Analysis of Service Quality, Brand Trust and Price Perception on Customer Satisfaction in the Prodia Surakarta Clinic Laboratory

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ABSTRACT: Health is one of the essential human needs that cannot be ignored, especially when planning and carrying out daily activities. The existence of health services is an important part of national development, especially as it is supported by government programs in collaboration with the private sector so that people have the opportunity to get good services. Examining the impact of service quality on customer satisfaction is the goal of the study. Testing the influence of brand trust on customer satisfaction. Testing the influence of price perceptions on customer satisfaction. Evaluating how customer satisfaction is impacted by service quality, brand trust, and price perception. This study employs a quantitative descriptive approach with a survey method. The population used was Prodia Surakarta Clinical Laboratory customers who had used its services and a sample of 90 respondents, using a purposive sampling technique. Meanwhile, multiple linear regression analysis tools, F test, coefficient of determination, and t test. Based on the test results, the influence of the service quality variable (X1) has a positive and significant effect on satisfaction. Satisfaction is significantly influenced by the trust variable (X2). Customer satisfaction is positively and significantly impacted by the price perception variable (X3).

KEYWORDS: Service Quality, Trust, Price Perception and Customer Satisfaction.

I. INTRODUCTION

The World Health Organization (WHO) emphasizes that overall health is a condition that is not only caused by disease or physical disability but also includes a person's mental and social well-being [1]. Article 28 paragraph 3 of the 1945 Constitution and Law No. 36 of 2009 concerning Health both state that everyone has the right to receive health services and that health is an investment, a right, and an obligation for every individual [2]. Every person, group and community has the responsibility to uphold the Indonesian nation's commitment to improving health for all its citizens, especially those who cannot afford it, in order to fulfill their right to a healthy life [3]. This can be realized through the Indonesian nation's commitment to advancing the health of its citizens.

According to data from the Central Statistics Agency (BPS), 29.94% of Indonesia's population had a healthy lifestyle at the end of the current year, in 2022. This ratio could continue to increase compared to the previous year which reached 27.23%. In fact, the percentage of the population who have complaints about their physical health has decreased in 2020 and 2021. This was possible when the Covid-19 outbreak was surging in the country. According to the province, Aceh has the highest percentage of residents with health complaints in Indonesia in 2022, namely 32.91%. Its position is followed by West Nusa Tenggara with a percentage of the population with health complaints of 43.62%. Then, the percentage of residents who had complaints about their health in the last month in Gorontalo and Yogyakarta were 35.85% and 35.73% respectively. Meanwhile, 35.34% of the population in Central Java had health complaints in the last month of this year. Meanwhile, Papua is the province whose population has the fewest health complaints, namely 11.68%. Above it are Maluku and North Maluku with the percentage of residents who have health complaints of 15.6% and 16.41% respectively [4].

Health is one of the essential human needs that cannot be ignored, especially when planning and carrying out daily activities. The need for health products and services is a top priority [5]. Everyone will work to achieve healthy standards by investing and consuming several goods and/or insurance for health. The existence of health services is very important for the development of a nation by ensuring that its population is healthy. There are several health programs available, either primary or tertiary, government owned or private, established for each region to receive the opportunity to choose the one that is necessary and suits their needs [6].
Analysis of Service Quality, Brand Trust and Price Perception on Customer Satisfaction in the Prodia Surakarta Clinic Laboratory

Prodia Surakarta Clinical Laboratory is an institution that focuses and operates in the field of health services for individuals and groups. In accordance with Republic of Indonesia Health Minister Regulation 411/MENKES/PER/III/2010 regarding Clinical Laboratories. The clinical specimen examination services offered by Prodia Surakarta Clinical Laboratory are intended to gather communication infrastructure that support service for the delivery of goods and services that contribute to customer satisfaction [12]. Price is the only unit of measurement, and the quality of service provided greatly affects customer satisfaction. Service providers must treat customers like kings, because this is what will make customers use again on future occasions, service quality is a benchmark in any business competition. Customers evaluate and consider whether they will remain faithful to the service provider based on their experiences with it.

In order to satisfy customers and meet their expectations, service quality is an endeavor to satisfy needs, consumer preferences, and delivery method accuracy. (Tjiptono, 2016). Indicators of service quality according to Juniantara and Tjokorda (2018), namely:

a. **Tangibles** in the shape of resources, personnel, and communication channels.

b. **Reliability** is the capacity to deliver the promised service on time, correctly, and to a high standard.

c. **Responsiveness** is the willingness of staff members to assist clients and offer services in a prompt manner.

d. **Assurance** comprises the personnel's skill, knowledge, decency, and reliability; it is risk-free.

e. **Emphaty**, involving clear communication, attentive care, and comprehension of the needs of the client.

According to Zeithaml, Bitner, and Dwayne (2009, p.111), there are five factors that determine service quality, which are as follows:

1. **Tangible (form)**

   The physical facilities, machinery, personnel, installed materials, and communication infrastructure that support service delivery are all considered in this dimension. Customers will use this dimension to assess the company's quality as it relates to the physical form and services they will receive. In this dimension, the materials associated with visually appealing services, employees who present themselves neatly and professionally, and state-of-the-art equipment are used to measure restaurant services.

2. **Emphaty (empathy)**

   Individualized attention and care for customers. Explaining to customers that they are unique and that their needs are comprehensible is the core of the empathy dimension. Empathy can also be seen from good relationships and communication
between employees and consumers. Employees that provide attentive service, truly prioritize the needs and interests of their customers, and have convenient restaurant operating hours are examples of the empathy dimension in the restaurant industry.

3. Reliability

The capability of precisely and dependably providing the services that have been promised. Reliability, in its widest definition, is the capacity of the business to fulfill its commitments regarding pricing, problem solving, and supply. In the context of restaurant services, a dependable service is one in which staff members fulfill their commitments to customers, handle customer complaints with dependability, deliver services on schedule, and maintain accurate records and documentation.

4. Responsiveness

Being responsive means having the knowledge and motivation to assist customers and deliver services promptly. When staff members want to assist clients in a timely manner and assist in resolving issues that clients may be having with the services provided. When handling requests, inquiries, grievances, and customer issues, this dimension places a strong emphasis on accuracy and attentiveness. When it comes to restaurant services, quick response is defined as when staff members tell patrons that they can count on a certain time for service delivery, that they can get help quickly, and that they are prepared to handle their requests.

5. Assurance

Knowledge, civility, and the capacity of staff members to inspire confidence and trust. This dimension of services in the restaurant industry is demonstrated by staff members who are able to respond to inquiries from customers, who develop a relationship of trust with them, and who are always courteous.

According to Kotler and Keller (2009, p.399) in providing service quality there is a gap known as the service quality model. This model defines the gaps that may occur in a company that can cause failure in providing service quality. These gaps include:


2. Gap 2: gap between management perception and service quality specification (gap between management perception and specifications of service quality). This gap means that service quality specifications are inconsistent with management's perception of service quality.

3. Gap 3: gap between service quality specification and service delivery (gap between specifications of service quality and services provided). Gap indicating that quality specifications are not met by performance in the production and delivery of services.

4. Gap 4: gap between service delivery and external communication (gap between services provided and external communication to consumers). This gap means that the promises made through marketing communication activities are not consistent with the services delivered to consumers.

5. Gap 5: gap between expected service versus perceived service (gap between expectations / expectations of services and services received). This gap indicates that the perceived service is inconsistent with the expected service.

b. Brand Trust

Brand trust is a consumer belief that in one product there are certain attributes, beliefs that arise from repeated views and with learning and experience (Arief, Suyadi and Sunarti, 2017). Trust in a brand as a consumer's desire to entrust the brand and be faced with risk, because they have the expectation that the brand will cause positive results (Mirzha, Imam and Sunarti (2017). Meanwhile, according to Nurfadila and Sutomo (2015), trust in the brand is a form of the involvement process that has been fully suspected and realized the involvement process that has been fully suspected and deeply realized. Trust in a brand will lead to consumer loyalty to that brand.

Trust in a brand as a consumer's desire to entrust the brand and be faced with risk, because they have expectations that the brand will cause positive results (Mirzha, Imam and Sunarti (2017). Meanwhile, according to Nurfadila and Sutomo (2015), trust in brands is a form of the involvement process that has been carried out. Fully suspected and realized involvement process that has been fully suspected and deeply realized. Trust in a brand will lead to consumer loyalty to the brand. Trust in a brand will emerge as the main key to the beginning of loyalty to a brand in accordance with the concept of relationship marketing.

There are two variable indicators that affect brand trust according to Octaviani, Norisanti and Jhoansyah (2019) as follows:

1) Brand Reliability

Brand Reliability, namely consumer confidence that the product can fulfill the value or things promised with the
perception that the brand can meet needs and can also provide satisfaction. This dimension is also essential for the creation of trust in the brand due to the brand's ability to fulfill the value of what it promises so as to make consumers confident in the same satisfaction in the future. Reliability on the brand also assesses the quality of service which includes honesty, service convenience, service procedures, and services provided to consumer satisfaction.

2) Brand Intentions

Brand intentions reflect consumers' beliefs that the brand is able to prioritize consumer interests when problems in product consumption arise unexpectedly. Therefore, intentionality relates to the belief that the brand will be interested in what consumers need and will not take advantage of consumer ignorance such as by providing insurance or compensation for problems in product use.

c. Price Perception

According to Rangkuti (2017: 103), price perception is the relative cost he has to spend to get the product or service he wants. In marketing a service, shaping perceptions is important because it is the perception that shapes and influences actual customers, Kotler and Armstrong (2018: 308) also explain Price is the amount of value that must be exchanged to get a benefit or use a service, it can be concluded that price perception is the sum of all values provided by customers to benefit from owning or using a product, both goods and services. According to Kotler in Chulaifi and Setyowati (2018) price perception has several indicators, namely:

a. The affordable price
b. Harmonizing prices with the caliber of goods and services,
c. Price competitiveness and competitive prices.
d. Price affordability, or the practice of producers and sellers setting their prices in line with consumers' purchasing power.
e. Price competitiveness, or how different and competitive the price offers made by producers/sellers are from those made by other producers for the same kind of product.
f. Price compatibility with product quality, or the practice of producers and sellers setting their prices in line with the caliber of goods that customers can purchase.
g. Price compatibility with product benefits refers to how producers and sellers set their prices based on the advantages that customers stand to gain from the goods they buy.

d. Customer Satisfaction

A person's perception of the real or actual performance of a product in comparison to the expected performance of the product determines whether they are satisfied or dissatisfied. Zeithaml and Bitner in Sangadji and Sopiah (2013), Customer delight refers to "customer's evaluation of a product or service in terms of whether that product or service has met their needs and expectations".

Clients who are happy with the goods and services they purchase and utilize will utilise the provided goods and services again. Kotler (2015), the degree to which a product level is regarded as meeting customer expectations is known as satisfaction. Customer satisfaction can be characterized as the state in which customers' expectations and the actual product they receive align. If the product falls well short of the customers' expectations, they will be unhappy. On the other hand, customers will be happy if the product lives up to their expectations. Customers can learn about their expectations from advertisements or other promotions, information from other people, and their own experiences using the product.

Dutka (2008, p.199) states that “customer satisfaction is not just the name of the department to customer satisfaction must be demonstrated throughout the company and integrated into all phases of the business”. Accordingly, three customer satisfaction attributes can be used to measure customer satisfaction assessments. These characteristics are: characteristics of the product, characteristics of the service, and characteristics of the purchase.

1. Attributes related to product

- Value-price relationship: this is the connection between the amount customers must pay the company and the value they receive from using the product. Satisfaction will be attained if customers receive value that outweighs the cost. Product quality, or an evaluation of the caliber of the goods that the business produces.
- Product benefit, specifically, the advantages that customers receive from using a company's products, which can be utilized as a differentiator to set it apart from competitors.
- Product design, which demonstrates how to create functional and aesthetically pleasing product models and functions.
Analysis of Service Quality, Brand Trust and Price Perception on Customer Satisfaction in the Prodia Surakarta Clinic Laboratory

- Product reliability and consistency, which demonstrates the precision and dependability of the goods the company produces over a specific time frame.
- Range is a product or service that refers to the range of goods that the company manufactures.

2. Attributes related to the service
   Are attributes related to the service, including:
   - Guarantee, which is a guarantee given by the company for the products it produces and can be returned if the product performance is not satisfactory.
   - Warranty is a statement of the expected performance of a product and is an obligation for the company to replace it if the product is defective.
   - Delivery, which demonstrates how well the product is received by customers, in this instance encompassing the accuracy, speed, and precision of the process used to deliver the good or service.
   - Complaint handling, namely handling of complaints filed by consumers against the company.
   - Resolution of problems, namely the company's ability to solve problems faced by consumers.

3. Attributes related to purchase
   Are attributes related to the purchase, including:
   - Communication, namely the process of delivering messages carried out by company employees to consumers.
   - Courtesy, namely politeness, attention and friendliness carried out by company employees in serving their consumers.
   - Company reputation, namely the reputation owned by the company which will influence the views of consumers in buying the company's products or services.
   - Company competence, namely the company's ability to realize the requests submitted by consumers.
   - Ease or convenience of acquisition, namely the convenience provided to consumers for the products they produce, for example, the ease of making purchases.

   The difference between consumers' initial expectations (other comparison standards) and their perceptions of the actual performance of the product or service (perceived performance) after using it is what determines the consumer's level of satisfaction after making a purchase. When customers' perceptions match their expectations, they are satisfied.

III. RESEARCH METHODS
   Quantitative descriptive research methods are used in this study. Research that yields findings that can be attained or obtained through statistical procedures or other quantification techniques is known as quantitative research [14].

   The purpose of the population in research is to understand and be able to determine the size of the members of the sample taken. The population of this study were customers from the Prodia Surakarta Clinical Laboratory. The samples in this research were Prodia Surakarta Clinical Laboratory customers who had used Prodia Surakarta Clinical Laboratory services. Meanwhile, the technique uses a purposive sampling method, the criteria used are Prodia Surakarta Clinical Laboratory customers who have used Prodia Surakarta Clinical Laboratory services at least 3x and Prodia Surakarta Clinical Laboratory customers are at least 17 years old.

A. Operational Definition of Variables
   1. Customer satisfaction (Y)
      When a customer's needs, wants, and values are satisfied, it can influence their likelihood of making additional purchases and their loyalty to a brand (Sundari & Khuzaini, 2021). Variable indicators to measure customer satisfaction include: Quality of the product, emotional factors of the customer, Cost and convenience
   2. Service Quality (X1)
      Any action or activity provided by a business to its clients that is essentially intangible is considered to be of high service quality (Mariansyah & Syarif, 2020). The following are examples of variable indicators of service quality: physical evidence, assurance, responsiveness, empathy, and reliability.
   3. Brand Trust (X2)
      Brand trust is an activity from marketing in achieving customer satisfaction by building and maintaining the trust of customers to continue to rely on a brand by providing positive values (Lewis & Sitompul, 2021). Variable indicators to measure brand trust are: Credibility, Integrity, Kindness that consumers attach to the brand.
Analysis of Service Quality, Brand Trust and Price Perception on Customer Satisfaction in the Prodia Surakarta Clinic Laboratory

4. Price Perception (X3)

According to Rangkuti (2017: 103), price perception is the relative cost he has to spend to get the product or service he wants. In Marketing a service forms an important perception because it is the perception that shapes and influences the actual customer. Variable indicators to measure price perception are: Price suitability, price list, discount, price perception.

B. Data Analysis

Using a data simplification process, the data analysis method is a way to process research data into a format that is simple to read and understand. This study's analysis makes use of multiple linear regression and quantitative analysis techniques. The data analysis method in this study uses statistical calculations, namely by using SPSS (Statistical Product and Service Solution) software.

IV. RESULT AND DISCUSSION

A. Validity and Reliability Test Results

The validity test is a criterion for how far the measurement tool, in this case a questionnaire, can reveal the symptoms or parts of the symptoms to be measured.

Table 1. Service Quality Variable Validity Test Results

<table>
<thead>
<tr>
<th>Item</th>
<th>( r_{xy} )</th>
<th>( r_{table} )</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>0.826</td>
<td>0.207</td>
<td>Valid</td>
</tr>
<tr>
<td>2.</td>
<td>0.918</td>
<td>0.207</td>
<td>Valid</td>
</tr>
<tr>
<td>3.</td>
<td>0.865</td>
<td>0.207</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>0.756</td>
<td>0.207</td>
<td></td>
</tr>
</tbody>
</table>

Source: primary data processed, 2024

Table 2. Results of the Trust Variable Validity Test

<table>
<thead>
<tr>
<th>Item</th>
<th>( r_{xy} )</th>
<th>( r_{table} )</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>0.872</td>
<td>0.207</td>
<td>Valid</td>
</tr>
<tr>
<td>2.</td>
<td>0.899</td>
<td>0.207</td>
<td>Valid</td>
</tr>
<tr>
<td>3.</td>
<td>0.913</td>
<td>0.207</td>
<td></td>
</tr>
</tbody>
</table>

Source: primary data processed, 2024

Table 3. Price Perception Variable Validity Test Results

<table>
<thead>
<tr>
<th>Item</th>
<th>( r_{xy} )</th>
<th>( r_{table} )</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>0.903</td>
<td>0.207</td>
<td>Valid</td>
</tr>
<tr>
<td>2.</td>
<td>0.884</td>
<td>0.207</td>
<td>Valid</td>
</tr>
<tr>
<td>3.</td>
<td>0.911</td>
<td>0.207</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>0.928</td>
<td>0.207</td>
<td></td>
</tr>
</tbody>
</table>

Source: primary data processed, 2024

Table 4. Satisfaction Variable Validity Test Results

<table>
<thead>
<tr>
<th>Item</th>
<th>( r_{xy} )</th>
<th>( r_{table} )</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>0.868</td>
<td>0.207</td>
<td>Valid</td>
</tr>
<tr>
<td>2.</td>
<td>0.874</td>
<td>0.207</td>
<td>Valid</td>
</tr>
<tr>
<td>3.</td>
<td>0.873</td>
<td>0.207</td>
<td>Valid</td>
</tr>
<tr>
<td>4.</td>
<td>0.851</td>
<td>0.207</td>
<td>Valid</td>
</tr>
</tbody>
</table>

Source: primary data processed, 2024

The value of \( r_{table} \) for the sample significance level of 0.05 is 0.207. This shows that the statement items about service quality, brand trust, price perception and satisfaction are declared valid, because the value of \( r_{xy} \) > the value of \( r_{table} \). Thus all questionnaire statement items on service quality, brand trust, price perception and satisfaction are valid.
Analysis of Service Quality, Brand Trust and Price Perception on Customer Satisfaction in the Prodia Surakarta Clinic Laboratory

B. Reliability Test

Reliability test is a test of whether or not the measurement tool is stable, steady, consistent. In summary, the validity test results are as follows:

Table 5. Reliability Test Results

<table>
<thead>
<tr>
<th>Variables</th>
<th>Cronbach’s Alpha</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Quality</td>
<td>0.880</td>
<td>Reliable</td>
</tr>
<tr>
<td>Trust Price</td>
<td>0.872</td>
<td>Reliable</td>
</tr>
<tr>
<td>Perception</td>
<td>0.928</td>
<td>Reliable</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>0.888</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

Source: primary data processed, 2024

The results of reliability testing on all variables with Cronbach’s Alpha show that the Alpha value is more than 0.6, meaning that all instruments contained in each variable are reliable.

C. Multiple Regression Analysis

When multiple regression analysis is performed with the SPSS 21.0 computer program, the data processing results yield regression coefficients that are:

Table I. Results of Multiple Linear Regression Analysis

<table>
<thead>
<tr>
<th>Variabel</th>
<th>Beta Coefficient</th>
<th>t hit</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>0.153</td>
<td>0.117</td>
<td>0.907</td>
</tr>
<tr>
<td>Service quality</td>
<td>0.264</td>
<td>3.584</td>
<td>0.001</td>
</tr>
<tr>
<td>Trust</td>
<td>0.275</td>
<td>2.447</td>
<td>0.016</td>
</tr>
<tr>
<td>Price Perception</td>
<td>0.426</td>
<td>3.975</td>
<td>0.000</td>
</tr>
</tbody>
</table>

\[ R = 0.822 \]
\[ F_{count} = 59.927 \]
\[ R^2 = 0.676 \]
\[ \text{Sig} = 0.000 \]
\[ \text{Adjusted } R^2 = 0.665 \]

\[ Y = 0.153 + 0.264X_1 + 0.275X_2 + 0.426X_3 + e \]

The following interpretation can be made of the above equation:
- The coefficient b1 = 0.264 demonstrates that for every increase in the service quality variable’s value, the satisfaction variable’s value will increase by 0.264 if the other variables remain constant.
- The coefficient b2 = 0.275 shows that if several other variables are constant, then the value of the satisfaction variable will rise by 0.275 for each increase in the trust variable’s value.
- The coefficient b3 = 0.426 demonstrates that each increase in the price perception variable’s value will result in a 0.426 increase in the value of the variable if a number of other variables remain constant.

D. Model Accuracy Test (F Test)

It is established that the variables of price perception (X3), trust (X2), and service quality (X1) when combined, significantly affect satisfaction (Y). This is because the Fcount value is 59.927 with a significant value of 0.000 (below the value of \( \alpha = 0.05 \)). So the model used in this research can be said to be fit.

E. Coefficient of Determination Test (R2)

The results of data analysis obtained an R square (R2) of 0.665, meaning that variations in changes in the satisfaction variable can be explained by the variables of service quality (X1), trust (X2) and price perception (X3) of 66.5%. In the meantime, factors not included in the model variabels for 34.5% of the remainder.
Analysis of Service Quality, Brand Trust and Price Perception on Customer Satisfaction in the Prodia Surakarta Clinic Laboratory

F. Hypothesis Test (t Test)
1. Test the influence of the service quality variable (X1) on satisfaction (Y) as follows:
   This indicates that satisfaction is significantly and favorably impacted by service quality (X1).
2. Test the influence of the trust variable (X2) on satisfaction (Y) as follows:
   With a computed t value of 2.447 and a significance value of 0.016, the trust variable (X2) is less significant than = 0.05. This indicates that satisfaction is significantly influenced by trust (X2).
3. Test the influence of the price perception variable (X3) on satisfaction (Y) as follows:
   With a calculated t value of 3.975 and a significance value of 0.000, the price perception variable (X3) is less significant than = 0.05. This indicates that satisfaction is positively and significantly impacted by price perception (X3). The service quality variable has a t-count of 3.584 with a significance value of 0.001 which is smaller than = 0.05

G. DISCUSSION
1. Service quality has a positive and significant effect on satisfaction.
   The service quality variable has a positive and significant impact on customer satisfaction. Thus, the higher the consumer's perception of service quality, the higher the satisfaction value. This is because consumers feel that the services provided by Prodia have a positive impact and customer perceptions about the quality of the services they provide, so that customer perceptions will further increase the level of consumer satisfaction.

2. Trust significantly and favorably affects satisfaction.
   Satisfaction is positively and significantly impacted by the trust variable (X2). Thus, the consumer's perception of trust increases with a higher satisfaction value. This implies that customer satisfaction increases with the degree of trust that customers feel they can rely on. This is because consumers believe that someone will find what they want in another person, and not what they fear. The consumer's willingness to act in a particular way is a necessary component of trust since it indicates that they will be satisfied as expected.

3. Satisfaction is positively and significantly impacted by price perception.
   The price perception variable (X3) has a significant influence on satisfaction. Thus, the higher the consumer's perception of price, the higher the satisfaction value. This proves that perceived price shows consumer sensitivity to price variations. A person with greater price perception is described as less willing to buy the product.

V. CONCLUSION
   Based on the analysis and discussion that the researcher has described in the previous chapter, the author can provide the following conclusions:
   1. Test results on the influence of service quality variables (X1) on satisfaction (Y). The service quality variable (X1) has a positive and significant effect on satisfaction.
   2. The outcome of examining how the trust variable (X2) affects satisfaction (Y). Satisfaction is significantly influenced by the trust variable (X2).
   3. Test findings regarding how the price perception variable (X3) affects customer satisfaction (Y). Customer satisfaction is positively and significantly impacted by the price perception variable (X3).

VI. ADVICE
1. Predicted is the expectation that Prodia Clinical Laboratory Surakarta will keep developing and offering high-quality diagnostic tests and services, which are the primary means of ensuring client satisfaction.
2. For the customers, the presence of Prodia Surakarta Clinical Laboratory can ease and facilitate the customers in conducting medical check-ups so as to realize the quality of health and help the clinical customers in realizing proper diagnosis and health monitoring.
3. For further researchers, it is hoped that they can add variables that affect customer satisfaction other than service quality, trust and price perception variables.

REFERENCES
Analysis of Service Quality, Brand Trust and Price Perception on Customer Satisfaction in the Prodia Surakarta Clinic Laboratory


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