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The Effect Of Handling Complaints and Service Quality On Customer Loyalty Through Customer Satisfaction

(Study On Clinic University of Muhammadiyah Purwokerto)

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Abstract

The purpose of the study was to analyze the effect of complaint handling and service quality through customer satisfaction as a mediating variable. This research was conducted at the University Clinic of Muhammadiyah Purwokerto with 204 respondents and used a quantitative approach. The basis of analysis used is SEM-PLS with Structural Equation Model (SEM) analysis. The findings in the study of complaint handling have no significant effect on customer satisfaction and customer loyalty, customer satisfaction does not significantly mediate between complaint handling and customer loyalty, service quality has a significant effect on customer satisfaction and customer loyalty, customer satisfaction is able to significantly mediate between service quality and customer loyalty. These findings prove that service quality has a crucial role in increasing customer satisfaction and customer loyalty, while handling complaints does not affect customer loyalty if it is not accompanied by high service quality and has an impact on customer satisfaction.

Keywords: Complaint Handling, Service Quality, Customer Satisfaction, Customer Loyalty.

INTRODUCTION

Health services are a strategic sector in national development because they play an important role in maintaining and improving the degree of public health (Yuniarti et al., 2025) . A healthy society will encourage productivity and support the achievement of

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overall national welfare (Yuniarti et al., 2025) . In the health care system, clinics have an important position as providers of basic and specialized medical services that reach the community directly, including academic circles such as students (Permenkes No. 9 of 2014). Clinics are the spearhead in providing preventive, curative, and rehabilitative services, so the quality of their services needs to be a major concern.

Globally, Indonesia's healthcare system still lags behind Asian countries such as Taiwan and South Korea, which recorded quality scores above 80 points (CEOWORLD, 2024). Indonesia only achieved an average score of 67-68, on par with the Philippines and China, reflecting weak efficiency and quality of care (Healthcare Readers, 2024). In the ASEAN region, Indonesia is also not yet competitive, lagging behind Singapore and Malaysia, which excel in digital-based clinical services. This is in line with the BPJS Health survey which recorded the satisfaction level of JKN participants at only 81%, lower than the national hospital average of 85.6% (BPJS Health, 2023).

At the provincial level, especially Central Java, the quality of clinical services is uneven. The average digital maturity of health services only reaches a score of 2.7 out of 5 (Healthcare IT News, 2023). This fact indicates that the quality of clinic services, especially in the aspects of complaint handling, service speed, and customer satisfaction, still needs to be improved. Low levels of patient satisfaction with the services provided can have an impact on reducing trust in service institutions and decreasing the tendency of patients to return to use these services. Therefore, improving the quality of clinical services is not only important to achieve national health service standards, but also a key factor in building and maintaining loyalty.

Customer loyalty is a customer commitment to continue using a particular product or service repeatedly, which is accompanied by a desire to recommend it to others (Kotler & Keller, 2016) . Loyalty is characterized by the patient's willingness to return to use the service and recommend the facility to others (Fadjry et al., 2024) . In the clinical context, loyalty has a significant impact on service sustainability, especially in the midst of increasingly fierce health service competition (Maklufah & Djunawan, 2023) . Therefore, it is important for healthcare institutions to understand and build patient loyalty through a systematic approach (Ahmad et al., 2022) .

One of the factors that contribute to loyalty is *customer satisfaction*, which is formed from patients' assessment of the service experience they receive (Ramdani, 2025) . According to Kotler & Keller, (2016) *customer satisfaction* is a comparison between expectations and realization of services received by customers. Satisfied

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patients are more likely to return to the same facility and provide a positive image in their environment (Lomi & Iswati, 2024) .

Theoretically, customer satisfaction plays an important role in shaping long-term loyalty. However, the results of research on the relationship between satisfaction and loyalty still show inconsistencies. Some studies, such as those conducted by Fatonah & Palupi, (,2020) Saputra & Wala, (2025) , and Maristha & Soepatini, (2025) found that satisfaction has a significant influence on customer loyalty. In contrast, research conducted by Hertina & Koni, (2023) , Afidahtin et al., (2020) and Hakim et al., (2024) shows that the effect of satisfaction on loyalty is not significant in certain contexts.The difference in the results of this study indicates a *research gap,* so further research needs to be carried out to re-examine the relationship between *customer satisfaction* and *customer loyalty*, especially in the context of health services in a clinic environment.

In creating this satisfaction, the *complaint handling* aspect has an equally important role. Patients who feel that their complaints are responded to quickly and professionally will feel more valued and tend to build trust in the service (Fatonah & Palupi, 2020) . According to Tjiptono & Chandra, (2012) *complaint handling* is a systematic response to customer complaints in order to produce satisfactory solutions for both parties. Research Asriani & Putrawan, (2025) , Trisdamayanti et al., (2025) and Kurniyawati & Anggadha (2023) show that *complaint handling* has a significant effect on customer loyalty. However, not all research results are in line. Studies from Andriani et al., (2025) , Manuel et al., (2025) , and Arfa & Ahri, (2025) found that the effect of complaint handling on loyalty is not significant. This shows that there are relevant research gaps to be studied further, especially in clinical services.

Apart from complaint handling, service quality is a crucial dimension in shaping patient experience while interacting with health care facilities. Service quality is assessed by the extent to which the service is able to meet, even exceed, customer expectations (Rafi & Nugroho, 2022) . Percunda et al., (2024) emphasize that perceptions of service quality greatly influence patients' overall perceptions of health care institutions. Several studies mention that service quality has a significant impact on customer satisfaction and loyalty (Maristha & Soepatini, 2025; Daud et al., 2025; Saputra & Wala, 2025) . However, there are also findings that state that the effect of service quality on loyalty is not always directly significant (Aulia et al., 2023; Badri, 2025; Magdalena et al., 2025) . This strengthens the suspicion that customer satisfaction is a mediating variable that explains the relationship more effectively.

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Based on this description, this research was conducted at the Muhammadiyah Purwokerto University Clinic by involving students as respondents, because they are active users of clinic services for routine and incidental health needs (Yuniarti et al., 2025) . This study aims to analyze how complaint handling and service quality affect customer loyalty, with customer satisfaction as a mediating variable. The results of this study are expected to provide strategic input for clinic managers in improving service quality and building a better complaint management system, in order to realize services that are oriented towards patient satisfaction and loyalty (Alim, 2023; Ramdani, 2025) .

LITERATURE REVIEW

Stimulus Organism Response (SOR)

Stimulus Organism Response (SOR) theory is a theory developed by Mehrabian and Russell in 1974. The theory states that individual behavior is influenced by external stimuli (Stimulus) which triggers internal processes within the individual (Organism), which then results in certain behavioral responses (Hochreiter et al., 2023). In this study, complaint handling and service quality act as (Stimulus) from the external environment of the patient as a consumer, Customer satisfaction acts as (Organism) which reflects the cognitive and affective evaluation of the services received and felt, customer loyalty acts as (Response) with loyal behavior and has a long-term commitment. other research by Nailufar & Yoestini, (2023) states that the use of S-O-R theory produces community influence in the form of trust responses, purchase commitment and loyalty.

Customer Loyalty

Customer loyalty is an attachment or consistency with a product or service that arises without coercion so that customers continue to buy these goods and services Oktavia & Marwati, (2022) while in the book "Customer Loyalty" by Popon Srisuliawati et al 2023 seen from a behavioral perspective, customer loyalty can be defined as repeated purchases of a product or service; buy the same product or service from the same company or other substitute products; suggest the company to others; and often use the product. Loyalty is a strong commitment to buy or reuse preferred goods or services, regardless of the influence of environmental factors and marketing campaigns that can make customers leave the business (Kotler et al., 2018).

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Handling Complaints and Customer Satisfaction

Handling complaints is one of the important aspects of creating a satisfying service experience. In the context of the Stimulus-Organism-Response (SOR) theory, complaint handling is seen as a stimulus that can influence customer reactions in the form of satisfaction. When complaints are handled quickly, politely, and solutively, customers will feel valued and understood, thus increasing satisfaction with the service. Previous research also supports this relationship Asriani & Putrawan, (2025) ; Ariadi, (2024) ; Imlabla et al., (2024) transparent and communicative complaint handling contributes significantly to customer satisfaction. Accurate handling of complaints in accordance with complaint procedures, how to handle the duration of resolution, training and responsiveness of employees is very important to increase patient satisfaction. Thus, effective complaint handling is believed to encourage increased customer satisfaction.

H.1 : Handling Complaint has a significant effect on Customer Satisfaction

Service Quality and Customer Satisfaction

Service quality is the level of service perfection in accordance with applicable standards and codes of ethics, which has a direct impact on clinical patient satisfaction. Benchmarks of service quality are seen from factors such as reliability, responsiveness, assurance, empathy, and physical evidence (tangibles) (Istiqamah & Mujtahidah, 2024) . Customer satisfaction is strongly influenced by good service quality (Ginting, 2024) (Kautsar et al., 2023) . According to Kotler & Keller, (2016) service quality reflects how well the services provided are able to meet or even exceed customer expectations. The higher the perceived service quality, the more likely the customer is to feel satisfied. The higher the perceived service quality, the more likely customers are to feel satisfied. Several studies support this relationship, such as those conducted by Maristha & Soepatini, (2025); Daud et al., (2025) ; Setyawan et al., (2025) which shows that service quality has a significant effect on customer satisfaction.

H.2 : Service Quality has a significant effect on Customer Satisfaction

Handling Complaints* and *Customer Loyalty

Complaint handling is defined as the systems and procedures that companies use to receive, assess, and resolve customer complaints quickly and fairly (Kotler et al., 2018) . Studies conducted by Safitri et al., (2023) ; Trisdamayanti et al., (2025) ; Rosmalina et al., (2025) show that effective complaint handling has a significant influence on patient loyalty. However, in the research of Asriani & Putrawan, (2025); Maklufah &

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Djunawan,(2023); (Hastuti et al., 2022) handling complaints has an insignificant effect on customer loyalty. In research by Tjiptono and Candra 2012 Complaint handling has 4 indicators: *Empathy*, speed of consideration of complaints, *fairness* or *fairness* in resolving problems or complaints, facilitating communication between customers and the company. Complaint handling if handled properly will change the negative disconfirmation, to positive confirmation. In research conducted Khoirunnisa et al., (2024) complaint handling serves as an expectation correction mechanism to determine the level of confirmation, satisfaction from effective complaint handling is a critical bridge to customer loyalty.

H.3 : Handling Complaint has a significant effect on Customer Loyalty

Service Quality and *Customer Loyalty*

Service quality is an effort to fulfill the needs and desires of consumers and the accuracy of their delivery in balancing consumer expectations (Tjiptono, 2016) . In the context of clinical services, the quality of interaction, reliability, and convenience of facilities are important aspects that determine customer perceptions of services. Superior service quality directly encourages patient loyalty. Research by Kurniawan et al., (2022) found a significant influence between service quality on loyalty. Research by Qadri, (2025) suggests that service quality has a significant impact on customer loyalty. Research by Irawan, (2025) ; Sustiyatik & Jauhari,)(2025 states the same thing there is a significant influence between service quality and customer loyalty.

H.4 : Service Quality has a significant effect on Customer Loyalty

Customer Satisfaction and Customer Loyalty

Customer satisfaction reflects how successfully the company meets the needs and desires of its customers during the transaction process (Handayani, 2024) . Research conducted by Parmana et al., (2024) confirms that patient satisfaction is a significant factor in increasing patient loyalty. This is supported by research by Nurafsari et al., (2024) ; Maristha & Soepatini, (2025); Fatonah & Palupi, (2020); Saputra & Wala, (2025) which states that customer satisfaction relationships have a significant effect on customer loyalty.

H.5 : Customer Satisfaction has a significant effect on Customer Loyalty

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Handling Complaints and Customer Loyalty through Customer Satisfaction

Complaint handling, is how the company handles customer dissatisfaction conveyed through complaints. Effective handling includes empathy for customers, speed in response, fairness in problem solving, and making it easy for customers to submit their complaints (Imlabla et al., 2024). Customer loyalty is defined as customer loyalty which is reflected in repurchase behavior and recommendations to others. Loyalty is strongly influenced by customer satisfaction, namely how satisfied the customer is after getting goods or services. A high level of customer satisfaction will encourage loyalty because customers feel their needs and expectations are met (Octaviani et al., 2024). In research Fadjry et al., (2024) ; Arfa & Ahri, (2025); Manuel et al., (2025) customer satisfaction regulates the relationship between complaint handling and consumer loyalty significantly.

H.6 : Complaint Handling has a significant effect on Customer Loyalty through Customer Satisfaction

Service Quality and Customer Loyalty through Customer Satisfaction

Service quality is the customer's perception of how well the service they receive or expect. In research conducted by Widiyaningsih & Raharusun, (2024) the relationship between service quality and customer satisfaction provides a significant change, customer satisfaction and customer loyalty has a significant effect so that simultaneously, customer satisfaction mediates between service quality and customer loyalty. The research is reinforced by research Sudibyo & Keni, (2025) ; Aulia et al., (2023); Badri, (2025) that service quality gives significant changes to patient satisfaction, patient satisfaction mediates the effect of service quality on customer loyalty significantly. Service quality has a significant effect on patient satisfaction and mediates customer loyalty (Arfa & Ahri, 2025) .

H.7 : Service Quality has a significant effect on Customer Loyalty through Customer Satisfaction

The following is a picture of the conceptual framework of this research:

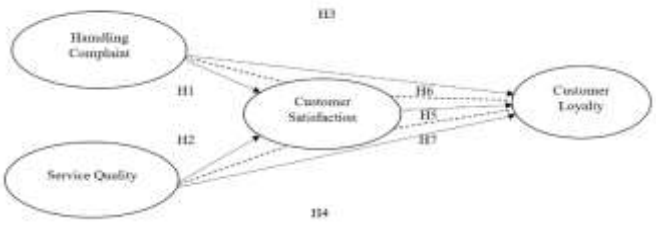


Figure 1. Research Concept Framework

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RESEARCH METHODS

This research uses quantitative methods. The population in the study is not known with certainty because users of the Muhammadiyah Purwokerto University clinic services come from various groups, such as students, lecturers, employees, and the general public. Therefore, to maintain homogeneity and control external variables, the sample focused on students with *purposive sampling* technique, with the criteria of having used clinic services more than twice. Determination of the number of samples refers to the formula Hair et al., (2017) , which is a minimum of multiplying 5-10 times the number of indicators. With a total of 18 indicators, the minimum sample size was 180 respondents, and in this study managed to collect 253 respondents with a total of 204 eligible respondents. The data collection instrument was an online questionnaire using a 1-5 point Likert scale, and the analysis used SEM-PLS 3 tools.

RESULTS AND DISCUSSION

Table 1. Respondent Demographics

Identity	Information	Frequency	Percentage
Gender	Man	75	36,8%
	Woman	129	63,2%
Total		204	100%
Year Entry	2018	1	0,49%
	2019	0	0%
	2020	7	3,4%
	2021	110	53,9%
	2022	53	25,9%
	2023	23	11,2%
	2024	10	4,9%
Total		204	100%
Age	18	2	0,9%
	19	17	8,3%
	20	45	22%
	21	73	35,7%
	22	43	21%
	23	15	7,3%
	24	6	2,9%

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Identity	Information	Frequency	Percentage
	25	3	1,4%
Total		204	100%
Faculty	Faculty of Teacher Training and Education	48	23,5%
	Faculty of Health Sciences	15	7,4%
	Faculty of Economics and Business	79	38,7%
	Faculty of Engineering and Science	12	5,9%
	Faculty of Islamic Studies	8	3,9%
	Faculty of Agriculture and Fisheries	7	3,4%
	Faculty of Pharmacy	5	2,5%
	Faculty of Law	8	3,9%
	Faculty of Humanities and Communication	4	2%
	Faculty of Medicine	8	3,9%
	Faculty of Psychology	6	2,9%
	Postgraduate	4	2%
Total		204	100%

Source: Data Processing 2025

Table 1. Demographic results show a total of 204 respondents participated in this study, with the majority being female (63.2%). This shows that female students are more active in accessing Purwokerto Muhammadiyah University Clinic services and tend to have more attention to aspects of *complaint handling* and *service quality*, which affect *customer satisfaction*. Based on the year of entry, most came from the class of 2021 (53.9%), which is in the active phase as a student and allows repeated experience in using clinic services, making it relevant in measuring the level of *customer loyalty*. In terms of age, most respondents were 21 years old (35.7%), which reflects the early adult age group with reflective abilities in evaluating the services received. Meanwhile, the majority of respondents came from the Faculty of Economics and Business (38.7%), which characteristically tends to have a rational approach in assessing benefits and

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service quality. This overall profile of respondents supports the validity of measurement of *complaint handling* variables, *service quality*, *customer satisfaction*, and *customer loyalty* in the context of clinical services.

Table 2. Outer Loading

	Statement Item	Outer Loading
X1.1	*I felt that the medical staff empathized with me when I was not satisfied with the services provided.*	*0,777*
X1.2	*I felt that my complaints were handled quickly by medical personnel and employees*	*0,847*
X1.3	*Medical personnel and employees provide reasonable and fair solutions when I complain.*	*0,815*
X1.4	*I can easily find the contact of UMP Clinic*	*0,702*
Source: Tjiptono and Chandra (2012)		
X2.1	*I get good service and complaints are handled quickly and appropriately.*	*0,809*
X2.2	*I feel that the responsiveness of the employees is very good and dexterous*	*0,842*
X2.3	*I believe that it is well guaranteed by the University of Muhammadiyah Purwokerto Clinic*	*0,762*
X2.4	*I got good clinic facilities (waiting room, examination room, etc.) from the University of Muhammadiyah Purwokerto clinic*	*0,804*
X2.5	*Doctors, nurses, and employees gave empathy when I visited as a clinical patient at the University of Muhammadiyah Purwokerto*	*0,805*
Source: Kotler and Keller (2016)		
Z.1	*I feel happy after getting the experience of treatment at the UMP clinic*	*0,830*
Z.2	*My expectations for the services provided by the UMP clinic are well met*	*0,701*
Z.3	*I trust to go to the UMP clinic for treatment if I am sick*	*0,816*
Z.4	*I believe that UMP clinic services have been good and professional*	*0,841*
Source: Tjandra (2016)		
Y.1	*Felt satisfied during my visit or treatment at the UMP clinic*	*0,813*

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Y.2	*I am sick, I will go to the Muhmmadiyah University Purwokerto clinic again*	*0,852*
Y.3	*I review the service and present it to my friends by talking to them*	*0,824*
Y.4	*Advise on using or visiting UMP clinics*	*0,870*
Y.5	*I have always been loyal to UMP clinics*	*0,854*
Source: Source: Kotler and Keller (2016)		

In table 2, all variables have a loading factor value of more than 0.7, namely Handling Complaints*, Service Quality, Customer Satisfaction and Customer Loyalty* with an outer loading value exceeding 0.7, so all indicators meet the requirements of convergent validity.

Table 3. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer Loyalty	0,898	0,899	0,925	0,711
Customer Satisfaction	0,810	0,822	0,875	0,638
Handling Complaint_	0,795	0,810	0,866``	0,620
Service Quality	0,864	0,865	0,902	0,648

Source: Data Processing 2025

Table 3 shows that all indicators in this study have an *outer loading* value above 0.70, which indicates good convergent validity. This is in accordance with the opinion of Hair et al., (2017) , which states that the *outer loading* value ≥ 0.70 is considered qualified as a valid indicator in the reflective measurement model. The *complaint handling* variable has a value of 0.702-0.847, *service quality* 0.762-0.842, *customer satisfaction* 0.701-0.841, and *customer loyalty* 0.813-0.870. All constructs in this study can be declared valid and reliable in measuring respondents' perceptions of the relationship between *complaint handling*, *service quality*, *customer satisfaction*, and *customer loyalty*.

Table 4. Model Fit

	Saturated Model	Estimated Model
SRMR	0,064	0,064
d_ULS	0,701	0,701

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d_G	0,398	0,398
Chi-Square	442,469	442,469
NFI	0,827	0,827
rms Theta	0,165	

Source: Data Processing 2025

The SRMR (Standardized Root Mean Square Residual) test in the fit model output has a value of 0.064 or ≤ 0.08 where based on the opinion of Hu & Bentler, (1999) if the SRMR value is below 0.08, it has a fit model or *good fit.* This means that the mode has a good fit with the data. The NFI value of 0.827 ≥ 0.80 indicates that the model is good enough (*acceptable fit)* (Hair et al., 2017). Meanwhile, the RMS Theta value of 0.165 indicates that although the reflective model is not perfect, the model is still acceptable for further analysis (Henseler et al., 2016). Overall, these three indicators indicate that the model in this study is feasible and suitable for further analysis.

Table 5. R square value

	R Square	**R Square Adjusted**
Customer Loyalty	0,750	0,747
Customer Satisfaction	0,710	0,707

Source: Data Processing 2025

Table 5. Shows the R Square Adjusted value on Customer Loyalty of 0.747, this value indicates the Customer Loyalty variable is 74.7% and declared reliable. Likewise, the Customer Satisfaction variable with an R Square Adjusted value of 0.707 means that the reliability level is 70.7%. Based on the criteria (Hair et al., 2017) , these two values are included in the strong category, so the model is considered reliable and suitable for use in further analysis.

The following are the results of the SEM-PLS model analysis which is done once running as follows.

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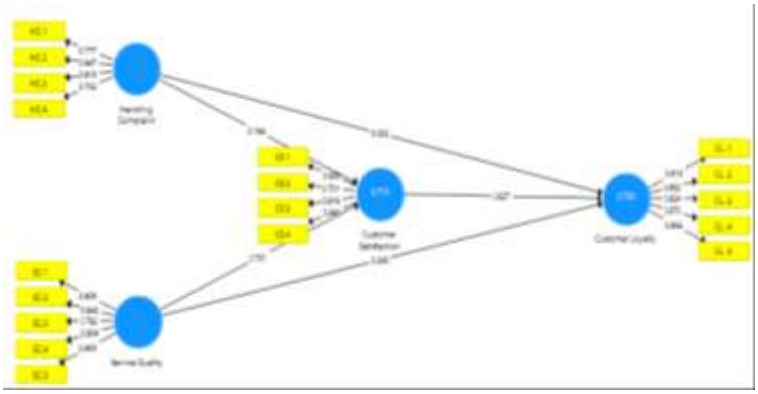


Table 6. Path Coefficients

		Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	
1	Complaint Handling -> Customer Satisfaction	0,164	0,162	0,088	1,870	0,062	Rejected
2	Service Quality -> Customer Satisfaction	0,701	0,705	0,077	9,107	0,000	Accepted
3	Handling Complaint -> Customer Loyalty	0,022	0,029	0,069	0,313	0,754	Rejected
4	Service Quality -> Customer Loyalty	0,240	0,237	0,091	2,645	0,008	Accepted
5	Customer Satisfaction -> Customer Loyalty	0,637	0,634	0,077	8,248	0,000	Accepted
6	Complaint Handling -> Customer Satisfaction -> Customer Loyalty	0,104	0,103	0,057	1,833	0,067	Rejected
7	Service Quality -> Customer Satisfaction -> Customer Loyalty	0,447	0,447	0,074	6,031	0,000	Accepted

Source: Data Processing 2025

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Based on table 6, the coefficient of 0.164 shows the direction of a positive relationship between *handling complaints* on *customer satisfaction*. However, *t-count* = 1.870 < *t-table* = 1.96 and *p-value* = 0.062 > 0.05. Therefore, H_0 is accepted, and H1 is rejected. That is, *handling complaints* does not have a significant effect on *customer satisfaction*.

The coefficient of 0.701 indicates a strong positive effect of *service quality* on *customer satisfaction*. The *t-count* value = 9.107 > 1.96 and *p-value* = 0.000 < 0.05. Therefore, H_0 is rejected, and H2 is accepted. That is, *service quality* has a significant effect on *customer satisfaction*.

The coefficient of 0.022 indicates a positive but very weak relationship between *complaint handling* and *customer loyalty*. *t-count* = 0.313 < 1.96 and *p-value* = 0.754 > 0.05. Therefore, H_0 is accepted, and H3 is rejected. That is, there is no significant effect of *handling complaints* on *customer loyalty*.

The coefficient of 0.240 indicates the direction of the positive relationship from *service quality* to *customer loyalty*. *t-count* = 2.645 > 1.96 and *p-value* = 0.008 < 0.05. Therefore, H_0 is rejected, and H4 is accepted. That is, *service quality* has a significant influence on *customer loyalty*.

The coefficient of 0.637 shows a positive and strong relationship between *customer satisfaction* and *customer loyalty*. *t-count* = 8.248 > 1.96 and *p-value* = 0.000 < 0.05. Therefore, H_0 is rejected, and H5 is accepted. This proves that the higher the customer satisfaction, the higher the loyalty formed.

The coefficient of 0.104 shows the direction of a positive relationship in the indirect effect of *handling complaints* on *customer loyalty* through *customer satisfaction*. However, *t-count* = 1.833 < 1.96 and *p-value* = 0.067 > 0.05. Therefore, H_0 is accepted, and H6 is rejected. That is, *customer satisfaction* does not significantly mediate the effect of *handling complaints* on *customer loyalty*.

The coefficient of 0.447 indicates a positive and strong effect of *service quality* on *customer loyalty* through *customer satisfaction*. *t-count* = 6.031 > 1.96 and *p-value* = 0.000 < 0.05. Therefore, H_0 is rejected, and H7 is accepted. That is, *customer satisfaction* significantly mediates the relationship between *service quality* and *customer loyalty*.

DISCUSSION

The Effect of Complaint Handling on Customer Satisfaction

The results of this study indicate that handling complaints does not have a significant effect on customer satisfaction at the UMP Clinic. Within the framework of the

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Stimulus-Organism-Response (SOR) Theory, complaint handling is positioned as a stimulus or stimulus provided by the clinic to patients, while customer satisfaction is a response or reaction to the services received. However, although in theory grievance handling should increase satisfaction, the results of this study prove otherwise. This means that good complaint handling does not directly guarantee increased customer satisfaction.

Based on the research results above, supported by descriptive statistics, the average respondent agrees with the statements related to complaint handling. However, when viewed more deeply, the item with the lowest average is the statement *"medical personnel and officers provide reasonable and fair solutions when I complain"* (X1.3). This shows that there is still doubt or dissatisfaction from some patients regarding the solutions provided when they make a complaint. In contrast, the item with the highest average is the statement *"I can easily find the contact of the UMP Clinic* (X1.4), which means that the ease of access to information is positively assessed by respondents. Although most respondents gave an affirmative answer, there were still some who answered strongly disagree, indicating a negative experience felt by a small number of patients. This may explain why overall, complaint handling did not have a significant impact on customer satisfaction levels.

The implication of this finding is that although complaint handling is important, customer satisfaction at UMP Clinic will not automatically increase just because complaints are handled, but rather it needs to be ensured that the handling is done professionally, empathetically, and is able to meet customer expectations. These results are in line with research findings by (Andriani et al., 2025) .

Effect of Service Quality on Customer Satisfaction

The results of this study show a significant impact between service quality and customer satisfaction, meaning that these results provide. According to the Stimulus-Organism-Response (SOR) theory, this shows that if the quality of service as a stimulus is well received by the customer, the customer will feel satisfied with the Muhammadiyah Purwokerto University Clinic. The item with the highest score was "I feel the responsiveness of the staff is very good and dexterous" (X2.2), indicating that respondents highly rated the speed and responsiveness of the clinic staff. In contrast, the lowest score was found on the item "I get good clinic facilities (waiting room, examination room, etc.) from the Muhammadiyah Purwokerto University Clinic" (X2.4), which means

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that there is still a perception of dissatisfaction with the condition of the clinic's physical facilities.

The implication of this finding is that improving service quality should be the focus of the management team of the Muhammadiyah Purwokerto University clinic because superior service can directly increase customer satisfaction as service recipients. This is reinforced by studies conducted by Niswara, (2024) ; Khatimah et al., (2024) ; Daud et al., (2025); Setyawan et al., (2025) that service quality has a significant effect on customer satisfaction.

The Effect of Handling Complaints on Customer Loyalty

This study provides results that handling complaints does not increase customer loyalty or loyalty.The application of the Stimulus-Organism-Response (SOR) Theory to service user loyalty in this case the clinic's customers that loyalty is formed from the response to the suitability of expectations from the previous stimulus *(handling complaints)* including the results of treatment, service and long-term relationships. In the complaint handling variable, the statement with the highest value is the item "I can easily find the UMP Clinic contact" (X1.4). This reflects that most respondents considered access to clinic information or contacts to be quite easy and clearly provided. In contrast, the lowest score appeared on the item "Medical personnel and officers provide reasonable and fair solutions when I complain" (X1.3). This finding suggests that respondents still doubt the quality of solutions provided by medical personnel when handling complaints, which may affect perceptions of fairness and seriousness in resolving patient problems.

The implication of the results of this study is that although handling complaints can be done, it is not enough to increase customer loyalty or loyalty customers tend to form loyalty based on the overall service experience not only the response to complaints. These results are reinforced by research findings from Maklufah & Djunawan, (2023); Safitri et al., (2023); Trisdamayanti et al., (2025) which states that handling complaints has no significant effect on customer loyalty.

Effect of Service Quality on Customer Loyalty

The results of this study indicate that service quality has a significant effect on customer loyalty. The application of the Stimulus-Organism-Response (SOR) theory in this case *service quality* as a stimuli and affects the internal processes of customers (organisms) so that it has a significant impact on customer loyalty. The service quality

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variable statement item with the highest score is "I feel that the responsiveness of the staff is very good and dexterous" (X2.2), indicating that respondents rate the speed and responsiveness of clinic staff highly. Conversely, the lowest score was found in the item "I get good clinic facilities (waiting room, examination room, etc.) from the Muhammadiyah Purwokerto University Clinic" (X2.4), which means that there is still a perception of dissatisfaction with the condition of the clinic's physical facilities.

Based on these findings, the implication that can be done by the management of the Muhammadiyah Purwokerto University Clinic is to maintain service quality consistently because in the findings of this study service quality plays a role in shaping customer loyalty. These findings are in line with research Munandar,(2020) where service quality has a significant effect on customer loyalty.

The Effect of Customer Satisfaction on Customer Loyalty

The fifth hypothesis shows that the relationship between customer satisfaction and customer loyalty has a significant effect. Within the framework of the application of the Stimulus-Organism-Response (SOR) theory, customer satisfaction (stimulus) can provide encouragement to customers to continue using the service, this forms the satisfaction that is the basis for customer loyalty (response) so that customers will directly recommend it to others. The customer satisfaction veriable statement item with the highest score is "I trust to seek treatment at the UMP Clinic if I am sick" (X3.3), indicating that customer respondents place trust in the UMP clinic as a place where they get health services as an output of the satisfaction received so that it leads to loyal behavior. In contrast, the lowest score was found in the item "My expectations of the services provided by the UMP Clinic are well met" (X3.2), which means that there are still expectations that have not been fully met for the services received. The gap between expectations and services received, indicates that although customers are generally satisfied, some aspects of the service still do not optimally meet expectations.

These results imply that the higher the satisfaction received, the greater the possibility of remaining loyal so that management needs to maintain customer satisfaction by paying attention to customer expectations can be met so that customers remain trusting and loyal. The results of research by Tuhatelu & Tan, (2025) support that customer loyalty is a direct result of customer satisfaction, and loyalty is a strategic goal for health facility providers for operational sustainability, reputation and business sustainability.

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Mediating Role of Customer Satisfaction between Complaint Handling and Customer Loyalty

The results of the sixth hypothesis indicate that customer satisfaction as a mediator of the relationship between customer satisfaction and customer loyalty has an insignificant effect. This suggests that although complaint handling is done, it is not enough to increase customer loyalty through satisfaction.

The application of the Stimulus-Organism-Response (SOR) theory variable complaint handling as a stimulus has an impact on the psychological condition of the user as an organism in the form of customer satisfaction and triggers a response in the form of customer loyalty. This finding is reinforced by the high scores on items (X1.4) "I can easily find the UMP Clinic contact" and (X3.3) "I trust to seek treatment at the UMP Clinic if I am sick", which reflect trust and ease of access as factors that drive loyalty directly, without going through satisfaction first. However, this is also weakened by low scores on items (X1.3) "Medical personnel and officers provide reasonable and fair solutions when I complain" and (X3.2) "My expectations of the services provided by the UMP Clinic are well met", which indicates that there are still aspects of the service that have not been able to optimally meet customer expectations.

In addition, the highest score on loyalty indicator Y.5 ("I am always loyal to UMP Clinic") reinforces the existence of long-term commitment from customers, while the lowest score on Y.1 ("Feeling satisfied during my visit or treatment at UMP Clinic") indicates that momentary satisfaction has not been fully formed. This finding makes it clear that customer loyalty can be formed due to other factors such as trust and ease of access, even though satisfaction with the service has not been maximized.

Based on the results of this study, the author states that the theory is not correct, customer loyalty can be influenced by other factors such as differences in perception, communication disorders and so on. The implication of the results of this study is management needs to re-evaluate the complaint handling system and provide follow-up from complaints, as well as compensation for dissatisfaction. Research that supports the above results is (Kurniawan et al., 2022; Purnama & Yuliaty, 2025) .

The Mediating Role of Customer Satisfaction between Service Quality and Customer Loyalty

The seventh hypothesis states that customer satisfaction acts as a significant mediator in the relationship between the effect of service quality on customer loyalty, this result reinforces the importance of customer satisfaction as a psychological bridge that

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connects customer perceptions of service quality with long-term behavioral decisions such as loyalty, repeat visits, and recommendations to others.

This finding is reinforced by the high score on item (X2.2) "I feel that the responsiveness of the officers is very good and dexterous", which indicates that the speed and attention aspects of the officers are highly appreciated by customers and have an impact on the level of satisfaction. However, this result is slightly weakened by the lower score on (X2.4) "I found the clinic facilities to be good", indicating that the physical elements of the service still need to be improved to support the overall service experience. In terms of the satisfaction variable (X3), the statement (X3.3) "I trust to go to UMP Clinic if I am sick" scored high, reinforcing the role of satisfaction in building trust which impacts loyalty. In contrast, a lower score was found in (X3.2) "My expectations of the services provided by the UMP Clinic are well met", indicating that there is still a gap between expectations and service realization.

The impact is seen in the loyalty variable (Y), where (Y.5) "I am always loyal to UMP Clinic") recorded the highest score, indicating strong behavioral loyalty. However, the low score on (Y.1) "Feeling satisfied during my visit or treatment at UMP Clinic" again emphasizes the importance of satisfaction as a prerequisite for overall loyalty. Applying the Stimulus-Organism-Response (SOR) theory, customer satisfaction as an organism mediates the effect of service quality as a stimulus on customer loyalty as a response. Practical implications by UMP Clinic needs to ensure that any service improvements are not only technical in nature, but also consider patient perceptions and expectations. Management must actively measure patient satisfaction periodically and make it the main indicator of service success. these findings are in line with the results of research by (Amartya et al., 2025; Dimas Aditya et al., 2021; Gunananda et al., 2024) .

CONCLUTION AND RECOMMENDATION

The conclusion of this study is that complaint handling has no significant effect on customer satisfaction and loyalty. In contrast, service quality has a significant effect on customer satisfaction and loyalty, with customer satisfaction acting as an important mediator between service quality and loyalty.

ADVANCED RESEARCH

This study only has an object at one health institution and homogeneous respondents (students), so the generalization is very limited. Other studies should use a more detailed sample by considering the proportional population of students of

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Muhammadiyah Purwokerto University and need to expand other variables such as: waiting time, trust or institution image to understand the in-depth application of SOR Theory in the context of health services.

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