

Influence of Islamic Service Behavior on Patient Loyalty

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Abstract—Introduction: Patient loyalty is a patient attitude that reflects a loyalty to the service to take advantage of repeated health services in meeting the needs of medical services. This study aims to determine the effect of Islamic service behavior on the loyalty of uninsured patients in obstetrics and gynecology department at Sayang General Hospital. **Methods:** This research is a descriptive and verification research. The study population consisted of uninsured obstetrics and gynecology patients at Sayang General Hospital, with a total sample of 289 people studied using accidental sampling techniques. The data collection technique used was a questionnaire. The analytical method used is descriptive analysis with data tabulation and verification analysis with regression analysis to test the hypothesis. **Result:** The T test showed significance <0.001. **Conclusion:** Behavior of Islamic services had a significant influence on the loyalty of uninsured patients in at the Sayang General Hospital.

Keywords: hospital, Islamic service behavior, loyalty, uninsured

I. INTRODUCTION

In health services competition, health service providers are required to always give good services in order to improve their quality. One effort that can be done to win this kind of competition is to provide good and optimal services, which can dramatically increase efficiency.

The paradigm of hospital health services today has undergone a fundamental change. Hospital is a business entity with many strategic business units, and therefore requires handling with proper management concept.

The concept of Islam teaches that in providing business services, whether in the form of goods or services, entrepreneurs must have good behavior, this is evident in the Koran:

وَقُلِ اعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ إِلَىٰ
عِلْمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ

“And say: Work; so Allah will see your work and (so will) His Apostle and the believers; and you shall be brought back to

the Knower of the Unseen and the seen, then He will inform you of what you did” (QS At-Taubah: 105).

In the hadith of the Prophet Muhammad: “Allah really likes His servants who, when doing work, do it in all seriousness (Itqan)” (HR: Baihaqi no.5080).

In its development, Berry, Parasuraman, and Zeithamal found that the ten dimensions can be made into five defining criteria. The ten dimensions can be simplified into five dimensions (measurements) that need to be considered to state the measurement of service quality, namely responsiveness, tangible, reliability, assurance, and empathy. In Islam there is an example given by Rasulullah SAW as a businessman in establishing trade relations and providing services with his customers. His good service behavior made Rasulullah SAW a successful businessman known as Al-Amin. This is due to the four properties that are implemented in the business services namely Shiddiq, Amanah, Fathonah, and Tabligh, as well as Physical Evidence in trade that makes customers more confident in collaborating with Rasulullah SAW.

Sayang General Hospital is one of the public hospitals in Cianjur Regency. The increasing needs and demands of the community for quality midwifery services become a challenge as well as an opportunity for Sayang General Hospital to continue to develop and improve the behavior of its services, especially in terms of human resources.

One of phenomena related to service behavior is the vision of the Sayang General Hospital that is "more advanced and religious Hospitals in health services" with the Hospital philosophy "comprehensive service and akhlakul karimah morality", and one of its missions "increasing the availability of professional human resources and akhlakul karimah morality". Related to loyalty in obstetrics and gynecology units in Sayang General Hospital, among others, from the results of the primary interview study (patients visiting for control at the Sayang General Hospital obstetric clinic) and secondary interviews (patients who have been treated at Sayang General Hospital), apparently there are almost the same number of uninsured patients visits every month.

Therefore, researchers are interested in measuring how much the quality of Islamic service behavior affects patient loyalty in uninsured patients in the Midwifery service at Sayang General Hospital and whether the level is in line with

the expectations of patients as of service buyers, especially in the field of midwifery services.

II. METHODS

Type of research used in this research is descriptive and verificative research. In this study, the independent variable is Islamic service behavior (X) (with the dimensions of shiddiq, amanah, fathonah, tabligh, and tangible) with the dependent variable being patient loyalty (Y).

The sampling technique used was accidental sampling. Based on the Slovin formula, 286 people were sampled with inclusion and exclusion criteria as follows:

A. Inclusion Criteria

- Outpatients in the midwifery clinic, Sayang General Hospital.
- Patients without insurance.
- The patient is not in an emergency and can communicate properly.

B. Exclusion Criteria

- Other outpatients from non-midwifery polyclinic at Sayang General Hospital
- Patients with insurance, for example those with BPJS, jampersal, and so on.
- The patient is in a critical condition and cannot communicate properly.

Data were analyzed using simple linear regression analysis (T test) with prior normality test, heterokedasticity test, and the coefficient of determination test.

III. RESULTS

Characteristics of respondents in this study were divided into three, consisting of age, education and occupation.

TABLE I. DESCRIPTION OF RESEARCH SUBJECT CHARACTERISTICS

Variables	N=289
Age (years)	
Mean±Std	31.12±7.690
Median	30.00
Range (min-max)	17.00-65.00
Marital Status	
Married	255(88.2%)
Single	23(8.0%)
Widowed	11(3.8%)
Education	
Uneducated	0(0.0%)
Elementary School	37(12.8%)
Junior High School (SMP)	40(13.8%)
Senior High School (SMA)	200(69.2%)
University/Academy	12(4.2%)
Occupation	
Civil Servant	1(0.3%)
Merchant	15(5.2%)
Farmer	2(0.7%)
Entrepreneur	26(9.0%)

Table 1. Cont.

Factory labor	39(13.5%)
Housemaker	196(67.8%)
Unemployed	5(1.7%)
Others	5(1.7%)

Note: Categorical data are presented with number / frequency and percentage, while numerical data are presented with mean, median, standard deviation and range.

Table 1 explains the characteristics of the research subjects based on age, marital status, education and occupation. The average overall age was 31.12 ± 7,690 years. There are 255 married respondents, 88.2%, 23 are unmarried or 8.0% and there are 11 widowed or 3.8%.

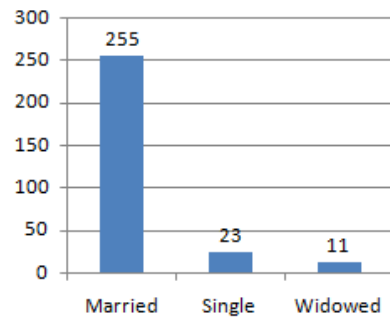


Fig. 1. Marital status chart (married – single – widowed).

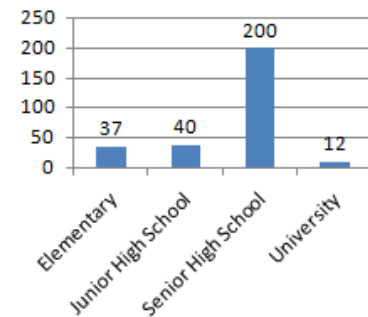


Fig. 2. Educational level chart (elementary school – junior high school – senior high school - university/academy).

In Figure 2, it can be seen that there are 37 respondents who graduated from elementary school or 12.8%, 40 who graduated from junior high school or 13.8%, 200 who graduated from high school or 69.2% and 12 who graduated from University/Academy, or 4.2%.

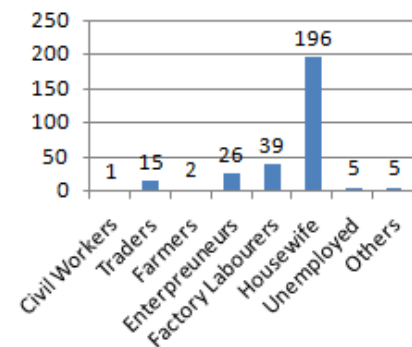


Fig. 3. Occupation type chart.

In Figure 3 it appears that 1 respondent works as civil worker or 0.3%, 15 are Traders or 5.2%, there are 2 Farmers or 0.7%, there are 26 entrepreneurs or 9.0%, there are 39 factory labors or 13.5%, there are 196 housewives or 67.8%, there are 5 unemployed people or 1.7% and others are 5 people or 1.7%.

A. Evaluation of Respondents Based on Islamic Service Behavioral Dimensions

Researchers distributed questionnaires to 289 participants that contained respondents opinions on Islamic service behavior and patient loyalty. This questionnaire consists of statement items with four alternative answer choices and their scores. The alternative answers and scores are as follows:

- Very Inadequate 1
- Inadequate 2
- Good 3
- Excellent 4

Respondents responses to the dimension of Shiddiq are represented by statements 1 (one) to 7 (seven). The results of processing the statement items contained in the variables can be seen in the following Table 2.

TABLE II. RESPONDENTS RESPONSE BASED ON INDICATORS FROM THE SHIDDIQ DIMENSIONS

No	Statement	VI	I	G	E	Qty	Score
1	The level of governance and service conformity with sharia principles	2	2	237	48	289	909
2	The level of accurate information availability	0	0	218	71	289	938
3	The level of consistency with applicable regulations	1	3	194	91	289	953
4	The level of objectivity in decision making	0	1	149	139	289	1005
5	The level of fulfillment of the agreed services	0	4	166	119	289	982
6	The level of transparency regarding service deficiencies	0	5	193	91	289	953
7	The level of conformity between costs and regulations	0	1	169	119	289	985
Total Score							6725
Percentage of Total Score							83.11%

TABLE III. RESPONDENTS' RESPONSES BASED ON INDICATORS FROM THE AMANAH DIMENSION

No	Statement	VI	I	G	E	Qty	Score
1	The level of trust in managing patient secrets	0	0	172	117	289	984
2	Patient treatment equality	0	0	170	119	289	986
3	The level of protection of the patient's interests	0	0	175	114	289	981
4	Degree of openness to criticism and follow-up	0	0	174	115	289	982
5	The level of suitability of standard services	0	5	168	116	289	978
6	Employee behavior provides calm in patient care	0	5	141	143	289	1005
7	The level of patient care according to the order of arrival / emergency	1	2	177	109	289	972
Total Score							6888
Percentage of Total Score							85.12%

Calculations:

The total number of respondents is 289.

Total Score: (Measurement Value x Number of Respondents) + (Measurement Value x Number of Next Respondents).

Example: Measurement values / alternative scores of answers, namely VI (1), I (2), G (3), E (4)), for statement number 1 in Table 3.2 respondents who chose VI = 2, I = 2, G = 237, E = 48, the result of multiplying these numbers being (1 x 2) + (2 x 2) + (3 x 237) + (4 x 48) = 909.

Total Score: Addition of score of statement items.

Ideal Score: Number of statements x Maximum measurement value x Maximum number of respondents: (4 x 7 x 289) = 8092

Total Score Percentage: (Total Score ÷ Ideal Score) x 100%.

Example : (6725 ÷ 8092) x 100% = 83.11%.

Average Percentage: (Total variable items ÷ (Total items per dimension x Highest value x Number of respondents) x 100%

The Shiddiq variable has 7 statement items, the total score of the 7 items is 6725, then (8092 ÷ (4 x 7 x 289) x 100% = 83.11%.

The results of the average percentage of dimensions Shiddiq is 83.11%, and if applied to the continuous line then the following figure will be obtained.

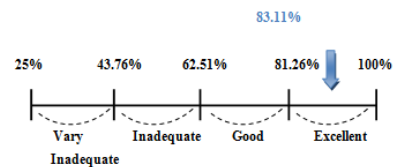


Fig. 4. Percentage of shiddiq dimension in continuous line.

Based on the average value continuous line, it can be concluded that overall, the Shiddiq dimension has a value of 83.11% and classified as Excellent. This means that the overall indicators of these sub-variables are implemented very well.

The average percentage yield of the Amanah dimension is 85.12%, and if applied to the continuous line the following figure will be obtained.

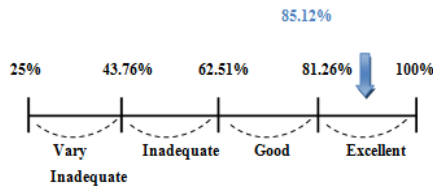


Fig. 5. Percentage of amanah dimension in continuous line.

Based on the average value continuous line, it can be concluded that the overall value of the Amanah dimension is at 85.12% classified as Excellent, meaning that the overall indicators of this subvariable are implemented very well.

TABLE IV. RESPONDENTS' RESPONSE BASED ON INDICATORS FROM THE FATHONAH DIMENSION

No	Statement	VI	I	G	E	Qty	Score
1	The level of fairness and honesty in service management	0	3	231	55	289	919
2	Level of service responsibility	0	2	182	105	289	970
3	The level of accuracy of the administration of transaction documents	0	2	154	133	289	998
4	The level of timeliness of service	0	10	155	124	289	981
5	Level of service quality	0	3	185	101	289	965
6	The level of ease of administration	0	2	185	102	289	967
7	The level of ease of payment	0	0	179	110	289	977
Total Score							6777
Percentage of Total Score							83.75%

The results of the average percentage of Fathonah dimension is 83.75%, and if applied to the continuous line then the following figure will be obtained.

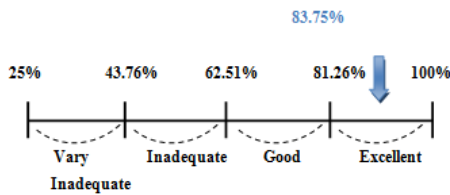


Fig. 6. Percentage of fathonah dimension in continuous line.

TABLE VI. RESPONDENTS' RESPONSE BASED ON INDICATORS FROM THE TANGIBLE DIMENSION

No	Statement	VI	I	G	E	Qty	Score
1	The level of availability of the patient's hijab	0	14	230	45	289	898
2	The level of neatness of medical personnel	0	5	202	82	289	944
3	The level of room cleanliness	1	16	145	127	289	976
4	Complete level of facilities	0	5	158	126	289	988
5	The level of availability of Shalat facilities	0	6	173	110	289	971
6	The level of suitability of the location of the toilet with the Qibla direction	0	8	176	105	289	964
7	Room neatness level	0	17	159	113	289	963
Total Score							6704
Percentage of Total Score							82.85%

Based on the average value continuous line, it can be concluded that overall, the Fathonah dimension has a value of 83.75% and classified as Excellent, meaning that the overall indicators of this sub variable are implemented very well.

TABLE V. RESPONDENTS' RESPONSE BASED ON INDICATORS FROM THE TABLIGH DIMENSION

No	Statement	VI	I	G	E	Qty	Score
1	The level of availability of relevant, adequate and timely information	0	3	175	111	289	975
2	The level of ease of patients' access to information	1	1	160	127	289	991
3	The ease of requiring information	0	1	183	105	289	971
4	The level of friendliness in service	0	4	165	120	289	983
5	Degree of information disclosure	0	1	165	123	289	989
6	The level of willingness to accept criticism and advice	0	1	188	100	289	966
7	The level of politeness in communication	0	2	178	109	289	974
Total Score							6849
Percentage of Total Score							84.64%

The results of the average percentage of Tabligh dimension is 84.64%, and if applied to the continuous line, the following figure will be obtained.

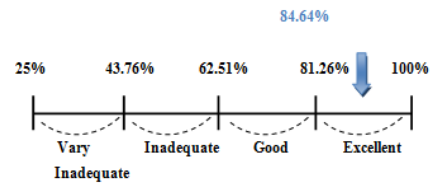


Fig. 7. Percentage of tabligh dimension in continuous line.

Based on the average value continuous line, it can be concluded that overall, the Tabligh dimension has a value of 84.64% and classified as Excellent, meaning that the overall indicators of this sub variable are implemented very well.

The results of the average percentage of Tangible dimension is 82.85%, and if applied to the continuous line, the following figure will be obtained.

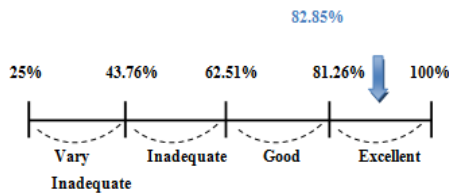


Fig. 8. Percentage of tangible dimension in continuous line.

Based on the average value continuous line, it can be concluded that overall, the Tangible dimension has a value of 82.85% and classified as Excellent, meaning that the overall indicators of this sub variable are implemented very well.

TABLE VII. SUMMARY OF INDICATORS VALUE OF ISLAMIC SERVICE BEHAVIOR DIMENSION IN SAYANG GENERAL HOSPITAL

Dimension	Indicator Value (%)	Category
Shiddiq	83.11	Excellent
Amanah	85.12	Excellent
Fathonah	83.75	Excellent
Tabligh	84.64	Excellent
Tangible	82.85	Excellent

In this study, the overall value of the Shiddiq dimension was 83.11%, Amanah was 85.12%, Fathonah was 83.75%, Tabligh was 84.64%, and Tangible was 82, 85%.

TABLE VIII. RESPONDENTS' RESPONSE BASED ON INDICATORS OF LOYALTY

No	Statement	VI	I	G	E	Qty	Score
1	The level of routine use of midwifery services	0	0	185	104	289	971
2	Level of trust in service consistency	0	0	154	135	289	1002
3	Level of recommendations to other parties	0	3	183	103	289	967
4	The rate is not affected by offers from other hospitals	0	5	175	109	289	971
5	The level of trust in the information received	0	0	153	136	289	1003
6	The level of compatibility between costs and services	0	2	177	110	289	975
7	The level of willingness to provide constructive advice	0	5	179	105	289	967
Total Score							6856
Percentage of Total Score							84.73%

The results of the average percentage of the Loyalty dimension is 84.73%, and if applied to the continuous line, the following figure will be obtained.

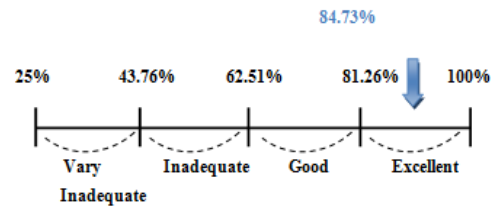


Fig. 9. Percentage of the loyalty dimension in continuous line.

Based on the average value continuous line, it can be concluded that overall, the Loyalty dimension has a value of 84.73% and classified as Excellent, meaning that the overall indicators of this sub variable are implemented very well.

B. Simple Linear Regression Analysis

There are two variables measured using measurement instruments that are developed based on various supporting theories, with an interval scale-score. These variables are assigned the following symbols:

X= Islamic Service Behavior
Y = Loyalty

1) Classical assumption test: To meet the regression model in this study, a classic assumption test was done with the normality test and the heterokedasticity test.

a) Normality test. According to Sarwono and Nursalim [1], data normality is a test that is required to determine whether a data is normal or not. In this study, a normality test will be conducted in this study to determine whether or not a descriptive data is normal using a scatter plot chart, therefore in this study the author uses the SPSS 23.0 program with the following results:

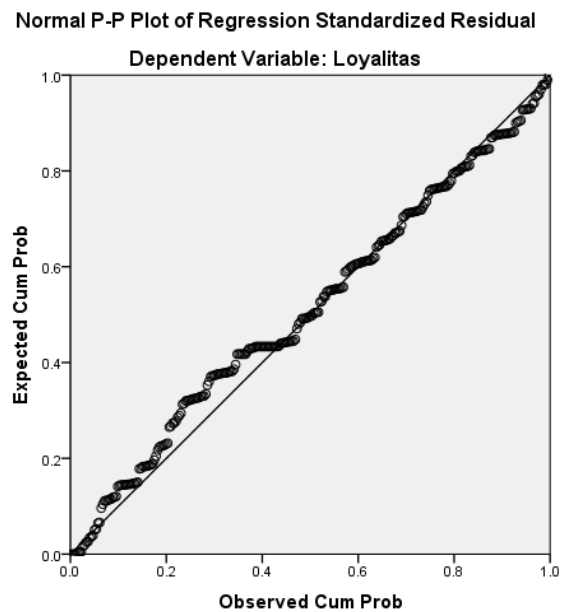


Fig. 10. Normality test scatterplot chart.

Based on the above chart, it appears that the data rotates along the diagonal line, therefore it can be concluded that the data is normally distributed and this research model has met the normality test.

b) Heteroscedasticity test: This test aims to see whether in the regression model the residual variable inequality occurs from one observation to another. There is no heteroscedasticity in the regression model in this study, thus the Homoscedastic assumptions are met and the regression model is feasible to be used in testing.

C. Testing the Hypothesis of Islamic Service Behavior (X) on Loyalty (Y)

Results of Analysis with the T Test showed the following results:

TABLE IX. T TEST ANALYSIS

Model	Coefficients ^a			T	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	-3.896	1.056		-3.690	.000
Islamic service behaviour	.201	.009	.796	22.293	.000

^a Dependent Variable: Loyalty

The simple linear regression formula is as follows:

$$Y' = a + bX$$

$$Y' = -3,896 + 0,201X$$

TABLE X. GUIDELINES FOR INTERPRETATION OF CORRELATION COEFFICIENTS

Coefficient interval	Correlation Level
0,00 – 0,199	Very Weak
0,20 – 0,399	Weak
0,40 – 0,599	Mediocre
0,60 – 0,799	Strong
0,80 – 1,00	Very Strong

From the table, the correlation is 0.796; based on the guidelines for interpretation of the correlation coefficient (Sugiyono, 2013), it can be concluded that the correlation between variables in the category is strong.

D. Coefficient of Determination

To see the effect of independent variables outside of X, we see the SPSS summary output model below where the value of R Square is 0.634. This number is used to calculate the Coefficient of Determination (KD).

TABLE XI. COEFFICIENT OF DETERMINATION

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.796 ^a	.634	.633	2.17392

^a Predictors: (Constant), Islamic Service Behaviour

Based on the SPSS output in the Table model summary, R2 is 0,634 then other influences outside the X variable not

examined in this study are 1 - 0.634 which is 0.366, which is then used to calculate the Coefficient of Determination (CD):

$$CD = R \text{ Square} \times 100\% = 0,634 \times 100 \% = 63,4\%$$

Based on the table above, it appears that the variable Islamic service behavior simultaneously gives an effect of 0.634. Meanwhile, another influence of 0.366 is determined by other variables that cannot be explained in this study.

IV. DISCUSSION

In Figure 1, it can be seen that the largest number of respondents are from the reproductive age group, this is in accordance with the highest percentage of patients, namely maternity patients, while the rest are gynecological patients with an average age above 35 years. This is supported by the statement of Umar that physiological abilities can decrease at the age of 30-45 years and along with age [2], in general the human body can experience a decrease in ability by 1% each year [3]. If this age range often receives good health services, patient loyalty will increase. Loyalty is a form of customer loyalty or commitment that can be demonstrated through a positive attitude during repeated transactions.

Most respondents have a senior high school education, as shown in Figure 2. In accordance with Hartutik and Ratri [4], the level of education can affect respondents' insights, where they have a certain level of expectation for the services they receive in accordance with the costs incurred. In this case, someone who has a low level of expectation will feel more satisfied with the service received.

We can see in Figure 3 that the largest population is housewives. One of the factors that influence patient loyalty is when someone has experience to shape the attitude of these patients when getting maximum service from a hospital unit.

Figure 4 shows the Shiddiq dimension in service behavior, meaning that it is the ability to provide honestly and correctly the type of service that has been promised to the customer or patient. Every employee is expected to have the ability to always act and act honestly and correctly in their knowledge, skills, independence, mastery and professionalism, so that the work activities carried out produce satisfying forms of service, without any complaints and excessive impressions of the services received by Public. From the results of this study, it is known that the majority of respondents are in the good category, which supports the behavior of Shiddiq, health workers such as nurses and hospital staff who serve patients with governance in accordance with sharia principles and the availability of correct information that is conveyed honestly by the health workers. Meanwhile, there were respondents who chose the "inadequate" or "very inadequate" category, that is, those who thought that the promise of services provided to patients had not been kept, and therefore needed attention. In this context, Allah also wants each of His people to keep the promises made and stated as in Q. An-Nahl / 16: 91:

وَلَوْ يَأْخُذُ اللَّهُ النَّاسَ بِظُلْمِهِمْ مَا تَرَكَ عَلَيْهَا مِنْ دَابَّةٍ وَلَكِنْ يُؤَخِّرُهُمْ إِلَىٰ أَجَلٍ مُّسَمًّىٰ فَإِذَا جَاءَ أَجْلُهُمْ لَا يَسْتَأْخِرُونَ سَاعَةً وَلَا يَسْتَقْدِمُونَ

Meaning:

And fulfill the covenant of God when you have taken it, [O believers], and do not break the oaths after their confirmation while you have made God, over you, a witness. Indeed, Allah knows what you do. (QS. An-Nahl/ 16 : 91)

In the verse above it is explained that Allah knows all our deeds, said Allah SWT in QS. An-Nahl: 91, in this verse clearly commands the following: *fulfill the covenant of God when you have taken it and do not break the oaths after their confirmation while you have made God a witness, Indeed, Allah knows what you do*, whether it is intention, speech, or action and both promises, oaths and others, real or confidential. It can be concluded that Shiddiq behavior is a very important factor for patients to want to be treated or hospitalized when sick. Therefore the hospital must improve its services, time of patient registration, time of treatment, time to end treatment, so that the patients' hopes can be fulfilled. This is understandable because the characteristics of people who are seeking treatment are different from those of healthy people: sick people need services that are more focused in all aspects of service. Thus, it can be said that Shiddiq behavior will determine patient loyalty in the long run.

Lovelock and Wright suggest that there must be a match between the medical services provided and what is needed from time to time [5]. If all the services provided have not been able to satisfy the patient, this will result in low level of patient loyalty.

Figure 5 shows the Amanah dimension, namely that service requires trustworthy behavior and certainty for the service provided. The form of certainty of a service is very much determined by the guarantee of the employee providing the service, so that the person who receives the service feels satisfied and confident that all forms of service affairs are carried out completely and completely in accordance with the speed, accuracy, convenience, smoothness and quality of the services provided.

Employee security and their ability to generate trust and core commitment are committed to providing satisfaction to customers, providing guarantees to reduce the risk of loss for customers with guaranteed quality of work. From the results of this study, it is known that most patients choose the good and excellent categories, the thing that supports the health of the patient feels that doctors and nurses are transparent and fair in handling patients, so that patients feel safe while undergoing treatment at Sayang General Hospital. Patients also feel that the behavior exhibited by doctors and midwives is in accordance with standards and can be trusted.

The results of this study support the opinion of Parasuraman which states that each form of service requires certainty for the services provided [6]. The form of certainty of a service is very much determined by the guarantee of the employee providing the service, so that the person who

receives the service feels satisfied and trust that all forms of services are carried out completely and completely in accordance with the speed, accuracy, convenience, smoothness and quality of the services provided. Supporting concepts and theories put forward by Oemi state that the basics of a service in establishing a partnership are the beliefs that are fostered to consumers, so the loyalty given greatly affects the level of customer satisfaction [7]. Consumers will be confident of the services provided if aspects of service quality are met, namely convincing attitudes, demonstrated motivation, and suitability in various services provided.

Figure 3.6 shows the Fathonah dimension in providing services that require intelligence from employees to serve the community in accordance with the level of absorption, and understanding. This requires a wise explanation, detailed, fostering, directing and persuading to address all forms of procedures and work mechanisms that apply in a health facility, so that the form of service receives positive response. Parasuraman, Zeithaml, and Barry in Tjiptono stated that the skills and readiness of employees to help customers and deliver services will be better if done clearly, quickly, and understandably, easily accessible, with low waiting time, and willingness to listen to complaints [8].

The results of this study indicate that the majority of respondents chose "good". Factors that support Fathonah are smartness, wisdom, and intelligence shown by doctors and nurses so that patients feel comfortable and feel that doctors and nurses are able to be responsible in carrying out their services, one of which is ease and accuracy of administration, attention to quality of service, and willingness to provide timely services. Regarding the willingness of health workers to provide assistance to patients has been explained in one of the verses of the Qur'an, namely QS. At-Taubah/9 :71.

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ

Meaning:

The believing men and believing women are allies of one another. They ask what is right and forbid what is wrong and establish prayer and give zakah and obey Allah and His Messenger. Those - God will have mercy upon them. Indeed, God is Exalted in Might and Wise. (QS. At-Taubah/9:71).

In the Qur'anic Interpretation compiled by the Indonesian Ministry of Religion, Surah At-Taubah verse 71 explains that believers, both men and women, defend each other. As believers, they defend other believers because of religious relationships and even more so if the believer is his brother, because of blood relations. Women also as a believer helped defend his brothers from among male believers because of religious relations in accordance with the nature of her femininity, as the wives of the Prophet and the wives of friends

also joined the battlefield together with the Islamic army to provide drinking water and prepare water food, because the believers are their own kind, and they are bound by a rope of faith that evokes a sense of brotherhood, unity, love for one another and to help one another. All of that is driven by the loyal spirit of friends who make them as one body or one wall structure that mutually reinforces in upholding justice and raising the words of God. In providing services, health workers must be fair, responsible, conscientious, and timely to patients, always provide assistance, and foster good relationships with patients and their families so that patient confidence arises in the health workers and the hospital.

Meanwhile, there are patients who choose "inadequate", due to the lack of timeliness of services provided by doctors and administrative officers, for example the delay in the doctor visiting the patients he cared for. This research is in accordance with the opinion of Parasuraman which states that every employee, in providing forms of service, prioritizes aspects of service that greatly affect the behavior of people who receive services, so it requires the ability of responsiveness of employees to serve the community in accordance with the level of absorption, understanding, discrepancies in various forms of service that he is not aware of [7]. This requires a wise explanation, detailed, fostering, directing and persuading to address all forms of procedures and work mechanisms that apply in an organization, so that the form of service gets a positive response.

Figure 7 shows the Tabligh dimension, namely good delivery, in which service will run smoothly and properly if every party concerned with service communicates decently and ethically, especially in assisting childbirth with the intention of producing the next national and religious generation with the lives of patients always being the stakes. Allah Almighty says in QS. Al-Maidah/5: 32.

مَنْ أَحْلَىٰ ذَلِكُمْ كَتَبْنَا عَلَىٰ بَيْتِ إِسْرَائِيلَ أَنَّهُ مَنْ قَتَلَ نَفْسًا بِغَيْرِ نَفْسٍ أَوْ
فَسَادٍ فِي الْأَرْضِ فَكَأَنَّمَا قَتَلَ النَّاسَ جَمِيعًا وَمَنْ أَحْيَاهَا فَكَأَنَّمَا أَحْيَا
النَّاسَ جَمِيعًا وَلَقَدْ جَاءَتْهُمْ رُسُلُنَا بِالْبَيِّنَاتِ ثُمَّ إِنَّ كَثِيرًا مِنْهُمْ بَعْدَ
ذَلِكَ فِي الْأَرْضِ لَمُسْرِفُونَ

Meaning:

And whoever saves one - it is as if he had saved mankind entirely. (Q.S Al-Maidah/5: 32)

Those verses explained that providing good services or assisting in childbirth by providing good services has a truly extraordinary value of kindness, both for hospitals and for health workers in the future.

Rasulullah SAW said in the hadith narrated by best friend Anas bin Malik RA "A person's faith is not perfect until he loves his brother as he loves himself". (HR. Bukhori).

The essence of this hadith is "Treat your brother as you treat yourself". We certainly want to be treated well, we

definitely want to be served well, we certainly want to be served quickly, then apply your desires when you serve others. Tjiptono also defines customer value as an emotional bond that exists between the customer and the producer after the customer uses the company's products and services and finds that the product or service has added value [8].

In figure 8, Tangible dimension of service can be seen, that is the actual form of actualization that can be physically seen or used in accordance with their functions and uses to help services for those who want service, so that they feel satisfied with the service felt, thereby showing work performance for giving services provided [7].

According to Zeithaml in Fandi Tjiptono, tangible is direct evidence that includes physical facilities, equipment, employees and means of communication [9]. Service is a process that consists of many activities that involve interactions between customers and service providers. The purpose of this interaction is to be able to satisfy the needs of customers. Physical facilities are the physical environment in which services are created and directly interact with patients. Because services cannot be touched, patients often see visible physical cues or evidence, to evaluate the services obtained before and after consuming these services [9].

The results of this study are in accordance with the theory put forward by Pasuruan et al., which states that the Tangible dimensions given by the company to customers such as physical facilities, equipment, employee friendliness will affect the level of customer loyalty [7].

The results of this study are also in accordance with the opinion of Zeithaml which states that tangible is a matter that significantly influences the patient's decision to buy and use the services offered [6]. From the results of this study note that the majority of respondents were chose good category, things that support tangible (physical evidence) both are the availability of patient's hijab, the appearance of doctors, nurses, and hospital staff who are neat and polite, the availability of religious facilities, and the location of the toilet which is not facing the Qibla. In addition, there are respondents who are in the category of not good, things that cause tangible (physical evidence) to be not good, where respondents assume that cleanliness and neatness of the treatment room is still considered lacking and the hospital is considered not to keep up with the times or move slowly, for example the building is too old, and this definitely requires more attention.

This study is not in line with research conducted by Kasih entitled "Analysis of the Relationship between Service Quality and Loyalty of Non-Recipient BPJS Patients in Inpatients at Mardi Rahayu Kudus Hospital" [10], which states that there is no relationship between tangible dimensions (direct evidence) with patient loyalty.

This study is in line with research conducted by Sulni, et al entitled The Relationship between Quality of Health Services and Patient Loyalty at the Baranti Health Center in Sidrap Regency [11], which states that there is a significant relationship between tangibility (direct evidence) and patient loyalty, with the results of physical evidence research Good service at the Baranti Health Center is a clean room condition

and supported by the availability of supporting facilities in the room, the comfort of the room and the appearance of a neat and clean health worker. Physical evidence of poor service is due to the stuffy waiting room, so the patients feel uncomfortable.

In Table 7, it is seen that all dimensions are included in the Excellent category, meaning that the behavior of Islamic services at Sayang General Hospital is implemented very well, and when the services provided are good, patients will feel satisfied and comfortable, resulting in their loyalty.

The results of this study are in line with Sukowati [12], which says that Islamic services are urgently needed by outpatient and inpatient care staff of Dr. Asmir Salatiga Army Hospital because it can accelerate the recovery of patients and improve the quality of hospital services by maintaining the value of worship that is mandatory and responsibility when providing nursing services to patients. Meanwhile, according to the Director of Ibnu Sina Islamic Hospital Makassar, in his research Hafid said services such as da'wah and spiritual guidance must be given to patients and staff of Ibnu Sina Hospital in order to improve the welfare of officers and their patients [13].

According to Sunawi, the character of rabbaniyah or a belief and surrender of all things only to Allah SWT is one of the characteristics that distinguish Islamic hospital services from non-Islamic hospitals [12]. As for service orientation, non-Islamic hospitals also continue to use elements such as the character of morality, waq'iyah, and insaniyah, but in its management there are still differences in terms of how they are applied and the scope of their development.

In Figure 9, the loyalty variable appeared excellent. According to Sharon and Santoso in their research, if the services provided are good, it will affect the level of patient loyalty, and the quality of service has a positive effect on patient loyalty at the Tugurejo Hospital [14]. Health providers can be used as a builder of patient loyalty by optimizing health services that are convincing and very decisive for service providers, such as doctors and midwives who must be able to provide an explanation regarding the type of disease, treatment, and appropriate treatment, can convince patients and provide clear information so that patients treated at the hospital will feel assured during their stay.

Interpersonal experience of patients can develop the level of patient loyalty to service providers that they get from doctors, midwives, and hospital service behavior. Service behavior itself has an impact on service quality in increasing patient loyalty. It can be said that service behavior can be positively related to overall service quality and there is a significant correlation between the two [15].

Allah SWT says in QS. Al-Maidah/5: 32.

مِنْ أَجْلِ ذَلِكَ كَتَبْنَا عَلَى بَنِي إِسْرَائِيلَ أَنَّهُ مَنْ قَتَلَ نَفْسًا بِغَيْرِ نَفْسٍ أَوْ فَسَادٍ فِي الْأَرْضِ فَكَأَنَّمَا قَتَلَ النَّاسَ جَمِيعًا وَمَنْ أَحْيَاهَا فَكَأَنَّمَا أَحْيَا النَّاسَ جَمِيعًا وَلَقَدْ جَاءَتْهُمْ رُسُلُنَا بِالْبَيِّنَاتِ ثُمَّ إِنَّ كَثِيرًا مِنْهُمْ بَعَدَ ذَلِكَ فِي الْأَرْضِ لَمُسْرِفُونَ

Meaning:

And whoever saves one - it is as if he had saved mankind entirely (Q.S Al-Maidah/5: 32).

The above verse explains that providing good service or caring for the sick with good service is a truly extraordinary value for good, both for hospitals and for health workers in the future.

The hadith about services that "must" be given to others. Rasulullah SAW said in the hadith narrated by best friend Anas bin Malik RA: *A person's faith is not perfect until he loves his brother as he loves himself*". (HR. Bukhori). The essence of this hadith is "Treat your brother as you treat yourself". We certainly want to be treated well, we definitely want to be served well, we certainly want to be served quickly, then apply your desires when you serve others. Tjiptono also defines customer value as an emotional bond that exists between the customer and the producer after the customer uses the company's products and services and finds that the product or service has added value [8].

If patients already have a sense of belonging and have a good emotional bond with the hospital, they usually do not want to move to another hospital, despite the price changes in the hospital they occupy. They are comfortable, trusting and sympathetic to the hospital and will easily promote the hospital to their families and others. This indirectly brings a positive impact on the hospital.

Table 9 shows a constant of -3.896, meaning that if the Islamic service behavior (X) is 0, loyalty (Y') will be negative, that is -3.896. Variable regression coefficient (X) of 0.201; it means that the coefficient is positive, which is a positive relationship between Islamic service behavior and loyalty. The better the behavior of Islamic services, the more patient loyalty increases.

From the explanation above it can be concluded that:

X (Islamic Service Behavior) influences Y (Loyalty).

The hypothesis is determined based on the significance value with the following test criteria:

- If the result of the significance value > predetermined significance value, H_0 is rejected.
- If the result of the significance value < predetermined significance value, H_0 is accepted.

In Table 9 we can find out that the significance value < the specified significance value is 0,001 < 0.05, and therefore H_0 is accepted. This means that the Islamic service Behavior variable (X) gives a significant influence on the loyalty (Y) of

uninsured patients in the midwifery unit at Sayang General Hospital. This might happen to patients in Cianjur because Cianjur has a philosophy of *ngaos, mamaos and maenpo* that reminds us all of the three aspects of life perfection. *Ngaos* is a Islamic tradition that colors the atmosphere and nuances of Cianjur with people who are clinging to diversity. Image as a religious area is said to have been pioneered since Cianjur was born around 1677 where the Cianjur region was built by scholars and students of the past who were passionately developing Islamic culture. That is why Cianjur also had the nickname of the *santri* city. This Islamic spirit is always bequeathed to the next generation in Cianjur, and this is in line with what is the vision, mission, and philosophy of the Sayang General Hospital. But this cannot be made a generalization of the condition of another society.

According to Fattah, service will be accepted by patients if the work is good, so patients feel their own satisfaction [16]. Patients who are satisfied with a service will return to use their services when they need it, and therefore the patient's loyalty to the hospital can grow. If the officer in the hospital can perform midwifery services for patients seriously, then the work result will be good. The behavior of Islamic services is part of the services available at Sayang Hospital. When the services provided are good, then the level of patient loyalty will be affected. Because the service implemented at Sayang Hospital is Islamic, patients who are hospitalized at the hospital feel comfortable because they are not only physically cared for, but also spiritually.

Based on Table 11, it can be seen that the Islamic service behavior variable simultaneously has an effect of 0.634. Meanwhile, another influence of 0.366 was determined by other variables that could not be explained in this study, for example the internal attitude of each patient while being treated, such as *istiqomah* attitude. *Khulafaur rasyidin* or *caliph successor* to the prophet Muhammad SAW who led Muslims has his own definition regarding *istiqomah*, Abu Bakar Ash-Shiddiq R.A mentions that *istiqomah* is the behavior of someone who does not associate Allah with others or does not commit *shirk*. Umar bin Khattab R.A interpreted *istiqomah* as something that should hold on to one command and not do anything that is forbidden. Uthman bin Affan R.A mentioned that *istiqomah* means sincere. Ali ibn Abi Talib R.A mentioned that *istiqomah* means carrying out the obligations that were ordered by Allah SWT. This *istiqomah* attitude can be an internal factor of patients in treatment at the Hospital, so that it can also affect the patient's loyalty to the Hospital.

As a case study, there are limitations in this research. Some limitations that occur in the implementation of this study include the possibility of bias that can affect the results of the study because respondents may be uncomfortable or do not know the answer so as not to provide real information when filling out the questionnaire, the short implementation time makes this study seem in a hurry can result in information received by respondents to be less than optimal, and researchers can not directly observe a number of things regarding patient loyalty. In addition, interviewer bias can also occur in asking about this research so that it is not conveyed properly. And the occurrence of communication that did not go well when the interview was conducted, may result the

respondent did not understand the questions asked by the interviewer.

V. CONCLUSION

Based on the results of research that has been done at Sayang General Hospital, although this cannot be made a generalization of the condition of another society, it can be concluded that the behavior of Islamic services has a significant effect on the loyalty of uninsured patients in midwifery services at the Sayang General Hospital, as can be seen from patients who will go to the hospital if there are complaints about their health, visiting for control, the patient feels relieved to be treated at the hospital, wants to go back to the hospital, is trusting in the quality of hospital services, is not interested in other hospitals, and will recommend Sayang General Hospital to others for treatment. This is very good because it can reduce marketing costs, transaction costs, customer turnover costs, and failure costs. By applying the values of *Shiddiq, Amanah, Fathonah, and Tabligh*, and maintaining Tangible quality in every aspect of the obstetrics and gynecology department of the Sayang General Hospital, which reflects the implementation of *Rasullah SAW's* character in rendering services in the Hospital.

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