



AN ANALYSIS OF FACTORS INFLUENCING BPJS PATIENT LOYALTY BASED ON CUSTOMER SATISFACTION THEORY AT BANDUNG GENERAL HOSPITAL MEDAN

Arum Grahini Kusumadewi¹, Sri Lestari Ramadhani Nasution², Ermi Girsang³, Ali Napiah Nasution⁴*

¹Mahasiswa Program Studi Magister Kesehatan Masyarakat, Fakultas Kedokteran Kedokteran gigi dan ilmu kesehatan, Universitas Prima Indonesia

^{2,3,4}Program Studi Magister Kesehatan Masyarakat, Fakultas Kedokteran Kedokteran gigi dan ilmu kesehatan, Universitas Prima Indonesia, PUI PHYTO Degeneratif and Lifestyle Medicine, Universitas Prima Indonesia
alinapiahnasution@unprimdn.ac.id

Abstract

Patient loyalty is a critical factor in ensuring the sustainability and competitiveness of hospitals, particularly within health services under the National Health Insurance (JKN) program such as BPJS Kesehatan. According to the 2022 report by the Indonesian Hospital Association (PERSI), the patient retention rate in Indonesian hospitals is only 56%, while the remaining 44% switch to other health facilities due to dissatisfaction with service quality, costs, and accessibility. This phenomenon reflects relatively low patient loyalty, especially among BPJS participants. This study employed a quantitative approach with a cross-sectional design and was conducted at Bandung General Hospital Medan, involving 260 inpatients purposively selected from a total population of 341 patients. Data analysis was performed in three stages: univariate, bivariate using the Chi-Square test, and multivariate using multiple logistic regression. The results revealed four factors that significantly influenced BPJS patient loyalty: satisfaction drivers, emotional response, health worker performance, and relationship quality. Among these, satisfaction drivers emerged as the most dominant factor (OR = 7.611). In contrast, perceived value, expectations, service recovery, and brand image did not show a significant effect. These findings suggest that BPJS patient loyalty is more strongly shaped by direct experiences and emotional interactions during the service process than by external attributes such as brand image or initial expectations.

Keywords: BPJS, Customer Satisfaction, Health services, Patient loyalty

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* Corresponding author :

Address : Universitas Prima Indonesia

Email : alinapiahnasution@unprimdn.ac.id

Phone : 0852-7786-7380

INTRODUCTION

In the era of the Fourth Industrial Revolution, the healthcare sector is undergoing rapid transformations, where hospitals are required not only to provide high-quality medical services but also to maintain long-term relationships with their patients.(Sripathi & Leelavati, 2024)(Fauziah et al., 2023) he competition among healthcare facilities is becoming increasingly intense, pushing hospitals to continuously innovate and improve service quality in order to preserve patient trust and loyalty. A mid growing demands for fast, affordable, and easily accessible services, a hospital’s success is no longer determined solely by its medical capacity and infrastructure, but also by its ability to build relationships that prioritize patient satisfaction.(Belda & Irawan, 2024)(Celi et al., 2025)

Global data further emphasizes the urgency of this issue. The Press Ganey report revealed that although the global average for patient satisfaction in hospitals reached 75%, this figure does not guarantee long-term loyalty, as 48% of patients reportedly do not return to the same hospital within two years.(WHO, 2024) In Indonesia, a survey by the Indonesian Hospital Association showed that only 56% of patients returned to the same hospital, while the remaining 44% switched to other facilities. The main reasons were poor service quality (38%), high cost (32%), and limited accessibility (30%).(Kemenkes RI, 2022) These findings highlight that although services are widely available, patient loyalty remains a critical challenge particularly within the evolving framework of the National Health Insurance (JKN) system.

In the context of BPJS participants, patient loyalty becomes even more complex. As the largest social health insurance program in Indonesia, BPJS provides healthcare access to people from diverse economic and social backgrounds. However, several systemic limitations—such as long waiting times, limited medication availability, and convoluted administrative procedures—often hinder patient satisfaction. According to, all in patients at Bandung General Hospital Medan during the past three months were BPJS participants. However, preliminary surveys indicated that only around 65% of these patients expressed a willingness to return to the same hospital, a figure that falls below the national patient retention standard of 80%.(BPJS Kesehatan, 2023)

The concept of customer satisfaction plays a pivotal role in shaping patient loyalty. Oliver developed a comprehensive framework suggesting that loyalty is formed through the interaction of several factors: perceived value, expectations,

satisfaction drivers, emotional response, health worker performance, service recovery, brand image, and relationship quality.(Zeithaml et al., 2019)(Kotler & Keller, 2021) This theory is highly relevant in the healthcare sector, as patient experiences are influenced not only by clinical outcomes but also by interpersonal and emotional aspects of care. Therefore, assessing patient loyalty through the lens of customer satisfaction theory offers a more holistic and practical understanding of hospital services—especially within a national insurance system like BPJS.(Kemenkes RI, 2023)(Burden et al., 2023)

This study was conducted at Bandung General Hospital Medan, selected due to its high proportion of BPJS patients and observed dissatisfaction that appears to contribute to low patient retention. A preliminary survey conducted in November 2024 involving 20 BPJS patients found that half of them were considering switching to a different facility due to issues such as long waiting times, complex administrative procedures, and unempathetic health personel. These findings support the assumption that BPJS patient loyalty is strongly influenced by internal and emotional dimensions of service. Therefore, this research is crucial to empirically identify the factors influencing BPJS patient loyalty using a comprehensive customer satisfaction framework, in order to provide evidence-based policy recommendations—particularly for private hospitals—in managing long-term relationships with BPJS patients in the future.

METHOD

This study employed a quantitative approach with a cross-sectional design aimed at analyzing the relationship between various independent variables and the dependent variable, namely BPJS patient loyalty, at a single point in time. This approach was chosen because it enables researchers to simultaneously identify the factors that influence patient loyalty without the need to observe changes over time. The study was conducted at Bandung General Hospital, located in Medan City, North Sumatra, from February to April 2025. The selection of this location was based on the high proportion of BPJS patients in the hospital and indications of dissatisfaction with services that potentially affect patient loyalty.

The study population consisted of all BPJS in patients at Bandung General Hospital Medan during the observation period, totaling 341 individuals. From this population, a sample of 260 respondents was selected using purposive sampling, a technique that involves selecting participants based on specific criteria set by the researcher. The inclusion criteria included in patients with active BPJS Health membership who had received care

for a minimum of three days and were willing to complete the questionnaire voluntarily. Exclusion criteria included patients in critical condition or those unable to communicate independently.

Primary data were collected using a structured questionnaire designed based on the eight dimensions of the customer satisfaction theory proposed by Oliver, which include perceived value, expectations, satisfaction drivers, emotional response, health worker performance, service recovery, brand image, and relationship quality. The questionnaire was pre-tested for validity and reliability with 30 respondents using Pearson correlation and Cronbach’s Alpha tests, which yielded satisfactory results for use in the main data collection phase. Secondary data were obtained from hospital documents and internal reports, such as patient visit records and demographic profiles.

The collected data were analyzed in three main stages. First, univariate analysis was used to describe the characteristics of respondents and the frequency distribution of each variable. Second, bivariate analysis using the Chi-Square test was conducted to examine the relationships between each independent variable and the dependent variable—patient loyalty. Third, to determine the most significant factors and control for potential confounding variables, multivariate analysis was performed using multiple logistic regression. This analysis provided insights into which variables had the most dominant influence on BPJS patient loyalty and the strength of those influences, as indicated by odds ratio (OR) values and statistical significance levels ($p\text{-value} < 0.05$) (053/KEPK/UNPRI/V/2025).

RESULT AND DISCUSSION

Table 1. Distribution of Respondent Frequency Based on Characteristics at Bandung General Hospital Medan

No	Characteristics	Total	
		f	%
1.	Age:		
	a. Early	94	36,2
	Adulthood	120	46,1
	b. Mature	46	17,7
	Intermediate		
	c. Late Adult		
Total			100,0
2.	Gender:		
	a. Male	120	46,2
	b. female	140	53,8
Total			100,0
3.	Last Education:		
	a. Dasar	32	12,3
	(SD/SMP)	127	48,9
	b. Menengah	101	38,8
	(SMA)		
	c. Tinggi		
	(Diploma/Sarjana)		

No	Characteristics	Total	
		f	%
Total			100,0
4.	Marital Status:		
	a. Marriage	212	82,6
	b. Not Marriage	48	17,4
Total			100,0
5.	Work:		
	a. Work	167	64,2
	b. Not Working	93	35,8
Total			100,0
6.	Status BPJS:		
	a. PBI	201	77,3
	b. Non PBI	59	22,7
Total			100,0

The data presented in the table above indicates that the majority of respondents fall within the middle adulthood age category (41–60 years), totaling 120 individuals (46.1%), while the minority belong to the late adulthood category (>60 years), totaling 46 individuals (17.7%). In terms of gender, the majority of respondents were female, accounting for 140 individuals (53.8%), while males made up the minority with 120 individuals (46.2%).

Regarding the highest level of education completed, most respondents had completed secondary education (high school), comprising 127 individuals (48.9%), while the fewest had only completed basic education (elementary/junior high school), with 32 individuals (12.3%).

Based on marital status, the majority of respondents were married, totaling 212 individuals (81.5%), while the minority, 48 individuals (18.5%), were unmarried or not yet married. In terms of employment status, the majority were employed, totaling 167 individuals (64.2%), while the unemployed respondents accounted for 93 individuals (35.8%). Lastly, based on BPJS membership status, most respondents—201 individuals (77.3%)—were registered as BPJS PBI (government-subsidized), while only 59 individuals (22.7%) were categorized as Non-PBI BPJS members.

Univariate Analysis

Table 2. Distribution of Respondent Frequencies Based on Independent Variables and Dependent Variables at Bandung General Hospital Medan

Variable	f	%
Perceived Value		
Good	143	55.0
Less	117	45.0
Total	260	100.0
Expected		
Appropriate	142	54.6
Inappropriate	118	45.4
Total	260	100.0
Satisfaction Drivers		
Strong	163	62.7
Weak	97	37.3

Total	260	100.0
Emotional Response		
Positif	136	52.3
Negatif	124	47.7
Total	260	100.0
Health Worker Performance		
Good	159	61.2
Less	101	38.8
Total	260	100.0
Service Recovery		
Good	126	48.5
Less	134	51.5
Total	260	100.0
Brand Image		
Good	143	55.0
Less	117	45.0
Total	260	100.0
Relationship Quality		
Good	119	45.8
Less	141	54.2
Total	260	100.0
BPJS Patient Loyalty		
Loyal	161	61.9
Disloyal	99	38.1
Total		100.0

The data presented in table 2 indicates that the majority of respondents, namely 143 people (55.0%), assessed perceived value as a good category, while a minority of respondents, namely 117 people (45.0%), felt perceived value less. Based on expectations, the majority of respondents, namely 142 people (54.6%), had appropriate expectations, while the minority of respondents, namely 118 people (45.4%), had unmet expectations. Based on satisfaction drivers, the majority of respondents, as many as 163 people (62.7%), considered that satisfaction drivers were relatively strong, while 97 people (37.3%) stated that satisfaction drivers were relatively weak. Based on emotional response, the majority of respondents, namely 136 people (52.3%), showed a positive response, while a small number of respondents, namely 124 people (47.7%), showed a negative response. Based on health worker performance, the majority of respondents, as many as 159 people (61.2%), rated the performance of health workers in the good category, while 101 people (38.8%) rated it in the poor category. Based on service recovery, the majority of respondents, namely 134 people (51.5%), assessed the service recovery category as still lacking, while 126 people (48.5%) rated it as good. Based on brand image, the majority of respondents, namely 143 people (55.0%), rated the brand image in the good category, while 117 people (45.0%) rated it as not good. Based on relationship quality, the majority of respondents, as many as 141 people (54.2%), considered the quality of the relationship to be relatively poor, while 119 people (45.8%) considered it to be in the good category. Based on the loyalty of BPJS patients, the majority of respondents as many as 161 respondents (61.9%) showed loyal attitudes, while only 99 people (38.1%) showed less loyal behavior.

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Table 3. The Effect of BPJS Patient Loyalty Based on Customer Satisfaction Theory at Bandung General Hospital Medan

Variable	BPJS Patient Loyalty				Total		p-value	OR (95% CI)
	Disloyal		Loyal					
	f	%	f	%	f	%		
Perceived Value								
Less	54	46,2	63	53,8	117	100,	0,015	1,867
Good	45	31,5	98	68,5	143	0 100, 0		1,125- 3,098
Expectations								
Inappropriate	53	44,9	65	55,1	118	100,	0,038	1,702
Appropriate	46	32,4	96	67,6	142	0 100, 0		1,027- 2,820
Satisfaction Drivers								
Weak	66	68,0	31	32,0	97	100,	0,000	8,387
Strong	33	20,2	13 0	79,8	163	0 100, 0		4,730- 14,87 2
Emotional Response								
Negatif	57	46,0	67	54,0	124	100,	0,012	1,904
Positif	42	30,9	94	69,1	136	0 100, 0		1,147- 3,161
Performance of Health Workers								
Less	65	64,4	36	35,6	101	100,	0,000	6,638
Good	34	21,4	12 5	78,6	159	0 100, 0		3,806- 11,57 9
Service Recovery								
Less	60	44,8	74	55,2	134	100,	0,022	1,809
Good	39	31,0	87	69,0	126	0 100, 0		1,088- 3,008
Brand Image								
Less	56	47,9	61	52,1	117	100,	0,003	2,135
Good	43	30,1	10 0	69,9	143	0 100, 0		1,283- 3,553
Relationship Quality								
Less	66	46,8	75	53,2	141	100,	0,002	2,293
Good	33	27,7	86	72,3	119	0 100, 0		1,363- 3,858

The data presented in table 3 indicates that of the 117 respondents who felt a lack of perceived value, the majority showed loyal behavior to BPJS as many as 63 people (53.8%), the minority showed disloyal behavior to BPJS as many as 54 people (46.2%). Of the 143 respondents who felt good

perceived value, the majority showed loyal behavior to BPJS as many as 98 people (68.5%), the minority showed disloyal behavior to BPJS as many as 45 people (31.5%). The results of the statistical test using the chi-square test obtained a p-value of $0.015 < 0.05$, meaning that there is a significant influence between perceived value on the loyalty of BPJS patients based on customer satisfaction theory at Bandung General Hospital Medan.

The data presented in table 3 indicates that of the 118 respondents who had unmet expectations, the majority showed loyal behavior to BPJS as many as 65 people (55.1%), the minority showed disloyal behavior to BPJS as many as 53 people (44.9%). Of the 142 respondents who had appropriate expectations, the majority showed loyal behavior to BPJS as many as 96 people (67.6%), the minority showed disloyal behavior to BPJS as many as 46 people (32.4%). The results of the statistical test using the chi-square test obtained a p-value of $0.038 < 0.05$, which means that there is a significant influence between expectations on the loyalty of BPJS patients based on customer satisfaction theory at Bandung General Hospital Medan.

The data presented in table 3 indicates that of the 97 respondents who considered that the drivers of satisfaction were relatively weak, the majority showed disloyal behavior to BPJS as many as 66 people (68.0%), and the minority showed loyal behavior to BPJS as many as 31 people (32.0%). Of the 163 respondents who assessed that the drivers of satisfaction were relatively strong, the majority showed loyal behavior to BPJS as many as 130 people (79.8%), the minority showed disloyal behavior to BPJS as many as 33 people (20.2%). The results of the statistical test using the chi-square test obtained a p-value of $0.000 < 0.05$, meaning that there is a significant influence between satisfaction drivers on BPJS patient loyalty based on customer satisfaction theory at Bandung General Hospital Medan.

The data presented in table 3 indicates that of the 124 respondents who showed a negative response, the majority showed loyal behavior to BPJS as many as 67 people (54.0%), the minority showed disloyal behavior to BPJS as many as 57 people (46.0%). Of the 136 respondents who showed a positive response, the majority showed loyal behavior to BPJS as many as 94 people (69.1%), the minority showed disloyal behavior to BPJS as many as 42 people (30.9%). The results of the statistical test using the chi-square test obtained a p-value of $0.012 < 0.05$, meaning that there is a significant influence between emotional response to BPJS patient loyalty based on customer satisfaction theory at Bandung General Hospital Medan.

The data presented in table 3 indicates that of the 101 respondents who assessed the performance of health workers in the poor category, the majority

showed disloyal behavior to BPJS as many as 65 people (64.4%), the minority showed loyal behavior to BPJS as many as 36 people (35.6%). Of the 159 respondents who assessed the performance of health workers in the good category, the majority showed loyalty to BPJS as many as 125 people (78.6%), the minority showed disloyal behavior to BPJS as many as 34 people (21.4%). The results of the statistical test using the chi-square test obtained a p-value of $0.000 < 0.05$, meaning that there is a significant influence between health worker performance and loyalty of BPJS patients based on customer satisfaction theory at Bandung General Hospital Medan.

The data presented in table 3 indicates that of the 134 respondents who assessed that the category of service restoration was still lacking, the majority showed loyal behavior to BPJS as many as 74 people (55.2%), the minority showed disloyal behavior to BPJS as many as 60 people (44.8%). Of the 126 respondents who assessed the service restoration category as good, the majority showed loyal behavior to BPJS as many as 87 people (69.0%), the minority showed disloyal behavior to BPJS as many as 39 people (31.0%). The results of the statistical test using the chi-square test obtained a p-value of $0.022 < 0.05$, which means that there is a significant influence between service recovery on BPJS patient loyalty based on customer satisfaction theory at Bandung General Hospital Medan.

The data presented in table 3 indicates that of the 117 respondents who assessed their brand image to be in the poor category, the majority showed loyal behavior to BPJS as many as 61 people (52.1%), the minority showed disloyal behavior to BPJS as many as 56 people (47.9%). Of the 143 respondents who assessed the brand image to be in the good category, the majority showed loyal behavior to BPJS as many as 100 people (69.9%), the minority showed disloyal behavior to BPJS as many as 43 people (30.1%). The results of the statistical test using the chi-square test obtained a p-value of $0.003 < 0.05$, meaning that there is a significant influence between brand image on the loyalty of BPJS patients based on the theory of customer satisfaction at Bandung General Hospital Medan.

The data presented in table 3 indicates that of the 141 respondents who considered the quality of the relationship to be relatively poor, the majority showed loyal behavior to BPJS as many as 75 people (53.2%), the minority showed disloyal behavior to BPJS as many as 66 people (46.8%). Of the 119 respondents who considered the quality of the relationship to be poor, the majority showed loyal behavior to BPJS as many as 86 people (72.3%), the minority showed disloyal behavior to BPJS as many as 33 people (27.7%). The results of the statistical test using the chi-square test obtained a p-value of $0.002 < 0.05$, meaning that there is a significant influence between relationship quality

Variable	B	Sig.	Exp(B)	95%CI for Exp(B)
Satisfaction Drivers	2,030	0,000	7,611	4,002-14,477
Emotional Response	0,783	0,016	2,188	1,155-4,143
Performance of Health Workers	1,650	0,000	5,207	2,767-9,798
Quality of Relationships	0,824	0,012	2,280	1,202-4,322
Constanta	2,390	0,000	0,092	

and loyalty of BPJS patients based on customer satisfaction theory at Bandung General Hospital Medan.

Multivariate Analysis

Table 4. Results of the Fifth Stage Dual Logistics Regression Test

Based on the results of the multiple logistics regression test in table 8, the significant value of the model together was obtained of $0.000 < 0.05$ which means that the four variables used as models in this study have a significant influence on the loyalty of BPJS patients based on customer satisfaction theory. The variables that had the greatest influence in this study were the variables that drove satisfaction (satisfaction drivers), the second variables the performance of health workers (health worker performance), the third variables of relationship quality (relationship quality), and the four variables of emotional response (emotional response). The satisfaction driver's variable with a value of $\text{Exp(B)} = 7.611$ ($95\% \text{CI} = 4.002-14.477$) means that respondents who consider that satisfaction drivers are relatively strong are 7.6 times more likely to show loyalty to BPJS than respondents who consider that satisfaction drivers are relatively weak. The health worker performance variable with an Exp(B) value = 5.207 ($95\% \text{CI} = 2.767-9.798$) means that patients who assess the performance of health workers in the good category have a 5.2 times higher chance of showing loyal behavior to BPJS than respondents who assess the performance of health workers in the poor category. The relationship quality variable with a value of $\text{Exp(B)} = 2.280$ ($95\% \text{CI} = 1.202-4.322$) means that respondents who consider the quality of the relationship to be relatively good are 2.3 times more likely to show loyalty to BPJS than respondents who consider the quality of the relationship to be relatively low. The emotional response variable with a value of $\text{Exp(B)} = 2.188$ ($95\% \text{CI} = 1.155-4.143$) means that respondents who show a positive response are 2.2 times more likely to show loyal behavior to BPJS than respondents who show a negative response.

Discussion

The study showed that satisfaction drivers had a significant effect on the loyalty of BPJS patients ($p = 0.000 < 0.05$) with $\text{OR} = 7.611$. This means that patients who experience high-quality service in terms of friendliness, speed, comfort, and clarity of information, are 7.6 times more likely to be loyal to Bandung Medan Hospital. This finding is in line with the research which states that non-medical dimensions such as friendliness, speed, and professionalism are the dominant factors that shape satisfaction and loyalty.(Evandinnartha et al., 2023; Gulo, 2025; Williana et al., 2015a) In study shows that non-clinical services have a greater influence than technical aspects in shaping BPJS patient loyalty.(Utomo & Notoatmodjo, 2020) In theory state that satisfaction drivers are at the core of customer satisfaction, which has a direct impact on retention and loyalty.(Anderson et al., 2021) In the context of BPJS, where patient choice is limited, service elements such as comfort and empathy are the main differentiators that determine patient loyalty. The results showed that emotional response had a significant effect on the loyalty of BPJS patients at Bandung General Hospital Medan with a value of $p = 0.016 (< 0.05)$ and an Exp(B) value = 2.188 ($95\% \text{CI} = 1.155-4.143$). This showed that patients who had a positive emotional experience while receiving health services were 2.2 times more likely to show loyal behavior than patients with negative emotional experiences. These findings are in line with Santoso et al. who stated that emotional satisfaction is a mediator in the relationship between service quality and loyalty of BPJS participants.(Santoso et al., 2022) Similarly, the study in confirms the importance of the emotional intelligence of healthcare workers in shaping patient satisfaction and loyalty.(Hasan et al., 2019a) In study that patients' emotional experiences play a direct role in loyalty, especially when patients feel valued and understood.(Sihombing, 2022) Underlined that emotional responses are an essential component in the formation of customer satisfaction and ongoing loyalty.(Zeithaml et al., 2019) According to researchers, patients' emotional attachment to the hospital is formed through empathic interactions, warm communication, and personal attention from health workers. This strengthens loyalty because patients not only judge the service from a technical standpoint, but also from how they are treated humanely.(Walean et al., 2025) The study found that the performance of health workers had a significant effect on patient loyalty, with p values = $0.000 (< 0.05)$ and $\text{Exp(B)} = 5.207$ ($95\% \text{CI} = 2.767-9.798$). This means that patients who rate the performance of health workers well are 5.2 times more likely to remain loyal to the hospital. According to researchers who show that aspects such as empathy, speed of service, and reliability of medical staff have a major impact on patient satisfaction and loyalty.(Alysia et al., 2025a)(Bariya et al., 2024)(Larasati et al., 2023)

In other researchers added that the perception of professionalism and communication of health workers is the main factor in building trust and intention to return to using services. The researcher considers that technical competence alone is not enough.(Kurniawan & Tj, 2022)

The Effect of Relationship Quality on BPJS Patient Loyalty Based on Customer Satisfaction Theory The results showed that relationship quality had a significant effect on the loyalty of BPJS patients at the Bandung General Hospital Medan ($p = 0.002 < 0.05$). Respondents who rated the quality of the relationship as good were 2.3 times more likely to be loyal to BPJS services ($\text{Exp}(B) = 2,280$; 95% CI = 1,202–4,322). This means that the more positive a patient's perception of the relationship with the medical staff, the higher the likelihood that they will continue to use the same hospital services. In research a private hospital in Tangerang found that relational quality, along with reputation and trust, significantly increased BPJS patient satisfaction and loyalty.(Williana et al., 2015b) In other researchers also confirmed that customer relationship marketing has a positive influence on the satisfaction and loyalty of BPJS participants.(Sirait et al., 2022) In addition, empathy and sincerity of medical personal are important determinants in building trust that has an impact on patient loyalty.(Alysia et al., 2025b) The researchers even concluded that warm and respectful interpersonal relationships between patients and healthcare workers have a direct influence on long-term loyalty.(Hasan et al., 2019b)

CONCLUSION

Based on the results of the study on the factors that affect the loyalty of BPJS patients at the Bandung General Hospital Medan with the customer satisfaction theory approach, it can be concluded that patient loyalty is significantly influenced by four main variables, namely satisfaction drivers, emotional response, health worker performance, and relationship quality. Of the four factors, satisfaction drivers are the most dominant variable influencing loyalty, with the highest odds ratio, indicating that direct service aspects such as staff friendliness, speed of service, and facility comfort have a major contribution in shaping patients' positive perceptions of hospitals. Satisfaction drivers related high-quality service in terms of friendliness, speed, comfort, and clarity of information which has a direct impact on retention and loyalty. In the context of BPJS, where patient choice is limited, service elements such as comfort and empathy are the main differentiators that determine patient loyalty. In contrast, the variables perceived value, expected, service recovery, and brand image did not show significant influence in the context of this hospital, indicating that patient loyalty is more determined by direct experience and interpersonal relationships than initial perception or brand reputation.

This conclusion emphasizes the importance of an empathetic, responsive, and communicative service approach in building long-term loyalty of BPJS patients, especially in private hospitals that face major challenges in retaining patients amid increasingly fierce competition for health facilities. For further research, it is recommended to use qualitative approaches or mixed methods to explore more deeply the psychosocial and cultural dimensions that affect patient loyalty, as well as to expand the scope of research in other private hospitals or across regions to obtain more representative results nationally.

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