

Building Patient's Loyalty: The Role of Trust, Expectations, and Satisfaction Among Outpatient Commitment

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ABSTRACT

Background: Quality health services are the result of cooperation between patients and health service providers in a healthy environment. Hospitals as institutions engaged in service quality are a benchmark for assessing patient loyalty. One of the benchmarks is the quality of service received by patients from a hospital; therefore, it is the obligation of the hospital to maintain a good relationship with patients to create a maximum loyalty value. Based on Law Number 17 of 2023 concerning health, it is stated that local governments and communities are responsible for the implementation of health efforts. The implementation of health services is carried out responsibly, safely, quality, and equitably. The study aims to discover factors that affect the loyalty of outpatients at Klaten Islamic Hospital.

Subjects and Method: It was a cross-sectional study conducted at Klaten Islamic Hospital from December 2024 to January 2025. The sample consisted of 200 outpatients selected using the simple random sampling method. The independent variables were hospital image, trust, expectation, past experience, and satisfaction. Meanwhile, the dependent variable was outpatient loyalty. Data collection was carried out using a questionnaire. Data analysis was conducted using path analysis.

Results: The results of the path analysis that had been carried out in this study stated that the loyalty of outpatients at Klaten Islamic Hospital was directly influenced by trust ($b=-0.02$; 95% CI= -0.30 to 0.24; $p= 0.831$), satisfaction ($b=0.44$; 95% CI= 0.19 to 0.69; $p<0.001$), age ($b= 0.13$; 95% CI= 0.01 to 0.24; $p= 0.024$), hospital image ($b= 0.20$; 95% CI= 0.08 to 0.32; $p=0.001$), Education ($b= -0.11$; 95%CI= -0.22 to 0.00; $p=0.054$), gender ($b= -0.00$; 95%CI= -0.11 to 0.11; $p=0.958$). Patient loyalty through patient trust was indirectly influenced by past experience, patient satisfaction, expectations, and polyclinic.

Conclusion: The loyalty of outpatients at Klaten Islamic Hospital is directly influenced by trust, satisfaction, age, hospital image, education, and gender. Patient loyalty through patient trust is indirectly influenced by past experience, patient satisfaction, expectations, and polyclinic.

Keywords: Patient loyalty, outpatient, pathway analysis

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BACKGROUND

Quality health services are the result of cooperation between patients and health service providers in a supportive environment (Andriani, 2017). Hospitals as institutions engaged in service quality are a benchmark for assessing patient loyalty. One of the benchmarks is the quality of service received by patients from a hospital; therefore, it is the obligation of the hospital to maintain a good relationship with patients to create maximum loyalty value. Based on Law Number 17 of 2023 concerning health, it is stated that local governments and communities are responsible for the implementation of health efforts. The implementation of health services is carried out responsibly, safely, quality, and evenly and non-discriminatory, so that, according to the Health Law, the implementation of health services must prioritize the safety of patients' lives over other interests.

In the era of very rapid development of science and technology, it causes public knowledge to increasing, so people are more selective in choosing service facilities, thus the competition for health services is getting tighter, so health services must be able to provide the best for patients. Hospital image factors, patient trust, patient expectations, patient experience, and patient satisfaction can affect patient perception so that patients become loyal to the hospital (Andriani et al., 2020). A study conducted by Anfal (2020) shows that service quality affects patient loyalty levels ($p < 0.05$). The results of the multiple logistics regression test indicate that the variables that affect the level of loyalty are hospital image, and service quality. The quality of service provided to patients is described as a statement of attitude that connects patient expectations with service performance.

The patient will return to a good health facility and recommend the hospital to others who require health services. One of the hospitals' strategies for building customer loyalty is

to gain patient trust, which is based on the patient's past experience. Patients' positive experience contributes to increased patient loyalty (Otani *et al*, 2020). The trust factor also affects patient loyalty. Patient trust will arise because there is a belief that the service provider will provide consistent, honest, and responsible quality. After the patient is satisfied with the service he receives, the patient will compare the services provided. If the patient feels completely satisfied, they will return to the hospital and give recommendations to others to go to the hospital and seek treatment (Fadilah *et al*, 2017).

SUBJECTS AND METHOD

1. Study Design

The study used a quantitative study with an analytical observational method, with a cross-sectional design. This study was conducted at the Klaten Islamic Hospital. This study was conducted from December 2024 to January 2025.

2. Population and Sample

The population in this study was all outpatients over the age of 20 years at Klaten Islamic Hospital. The researchers used as many as 200 study subjects. The sampling technique was simple random sampling.

3. Research Variables

Independent variables: hospital image, trust, expectation, past experience, and satisfaction. Meanwhile, the dependent variable was outpatient loyalty.

4. Operational Definition

Patient Loyalty: Patient's attitude that shows his or her loyalty to the provision of health services

Hospital Image: Hospital image refers to the public perception, reputation, and impression of a hospital.

Trust: the patient's confidence that the health care provider will act in accordance with expectations

Expectation: the patient's expectations or beliefs toward the results of the health services received

Past Experience: Pleasant or unpleasant events of the service in the past

Patient Satisfaction: pleasant or unpleasant emotional feelings felt by the patient in getting services

5. Study Instrument

The study instrument used for data collection was a questionnaire using a likert scale.

6. Data Analysis

Univariate analysis was carried out with the aim of determining the frequency distribution and percentage of each variable studied, namely patient loyalty including hospital image, trust, expectations, past experience, and patient satisfaction. The subsequent analysis was bivariate which was carried out on each variable, namely patient loyalty including hospital image, trust, expectations, past experience, and patient satisfaction. Multivariate analysis was conducted using a path analysis model.

7. Research Ethics

Research ethics, including *informed consent*, anonymity, and confidentiality, were handled carefully throughout the research process. The clearance letter for the research was obtained from the Research Ethics Committee of Dr. Moewardi Hospital on December 2024 number 2.899/XII/HREC/-2024.

RESULTS

1. Sample Characteristics

Table 1 shows that out of 200 respondents studied, there were 95 male subjects 48%, meanwhile there were 105 female subjects (52%), therefore, females were dominating with 105 subjects. There were 105 (52%) patients aged <49 years and 95 (40%) patients aged ≥49 years. Furthermore, based on the last education 143 (72%) patients <high school, while 57 (44%) patients ≥ high school. Based on employment status, as many as 40 (20%) patients were unemployed and 160 (80%) patients were employed.

Table 1. Sample Characteristics

| Variable | Category | Frequency (n) | Percentage (%) |
|-------------------------|----------------------|---------------|----------------|
| Gender | Male | 95 | 48 |
| | Female | 105 | 52 |
| Age (years) | <49 | 105 | 52 |
| | ≥49 | 95 | 48 |
| Highest education level | < Senior High School | 143 | 72 |
| | ≥ Senior High School | 57 | 28 |
| Employment Status | Unemployed | 40 | 20 |
| | Employed | 160 | 80 |

2. Univariate Analysis

The univariate analysis explained the overview of each study variable, including hospital image, trust, expectations, past experience, patient satisfaction, and patient loyalty. Table 4.2 shows the univariate results for 200 study subjects. Patient loyalty variable showed results (Mean= 7.71; SD= 1.63). Hospital

image variable showed results (Mean= 7.36; SD= 0.73). The confidence variable showed the result (Mean= 10.03; SD= 1.63). The expectation variable showed the result (Mean= 9.99; SD= 1.14). Past experience variable showed results (Mean= 8.47; SD= 1.00). Patient satisfaction variables showed results (Mean= 7.77; SD= 0.94).

Table 2. Results of univariate analysis of continuous data

| Variable | Mean | SD | Minimum | Maximum |
|----------------------|-------|------|---------|---------|
| Patient loyalty | 7.71 | 1.63 | 3 | 9 |
| Hospital image | 7.36 | 0.73 | 5 | 9 |
| Trust | 10.03 | 1.63 | 5 | 12 |
| Expectation | 9.99 | 1.14 | 6 | 12 |
| Past experience | 8.47 | 1.00 | 5 | 9 |
| Patient Satisfaction | 7.77 | 0.94 | 4 | 9 |

3. Bivariate Analysis

Table 3 results of bivariate analysis of hospital image with patient loyalty to patients were obtained (b= 0.82; 95% CI= 0.53-1.12; p<0.001). These results showed that hospital image increased patient loyalty by 0.82 units higher than a negative hospital image.

Bivariate analysis of patient trust on patient loyalty obtained (b= 0.50; 95% CI= 0.38-0.62; p<0.001). These results showed that patient trust increased patient loyalty by 0.50 units higher than negative patient trust; this relationship was statistically significant. Bivariate analysis of patient expectations on patient loyalty obtained (b= 0.51; 95% CI= 0.32-0.70; p<0.001). These results showed

that patient expectations increased patient loyalty by 0.51 units higher than low patient expectations.

A bivariate analysis of past experience on patient loyalty obtained (b= 0.51; 95% CI= 0.30-0.72; p = 0.000). These results showed that past experiences increased patient loyalty in by 0.51 units better than poor past experiences; this relationship was statistically significant. Bivariate analysis of patient satisfaction on patient loyalty obtained (b= 0.88; 95% CI= 0.67-1.09; p<0.001). These results showed that patient satisfaction increased patient loyalty by 0.88 units higher than low patient satisfaction.

Table 3. Results of bivariate analysis

| Independent variables | Path Coefficient (b) | 95% CI | | p |
|-----------------------|----------------------|-------------|-------------|--------|
| | | Lower Limit | Upper Limit | |
| Hospital image | 0.82 | 0.53 | 1.12 | <0.001 |
| Trust | 0.50 | 0.38 | 0.62 | <0.001 |
| Expectation | 0.51 | 0.32 | 0.70 | <0.001 |
| Past experience | 0.51 | 0.30 | 0.72 | <0.001 |
| Patient satisfaction | 0.88 | 0.67 | 1.09 | <0.001 |

4. Multivariate Analysis

Table 4 shows that there was no effect of patient trust on patient loyalty, high patient trust had patient loyalty of -0.02 units higher than that of patients with low trust (b= - 0.02; 95%CI= -0.30 to 0.24; p=0.831) and it was not statistically significant.

Table 4 shows the results that there was a direct effect of patient satisfaction on patient loyalty and it was statistically significant. High patient satisfaction had a high patient loyalty of 0.44 units higher than that of patients with low satisfaction (b= 0.44; 95%CI= 0.19 to

0.69; p<0.001).

Table 4. The results showed that there was a direct effect of patient age on patient loyalty and it was statistically significant. Older patients had a high patient loyalty of 0.13 units higher than younger patients (b= 0.13; 95%CI= 0.01 to 0.24; p=0.024).

Table 4 shows the results that there was a direct effect of hospital image on patient loyalty and it was statistically significant. Positive hospital image had high patient loyalty by 0.20 units higher than patients with negative hospital image (b=0.20; 95%CI= 0.08 to 0.32;

p=0.001).

Table 4 shows that there was no effect of patient education on patient loyalty and it was statistically insignificant. (b= -0.11; 95%CI= -0.22to 0.00; p=0.054).

Table 4 shows that there was no effect of patient gender on patient loyalty and it was statistically insignificant. (b= -0.00; 95%CI= -0.11 to 0.11; p=0.958).

Table 4 shows the results that there was a direct effect of patient loyalty on patient trust and it was statistically significant. High patient loyalty had a high patient trust of 0.17 units higher than that of patients with low loyalty (b= 0.17; 95%CI= 0.07 to 0.26; p=0.001).

Table 4 shows that there was an indirect effect of the patient past experience on patient trust and it was statistically significant. Positive patient past experience had a high patient trust of 0.59 units higher than that of patients

with negative past experience (b= 0.59; 95%CI= 0.51 to 0.67; p<0.001).

Table 4 shows the results that there was an indirect effect of patient satisfaction on patient trust and it was statistically significant. High patient satisfaction had a high patient trust of 0.19 units higher than that of patients with low satisfaction (b= 0.19; 95%CI= 0.08 to 0.30; p=0.001).

Table 4 showed results that there was an indirect effect of patient expectations on patient trust and it was statistically significant. high patient expectation had a high patient trust of 0.16 units higher than that of patients with low expectation (b= 0.16; 95%CI= 0.07 to 0.24; p<0.001).

Table 4 shows the results that there was an indirect effect of polyclinics on patient trust and it was statistically significant (b= -0.07; 95%CI= -0.13 to -.0.00; p=0.047).

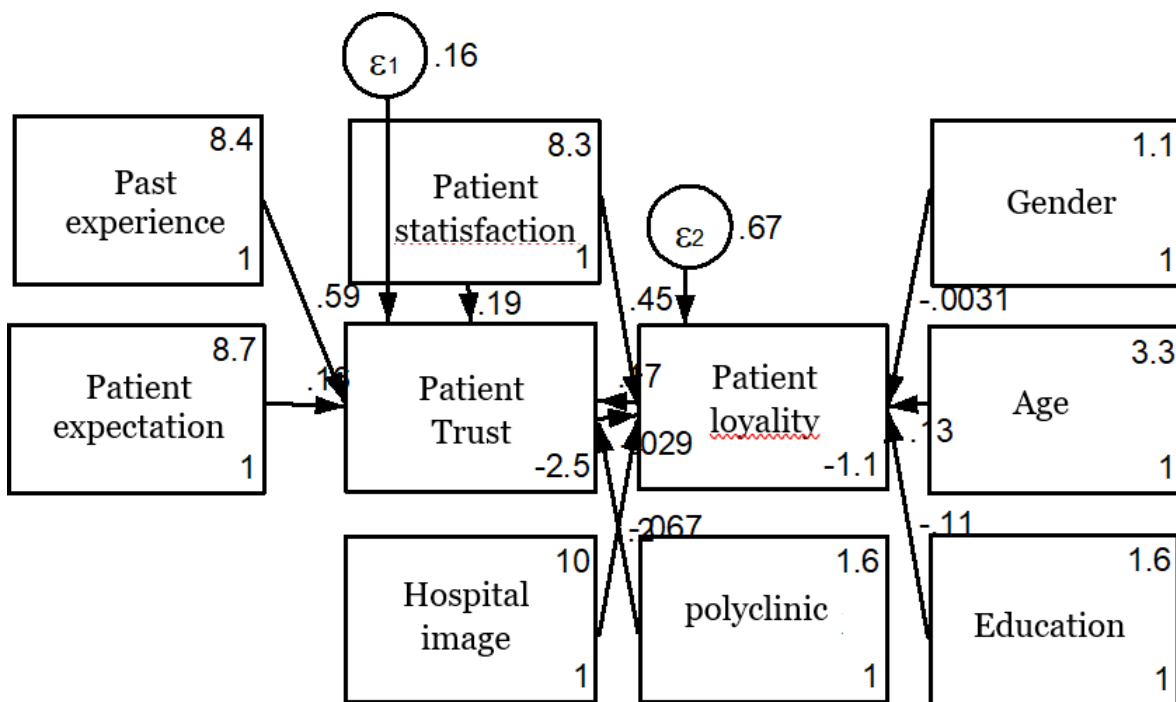


Figure 1. Path Analysis of Outpatient Loyalty

Figure 1 shows the model designed by the researcher, based on the theory after testing with STATA 13, it indicated that the model was

fit. This SEM model shows good model fit with the following parameters: p= 0.11 (>0.05);

RMSEA= 0.05 (≥ 0.90), and SRMR= 0.01 (<0.05).

Table 4. The path analysis results of the effect of hospital image, trust, expectations, and past experiences on outpatient satisfaction and loyalty

| Dependent Variable | Independent Variable | Path Coefficient (b) | 95% CI | | p |
|----------------------------|--|----------------------|-------------|-------------|--------|
| | | | Lower Limit | Upper Limit | |
| Direct Effect | | | | | |
| Patient loyalty | ← Trust | -0.02 | -0.30 | 0.24 | 0.831 |
| | ← Satisfaction | 0.44 | 0.19 | 0.69 | <0.001 |
| | ← Age (Years) | 0.13 | 0.01 | 0.24 | 0.024 |
| | ← Hospital Image | 0.20 | 0.08 | 0.32 | 0.001 |
| | ← Education (\geq Senior High School) | -0.11 | -0.22 | 0.00 | 0.054 |
| | ← Gender (Female) | -0.00 | -0.11 | 0.11 | 0.958 |
| Direct Effect | | | | | |
| Patient trust | ← Loyalty | 0.17 | 0.07 | 0.26 | 0.001 |
| Indirect effect | | | | | |
| Patient trust | ← Past experience | 0.59 | 0.51 | 0.67 | <0.001 |
| | ← Satisfaction | 0.19 | 0.08 | 0.30 | 0.001 |
| | ← Expectation | 0.16 | 0.78 | 0.24 | <0.001 |
| | ← Polyclinic | -0.07 | -0.13 | -0.00 | 0.047 |
| N observation= 200 | | | | | |
| Likelihood ratio= -2956.47 | | | | | |
| P= 0.11 | | | | | |
| RMSEA= 0.05 | | | | | |
| RSMR= 0.01 | | | | | |
| CFI= 0.99 | | | | | |
| TLI= 0.97 | | | | | |

DISCUSSION

1. Patient trust on patient loyalty

The results of this study show that there was an effect of patient trust on patient loyalty. High patient trust had a high patient loyalty of -0.02 units higher than that of patients with low trust. Patient trust in healthcare providers was often considered a major factor that affects patient loyalty. However, in some studies, it was discovered that patient trust did not always have a significant effect on patient loyalty. Based on a study by Wiliana *et al.* (2019), patient trust in healthcare providers is often considered a major factor affecting patient loyalty. However, in some studies, it was discovered that patient trust did not always have a significant effect on patient loyalty.

2. Patient satisfaction on patient loyalty

The results of this study show that there was a direct effect of patient satisfaction on patient loyalty, and it was statistically significant. High patient satisfaction results in high patient loyalty by 0.44 units higher than patients with low satisfaction. Patient satisfaction has a direct impact on patient loyalty. According to Parasuraman *et al.* (2019) patient satisfaction contributes to long-term loyalty. Patient satisfaction increases with high loyalty (b= 2.26; p= 0.002) and good quality of service (b= 2.03; p= 0.006). Good service quality increases patient satisfaction with high loyalty (Musdalifah *et al.* 2024). Patient satisfaction is a key factor in creating strong patient loyalty. Patients who are satisfied with the quality of care provided, interaction with medical personnel, and the convenience of the facility are more likely to return for further services

and recommend the healthcare facility to others. Healthcare providers that focus on improving patient satisfaction will be able to build high patient loyalty, which in turn brings long-term benefits to both patients and healthcare providers. In a study by Karunia. (2016) regarding patient satisfaction with patient loyalty, the data used are primary data obtained from the answers of 100 respondents. The data analysis tool used is path analysis. The results of the instrument test concluded that all variables were valid and reliable as a data collection tool. From the results of data analysis, it is discovered that patient satisfaction has a positive and significant effect on patient loyalty.

3. Patient age on patient loyalty

The results of this study show that there was a direct effect of patient age on patient loyalty and it was statistically significant. The older patients had a higher patient loyalty of 0.13 units higher than patients with a younger age. The age of the patient is one of the demographic factors that can affect loyalty. Differences in patient age may reflect variations in needs, preferences, and expectations for health services. Patient age has a significant effect on patient loyalty, finding that elderly patients had a higher level of loyalty than younger patients. The older the patient, the higher their chances of sticking to the same provider consistently (Bolton *et al*, 2019).

4. The hospital image on patient loyalty

The results of this study show that there was a direct effect of hospital image on patient loyalty and it was statistically significant. A positive hospital image had a positive patient loyalty of 0.20 units higher than a patient who with a negative hospital image. The image of the hospital has a great effect on patient loyalty because it shapes the initial and sustainable perception of patients towards the quality of service and loyalty to the health institution (Ardiyanto *et al*, 2018). Hospitals with a good

image tend to be recommended by patients to family and friends. This strengthens loyalty as patients feel proud to be part of a hospital that is viewed positively by their social environment. A study by Eftitah et al. (2023) examining the Effect of Patient Satisfaction and Hospital Image on Patient Loyalty with Patient Trust as an Intervening Variable. The object of this study is inpatient patients who were treated at Fatimah Islamic Hospital in March – April 2022. The number of respondents amounted to 100 people. The results of the study show that the image of the hospital has a positive and significant effect on patient loyalty at Fatimah Islamic Hospital Banyuwangi.

5. Patient education on patient loyalty

The results of this study show that there was no effect of patient education on patient loyalty and it was statistically insignificant. Patients with higher levels of education tend to have more critical behaviors in evaluating health services. Based on a study by Zeithaml *et al*. (2020) shows that patients with higher education are more selective about aspects of service quality compared to those with low levels of education. The higher the level of education, the more likely a patient is to compare different healthcare providers before making a decision. Patients who are less educated tend to be more loyal to one health care provider due to limited access to information or reliance on recommendations from family and community.

6. Gender on patient loyalty

The results of this study show that there was no effect of patient gender on patient loyalty and it was statistically insignificant. Studies show that male and female patients have different approaches to choosing and sticking to health services, Women tend to be more loyal to healthcare providers who provide a comfortable and personalized experience. Men are more prone to moving to another service provider if they find a quicker or more practical

option. Based on a study by Bertakis et al. (2021) women are more active in seeking health care and are more loyal to the services they receive than men.

7. Patient loyalty on patient trust

The results of this study show that there was an indirect effect of patient loyalty on patient trust and it was statistically significant. High patient loyalty had high patient trust by 0.17 units higher than patients with low loyalty. Patient loyalty was the willingness of patients to continue using the same health services, as well as recommend those services to others (Kotler et al, 2019). Patient trust arises when they feel safe and confident in the competence of medical personnel and the integrity of healthcare facilities (Zeithaml et al., 2018). Another study by Ndubisi (2017) discovered that trust is the dominant factor that builds patient loyalty in the healthcare industry.

8. Patient past experience on patient trust

The results of this study show that there was an indirect effect of patients' past experiences on patient trust and it was statistically significant. Positive patient past experiences had high patient confidence of 0.59 units higher than patients with negative past experiences. Patient past experiences are a major factor that shapes their trust in healthcare. This experience includes direct interaction with medical personnel, treatment outcomes, as well as the emotional aspects experienced during treatment. The Health Belief Model explains that an individual's experience with health services affects their trust and decisions in seeking health services. Patients who always feel involved in medical decision-making in long-term care have a higher level of trust in the doctor (O'Malley et al, 2021).

9. Patient satisfaction on patient trust

The results of this study show that there was an indirect effect of patient satisfaction on patient trust and it was statistically significant. High patient satisfaction had high patient

trust by 0.19 units higher than patients with low satisfaction. Patient satisfaction is one of the main factors that affect the level of patient trust in healthcare providers. Patients who are satisfied with the services they receive tend to have higher levels of trust in healthcare institutions and the medical personnel who serve them. Based on a study by Sirdeshmukh *et al.* (2022), patient trust increases when they believe that service providers are acting in the common best interest.

10. Patient expectations on patient trust

The results of this study show that there was an indirect effect of patient expectations on patient trust and it was statistically significant. High patient expectations had high patient trust by 0.16 units higher than patients with low expectations. Patient expectations are a key factor that affects their level of trust in healthcare providers. This expectation can be formed based on previous experience, information obtained from other people's sources. When patients' expectations of healthcare are met or exceeded, their level of trust in medical personnel and healthcare institutions increases. Patient satisfaction and trust will increase when their expectations of healthcare are confirmed or exceeded by their experience (Oliver, 2018).

11. Polyclinic on patient trust

The results of this study show that there was an indirect effect of polyclinic on patient trust. Patient trust increases when polyclinics provide quality medical services, including accurate diagnosis, effective treatment, and the professional attitude of healthcare workers. Polyclinics with a good track record, many positive testimonials, and recommendations from other patients will be more trusted by the public. Certifications and accreditation from authorized health institutions can also strengthen patient trust. Mayer *et al.* (2017) state that trust is formed based on three main elements: competence, integrity,

and goodwill of health care providers. If the polyclinic meets these three aspects, then patient trust will increase.

AUTHOR CONTRIBUTION

All authors have made meaningful and significant contributions to data analysis and the preparation of the final manuscript.

CONFLICT OF INTEREST

There was no conflict of interest in the study.

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