



## THE ROLE OF PATIENT SATISFACTION IN MEDIATING THE INFLUENCE OF BRAND IMAGE AND PRICE ON INPATIENT DECISION-MAKING (NON-JKN PATIENTS): A CASE STUDY

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### ABSTRACT

Marketing is one of the core activities that must be undertaken by both goods and service companies, including hospitals. Various hospitals implement different strategies to enhance public trust in their services. This study aims to analyze and explain the mediating role of patient satisfaction in the relationship between brand image and price on inpatient decision-making among non-JKN patients. This study was a quantitative research employing a case study approach, conducted at Siloam Hospital Denpasar. The sample was chosen by purposive sampling. The total number of respondents was 100 non-JKN (non-national health insurance) inpatients. The research instrument used was a questionnaire measuring satisfaction related to brand image and decision-making among non-JKN patients. The analysis technique employed was Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) approach. The R-square value for the influence of brand image and price on patient decision-making was 0.772, indicating a substantial effect (77.2%). This means that brand image and price influence patient decisions by 77.2%, while the remaining 22.8% is influenced by other variables. The R-square value for the influence of brand image and price on patient satisfaction was 0.636, also indicating a strong effect (63.6%), with the remaining 36.4% influenced by other factors. The findings indicate that brand image has a positive and significant influence on the decision-making of non-JKN inpatients at Siloam Hospital Denpasar.

Keywords: brand image; inpatient decision-making; patient satisfaction; price

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## INTRODUCTION

Marketing is one of the fundamental activities that must be carried out by all types of companies, whether they deal in goods or services. In today's era of globalization, a growing number of companies offer similar products or services, resulting in intense market competition. Health care has become an essential need for modern society, and the health service industry is emerging as one of the most promising business sectors, characterized by rapid growth and intense competition. In response to this competitive landscape, hospitals strive to enhance public trust in the quality of services they provide. One such institution is Siloam Hospital. Widely known as Siloam Hospitals, it represents the largest private hospital network in Indonesia, with 41 branches across the country. Siloam Hospital Bali is part of this network and operates under a private, non-profit model, funded primarily through payments made by patients themselves, insurance providers, corporations, or foreign embassies.

A strong and trusted brand is considered an invaluable asset. According to Priansa (2017:266), brand image is formed through customer experiences and communication efforts, evolving through one or both of these dimensions. Supporting this notion, Chairunnisa et al. (2022) found that brand image significantly influences patient decision-making. However, contrasting findings were reported by Amalia (2022), whose study revealed that while the Ambassador brand had a positive regression coefficient, the relationship was not statistically significant with respect to purchase decisions. Siloam Hospital Bali is also recognized for its

relatively high service costs compared to surrounding hospitals. Price, as a component of the marketing mix, is the most flexible element—more so than product characteristics, distribution channels, or promotional strategies, which require more time to adjust. Observations conducted by the researcher revealed that the high pricing at Siloam Hospital often deters patients: 75% of patients declined inpatient care after visiting the Emergency Room, and 38% canceled their procedures after initial consultations in the Pre-Op Clinic.

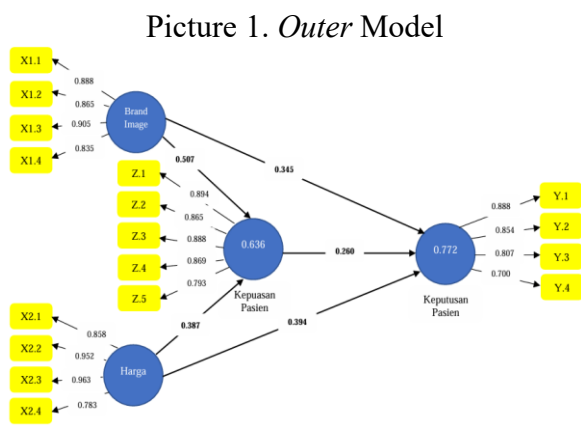
Purchase decisions reflect consumer behavior in choosing whether or not to buy a product or service. Kotler and Armstrong (2016:177) define purchase decisions as a core element of consumer behavior, which itself is the study of how individuals, groups, and organizations select, buy, and use products or services. Field observations indicated varying economic capacities among consumers, leading to classification into non-JKN (non-national health insurance) patient groups. Furthermore, many consumers reported that promotional efforts lacked appeal and appeared monotonous. Additional observations revealed that some consumers perceived the offered prices as misaligned with the quality of facilities and services received. These mismatched expectations and the perception of high costs contribute to dissatisfaction. Therefore, in this study, patient satisfaction is proposed as a mediating variable to better understand the relationship between brand image, price, and patient decision-making.

## **METHOD**

This study employed a quantitative research design with an analytical case study approach. The research was conducted at Siloam Hospital Denpasar, located at Jalan Sunset Road No. 818, Kuta, Kuta District, Badung Regency, Bali, 80361. Due to limitations in time, resources, and funding, the sample was drawn from a population of 4,951 inpatients using the Slovin formula (Husein Umar, 2003:108), resulting in a sample size of 100 respondents. The primary research instrument was a questionnaire designed to assess satisfaction related to brand image and decision-making among non-JKN (non-national health insurance) patients. Quantitative data were collected in numerical form and subsequently analyzed using statistical methods. The data collection techniques included both primary and secondary sources. Primary data were obtained directly through interviews, surveys, and observations. Secondary data consisted of existing records, historical reports, and archived documents. Data analysis was conducted using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach. Mediation analysis was performed to determine the magnitude of both direct and indirect effects between the mediating variable (Z) and the dependent variable (Y).

## **RESULT**

The evaluation of the outer model, also referred to as the measurement model evaluation, was conducted to assess the validity and reliability of the model. The analysis of the measurement model for constructs with reflective indicators aims to evaluate the validity of each indicator and test the reliability of the construct. Indicator validity is measured using convergent validity, while construct reliability is assessed through composite reliability and Average Variance Extracted (AVE).



Source: Primary Data, 2025

Convergent validity for the measurement model with reflective indicators is determined by the correlation between item scores/component scores and the construct score, calculated using the Partial Least Squares (PLS) method. An individual reflective indicator is considered to have a high loading if its correlation with the intended construct exceeds 0.70. However, during the scale development phase, a loading value above 0.50 is considered acceptable.

Table 1.  
Factor Loading

	Brand Image (X <sub>1</sub> )	Kepuasan Pasien (Z)	Harga (X <sub>2</sub> )	Keputusan Pasien (Y)
X1.1	0.888			
X1.2	0.865			
X1.3	0.905			
X1.4	0.835			
X2.1			0.858	
X2.2			0.952	
X2.3			0.963	
X2.4			0.783	
Y.1				0.888
Y.2				0.854
Y.3				0.807
Y.4				0.700
Z.1		0.894		
Z.2		0.865		
Z.3		0.888		
Z.4		0.869		
Z.5		0.793		

Source: Primary Data, 2025

Based on the table above, it can be observed that all factor loading values are greater than 0.7. Therefore, it can be concluded that the data used in this study are valid. In addition, another model for assessing discriminant validity involves comparing the square root of the Average Variance Extracted (AVE) for each variable with the correlations between that variable and other variables within the model. The model demonstrates good discriminant validity if the square root of the AVE for each construct is greater than the correlations between the construct and any other constructs in the model. Alternatively, it is recommended that the AVE value for each construct exceeds 0.5.

Table 2.  
Average Variance Extracted (AVE)

Variabel	Average Variance Extracted (AVE)
Brand Image (X <sub>1</sub> )	0.857
Price (X <sub>2</sub> )	0.702
Keputusan Pasien (Y)	0.704
Kepuasan Pasien (Z)	0.634

Source: Primary Data, 2025

As shown in Table 2, all AVE values are greater than 0.50, confirming the validity of the measurement model in this study. Discriminant validity for reflective measurement models is also assessed using cross-loading analysis. If the correlation between a construct and its indicators is greater than the correlation with other constructs, this indicates that the latent variable better predicts items within its own block than items in other blocks. When cross-loading values exceed 0.50, the latent variable is considered a good discriminator within the model.

Table 3.  
Discriminant Validity

Brand Image (X <sub>1</sub> )	Kepuasan Pasien (Z)	Harga (X <sub>2</sub> )	Keputusan Pasien (Y)
Brand Image (X <sub>1</sub> )		0.627	
Harga (X <sub>2</sub> )	0.751		
Keputusan Pasien (Y)		0.772	
Kepuasan Pasien (Z)			0.822

Source: Primary Data, 2025

Table 4.  
Koefisien Composite Reliability dan Cronbach's Alpha

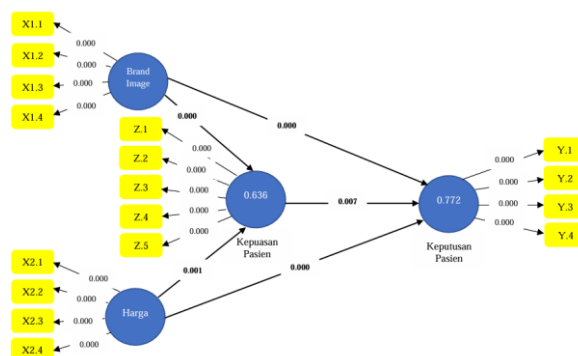
Variabel	Cronbach's Alpha	Composite reliability (rho a)
Brand Image (X <sub>1</sub> )	0.946	0.949
Harga (X <sub>2</sub> )	0.915	0.921
Keputusan Pasien (Y)	0.884	0.892
Kepuasan Pasien (Z)	0.914	0.914

Source: Primary Data, 2025

Table 3 shows that all cross-loading values for each indicator exceed 0.50, indicating that the data are valid and the constructs demonstrate adequate discriminant validity. Composite Reliability assesses the internal consistency of indicator groups that measure a given variable. A Composite Reliability score greater than 0.60 and a Cronbach's Alpha value above 0.70 (as recommended by Chin) indicate strong reliability. As presented in Table 6, all Cronbach's Alpha values for each variable are above 0.70, and all Composite Reliability values exceed 0.60. These results confirm that the data are reliable. To evaluate the structural model in PLS analysis, the Q-square (Q<sup>2</sup>) value is used to assess the predictive relevance of the model for endogenous latent variables. The R-square (R<sup>2</sup>) value serves as a measure of the model's goodness-of-fit. A Q-square value greater than 0 indicates that the model has predictive relevance. Q-square is calculated using the formula:

$$Q^2 = 1 - [(1 - R_1^2)(1 - R_2^2)]$$

Picture 2. Inner Model



Sumber: Data primer diolah, 2025

This requires R-square values, which also indicate the contribution of predictor variables (X) to the dependent variable (Y). R-square values for dependent constructs can be interpreted as follows: R<sup>2</sup> values of 0.67, 0.33, and 0.19 indicate substantial, moderate, and weak model fit, respectively. These values are also used in calculating Q-square, the overall predictive relevance test for the model.

Table 5.  
R-Square (R<sup>2</sup>) values as Endogen Variable

	R-Square	R Square Adjusted
Kepuasan Pasien (Z)	0.636	0.629
Keputusan Pasien (Y)	0.772	0.765

Source: Primary Data, 2025

Based on Table 5, the R-square value for the influence of brand image and price on patient decision-making is 0.772, which is considered substantial. This means that brand image and price explain 77.2% of the variance in patient decisions, while the remaining 22.8% is influenced by other variables. Similarly, the R-square value for the influence of brand image and price on patient satisfaction is 0.636, indicating that these variables explain 63.6% of patient satisfaction, with the remaining 36.4% influenced by other factors.

$$Q^2 = 1 - [(1-R_1^2) (1-R_2^2)]$$

$$Q^2 = 1 - [(1-0,636) (1-0,772)]$$

$$Q^2 = 1 - [(1-0,364) (1-0,228)]$$

$$Q^2 = 1 - (0,082)$$

$$Q^2 = 0,918$$

The Q-square calculation yields a value of 0.918, which is greater than 0 and close to 1. This indicates that the model has strong predictive relevance and provides accurate prediction outcomes. Therefore, it can be concluded that the model is appropriate for further analysis. Based on the table above, all factor loading values are greater than 0.70. Therefore, it can be concluded that the data used in this study are valid. Additionally, another method to assess discriminant validity involves comparing the square root of the Average Variance Extracted (AVE) for each variable with the correlations between that variable and other variables in the model. A model demonstrates good discriminant validity when the square root of AVE for each variable is greater than the inter-variable correlations, or when the AVE value exceeds 0.50, which is the recommended threshold. Hypothesis testing is a process of evaluating the null hypothesis, which may either be accepted or rejected. The alternative

hypothesis posits that a significant difference exists between a parameter and a statistic. This hypothesis testing was conducted by referring to the t-statistic value at a 95% confidence level ( $\alpha = 0.05$ ), with the critical t-table value of 1.96. The decision rule is as follows: the alternative hypothesis ( $H_a$ ) is accepted and the null hypothesis ( $H_o$ ) is rejected if t-statistic > 1.96.

Table 6.  
Hypothesis test in direct intervention

Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
<i>Brand Image</i> ( $X_1$ ) -> Keputusan Pasien (Y)	0.345	0.361	0.073	4.743	0.000
Harga ( $X_2$ ) -> Keputusan Pasien (Y)	0.394	0.395	0.076	5.179	0.000
<i>Brand Image</i> ( $X_1$ ) -> Kepuasan Pasien (Z)	0.507	0.510	0.098	5.187	0.000
Harga ( $X_1$ ) -> Kepuasan Pasien (Z)	0.387	0.393	0.115	3.374	0.001
Keputusan Pasien (Y) -> Kepuasan Pasien (Z)	0.260	0.245	0.093	2.777	0.007

Source: Primary Data, 2025

Based on the results, the p-values and t-statistics for each tested variable are discussed as follows:

- 1) The effect of brand image on patient decision-making shows a p-value of 0.000 ( $< 0.05$ ), with a positive beta coefficient of 0.345 and a t-statistic of 4.743, which is greater than the critical value of 1.96. This confirms that brand image has a significant positive effect on patient decision-making, and thus Hypothesis 1 is supported. This finding aligns with the study by Chairunnisa et al. (2022), which also demonstrated a positive relationship. However, contrasting findings were reported by Amalia (2022), who found that the "Ambassador" brand had a positive but non-significant coefficient on purchase decisions.
- 2) The effect of price on patient decision-making yields a p-value of 0.000, a positive beta coefficient of 0.394, and a t-statistic of 5.179 ( $> 1.96$ ), indicating a significant positive effect. Therefore, Hypothesis 2 is accepted. These results are in line with previous studies by Sutiono et al. (2023) and Jaya et al. (2023), both of which identified a significant influence of price on patient decision-making.
- 3) The effect of brand image on patient satisfaction presents a p-value of 0.000, a positive beta coefficient of 0.507, and a t-statistic of 5.187, supporting the claim that brand image significantly and positively influences patient satisfaction. Hypothesis 3 is accepted. This finding is consistent with studies by Tonis (2024) and Dewi et al. (2022), who also confirmed the significant positive impact of brand image on patient satisfaction.
- 4) Nilai The effect of price on patient satisfaction is shown by a p-value of 0.001, a positive beta coefficient of 0.387, and a t-statistic of 3.374. Since the t-statistic exceeds the threshold, it is concluded that price significantly and positively influences patient

satisfaction, confirming Hypothesis 4. These results are supported by Nugraha et al. (2020), who found that price influences patient trust, and by Wijaya et al. (2024), who confirmed that price significantly affects patient satisfaction.

- 5) The effect of patient decision-making on patient satisfaction yields a p-value of 0.007, a positive beta coefficient of 0.260, and a t-statistic of 2.777, indicating a significant and positive influence. Hypothesis 5 is accepted. This supports the findings of Cesariana et al. (2022), who found that purchase decisions and consumer satisfaction are positively related. However, this contrasts with Marpaung et al. (2020), who reported that consumer satisfaction significantly influences purchase decisions, albeit in a potentially negative direction.

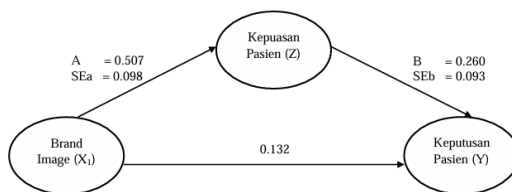
Tabel 7.  
Uji Pengaruh Tidak Langsung

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Brand Image (X <sub>1</sub> ) -> Kepuasan Pasien (Z) -> Keputusan Pasien (Y)	0.132	0.124	0.054	2.432	0.017
Harga (X <sub>2</sub> ) -> Kepuasan Pasien (Z) -> Keputusan Pasien (Y)	0.101	0.097	0.048	2.085	0.040

Sumber: Data primer diolah, 2025

Furthermore, the indirect (mediated) effects were also tested:

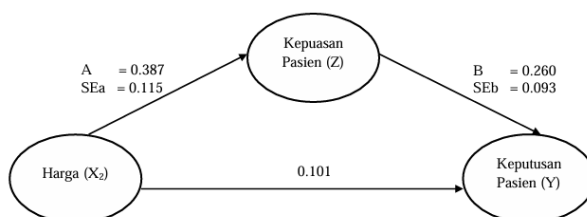
Picture 3.  
Indirect Relationship (Indirect Effect)



Sumber: Data diolah tahun 2025

- 1) The mediating effect of patient satisfaction on the relationship between brand image and patient decision-making is supported by a p-value of 0.017, a beta coefficient of 0.132, and a t-statistic of 2.432. Since the t-statistic is greater than 1.96, it can be concluded that patient satisfaction significantly mediates the influence of brand image on patient decision-making. Thus, Hypothesis 6 is accepted. This is in line with Chairunnisa et al. (2022), though differing views were expressed by Amalia (2022), who found a non-significant relationship.

Picture 4. Direct Relationship (Indirect Effect)



The mediating effect of patient satisfaction on the relationship between price and patient decision-making shows a p-value of 0.040, a beta coefficient of 0.101, and a t-statistic of 2.085, indicating a significant mediating effect. Therefore, Hypothesis 7 is accepted. This

finding is supported by previous studies from Sutiono et al. (2023) and Jaya et al. (2023), both of whom confirmed a significant relationship between price and patient decisions

## **DISCUSSION**

### ***The Influence of Brand Image on Patient Decision-Making***

The analysis showed that the p-value for the brand image variable in relation to patient decision-making was 0.000, which is below the significance level of 0.05. Since  $p\text{-value} < 0.05$  ( $0.000 < 0.05$ ), with a positive beta coefficient of 0.345 and a t-statistic value of 4.743 (greater than the critical t-value of 1.96), it can be concluded that brand image has a significant positive effect on patient decision-making. Thus, Hypothesis 1 is accepted. This finding aligns with research by Chairunnisa et al. (2022), which stated that brand image significantly influences patient decisions. Conversely, Amalia (2022) found that while the Ambassador brand had a positive regression coefficient, the effect on purchase decisions was not statistically significant. It is therefore recommended that Siloam Hospital Denpasar continue to enhance public trust in their service commitment, in order to strengthen their brand image among patients.

### ***The Influence of Price on Patient Decision-Making***

The p-value for the price variable's influence on patient decision-making was also 0.000, below the 0.05 threshold. With a beta coefficient of 0.394 and a t-statistic of 5.179 (again exceeding the critical value of 1.96), the results confirm a significant positive relationship between price and patient decision-making, supporting Hypothesis 2. This result is consistent with findings by Sutiono et al. (2023) and Jaya et al. (2023), who also reported a significant influence of price on patient decisions. This suggests that high prices do not necessarily deter patients—especially non-JKN patients—from seeking health services, indicating that other factors such as perceived quality and value may outweigh cost considerations.

### ***The Influence of Brand Image on Patient Satisfaction***

The p-value for the brand image variable in relation to patient satisfaction was 0.000, which is below the 0.05 threshold. With a beta coefficient of 0.507 and a t-statistic of 5.187 ( $> 1.96$ ), the results confirm a significant positive influence of brand image on patient satisfaction. Thus, Hypothesis 3 is accepted. This finding aligns with the research of Tonis (2024) and Dewi et al. (2022), both of whom concluded that brand image has a significant positive impact on patient satisfaction. This indicates that a strong brand image influences patient satisfaction, as many patients come to Siloam Hospital Denpasar based on recommendations from peers or colleagues.

### ***The Influence of Price on Patient Satisfaction***

The p-value for the price variable's effect on patient satisfaction was 0.001, less than the significance level of 0.05. With a beta coefficient of 0.387 and a t-statistic of 3.374 ( $> 1.96$ ), price is found to have a significant positive impact on patient satisfaction. Hence, Hypothesis 4 is accepted. This finding is consistent with research by Nugraha et al. (2020) and Wijaya et al. (2024), which confirmed that price significantly affects patient trust and satisfaction. Although price is not the main factor in choosing Siloam Hospital Denpasar, this result highlights the importance of price consideration in service planning to ensure continued patient satisfaction and accessibility.

### ***The Influence of Patient Decision on Patient Satisfaction***

The p-value for the effect of patient decision-making on satisfaction was 0.007, which is below the 0.05 level. The beta coefficient was 0.260, and the t-statistic was 2.777 ( $> 1.96$ ), indicating a significant positive effect. Therefore, Hypothesis 5 is accepted. This result is consistent with Cesariana et al. (2022), who found a significant and positive relationship between purchase decisions and consumer satisfaction. However, Marpaung et al. (2020)

suggested a slightly different view, indicating that while the influence is significant and direct, the direction of effect may differ. It is recommended that Siloam Hospital Denpasar continue to improve patient satisfaction to increase repeat visits, which could positively impact hospital revenue.

### ***The Mediating Role of Patient Satisfaction in the Relationship between Brand Image and Patient Decision-Making***

The p-value for the mediating effect of patient satisfaction between brand image and patient decision-making was 0.017, which is below the 0.05 significance level. With a beta coefficient of 0.132 and a t-statistic of 2.432 ( $> 1.96$ ), the results suggest that patient satisfaction significantly and positively mediates the relationship between brand image and patient decision-making. Therefore, Hypothesis 6 is accepted. This supports findings by Chairunnisa et al. (2022) regarding the direct influence of brand image on decision-making, and findings by Tonis et al. (2024) and Dewi et al. (2022), who found a significant impact of brand image on satisfaction. This mediating effect is illustrated in Figure 4.3 (Source: Processed Data, 2025), demonstrating that a positive brand image fosters patient satisfaction, which in turn influences decision-making. Siloam Hospital Denpasar should leverage this by developing innovative promotional strategies to attract especially non-JKN patients.

### ***The Mediating Role of Patient Satisfaction in the Relationship between Price and Patient Decision-Making***

The p-value for the mediating role of satisfaction in the relationship between price and decision-making was 0.040, below the significance level of 0.05. The beta coefficient was 0.101, and the t-statistic was 2.085 ( $> 1.96$ ), confirming that satisfaction significantly and positively mediates the effect of price on patient decision-making. Hypothesis 7 is therefore accepted. This result aligns with studies by Sutiono et al. (2023) and Jaya et al. (2023), which emphasized the influence of price on patient decisions, as well as Nugraha et al. (2020) and Wijaya et al. (2024), who highlighted the significant relationship between price and patient satisfaction. This mediating effect is illustrated in Figure 4.4 (Source: Processed Data, 2025). It shows that satisfied patients are more likely to recommend the hospital to others. Thus, Siloam Hospital Denpasar is encouraged to maintain stable pricing while continuing to enhance service quality.

## **CONCLUSION**

Based on the results of the analysis and discussion presented above, the following conclusions can be drawn: Brand image has a positive and significant effect on the decision-making of non-National Health Insurance (non-JKN) inpatients at Siloam Hospital Denpasar. Price also has a positive and significant effect on the decision-making of non-JKN inpatients at the same hospital. Brand image positively and significantly influences patient satisfaction among non-JKN inpatients. Price has a positive and significant influence on patient satisfaction. Patient satisfaction significantly and positively affects patient decision-making. Patient satisfaction significantly mediates the effect of brand image on patient decision-making. Patient satisfaction also significantly mediates the effect of price on patient decision-making. These findings emphasize the importance of strengthening both brand perception and pricing strategies to enhance patient satisfaction and support decision-making among private hospital patients.

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