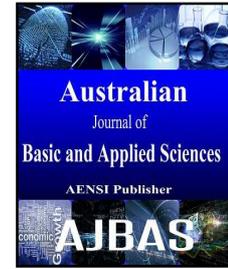




AUSTRALIAN JOURNAL OF BASIC AND APPLIED SCIENCES

ISSN:1991-8178 EISSN: 2309-8414
Journal home page: www.ajbasweb.com



A Comparison of the Satisfaction and Loyalty of Private Funded Patients and Insurance Funded Patients at the Hospital In-Patient Care Facility (Case study in RSUD Indrasari, Rengat, Riau, Indonesia)

¹Yaslis Ilyas, ¹Purnawan Junadi, ²Hetty Ismainar, ³Dendi Zulheri

¹Faculty of Public Health, University of Indonesia

²Public Health Sciences of STIKes Hang Tuah, Pekanbaru

³RSUD Indrasari, Rengat, Riau

Address For Correspondence:
Yaslis Ilyas

ARTICLE INFO

Article history:

Received 04 December 2015

Accepted 22 January 2016

Available online 14 February 2016

Keywords:

Patients Loyalty, Patient Satisfaction, Customer Evaluation, Quality of Services.

ABSTRACT

The more the people know about health, the more demanding they are about certain products or services. From the preliminary survey, we discovered that there was an increase in the number of complaints from the patient about the quality of services and lack of patient loyalty. Therefore, hospital services should be continually improved. The objective of this research was to discover the correlation between the quality of services and the customer's level of satisfaction and loyalty, and also to discover the differences between the private patient group and the insured patient group. The study design for this quantitative analytical research was a survey. The samples were calculated using the average difference hypothesis test between two independent groups, the total samples taken was 166 people. The samples were selected using the stratified sampling method. The bivariate data was analyzed using the correlation and comparison tests, while the multivariate data was analyzed using the multiple linear regression test. The resulting correlation coefficient indicated that there was a significantly strong correlation between the quality of the services provided with the patient's satisfaction and loyalty. The T-test results discovered that there was no difference between the satisfaction and loyalty of the private patients with the insured patient's satisfaction and loyalty. We discovered that loyalty was established indirectly when the private patient experienced satisfaction from the services. While for the insured patients, loyalty was influenced by the quality of the services and it could directly be established without influencing the patient's satisfaction. The higher the quality and the patient's result, the higher the satisfaction and loyalty levels.

INTRODUCTION

Customers nowadays think that there is almost no difference between one product and another; therefore they are not loyal to one brand only. They are also more aware on the prices, quality, and values that they seek. That is why each producer endeavors to build a product with significant differences to establish their product. Each product will have its own distinguishing characteristic that differentiates them from their competitors.¹ A hospital's main product is the services that they provide, therefore, continuing to improve the quality of its services is important to gain the highest quality. In addition, interaction between the provider and its clients is also important. Because the quality of services is extremely dependent on the person providing the services.²

Open Access Journal

Published BY AENSI Publication

© 2016 AENSI Publisher All rights reserved

This work is licensed under the Creative Commons Attribution International License (CC BY).

<http://creativecommons.org/licenses/by/4.0/>



Open Access

To Cite This Article: Yaslis Ilyas, Junadi, Hetty Ismainar, Dendi Zulheri, A Comparison of the Satisfaction and Loyalty of Private Funded Patients and Insurance Funded Patients at the Hospital In-Patient Care Facility (Case study in RSUD Indrasari, Rengat, Riau, Indonesia). *Aust. J. Basic & Appl. Sci.*, 10(1): 696-703, 2016

Based on the data from the medical records of RSUD Indrasari, Rengat, Riau, Indonesia, there was an increase in the number of inpatient visits between 2011 and 2013. In 2011 the hospital had 5,139 patients, in 2012 5,800 patients, and in 2013 7,767 patients. This means that there was a 12.8% increase in 2012 and 33.9% in 2013 compared to 2011. In 2011, 63% of patients paid the hospital out of their own pockets, 10% were funded by the Jamkesda, 19% from Jamkesmas, and 8% from Askes. In 2012, 37.8% were personally funded patients, 17.4% was funded by Jamkesda, 36.6% by Jamkesmas, and 8.2% by Askes. While in 2013, 31.8% of patients were private patients, 23.9% was covered by Jamkesda, 37% by Jamkesmas, and 7.4% was covered by Askes. From that description, we discovered the changes in the patient payment pattern, where the use of Jamkesda and Jamkesmas increased significantly and the private payments decreased. This pattern continues to change as more and more patients are paid by a third party.

During the preliminary survey in November 2013 on 15 patients interviewed at the in-patient care facility of RSUD Indrasari, we discovered that 8 (53.3%) patients believe the nurses and the information that the doctors conveyed, 9 (60%) patients were willing to return to use the hospital's facilities, 6 (40%) patients were willing to recommend the hospital to other patients, 9 (60%) patients stated that moving to another hospital will incur more costs and would be difficult, and 5 (33.3%) stated that there were willing to convey their suggestions through a suggestion box. This indicated that patient loyalty to RSUD Indrasari Rengat was quite low.

Data on the patient complaints on the hospitals' services from the SMS Center of RSUD Indrasari indicated that each month they received 10-14 complaints. The most common complaint was issues relating to the physical facilities and specialist doctors (41.1%), staff responses for services (24.3%), insurance (19.6%), staff friendliness (13.1%) and staff skill levels (1.9%). This data indicates that there is an increasing tendency for complaints against the quality of the services provided by RSUD Indrasari Rengat.

The data above was the basis for a research to discover the cause of the low patient commitment in repeat use of the services at RSUD Indrasari. This research has several objectives, they are to discover the correlation between low patient commitment with the increasing number of complaints from the patients and to discover the differences between patient satisfaction and loyalty of private and insurance funded patients (such as Jamkesda, Jamkesmas and Askes at RSUD Indrasari). The answer to these questions would be obtained through an in-depth evaluation of the problems at RSUD Indrasari Rengat. The strategic position of this research is to develop a solution through a theoretical approach, generating a management thinking concept as the framework. The theoretical approach used was customer satisfaction, customer loyalty, customer values, and the quality of care. It is interesting to discover the correlation between the quality of the services provided and the customer's scoring results in patient satisfaction and loyalty in RSUD Indrasari Rengat.

The general objective of this study was to discover the correlation between the quality of services and customer values, and also to discover the differences between patient satisfaction and loyalty between the private patient and insured patient at the in-patient care facility of RSUD Indrasari Rengat.

Methods:

This research used the analytical quantitative study design with an analytic cross sectional study achieved through collecting independent and dependent variables of the respondents that have experienced in-patient care. The formula used to calculate the minimal sample required was the average difference hypothesis test in two independent groups.³ The research population were all the patients that during the research period was within the in-patient care facilities of RSUD Indrasari Rengat. The study samples were patients or family members that are currently being cared for in the Hospital that was able to meet the inclusion criteria, which were patients that had at least received healthcare at, satisfied RSUD Indrasari at two separate occasions. The minimal samples required for this research was 166 samples for each patient group (private and insurance funded patients). The sampling method used was the stratified sampling method, a sampling technique that divides the target population into subpopulations based on certain important characteristics.⁴ The study began in March 1st 2014 and ended in March 31st 2014 at the in-patient care facility of RSUD Indrasari Rengat Kabupaten Indragiri Hulu. The data used in this research include primary and secondary data. The primary data was obtained from a questionnaire that discusses the quality of services, customer scoring, patient satisfaction and loyalty. Whereas the secondary data was obtained from the hospital medical records, textbooks, and other references. The data was analyzed using the path analysis method. The data was analyzed using SPSS 20. The data was analyzed in several stages that included the univariate analysis, the bivariate analysis used the correlation test, while the groups were compared using the unpaired T-test (two unpaired groups with numeric variables with normal distribution comparison hypothesis test). The multivariate analysis (path analysis) was tested with a simple linear regression and multiple linear regression.

Results:

From the univariate analysis we discovered that the average quality for private patient care was 7.92 and the insurance funded patient was 7.8. The minimum and maximum score for the private patient was 6.47 and 10, while for the insured patient was 5.6 and 10. The average score for the private patient was 7.92 and the insured

patient was 7.87. The average score for patient satisfaction in the private patient group was 7.84, while for the insured patient was 7.80. While the minimum and maximum scores for the customer values and satisfaction variables in the private patient group was 6 and 10. The average scores for loyalty in the private patient group were 7.87 and the insured patient was 7.81. The minimum and maximum scores for the private patient group was 6.2 and 10, while for the insured patient was 6 and 10. From the results above, we can conclude that the quality of services, the customer values, patient satisfaction and loyalty of the patients in the in-patient care facility at RSUD Indrasari Rengat was relatively high.

From the bivariate analysis, we discovered that there was a strong, one way correlation between the independent variable and the dependent variable (the correlation coefficient was positive). Which means that if the independent variable had high scores and the dependent variable also scored high? From the T-test we discovered that the P value for patient satisfaction was 0.651 and for patient loyalty was 0.518. From the statements above we can conclude that there was no difference in patient satisfaction and loyalty in either group. Please read the following tables for the results of the correlation test between the variables and the comparison test.

Table 1: Results of the Correlation Test

Correlation Between Variables	Results	
	Private Patient	Insured Patient
Quality of services and customer scoring		
Pearson Correlation	0.568	0.759
P value	< 0.001	< 0.001
Quality of services and patient satisfaction		
Pearson Correlation	0.735	0.680
P value	< 0.001	< 0.001
Customer scoring and patient satisfaction		
Pearson Correlation	0.664	0.736
P value	< 0.001	< 0.001
Quality of services and patient loyalty		
Pearson Correlation	0.653	0.757
P value	< 0.001	< 0.001
Customer scoring and patient loyalty		
Pearson Correlation	0.588	0.699
P value	< 0.001	< 0.001
Patient satisfaction and patient loyalty		
Pearson Correlation	0.848	0.667
P value	< 0.001	< 0.001

Table 2: Results of the Comparison Test

Comparison Test	Levenes's Test	T Test	
	P value	P value	Mean Difference
Patient satisfaction	0.648	0.651	0.416
Patient loyalty	0.720	0.518	0.584

From the multiple linear regression analysis we discovered that there was a positive and significant correlation between the quality of services and the customer scoring in the private patient group. The strength of the correlation between the quality of services and the customer values was 32.2%. The quality of services and the customer values has a positive and strong correlation with patient satisfaction. The strength of the correlation between the quality of services and the patient satisfaction was 0.529 and the customer values were 0.363. Which means that the quality of services (52.9%) and the customer values (36.3%) is partially responsible for patient satisfaction, or in other words, the quality of the services and the customer values are responsible for 63% of patient satisfaction.

The quality of services and customer values was positively and not significantly correlated with patient loyalty. The strength of the correlation between the quality of services and patient loyalty was 0.057 and customer values were 0.037. Meanwhile, patient satisfaction is has a strong positive correlation with patient loyalty. The strength of the correlation between patient satisfaction and loyalty was 0.782. The quality of the services (5.7%) and customer values (3.7%) was responsible for 78.2% of the patient satisfaction. While the quality of services, customer values, and satisfaction combined totaled 72.1%. For specific details, please see table 3.

Table 3: Results of the Multivariate Analysis of the Private Funded Patient Group

Hypothesis	Results of the Regression Test					
	Standardized Coefficient	Beta	T	P value	R	Adjusted R Square
The correlation between the quality of services (X_1) with the customer scoring (X_2)	0.568		8.830	< 0.001	0.568	0.322
The correlation between the quality of	0.529		9.147	< 0.001		

services (X ₁) with patient satisfaction (Y ₁)						
The correlation between customer scoring (X ₂) with patient satisfaction (Y ₁)	0.363	6.278	< 0.001			
The correlation between quality of services (X ₁) and customer scoring (X ₂) with patient satisfaction (Y ₁)			< 0.001	0.794	0.630	
The correlation between quality of services (X ₁) with patient loyalty (Y ₂)	0.057	0.919	0.359			
The correlation between customer scoring (X ₂) with patient loyalty (Y ₂)	0.037	0.655	0.513			
The correlation between patient satisfaction (Y ₁) with patient loyalty (Y ₂)	0.782	11.464	< 0.001			
The correlation between quality of services (X ₁), customer scoring (X ₂) and patient satisfaction (Y ₁) with patient loyalty (Y ₂)			< 0.01	0.849	0.721	0.716

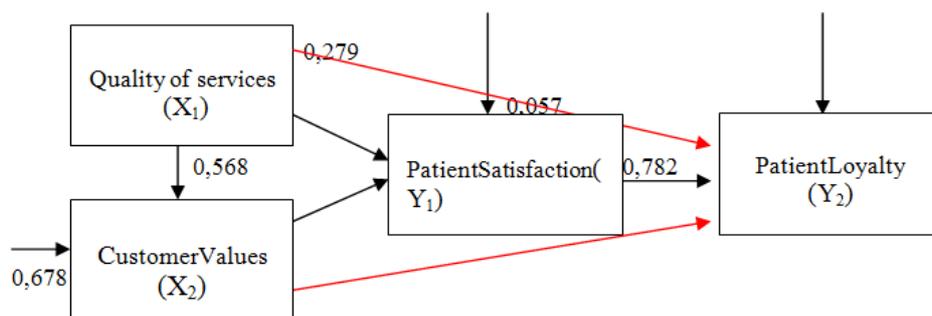
The multiple linear regression analysis of the insured group discovered that there was a significantly positive correlation between the quality of services and the customer values. The strength of the correlation between the quality of services and the customer values was 0.756, which means the quality of service was 75.6%. The quality of service and customer values has a positive and is significantly correlated with patient satisfaction. The strength of this correlation between the quality of service with patient satisfaction was 0.285 and with customer values was 0.519, which means patient satisfaction was partially (28.5%) caused by the quality of services and 51.9% was caused by customer values. 57.6% of patient satisfaction was caused by the quality of services and customer values.

The quality of services, customer values, and patient satisfaction was strongly and positively correlated with patient loyalty. The strength of the correlation between the quality of services with patient loyalty was 0.475, with customer values was 0.185, and patient satisfaction was 0.208. The quality of service is accountable for 47.5% of patient satisfaction, while customer values were accountable for 18.5%, and the patient satisfaction itself was 20.8%. The total combines percentage of quality of services, customer values, and patient satisfaction was 62.8%. Please see details in table 4.

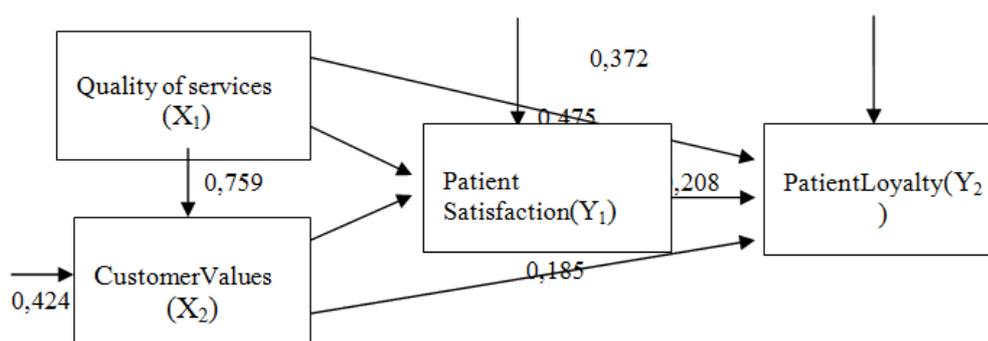
Table 4: Results of the Multivariate Analysis for the Third Party Payment Patient Group

Hypothesis Test	Results of the Regression Analysis					
	Standardized Beta Coefficient	T	P value	R	R Square	Adjusted R Square
The correlation between quality of service (X ₁) with customer values (X ₂)	0.756	14.938	< 0.001	0.759	0.576	
The correlation between quality of service (X ₁) with patient satisfaction (Y ₁)	0.285	3.639	< 0.001			
The correlation between customer values (X ₂) with patient satisfaction (Y ₁)	0.519	6.628	< 0.001			
The correlation between quality of service (X ₁) with customer values (X ₂) and patient satisfaction (Y ₁)			< 0.001	0.759	0.576	
The correlation between quality of service (X ₁) with patient loyalty (Y ₂)	0.475	6.202	< 0.001			
The correlation between customer values (X ₂) with patient loyalty (Y ₂)	0.185	2.231	0.027			
The correlation between patient satisfaction (Y ₁) with patient loyalty (Y ₂)	0.208	2.826	0.005			
The correlation between quality of service (X ₁), customer values (X ₂) and patient loyalty (Y ₁) with patient loyalty (Y ₂)			< 0.001	0.792	0.628	0.621

The results of the path analysis of the private patient group, we discovered that the strength of the indirect correlation between the quality of service (X₁) with loyalty (Y₂) was 0.414, 0.057 points larger than the direct correlation. And the indirect correlation between the customer values (X₂) with loyalty (Y₂) was 0.284, which is larger than the direct correlation (0.037). This indicated that to establish patient loyalty, the quality of services and customer values must pass muster through another variable, the patient satisfaction. While among insured patients, the direct correlation of the quality of services (X₁) against loyalty (Y₂) was 0.475, 0.059 points larger than the indirect correlation. And the direct correlation of the customer values (X₂) with loyalty (Y₂) was 0.185, 0.108 points larger than the indirect correlation. These results indicated that patient loyalty was directly established by the quality of services and customer services, without any intervening variables (patient satisfaction). An illustration of the results of the research can be seen in the following pictures.



Picture 1: Results of the Path Analysis of the Private Patient Group.



Picture 2: Results of the Path Analysis of the Insured Patient Group.

Discussion:

The Correlation Between the Quality of Services with the Customer values:

The results of this research discovered that the customer values were quite high. The scores reflect the number of benefits that the customers take into consideration. This indicates that the points that the patient expects to get in the services offered was satisfied by hospital. The customer values provide a description on what the patient takes into consideration and what are the benefits that they expect. The quality of services at the in-patient care facility was quite high. The patients consider that the nurses take excellent care of their needs and requirements. The patient also thinks that nurses provided adequate information about the procedures that the patient received safety during care, their politeness and kindness in providing care for their patients was sufficient, the nurses provide the same quality of care for patients in all categories. This research proves that the customer values can increase when the quality of services increase.¹The higher the quality of the services provided, the higher the scores that the patient gave. The quality is what the patient considers when evaluating the superiority or flaws of a product (service), which also includes the usefulness or benefits received by the patient.⁵The results of this research is comparable to what was discovered by Evans,⁶which stated that the quality of services that the patient expects would give a positive effect on the customers' values. Robledo's research stated that the correlation between the expected quality and the customer's values provides a significantly positive influence.⁷ Suhartono⁸ and Syamsiah⁹ also proved that the quality of services has a positive and significant influence on the customer's values.

The correlation between the quality of services and the customer values with patient satisfaction:

We discovered that patient satisfaction is quite high during this research. Patient satisfaction is a condition that the patient/client experienced after a certain procedure or results of a procedure that fulfilled his expectations.² Patient satisfaction at the in-patient care facility of RSUD Indrasari Rengat was quite high, because the patient actually received the benefits of the services provided. The patient considers the nurses attention and caring of their patients and their understanding of the needs of their patients was very good. The nurses also provided enough information on the procedures that was performed, enough safety during care, and were also polite and kind during the patient's stay. The staff was skillful and quickly responded to the patient needed; they also did not differentiate in providing services. This research proved that quality is extremely related with patient satisfaction. The quality provides enough incentive for the patient to maintain a beneficial and long term relationship with the hospital. This type of emotional relationship enables the hospital to comprehend the expectations and the requirements of the patient. Then the hospital would be able to increase patient satisfaction by maximizing the good experiences of the patient and minimize or erase any bad experiences.¹⁰ The quality of the product and services is closely related to patient satisfaction and the hospital's profits. The higher the quality

will lead to the higher the satisfaction level.¹This research proves that Lassar¹¹ was correct in stating that the functional quality and technical quality would provide positive influence to satisfaction. Susmaneliand Triana¹² proved that quality has a direct and significant influence to patient satisfaction.

The high scores for the in-patient care facility illustrated that the hospital was successful in providing positive values to the patient. The functional values that the patient received were that the services were beneficial for the patient's healing process. The social values were ease in communicating and interacting with the nurses and doctors. The emotional value was comfort in receiving care and the condition value was the appropriateness of the care provided with the patient's requirements. Another important point is that the patient would gain more knowledge from the services provided. The scoring concept would influence the customer in selecting a certain product, determine the satisfaction criteria used, and the follow up of the purchase itself.¹³ This is similar with what Dougall¹⁴ found in his research. Dougall stated that the three variables, which are the quality of the core services, the relational quality, and the benefits perceived by the patient has a significant influence to the patient's satisfaction. Kussujaniatun Sri and Wisnalmawati,¹⁵ proved that knowledge of a product, the perceived value, and the functional quality has a positive influence against the customer's satisfaction. Wang¹⁶ proved that the functional value, social value, and emotional value has a positive relationship with the customer satisfaction.

The correlation between the quality of the services, customer values, and patient satisfaction with patient loyalty:

We discovered that the patient loyalty scored quite high. Loyalty is a consistent commitment to buy or support the preferred products or services in the future, despite of the situation and other marketing tools that might cause the patient to stop using the service or product.¹ Patient loyalty at the in-patient care facility of RSUD IndrasariRengatwas high because of the same factors that influenced the patient satisfaction mentioned above. This research proved the theory that superior quality would generate greater loyalty, higher selling prices, and higher productivity.¹⁷ This is consistent with what Gould discovered, he state that the quality and value significantly influences loyalty. Djati and Gunawan¹⁹ proved that the quality has a significant positive influence to patient loyalty.

This research proved that higher customer values would increase success, where the customer would continually purchase and use the product or services in the future.²⁰This is similar to what Subari²¹ found, he stated that customer values and relationships would have a significant positive influence to the customer's loyalty.

Patient satisfaction was also high. This is one of the necessary factors to establish patient loyalty. In other words, patient loyalty would increase when the patient is satisfied with the services provided. This illustrated that the staff at the in-patient care facility was able to satisfy the patient. The patient satisfaction includes satisfaction for the services that the doctors and nurses provided, for the performance, and the procedures. This research proved the theory that the specific benefit of customer satisfaction for the hospital also includes customer loyalty.¹⁰The results of this research was similar to what Moutinho²² found in his research, which is that patient satisfaction has a positive influence against loyalty. According to Hutabarat,²³ there was a significant correlation between patient satisfaction with interest in re-using the healthcare services and recommending it to other people in patients that used the Health Jakarta Card or *Kartu Jakarta Sehat* (KJS).

Direct and indirect correlation between the quality of services, customer values, and patient satisfaction with patient loyalty:

The private funded patient:

We discovered that to establish patient loyalty, the quality of services and customer values are influenced by patient satisfaction. This indicates that the specific benefit of customer satisfaction is the growth of customer loyalty and the potential for revenues in the future.¹⁰This research proved the theory that satisfaction is a core concept for loyalty, without satisfaction, loyalty would not be possible.¹⁷ One of the reasons of the lack of loyalty is because the patient is not satisfied with the services provided.²⁴

According to Utari,²⁵ the quality of services, price, and image has an indirect influence to customer loyalty by influencing the customer satisfaction. satisfaction significantly influences loyalty, this means if the patient is satisfied, they will re-purchase more services and would recommend it to potential new clients. Good quality services and high customer values does not directly lead the patient to grow loyalty, the patient has to feel satisfied with the services beforehand. A satisfied patient would spread this knowledge to other people through word of mouth. Therefore, patient satisfaction is key in maintaining patient loyalty.

The insured patient:

This research found that patient loyalty can be established without an interfering variable (patient satisfaction), it can be directly formed through the provision of good quality services and high customer values. We discovered that superior quality generates greater loyalty, higher selling prices for the product or service,

and higher productivity. This research proved Bloemer and Oliver's theory that satisfaction and loyalty is not interchangeable. Loyalty might be established without a high satisfaction rate.¹⁷ As this patient got insured by the government and they had no other choice of care.

Fajria²⁶ proved that the direct influence of the quality of services is larger than the indirect influence. And the direct influence of the customer values against loyalty is less than the indirect influence through patient satisfaction.

Services with a high quality and high customer values directly cause the patient to be loyal to RSUD Indrasari. A highly scored quality generates positive points for the patient about the services of RSUD Indrasari. The quality of services and the customer values also directly influences loyalty. We discovered that unsatisfied insured patients would still be loyal to RSUD Indrasari Rengat. Because a patient insured by Jamkesmas, Jamkesda and PT Askes must use RSUD Indrasari. The majority of patients are patients insured by the central or regional government. Patients insured by PT Askes also do not have any better options in Kabupaten Rengat. In Kabupaten Rengat, there are no private hospitals that might be used by patients insured by PT Askes. If any patients insured by PT Askes wanted to go to a private hospital or a general hospital at another city, then the patient requires a referral from RSUD Rengat, which is not easy to obtain, unless the case cannot be handled there. In addition, the other referral hospital is RSUD Ahmad Arifin located in Pekanbaru, 200 km away from Kabupaten Rengat. This would incur a larger financial burden for the patient's family, therefore not an option chosen by a majority of the patient. Therefore, most patients are satisfied and loyal to the hospital because of the limited options and costs for seeking services at alternative hospitals.

Conclusion:

There is significant positive correlation between the quality of services and the customer values with the patient satisfaction and loyalty of the private and insured patients at the in-patient care facility of RSUD Indrasari Rengat. There is a difference in the correlation of the quality of services and the customer values with the loyalty of the private patients and third party financed patients. The private patient must be satisfied before being able to grow loyalty, while the insured patient does not have to feel satisfied to be loyal.

Recommendations:

The hospital is expected to create a program and strategy to improve the quality of services. The hospital is expected to provide healthcare as required by the individual patient needs and the public needs. The hospital must perform a patient satisfaction survey and evaluate each action that is related to the quality of its services and the customer values to increase patient loyalty.

REFERENCES

- Kotler, P., K. Keller, 2009. *Manajemen Pemasaran Jilid 1*. Jakarta. Erlangga.
- Hartono, B., 2010. *Manajemen Pemasaran Untuk Rumah Sakit*. Jakarta. Rineke Cipta.
- Ariawan, I., 1998. *Besar dan Metode Sampel pada Penelitian Kesehatan*. Jakarta. FKM UI.
- Murti, B., 2006. *Desain dan Ukuran Sampel Untuk Penelitian Kuantitatif dan Kualitatif Di Bidang Kesehatan*. Yogyakarta. Gadjah Mada University Press.
- Sivadas, 2000. Prewitt. An examination of the relationship between service quality, customer satisfaction and store loyalty. *International Journal of Retail and Distribution Management*. 28: 73-82.
- Evans, G., 2002. Measuring and managing customer value. *Work Study*, 51: 134-139.
- Robledo, A., 2001. Measuring and managing service quality: integrating customer expectation. *Manageng Service Quality*, 11: 22-31.
- Suhartono, 2012. *Pengaruh Service Quality terhadap Customer Value dan Customer Trust (Studi pada Pengguna Jasa PT Pos Indonesia Persero Malang 65100)*. *Jurnal Aplikasi Manajemen*. 10(1): 199-215.
- Syamsiah, N., 2009. *Analisis faktor-faktor yang mempengaruhi nilai yang dirasakan pelanggan untuk menciptakan kepuasan pelanggan di RSUP Dokter Kariadi Semarang*. (Tesis) Semarang. Universitas Diponegoro.
- Tjiptono, F., G. dan Chandra, 2012. *Pemasaran Strategik*. Yogyakarta. Penerbit Andi.
- Lassar, Walfried M., M. Chris and D. Robert, 2000. Service quality perspective and satisfaction in private banking. *International Journal of Bank Marketing*, 18: 244-271.
- Susmaneli and Triana, 2014. *Dimensi Mutu Pelayanan Kebidanan Terhadap Kepuasan Pasien Program Jampersal*. *Jurnal Kesehatan Masyarakat*. Jakarta. FKM UI. 8(8): 418-422.
- Aditama, T.Y., 2010. *Manajemen Administrasi Rumah Sakit*. Jakarta. UI Press.
- McDoudgall and Levesque, 2000. Customer Satisfaction with service: Putting perceived value into the equation. *Journal of Product and Brand Management*, 14(5): 392-410.
- Kussujaniatun Sri and Wisnalmawati, 2011. *Pengaruh Pengetahuan Produk, Nilai dan Kualitas Yang Dipersepsikan Terhadap Kepuasan Pelanggan Mobil Toyota*. *Jurnal Bisnis dan Manajemen*. 5(1): 29-39.

Wang, Y., Hing Po, Renyong Chi and Yongheng, 2004. An integrated frame work for customer value and customer relationship management performance: a customer based perspective from China. *Managing Service Quality*, 14: 169-182.

Tjiptono, F dan Chandra G. Service, Quality & Satisfaction, 2011. Yogyakarta. Penerbit Andi.

Gould and Williams, 1999. The Impact of Employee Performance Cues on Guest Loyalty, Perceived Value and Service Quality. *The Service Industries Journal*, 19(3): 97.

Djati and Gunawan, 2011. *Kualitas layanan dan Loyalitas Pasien (Studi pada Rumah Sakit Umum Swasta di kota Singaraja Bali)*. *Jurnal Manajemen dan Kewirausahaan*. 13(1): 32-39.

Wijono, D., 2000. *Manajemen Mutu Pelayanan Kesehatan Volume 1*. Surabaya. Airlangga University Press.

Subari, 2010. *Pengaruh Customer Value dan Customer Relationship terhadap Customer Loyalty di Exsa English Course Bandung*. *Jurnal Bisnis*. 6(2): 160-168.

Mountinho, L and S. Anne, 2000. Modelling bank customer satisfaction through mediation of attitudes towards human and automated banking. *International Journal of Bank Marketing*, 18(2): 123-134.

Hutabarat, Kusumayati and Simanjuntak, 2013. *Kepuasan Pasien Pengguna Kartu Jakarta Sehat di Unit Rawat Jalan Rumah Sakit*. *Jurnal Kesehatan Masyarakat*. Jakarta. FKM UI. 8(2): 61-65.

Supriyanto and Ernawaty, 2010. *Pemasaran Industri Jasa Kesehatan*. Yogyakarta. Penerbit Andi.

Utari, W., 2010. *Model Kepuasan Pelanggan sebagai Moderating Variabel Guna Meningkatkan Loyalitas Pelanggan pada Maskapai Penerbangan*. *Jurnal Mitra Ekonomi dan Manajemen Bisnis*. 1(2): 137-151.

Anonim, 2013. *Pengaruh Kualitas Pelayanan dan Nilai Pelanggan Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Sebagai Variabel Intervening Pada Gracia Skin Klinik Semarang*. (Internet). Accessed 14 Agustus 2013. Available from: <http://www.ejournal-S1-Undip.ac.id/index.php/jlab/article/download/3062/2921>.