



The Influence of Patient Satisfaction and Brand Image on Patient Loyalty with Patient Trust as a Mediator at Anna Medika Hospital

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ABSTRACT: In the era of digitalization and globalization, service quality has become one of the most critical aspects of a healthcare institution's success, such as a hospital. High patient satisfaction significantly influences repeat visit frequency when patients require further treatment. Moreover, if patients experience positive outcomes after receiving care at a hospital, it becomes their primary choice for future medical needs due to the trust and loyalty built toward the healthcare provider. This study aims to analyze the influence of patient satisfaction and brand image on patient loyalty, with patient trust as a mediating variable at Anna Medika Hospital.

This quantitative research employs Partial Least Squares Structural Equation Modeling (PLS-SEM) with a sample of 120 inpatients. Data were collected through questionnaires and analyzed using SmartPLS 4.0.

The results show that patient satisfaction and brand image significantly affect patient trust ($\beta = 0.465$ and $\beta = 0.404$, respectively). Patient trust mediates the effect of satisfaction on loyalty ($\beta = 0.274$; $*p < 0.05$) but is not a significant mediator between brand image and loyalty ($*p = 0.077$).

Patient trust plays a crucial role in transforming satisfaction into loyalty, while brand image directly influences loyalty without mediation by trust.

KEYWORDS: Brand image, Loyalty, Trust, Patient satisfaction, Hospital.

1. INTRODUCTION

In the era of digitalization and globalization, service quality has become one of the most critical aspects in the success of healthcare institutions, such as hospitals. The success of a healthcare institution is not solely determined by the availability of facilities but also by the attitude and service of hospital staff, which significantly influences the overall patient experience. One of the biggest challenges is creating and maintaining satisfied patients and a strong brand image. Thus, in the business world, high creativity is required to develop and grow the enterprise, ensuring positive impacts on business progress.

Hospitals continuously strive to increase patient visits. Service quality influences patients' decisions to return to a trusted hospital when they require further medical treatment. Good healthcare services, particularly in hospitals, will leave patients satisfied with the performance of the hospital's human resources.

Healthcare services are considered good by patients when they meet their needs, based on their perception of whether the service received was satisfactory or unsatisfactory. Patient satisfaction begins from the moment they first arrive at the hospital until their discharge.

A high level of patient satisfaction significantly impacts the likelihood of repeat visits when patients require further treatment. Additionally, patients who feel comfortable with the service they received may share positive experiences with others in need of medical care. If patients consistently experience positive outcomes after being treated at a particular hospital, that hospital may become their primary choice for future treatments due to the trust and loyalty built toward the healthcare provider.

Based on previous research, Wijaya et al. (2021) stated that patient trust in a hospital's brand image is weaker if not mediated by patient satisfaction. According to Alrubaiie's research, patients' perceptions of healthcare service quality have a strong and positive effect on patient satisfaction and trust, while patient satisfaction also significantly influences trust. Meanwhile, Engka (2022) found in their study that patient satisfaction affects patient loyalty.

Located in Bekasi City, West Java, Anna Medika Hospital is a private Type C hospital in North Bekasi with a capacity of 116 beds, providing healthcare services to the community in line with its vision: "To become a quality, affordable, and trustworthy hospital for all levels of society." One of the hospital's strengths is its inpatient services. Inpatient care (hospitalization) involves treatment



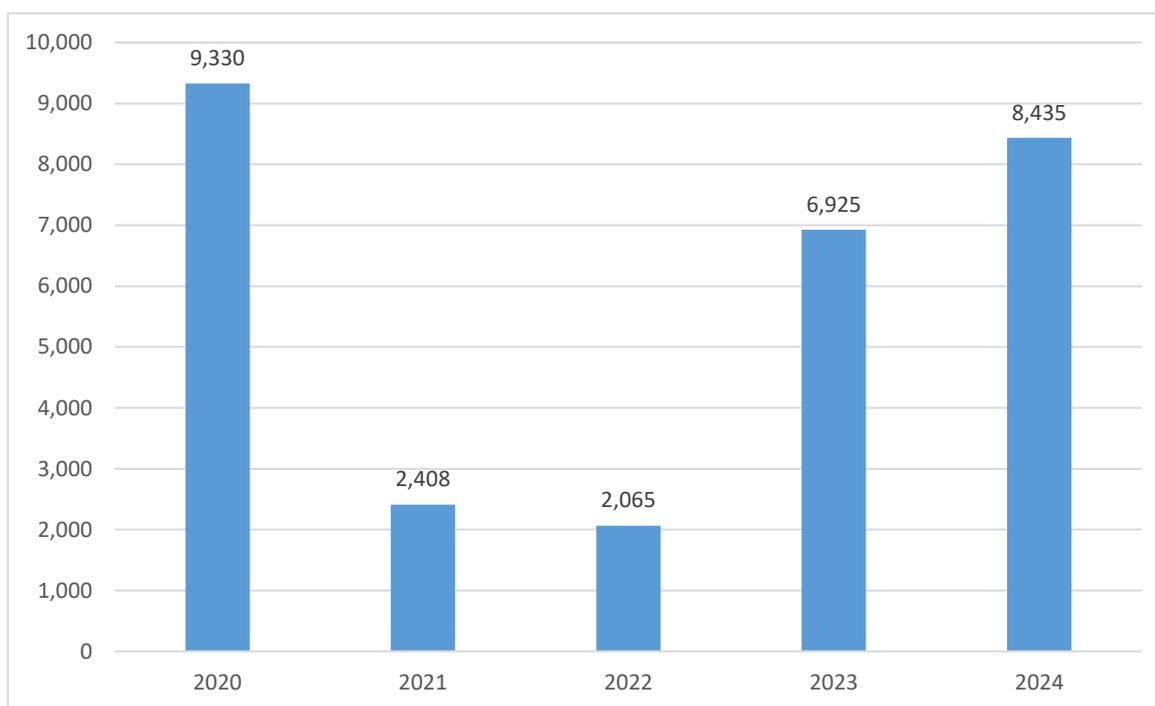
provided by medical professionals within a healthcare facility. Patients are admitted to hospital rooms to receive better medical care. According to Titah (2022), inpatient care is one of the essential services offered by hospitals.

In delivering healthcare services, Anna Medika Hospital remains open to patient feedback regarding facilities and services to ensure continuous quality improvement, fostering patient satisfaction, maintaining a positive brand image, and building patient loyalty through the mediation of patient trust. Therefore, the researcher has chosen the research title: **"The Influence of Patient Satisfaction and Brand Image on Patient Loyalty Mediated by Patient Trust at Anna Medika Hospital."**

As preliminary data, the researcher includes inpatient visit trends over the past five years (2020–2024), which have shown fluctuations in inpatient numbers.

Table 1. Inpatient Visit Trends at Anna Medika Hospital (2020-2024)

| Tahun | Jumlah Pasien Rawat Inap |
|-------|--------------------------|
| 2020 | 9.330 |
| 2021 | 2.408 |
| 2022 | 2.065 |
| 2023 | 6.925 |
| 2024 | 8.435 |



Bar Chart of Inpatient Admissions (2020-2024)

Based on the data obtained by the researcher, the number of inpatient admissions was as follows:

2020: 9,330 patients

2021: 2,408 patient

2022: 2,065 patients

2023: 6,925 patients

2024: 8,435 patients

The significant decline in 2021 and 2022 was due to the discontinuation of collaboration with the National Health Insurance (JKN) during that period, as well as the lingering negative stigma in society regarding hospital visits amid the COVID-19 pandemic. These factors contributed to a sharp drop in patient numbers.

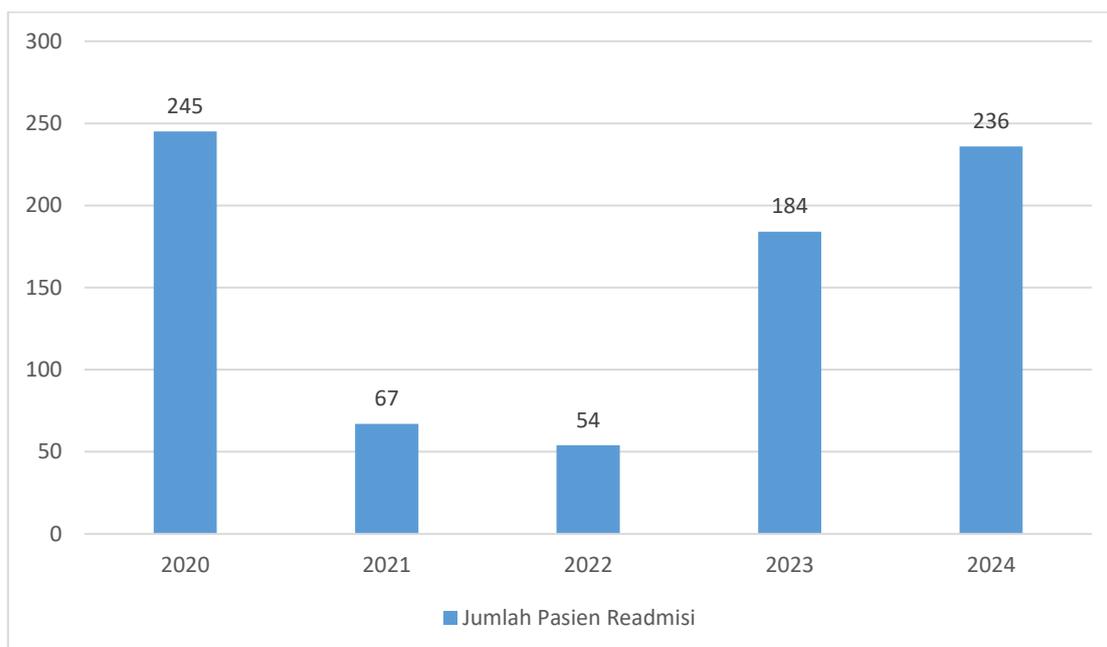


The fluctuating trend in inpatient admissions may also be attributed to declining patient loyalty toward the services of Anna Medika Hospital. However, in 2024, there was a notable increase in inpatient numbers as the pandemic subsided and JKN resumed its partnership with the hospital.

To assess patient loyalty at Anna Medika Hospital, the researcher also included data on the number of patients admitted more than once within a year over the five-year period from 2020 to 2024.

Table 1.2 Data on Repeat Inpatient Admissions (2020-2024)

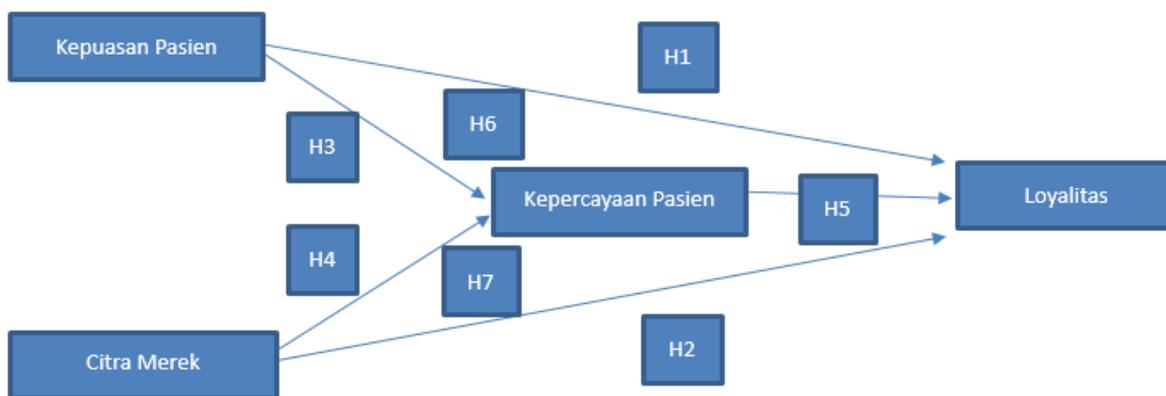
| Tahun | Jumlah Pasien Readmisi |
|-------|------------------------|
| 2020 | 245 |
| 2021 | 67 |
| 2022 | 54 |
| 2023 | 184 |
| 2024 | 236 |



Bar Graph Showing Patients with Multiple Hospitalizations (2020-2024)

The data shows a decline in repeat inpatient visits during 2021-2022. This decrease corresponds with the overall reduction in hospital admissions, primarily due to The termination of the hospital's partnership with BPJS (Indonesia's Social Health Insurance), and the COVID-19 pandemic which significantly reduced hospital visits. In 2023, following the resumption of BPJS collaboration and the official end of the COVID-19 pandemic in Indonesia, the hospital observed a renewed increase in admissions among returning patients (those with previous hospitalization history).

Conceptual Framework and Hypotheses



Gambar 2.1 Kerangka Konseptual

- H1: Patient satisfaction has a positive effect on patient trust
- H2: Brand image has a positive effect on patient trust
- H3: Patient satisfaction has a positive effect on loyalty
- H4: Patient trust has a positive effect on loyalty
- H5: Brand image has a positive effect on loyalty
- H6: Patient trust mediates the positive effect of patient satisfaction on loyalty
- H7: Patient trust mediates the positive effect of brand image on loyalty

2. LITERATURE REVIEW

Patient Satisfaction

Fatihudin and Firmansyah (2019) define patient satisfaction as a measure or indicator of how satisfied patients are with the products or services received, comparing their expectations with their actual experiences. Tjiptono (2017) further describes it as an emotional response to experiences related to specific products or services, reflecting overall consumer behavior and market trends. Patient satisfaction is the core of patient-oriented marketing (Kuntoro & Istiono, 2017). Situmeang (2019) adds that patient satisfaction results from the perceived outcome of using a product or service, which meets or exceeds expectations.

Brand Image

Consumer perception of a product defines its image—opinions and values derived from sensory experiences with a company. Kotler (in Ardiana, 2018) states, "Image is a person's beliefs, ideas, and impressions about something." Positive perception is critical for healthcare institutions and businesses, often justifying additional investments in resources to enhance it. Sektiyaningsih (2019) notes that an individual's image of something encompasses their thoughts, emotions, and beliefs about it. In broader contexts, image equates to reputation, though it remains abstract and immeasurable.

Loyalty

Loyalty classically denotes fervent commitment or devotion to an individual (Lovelock & Wirtz, 2011). Patient loyalty reflects a commitment to consistently repurchase selected products/services despite situational influences or competing marketing efforts (Haryanti, 2019).

Patient Trust

Patient trust is a long-term investment critical to a hospital's sustainability. Hospitals that maintain trust through quality service, transparent communication, and professionalism earn strong community loyalty. As Ruspandi et al. (2021) assert, "Trust is not just social capital but a key to long-term success in healthcare."



3. RESEARCH METHOD

This study employs a **quantitative method** using **questionnaires** as the primary instrument. Data were collected through **Likert-scale surveys** administered directly to **inpatient respondents**.

3.1 Population and Sample

The study population consisted of inpatients at Anna Medika Hospital with more than one hospitalization episode. Purposive sampling was employed with the following inclusion criteria:

- Age 20-70 years
- Previous hospitalization history at Anna Medika Hospital
- Willingness to provide representative data, complete informed consent forms, and fully answer evaluation questionnaires

Exclusion criteria:

- Age <20 years
- First-time hospitalization at Anna Medika Hospital
- Unwillingness to provide representative data, complete informed consent forms, or fully answer evaluation questionnaires

3.2 Data Processing and Analysis

The collected questionnaires (after initial screening) were coded according to variables and variable classifications. Data analysis was performed using Partial Least Squares (PLS) software, an alternative estimation method for Structural Equation Modeling (SEM).

The analysis employed:

1. **Outer model testing** (measurement model) to examine:
 1. Relationships between indicators and their latent variables
 2. Convergent and discriminant validity
 3. Composite reliability
2. **Reliability testing** to assess measurement consistency and indicator reliability
3. **R-squared testing** to measure variance proportion explained by independent variables
4. **Hypothesis testing** to determine significant relationships between exogenous and endogenous variables

As a quantitative study, this research emphasized:

1. Theory testing through numerical variable measurement
2. Statistical data analysis

4. RESULTS AND DISCUSSION

4.1 Respondent Characteristics

By Gender

Table 4.1 Respondent Distribution by Gender

| Sex | Number | Persentase |
|-----------|---------------|------------|
| Laki-Laki | 34 Responden | 28% |
| Perempuan | 86 Responden | 72% |
| Total | 120 Responden | 100% |

Berdasarkan Usia

Table 4.2 Respondent Distribution by Age

| Age | Numebr | Persentase |
|-------|---------------|------------|
| 20-30 | 10 Responden | 8% |
| 31-40 | 22 Responden | 18% |
| 41-50 | 64 Responden | 54% |
| >50 | 24 Responden | 20% |
| Total | 120 Responden | 100% |

Table 4.3 Respondent Distribution by Health Insurance

| Health Insurance | Number | Presentase |
|------------------|---------------|------------|
| BPJS | 102 Responden | 85% |
| UMUM | 5 Responden | 4% |
| ASURANSI SWASTA | 13 Responden | 11% |
| Total | 120 Responden | 100% |

Based on the tables above, it can be concluded that:

1. The majority of respondents were **female**
2. The largest age group was **41-50 years old**
3. Most patients used **BPJS health insurance** for treatment

This aligns with the introduction's statement that Anna Medika Hospital primarily serves BPJS-insured patients.

4.2 Data Analysis

Measurement Model

A test to evaluate the accuracy of relationships between indicators and their latent variables.

Convergent Validity

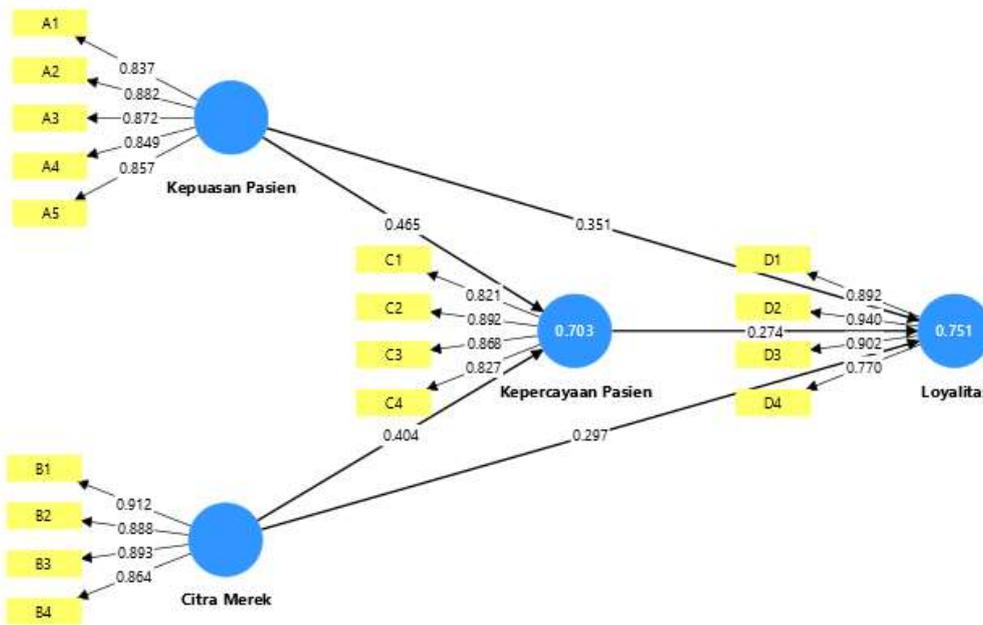


Figure 4.1 SmartPLS 4.0 Output Structure

The results show that all indicator variables (A, B, C, D) have **outer loading values > 0.7**, confirming their validity.

Discriminant Validity

Table 4.2 Discriminant Validity Test (AVE Values in SmartPLS 4.0)

| Validitas dan reliabilitas konstruk-Ringkasan | Cronch's alpha | Keandalan komposit (rho_a) | Keandalan komposit (rho_c) | Rata-rata varians diekstraksi |
|---|----------------|----------------------------|----------------------------|-------------------------------|
| Brand Image | 0.912 | 0.914 | 0.938 | 0.791 |
| Patient Trust | 0.874 | 0.876 | 0.914 | 0.726 |
| Patient Satisfaction | 0.911 | 0.914 | 0.934 | 0.738 |
| Loyalty | 0.900 | 0.919 | 0.931 | 0.771 |



All variables achieved AVE values > 0.5, satisfying discriminant validity requirements.

Uji Multikolinearitas

Table 4.3 Multicollinearity Assessment Using VIF Values in SmartPLS 4.0

| Statistik multikolonieritas (VIF)-Model luar - Daftar | |
|---|-------|
| | VIF |
| A1 | 2.526 |
| A2 | 3.163 |
| A3 | 2.753 |
| A4 | 2.455 |
| A5 | 2.639 |
| B1 | 3.492 |
| B2 | 3.122 |
| B3 | 2.860 |
| B4 | 2.295 |
| C1 | 1.771 |
| C2 | 3.153 |
| C3 | 2.727 |
| C4 | 2.056 |
| D1 | 2.991 |
| D2 | 4.703 |
| D3 | 3.235 |
| D4 | 1.773 |

The results indicate that all indicators have VIF values < 5.00, confirming the absence of multicollinearity issues.

Reliability Test

The reliability test evaluates the consistency and trustworthiness of measurement instruments using Cronbach's Alpha coefficient.

A variable is considered reliable if it meets the following criteria:

1. Nilai Cronbach Alpha > 0,7
2. Rho-A > 0,7
3. Composite Reliability > 0,6

Table 4.4 Reliability Test Results Using SmartPLS 4.0

| Validitas dan reliabilitas konstruk-Ringkasan | Croncah's alpha | Keandalan komposit (rho_a) | Keandalan komposit (rho_c) | Rata-rata varians diekstraksi |
|---|-----------------|----------------------------|----------------------------|-------------------------------|
| Brand Image | 0.912 | 0.914 | 0.938 | 0.791 |
| Patient Trust | 0.874 | 0.876 | 0.914 | 0.726 |
| Patient Satisfaction | 0.911 | 0.914 | 0.934 | 0.738 |
| Loyalty | 0.900 | 0.919 | 0.931 | 0.771 |

The results demonstrate that all Cronbach's Alpha, Composite Reliability, and rho-A values meet the required thresholds, confirming the instrument's reliability for research purposes.



R-Square Test

Table 4.5 R-Square Test Results Using SmartPLS 4.0

| R-square-Ringkasan | R-Square | Adjusted R-Square |
|--------------------|----------|-------------------|
| Patient Trust | 0.703 | 0.697 |
| Loyalty | 0.751 | 0.745 |

The analysis reveals:

1. Patient Trust (R² = 0.703):

70.3% of the variance in patient trust is explained by **patient satisfaction** and **brand image**.

2. Patient Loyalty (R² = 0.751):

75.1% of the variance in loyalty is explained by **patient satisfaction**, **brand image**, and **patient trust**.

Predictive Relevance (Q²) Calculation:

$$Q^2 = 1 - (1 - R^2_1)(1 - R^2_2) = 1 - (1 - 0.703)(1 - 0.751) = 0.926$$

Interpretation:

1. The model explains **92.6%** of the data variability (Q² = 0.926).
2. The remaining **7.4%** is attributed to factors outside the research model.

Path Coefficient

Tabel 4.6 Path Coefficient dengan SmartPLS 4.0

| | Real Sample (O) | Mean Sample (M) | Deviation Standart (STDEV) | T Statistic (O/STDEV) | Nilai P (P Values) |
|-------------------------------------|-----------------|-----------------|----------------------------|-----------------------|--------------------|
| Brand Image->Patient Trust | 0.404 | 0.404 | 0.120 | 3.380 | 0.001 |
| Brand Image->Loyalty | 0.297 | 0.301 | 0.093 | 3.193 | 0.001 |
| Patient Trust->Loyalty | 0.274 | 0.272 | 0.120 | 2.280 | 0.023 |
| Patient Satisfaction->Patient Trust | 0.465 | 0.464 | 0.120 | 3.875 | 0.000 |
| Patient Satisfaction->Loyalty | 0.351 | 0.347 | 0.113 | 3.094 | 0.002 |

Path Coefficient Analysis

Based on Figure 4.6, the path coefficients reveal:

1. **Strongest influence:** Patient Satisfaction → Patient Trust (β = 0.465)
2. **Second strongest:** Brand Image → Patient Trust (β = 0.404)

Hypothesis Testing

Hypothesis testing evaluates whether exogenous variables significantly affect endogenous variables. This process:

1. Assesses sample strength
2. Provides a framework to determine research reliability
3. Enables generalization of findings to broader populations

Significance Criteria:

1. *p*-values must be < 0.05 (at 95% confidence level)
2. As noted by Kock (2019), statistical practice prefers *p* < 0.05 over *p* ≤ 0.05

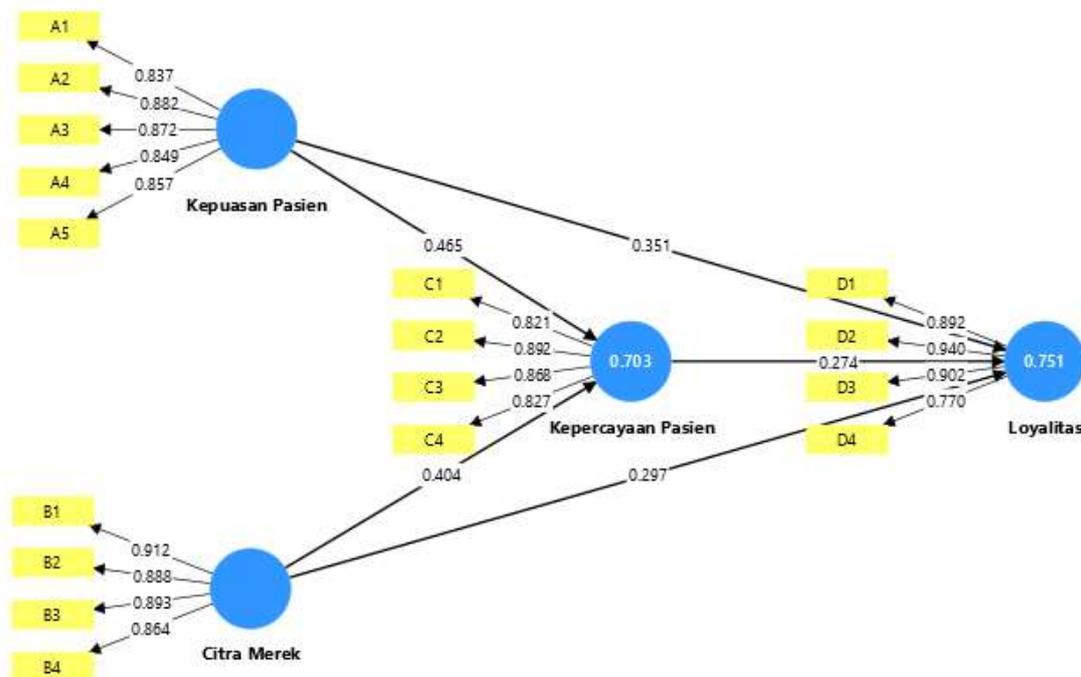


Figure and Table 4.7 Hypothesis Testing Results Using SmartPLS 3.0

| | Real Sample (O) | Mean Sample (M) | Deviation Standart (STDEV) | T Statistic (O/STDEV) | Nilai P (P Values) |
|-------------------------------------|-----------------|-----------------|----------------------------|-----------------------|--------------------|
| Brand Image->Patient Trust | 0.404 | 0.404 | 0.120 | 3.380 | 0.001 |
| Brand Image->Loyalty | 0.297 | 0.301 | 0.093 | 3.193 | 0.001 |
| Patient Trust->Loyalty | 0.274 | 0.272 | 0.120 | 2.280 | 0.023 |
| Patient Satisfaction->Patient Trust | 0.465 | 0.464 | 0.120 | 3.875 | 0.000 |
| Patient Satisfaction->Loyalty | 0.351 | 0.347 | 0.113 | 3.094 | 0.002 |

The hypothesis testing results demonstrate the following significant relationships:

H1: Patient Satisfaction → Patient Trust

Significant direct effect ($p = 0.000 < 0.05$)

Positive influence ($\beta = 0.465$)

H2: Brand Image → Patient Trust

Significant direct effect ($p = 0.001 < 0.05$)

Positive influence ($\beta = 0.404$)

H3: Patient Trust → Loyalty

Significant direct effect ($p = 0.023 < 0.05$)

Positive influence ($\beta = 0.274$)

H4: Patient Satisfaction → Loyalty

Significant direct effect ($p = 0.002 < 0.05$)

Positive influence ($\beta = 0.351$)

H5: Brand Image → Loyalty

Significant direct effect ($p = 0.001 < 0.05$)

Positive influence ($\beta = 0.297$)



Table 4.8 Indirect Effects Analysis Using SmartPLS 3.0

| | Real Sample (O) | Mean Sample (M) | Deviation Standart (STDEV) | T Statistic (O/STDEV) | Nilai P (P Values) |
|------------------------------|-----------------|-----------------|----------------------------|-----------------------|--------------------|
| Brand Image -> Loyalty | 0.111 | 0.112 | 0.063 | 1.770 | 0.077 |
| Patient Statifastion>Loyalty | 0.127 | 0.126 | 0.065 | 1.972 | 0.049 |

The mediation analysis reveals:

H6: Patient Trust Mediates Patient Satisfaction → Loyalty

Significant indirect effect ($p = 0.049 < 0.05$)

Supports full mediation

H7: Patient Trust Mediates Brand Image → Loyalty

Non-significant indirect effect ($p = 0.077 > 0.05$)

Mediation not supported

4.3 Discussion

4.3.1 Positive Influence of Patient Satisfaction on Patient Trust

The analysis confirms patient satisfaction has a **significant positive effect** on trust ($\beta = 0.465, p < 0.001$). This aligns with Mowen & Minor's (2016) findings that customer satisfaction is pivotal for trust-building in healthcare services. The moderate effect size (Ghozali & Latan, 2015) suggests consistent satisfaction improvements will strengthen patient trust. Muksin's (2023) research further supports this, demonstrating that meeting patient expectations naturally fosters trust.

4.3.2 Positive Effect of Brand Image on Patient Trust

The analysis confirms that brand image has a **significant positive effect** on patient trust ($\beta = 0.404, p = 0.001$). This finding aligns with Tjiptono's (2017) research demonstrating that strong brand image builds consumer trust through positive perceptions of institutional credibility. The moderate effect size indicates brand image is a key predictor of patient trust, consistent with Supriyadi et al.'s (2016) study on brand image's influence on purchasing decisions.

4.3.3 Positive Effect of Patient Trust on Loyalty

Results show patient trust **significantly enhances** loyalty ($\beta = 0.274, p = 0.023$). This supports Muksin's (2023) conclusion that trust forms the foundation for long-term patient loyalty. The small-to-moderate effect size suggests other factors also contribute to loyalty formation, as noted in Eftitah et al.'s (2023) research.

4.3.4 Positive Effect of Patient Satisfaction on Loyalty

The analysis proves patient satisfaction **positively influences** loyalty ($\beta = 0.351, p = 0.002$). This corroborates Situmeang et al.'s (2019) findings that satisfaction is a key determinant of loyalty in healthcare services. Similar patterns were observed by Fulgara (2020) in BPJS Health service contexts.

4.3.5 Positive Effect of Brand Image on Loyalty

Brand image demonstrates a **significant direct effect** on loyalty ($\beta = 0.297, p = 0.001$). While consistent with Supriyadi et al.'s (2016) findings in different contexts, this moderate effect is slightly weaker than Muslimah's (2022) reported $\beta = 0.35$ in Surabaya hospitals. This variation may stem from differences in service quality perceptions across institutions (Sektianingsih, 2019).

4.3.6 Mediated Effect: Patient Satisfaction → Loyalty through Trust

Trust significantly mediates the satisfaction-loyalty relationship ($p = 0.049$). This validates Muksin's (2023) framework positioning trust as the critical bridge converting satisfaction into sustained loyalty. The slightly weaker significance compared to Eftitah et al.'s (2023) $p = 0.035$ may reflect sample characteristics.

4.3.7 Non-Significant Mediation: Brand Image → Loyalty through Trust

The analysis reveals **no significant mediation** ($p = 0.077$), contrasting with Muslimah's (2022) Surabaya hospital findings. This non-significance aligns with Mowen & Minor's (2016) healthcare service model where brand image often directly impacts loyalty without trust mediation. The result also diverges from Shilawati's (2020) courier service study showing full trust mediation.



5. CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

Based on data processing and analysis, the following conclusions can be drawn:

1. Patient Satisfaction significantly affects Patient Trust.

Higher patient satisfaction leads to greater trust in Anna Medika Hospital.

2. Brand Image significantly affects Patient Trust.

A stronger brand image enhances patient trust in Anna Medika Hospital.

3. Patient Trust significantly affects Loyalty.

Increased patient trust directly improves patient loyalty.

4. Patient Satisfaction significantly affects Loyalty.

Satisfied patients are more likely to remain loyal to the hospital.

5. Brand Image significantly affects Loyalty.

A positive brand image strengthens patient loyalty.

6. Patient Trust significantly mediates the effect of Patient Satisfaction on Loyalty.

Trust enhances the relationship between satisfaction and loyalty.

7. Patient Trust does not significantly mediate the effect of Brand Image on Loyalty.

Brand image influences loyalty directly, without requiring trust as an intermediary.

5.2 Recommendations

5.2.1 Theoretical Recommendations

1. Model Expansion with Additional Mediators

Since trust does not mediate the brand image-loyalty relationship, future research should explore alternative mediators such as **perceived value** or **emotional commitment** to better explain this linkage. Integrating **Customer Perceived Value (CPV)** or **social exchange theory** could provide a more holistic understanding of brand image's impact on loyalty.

3. Contextual Expansion and Patient Segmentation

Findings suggest that demographic or service-type differences may influence trust's mediating role. Future studies should apply **multi-group analysis (MGA) in PLS-SEM** to compare models across patient segments (e.g., inpatients vs. outpatients, age groups, insurance types).

5.2.2 Practical Recommendations

1. Optimizing Trust-Building Communication Strategies

Train medical staff in **empathetic communication** (e.g., service excellence, informed consent procedures, cost transparency). Strengthen patient trust to convert short-term satisfaction into long-term loyalty.

3. Rebranding Focused on Direct Patient Experience

Shift branding efforts from promotional campaigns to **enhancing real patient experiences** at every touchpoint. **Physical improvements** (room renovations, comfortable waiting areas) to reinforce perceived value. **Digital storytelling** (patient testimonials, success stories) to highlight unique services (e.g., hemodialysis beds, trauma center capabilities).

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