and indirect influence of independent variables Y1 and Y2 on the dependent variable Z

| Variable | Direct Influence | Indirect Influence | | | Total Influence |
|---------------------------------|------------------|--------------------|----------------|--------|-----------------|
| | | X ₁ | X ₂ | Total | |
| Purchasing Decision | 19.86% | - | 15.80% | 15.80% | 35.66% |
| Costumer Value | 20.01% | 15.80% | - | 15.80% | 35.80% |
| Total Influence of Yon Z | | | | | 71.47% |



3.6 Overall

Path

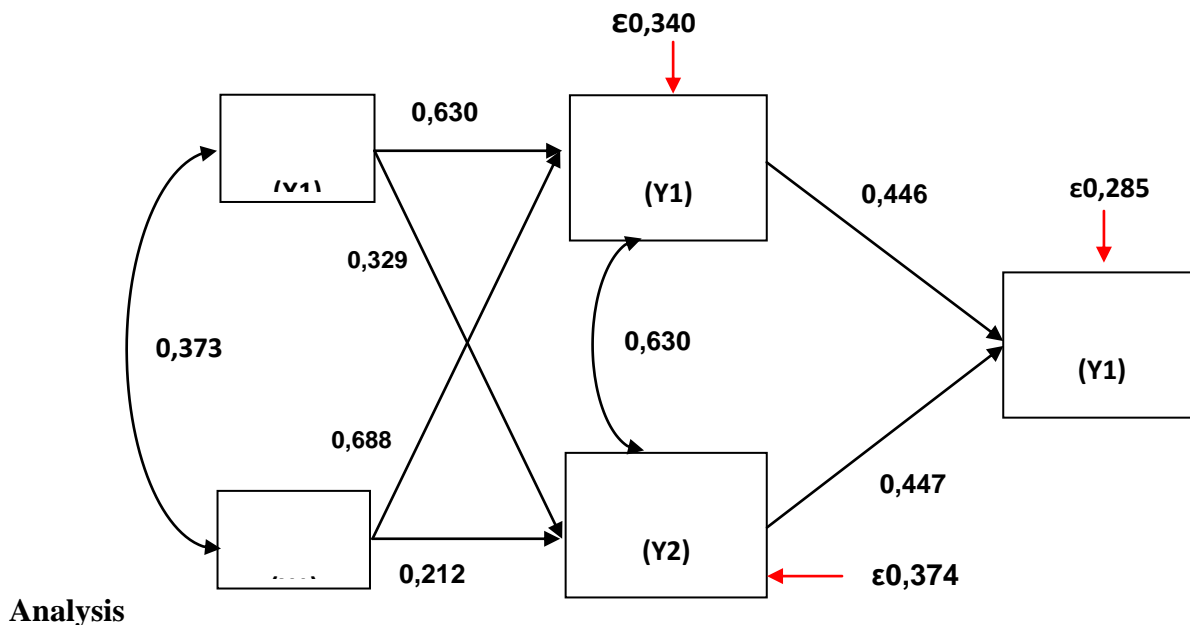


Figure 4. Influence of Consumer Psychology and Service Delivery to the Decision of Purchasing and Customer Value and Its Implication on Consumer Trust

Based on this research, it appears that the variables of Consumer Psychology (X1) has a direct influence by 39.71% and indirectly through its relationship with the Service Delivery (X2) is 7.74%, so the total effect amounted to 47.45%. This shows that Consumer Psychology (X1) has a dominant influence on customer value.

Variable Service Delivery (X2) has a 10.84% direct influence and indirect influence through its relationship with Consumer Psychology (X1) of 7.74%. so that the total influence amounted to 18.57%.

The result of the calculation coefficient of determination (R squared) expressed as a percentage indicates a large contribution of all the independent variables are Consumer Psychology (X1) and Service Delivery (X2) in determining variation Purchasing Decisions (Y1) is approximately 66.02%. While the remaining 34% are other factors that were not studied that influence purchase decisions.

Variable consumer psychology provide the most dominant influence on purchasing decisions, it means that purchasing decisions are highly dependent on consumer psychology. Psychological relationship of consumers with purchasing decisions disclosed by Kotler and Keller (2012: 214), said consumer buying behavior can be influenced by the characteristics of consumers, namely: cultural, social, and personal (personal), and the process of consumer psychology is a factor of motivation, perception, learning and memory are fundamentally affect consumer responses to various marketing stimuli.

Service delivery is at the order of the weakest influence on purchasing decisions. It shows that service delivery provides a weak impact on purchasing decisions. John (2009: 201) states there is a significant difference between the perspective of the service provider and the customer perspective to the concept of service. Based on the perspective of the service provider, the service includes the delivery of core elements (elements of the operating system support services) and interpersonal performance. Meanwhile, from the perspective of the customer service is seen as an experience that portion varies between output service and moment of truth is experienced. This affects the customer's attitudes and actions that affect the continuity of product purchase.

Variable Consumer Psychology provides the most dominant influence on customer value, it means that customer value is strongly influenced by psychological consumer, the consumer's psychological level provides a very significant impact on customer value. Creation of value to the customer is a strategic management approach that can be used by companies to improve customer loyalty. Customers not only receive quality, but must feel that the value received is in conformity with the amount of money they have spent.

Value creation does not occur in a very short time but in its creation requires a process. Kotler (2000) recommends the election to consider one of the five scenarios "generic value strategie" to help business organizations or companies in determining the strategy of value creation for customers. The five scenarios are: (1) provide more benefit to customers at a lower cost compared to the competitors; (2) provide more benefit to customers at the same cost when compared with the major competitors; (3) provide the same



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benefit to the competitors to customers at a lower cost; (4) provide more benefit to customers at a cost that is also greater when compared to the competitors; (5) provides a low benefit to customers at a lower cost compared with the competitors.

Through these scenarios, the Hurriyati⁶ states that customers can acquire and perceive the value of several sources, namely: (1) processes, optimize business processes and look at time as a valuable customer resource. For example, product delivery customer orders quickly and on time; (2) persons, employees are empowered and able to respond to customers. Employees were courteous, friendly, quick response to customer complaints, as well as communicate clearly will affect the level of customer value; (3) products (goods and services), covering technology, features and benefits of competitive products and other value contained in the product will affect the level of customer value. While service delivery weakest effect on customer value, it means that the service delivery provides a weak impact on customer value

Service is a system that consists of two main components, namely the service operation and delivery service, Lovelock, Patterson & Walker⁷ as an operating system service is a system of back room of a product that supports the products / services are guaranteed reliability and availability, the system is supported by some personal back room personnel with core competence skills / technical core that is not visible to the customer. While the service as a service delivery system is a product delivery system that deal directly with customers.

The linkage between the delivery of services to the perceived value is that quality service delivery that will increase value for the customer so that it will be able to create satisfaction which can ultimately increase customer loyalty. Gould and William (2009), hereinafter Mc. Dougall, Gordon H.G and Terrence Levesque⁸ suggest three variables of service delivery systems, relational quality of services and the perceived value significantly influence customer satisfaction and interest reuse in the future.

Customer value has a significant influence and the most dominant consumer confidence, it means that consumer confidence depends on the level of customer value, the better the customer value consumer confidence will rise, and vice versa. Parties Hospitals need to understand the attributes of a product that is known to consumers and which attributes are used to evaluate a product and provide great benefits to consumers. Such knowledge is useful in communicating the attributes of a product to consumers. Customer confidence to a product describes the product attributes and benefits of customer perception. Because of that trust each customer is different.⁹

Consumers must pay attention to the brand of a product by the hospital when evaluating attributes possessed by each of the brand. That trust is often referred to as object-attribute link-ages, the confidence of customers about a possible link between an object with attributes that are relevant. As expressed by Barnes¹⁰ trust as a willingness to rely on exchanging partners believed. Trust in the marketing of services more emphasis on individual attitudes that refer to consumer confidence on the quality and reliability of the services it receives.

Trust is associated with the concept of a relationship. The foundations of trust are in support of customer satisfaction; This is an emotional relationship and attitude, not just behavior. To improve confidence, we must increase the level of satisfaction of each customer and maintain the level of satisfaction in the long term. To improve customer satisfaction, we need to add value to what can be offered, which can add value that makes customers feel more than what they expect. (James 2003: 40).

According Luarn and Lin¹¹ trust is a specific belief on the integrity (honesty party trust and the ability to keep promises), benevolence (attention and motivation that are believed to act in the interests of the trust them), competency (the ability of the trust to carry out needs trust) and predictability (behavioral consistency trusted party).

4. CONCLUSION

Variable Consumer Psychology provides the most dominant influence on customer value. Customer value has a significant influence and the most dominant consumer trust. Based on the analysis concludes that consumers psychological and influence purchase decisions of service delivery and value for the customer, and also affects the customers' trust.

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