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Implementation of Customer Relationship Management (CRM) on Patient Loyalty Mediated by Customer Bonding at Puskesmas Jelbuk Jember

Reni Septa Anggraeni[1], Haris Hermawan[2], Mohammad Thamrin[3]
[1,2,3]Muhammadiyah University of Jember, Indonesia

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ABSTRACT

Objective: *The community members who use healthcare services at the puskesmas are expected to show commitment to the services provided by the puskesmas. This commitment is one form of patient loyalty. Patient loyalty is crucial because the puskesmas is a primary healthcare facility responsible for providing basic services to both patients enrolled in the BPJS Health program and the general public.* ***Novelty*** *research is the development of a research model that uses customer bonding variables as an intervening variable which has not been developed by previous researchers.* ***Method:*** *The study population consisted of BPJS patients who visited Puskesmas Jelbuk during 2024. Sampling was done using the saturated sampling method with 100 respondents. Data analysis techniques using SEM PLS.* ***Results:*** *The results showed: (1) CRM had a positive and significant influence on patient loyalty. (2) Customer bonding had a positive and significant influence on patient loyalty. (6) The indirect effect test showed a positive and significant influence of CRM on patient loyalty through customer bonding.*

INTRODUCTION

Puskesmas is one of the primary healthcare facilities managed by the government for the community. It plays a crucial role in providing affordable, accessible, and quality healthcare services, especially for people in rural areas or regions far from larger health centers. As a primary healthcare facility, the Puskesmas has a significant responsibility in providing basic health services to BPJS patients. The legal basis for healthcare services for BPJS patients at Puskesmas is outlined in Law No. 40 of 2004 concerning the National Social Security System (SJSN). Furthermore, in 2011, the government enacted Law No. 24 of 2011 concerning the Social Security Organizing Body (BPJS). BPJS runs the National Health Insurance (JKN) program, which is implemented through cooperation with healthcare institutions, especially Puskesmas, to ensure that all Indonesian citizens receive comprehensive, fair, and equitable health insurance protection.

The community members are the users of healthcare services at the Puskesmas, and they are expected to have a loyal attitude towards the healthcare services available at the Puskesmas. Patient loyalty can be understood as the patient's commitment to the healthcare services provided. This loyalty is very important because the Puskesmas serves as a primary healthcare facility that provides basic services, both for patients enrolled in the BPJS Kesehatan program and the general public. With the emergence of private healthcare service centers, the competition among healthcare service providers has intensified. To face this competition, the Puskesmas is required to consistently offer

good services to improve service quality so that patient trust remains with the healthcare provider, which will ultimately impact patient satisfaction and foster patient loyalty (Evandinnartha et al., 2023).

Patient loyalty is a key to success, not only in the short term but also as a sustainable competitive advantage (Damri, 2018). Loyal patients have a clear understanding of what they want and from whom they will get it. Loyal patients can help attract new patients through word-of-mouth recommendations because they are already familiar with the products used and have no difficulty sharing this information with others (Faizah et al., 2020). Additionally, according to Jill Griffin (2015), loyalty reflects a condition that lasts for a certain period of time and requires actions that go beyond just two instances. Patient loyalty is highly dependent on the implementation of customer relationship management and the creation of customer bonding.

Sutrisno (2015) explains that Customer Relationship Management (CRM) is an integrated business strategy that combines internal and external factors through customer data analysis using information technology. The goal is to attract customer attention and achieve long-term value, allowing both the company and the customer to gain benefits and advantages. With the effective implementation of CRM, healthcare centers (Puskesmas) can attract new patients, gain profits from existing patients, and retain patients who provide long-term benefits for the Puskesmas. Fauzaan and Bruri (2019), Faizah et al. (2020), and Pratiwi and Nina (2019) state that Customer Relationship Management (CRM) can enhance patient loyalty. Sari et al. (2020) also mention that CRM has a positive impact on consumer loyalty. However, the study by Sudarwati and Larasati (2019) shows that CRM has no significant effect on consumer loyalty. The differences in these findings present an opportunity for further research in the future.

Customer bonding is also a long-term strategy aimed at strengthening and inspiring every element of the marketing mix (Negassa and Japee, 2023). Customer bonding allows companies to track potential customers and understand their actual needs, highlighting the importance of maintaining customer loyalty. Customer bonding also refers to the process of building and sustaining customer trust in a product, through both direct and indirect interactions with customers, which helps establish a strong connection between the seller and the customer (Kuspriyono and Nurelasari, 2018). Loo (2024), Setiawan and Nurul (2023), and Sutanti et al (2024) state that there is a partial effect of customer bonding on customer loyalty. Ariyanti et al. (2023) and Saraswati et al. (2023) also indicate that customer bonding has a positive and significant impact on customer loyalty.

In 2024, the number of BPJS patients visiting Puskesmas Jelbuk Jember showed a fluctuating trend, with the lowest visit recorded in March with 404 patients and the highest in November with 768 patients. This phenomenon reflects the variation in patient visits, which tended to decrease in certain months. This indicates a decrease in the number of BPJS patients who are ill. The decline in patient numbers is not due to patient disloyalty, but rather because of the patients' good health, which leads to an overall improvement in health, meaning they do not need to visit Puskesmas Jelbuk for

treatment. In 2024, the BPJS patient data for Puskesmas Jelbuk Jember is shown as follows:

Table 1. BPJS Patient Data Visiting Puskesmas Jelbuk Jember Year 2024.

No	Month	Number of BPJS Patients
1	Jan	634
2	Feb	526
3	March	404
4	April	469
5	May	623
6	June	508
7	July	543
8	Agustus	520
9	September	683
10	October	693
11	November	768
12	Desember	679
	Sum	7050

Source: Puskesmas Jelbuk Jember, 2024

The purpose of this study is to examine and empirically test whether CRM has a positive and significant effect on patient loyalty through customer bonding. Grand theory aims to explain all communication behavior using a universal approach that is considered true, as well as integrating all existing knowledge about communication into one cohesive theoretical framework. Purba et al. (2020: 77) state that grand theory is a major theory developed by renowned experts in the field of research or academic writing. This study uses the Theory of Planned Behavior (TPB) as its grand theory. Ajzen (1991) developed the Theory of Reasoned Action into a new theory, the Theory of Planned Behavior, which illustrates the relationship between behaviors performed by an individual to achieve a goal. The key factor in the TPB is the individual's intention to perform a behavior, which is reflected in how strongly a person desires to attempt that behavior. The middle theory used is consumer behavior. According to Kotler and Amstrong (2018), consumer behavior is the study of how individuals, organizations, and groups act in buying, selecting, and using ideas, products, or services to satisfy their needs. Consumer behavior includes the factors underlying consumers' decisions to make a purchase. Customer Relationship Management (CRM) is an integrated business strategy that combines internal and external factors through customer data analysis using information technology, aimed at gaining customer attention to achieve long-term value so that both the company and customers can gain profits and benefits (Sutrisno, 2015). According to Sapanang, et al. (2022), customer bonding encompasses all marketing activities aimed at making customers feel that the product offered or used is the best solution they need, preventing them from switching to other products. The customer

bonding strategy focuses on enhancing customer loyalty by delivering products or services that meet or even exceed customer expectations. According to Griffin (2015), loyalty refers to the behavior and decisions made to repeatedly purchase products or services from the selected company. Meanwhile, Oliver (2015) defines customer loyalty as a deep commitment from customers to consistently repurchase or continue subscribing to the selected products or services in the future, even though situations and marketing efforts have the potential to influence such behavior.

RESEARCH METHOD

This study uses data from respondents' answers measured on a numerical scale (quantitative), thus it falls under the category of quantitative research. The aim of this research is to explain and detail the conditions of each variable and analyze the relationships between variables using data measured in numerical form or mathematical models. The population of this study consists of all BPJS patients who visited the Jelbuk Jember Health Center during the period from January to December 2024. The sampling technique is carried out using the Slovin formula, with the sample determination formula as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Explanation:
n = Sample/respondent size
N = Population size
e = Percentage of the margin of error tolerated in sampling;
e = 0.1
In the Slovin formula, the following guidelines apply:
An e value of 0.1 (10%) is used for large populations
An e value of 0.2 (20%) is used for small populations

$$n = \frac{7050}{1 + 7050\ (0,1)^2} = 98,60$$

The sample size calculated is 98.60 respondents. To make the research more manageable, the sample size is rounded up to 100 people, who are then selected as respondents. The distribution of the research questionnaire is carried out randomly.

In quantitative research, the questionnaire is one of the tools used to collect data. The formulation of statements in the questionnaire needs to be done carefully and thoroughly to ensure that the results are accurate. The research instrument functions as a measurement tool used to gather data that represents the variables as a basis for testing the hypothesis. According to Ghozali (2014), in WARP PLS, there are two types of validity: convergent validity and discriminant validity, with a minimum value of 0.5.

Convergent validity means that a set of indicators can represent a latent variable along with the underlying concept. On the other hand, discriminant validity is a concept that requires two theoretically distinct concepts to show a sufficient difference. This means that a set of combined indicators is expected not to be unidimensional. The measurement model is evaluated using reliability, one of which can be seen through Cronbach's Alpha. This value reflects the reliability of all indicators in the model, with a minimum value of 0.7 and an ideal value between 0.8 and 0.9. In addition to Cronbach's Alpha, the ρc (composite reliability) value is also used, which is interpreted similarly to Cronbach's Alpha. The inner model, also known as the structural model, connects latent variables. The inner model illustrates the relationship between latent variables based on relevant theoretical substance (Abdillah & Jogiyanto, 2015). Indirect effects refer to the effects that occur through an intermediary variable and happen between two constructs not directly connected by a one-way arrow. The significance test for the mediating or indirect effect is conducted by comparing the ratio of the p coefficient to its standard error. Hypothesis testing is based on the Z value, and if the calculated Z value in absolute terms is ≥ 1.96, the indirect effect through the mediating variable is considered significant at the 0.05 significance level (Sholihin & Ratmono, 2020).

RESULTS AND DISCUSSION

Results

Validity Test

Table 2. Convergent Validity Test.

Variable	Indicators	Testing	Standar	Result
CRM	X11	0,503	0,500	Valid
	X12	0,685	0,500	Valid
	X13	0,786	0,500	Valid
	X14	0,544	0,500	Valid
	X15	0,732	0,500	Valid
	X16	0,513	0,500	Valid
	X17	0,978	0,500	Valid
	X18	0,590	0,500	Valid
	X19	0,814	0,500	Valid
Customer bonding	Z1	0,596	0,500	Valid
	Z2	0,725	0,500	Valid
	Z3	0,544	0,500	Valid
	Z4	0,725	0,500	Valid
	Z5	0,521	0,500	Valid
Customer Loyalty	Y1	0,543	0,500	Valid
	Y2	0,753	0,500	Valid
	Y3	0,566	0,500	Valid
	Y4	0,564	0,500	Valid

	Y5	0,785	0,500	Valid

Source: Warp PLS Test

The results of the convergent validity test calculation show that the normalized pattern loading factor value is above 0.5, indicating that all indicators in the questionnaire statements meet the convergent validity criteria.

Table 3. Discriminant Validity Test.

Variable	Indicators	Testing	Standar	Result
CRM	X11	0,620	0,500	Valid
	X12	0,685	0,500	Valid
	X13	0,786	0,500	Valid
	X14	0,594	0,500	Valid
	X15	0,616	0,500	Valid
	X16	0,513	0,500	Valid
	X17	0,748	0,500	Valid
	X18	0,648	0,500	Valid
	X19	0,814	0,500	Valid
Customer	Z1	0,596	0,500	Valid
bonding	Z2	0,859	0,500	Valid
	Z3	0,886	0,500	Valid
	Z4	0,725	0,500	Valid
	Z5	0,521	0,500	Valid
Customer	Y1	0,543	0,500	Valid
Loyalty	Y2	0,753	0,500	Valid
	Y3	0,566	0,500	Valid
	Y4	0,564	0,500	Valid
	Y5	0,785	0,500	Valid

Source: Warp PLS Test

The results of the discriminant validity test calculation show that the normalized pattern loading factor value is above 0.5, indicating that all indicators in the questionnaire statements meet the discriminat validity criteria.

Reliabilty Test

The reliability test conducted using Warp PLS 5.0 software is indicated by the Composite Reliability and Cronbach's Alpha values. Here are the results of the latent variable coefficients that represent the reliability test:

Tabel 4. Uji Reliabilitas.

Variable	*Composite reliability coefficients*	*Cronbach's alpha coefficients*
CRM	0.904	0,856
Customer Bonding	0.875	0,817
Customer Loyalty	0.921	0,892

Source: Warp PLS Test

Hypothesis Test

Model fit testing must be performed first before testing the significance of the path coefficient and R2. This test aims to determine whether a model fits the existing data.

Table 5. Model fit and quality indices.

Model fit and quality indices	Testing	P Value	Result
Average path coefficient	APC = 0.610	P<0.001	Fit
Average R-squared	ARS = 0.491	P<0.001	Fit
Average adjusted R-squared	AARS =0.484	P<0.001	Fit
Average block VIF	AVIF=1.039	acceptable if <= 5, ideally <= 3.3	Ideally
Average full collinearity VIF	AFVIF=7.584	acceptable if <= 5, ideally <= 3.3	Ideally
Tenenhaus GoF	GoF=0.381	small >= 0.1, medium >= 0.25, large >= 0.36	Small
Sympson's paradox ratio	SPR=1.000	acceptable if >= 0.7, ideally = 1	Ideally
R-squared contribution ratio	RSCR=1.000	acceptable if >= 0.9, ideally = 1	Ideally
Statistical suppression ratio	SSR=0.787	acceptable if >= 0.7, ideally = 1	Ideally
Nonlinear bivariate causality direction ratio	NLBCDR=1.000	acceptable if >= 0.7, ideally = 1	Ideally

Source: Warp PLS Test

Hypothesis testing is intended to validate the truth of the research assumptions, which consist of 3 hypotheses, as illustrated below:

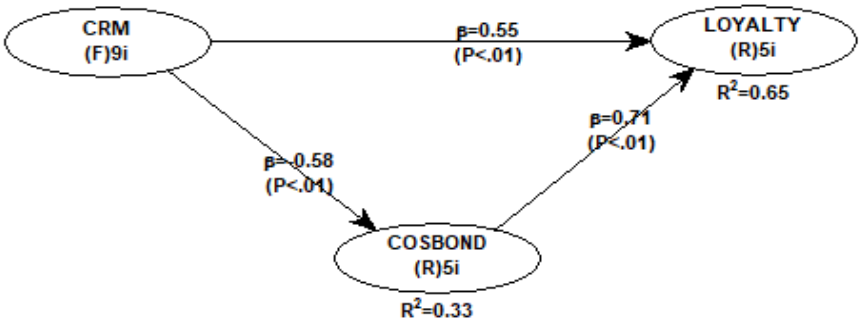

Figure 1. Research Model.

The coefficient of the effect of the CRM variable on customer loyalty is 0.55 with a p-value < 0.01. This result is significant because the p-value is less than 0.05. The coefficient of the effect of the customer bonding variable on customer loyalty is 0.71 with a p-value < 0.01. This result is also significant because the p-value is less than 0.05. The coefficient of the effect of the CRM variable on customer bonding is 0.58 with a p-value < 0.01, indicating a significant result because the p-value is less than 0.05.

Path Analysis

Tabel 6. Path Analysis.

Path Analysis	Coefisien	P Value	Result
CRM →Customer bonding→Customer loyalty	0.415	<0.000	Customer bonding plays a role in strengthening the impact of CRM on customer loyalty.

Source: Warp PLS Test

It's means customer bonding is a vital mediator in the relationship between CRM and customer loyalty. By focusing on strengthening these bonds through personalized, consistent, and engaging interactions, organizations can enhance customer loyalty and create long-lasting relationships.

Discussion

The relationship between Customer Relationship Management (CRM) and Customer Loyalty among patients at Puskesmas Jelbuk Jember shows a value of 0.55 with a p-value of p < 0.01, indicating that CRM has a significant impact on customer loyalty with a positive relationship among patients at Puskesmas Jelbuk Jember. The relationship between CRM and customer bonding among patients at Puskesmas Jelbuk Jember shows a value of 0.58 and a p-value of p < 0.01, which suggests that CRM has a significant impact on customer bonding with a positive relationship. Meanwhile, the relationship between customer bonding and customer loyalty shows a value of 0.71 with a p-value of p < 0.01, indicating that customer bonding has a significant impact on customer loyalty with a positive relationship among patients at Puskesmas Jelbuk Jember. According to Kotler & Keller (2018), CRM is the process of managing detailed information about each patient and carefully managing the approach to customers in order to maximize patient loyalty. Loyalty is related to the relationship between the company and customers, where loyalty includes retention or repeat purchases of products or services from a particular brand compared to competitors' brands. Essentially, loyalty cannot be created without an emotional connection between the customer and the service provider. These findings align with research by Rizky and Herlina (2021) and Mamuaya & Mundung (2023), which found a positive and significant effect of customer relationship marketing variables on customer loyalty. Consumer satisfaction with their needs arises when consumers continuously buy and use the product, thus automatically making the product their top choice when purchasing. These findings are also in line with research by Assuyuti (2022) and Gustini et al. (2022), which found a positive and significant effect of customer

bonding variables on customer loyalty. Pappas (2016) shows that the use of CRM technology in customer interactions can enhance customer bonding through more personalized and interactive experiences. Kaur and Sharma (2018) The results of this study show that well-implemented CRM not only enhances customer satisfaction but also strengthens customer bonding, which in turn has a positive impact on customer loyalty. Sigala (2018), Rahman et al. (2020) CRM has a positive impact on customer bonding, which in turn enhances customer loyalty through higher engagement. The effective implementation of CRM can enhance patient loyalty through the strengthening of customer bonding. By building strong and emotional connections, healthcare providers can improve patient satisfaction and retention. Further research can be conducted to explore other factors that may contribute to this relationship.

CONCLUSION

Fundamental Finding : This study aims to empirically test the effect of the implementation of customer relationship management on patient loyalty, mediated by customer bonding. The research was conducted over the course of one month through the distribution of questionnaires to patients at Puskesmas Jelbuk. The results showed: (1) CRM had a positive and significant influence on patient loyalty. (2) Customer bonding had a positive and significant influence on patient loyalty. (6) The indirect effect test showed a positive and significant influence of CRM on patient loyalty through customer bonding. **Implication :** Several implication of implementing CRM on patient loyalty through customer bonding include: (1) Improvement of Patient Experience by using CRM, healthcare providers can collect and analyze patient data to offer more personalized services that meet their needs, thereby increasing patient satisfaction. The CRM system allows for quick responses to patient inquiries and complaints, which can strengthen relationships and boost loyalty. (2) The application of CRM helps build emotional connections between patients and service providers, supporting long-term loyalty. Continuous Communication, Through CRM, service providers can maintain consistent and relevant communication with patients, further strengthening those bonds. (3) Improvement of Patient Retention Patient by understanding patient behavior and preferences, healthcare organizations can identify potential risks of losing patients and take steps to retain them. CRM can be used to design loyalty programs that are attractive to patients, increasing their engagement. Better Decision Making Reliable Data Information collected through CRM provides valuable insights for strategic decision-making regarding services and marketing. Organizations can group patients based on their needs and preferences, allowing for a more effective approach. (4) CRM can automate various administrative processes, allowing staff to focus more on meaningful interactions with patients. Team Coordination: Enhancing collaboration between medical and administrative teams, positively impacting the patient experience. (4) Using CRM to collect feedback from patients provides useful insights for service improvement. Data gathered from CRM can be used to identify areas for innovation, enhancing the appeal

of healthcare services. **Limitation :** The limited number of respondents may affect the generalizability of the findings. A study involving only one hospital or clinic might not reflect the entire patient population. The concept of customer bonding may be difficult to measure quantitatively, so the results may not be entirely accurate. **Future Research :** For future research, the following aspects should be considered: (1) Conduct research across multiple hospitals or clinics to improve the generalizability of the results. (2) Use of Qualitative Methods, Incorporate in-depth interviews or focus groups to gain a deeper understanding of patient experiences. (3) Add measurable performance indicators to assess the effectiveness of CRM systems in the healthcare context.

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***Reni Septa Anggraeni (Corresponding Author)**
Muhammadiyah University of Jember, Indonesia
Email: reni_septa24@gmail.com

Haris Hermawan
Muhammadiyah University of Jember, Indonesia
Email: harishermawan@unmuhjember.ac.id

Mohammad Thamrin
Muhammadiyah University of Jember, Indonesia
Email: muhdthamrin@gmail.com