

EFFECT OF SERVICE QUALITY DELIVERY AND CUSTOMER SATISFACTON ON CUSTOMER LOYALTY IN SOME SELECTED HOSPITALS IN JOS METROPOLIS

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Abstract

The study evaluated the effect of service quality delivery and customer satisfaction on customer loyalty in selected hospitals in Jos North Metropolis. The main objective of the study was to ascertain the extent to which customer satisfaction mediates the relationship between service quality and customer loyalty in selected hospitals in Jos North Metropolis. The total populations of 456,568 customers of the selected hospitals were used for the study. The study adopted survey method of research with the use of questionnaire to collect data from 400 sampled customers, out of which 360 were duly completed and retrieved. Simple random sampling technique was adopted for the study while Co-variance Structural Equation Modeling (CB-SEM) was used in analyzing the data. From the results, hypothesis one, two and three were tested and it was found that there are significant relationship between service quality delivery and customer loyalty, there is a significant relationship between service quality delivery and customer satisfaction, there is a significant relationship between customer satisfaction and customer loyalty respectively. It was confirmed that customer satisfaction mediates the relationship between service quality delivery and customer loyalty. The study concluded that service quality delivery alone does not ensure long term loyalty of customers but paying attention to customer satisfaction in any organization will further ensure effective customer loyalty. The study recommended that health service organizations should recognized that in the midst of competition, service quality delivery is necessary to sustain loyalty, but where quality is given and satisfaction is not sustained, the tendency of loyalty of such customer will be very low since customers are rational beings; therefore, the study further recommends that health organizations should build up the satisfaction level of their customers by improving on their services, this will go a long way in strengthening the relationship between service quality delivery and customer loyalty.

Key words: Service Quality Delivery, Customer Satisfaction and Customer Loyalty

1. Background to the Study

A hospital business of today, like every other business, operates in a highly competitive environment and tight labor market, with pressure of globalization, and volatile market dynamics; thereby making customer loyalty necessary to successfully attract potential customers, retain existing customers, and increase business volume, operate above the break-even point and also increase profitability. All over the world, customer loyalty has gained the attention of several marketing researchers and service industry practitioners in recent years. Customer loyalty is unarguably a critical factor to business success in a competitive business environment (Tahir, 2020). Zebrega and Zaveri (2020) aver that fulfilling customers' expectation is important to prove their loyalty in the market. Customer Loyalty has attracted much interests in the past, prompting several definitions in the quest to understand the crux of it. Oliver (1999) gave a more meaningful understanding to loyalty by highlighting the multi-facets of loyalty while defining it as 'a deeply held commitment to repurchase and patronize a preferred product or service consistently in the future causing repeat purchases. According to Chadha and Kapoor (2014), loyalty is obviously of greater interest among academicians and practitioners, for its proximity to profitability especially in the developed countries experiencing highly competitive markets. Cheng and Wang (2013) posited that acquiring

customers alone is not viewed as a guarantee to long-term success but gaining the loyalty of those customers.

In addition, Anderson and Srinivasan (2013) claimed that a well-established firm may collapse without customer loyalty. In this sense, customer loyalty should be regarded as a long term investment and pursuit for any business to survive. But with the increasing competition among business practitioners in Nigeria, the tasks of sustaining effective customer loyalty pose a great challenge to business owners in the modern economy, this is further worsened in the Nigerian health sector by the ever-growing complains of poor service and dissatisfaction

Service quality delivery is considered as an important strategy to achieving organizational effectiveness, as many organizations are actively seeking ways to add value to their services and improve their quality service delivery. Most Organizations are usually keen on making quality service delivery a priority due to its influence on customer loyalty. Panda (2013) asserts that the success of any business practitioner depends on the level of quality delivery offered. The stiff competition has compelled business practitioners to compete in the market and to differentiate themselves on the basis of enhancing quality service delivery, and this very concept has gained more attention among business practitioners since it provides competitive advantage to the organization over their rivals.

The most dominant instruments for measuring service quality are reliability, responsiveness, assurance, empathy and tangible. Reliability is a service quality dimension that measures the consistency of performance and the dependability of the service. According to Zeithaml et al. (2006) reliability is the ability to perform the promised service dependably and accurately or delivering on it as promised. Responsiveness is concerned with the willingness or readiness of employees to provide service. This dimension is concerned with dealing with the customer's requests, questions and complaints promptly and attentively. Assurance entails the knowledge and courtesy of employees and their ability to convey trust and confidence. It also includes competence, courtesy, credibility and security.

Empathy entails caring and provision of individualized attention to customers by personnel of the firm. In this respect, the customer feels unique and special. In an attempt to develop empathy, personnel of the firm should endeavor to know the names of their customers, their preferences and needs and take steps to satisfy them. Finally, tangibles entail the physical evidence of the service. Specifically, the concept explores the physical facilities of the service provider, the appearance of personnel, the tools and equipment used to provide the service including other customers in the service facility. Tangibles are used by firms to convey image and signal quality (Zeithamal et al, 2006).

In addition, Kanji and Moura (2016) opined that service quality delivery has become not only the rhetoric of every business enterprise, but also occupies eminent position in every discourse. No business organization can survive without building its customer loyalty through quality delivery because organizations are shouldered with the responsibility of serving people's need. Despite the fact that entrepreneurs and managers laid more emphasis on enlarging their businesses by devoting greater attention and marketing efforts to retaining existing customers through service quality as stated above in developing countries such as Nigeria, customers still find one or two reasons to switch from one provider to another. The place of Nigerian private and public hospitals cannot be overemphasized in this regard. A hospital should be a place of hope for a better health and a prolonged life in the sense that when a patient (customer) visits a hospital, it is expected that every service given to them should not betrayed the hope for a better health. This expectation is measured through the quality of service provided in meeting their satisfaction.

In view of this, the place of customer satisfaction in enhancing customer loyalty cannot also be over emphasized. This is because despite the level of quality delivery offered by any organization, once the customer is not satisfied, such customer exhibit false loyalty (Jones & Sasser 1995; Garga & Bambale, 2016), and organizations that give these added service benefits are likely to be winners; they have a competitive advantage over rivals. Also, customer dissatisfaction can lead to dissonance, and dissonance is very dangerous, because it is cognitive. As a result of the consistent findings in the relationship between

service quality and customer loyalty by different scholars and researchers, hence the need for a mediating variable to strengthen the relationship. This gave room to the existing gap of customer satisfaction mediating the relationship between service quality and customer loyalty among hospitals mostly in Plateau state, it is in line with this that the study therefore investigates into how customer loyalty can be ensured through service quality delivery and customer satisfaction in Nigerian hospitals with special focus on some selected hospital in Jos Metropolis.

Statement of the Problem

The customers (patients) that attend a hospital do not want to experience any potential sign of a hospice, they rather wish to have a reassuring experience of an environment that guarantee them a better health and prolonged life; any experience contrary to this expectation is unwelcome, and usually quickly responded behaviorally by switching. According to Tahir (2020), the regular complaint of many patients on poor service delivery in most Nigeria hospitals poses a great concern to many Nigerians in modern day business practices. Failure to provide effective quality service among others can be a vital reason behind the switching attitudes of most patients.

In recent times, most patients complain of the nonchalant attitude and unfriendliness of so many health workers in the hospitals, and this is because the expectation of patients is to receive adequate attention from health service personnel. But in most hospitals, it appears that the services rendered to customers are poor, and these make patients who are customers to switch from one hospital to another in search of service quality delivery that conform to their pay.

It was also discovered that most health practitioners pay little or no attention to their patients in most Nigerian hospitals, the facilities in use are obsolete, the untidy surroundings, the trial and error practice of most doctors, the long waiting time on queue and many others are matters of concern. It is very surprising that some medical practitioners in the Nigerian hospitals transfers aggression towards patients, as most people complain about dissatisfaction in pay and other incentives. It appears that most Nigeria health workers are not satisfied with the state of their job which also affects their service delivery.

In addition, it was observed that management of Nigerian hospitals are failing to adopt the right strategies to meet patient's expectations and also are failing to understand their actual value, and how to handle them. Most of them have failed to improve the quality delivery of the organization but rather concentrate on what they can derive from patients without putting adequate service in place to motivate them for continuous patronage. All these concerns cause the customers (patients) to adopt a switching behavior, and this switching behavior affects the hospital business adversely as it leads to loss of existing and potential (patients) customers, which leads to loss of profit, market share and in turn affect the performance of the hospital business to effectively exist as a 'going' concern. It is based on this that the study investigates into the effect of service quality delivery and customer satisfaction on customer loyalty in some selected hospitals in Jos metropolis.

Objectives of the Study

The main objective of the study is to determine how customer loyalty can be enhanced through service quality delivery and customer satisfaction in selected hospitals in Jos. The following are specific objectives:

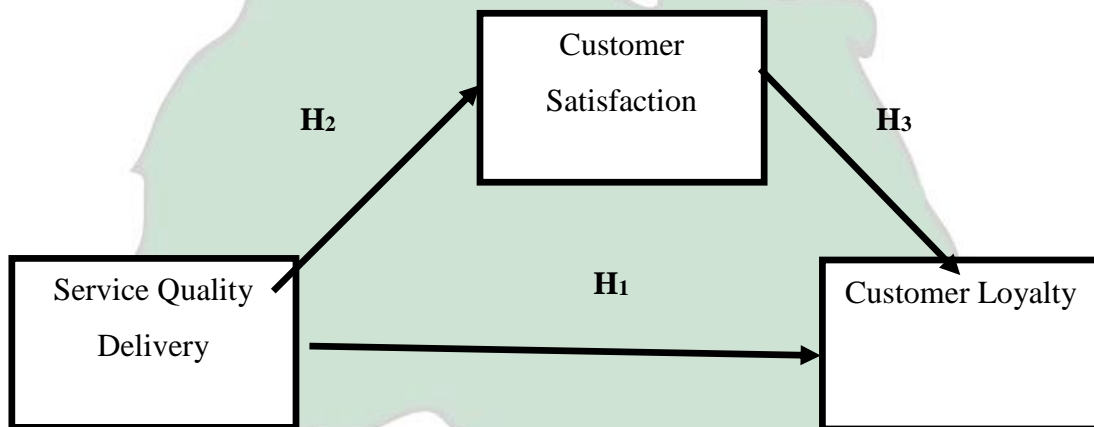
- i. To determine the relationship between service quality delivery and customer loyalty in some selected hospitals in Jos Metropolis.
- ii. To determine the relationship between service quality delivery and customer satisfaction in some selected hospitals in Jos Metropolis.
- iii. To determine the relationship between customer satisfaction and customer loyalty in some selected hospitals in Jos.
- iv. To determine the extent to which customer satisfaction mediates the relationship between service quality delivery and customer loyalty in selected hospitals in Jos.

Research Hypotheses

The researcher chose to use the above alternative hypotheses to guide the study;

- Ha1: There is a significant relationship between service quality delivery and customer loyalty in some selected hospitals in Jos Metropolis.
- Ha2: There is a significant relationship between service quality delivery and customer satisfaction in some selected hospitals in Jos Metropolis.
- Ha3: There is a significant relationship between customer satisfaction and customer loyalty in some selected hospitals in Jos metropolis.
- Ha4: Customer satisfaction mediates the relationship between service quality delivery and customer loyalty in some selected hospitals in Jos Metropolis.

Conceptual Framework



Source: The Researcher (2022)

Service Quality Delivery and Customer Loyalty

Fetech and Zaveri (2020) conducted a study on the effect of Service quality on customer loyalty in Ethiopia hotel. The findings of the study showed that hotel customers become loyal when hotel employees respond to their requests as expected when hotel employees become active to make customers feel and secure in their transactions when hotel employees give customers individual attention and understand customers' specific needs when employees caring individual attention to customers by having the best interests at heart and having enough attention to the newcomers. Therefore, the study concludes that service quality has a positive and significant effect on customer loyalty. That means service quality variables such as tangibility, responsiveness; reliability, assurance, and empathy have a positive influence on customer loyalty.

Jenoba and Nadarajan (2018) conducted a study on the impact of service qualities on customer loyalty towards commercial banks in Kanniyakumari district. He discovered that the impact of service qualities on customer loyalty were found that the significantly influencing e-banking service quality on customer loyalty towards bank among the customers in PUSBs is basic service quality whereas among the customers in PRSBs, these agriculture basic and critical service quality. The rate of impact of e-banking service quality on the customer loyalty is at a better level compared to the core service quality.

Binod, Shahu and Thapa (2016) conducted a study on the impact of service quality on customer loyalty with reference to commercial banks of Nepal. After testing the hypotheses using various techniques, it was found that service quality has significant positive impact on customer satisfaction and customer loyalty. The customer satisfaction partially mediates between service quality and customer loyalty. This research is useful for commercial banks so that they can improve service quality to the customers and thus maintain customer satisfaction and loyalty.

Kandampully (1998) says that Service quality delivery of firms leads to loyal customers. He further found that loyal services offered to customers fulfills both present and future needs of customers.

Customer loyalty and trust is gained by service provider's commitment to provision of quality services. Dissatisfied customers have no bond of loyalty with the organization. In the words of Turel et al.(2007) adoption decision of usage is determined by price, social, emotional and quality provided by the service provider. Service quality is viewed as impression of the customer about the relative inferiority/superiority of a service provider and its services (Bitner & Hubert 1994, Tsoukatos & Rand 2006). Customer loyalty and service quality are interlinked and these create value for customer and help him to make decision whether the service justifies the cost of the service. All elements of customer loyalty have direct bearing on value of service (Chau & Kao, 2009).

The scale for service quality had been observed and critically evaluated as it uses gap scores, measurement of expectations, positively and negatively worded items, the generalize-ability of its dimensions, and the defining of a baseline standard for good quality (Cronin & Taylor, 1992; Brown, Churchill and Peter, 1992, Oliver 1999). Some researchers have combined both expectations and perceptions into a single measure in order to overcome these issues, and found that this outperforms the SERVQUAL scale in terms of both Validity and Reliability (Babakus & Boller, 1992; Brown et al.1992; Dabholkar et al., 2000). There are five specific dimensions of service quality: tangibles, reliability, responsiveness, assurance and empathy (Parasuraman et al. 1988). Cavana et al. (2007) says that there are five dimensions of quality Assurance, Responsiveness, Empathy, Reliability and Convenience; these dimensions are considered as significantly for quality concept.

Kim et al. (2004) found that call quality, value added services and customer support play a significant role in building customer loyalty for cellular service subscribers and they tend to keep using current service as the level of the customer satisfaction is high that leads to customer loyalty (Kim et al. 2004). (Baumann et al. 2006) found that affective attitude, empathy and customer satisfaction leads the customers towards further recommendation to other users.

Responsiveness leads to short term retention while affective attitude and empathy has long term impact on customer satisfaction and retention. Cavana et al. (2007) found that assurance, responsiveness, empathy have strong relation with service quality, similarly, but reliability and convenience were found to be relevant but not highly significant.

Substantial empirical and theoretical evidence in the literature also suggests that there is a direct link between service quality and behavioral intentions (Bolton & Lemon, 1999). Cronin & Taylor (1994) also found that service quality has a significant effect on repurchase intentions. Other studies which support that repurchase intentions are positively influenced by service quality include (Zeithaml, Berry & Parasuraman; 1996; Cronin & Taylor, 1994). Tamilmani, Mahalingam & Mani (2010) found that increase in service quality of the banks can satisfy and develop attitudinal loyalty which ultimately retains valued customers. Tabaku & Kushi (2013) found that higher quality of service, perceived value and high levels of satisfaction can result in positive behavioral intentions and ultimately loyalty. Rundle-Thiele & Bennet (2001) compared the loyalty approaches for the consumable goods, durable goods and service markets. This research argued that attitudinal approach measures can be a better predictor of loyalty for service markets. While the overall findings of the existing literature seems to agree with the direct effect of service quality on customer loyalty dimensions, Cronin & Taylor's (1992) argued that service quality was not able to influence repurchase intention directly. However, evidence from extant literature revealed inconsistencies in their findings. These inconsistencies could be due to different context, settings and research methodology applied in the different studies.

From the above discussion, the following hypothesis was formulated:

Ha1: *There is a significant relationship between service quality delivery and customer loyalty in some selected hospitals in Jos metropolis*

Service Quality Delivery and Customer Satisfaction

Many studies have established the relationship between service quality and customer satisfaction. Companies and organizations strive hard to achieve high customer satisfaction, especially those companies that consider a long-term relationship with customers as an asset. However, understanding the service quality components remains to be a subject of discussions and arguments. For instance, in the retail banking sector, customer satisfaction has become a key consideration for successful business operations although identification of service quality characteristics may not be fully understood (Belas & Gabčova, 2016; Chavan & Ahmad, 2013). So, the model introduced by Parasuraman et al. (1985) has been accepted by many authors to be a predictor variable of customer satisfaction, which was utilized by the Herington and Weaver (2009) study, where they established the relationship between service quality dimension and customer satisfaction was regarded as a positive relationship. As a result, perceived service quality has been widely considered as an antecedent of customer satisfaction and previous studies have ascertained its relationship (Naik et al., 2010; Yee et al., 2011).

Herman (2022) conducted his study on the impact of service quality on customer satisfaction: A case study in educational institutions. He discovered that based on the results of research with quantitative analysis, it is known that the quality of service has a positive and significant effect on student satisfaction. Result by test of determination showed that (R^2) is 0.849. This means that the service quality variable has an influence of 84.9% on student satisfaction. The remaining 15.1% is influenced by variables not examined. However, there are still arguments and disagreements on the causal relationship between the two variables as applied in different settings. Three major possibilities had been explored by Brady et al. (2002) regarding the relationship: First, service quality is the antecedent of customer satisfaction; second, customer satisfaction is the cause of service quality (Bitner, 1990); and third, there is no significant relationship between service quality and customer satisfaction (Dabholkar et al, 2000). These three positions may have a varied impact on the results of the study and other studies, although in general consensus, many researchers have found the relationship between the two variables where the service quality served as an antecedent to customer loyalty in a dominant position as applied to the service industry context such as the banking sector (Akhtar et al., 2011; Cameran et al., 2010).

Levesque and McDougall (1996) comprehensively analyzed the effects of service quality, service features and customer complaint handling on customer satisfaction in the Canadian hospitals. Their findings suggest that satisfaction determinants are driven by a number of factors including service quality dimensions. Key variables of service quality indicating customer satisfactions are: core and relational performance, problem encountered and satisfaction with problem recovery. The provider's offering can also be expected to affect customer satisfaction (overall) and ongoing patronage. Levesque and McDougall's (1996) study indicated that the hospital features (e.g. location), the competitiveness of the hospital charges, the customers' judgments about the employees' skills were all factors that drove customer satisfaction.

An element that strongly drove customer satisfaction was the warmth factor related to the organization's features and personnel attributes (Rust and Oliver, 1994). In another study by Krishnan et al. (1999), product quality has been suggested as a primary driver of overall customer satisfaction. This finding contradicts the notion of hospital being a service with high-credence features, making evaluation of core service (technical quality) difficult. However, they also found that other drivers of satisfaction were the charges and services provided through differing delivery channels. Their study suggests that the impact of service delivery factors differs substantially on customer satisfaction.

The research has suggested that dissatisfaction is the major reason why customer switches (Manrai & Manrai, 2007). Among other factors, hospital dissatisfaction typically come from fee charged for services (Colgate and Hedge, 2001; Manrai & Manrai, 2007) and customer switch hospitals to get more favourable attention and price (Farquhar & Panther, 2007).

Omachonu et al. (2008) also found that perceived service quality was positively related to customers' satisfaction in short terms, but expected quality was positively related in both short and long terms. Churchill (1979) has defined the term Customer satisfaction as consequence of comparison between

reward and price by acquiring it. Lai (2004) found positive relationship between tangibles, empathy and assurance and customer satisfaction. Same findings were given by Cronin and Taylor (1992) in their research. Researchers have suggested that there are two schools of thoughts regarding relation of service quality and customer satisfaction: first one says service quality is the ancestor of customer satisfaction (Antreas & Opoulos, 2003; Cronin & Taylor, 1992; Spreng & MacKoy, 1996) and 2nd school of thought is of the view that customer satisfaction helps to develop perception of high quality (Bolton & Drew, 1991). Deng et al (2008) argues that out of the contributories of customers satisfaction perceived service quality is significant determinant of customers satisfaction. He also found that customer satisfaction enhances customer loyalty along with trust and switching cost. It is evident that in order to retain customers, customers should be satisfied through service quality (Brown & Gulycz, 2001).

During past few decades the interest of academics and researchers has been increased to measure the relationship between service quality and customer satisfaction. Both customer satisfaction and service quality are considered as extensive and vast subjects of research and many studies related to customer satisfaction are conducted in the area of service settings (Oliver & Swan, 1989; Cadotte, Woodruff & Jenkins, 1987).

In marketing theory, the consumer satisfaction category has the main position. It is based on the premise that the profit is made through the process of satisfaction of consumers' demands (Dubrovski, 2001). A further debate has considered whether service quality is a cause customer of satisfaction (Cronin & Taylor, 1992). It then helps to identify a link between both constructs.

The Increased level of customer satisfaction decreases the chances that customers will be pointing the flaws in the quality (Anderson et al., 1997). In service settings it would offer a better perspective of the relative importance of service quality determinants by developing more comprehensive models of the drivers of customer satisfaction (Anderson et al., 1997). A great similarity between the customer satisfaction and service quality is observed, however researchers are careful to say that these two are different concepts (Spreng & Singh, 1993). In academics both constructs are recognized as distinct and independent (Oliver, 1980). Whereas a wide literature studies shows that both concepts are distinct conceptually but also are closely related to each other and any increase in one (quality) leads to increase in another (satisfaction) (Sureshchandar et al., 2002). However there are number of variations found in literature between service quality and customer satisfaction. Cronin and Taylor (1994) stated that Satisfaction is customer decision after an experience while quality is not.

According to Cronin and Taylor (1992) it is important to have this distinction between the two concept for managers and academics, as there is a greater need to understand either the firms' objective is to perform in a way that satisfies the customers or they should strive to provide maximum level of service quality perceived by its customers. There are researchers like Hurley and Estelami (1998) who states that that service quality and satisfaction are distinct constructs, and there is a causal relationship between the two, and the impression about the quality of service influence emotions related to satisfaction which, in turn, affect future purchase behavior. Also customer satisfaction is viewed as the overall assessment of the service provider (Anderson et al., 1997).

The literature related to service quality and satisfaction has emphasized that customers compare the performance of product and services on some standards (Spreng & Mackoy, 1996). Also the quality of service as perceived by the customers is considered as an important factor that affects the level of satisfaction. Due to its relative importance in the service context it became a wide debate-able topic and focus of research for academics.

Literature revealed that the difference between perceived service quality and satisfaction is due to the use of different standards of comparison. Different authors stated that the standard of comparison to form satisfaction depends on customer's feelings regarding what will come out (predictive expectations) where

perceived service quality defines what customers believe that a firm should deliver, also it is a result of comparing the performance (Spreng & Mackoy, 1996).

From the above discussion, the following hypothesis was formulated:

Ha2: *There is a significant relationship between service quality delivery and customer satisfaction in some selected hospitals in Jos Metropolis.*

Customer Satisfaction and Customer Loyalty

Evidence showed that there is a significant relationship between customer satisfaction and customer loyalty (Leninkumar, 2017). Customer loyalty is considered a result of customer satisfaction, when customers who have good experiences with the service of the company will continue to deal with the company viewing it as less risky, thereby making them loyal and rational in decision-making. In fact, many authors have advocated that customer satisfaction is one of the determinants of customer loyalty, especially in the service industry (Belas & Gabčova, 2016; Coelho & Henseler, 2012). According to Munari et al. (2013), satisfaction and loyalty are the components of ultimate loyalty, and satisfaction is the starting point of loyalty.

Tahir (2020) also conducted a study on the Assessment of the Impact that Service Quality and Customer Satisfaction Possess on Customer Loyalty in Internet Banking. The findings of this study indicated that there is a significant positive impact of service quality and customer satisfaction on the customer loyalty of internet banking users in KSA. Hence, the banking industry of KSA has been recommended to pay specific heed to all the dimensions of e-SQ and customer satisfaction. Chigwende (2021) also researched on the impact of corporate brand image on customer satisfaction, loyalty and switching behavior in a mobile telecommunications in Zimbabwe. In his findings, he discovered that customer satisfaction goes a long way in influencing customer loyalty which in turn influences the switching habit of telecommunication customers in Zimbabwe.

Hall, 2011; Silvestro & Cross, 2000 researched on the relationship between service quality, customer satisfaction and loyalty. They discovered that although customer satisfaction and customer loyalty are distinct constructs, they are highly correlated. It was argued that customer satisfaction can lead to customer loyalty since people tend to be rational and risk-adverse so that they might have a tendency to reduce risk and stay with the service providers where they already had good experience. Actually, customer satisfaction has been suggested to be an antecedent of loyalty in service context in previous studies (Mittal & Kamakura, 2001; 2010). Oliver (1999) in his work “whence customer loyalty” suggests that customer satisfaction can play many roles in the relationship with customer loyalty. It can be just the starting point of customer loyalty; it can be the core components of loyalty or it can just be one of the components of loyalty. In addition, the relationship between customer satisfaction and customer loyalty might be nonlinear. Heskett et al. (1997) in their work “employee satisfaction and customer loyalty” suggested that customer loyalty should improve dramatically when customer satisfaction overcomes a certain level. In summary, the proposition is that satisfaction is an essential or necessary part to achieve customer loyalty.

However, customer satisfaction is not enough to retaining customers in the long-term in most of the cases. Fleming and Asplund (2007) after studying on “Employee engagement and customer satisfaction” assert that customers might need more than “satisfying transactions” to become the truly loyalty customer. They find that the level of engagement between customers and companies plays important role in forming the loyalty in customers. The engagement is usually affected by the emotional satisfied rather than the rational satisfied (Fleming & Asplund, 2007). If companies cannot afford to build the emotion connection with the customers, the satisfaction with the products or service is worthless. Neal (1999) who also researched on “job design and customer satisfaction” also finds that even highly satisfied customers usually switch brands and suppliers. He also argues that customer satisfaction did not have directly connection to loyalty because customer satisfaction is attitude which is too far from the behavior concept like customer loyalty. In this study, the authors compromise both school of thought and proposed that

customer satisfaction is the necessary ground for customer loyalty. However, in order to go the whole way to loyalty from satisfaction, other factors should be considered as mediators for this linkage.

Based on Coyne (1986), there are two critical thresholds affecting the link between customer satisfaction and customer loyalty. On the high side, when satisfaction reaches a certain level, loyalty increases dramatically, at the same time satisfaction declined to a certain point, loyalty dropped equally dramatically (Oliva, Oliver & MacMillan 1992). The customer is link to a business success. Customer satisfaction and loyalty should be incorporated into the long-term goal of a business. Customer satisfaction is a key element for every organization wishing to increase customer loyalty and create a better business achievement. The role of satisfaction in loyalty largely indicates that the former is a key determinant of the latter (Dick & Basu 1994.) “Satisfaction” is an attitude, whereas loyalty is described as a behavior. Chen and Wang (2009) suggest a view of customer satisfaction as a kind of consistency evaluation between prior expectations and perceived service performance. Accordingly, the positive evaluation of the product or service that the customer acquires is a major reason to continue a relationship with a company’s service or products, and an important pillar that upholds loyalty. Satisfied customers are thus more likely to repurchase, lower their price sensitivity, engage in positive word-of-mouth recommendation, and become loyal customers (Chen & Wang 2009.)

Customer satisfaction and loyalty represent a top priority of the company's success and profit. Satisfaction does not automatically lead to loyalty it needs a step by step process. Steps are described as customers going through different phases such as awareness, exploration, expansion, commitment, and dissolution (Arantola 2000). Customer loyalty can be considered to be a byproduct of customer satisfaction. The satisfaction of business customer leads to customer loyalty (Fornell 1992.) Customer loyalty will increase significantly when satisfaction accomplishes at a certain level and at the same time customer loyalty will decline automatically if the satisfaction level drops to a certain point. Moreover, highly satisfied customers are tending to be more loyal than the customers who are merely satisfied. Overall, it is clear that there is a significant positive relationship between customer satisfaction and customer loyalty. Customer loyalty leads to an increase in both sales and profitability (Chi 2005)

From the above discussion, the following hypothesis was formulated:

Ha3: There is a significant relationship between customer satisfaction and customer loyalty in some selected hospitals in Jos Metropolis.

The mediating role of Customer Satisfaction

The construct between customer satisfaction and loyalty has been established in literature; however, its relative strength can be influenced by other variables. In the process of transforming satisfaction to loyalty, there is need for other factors (Jones & Sasser, 1995; Ruyter, Wetzels, & Bloemer, 2015; Garga & Bambale, 2016). Customer Satisfaction is seen as an important factor that is usually viewed as a mediator in the relationship between service quality and customer loyalty. The mediating role of customer satisfaction is very essential in marketing literature. According to Oliver (1999) service quality is a starting point in enhancing customer loyalty and if service quality is not nourished by other elements, service quality cannot transform to loyalty. Satisfaction with current providers can lead to increase of using more services from current service provider then lead to more binding. These arguments are conceptualized in the term “customer bonding” proposed by Hax and Wilde (2001) in their works to describe more deep and meaningful relationships which customers have with their companies. According to Jones and Sasser (1995), this type of affective emotion connection is necessary to achieve customer loyalty in the long-term. In this study, mediating effects of Customer Satisfaction on the relationship between service quality and Customer Loyalty are tested.

From the above discussion, the following hypothesis was formulated:

Ha4: Customer satisfaction mediates the relationship between service quality delivery and customer loyalty in selected hospitals in Jos Metropolis.

Methodology and Analysis

Survey research design was adopted with the use of cross sectional approach for the data collection while carrying out the study. This was because the researcher collected data in one shot through personal response questionnaire. The populations of the study consists of all the registered patients of the three major selected hospitals in Jos Metropolis namely; Plateau State Hospital (201,261) Bingham teaching Hospital (133,771) and Our Lady of Apostle Hospital (121,536) making a total of 456, 568. The essence of choosing the three major hospitals was to ensure that the three major hospitals under study are all situated in Jos North Local Government of Plateau State. The sample size of 400 was derived with the use of Yamane (1967). The sample size for Plateau State specialist hospital was 176 patients, Bingham teaching Hospital was 117, while Our Lady of Apostle was 107 patients. Simple random sampling technique was adopted for the study, and the analysis of the study was run based on the sample size with Co-Variance Based Structural Equation Modeling (CB-SEM)

Results and Discussions

Based on the Exploratory Factor Analysis (EFA), all of the items in the dimensions have factor loading above 0.50 which suggests that they are able to explain their respective constructs well. Furthermore, Confirmatory Factor Analysis (CFA) was conducted to assess the fitness of the measurement model (see table 2 below). After several iterations, all items have factor loading above 0.6 and Cronbach alpha are above 0.7 which was included in the analysis.

Table 1: Confirmatory Factor Analysis

Items	Indicators	Factor Loading	Composite Reliability	Convergent Validity AVE
Customer loyalty	CL1	0.792	0.842	0.768
	CL2	0.731		
	CL3	0.811		
	CL4	0.830		
	CL5	0.712		
	CL6	0.733		
	CL7	0.721		
	CL8	0.816		
Service Quality Delivery	SQD1	0.781	0.821	0.792
	SQD2	0.711		
	SQD3	0.841		
	SQD4	0.913		
	SQD5	0.814		
	SQD6	0.722		

	SQD7	0.784		
	SQD8	0.771		
Customer Satisfaction	CS1	0.773	0.773	0.798
	CS2	0.822		
	CS3	0.714		
	CS4	0.742		
	CS5	0.840		
	CS6	0.882		
	CS7	0.863		
	CS8	0.752		

Source: Source: Field Survey Result (2022)

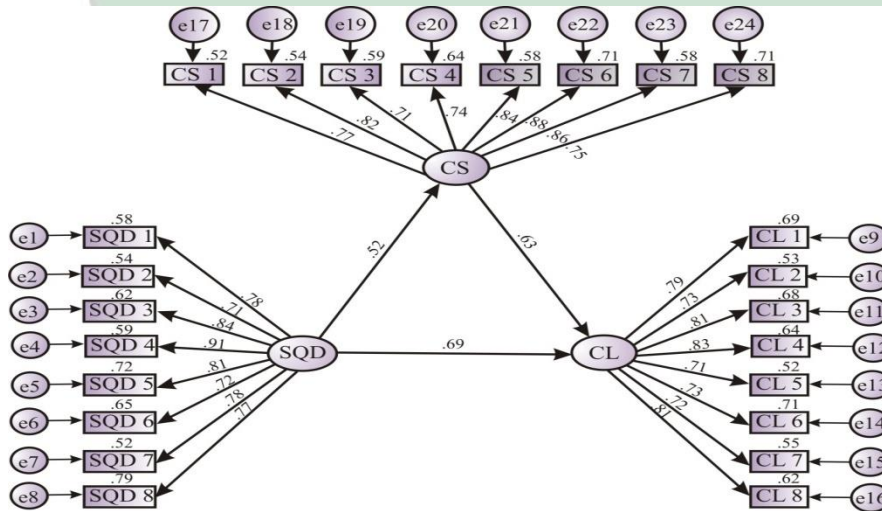


Fig. 2: Path Analysis Results at the Standard estimation state

Table 2: Model Fit Summary

Fit Statistic	t-value	Obtained value	Model fit
Relative Chi-square (cmin/df)	<5.0	2.206	Good
RMSEA	<0.06	0.051	Good
GFI	≥0.90	0.971	Good
CFI	≥0.95	0.970	Good
NNFI	≥0.95	0.937	Good

Source: Field Survey Result (2022)

From table 2, it is required that relative chi-square is not more than 5.00 but can be less according to Hooper, Coughlan, and Mullen (2008). Here the relative chi-square is 2.206 which mean that the model fit is good. According to Hu and Bentler (1999), a value of CFI ≥ 0.95 is presently recognized as indicative of good fit. And from the table one above, the obtained value of Comparative Fit Index is 0.970 which is a good indicator that the model fit is good enough. Also, in using goodness of fit to determine the model fit, it was disclosed that obtained value must be greater than 0.90 (≥ 0.90) and from the table above GFI obtained value is 0.971 which indicates that the model fit is good enough.

Non-Nomad Fit Index (NNFI) according to Bentler and Bonnet (1980) recommended values greater than 0.90 to indicate a good fit. Following table 1, NNFI obtained value is 0.937 which is greater than 0.90. This supported the fact that the model fit is good.

Table 3: Regression Weights Estimates

Hypotheses	Relationships	STD Beta	STD Error	T Stat	P Values	Decision
H1	SQD-> CL	0.692	0.077	6.495	0.000	Supported
H2	SQD-> CS	0.522	0.02	43.379	0.000	Supported
H3	CS -> CL	0.631	0.077	5.336	0.000	Supported
H4	SQD-> CS ->CL	0.329	0.053	6.169	0.000	Supported

Source: **Field Survey Result (2022)**

Test of Hypotheses

The hypotheses formulated are tested at 5% level of significance and the decision rule is that, if the t-value is less than the critical value, the hypothesis will be accepted and if equal or greater than the critical value, it will be rejected

Hypothesis One

Based on the above estimates, it was discovered that there is a significant relationship between service quality delivery and customer loyalty with an estimate (β) of 0.692 indicating a strong relationship with T-value of 6.495 and since $P = 0.000$ which is less than 0.05. The t-value of 8.855 was found to be greater than the threshold 1.65 suggested by (Hair et al., 2011), therefore alternative hypothesis is accepted. It means that there is a significant relationship between service quality delivery and customer loyalty. This supports the findings of Kandampully (1998) which says that Service quality delivery of firms leads to loyal customers. The study further found that loyal services offered to customers fulfills both present and future needs of customers. The study also support the findings of Chau and Kao (2009) who also discovered that customer loyalty and service quality are interlinked and these create value for customer and help him to make decision whether the service justifies the cost of the service. This is also supported by Kim et al. (2004) who discovered that call quality, value added services and customer support play a significant role in building customer loyalty and they tend to keep using current service as the level of the customer satisfaction is high that leads to customer loyalty.

Hypothesis two

Based on the table 3 estimates, it was discovered that there is a significant relationship between service quality delivery and customer satisfaction with an estimate (β) of 0.522 with T-value of 43.379 and the P-value of less than 0.000 which is less than 0.05. The t-value of 8.855 was found to be greater than the threshold 1.65 suggested by (Hair et al., 2011) therefore alternative hypotheses is accepted. It means that there is a significant relationship between service quality delivery and customer satisfaction. This is also

consistent with the findings of Levesque and McDougall (1996) that comprehensively analyzed the effects of service quality, service features and customer complaint handling on customer satisfaction in the Canadian hospitals and discovered that satisfaction determinants are driven by a number of factors including service quality dimensions. This also supported Krishnan et al. (1999) who also discovered that product quality has been suggested as a primary driver of overall customer satisfaction. Omachonu et al. (2008) also supported the study when he discovered that perceived service quality was positively related to customers' satisfaction in short terms, but expected quality was positively related in both short and long terms. Lai (2004) found positive relationship between tangibles, empathy and assurance and customer satisfaction. Same findings were given by Cronin and Taylor (1992) in their research which suggested that there are two schools of thoughts regarding relation of service quality and customer satisfaction: first one says service quality is the ancestor of customer satisfaction and 2nd school of thought is of the view that customer satisfaction helps to develop perception of high quality (Bolton & Drew, 1991).

Hypothesis Three

The third hypothesis shows the relationship between customer satisfaction and customer loyalty with an estimate 0.631 and it is statistically significant with T-value of 5.336. Since P-value of 0.000 is less than 0.05. The t-value of 8.855 was found to be greater than the threshold 1.65 suggested by (Hair et al., 2011), therefore alternative hypothesis is accepted. It means that there is a significant relationship between customer satisfaction and customer loyalty. Here the third objective is achieved which is consistent with the findings of Hall, 2011; Silvestro & Cross, 2000 who researched on the relationship between service quality, customer satisfaction and loyalty, and discovered that although customer satisfaction and customer loyalty are distinct constructs, they are highly correlated. It was argued that customer satisfaction can lead to customer loyalty since people tend to be rational and risk-averse so that they might have a tendency to reduce risk and stay with the service providers where they already had good experience. This is also consistent with the findings of Oliver (1999) in his work that discovered that customer satisfaction can play many roles in the relationship with customer loyalty. It can be just the starting point of customer loyalty; it can be the core components of loyalty or it can just be one of the components of loyalty. In addition, the relationship between customer satisfaction and customer loyalty might be nonlinear.

Hypothesis Four

Following the table 3 above, the mediating relationship of service quality delivery and customer satisfaction (A) on one hand, and customer satisfaction and customer loyalty on the other hand is estimated to be 0.329 with the tabulated value of 6.169. This shows that customer satisfaction mediates the relationship between service quality delivery and customer loyalty with an estimate of 32.9%. With this, the fourth objective is achieved and is supported by Fleming and Asplund (2007) after studying on "Employee engagement and customer satisfaction" assert that customers might need more than "satisfying transactions" such as quality delivery to become the truly loyalty customer. They find that the level of engagement between customers and companies plays important role in forming the loyalty in customers. The engagement is usually affected by the emotional satisfied rather than the rational satisfied (Fleming & Asplund, 2007). If companies cannot afford to build the emotion connection with the customers, the satisfaction with the products or service is worthless.

This finding also supported Jones and Sasser (1995), that this type of affective emotion connection is necessary to achieve customer loyalty in the long-term., and if the service quality is not nourished by other elements, effective loyalty cannot be attained. In view of this, the study supported the fact that customer satisfaction mediates the relationship between service quality delivery and customer loyalty.

Conclusion and Recommendations

The study concluded that there is a significant relationship between service quality delivery and customer loyalty among the selected hospitals. This means once organizations offer quality services, it goes a long way in enhancing loyalty among beneficiaries which later improves the image of the organization through continuous patronage. In addition, there is also a significant relationship between service quality delivery and customer satisfaction. It was concluded that customer satisfaction are driven

by some level of motivation through quality delivery. Once the services requested for are of good quality, customers are satisfied. It was also concluded that there is a significant relationship between customer satisfaction and customer loyalty among the customers of the selected hospitals, and finally, the study confirms that customer satisfaction mediates the relationship between service quality delivery and customer loyalty among the customers of the selected hospitals in Jos Metropolis.

Having done a thorough study on the effect of quality service delivery and customer satisfaction on customer loyalty in some selected hospitals in Jos Metropolis, the following recommendations are made:

- i. There is need for management of hospitals and health practitioners to understand the significance of service quality delivery in enhancing customer loyalty in the hospitals; this is because customers are open to a wide choice of health service provider and who to patronize in the midst of competition. Therefore, hospital management and employees must learn to enhance service quality to be able to enhance customer loyalty by ensuring their commitment in the face of competitions.
- ii. Health practitioners should learn to improve on the level of satisfaction of the patients through prompt service delivery. The nature of service quality embraced by the hospitals should be able to convince the customers that they can be relied upon at any time. The degree of responsiveness, empathy, assurance, reliability and tangibles from the organization should be convincing to customers that such hospital can be trusted at any time.
- iii. Loyalty among customers can be sustained through high level of customer satisfaction incurred by the hospital; therefore it becomes pertinent that hospitals management should be more concern by ensuring that more focus is put on building the satisfaction level of their patients to discourage switching habit of customers.
- iv. Finally, In the midst of competition, quality is necessary to sustain loyalty, but where quality is given and satisfaction is not sustained, the tendency of loyalty of such customer will be very low since customers are rational beings. Therefore, the study hereby recommends that health organization should build up the satisfaction level of their customers by improving on their services, as this will go a long way in strengthening the relationship between service quality delivery and customer loyalty.

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