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## HOSPITAL SERVICE QUALITY AND CUSTOMER TRUST TOWARDS PATIENT SATISFACTION IN GENERATION MZ (CASE STUDY : HOSPITAL B)

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### ABSTRACT

According to Law Number 17 of 2023 of the Republic of Indonesia, health efforts, resources, and management are required to improve public health to the highest possible standard. Indonesian hospitals should provide patients with a degree of service excellence as supplied by medical, paramedical, and medical support staff. This research aims to understand, explore, and analyze based on empirically investigating the dimensions or attributes of service quality and evaluate the importance of variance attributes for Gen MZ patients at Hospital B. This quantitative study examines the relationship between service quality and brand trust (independent variable) towards patient satisfaction (dependent variable) in Gen MZ at Hospital B. This research was conducted from January to March 7, 2024; it involved 122 Generation MZ patients using non-probability purposive sampling to represent the population. The result shows that the similar levels of satisfaction and trust between Generations M and Z at Hospital B may be due to the hospital's standardized, high-quality services. This consistency ensures that both generations have comparable experiences. Additionally, Hospital B's effective use of technology, such as hospital apps and online medical information access, meets and exceeds the expectations of both groups.

Keywords : Service Quality; Brand Trust; Patient Satisfaction; Gen MZ, Hospital B

### ABSTRAK

*Menurut Undang-Undang Nomor 17 Tahun 2023 Republik Indonesia, upaya kesehatan, sumber daya kesehatan, dan pengelolaan kesehatan diperlukan untuk meningkatkan derajat kesehatan masyarakat setinggi-tingginya. Rumah sakit di Indonesia harus memberikan pasien tingkat pelayanan prima yang disediakan oleh staf medis, paramedis, dan pendukung medis. Penelitian ini bertujuan untuk memahami, mengeksplorasi, dan menganalisis berdasarkan penyelidikan empiris terhadap dimensi atau atribut kualitas layanan dan mengevaluasi pentingnya varians atribut pada pasien Gen MZ di Rumah Sakit B. Penelitian kuantitatif ini menguji hubungan antara service quality dan brand trust (independen variabel) terhadap patient satisfaction (variabel terikat) pada Gen MZ di RS B. Penelitian dilaksanakan pada bulan Januari sampai dengan tanggal 7 Maret 2024; melibatkan 122 pasien Generasi MZ menggunakan non-probability purposive sampling untuk mewakili populasi. Hasil penelitian menunjukkan bahwa tingkat kepuasan dan kepercayaan yang sama antara Generasi M dan Z di Rumah Sakit B mungkin disebabkan oleh standar layanan rumah sakit yang berkualitas tinggi. Konsistensi ini memastikan bahwa kedua generasi memiliki pengalaman yang sebanding. Selain itu, penggunaan teknologi yang efektif di Rumah Sakit B, seperti*

*aplikasi rumah sakit dan akses informasi medis online, memenuhi dan melampaui harapan kedua kelompok.*

*Kata Kunci : Service Quality; Brand Trust; Patient Satisfaction; Gen MZ; Rumah Sakit B*

## INTRODUCTION

Hospitals nowadays not only have a social mission but also have to maintain revenue generation from delivering service to patients. Hospitals are turning into entities that are more like industries or companies (Jacobalis, 2019). Managing aspects of the hospital business has become a natural consequence of globalization, so they must improve health service operations constantly. Efforts to accelerate improvements in public health are one of the strategic roles of hospitals (Davies et al., 2014). Further, hospitals should provide quality services according to patient's needs while referring to professional and medical codes of ethics, a requirement for the new paradigm of health services.

According to the Law of the Republic of Indonesia Number 17 of 2023, health efforts, resources, and management are required to improve public health to the highest level possible (Gamaliel & Fuady, 2024). These principles are welfare, equity, non-discrimination, participatory, and sustainable. Additionally, it emphasizes the development of productive human resources and high-quality resource development, as well as the reduction of disparities, the enhancement of high-quality health services, the augmentation of health resilience, and the guarantee of healthy lives, providing a sense of security about our well-being. It also focuses on advancing all citizens' welfare and the nation's competitiveness in achieving national development goals. Improving hospital service quality is essential to ensuring patients receive optimal care. Hence, implementation refers to national and international standards for providing health services. By following international standards, hospitals can ensure that medical procedures, treatment protocols, and governance conform to globally recognized best practices.

In many hospitals, service quality is believed to be the implementation of a level of service excellence that can fulfill the wishes of customers/patients provided by medical, paramedical, and medical support personnel. Parasuraman in Kanina (2020) states that service quality covers five implementation levels: reliability, responsiveness, assurance, empathy, and tangible. The reliability of services is measured through

promotional advertisements and the timeliness of delivering orders. Responsiveness means quick handling of complaints and providing complete information to customers. Trust or assurance of the hospital's capabilities and employee behavior will make customers feel confident and safe. Empathy or friendliness towards customers and responding to customer needs personally. The physical appearance of service is shown through the company's physical facilities, equipment, and employee appearance.

People's demands for the importance of health are rising along with living standards. Customer feedback on hospital health service quality is crucial for service improvement that fosters client loyalty and happiness. Hospital products can be positioned in the eyes of their customers by leveraging customer satisfaction to shape perceptions (Suki et al., 2011; Dey & Hariharan, 2006). This results in better quality health services, not only health services that are curative but also health services that are preventative and provide satisfaction for patients as Health service users. Kotler and Keller (2018) define customer satisfaction as an individual's satisfaction or dissatisfaction resulting from evaluating a product's perceived performance or outcomes about their expectations. Customers will feel satisfied if the performance meets their expectations; if they do, they will be disappointed. They will be happier and may decide to buy the good or service if the performance meets or exceeds their expectations (Suki et al., 2009).

Previous studies have focused chiefly on service quality because poor service leads to a decline in business or even the loss of clients as they find alternative providers (Dey & Hariharan, 2006; Suki et al., 2011; Shuv-Ami & Shalom, 2017; Trivedi & Jagani, 2018). The hospital plays a crucial role in meeting patient expectations and offering the highest quality of care, making patients feel more at ease and satisfied. If patients feel comfortable and satisfied, this can be used as a source of income directly and indirectly because patients can reuse health services at the hospital (Suki et al., 2011). Less discussion about hospital service quality needs to be conducted from Gen Z perspectives, as hospitals in Indonesia have been operated for over 20 years. Gen Z is believed to be a generation of social media believers.

B Hospital, a type C accredited hospital with KARS accreditation in 2022, is one of the hospitals in Central Java Provinces, built in 1975. B Hospital has various services such as Emergency Installation, Outpatient, Medical Rehabilitation, and Inpatient

Services, consisting of classes 3, 2, and 1, executive rooms, and VVIP, ICU, and PICU rooms. Apart from that, Hospital B also has other medical support facilities such as an operating room with five operating rooms, which are quite spacious and modern, a pharmacy/pharmacy installation (24 hours), a laboratory, and radiology with various service facilities offered. The hospital is a center of excellence for pediatric and neurosurgical services. The children's outpatient clinic has integrated medical rehabilitation, including speech, occupational, and physiotherapy therapy. Hospital B's outpatient and inpatient departments have integrated electronic medical records (EMR) information technology per Minister of Health Regulation 24 of 2022 respecting Medical Records. Having an EMR can help increase operational efficiency, improve coordination of patient care, ensure compliance with medical protocols, and improve the quality and safety of services.

Hospital B provides services to BPJS and non-BPJS patients. However, the rates set by BPJS Health are sometimes lower than market rates and costs incurred by hospitals. Hospital B established a cost control team to deal with excess costs. Hospitals still need to consider operational costs when providing services to BPJS patients. Meanwhile, for non-BPJS patients, Hospital B must set fair and affordable prices for the community and consider various factors, such as operational costs, infrastructure investment, and service standards, when determining medical service rates. Although maintaining hospital financial sustainability is essential, maintaining a balance between profitability and accessibility of public health services is equally important. Therefore, Hospital B strives to provide appropriate health services for every consumer's health needs. Hospital B has gained consumer loyalty, returning to using the products and services at Hospital B (internal data, 2023). The service delivered to patients must comply with Hospital B's vision: "...to provide services full of love, quality, and respect for human dignity so that they become the choice of the people of Pekalongan and its surroundings...." The mission is to express love as the primary motivation for providing quality, professional, and affordable services based on Christian ethics. Respect, love, and defend human dignity from conception to natural death. Patients are treated as others and served in a friendly and sincere manner without distinguishing between social status and building cooperation with related parties. Fostering a sense of

ownership, a sense of responsibility, and mutual respect between members of health services.

Hospital B is a hospital that mainly provides quality health services with love, respect for human dignity, and quality in its functions. To improve public health services, RS B includes outpatient, emergency unit, inpatient services, and various types of medical support services. To achieve service goals per the vision and mission, the hospital continues to improve facility provision quality and provide the best-quality services (internal data, 2023). Internal evaluation of service quality implementation showed that it still needs to be faster in delivering medical services in Outpatient Installations. This situation occurs as several doctors still work in other hospitals, and some are active civil servants, so they need more time to provide medical services. Likewise, the waiting time at the registration administration section was long due to the need for more separation counters between BPJS and non-BPJS patients.

The objectives of this research are threefold: (1) to investigate the dimensions or attributes of service quality empirically, (2) to investigate and offer a clearer understanding of the significance of the various attributes of service quality delivered, and (3) to investigate and assess the significance of variance attributes for General Medical Center (Hill B) patients. This study modeled the quality of care provided to patients in Gen MZ, including the quality of outcome, hospital care, and physician care.

#### **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

Service quality is a fulfilling need followed by customer desires and the accuracy of service provision from the organizer's side in creating equality between customer expectations and reality. Regarding health services, service quality is the perception of good or bad health services received by patients through the services of the health workers and facilities offered (Suwuh et al., 2018; Budiwan, 2016)). The quality of hospital service is one of the determining factors for hospital sustainability. Patients in many hospitals hope they will be given exemplary service and have a high recovery rate. Parasuraman in Pratiwi et al. (2020) states that forming service quality consists of various dimensions, namely physical evidence (tangible), reliability, responsiveness, assurance, and empathy (R. Pratiwi et al., 2020). Tangible is defined as the ability of infrastructure and employees' physical appearance to serve customers. Reliability is the ability of a service provider to provide accurate services.

Responsiveness shows the service provider's ability to respond to problems. Assurance is the ability and skills that employees must provide services. Meanwhile, empathy is the ability of service providers to meet customer needs (Parasuraman et al., 1994).

According to Akbar Muhammad Muzaid et al. (2009:26), Morgan and Hunt (1994) define trust as the state in which one party to an exchange process has faith in the other side's dependability and honesty. Put another way, this trust develops from the conviction that the parties to the transaction will deliver consistent, trustworthy, and accountable quality. Positive relationships will be fostered between the participants in the exchange as a result of this belief. According to Anderson and Narus (1990) in Akbar Mohammad Muzaid et al. (2009; 26), trust can be established if one party feels the other party's activities will benefit the first party. Customer trust is a concept and a pillar of a hospital's performance. It's the understanding that others will act a certain way toward those who have their trust without relying on them to monitor and regulate them. This trust, when lost, can have severe implications for the hospital's operations and profitability (Elizar et al.,2020). Sangadji and Sopiah (2013: 202) concluded that patient trust is the strength of the knowledge possessed by the patient and that all the conclusions made by the patient show that the service has many benefits.

Customer trust, a crucial component of healthcare, is the foundation for the relationship between service quality and trust (Usman., 2017). Ranaweera and Prabhu (2003) demonstrated that trust is a more powerful emotion than satisfaction and is, therefore, strongly linked to loyalty, making it imperative to research this element in private hospitals, a decline in the number of visits from long-term patients or subscription patients is concerning because patient trust and loyalty are critical to a hospital's performance and profitability (Elizar et al.,2020). Hospital survival is also said to depend on the trust of their customers, as trust is expressed as a perception of reliability from the customer's (patient) perspective, based on experience and fulfilling expectations for the services provided. Afrizal and Suhardi (2018:71) stated that to create trust in patients, medical personnel must be able to minimize errors in their work. Trust allows hospital managers to predict an attitude and reduce sensitivity to errors that arise, thereby increasing patient value automatically. On the other hand, Donni Juni (2017:118) contends that ten qualities maintaining relationships, allowing influence, communicating honestly, minimizing supervision, patience, offering defense, supplying

positive information, accepting risks, comfort, and satisfaction constitute the foundation of trust.

Setyopurnomo (2017) explains that satisfaction can be interpreted as happiness, joy, and relief because someone consumes a product or service to obtain good services. According to Kotler & Keller (2018) One of the critical factors that, over time, keep businesses and customers connected is customer happiness. Moreover, it stated that customer satisfaction is one of the main drivers that connects companies and customers in the long term. Satisfaction or dissatisfaction consists of a certain feeling of pleasure or disappointment that comes from comparing the performance of a product with personal desires (Danang, 2015). As defined by Engel et al. in Donni Juni (2017) and supported by Zeithaml and Bitner in Donni Juni (2017), consumer satisfaction is a post-purchase evaluation. It is determined by whether the chosen alternative meets or exceeds consumer expectations. If the results fall short, dissatisfaction is the outcome. Supported by Elizar et al. (2020), customer satisfaction is the alignment of expectations with actual product performance, which motivates customers to return, make more purchases, and refer friends and family to the product. Strengthening the bond between patients and hospitals increases patient trust and loyalty, organically raises customer happiness, and enhances the value of the connections between the two parties (Vadadi, 2012). Rahmani et al. (2017) argue that meeting people's wants and demands in health is a critical component of the healthcare system's success criteria: providing for and promoting the health and well-being of individuals and societies. Patient expectations have increased due to the competitive landscape among healthcare providers and the increasing public awareness of hospital services. Therefore, there are two hypotheses to formulate:

H<sub>1</sub>: Service quality statistically significantly affects customer satisfaction

H<sub>2</sub>: Trust statistically significantly affects customer satisfaction

H<sub>3</sub>: Service quality statistical significance affects trust

In the generation theory put forward by Codrington & Penguin (2004) (as quoted by Simbolon, 2019), there are five human generations based on their year of birth: the Baby Boomer Generation, born 1946-1964; Generation X, born 1965-1980; Generation Y, born 1981-1994, often called the millennial generation; Generation Z, born 1995-2010 (also called iGeneration, Net Generation, Internet Generation); and Alpha

Generation, born 2011-2025. The five generations have differences in personality development. The millennial generation has gone through a period from before the development of science and technology to the early days of technological development and up to the technological speed experienced today. Meanwhile, Generation Z is the generation born between the millennial generation and the Alpha generation. Generation Z is well known for several behaviors, namely having the ability to plan before doing something, having more structured thinking, and having sufficient ability to exercise self-control. These characteristics are also combined with Generation Z's sense of marketing. These characteristics need to be considered by service providers, and in this research, hospital businesses need to provide better services. Acceptance from their friends is also essential for understanding Generation Z; they look like individuals who consider the acceptance of their friends. One study even showed that 46% of Generation Z consider recommendations and opinions from friends when choosing a brand or service (Miyagi, AR 2020).

Noordiono (2016) defines Generation Z as a generation that has grown up with early exposure to technology and the internet, making them voracious consumers. The new technology is fresh water, which must be consumed immediately to start working. Rather than dependent on Generation Millennial, Generation Z, also called the digital generation, evolves and develops due to technology and other technical instruments. The Z generation is self-reliant and remarkably aware of its needs and desires. Since Generation Z was born in the digital age, it should come as no surprise that they are savvier in using technology and social media to help with daily activities like shopping. Generation Z approaches decisions, including those made online, with caution and criticism. This generation uses social media, typically closed because lifestyle affects purchase decisions. It pays attention to the environment and nature and prefers images over words (Ganda et al., 2019).

Since patient satisfaction is widely used to assess the quality of care received and can predict various health-related behaviors and outcomes, hospital researchers, managers, and administrators must know this. In contrast to evaluations based on payment types, the Gen MZ qualities are more visually perceptible to hospital management and organization members, highlighting their value and importance in the evaluation process (Shuv-Ami & Shalom, 2017).



H<sub>4</sub>: There is a difference between Millennials and Gen Z in the evaluation of dimension

### RESEARCH METHOD

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., Amin, N. N., 2018:113). This research is a quantitative study to determine the influence between the two variables, namely the independent variable, service quality, and the dependent variable, patient satisfaction. This research was conducted at Hospital B from January 2024 to March 7, 2024, and a sample of Generation Z patients was about 122. The non-probability sampling method with a purposive sampling technique is employed to represent the characteristics of the population that have been previously known.

In the data processing, the first step was to determine whether there are differences in perspectives between Millennials and Generation Z in assessing the satisfaction of the services offered by the hospital. Descriptive statistics provided a general overview of patient evaluations for each dimension. Next, an independent sample t-test was employed to identify differences between Millennials and Generation Z. A research framework, as shown in Figure 1, was utilized to address the three hypotheses formulated. This research framework indicates that customer satisfaction is influenced by service quality and brand trust. Additionally, it posits that service quality may influence brand trust. Multiple regression analysis was conducted to test the validity of these hypotheses. All data processing was performed using SPSS 26. Look Picture 1

### RESULTS AND DISCUSSION

First, the descriptive statistics for each age group, Generation Z and Millennials, are shown in Table 1. The average ratings for Generation Z and Millennials are approximately the same, ranging from 3.5 to 3.9. An independent sample t-test will be conducted to confirm this observation. An Independent sample t-test was conducted to test whether there are differences in evaluations between the millennial generation and Generation Z. This independent sample t-test was performed on 178 samples, with 50 samples being Gen Z and 128 samples being millennials. Table 2 shows the results of this test. From these results, the significance value or P-value is greater than 0.05.

Therefore,  $H_4$  fails to be rejected. It can be concluded that for each dimension, patient satisfaction, service quality, and trust, there is no evidence that Gen Z and Millennials have different perspectives in evaluations. This result shows that Gen Z and Millennials have similar perspectives on the hospital despite their differences. Look Table 1 and Look Table 2

After determining no differences between Gen Z and millennials, the next test was to identify which indicators significantly influence patient evaluations. Multiple linear regression was used to find which indicators were statistically significant to the dimensions. The dependent variables were service quality and trust, while the independent variables were the indicators from each dimension. This multiple linear regression test was performed twice for each dimension. Table 3 shows regression analysis for the service quality dimension. Based on these results, responsiveness, assurance, empathy, and tangibles have a significance or p-value less than 0.05; therefore, all those indicators influence service quality assessment except for reliability since their significance or p-value is more than 0.05. These results indicate that at B hospital, patients are more concerned about the physical condition of the building, how staff respond to issues that arise, the ability of staff to provide treatment, and whether the staff can make patients feel comfortable when they come to the hospital. It is evident by the following statement from Millennial and Z Generation respondents' statement:

*"I feel happy and satisfied with the service at Hospital B. The doctors and nurses are friendly and kind. I felt heard and received a clear explanation regarding my health condition" (Millennial respondent).*

*"I feel delighted with the service here. The doctors are very competent, and I feel that their medicine is very suitable for me. I also don't want to switch to another doctor. My satisfaction with the service is a testament to the value I place on the care I receive here". (Z respondent)*

Although reliability, according to Parasuraman (1994), is another essential factor, it is not considered as crucial for patients at Hospital B. Look Table 3

Multiple linear regression for the trust dimension with its respective indicators is presented in Table 4. For the regression model of the trust dimension and each indicator, it was found that all indicators—ability, benevolence, and integrity—significantly influence the trust assessment. It aligns with previous research indicating that trust is a crucial factor for hospitals; thus, all the indicators contributing to the trust dimension significantly influence patient evaluations. It is evident by the following statements:

*"I believe in Hospital B. Hospital B is well known in the city of P, and my previous treatment experience here was always positive. The competence and professionalism of the medical staff are also very convincing, which makes me feel secure and confident in their care" (Z respondent).*

*"I am particularly impressed with the expertise of the doctors here, which has made me feel secure and confident in the hospital's medical care. The doctors are smart, and the nurses are skilled. The administration process is also faster and more efficient, so I don't have to wait long". (Millennial respondent)* Look Table 4.

After identifying which indicators influence each dimension, a multiple linear regression analysis was conducted to determine whether these dimensions affect overall patient satisfaction. The independent variables were service quality and trust, while the dependent variable was the overall score. Table 5 shows the results of this regression analysis. From the table, the significance values for service quality and trust are 0.000, indicating that these values are smaller than the alpha value of 0.05. From this comparison, it can be concluded that  $H_1$  and  $H_2$  are accepted, meaning both the service quality and trust dimensions significantly influence the overall patient satisfaction when using hospital services. Look Table 5

Subsequently, to answer hypothesis 3, a regression analysis was conducted with service quality as the independent variable and trust as the dependent variable. The result showed that the significance value is below 0.05, indicating that hypothesis 3 is accepted. It also suggests that the trust variable is influenced by service quality. Look Table 6

## CONCLUSION

The analysis results show that Generation MZ patients seeking treatment in outpatient hospitals have a satisfactory perception of the quality of service they receive (perceived), including tangible, reliability, responsiveness, assurance, and empathy. The regression analysis results show three dimensions of service quality: reliability, assurance, and empathy, which do not have a significant relationship with RSU B customer (patient) satisfaction individually, simultaneously, or together. Meanwhile, tangibility and responsiveness have a substantial relationship with customer (patient) satisfaction at Hospital B, both separately and simultaneously or together.

It is suggested to Hospital B that health facilities can improve physical evidence by improving building conditions, providing high-quality medical equipment, maintaining cleanliness and tidiness, and providing a pleasant and comfortable patient

environment. Additionally, measuring and monitoring patient satisfaction can help healthcare facilities correct deficiencies in physical evidence and improve patient experience throughout the care process. By improving physical evidence, health facilities can increase patient satisfaction and strengthen the health facility's reputation as a provider of quality health services. Moreover, Hospital B needs to emphasize responsiveness and tangibility because these two dimensions influence customer (patient) satisfaction. The hospital needs to pay more attention to its capabilities in providing promised services promptly, accurately, and satisfactorily to increase customer satisfaction (patient) without neglecting other dimensions.

The absence of differences in satisfaction and trust between generations M and Z at Hospital B could be caused by several factors. One of them is the standardization of services implemented by Hospital B. If the services provided are consistent and of high quality, this can create the same satisfaction and trust among various generations. In addition, hospital B has shown adaptability by incorporating technology to meet the needs of generations M and Z. The optimal use of technology in health services, such as hospital applications and online access to medical information, has not only met but exceeded the expectations of these two generations.

In conclusion, Hospital B needs to continue to provide high-quality services consistently. Hospital B's commitment to listening to patient feedback and making continuous improvements is unwavering, and it is the key to maintaining and even increasing patient satisfaction and trust. Investments in technology must also continue to be made to meet the needs and expectations of patients from generation MZ.

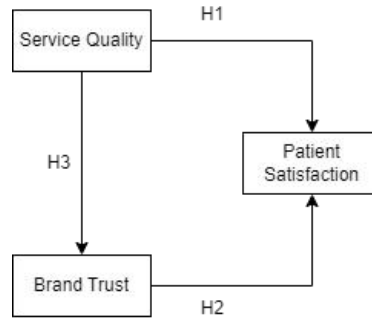
Future research is suggested to expand the study to include participants from different cultural and geographical backgrounds to compare how cultural factors influence hospital service quality, trust, and satisfaction. Moreover, qualitative methods such as focus groups and in-depth interviews should be incorporated to gain deeper insights into Millennials and Gen Z's experiences and expectations regarding hospital services. By addressing these areas, future research can provide a more comprehensive understanding of the factors influencing hospital service quality and customer trust. In turn, it can lead to better strategies for enhancing patient satisfaction among Millennials and Gen Z, a significant outcome your involvement can help achieve.

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PICUTRE, GRAPHIC AND TABLE



Picture 1. Research Framework

Table 1. Statistical Descriptives for Each Dimension by Generation

AGE	N	Mean	Std. Deviation	Std. Error Mean
Score	Gen Z	50	3.98000	0.36370
	Millenials	128	3.90441	0.20774
Service Quality	Gen Z	50	3.63080	0.44580
	Millenials	128	3.57224	0.28772
Trust	Gen Z	50	3.98167	0.35327
	Millenials	128	3.93880	0.21723

Table 2. Independence Sample T-Test for Gen Z and Millenials

Indicators	t	df	Sig. (2-Tailed)
Score	1.739	176	0.084
Service Quality	1.035	176	0.302
Trust	0.980	176	0.328

Table 3. Regression Model for Service Quality

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.469	0.151		9.740	0.000
Reliability	-0.051	0.029	-0.104	-1.754	0.081
Responsiveness	0.155	0.040	0.246	3.874	0.000
Assurance	0.106	0.044	0.150	2.433	0.016
Empathy	0.337	0.049	0.435	6.873	0.000
Tangible	0.098	0.034	0.190	2.885	0.004

Table 4. Regression Model for Trust

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.053	0.217		4.844	0.000
Ability	0.179	0.058	0.179	3.073	0.002

Benevolence	0.178	0.042	0.264	4.272	0.000
Integrity	0.370	0.054	0.440	6.789	0.000

Table 5. Regression Model for Overall Score

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.840	0.167		5.193	0.000
Service Quality	0.407	0.041	0.518	9.860	0.000
Trust	0.401	0.052	0.403	7.659	0.000

Table 6. Regression Model for Service Quality to Trust

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.099	0.167		12.564	0.000
Service Quality	0.499	0.045	0.633	11.113	0.000