

## Assessing the 11P Marketing Mix Service Quality, Consumer Satisfaction and Consumer Trust of Hospitals in Greater Tangerang, Indonesia: Evidence from BPJS Health Insurance Patients

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### ABSTRACT

This study examines patients' perceptions of the marketing mix (11P), service quality, consumer satisfaction, and consumer trust in hospitals serving BPJS Health patients in the Greater Tangerang region, Indonesia. A quantitative descriptive approach was applied to 400 respondents selected using cluster proportional random sampling. Data were collected through structured questionnaires and analyzed using descriptive statistics. The results show positive patient perceptions, with mean scores of 4.10 for marketing mix and service quality, 4.08 for consumer satisfaction, and 4.18 for consumer trust. The positive agreement levels were 82.73%, 84.78%, 83.18%, and 87.45%, respectively. Although these results indicate good performance, they remain below the  $\geq 90\%$  national minimum service standard, suggesting the need for improvements in responsiveness, communication, and service consistency.

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## **INTRODUCTION**

Hospitals, as complex healthcare service providers, are required to deliver accurate health information and high-quality medical services. Beyond the availability of adequate medical facilities, the attitudes and performance of healthcare personnel play a crucial role in shaping patients' perceptions, trust, and satisfaction. As public awareness of the importance of health continues to increase, expectations for healthcare services have also grown, requiring hospitals to continuously evaluate and improve service quality to identify strengths and weaknesses in the services provided. In Indonesia, the importance of effective and reliable healthcare services is reinforced by several regulations, including the Minister of Health Regulation No. 269/Menkes/III/2008 concerning Medical Records and Health Information, which emphasizes the need for hospitals to provide efficient services and accurate health information. Furthermore, Law No. 44 of 2009 concerning Hospitals highlights that hospital management aims to improve public access to healthcare services, ensure patient safety, maintain service quality standards, and provide legal certainty for patients and healthcare providers. Accordingly, hospitals are mandated to deliver comprehensive individual healthcare services, including treatment, rehabilitation, health maintenance, medical education and training, as well as research and technological development in the healthcare sector.

Participants of the Indonesian National Health Insurance program, administered by BPJS Kesehatan, include every individual, including foreign nationals who have worked in Indonesia for at least six months and have paid the required contributions. In the context of consumer protection, BPJS Kesehatan participants can be categorized as consumers. According to Article 1 paragraph (2) of Law No. 8 of 1999 concerning Consumer Protection, consumers are defined as individuals who use goods and/or services available in society for personal, family, or other purposes and not for commercial trade.

As consumers of health services, BPJS Kesehatan participants receive various forms of healthcare services through a collaborative system involving third parties. These services include medical treatment provided by healthcare professionals such as doctors, hospital facilities, and pharmaceutical providers that supply medications and other medical necessities. The healthcare services provided through this system aim to ensure accessible and affordable medical care for the public.

Given the increasing demand for healthcare services and the rapid development of the healthcare sector in Indonesia, hospitals are required to continuously improve their marketing strategies and service quality. The implementation of an expanded marketing mix, such as the 11P marketing mix, along with high service quality standards, becomes essential for hospitals to meet patient expectations and enhance patient satisfaction. Understanding patients' perceptions—particularly those of BPJS Health Insurance users—toward hospital marketing strategies and service quality is therefore crucial in evaluating healthcare service performance, especially in regions with high population density and healthcare utilization such as the Greater Tangerang area.

Service quality has become a fundamental element in determining the success of service-based organizations, including the healthcare sector. In an increasingly competitive environment, healthcare providers are required not only to offer comprehensive medical services but also to deliver superior service experiences that meet or exceed patient expectations. High service quality plays a crucial role in enhancing patient satisfaction, building trust, and fostering long-term loyalty. When healthcare services are delivered effectively and consistently, patients are more likely to develop positive perceptions toward the healthcare provider, which ultimately contributes to improved organizational performance. Conversely, inadequate service—such as unclear information, slow service processes, or lack of responsiveness—can lead to patient dissatisfaction and reduced trust in healthcare institutions.

In the healthcare context, service quality is commonly evaluated through five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Tangibles refer to the physical facilities, medical equipment, and the professional appearance of healthcare personnel. Reliability reflects the ability of healthcare providers to deliver services accurately and consistently according to promised standards. Responsiveness indicates the willingness of medical staff to assist patients promptly and address their needs effectively. Assurance relates to the competence and courtesy of healthcare personnel in building patient confidence and a sense of security, while empathy represents the ability of healthcare providers to understand patient concerns, provide individualized attention, and deliver services with care and compassion. These dimensions are essential in shaping patients' perceptions of healthcare services and play a significant role in evaluating hospital service quality, particularly among BPJS Health Insurance patients.

## LITERATURE REVIEW

### *Marketing Mix*

The concept of the marketing mix represents a set of marketing tools used by companies to achieve their strategic objectives. Traditionally, the marketing mix consists of four elements—product, price, place, and promotion—which were later expanded for service industries to include additional elements such as people, process, and physical evidence, forming the widely recognized 7P model. However, service industries—particularly healthcare—often require a broader framework due to the complexity of service interactions and operational processes. Scholars such as Fandy Tjiptono (2019) propose an expanded marketing mix that includes additional dimensions such as productivity and quality as well as partnership, reflecting the need for efficiency, collaboration, and value creation in service delivery.

In service organizations, each element of the marketing mix plays a critical role in shaping customer perceptions and influencing service experiences. Product refers to the value offered through services, while price reflects the perceived value and pricing strategy adopted by the organization. Place relates to accessibility and service distribution channels, and promotion represents communication efforts aimed at informing and influencing customers. Meanwhile, people highlight the role of employees in delivering services, process

refers to operational procedures that ensure effective service delivery, and physical evidence represents the tangible environment supporting service interactions. Additional dimensions such as productivity emphasize operational efficiency without compromising service quality, partnership focuses on collaboration with supporting stakeholders, and priority refers to the organization's ability to provide responsive and solution-oriented services to customers.

Furthermore, service marketing strategy also involves positioning, which is the process of establishing a distinctive position in the minds of target customers by emphasizing the organization's unique value proposition relative to its competitors. According to Christopher Lovelock and Jochen Wirtz (2018), positioning in competitive service markets requires organizations to understand both customer expectations and competitive dynamics in order to develop a meaningful differentiation strategy.

Based on these perspectives, evaluating marketing performance in hospital healthcare services requires a more comprehensive marketing mix framework than the traditional model. The complexity of healthcare interactions, the need for effective patient experience management, and regulatory as well as operational demands necessitate a broader approach to marketing strategy. Therefore, this study adopts an extended marketing mix framework consisting of eleven elements: Product, Price, Promotion, Place, Process, People, Physical Evidence, Productivity, Partnership, Priority, and Positioning, in order to better capture the multidimensional nature of hospital service delivery.

### ***Service Quality***

Service quality is widely recognized as a crucial determinant of organizational performance, particularly in service-based industries. According Philip Kotler and Kevin Lane Keller (2021) explain that service quality represents a consumer's evaluation of the level of service received compared with the level of service expected. When the service delivered meets or exceeds customer expectations, it will be perceived as high quality and lead to customer satisfaction.

Similarly, Kasmir (2017) defines service quality as actions or activities performed by individuals or organizations aimed at providing satisfaction to customers or employees. Fandy Tjiptono (2022) also states that service quality refers to the level of excellence expected and the effort to control that level of excellence in order to meet customer expectations. Based on these definitions, service quality can be understood as a series of intangible actions or activities delivered by individuals or organizations to others with the aim of meeting prior expectations and ultimately creating customer satisfaction.

According to Fandy Tjiptono (2019), service quality consists of five main dimensions. First, reliability, which refers to the ability to deliver promised services accurately, promptly, and satisfactorily. Second, responsiveness, which reflects the willingness of staff to assist customers and provide prompt service. Third, assurance, which includes employees' knowledge, competence, courtesy, and credibility that foster trust and confidence while minimizing risks and

uncertainties. Fourth, empathy, which involves providing individualized attention, maintaining good communication, and understanding the specific needs of customers. Finally, tangibles, which relate to the physical facilities, equipment, personnel appearance, and communication materials that support the service delivery process.

### ***Consumer Satisfaction***

Customer satisfaction is a key concept in marketing and service management, reflecting how well a product or service meets customer expectations. According to Philip Kotler and Gary Armstrong (2018), customer satisfaction depends on the product's perceived performance in relation to customer expectations. If the product performance falls short of expectations, customers will feel dissatisfied. Conversely, if the performance matches expectations, customers will feel satisfied, and when the performance exceeds expectations, customers may feel highly satisfied or delighted.

Furthermore, Philip Kotler and Kevin Lane Keller (2018) explain that satisfaction is the feeling of pleasure or disappointment that arises after comparing the perceived performance of a product or service with prior expectations. When performance fails to meet expectations, customers become dissatisfied; when it matches expectations, they are satisfied; and when it exceeds expectations, they may experience a high level of satisfaction or delight. Likewise, Fandy Tjiptono (2019) states that customer satisfaction refers to the emotional response—either pleasure or disappointment—that emerges after customers compare their perceptions of product performance with their expectations.

According to Fandy Tjiptono (2019), customer satisfaction can be measured through several indicators. First, expectation conformity, which refers to the degree to which the service performance perceived by customers matches their expectations. Second, repurchase or revisit intention, which reflects the willingness of customers to reuse or revisit the service provider in the future. Third, willingness to recommend, which represents the customer's readiness to recommend the service to friends, relatives, or other potential users based on their experience.

### ***Consumer Trust***

Trust is a fundamental factor influencing customer decision-making before consuming a product or service. According to Ramadhan, Saroh, and Machfudz (2019), trust plays a crucial role in shaping customers' perceptions prior to consumption because purchasing decisions often originate from customers' belief that a product or service will deliver positive outcomes consistent with their expectations. Customers tend to place trust in a product or brand even without fully considering potential future risks, as they expect the brand to generate beneficial results. Therefore, trust in a brand becomes an important variable influencing customers' evaluations and decision-making processes.

Similarly, Philip Kotler and Kevin Lane Keller (2020) define trust as the willingness of a party to rely on a business partner. This willingness depends on

several interpersonal and interorganizational factors, including perceived competence, integrity, honesty, and benevolence. In addition, Christine Moorman, as cited in Miranda and Nurdasila (2020), describes trust as the willingness to rely on a trusted party. Trust is considered one of the most essential mechanisms for establishing and maintaining long-term relationships with customers; the greater the level of trust placed in an organization, the stronger the likelihood of customer loyalty.

Furthermore, Philip Kotler and Kevin Lane Keller (2021) identify four key indicators of customer trust. First, benevolence, which refers to the extent to which customers believe that the service provider genuinely acts in the best interest of consumers. Second, ability, which represents the perceived competence or capability of the provider to deliver services effectively and ensure satisfaction and security in transactions. Third, integrity, which reflects the degree to which customers believe that the provider is honest and capable of fulfilling commitments made to consumers. Fourth, willingness to depend, which refers to the readiness of customers to rely on the provider and accept potential risks or negative consequences that may arise from the relationship.

## **METHODOLOGY**

This study employs a descriptive quantitative research design. Descriptive research aims to obtain a comprehensive description of the service marketing mix, service quality, customer satisfaction, and customer trust. The population of this study consists of all BPJS Health users who access advanced healthcare facilities (referral hospitals) in the Tangerang Raya region during 2025, totaling 869,126 participants. The sampling technique applied in this research is cluster proportional random sampling, which provides equal opportunity for each element of the population to be selected as part of the sample. The sample size was determined using the Slovin formula with a 5% margin of error, resulting in a minimum required sample of 400 respondents. These respondents were proportionally distributed across the three regions: 151 respondents from Tangerang City, 100 respondents from South Tangerang City, and 149 respondents from Tangerang Regency.

## **RESEARCH RESULT.**

Overall, the respondent characteristics show a diverse and representative sample of 400 BPJS Health patients from hospitals across the Greater Tangerang region. The gender distribution is relatively balanced, with a slight majority of male respondents (53.3%). Most respondents are young adults aged 18–27 years, predominantly bachelor's degree holders, and mainly private-sector employees (38.0%). BPJS membership duration varies, with the largest group having participated for more than 13 years (20.3%). Respondents are also well distributed across Tangerang City, South Tangerang City, and Tangerang Regency, indicating adequate regional representation.

*Assessing the Marketing Mix (11P)*

Table 1. Respondents' Perceptions of the Marketing Mix (11P)

Co de	Questionnaire Item	Response Option					N	Score	Mean	Std. Deviation	Category
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
<b>Product – Medical Service Quality</b>											
MM 01	The hospital where I receive treatment provides medical services that meet my needs.	2	4	35	237	122	400	1673	4.18	0.67	Good
MM 02	The hospital where I receive treatment provides safe medical services for patients.	1	5	35	228	131	400	1683	4.21	0.67	Very good
MM 03	The hospital where I receive treatment provides optimal quality of medical treatment.	2	7	52	212	127	400	1655	4.14	0.74	Good
MM 04	The hospital where I receive treatment provides good-quality medicines.	2	10	48	210	130	400	1656	4.14	0.76	Good
<b>Price – Service Cost</b>											
MM 05	If there are additional costs, the hospital where I receive treatment charges affordable fees.	7	19	76	187	111	400	1576	3.94	0.90	Good
MM 06	If there are additional costs, the hospital where I receive treatment communicates them transparently.	3	9	47	205	136	400	1662	4.16	0.77	Good
MM 07	If there are additional costs, the charges correspond to the quality of services provided.	5	11	57	216	111	400	1617	4.04	0.80	Good
MM 08	If there are additional costs, the charges correspond to the benefits I receive.	1	8	48	222	121	400	1654	4.14	0.71	Good
<b>Place – Service Accessibility</b>											
MM 09	The hospital where I receive treatment is easily accessible.	4	6	26	184	180	400	1730	4.33	0.75	Very Good
MM 10	The hospital where I receive treatment is located near busy public areas and transportation routes.	3	5	30	182	180	400	1731	4.33	0.73	Very Good
MM 11	The hospital where I receive treatment has a strategic location.	1	2	34	179	184	400	1743	4.36	0.68	Very Good
MM 12	The hospital where I receive treatment provides digital service access that facilitates patients.	1	9	55	207	128	400	1652	4.13	0.75	Good
<b>Promotion – Information and Education</b>											

Co de	Questionnaire Item	Response Option					N	Score	Mean	Std. Deviation	Category
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
MM 13	The hospital where I receive treatment provides important service information directly to patients.	1	10	59	211	119	400	1637	4.09	0.48	Good
MM 14	The hospital where I receive treatment provides reliable service information.	2	3	56	206	134	401	1670	4.16	0.71	Good
MM 15	The hospital where I receive treatment offers promotional programs (e.g., MCU package discounts, vouchers, integrated service packages, free trials for new services, thematic health campaigns, souvenirs, etc.).	17	30	115	150	88	400	1462	3.66	1.04	Good
MM 16	The hospital where I receive treatment engages in public relations activities such as health education, seminars, and social services.	5	18	95	178	104	400	1558	3.90	0.88	Good
<b>People – Human Resources</b>											
MM 17	The hospital where I receive treatment has competent medical personnel in their respective fields.	3	4	39	214	140	400	1684	4.21	0.72	Very Good
MM 18	The hospital where I receive treatment develops and trains its healthcare staff to support patient services.	2	9	43	217	129	400	1662	4.16	0.74	Good
MM 19	The hospital where I receive treatment has staff and medical personnel who perform their duties professionally and responsibly according to applicable standards.	2	5	44	210	139	400	1679	4.20	0.72	Very Good
MM 20	The hospital where I receive treatment has an adequate number and proper placement of healthcare personnel according to patient service needs.	0	14	59	206	121	400	1634	4.09	0.76	Good
<b>Process – Service Procedures</b>											
MM 21	Hospitals that serve BPJS Health patients provide clear service procedures.	2	7	54	215	122	400	1648	4.12	0.74	Good
MM 22	The hospital where I receive treatment provides service procedures that comply with established regulations.	2	10	44	213	131	400	1661	4.15	0.75	Good

Co de	Questionnaire Item	Response Option					N	Score	Mean	Std. Deviation	Category
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
MM 23	The hospital where I receive treatment provides fast service.	9	14	78	188	111	400	1578	3.95	0.90	Good
MM 24	The hospital where I receive treatment implements consistent service procedures.	1	12	57	209	121	400	1637	4.09	0.76	Good
<b>Physical Evidence - Tangible Aspects</b>											
MM 25	The hospital where I receive treatment has complete facilities.	2	15	65	202	116	400	1615	4.04	0.81	Good
MM 26	The hospital where I receive treatment has modern medical equipment.	1	12	67	196	124	400	1630	4.08	0.79	Good
MM 27	The hospital where I receive treatment provides a clean and comfortable environment.	1	9	32	216	142	400	1689	4.22	0.71	Very Good
MM 28	The hospital where I receive treatment has a layout and facilities that are easy to locate.	0	6	47	219	128	400	1669	4.17	0.69	Good
<b>Productivity - Service Efficiency</b>											
MM 29	The hospital where I receive treatment provides efficient services.	3	13	42	228	114	400	1637	4.09	0.76	Good
MM 30	The medical staff work efficiently, balancing service capacity with the number of patients served.	2	8	47	220	123	400	1654	4.14	0.73	Good
MM 31	The hospital where I receive treatment manages its operational service time effectively.	4	14	60	209	113	400	1613	4.03	0.81	Good
MM 32	The service does not feel rushed even when the number of patients is high.	6	8	57	216	113	400	1622	4.06	0.80	Good
<b>Partnership - Collaboration</b>											
MM 33	The hospital where I receive treatment has a clear and official collaboration with BPJS Health.	2	12	61	204	121	400	1630	4.08	0.79	Good
MM 34	The hospital where I receive treatment maintains good cooperation with primary healthcare facilities.	3	17	89	192	99	400	1567	3.92	0.84	Good
MM 35	The hospital where I receive treatment implements an information system collaboration that facilitates the service process for patients.	3	6	47	222	122	400	1654	4.14	0.73	Good
MM 36	The hospital where I receive treatment maintains long-term	2	7	50	218	123	400	1653	4.13	0.73	Good

Co de	Questionnaire Item	Response Option					N	Score	Mean	Std. Deviation	Category
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
	partnerships with healthcare service partners.										
<b>Positioning - Patient Perception</b>											
MM 37	The hospital where I receive treatment has a good reputation.	2	8	45	213	132	400	1665	4.16	0.74	Good
MM 38	The hospital where I receive treatment has distinctive service characteristics compared to other hospitals.	4	16	97	190	93	400	1552	3.88	0.84	Good
MM 39	The hospital where I receive treatment is known as a suitable healthcare provider for BPJS Health patients.	0	8	59	209	124	400	1649	4.12	0.72	Good
MM 40	The hospital where I receive treatment has advantages that are easy to remember.	2	8	77	204	109	400	1610	4.03	0.77	Good
<b>Priority - Service Priority</b>											
MM 41	The hospital where I receive treatment prioritizes services based on patients' medical needs.	4	11	53	206	126	400	1639	4.10	0.80	Good
MM 42	The hospital where I receive treatment maintains fairness in determining service priorities.	2	9	48	203	133	395	1641	4.15	0.75	Good
MM 43	The hospital where I receive treatment provides clear and transparent information regarding the service priority system.	1	10	50	222	117	400	1644	4.11	0.73	Good
MM 44	The hospital where I receive treatment implements service priorities in accordance with BPJS Health regulations.	5	13	91	193	98	400	1566	3.92	0.84	Good
<b>Average</b>		<b>3</b>	<b>10</b>	<b>56</b>	<b>206</b>	<b>125</b>	<b>400</b>	<b>1640</b>	<b>4.10</b>	<b>0.76</b>	<b>Good</b>
<b>Presentase (%)</b>		<b>0.72</b>	<b>2.51</b>	<b>14.04</b>	<b>51.53</b>	<b>31.20</b>	<b>100</b>				

Based on the descriptive analysis, respondents generally have positive perceptions of the 11P marketing mix implemented by hospitals serving BPJS Health patients in the Tangerang Raya region. The overall average score of the marketing mix variable is 4.10 with a standard deviation of 0.76, which falls into the good category, with most respondents selecting Agree (51.53%) and Strongly Agree (31.20%). Respondents perceived that hospitals provide medical services that meet patient needs, ensure patient safety, and offer good-quality medicines, while the place dimension received the highest evaluation due to the strategic and easily accessible hospital locations. Although perceptions of additional service costs and promotional programs were relatively lower compared to other indicators, hospitals were still considered transparent in providing service

information and educational activities. In addition, respondents viewed medical staff as competent and professional, supported by clear service procedures, efficient operational management, adequate facilities, and a clean and comfortable environment. Hospitals were also perceived as maintaining effective collaborations with BPJS Health and other healthcare facilities, possessing a good reputation, and implementing service priorities based on patients' medical needs and BPJS Health regulations. Overall, these findings indicate that the implementation of the 11P marketing mix in hospitals in the Tangerang Raya region is positively perceived by BPJS Health patients.

*Assessing the Service Quality*

Table 2. Respondents' Perceptions of the Service Quality

Code	Questionnaire Item	Response Option					N	Score	Mean	Std. Deviation	Category
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
<b>Tangibles - Physical Facilities and Appearance</b>											
SQ 01	The medical facilities used for treatment at the hospital where I receive care are always in good condition.	0	9	45	246	100	400	1637	4.09	0.67	Good
SQ 02	The treatment rooms at the hospital where I receive care provide comfort during the treatment process.	1	8	36	247	108	400	1653	4.13	0.67	Good
SQ 03	The types of services and specialist doctors at the hospital where I receive care are very comprehensive.	0	10	69	219	102	400	1613	4.03	0.73	Good
SQ 04	The staff who serve me appear neat and comply with the hospital's professional standards.	0	11	59	219	111	400	1630	4.08	0.73	Good
<b>Reliability - Accuracy of Service</b>											
SQ 05	The hospital where I receive treatment provides medical services according to the scheduled time promised.	2	12	52	222	112	400	1630	4.08	0.76	Good
SQ 06	The hospital where I receive treatment delivers medical service results consistent with the explanations provided beforehand.	2	9	40	237	112	400	1648	4.12	0.71	Good
SQ 07	The hospital where I receive treatment provides reliable service information.	2	7	43	228	120	400	1657	4.14	0.71	Good
SQ 08	The hospital where I receive treatment provides services in accordance with the rights that patients should receive.	2	7	43	225	123	400	1660	4.15	0.71	Good
<b>Responsiveness - Promptness in Meeting Medical Needs</b>											

Code	Questionnaire Item	Response Option					N	Score	Mean	Std. Deviation	Category
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
SQ 09	The hospital where I receive treatment responds quickly to patients' needs.	7	12	56	213	112	400	1611	4.03	0.84	Good
SQ 10	The hospital where I receive treatment handles my complaints without delay.	3	11	57	223	106	400	1618	4.05	0.76	Good
SQ 11	The hospital where I receive treatment provides medical assistance whenever I need it.	3	6	55	228	108	400	1632	4.08	0.73	Good
SQ 12	The hospital where I receive treatment provides timely medical treatment.	3	11	52	224	110	400	1627	4.07	0.76	Good
<b>Assurance - Patient Safety and Confidence</b>											
SQ 13	The hospital where I receive treatment provides a sense of safety during the treatment process.	3	7	40	226	124	400	1661	4.15	0.73	Good
SQ 14	The hospital where I receive treatment delivers services with great care and caution.	2	9	43	224	122	400	1655	4.14	0.73	Good
SQ 15	The hospital where I receive treatment provides assurance of patient safety.	3	6	49	213	129	400	1659	4.15	0.74	Good
SQ 16	The hospital where I receive treatment provides protection against risks during treatment.	2	8	51	222	117	400	1644	4.11	0.73	Good
<b>Empathy - Individual Attention to Patients</b>											
SQ 17	The hospital where I receive treatment understands my health condition personally.	6	7	53	214	120	400	1635	4.09	0.80	Good
SQ 18	The hospital where I receive treatment gives personal attention to me as an individual patient.	4	9	52	223	112	400	1630	4.08	0.77	Good
SQ 19	The hospital where I receive treatment shows concern for patient comfort.	2	9	45	216	128	400	1659	4.15	0.74	Good
SQ 20	The hospital where I receive treatment provides timely medical treatment	3	14	46	233	104	400	1621	4.05	0.76	Good
<b>Average</b>		<b>3</b>	<b>9</b>	<b>49</b>	<b>225</b>	<b>114</b>	<b>400</b>	<b>1639</b>	<b>4.10</b>	<b>0.74</b>	<b>Good</b>
<b>Percentage (%)</b>		<b>0.63</b>	<b>2.28</b>	<b>12.33</b>	<b>56.28</b>	<b>28.50</b>	<b>100</b>				

Based on descriptive analysis, respondents generally perceive hospital service quality in the Tangerang Raya region positively, with an overall mean score of 4.10 (SD = 0.74), mostly selecting Agree (56.28%) or Strongly Agree (28.50%). In the tangibles dimension, hospitals have adequate facilities, comfortable treatment rooms, comprehensive services, and professional staff.

Reliability shows services are delivered as promised, with accurate results and information. Responsiveness indicates prompt attention to needs and complaints. Assurance reflects patient safety and confidence, while empathy demonstrates personal attention and understanding of patient conditions. Overall, hospitals serving BPJS Health patients are perceived as providing high-quality, satisfactory services.

**Assessing the Consumer Satisfaction**

**Table 3. Respondents' Perceptions of the Consumer Satisfaction**

Code	Questionnaire Item	Response Option					N	Score	Mean	Std. Deviation	Category
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
<b>Satisfaction - Fulfillment of Expectations</b>											
CS 01	I am satisfied because the service outcomes at the hospital where I receive treatment meet my expectations as a patient.	5	9	55	215	116	400	1628	4.07	0.79	Good
CS 02	I am satisfied because the services provided by the hospital where I receive treatment meet my needs as a patient.	6	15	42	221	116	400	1626	4.07	0.82	Good
CS 03	I am satisfied because the medicines provided by the hospital where I receive treatment meet my needs as a patient.	3	11	40	224	122	400	1651	4.13	0.75	Good
CS 04	I feel that the medicines provided by the hospital where I receive treatment meet my expectations as a patient.	5	9	48	227	111	400	1630	4.08	0.77	Good
CS 05	I am satisfied because my experience at the hospital where I receive treatment is consistent with what I had previously imagined.	3	11	60	217	109	400	1618	4.05	0.77	Good
CS 06	I am satisfied because my experience at the hospital where I receive treatment has met my expectations.	2	10	62	218	108	400	1620	4.05	0.75	Good
CS 07	I am satisfied because the hospital where I receive treatment has fulfilled my expectations overall.	3	15	62	205	115	400	1614	4.04	0.81	Good
<b>Revisit Intention - Behavioral Intention as a Consequence of Satisfaction</b>											
CS 08	I am willing to revisit the same hospital if I have not fully recovered.	5	10	48	206	131	400	1648	4.12	0.80	Good
CS 09	I will return to the same hospital if I experience other health complaints.	5	14	43	217	121	400	1635	4.09	0.81	Good

Co de	Questionnaire Item	Response Option					N	Score	Mea n	Std. Deviati oan	Categ ory
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
CS 10	I will routinely attend follow-up check-ups at the same hospital according to the schedule provided.	4	13	39	221	123	400	1646	4.12	0.78	Good
CS 11	The hospital where I currently receive treatment will be my primary choice for medical care in the future.	7	14	57	207	115	400	1609	4.02	0.85	Good
CS 12	I have no hesitation in using the services of this hospital again.	3	11	50	214	122	400	1641	4.10	0.77	Good
CS 13	I will consider the hospital where I currently receive treatment for future medical care.	7	17	58	205	113	400	1600	4.00	0.87	Good
CS 14	I plan to reuse the services of the hospital where I receive treatment if I become ill.	4	11	54	215	116	400	1628	4.07	0.79	Good
<b>Willingness to Recommend - Affective and Social Response</b>											
CS 15	I will recommend the hospital where I receive treatment to others.	6	13	67	189	125	400	1614	4.04	0.86	Good
CS 16	I will suggest the hospital where I receive treatment to my family members.	7	12	53	205	123	400	1625	4.06	0.85	Good
CS 17	I will share my positive experiences about this hospital with others.	7	8	37	226	122	400	1648	4.12	0.79	Good
CS 18	I have no hesitation in recommending the hospital where I receive treatment to others.	4	16	44	212	124	400	1636	4.09	0.82	Good
CS 19	I will convey positive things about the hospital where I receive treatment to others.	4	7	42	227	120	400	1652	4.13	0.74	Good
CS 20	I will suggest the hospital where I receive treatment to my friends or relatives.	4	9	52	206	129	400	1647	4.12	0.79	Good
CS 21	I agree that the hospital where I receive treatment is worthy of being recommended to others who have never received treatment there.	3	11	57	204	125	400	1637	4.09	0.79	Good
<b>Average</b>		<b>5</b>	<b>12</b>	<b>51</b>	<b>213</b>	<b>119</b>	<b>400</b>	<b>1631</b>	<b>4.08</b>	<b>0.80</b>	<b>Good</b>
<b>Percentase (%)</b>		<b>1.15</b>	<b>2.93</b>	<b>12.74</b>	<b>53.35</b>	<b>29.83</b>	<b>100</b>				

Based on the descriptive analysis, respondents generally have positive perceptions of customer satisfaction with the services provided by hospitals

servicing BPJS Health patients in the Tangerang Raya region. The overall average score of the customer satisfaction variable is 4.08 with a standard deviation of 0.80, which falls into the good category, with most respondents selecting Agree (53.35%) and Strongly Agree (29.83%), indicating that patients feel satisfied with the services they receive. In the satisfaction dimension, respondents reported that the service outcomes, medical treatments, medicines provided, and overall service experiences generally met their expectations and needs as patients. In the revisit intention dimension, most respondents expressed willingness to return to the same hospital for future treatment, follow-up check-ups, or other medical needs, indicating positive behavioral intentions as a consequence of satisfaction. Furthermore, in the willingness to recommend dimension, respondents indicated that they are willing to recommend the hospital to family members, friends, and others, as well as share positive experiences about the services received. Overall, these findings indicate that BPJS Health patients in the Tangerang Raya region are generally satisfied with hospital services and demonstrate positive intentions to revisit and recommend the hospitals to others.

**Assessing the Consumer Trust**

Table 4. Respondents' Perceptions of the Consumer Trust

Code	Questionnaire Item	Response Option					N	Score	Mean	Std. Deviation	Category
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
<b>Benevolence - Perceived Goodwill Toward Patients</b>											
CT 01	I believe that the hospital where I receive treatment always demonstrates goodwill toward patients.	4	6	33	221	136	400	1679	4.20	0.73	Good
CT 02	I believe that the hospital where I receive treatment prioritizes patients' interests.	3	8	40	214	135	400	1670	4.18	0.75	Good
CT 03	I believe that the hospital where I receive treatment acts in the best interest of patients.	3	4	49	198	146	400	1680	4.20	0.75	Good
CT 04	I believe that the hospital where I receive treatment cares about patients' well-being.	2	10	44	208	136	400	1666	4.17	0.75	Good
CT 05	I believe that the hospital where I receive treatment always considers patients' interests when making decisions.	5	9	41	216	129	400	1655	4.14	0.78	Good
CT 06	I believe that the hospital where I receive treatment will not harm patients for other interests.	4	12	40	208	136	400	1660	4.15	0.79	Good
CT 07	I believe that the hospital where I receive treatment strives to provide the best benefits for patients.	6	6	33	217	138	400	1675	4.19	0.77	Good
<b>Ability - Confidence in Institutional Competence</b>											
CT 08	I believe that the hospital where I receive treatment has the ability to handle patients' health problems.	3	7	35	221	134	400	1676	4.19	0.73	Good

Co de	Questionnaire Item	Response Option					N	Score	Mean	Std. Deviat ioan	Categ ory
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
CT 09	I believe that the hospital where I receive treatment is competent in providing medical services.	2	10	34	223	131	400	1671	4.18	0.73	Good
CT 10	I believe that the hospital where I receive treatment is capable of delivering appropriate medical services.	4	5	35	214	142	400	1685	4.21	0.73	Very Good
CT 11	I believe that the hospital where I receive treatment has reliable expertise.	2	7	37	223	131	400	1674	4.19	0.71	Good
CT 12	I believe that the hospital where I receive treatment is able to provide care according to patients' needs.	5	8	30	226	131	400	1670	4.18	0.75	Good
CT 13	I believe that the hospital where I receive treatment has adequate medical capabilities.	1	9	36	220	134	400	1677	4.19	0.71	Good
CT 14	I believe that the hospital where I receive treatment is able to maintain the quality of its services.	1	9	41	209	140	400	1678	4.20	0.73	Good
<b>Integrity - Trust in Honesty and Ethical Consistency</b>											
CT 15	I believe that the hospital where I receive treatment provides services responsibly.	1	9	32	222	136	400	1683	4.21	0.70	Very Good
CT 16	I believe that the hospital where I receive treatment is honest in providing information to patients.	3	7	32	225	133	400	1678	4.20	0.72	Good
CT 17	I believe that the hospital where I receive treatment upholds ethical principles in delivering services.	1	6	42	213	138	400	1681	4.20	0.70	Good
CT 18	I believe that the hospital where I receive treatment is consistent between its promises and actions.	2	3	49	221	125	400	1664	4.16	0.70	Good
CT 19	I believe that the hospital where I receive treatment complies with applicable standards and regulations.	3	7	34	218	138	400	1681	4.20	0.73	Good
CT 20	I believe that the hospital where I receive treatment treats patients fairly.	5	6	40	215	134	400	1667	4.17	0.76	Good
CT 21	I believe that the hospital where I receive treatment acts appropriately and correctly.	4	0	39	225	132	400	1681	4.20	0.69	Good
<b>Willingness to Depend - Patient Willingness to Rely on the Hospital</b>											
CT 22	I am willing to entrust my healthcare to the hospital where I receive treatment.	5	4	45	219	127	400	1659	4.15	0.75	Good
CT 23	I believe that I would feel safe relying on the hospital where I receive treatment.	4	6	51	216	123	400	1648	4.12	0.76	Good
CT 24	I believe that I would feel comfortable depending on the hospital where I receive treatment.	2	6	56	211	125	400	1651	4.13	0.74	Good

Co de	Questionnaire Item	Response Option					N	Score	Mean	Std. Deviat ioan	Categ ory
		1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)					
CT 25	I trust the medical decisions made by the hospital where I receive treatment.	3	7	40	225	125	400	1662	4.16	0.73	Good
CT 26	I trust and am willing to accept the medical recommendations provided by the hospital where I receive treatment.	4	6	46	212	132	400	1662	4.16	0.76	Good
CT 27	I trust and am willing to follow the medical guidance provided by the hospital where I receive treatment.	1	4	42	217	136	400	1683	4.21	0.68	Very Good
CT 28	I believe that the hospital where I receive treatment is worthy of being relied upon.	3	8	55	200	134	400	1654	4.14	0.78	Good
<b>Averete</b>		<b>3</b>	<b>7</b>	<b>40</b>	<b>216</b>	<b>133</b>	<b>400</b>	<b>1670</b>	<b>4.18</b>	<b>0.73</b>	<b>Good</b>
<b>Persentase</b>		<b>0.77</b>	<b>1.69</b>	<b>10.10</b>	<b>54.08</b>	<b>33.37</b>	<b>100</b>				

Based on the descriptive analysis results, respondents generally have positive perceptions of trust toward hospitals serving BPJS Health patients in the Tangerang Raya region. Overall, the average score of the trust variable is 4.18 with a standard deviation of 0.73, which falls into the good category. Most respondents selected Agree (54.08%) and Strongly Agree (33.37%), indicating that patients generally have a high level of trust in the hospitals where they receive treatment. In the benevolence dimension, respondents perceive that hospitals demonstrate goodwill, prioritize patient interests, and strive to provide the best benefits for patients. In the ability dimension, respondents believe that hospitals possess adequate competence, expertise, and medical capabilities to handle patients' health problems and maintain service quality. The integrity dimension also received strong evaluations, indicating that hospitals are perceived as responsible, honest in providing information, consistent between promises and actions, and compliant with applicable standards and regulations. Furthermore, in the willingness to depend dimension, respondents show a readiness to rely on hospitals for their healthcare, trust medical decisions and recommendations, and feel safe and comfortable depending on the hospitals in the future. Overall, these findings indicate that BPJS Health patients in the Tangerang Raya region have a high level of trust in the hospitals where they receive treatment, reflecting confidence in the hospitals' goodwill, competence, ethical conduct, and reliability.

## DISCUSSION

### *Marketing Mix and Service Quality*

The findings indicate that the implementation of the 11P marketing mix and service quality in hospitals serving BPJS Health patients in the Greater Tangerang region is generally perceived positively, with mean scores of 4.10 (SD = 0.77) and 4.10 (SD = 0.74) respectively. The strongest perception appears in the place dimension, emphasizing the importance of accessibility and strategic hospital location for BPJS Health patients. Meanwhile, relatively lower

evaluations in the promotion and price dimensions suggest opportunities for improving communication strategies and cost transparency. Consistent with previous healthcare marketing studies, these results confirm that effective marketing mix strategies and high service quality are important antecedents of patient satisfaction and trust. Therefore, hospitals should strengthen promotional communication, improve cost transparency, and maintain consistent service quality to enhance patient experiences.

### ***Consumer Satisfaction***

The results show that BPJS Health patients in hospitals across the Greater Tangerang region demonstrate a high level of satisfaction, with a mean score of 4.08 (SD = 0.80). Satisfaction is reflected in the fulfillment of patient expectations, as well as patients' intentions to revisit and recommend the hospital to others. In line with Expectation-Confirmation Theory, satisfaction arises when perceived service performance meets or exceeds prior expectations. These findings indicate that hospital services, treatment outcomes, and medications generally meet patient expectations and contribute to positive post-service evaluations. Consequently, hospitals should continue strengthening patient-centered care practices to maintain patient satisfaction and support long-term patient relationships.

### ***Consumer Trust***

The study also reveals that patient trust in hospitals serving BPJS Health patients in the Greater Tangerang region is high, with a mean score of 4.18 (SD = 0.73). This trust is reflected in the dimensions of benevolence, ability, integrity, and willingness to depend, indicating patients' confidence in the hospitals' goodwill, competence, and ethical service practices. These findings support relationship marketing theory, which emphasizes trust as a key factor in sustaining long-term relationships between service providers and customers. Practically, hospitals should continue strengthening transparency, professional competence, and ethical standards to maintain and further enhance patient trust within the BPJS Health system.

## **CONCLUSIONS AND RECOMMENDATIONS**

This study concludes that BPJS Health patients in hospitals across the Greater Tangerang region generally have positive perceptions of the marketing mix, service quality, patient satisfaction, and patient trust. The marketing mix (11P) and service quality both obtained a mean score of 4.10 with positive agreement levels of 82.73% and 84.78%, while patient satisfaction recorded a mean of 4.08 with 83.18%, and patient trust showed the highest mean of 4.18 with **87.45%**. Although these results indicate positive perceptions, all variables remain below the  $\geq 90\%$  minimum service standard set by the Indonesian Ministry of Health, suggesting the need for further improvement. From a managerial perspective, hospitals should enhance service responsiveness, communication, process efficiency, and transparency, while maintaining professional competence and patient-centered care to strengthen satisfaction and trust and meet national healthcare service standards.

## ADVANCED RESEARCH

Future research is encouraged to further explore the relationships between marketing mix, service quality, patient satisfaction, and patient trust by incorporating additional variables such as patient loyalty, perceived value, hospital image, and service innovation to better understand long-term patient relationships within the BPJS Health system. Future studies may also compare different hospital types, service levels, or regional healthcare systems to broaden the generalization of findings. In addition, integrating digital healthcare factors such as telemedicine, digital platforms, and electronic health communication and applying longitudinal or mixed-method approaches could provide deeper insights into how marketing strategies and service quality influence patient satisfaction and trust over time.

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