



Analysis Of The Influence Of Brand Image and Patient Experience On the Impact Of Brand Image and Patient Experience On Patient Loyalty With Trust As a Mediating Variable in Private Insurance Inpatients at RS MRCCC Siloam Semanggi

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Abstract. *Patient loyalty is an attitude that drives behavior to return to using the services of a hospital, incorporating emotional aspects, particularly making regular and repeated visits with high consistency. This study aims to obtain empirical evidence of the relationship between brand image, patient experience, and trust on the loyalty of inpatients using private insurance at MRCCC Siloam Semanggi Hospital. The background of this research is the trend of decreasing patient numbers in 2023 among those with private payment and non-JKN insurance. Additionally, secondary data from patient feedback forms revealed some patients were dissatisfied with services not meeting their expectations and showed a tendency to switch hospitals. Based on the data, there is a noticeable decline in the number of patients in the inpatient unit, reflecting an issue with patient loyalty towards MRCCC Siloam Hospital. The research design used is a quantitative study with a cross-sectional design, involving 75 inpatients as the subjects of this study. Data collection was carried out by distributing questionnaires to inpatients randomly, with informed consent. The analysis tool used is Structural Equation Modeling (SEM). The results of the study based on the analysis test show a significant influence of brand image, patient experience, and trust on patient loyalty. However, the influence of brand image and patient experience on patient loyalty, when mediated by trust, is not significant. It is recommended that the hospital improve patient loyalty by enhancing the quality of services through various internal evaluations of the existing system to meet patient expectations and build stronger relationships.*

Keywords: *Brand image, Loyalty, Patient experience, Trust*

Abstrak. *Loyalitas pasien adalah sikap yang mendorong perilaku untuk kembali menggunakan layanan rumah sakit, yang mencakup aspek emosional, khususnya melakukan kunjungan yang teratur dan berulang dengan konsistensi yang tinggi. Penelitian ini bertujuan untuk mendapatkan bukti empiris mengenai hubungan antara citra merek, pengalaman pasien, dan kepercayaan terhadap loyalitas pasien rawat inap yang menggunakan asuransi swasta di Rumah Sakit MRCCC Siloam Semanggi. Latar belakang penelitian ini adalah tren penurunan jumlah pasien pada tahun 2023 di kalangan pasien dengan pembayaran swasta dan asuransi non-JKN. Selain itu, data sekunder dari formulir umpan balik pasien mengungkapkan bahwa beberapa pasien tidak puas dengan layanan yang tidak memenuhi harapan mereka dan cenderung berpindah rumah sakit. Berdasarkan data tersebut, terlihat penurunan yang signifikan dalam jumlah pasien di unit rawat inap, yang mencerminkan masalah loyalitas pasien terhadap Rumah Sakit MRCCC Siloam. Desain penelitian yang digunakan adalah studi kuantitatif dengan desain potong lintang, yang melibatkan 75 pasien rawat inap sebagai subjek penelitian ini. Pengumpulan data dilakukan dengan membagikan kuesioner kepada pasien rawat inap secara acak, dengan persetujuan informasi. Alat analisis yang digunakan adalah Structural Equation Modeling (SEM). Hasil penelitian berdasarkan uji analisis menunjukkan adanya pengaruh signifikan dari citra merek, pengalaman pasien, dan kepercayaan terhadap loyalitas pasien. Namun, pengaruh citra merek dan pengalaman pasien terhadap loyalitas pasien, ketika dimediasi oleh kepercayaan, tidak signifikan. Disarankan agar rumah sakit meningkatkan loyalitas pasien dengan meningkatkan kualitas layanan melalui berbagai evaluasi internal dari sistem yang ada untuk memenuhi harapan pasien dan membangun hubungan yang lebih kuat.*

Kata Kunci: *Citra merek, Kepercayaan, Loyalitas, Pengalaman pasien,*

1. INTRODUCTION

Nowadays, hospitals are very important health service centers in society. The basic essence of a hospital is to meet the needs and demands of patients who expect their health problems to be resolved at the hospital. Inpatient services are one of the work units in hospitals that serve patients who need more than 24 hours of care, including all diagnostic and therapeutic procedures. Inpatient services are medical services provided to patients who need observation for a relatively long period, unlike outpatient services which are relatively short. Inpatient care reflects the quality of service received by customers from the hospital.

Patient satisfaction is a key factor and a measure of success as a result of the services provided to customers, which impacts the number of patient visits increasing, and satisfied patients with the service tend to return (patient loyalty). Service is considered satisfactory if there is no gap between customer expectations and the service provided by the service provider, so there is a match between the service and what the customer expects.

Based on secondary data obtained from patient feedback forms in 2023, there is a trend of decreasing number of patients in the category of private payment and patients with non-JKN insurance, both private insurance and company guarantees, in inpatient services. In the first quarter, the number of visiting patients was 5860, in the second quarter it was 4574 patients, and in the third quarter it was 3807 patients. It can be seen that in the second quarter there was a 22% decrease in patients compared to the first quarter, and there was another decrease in the third quarter by 17% compared to the second quarter.

Based on this data, there is a decrease in the number of patients in the inpatient unit, reflecting a problem with patient loyalty towards MRCCC Siloam Hospital.

The weak brand image of MRCCC Siloam Semanggi Hospital in the minds of patients can be seen from the issue of patients' lack of awareness about the advantages of MRCCC's services. Based on information from patient feedback forms, it was found that 3 out of 10 private insurance patients were unaware of MRCCC's facility advantages.

Brand image is a collection of associations about a brand that are embedded in the minds of customers as a determinant of reputation, which becomes the basis for customers' decision-making. Individuals who perceive the brand image of a product form beliefs and impressions in their minds, influencing their intention to make a purchase. According to Griffin (1997), there are three indicators of loyalty: (1) repeat purchase, (2) referrals, (3) retention.

According to Kotler & Keller (2015), consumer loyalty is a behavior of consumers who are willing to repurchase goods or services they have experienced and to repurchase in the future. Based on information from patient feedback forms, it was found that 3 out of 10 private

insurance patients were dissatisfied with doctor-patient communication during their treatment, resulting in a poor patient experience.

According to Zikmund (2017), a person's willingness to trust a company or brand to perform or carry out a function is one of the main factors influencing consumer loyalty. Based on information from patient feedback forms, it was found that 3 out of 10 private insurance patients were dissatisfied with the quality of MRCCC's services, which did not match its reputation. This reflects a trust issue.

The relationships between variables:

1. There is an influence of brand image and patient experience on patient loyalty at MRCCC Siloam Semanggi Hospital with trust as an intervening variable.
2. There is an influence of brand image on trust at MRCCC Siloam Semanggi Hospital.
3. There is an influence of patient experience on trust at MRCCC Siloam Semanggi Hospital.
4. There is an influence of trust on patient loyalty at MRCCC Siloam Semanggi Hospital.
5. There is an influence of brand image on patient loyalty at MRCCC Siloam Semanggi Hospital.
6. There is an influence of patient experience on patient loyalty at MRCCC Siloam Semanggi Hospital.

2. RESEARCH METHODOLOGY

This research was conducted using a quantitative approach with a cross-sectional method. The research is called quantitative because the data collected is quantitative or can be quantified by counting or measuring, and data analysis is done statistically (Yusuf, 2014). Meanwhile, the cross-sectional method relates to data collection to determine whether there is a relationship between two or more variables and the extent of the relationship.

The researcher also used a descriptive quantitative approach, where the researcher will take a number of samples from a research population and collect data by distributing questionnaires.

Then the researcher will test the hypothesis with causal relationships. In this study, there is one dependent variable, which is patient loyalty, two independent variables, which are brand image and patient experience, and one mediating variable, which is trust.

3. RESULTS AND DISCUSSION

Descriptive statistics for the independent and dependent variables can be seen in Table 1. Brand image shows a minimum value of 2 and a maximum value of 4. The average score for brand image is 3.37, indicating that respondents' assessment of the brand image is good.

Patient experience shows a minimum value of 2 and a maximum value of 4. The average score for patient experience is 3.51, indicating that respondents' assessment of patient experience is good.

Trust shows a minimum value of 2 and a maximum value of 4. The average score for trust is 3.72, indicating that respondents' assessment of employee performance is good. Loyalty shows a minimum value of 2 and a maximum value of 4. The average score for loyalty is 3.26, indicating that respondents' assessment of loyalty is good.

Table 1 Results of Descriptive Statistical Test

Descriptive Statistic	Brand Image	Patient Experience	Loyalty	Trust
Mean	3,37	3,51	3,26	3,72
Median	3,33	3,83	3,17	3,83
Std. Dev	0,50	0,51	0,42	0,46
Minimum	2,00	2,00	2,00	2,00
Maximum	4,00	4,00	4,00	4,00

Based on the results of the three-box method analysis, the overall average index value for the brand image variable is 63.2, which falls into the high category. "Affinity" is the dimension with the highest average index, while "Recognition" is the dimension with the lowest average index.

The overall average index value for the loyalty variable is 61.0, which falls into the high category. 'Repeat purchase' is the dimension with the highest average index, while 'Product recommendation' and 'No desire to try competitor products' are the dimensions with the lowest average index. The overall average index value for the patient experience variable is 65.8, which falls into the high category. 'Interpersonal communication' and 'Trust' are the dimensions with the highest average index, while 'Patient progress reports' is the dimension with the lowest average index.

The overall average index value for the trust variable is 69.8, which falls into the high category. 'Competence' is the dimension with the highest average index, while 'Benevolence' is the dimension with the lowest average index.

Table 2. Hypothesis Testing

Hypothesis	Variable	Original Sample (O)	T Statistics (O/STDEV)	P Values	Resolution	Conclusion
H1	Brand Image -> Trust -> Loyalty	0,026	0,814	0,416	H _a declined	Not Significant
	Patient Experience -> Trust -> Loyalty	0,090	1,824	0,069		
H2	Brand Image -> Trust	0,115	0,899	0,369	H _a declined	Not Significant
H3	Patient Experience -> Trust	0,401	3,440	0,001	H _a accepted	Significant
H4	Trust -> Loyalty	0,223	2,608	0,009	H _a accepted	Significant
H5	Brand Image -> Loyalty	0,313	2,903	0,004	H _a accepted	Significant
H6	Patient Experience -> Loyalty	0,220	2,235	0,026	H _a accepted	Significant

Table 6 illustrates the hypothesis testing. Hypothesis testing is conducted by looking at the path coefficient and t-statistic values. The relationship between variables in the hypothesis is considered significant when the t-statistic value is ≥ 1.96 , which means H_a is accepted. The direction of the effect is determined by the t-value; if it is positive, the effect is positive. However, if it is negative, the effect is negative.

Hypothesis testing H1 was conducted to examine the influence of brand image and patient experience on loyalty with trust as a mediating variable. The original sample values (O) for H1 are 0.026 & 0.090 and the T-Value/T-Statistics are 0.814 & 1.824 (< 1.96), thus H1 is rejected. This indicates that trust does not significantly mediate the relationship between brand image and patient experience.

Hypothesis testing H2 was conducted to examine the influence of brand image on trust. The original sample value (O) for H2 shows a value of 0.115 and the T-Value/T-Statistics is 0.899 (< 1.96), thus H2 is rejected. This result indicates that the brand image variable has a positive but not significant effect on the trust variable. This means that a good brand image does not necessarily make patients trust the quality of service at the hospital.

The hypothesis testing for H3 was conducted to examine the influence of patient experience on trust. The original sample (O) value for H3 showed a value of 0.401, and the T-Value/T-Statistics was 3.440 (≥ 1.96), thus H3 is accepted. This result indicates that the patient experience variable has a positive and significant effect on trust.

The hypothesis testing for H4 was conducted to examine the influence of trust on loyalty. The original sample (O) value for H4 showed a value of 0.223, and the T-Value/T-Statistics was 2.608 (≥ 1.96), thus H4 is accepted. This result indicates that the trust variable has a positive and significant effect on the loyalty variable. In other words, the higher the trust, the better the patient loyalty.

The hypothesis testing for H5 was conducted to examine the influence of brand image on loyalty. The original sample (O) value for H5 showed a value of 0.313, and the T-Value/T-Statistics was 2.903 (≥ 1.96), thus H5 is accepted.

This result indicates that the brand image variable has a positive and significant effect on the loyalty variable. In other words, the better the brand image, the better the patient loyalty.

The hypothesis testing for H6 was conducted to examine the influence of patient experience on loyalty. The original sample (O) value for H6 showed a value of 0.220, and the T-Value/T-Statistics was 2.235 (≥ 1.96), thus H6 is accepted. This result indicates that the patient experience variable has a positive and significant effect on the loyalty variable. In other words, the better the patient experience, the better the patient loyalty.

4. DISCUSSION

Based on the hypothesis testing results, the variables of brand image, patient experience, and trust all have a positive and significant effect on the loyalty variable. However, the trust variable does not significantly mediate the relationship between brand image and patient experience on loyalty.

The original sample (O) values for H1 showed values of 0.026 and 0.090, indicating a positive direction. However, the T-Value/T-Statistics showed values of 0.814 and 1.824 (< 1.96). This indicates that trust is not proven to be a significant mediating variable between brand image and patient experience on loyalty, thus H1 is rejected.

The results of the three-box method analysis show that for the brand image variable, "Recognition" is the dimension with the lowest average index. Meanwhile, for the patient experience variable, the dimension with the lowest average index is "Patient progress reports." For the trust variable, "Benevolence" is the dimension with the lowest average index.

The results of this study are not consistent with Laura's (2016) research, which stated that trust has a significant influence on patient satisfaction. This also does not align with the theory proposed by McKnight, Kacmar, and Choudry (2016), which suggests that the dimensions of trust are closely related to consumer confidence in making purchasing decisions. This can be interpreted to mean that the direct influence of brand image and patient experience on loyalty is stronger compared to their simultaneous influence when mediated by the trust variable.

The original sample (O) value for H2 showed a value of 0.115, indicating a positive direction. However, the T-Value/T-Statistics showed a value of 0.899 (< 1.96), indicating that

brand image is not proven to have a significant effect on trust, thus H2 is rejected.

The results of the three-box method analysis show that for the brand image variable, "Affinity" is the dimension with the highest average index, while "Recognition" is the dimension with the lowest average index.

This contradicts the research conducted by Ruswanti et al. (2018), which states that a good and well-known brand image will increase consumer trust. A brand with a good image in the eyes of consumers will lead to satisfaction and trust. This also does not align with the theory proposed by Schiffman & Kanuk (2010), which suggests that brand image is one of the important aspects for a product. A product must have good quality for consumers to trust it. This can be interpreted to mean that even though a hospital has a good brand image in the community, it does not automatically make patients trust that the quality of its services will meet their expectations of that brand image.

The original sample (O) value for H3 showed a value of 0.401, indicating a positive direction. Meanwhile, the T-Value/T-Statistics showed a value of 3.440 (≥ 1.96), indicating that patient experience has a significant effect on trust, thus H3 is accepted.

The results of the three-box method analysis show that for the patient experience variable, "Interpersonal communication" and "Trust" are the dimensions with the highest average index, while "Patient progress reports" is the dimension with the lowest average index. This is consistent with the research conducted by Liu et al. (2021), which concluded that trust is fundamentally determined by the patient's experience of the quality of service that meets their expectations. This also aligns with the theory proposed by Mowen (2012), which states that attitudes and behavioral consequences of customer satisfaction play an important role in maintaining long-term trust between service providers and customers. This can be interpreted to mean that in order to foster patient trust in the quality of service of a hospital that meets their expectations, the patient must first experience the service at the hospital themselves.

The original sample (O) value for H4 showed a value of 0.223, indicating a positive direction. Meanwhile, the T-Value/T-Statistics showed a value of 2.608 (≥ 1.96), indicating that trust has a significant effect on loyalty, thus H4 is accepted.

The results of the three-box method analysis show that for the trust variable, "Benevolence" is the dimension with the lowest average index. In this case, patients do feel the sincerity of the doctors and nurses who care for them, but there are aspects of hospital services based on love and compassion that can be further improved.

This is consistent with the research conducted by Laura (2016), which concluded that trust has a positive and significant influence on patient satisfaction, which in turn determines

their loyalty. This also aligns with the theory proposed by McKnight, Kacmar, and Choudry (2016), which states that the dimensions of trust are closely related to consumer confidence in making purchasing decisions.

This can be interpreted to mean that patients who are satisfied with hospital services that meet their expectations will develop trust in the quality of the hospital. This high level of trust will encourage them to return to use the hospital's services if they need them in the future (loyalty).

The original sample (O) value for H5 showed a value of 0.313, indicating a positive direction. Meanwhile, the T-Value/T-Statistics showed a value of 2.903 (≥ 1.96), indicating that brand image has a significant effect on loyalty, thus H5 is accepted.

The results of the three-box method analysis show that for the brand image variable, "Recognition" is the dimension with the lowest average index. In this case, although patients acknowledge that MRCCC's services prioritize patient satisfaction, there are aspects related to the completeness of medical facilities that can be improved.

This is consistent with the research conducted by Mandagi et al. (2024), which concluded that brand image represents the reputation of a service in the minds of patients, thereby influencing their decision to visit the hospital. This also aligns with the theory proposed by Schiffman & Kanuk (2010), which states that brand image is a collection of associations about a brand embedded in the minds of customers, serving as a determinant of reputation and a basis for customer decision-making.

This can be interpreted to mean that a good hospital image will generate patient loyalty to the hospital. If the hospital can maintain its good image in the minds/perceptions of patients, they will return to the hospital when they need healthcare services.

The original sample (O) value for H6 showed a value of 0.220, indicating a positive direction. Meanwhile, the T-Value/T-Statistics showed a value of 2.235 (≥ 1.96), indicating that patient experience has a significant effect on loyalty, thus H6 is accepted.

The results of the three-box method analysis show that for the patient experience variable, "Patient progress reports" is the dimension with the lowest average index. In this case, patients feel that doctors and nurses are responsive in addressing patient complaints, but there are still areas for improvement regarding updates on patient conditions.

This is consistent with the research conducted by Cetin and Dincer (2019), which concluded that customer behavior and customer experience have a significant influence on loyalty. This also aligns with the theory proposed by Kotler and Keller (2015), which states that customer loyalty is an attitude that drives behavior to purchase products or services from

a company, incorporating emotional aspects.

This can be interpreted to mean that the patient's experience during their stay at the hospital provides a comprehensive picture of the quality of healthcare services. Therefore, it is this patient experience that becomes the behavioral drive to return to the hospital's services because they want to have or receive the same experience again.

Research Limitations

1. The research is limited to only one Siloam Hospital (MRCCC) with a relatively minimal number of respondents (75 patients).
2. The research is limited to the inpatient unit at MRCCC Siloam Semanggi Hospital.
3. The research is limited to patients using private insurance at MRCCC Siloam Semanggi Hospital.
4. The researcher faced difficulties in controlling research bias during the data collection process.
5. The contribution of the research is still low, making it important to develop research on factors affecting patient loyalty from other variables.

CONCLUSION

Based on the analysis conducted, it can be concluded that there is an influence of brand image and patient experience on patient loyalty at MRCCC Siloam Semanggi Hospital, mediated by trust. However, this influence is not as strong as their direct influence, indicating that the impact of brand image and patient experience on patient loyalty is already strong without the need to be mediated by the trust variable. Additionally, there is no influence of brand image on trust, which suggests that a good brand image of MRCCC Siloam Semanggi Hospital does not automatically make patients trust that the quality of its services will meet their expectations associated with that brand image. On the other hand, patient experience does influence trust, meaning that a positive experience during their stay will build patients' trust in MRCCC. Trust, in turn, influences patient loyalty, indicating that if patients trust the quality of services at this hospital, they are more likely to return for future treatments. Furthermore, brand image also affects patient loyalty, highlighting that a good brand image can increase patient loyalty towards MRCCC. Patient experience also impacts patient loyalty, meaning that a positive experience during care will encourage patients to return to MRCCC for future treatments.

Managerial Implications

Based on the research results, it was found that brand image, patient experience, and trust all have an impact on the services in the inpatient unit. Therefore, strategies are needed to improve the inpatient services at MRCCC Siloam Semanggi Hospital:

1. Management of medical support systems
2. Management of service rates
3. Management of human resource management systems
4. Management of visitation systems and doctor schedules
5. Management of seamless and patient-friendly service systems

SUGGESTION

For the management of MRCCC Siloam Semanggi Hospital, it is expected to: (1) Add or renew medical equipment that is end-of-date, considering after-sales service contracts with vendors to address operational issues and ensure any future problems can be handled promptly,

(2) Develop a referral system with clinics and other Siloam group hospitals to facilitate patients requiring advanced medical services at MRCCC. This referral system is expected to ease patient access to MRCCC, (3) Evaluate the workload of nurses to maximize existing resources while maintaining efficiency and effectiveness. If necessary, increase staffing to reduce burnout, (4) Reevaluate the contract system for specialist doctors concerning the scheduling of practice hours in the polyclinic and patient visitation hours in the inpatient unit, (5) Provide rewards, both in terms of the amount and type of allowances, as well as facilities for nurses, to maintain their work motivation, as demonstrated in their work ethic and productivity, (6) In recruiting new specialist doctors, besides experience, it is also necessary to consider other factors such as domicile and other practice locations, (7) Implement a 'proactive' system in patient administration management. Administrative staff should visit inpatient units to minimize patient/family mobility for administrative matters, ensuring patients/families feel well-served, (8) Evaluate existing service rates while maintaining quality. This is intended to compete with other private cancer hospitals offering competitive service rates, ensuring patient experience is maintained without compromising on cost.

For future researchers, it is expected to:

- (1) Conduct comparative research with more hospitals or multicenter studies to obtain a larger and more varied pool of respondents
- (2) Look for other variables as intervening or mediating factors, such as patient satisfaction, patient perception, and patient values

- (3) Take research samples with more diverse inclusion criteria, such as in outpatient units, patients with out-of-pocket payments, and BPJS (Indonesian Health Insurance) patients.

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