

## **SERVICE QUALITY AND CUSTOMER RETENTION AMONG PRIVATE HEALTHCARE PROVIDERS: MEDIATING ROLE OF CUSTOMER TRUST**

**KABASINGUZI** Brenda

Makerere University Business School, Kampala  
[bkabasinguzi@mubs.ac.ug](mailto:bkabasinguzi@mubs.ac.ug)

**KISAME** Kisubi Moses

Makerere University Business School, Kampala  
[mkisubi@mubs.ac.ug](mailto:mkisubi@mubs.ac.ug)

**MWESIGE** Richard

Makerere University Business School, Kampala  
[rmwesige@mubs.ac.ug](mailto:rmwesige@mubs.ac.ug)

Corresponding Author: [bkabasinguzi@mubs.ac.ug](mailto:bkabasinguzi@mubs.ac.ug)

### **ABSTRACT**

This research examined the intervening influence of customers' trust on indirect linkages among service quality and customer retention in private clinics in Uganda. An explanatory design employed, sample of 36 private clinics, simple random sampling and data collected from 362 patients using survey. Outcomes indicate partial customer trust's mediating influence on the association between client retention and service quality. These findings emphasize need for private clinics and decision-makers to enhance assurance of service quality procedures and develop long-term strategies focused on building customer relationships to improve retention. The study's findings provide new information on the indirect impact of customer trust.

*Keywords:* Private Health Clinic Service Quality, Customer Trust, Customer Retention

### **INTRODUCTION**

Retaining customers is a vital aspect of contemporary business operations as they are considered valuable assets (Mohamed et al., 2022). Firms often invest heavily in customer retention as an alternative to acquiring new customers (Langat, 2021). This is because customer retention is considered a cost-effective strategy for marketing products compared with the more expensive methods of attracting new patrons (Rust & Zahorik, 1993). Moreover, the price of bringing in new clients is typically 5 times higher compared to keeping current clients (Rust and Zahorik, 1993). When customers make repeated purchases, they become increasingly valuable to the organization (Langat, 2021) and are more likely to refer to others. Additionally, customer retention is a crucial aspect of customer relationship management, which is reflected in repeated behaviors (Kiki & Ogutu, 2021)

Service providers in the private healthcare industry view service quality as an essential element in maintaining a clientele. Private healthcare service providers use differentiated services as competitive tools (Logasvathi & Haitham, 2015). Service quality in the healthcare sector focuses on fulfilling patient expectations, which encompasses the private wing (patient quality), specialists (professional quality), and client-oriented service delivery (Sumathi, 2012). However,

according to the Allied Health Professional Council of Uganda (2022), there are instances of unprofessional conduct among private health workers, such as carrying out illegal abortions, employing unqualified staff, and assigning supervisory roles to individuals who lack the necessary qualifications. More than 200 health workers were operating without licenses in Mbarara City (Kansiime, 2021). Moreover, 811 health personnel were arrested in Mbarara City to forge academic documents, some of whom used certificates and licenses belonging to deceased individuals, and they themselves did not have registered certificates or annual practice licenses (Ainebyoona, 2021). In a related incident, a nursing assistant from Kibaale Health Centre II in Rakai District was arrested for the deaths of more than 20 women in a six-month period at her private clinic due to her lack of proper training (Among 2017). This decline in service quality in private health facilities has led to a loss of trust among clients and their inability to retain them.

A comprehensive analysis of the existing research demonstrates that service quality is an indispensable factor in retaining customers (Langat, 2021; Ennew & Binks, 2016; Karimi, 2014; Ismail, 2015). According to a systematic review conducted by Alkitbi et al. (2021), customer trust and service quality are the key drivers of client retention. Further investigation is needed in non-student populations, as most studies have focused on this group. Nonetheless there is absence of consensus in the literature pertaining specific ways through which customer trust influences the connection between service quality and customer retention (Mohamed et al., 2022). Several studies have assessed customer retention but have not examined the relationships between these elements within a single framework or tested them all at once. As a result, multifaceted interactions of these concepts have not been thoroughly explored in private health clinics in Uganda. Therefore, this study aims to explore how customer trust mediates the association between service quality and customer retention in private clinics in Uganda. The remainder of this essay is prepared in the subsequent way: it offers comprehensive outline of relationships for hypothesis development, in terms of both conceptual understanding and methodology. This follows an explanation of the findings, in which we provide an interpretation and conclusion of the hypotheses. Lastly, we talk about the implications and make inferences built on the findings.

## **REVIEW OF LITERATURE**

### **Customer retention**

This is the process of trying to satisfy clients to foster long-term relationships. As Zineldin (2006) explains, retention consistently involves a continuous obligation to a specific organization. According to Hume (2006), customer retention can be defined as the decision of consumers to engage in future interactions with a service provider as well as the nature of such interactions. Hume also believes that customer retention is the result of consumer attitudes or behaviors towards the quality of the services they consume. Therefore, it can be said that customer retention is the longing of patrons to purchase from or go back to the same organization. Customer Retention is calculated as the proportion of active customers who, by the end of the fiscal year, are still doing business with a company at the beginning of the year (Buttle 2004). Oliver (1997), define customer retention by way of a strong obligation to repeatedly buying a preferred good or service from a business, notwithstanding the potential for circumstances and promotional initiatives to persuade consumers to switch.

## **Service Quality**

A service's quality is ascertained by comparing it with customer expectations. It greatly influences customer satisfaction and can significantly impact a company's success. Studies by Bitner et al. (1990), Berry et al. (1994), and Anwar (2017) show that quality service is influenced by the discrepancy between a client's demands and the service they receive. The higher the gap between these two, the lower service quality. Parasuraman et al., (1988) and Zeithaml-Parasurman-Berry (Harbani, 2019) identified five dimensions of service quality used to assess experience providing services: tangibles, assurance, reliability, responsiveness, and empathy. The physical state of the buildings, tools, staff, and correspondence contents is referred to as tangibles. This dimension is considered crucial aspect for consumers as it offers a tangible depiction of the offerings that will be used to evaluate quality. Although providers of services frequently employ tangibles to improve their reputation and convey excellence to clients, many companies incorporate them into additional dimensions to create a plan for service quality. More so, reliability is the capacity of the service providers to promptly fulfill customer requests and deliver on their promises. This includes delivering the service accurately and consistently, and maintaining guarantees about distribution, service provision, problem solving, and price guidelines. Customers favor working with businesses which they can rely to maintain their promises regarding service outcomes.

Responsiveness is a crucial aspect of service quality that refers to a company's readiness to provide prompt assistance and resolve issues efficiently. Service providers must be attentive to customer requests and promptly respond to avoid complaints. Promptness and mindfulness are essential elements of responsiveness to customer inquiries, complaints, and other issues. Moreover, the ability to customize and adapt services to meet clients' needs is important. However, internal policies may have different standards for promptness than customer expectations. Assurance, which refers to employees' knowledge and courtesy, is vital for building trust and confidence in customers. Clients must feel secure while using the hotel's services and during their stays. Additionally, customers expect employees to be trustworthy in all financial transactions. Assurance is particularly important for high-risk services and those with uncertain customer outcomes. Communication, security, trustworthiness, competence, understanding and knowing consumers, civility, and access are the seven characteristics that make up assurance and empathy (Anwar 2017). These dimensions help customers to evaluate service quality based on their opinions. Sometimes clients use all five dimensions to evaluate service quality, whereas others use only some of them. This study uses five dimensions.

## **Customer trust**

Trust, which serves as the foundation of enduring partnerships (Spekman, 1988), is a crucial element that shapes client-business connections (Ba & Pavlou, 2002). According to Sirdeshmukh et al. (2002), trust is the anticipation on the portion of the clientele that the provider of services would be dependable and able to keep its word. By contrast, Moorman, Zaltman, and Deshpande (1993) emphasized behavioral intent and characterized as having faith in a partner for exchange who is deemed trustworthy. Some researchers have employed evaluative or cognitive definitions of trust, contending that additional contextual factors need to be considered when examining the relationship between behavioral reactions and trust assessments (Doney et al., 1997). According to Morgan et al., (1994), trust arises once a single party has belief in another. As a result, we

define consumer trust as the expectations that customers have regarding the service provider's dependability and capacity to fulfill commitments.

### **Service Quality and Customer Retention**

Several researchers, including Mecha et al., (2015), highlight the importance of providing exceptional services to foster customer retention. Firms can create a sense of value that encourages long-term relationships by understanding and meeting customer needs through outstanding service. When customers have confidence in a firm, their purchase intention is likely to increase (Wang et al., 2014). Lau et al., (2013) contend that banks invest more in service quality to obtain a benefit over competitors in customer retention. Providing quality services not only benefits the firm in the short term, but also contributes to future purchases and overall customer satisfaction. According to Khan and Fasih (2014), capacity of a company to anticipate upcoming buyer requirements is a key indicator of quality service, which enhances customer retention. In the lending corporation, premium or additional service quality is important in assessing a bank's performance, and is essential to client loyalty (Khan & Fasih, 2014). Furthermore, Paul et al. (2016) emphasized that customer satisfaction with a service directly influences their mental state, as customers compare their pre-purchase anticipations with their impressions following a purchase.

In addition to studies undertaken by Osman et al., (2016), numerous past studies in the banking industry, including those in Iran, Greece, India, China, and Taiwan have highlighted the profound result of customer loyalty on service quality. Despite this, Osman et al., (2016) found that the tangible aspect of service quality does not significantly affect customer retention. However, if the quality of service provided surpasses client expectations, guaranteeing pleasure it leads to intention to repurchase. This notion is supported by Syaquirah and Faizurrahman (2014), who emphasized the need for assessing service quality as a firm that provides excellent service can result into customer satisfaction and subsequent retention. This result is in agreement with that of Parasuraman et al., (1985), who documented that service quality is perceived as low or high based on customer expectations. They argued that promptly addressing frustrated customers' concerns could turn them into satisfied customers, ensuring retention.

***H01:** There exists no positive significant connection between service quality and customer retention.*

### **Customer Trust and Customer Retention**

Sako (1992) argues that any recurring transaction requires competence trust to be successful. Studies have shown that competence-related factors affect trust significantly in various contexts. For instance, within the computing sector, Smith et al. (1997) revealed that perceived role proficiency as a trust construct had a substantial influence on partners' readiness to put money into the partnership. A distrust towards the financial industry can harm customer retention (Guiso 2010). In extreme cases, they may even trigger bank runs, damaging the financial services business. When there is lack of confidence in an industry, consumers may reduce their engagement, which can hurt both the industry and the broader economy by limiting access to funds for production (Jaffer et al., 2014). Customers may also shift to non-monetary providers of financial services, including peer-to-peer markets and digital firms. According to Van Esterik-

Plasmeijer and Van Raaij (2017), financial organization trust is of paramount importance in fostering long-term relationships with clients. When customers have faith in their banks, they are certain that their savings are secure, their financial products are suitable, and their individual benefits are being looked after. A great deal of trust serves as a shield in opposition to adverse encounters, causing customers to be more forgiving and viewing such experiences as isolated incidents rather than indications that the bank cannot be trusted. By contrast, lack of trust can lead customers to perceive negative experiences as evidence that banks are unreliable.

Moreover, clients that have faith in their banks are more inclined to refer to their acquaintances including friends, family, and colleagues. Previous studies consistently demonstrated a strong positive correlation between trust in financial institutions and customer retention. This includes the likelihood of customers using services again and recommending them to their families and friends (Chang and Hung 2018). Furthermore, trust has been shown to contribute significantly to stronger levels of commitment and customer intimacy, which are essential components of customer retention (Tabrani et al., 2018). When trust levels are low, customers may choose to not engage with financial institutions. Ampudia and Palligkinis (2018) highlight the critical role that deposits from households play in financing euro-area banks, making customer attraction and retention even more crucial in highly competitive environments. Therefore, trust is a vital an essential component of the achievement and sustainability of banks' corporate operations.

*Ho2. There is no positive or significant linkage between customer trust and retention.*

### **Service Quality and Customer trust**

According to various studies, quality of services offered by organizations play a crucial part in determining consumers' trust in them. Ricardianto et al. (2023) found that good service recovery and relationship-based sales practices have substantial and positive impact on trust. Bravo et al., (2019) showed that in Spain trust in one's primary bank is influenced by perception of services, particularly services which are offline. Therefore, the experience's customers have in bank branches are extra important than those they have online. It is widely known that problems frequently surface when providing services or in the post-transaction phase due to the heterogeneity of services and their intangible nature (Smith et al., 1999; Tax et al., 1998). These issues can significantly impact customer perceptions and trust in service providers (Kelley & Davis, 1994; Smith et al., 1999). Thus, the manner in which service providers address these issues is crucial for revealing their commitment to quality services (Goodwin and Ross 1992; Smith et al. 1999).

Researchers highlight the necessity of service recovery and the problem-solving approach of service providers in consumer assessment (Hart et al., 1990; Smith et al., 1999). Goodwin and Ross (1992) argued that the promptness and nature of a company's efforts to solve problems can influence customer perceptions. Similarly, Smith et al., (1999) found that service delivery process failures are a more significant reason for mistrust than physical issues such as shortages of stock. Hart et al., (1990) emphasizes that each and every client issue presents a chance for a business to demonstrate its dedication to providing service and fostering confidence, even in cases where the organization is not at fault.

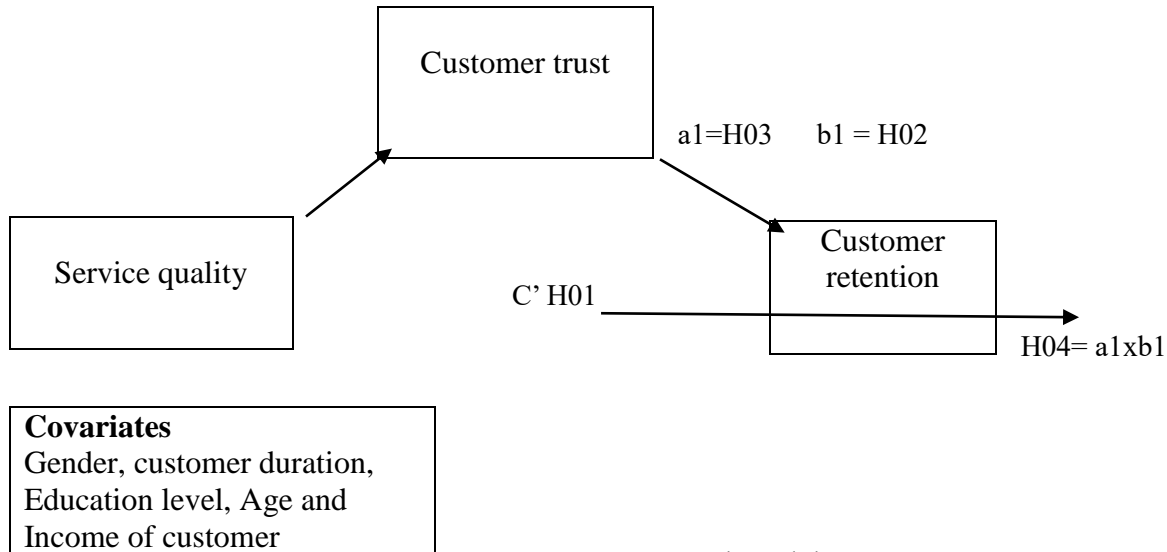
*Ho3. There was no positive significant relationship between service quality and customer trust.*

**Customer Trust's mediating role**

A service's quality is crucial in maintaining client confidence and trust, attracting new customers, and fostering loyalty among existing ones. According to Al-Hawari et al. (2009), improved service quality is associated with trust and contributes to customer retention. Moreover, as Carbó-Valverde et al. (2013) highlight, confidence in the ability of Spanish saving's banks is influenced by service quality attributes, which in turn improves retention. Specifically, trust is positively affected by customers' perceptions of banks' responsiveness to their problems and their ability to address these issues effectively. By offering top-notch services, businesses can improve their trust, which ultimately leads to increased customer retention. Hansen 's (2012) research indicates that confidence in Danish mortgage and pension providers has a positive correlation with service quality, which, in turn, promotes customer retention. Additionally, Eisingerich and Bell's (2007) research on the preservation of client relationships in services with a high level of credibility emphasizes that a customer's readiness to endorse the company to friends or family is a critical constituent in fostering pledge to the firm. Furthermore, researchers have found that perceived quality of service excellence and trust in an organization can result in the intent to repurchase.

*Ho4. Customer trust has no mediating impact on the link between service quality and customer retention.*

**Conceptual model**



**Figure I:** Conceptual model

**Source:** Hayes Model 59, (2018)

**METHODOLOGY**

Explanatory research technique was used to collect data from respondents at private health clinics in Mbarara City, Uganda. Sample was chosen from 38 private clinics using the Krejcie and Morgan table (1970). A total of 36 private health clinics were selected for this study. Two different levels make use of two different sample approaches. The identification of the 36 clinics was done at the facility level using a simple random sample approach. This was accomplished

using a lottery method, whereby a sampling frame was obtained from the Mbarara City Health Officer and a unique number was allocated to each clinic. After writing the numbers and names on separate pieces of paper and placing them in a container, pieces of paper were drawn one at a time without replacement until the desired 36 clinics were obtained. Convenient sampling was used at the unit of inquiry to gather data from 11 patients from each of the 36 health clinics. Before distributing the questionnaire, consent was obtained from all participants.

Customer trust as a mediator, measured by operational competitiveness, problem-solving orientation, and benevolence (Sirdeshmukh et al., 2002), while the independent variable by service quality, such as “tangibles, reliability, responsiveness, assurance, and empathy” (Parasuraman et al., 1988), were looked at. Customer retention was evaluated by means of repeated patronage, referral to other savers, and membership duration (Fullerton et al., 2005). Item scales created by earlier researchers were used to measure these variables, and they were adjusted as needed to fit the study's objectives. Subsequently, participants were asked to submit their opinions regarding the factors utilizing a Likert scale of “1 to 5”, where 5 signifies strong agreement and 1 denotes severe disagreement.

### RESULTS

Participants received 396 questionnaires in all, but only 362 of them were correctly filled and returned, 360 of these were found fit to be used in the analysis. 91% of respondents completed the survey overall. In order to make sure that potential confounding factors including gender, age, length of time as a customer, income, and education level didn't have a detrimental influence on service quality, customer trust, or customer retention, this research was done to control for them. These variables were measured as follows: gender was either Male or Female, Age categorized as 18-25 years, 26-35 years, 36-45 years, 46-55 years, and above 56 years, the duration of being a customer was categorized as 'below 1 year, '1-3 years, '4-6 years, '7-9 years, ' and 'above 10 years, Education level was categorized as Primary, Secondary, Diploma, Bachelor's, Master's and above, and Income level was measured as less than Ugx. 100,000, Ugx. 101,000-Ugx.500,000, and above Ugx.1,000,000.

**Table 1: Means, Standard deviation, Correlation and Reliability Results**

Variable	Mean	SD	1	2	Reliability
Service Quality	3.149	.319	1		.782
Customer Trust	3.240	.391	.212**	1	.822
Customer Retention	2.993	.326	.461**	.306**	.813

\*\* Significant correlation is found at the 0.01 (2-tailed) level. \* At the 0.05 level, the correlation is significant (2-tailed).

**Source:** Research Data (2023)

Table 1 shows the reliability findings, correlations, averages, and standard deviations for each research variable. The results show that, having a standard deviation of.326 and a mean of 2.993, client retention had the lowest value. Customer trust had a mean of 3.240 and a SD of.391, but service quality possessed a mean of 3.149 and a standard deviation of.319 in comparison. Furthermore, all variables' Cronbach's alpha values were above.7, indicating that the scale's dependability fell within the acceptable range. Additionally, the correlation data demonstrate that every measure had a positive association with customer retention, with the strongest link being

service quality ( $r = .461, p < .01$ ), then customer trust ( $r = .306, p < .01$ ).

**Testing for Mediation**

To ascertain how customer trust influences the affiliation between service quality and customer retention in Ugandan private healthcare institutions, a mediation test was carried out. This investigation adopted the four-step process for testing mediation as described by MacKinnon et al. (2012).

1. The relationship between customer trust and service quality is represented by path "a1."
2. Path "b1" shows how customer trust affects customer retention.
3. The relationship between client retention and service quality, path C
4. Lastly, consumer trust represents the indirect pathway connecting service quality and customer retention ( $a1 \times b1$ ).

**Table 2: Direct and Indirect effect test results of customer trust on customer retention**

	<b>Coeff</b>	<b>S.E</b>	<b>T</b>	<b>P</b>	<b>LLCI</b>	<b>ULCI</b>
Total effect (Direct*Indirect)	0.543	0.0451	12.3021	***	0.5431	0.7653
Direct effect t(X on Y)	0.469	0.0367	9.3321	***	0.5432	0.6592
Indirect effect( $a_1 * b_1$ )	0.074	0.0342		***	0.0784	0.1872

*Notes: P < .001. LLCI=Lower Confidence Interval, ULCI=Upper Confidence Interval*

*Source: Research Data (2023)*

Analysis in Table 2 includes covariates, such as gender, age, tenure as a client, education, and income. Model 1 revealed that service quality significantly affected customer trust ( $.312, p = 0.00$ ), accounting for 22% of the variance. Every covariate was not significant. In Model 2, customer trust was found to significantly influence customer retention, with a  $\beta$  value of .236 and a p-value of 0.00. Furthermore, the model demonstrated that other variables were not significant and that service quality had a significant impact on customer retention ( $\beta = 0.496, p = 0.00$ ). In this model, 56% of the variance is explained. Using bias-corrected percentile bootstrap analysis, we looked at how consumer trust affects service quality's indirect effects on customer retention. The findings revealed a substantial indirect effect ( $a_1 \times b_1 = .312 \times .236 = .074, SE = .0342, CI = .0784, .1872$ )

It was discovered that paths 'a1' and 'b1' were both significant, suggesting that customer trust serves as a partial mediator between service quality and customer retention. Moreover, the combined impact of direct and indirect effects is noteworthy ( $\beta = 0.543, p = 0.000$ ), explaining 59% of the overall variation in customer retention. The hypothesis was not supported by the data, as the results demonstrated that none of the covariate effects were significant.

**DISCUSSION**

The findings show that customer retention is positively and significantly impacted by service quality. This result is backed up by earlier research of Lau et al. (2013), who argued that clients



are more inclined to continue purchasing from a firm that delivers high-quality services. Providing quality services is important not only instantly but also for upcoming purchases, as the ability of a business to anticipate the wants of its patrons signifies its service quality can boost customer retention rates (Khan and Fasih, 2014).

The chance of recurring business and the strength of the relationship commitment are directly correlated with service quality (Karimi, 2014; Ismail, 2015). Furthermore, the outcomes of this study point to a favorable and noteworthy relationship between consumer trust and customer retention. This confirms the results of Smith et al. (1997), who discovered that a partner's readiness to commit to a relationship is significantly influenced by views of competence as a trust construct. Low levels of trust in businesses can undermine customer retention (Guiso 2010). Van Esterik-Plasmeijer and Van Raaij (2017) argue that trust is essential for long-term transactions with customers. When customers trust a bank, they feel assured that their concerns are being well catered for, and they are more likely to purchase financial products such as insurance policies and mortgages.

The findings demonstrate that trust is positively and statistically significantly impacted by service quality. This result is line with earlier research by Ricardianto et al. (2023), which reveals that trust is significantly and favorably impacted by exceptional service quality. Additionally, research done in Spain by Bravo et al. (2019) demonstrated a favorable correlation between trust and the perception of high-quality services. It is common knowledge that problems frequently arise when providing services (Bitner et al., 1990), and how service providers handle these problems has a significant impact on building client trust (Kelley and Davis, 1994; Smith et al., 1999). When these problems were fixed, client trust increased.

Additionally, this study shows that the relationship between service quality and customer retention is mediated by customer trust. The study carried out in According to this study, when a private health clinic offers higher-quality medical services, it raises the consumer insight of the clinic's worth, which consequently affects the customer's decision to keep using the clinic's services. This investigation yielded consistent results with earlier research by Berry et al. (1995), who hypothesized that higher service quality increases clients' trust in the providers capacity to provide the service, resulting in more business from current clients and higher customer retention. Higher service quality encourages positive behavioral intentions like trust, which help retain customers. Additionally, Carbó-Valverde et al. (2013) came to the conclusion that customer observations of the performance qualities and characteristics of the provider of the service have an impact on trust, which in turn affects customer retention.

## CONCLUSION

This study's main goal was to find out how service quality and customer retention are related, concentrating on the mediating role of customer trust. The outcomes display that customer trust and service quality both have significant influence on customer retention. Furthermore, it is discovered that there is a statistically significant relationship between consumer trust and service quality. Lastly, the findings imply that the relationship between service quality and retention is mediated by consumer trust. The study's findings offer noteworthy new information. about the indirect effects of customer trust, which have not received enough attention in the literature.

### IMPLICATIONS OF THE STUDY

This research looks at the variables that affect customer trust, service quality, and retention in western Uganda's developing region. Furthermore, this study adds to the collection of information with relation to the variables that affect client retention in developing nations. This study clarifies the indirect impact of consumer trust on customer retention, adding fresh information to the field of marketing. In addition, this research provides useful suggestions for improving patient retention that policy makers, healthcare providers, and clinic management can implement. To promote long-term relationships with private healthcare clinics, policymakers should create policies and programs that prioritize enhancing staff competency, operational compassion, assurance, and reliability through problem-solving orientation.

### LIMITATIONS AND FUTURE DIRECTION

The study's shortcomings were the use of a quantitative method instead of a qualitative or mixed-methods approach and the use of a cross-sectional design instead of a longitudinal design. Additionally, we were unable to access relevant literature for a thorough conversation of the mediation effect hypothesized in this study. Therefore, we relied on the experience of developed countries to understand the African context. Nonetheless, the study makes valuable addition to the body of current works on customer retention from policy, practice, and research perspectives.

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