International Journal of Economics and Management Sciences

E-ISSN .: 3046-9279
P-ISSN .: 3048-0965

Research Article

Doctor Availability and Cost Bearer Influencing Patient Loyalty Mediated by Patient Experience

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Abstract: Patient loyalty is an important indicator of success in healthcare services because it reflects patients' tendency to reuse healthcare services and recommend them to others. Patient loyalty in healthcare facilities is influenced by various factors, including doctor availability, cost bearer systems, and patient experience during the service process. This study aims to analyze the effect of doctor availability and cost bearer on patient loyalty with patient experience as a mediating variable among patients at the Dental Clinic of Hermina Galaxy Hospital.This research used a quantitative approach with a survey design. Data were collected through questionnaires using a Likert scale from 150 patients at the Dental Clinic of Hermina Galaxy Hospital selected through purposive sampling. Data analysis was conducted using Structural Equation Modeling (SEM) with the assistance of AMOS software to examine both direct and indirect relationships among the research variables.The results showed that doctor availability and cost bearer have a positive and significant effect on patient experience. Patient experience was also found to have a positive and significant effect on patient loyalty. In addition, doctor availability and cost bearer have a direct influence on patient loyalty and an indirect influence through patient experience as a mediating variable.In conclusion, improving patient loyalty can be achieved by enhancing doctor availability, managing financing systems effectively, and creating positive patient experiences. Hospital management should optimize these factors to improve service quality and maintain patient loyalty

Keywords: Cost Bearer; Doctor Availability; Healthcare Services; Patient Experience; Patient Loyalty.

Received: August, 19 2025
Revised: October, 12 2025
Accepted: December, 17 2025
Published: February, 28 2026
Curr. Ver.: February, 28 2026

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1. Introduction

Patient loyalty is an important concept in modern healthcare services as it reflects patients' tendency to revisit healthcare facilities, maintain long-term relationships with service providers, and recommend the services to others. Patient loyalty is considered one of the key indicators of healthcare service quality because it represents patients' perceptions of the value they receive from healthcare interactions, including technical, emotional, and administrative aspects. Previous studies have shown that positive patient experiences are significantly associated with increased patient loyalty in healthcare services (Ichsan & Alfiandari, 2025).

In an increasingly competitive healthcare industry, hospitals must understand the factors influencing patient loyalty in order to retain existing patients and attract new ones. Several factors are considered important determinants of patient loyalty, including doctor availability, cost bearer systems, and patient experience during the healthcare service process.

Research has indicated that the availability of doctors significantly affects patient satisfaction and loyalty, while clear and transparent financing systems can increase patient trust in healthcare services (Ferreira et al., 2023; Sertan et al., 2023).

Globally, oral and dental health problems remain a significant public health issue. The World Health Organization reported that approximately 3.5 billion people worldwide suffer from oral diseases (WHO, 2022). In Indonesia, the prevalence of oral and dental diseases reached 56.9% according to the Indonesian Health Survey in 2023. However, only about 11.2% of individuals seek treatment from professional dental health providers. This condition indicates a significant gap between the need for dental healthcare services and the actual utilization of those services.

Several factors contribute to the low utilization of dental healthcare services, including limited access to healthcare facilities, treatment costs, financing systems, and low public awareness of oral health. In addition, patient experience during the healthcare process plays an important role in shaping perceptions of service quality, which in turn influences patient loyalty (Chen et al., 2022). Previous research suggests that patient experience is a key predictor of patient loyalty because it reflects emotional engagement and perceived value of healthcare services . In some studies, patient experience also acts as a mediating variable linking service quality factors with patient loyalty (Arslan et al., 2022).

Based on patient visit data at the Dental Clinic of Hermina Galaxy Hospital in 2024, the proportion of new patients reached approximately 68%, while the percentage of patients who continued their treatment until completion was only about 57%, indicating that patient loyalty still needs improvement. Preliminary survey results also revealed that although doctor availability, treatment costs, and patient experience were perceived as relatively adequate, there remains room for service quality improvement. Therefore, this study aims to analyze the influence of doctor availability and cost bearer on patient loyalty with patient experience as a mediating variable in order to provide strategic recommendations for improving service quality and patient loyalty at the Dental Clinic of Hermina Galaxy Hospital.

2. Preliminaries or Related Work or Literature Review

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), is used as the grand theory in this study to explain patient behavior in utilizing healthcare services. TPB states that individual behavior is influenced by behavioral intention, which is formed by three main components: attitude toward the behavior, subjective norms, and perceived behavioral control (PBC). In the context of this research, patient loyalty is considered an actual behavior influenced by healthcare service factors such as doctor availability, cost bearer, and patient experience.

TPB is an extension of the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen. The main difference between TPB and TRA lies in the addition of perceived behavioral control, which explains that not all behaviors are fully under an individual's volitional control. External factors such as service accessibility, treatment costs, and the availability of healthcare professionals may affect an individual's ability to perform certain behaviors.

In this study, doctor availability and cost bearer are positioned as factors that influence perceived behavioral control because both variables are closely related to patients' ease of accessing healthcare services. Meanwhile, patient experience is associated with patients' attitudes toward healthcare services because positive experiences can shape favorable evaluations of hospital services.

Patient loyalty itself represents the actual behavior in the TPB framework. Loyalty is reflected in patients' intention to revisit healthcare services, recommend healthcare facilities to others, and maintain long-term relationships with healthcare providers.

Patient loyalty is defined as a patient's commitment to continue using the same healthcare services and to recommend those services to others (Zeithaml et al., 2018). Loyalty is generally formed through positive experiences, satisfaction, and trust in the quality of services provided by healthcare institutions.

Oliver (1999) explains that patient satisfaction is one of the key determinants of loyalty. When healthcare services meet or exceed patients' expectations, patients are more likely to feel satisfied and return to the same healthcare facility for future treatments.

Various studies also indicate that patient loyalty is influenced by several important factors such as service quality, communication with healthcare professionals, facility comfort, and treatment outcomes (Harriet et al., 2024; Zhou et al., 2017). These factors contribute to building long-term relationships between patients and healthcare providers.

Doctor availability is an important factor in determining patients' access to healthcare services. Gulliford (2002) defines doctor availability as the extent to which patients can access physicians when healthcare services are needed. Adequate availability of doctors can increase patient satisfaction and encourage patients to return to the same healthcare facility.

Doctor availability is also related to the number of healthcare professionals, geographical distribution, and physicians' practice schedules. Research shows that patients tend to choose healthcare facilities where doctors are easily accessible and waiting times are shorter (Fischer et al., 2014; Seif et al., 2025).

In addition to doctor availability, the cost bearer or financing system also plays an important role in influencing patient behavior in utilizing healthcare services. Cost bearer refers to the party responsible for covering healthcare expenses, either directly by the patient or through third parties such as health insurance providers (Williams, 2018).

From a health economics perspective, healthcare costs significantly influence patients' decisions when selecting healthcare services. The Health Economics theory proposed by Arrow (1978) explains that healthcare financing structures affect service accessibility, healthcare utilization, and patient satisfaction with healthcare services.

Patient experience is another important factor influencing patient loyalty. Patient experience refers to the overall perceptions of patients regarding the interactions and service processes they encounter during healthcare delivery (Wolf et al., 2021). Positive patient experiences can increase satisfaction, strengthen trust in healthcare providers, and ultimately enhance patient loyalty.

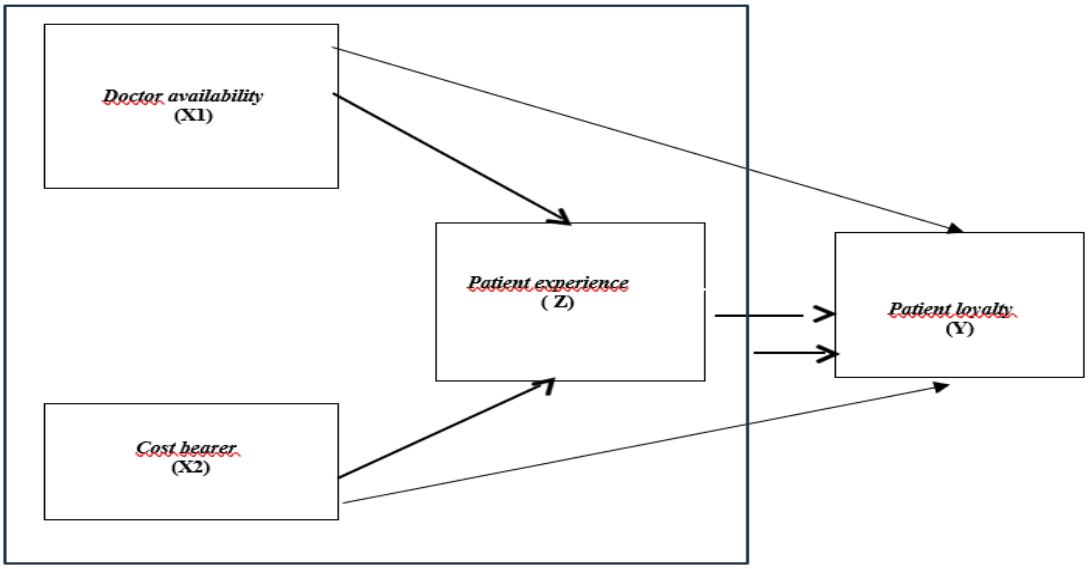

Figure 1. Conceptual Framework.

3. Proposed Method

This study employs a quantitative research design using a survey approach to examine the relationships among the research variables. The variables analyzed in this study include doctor availability (X1) and cost bearer (X2) as independent variables, patient loyalty (Y) as the dependent variable, and patient experience (Z) as a mediating variable. Data were collected using a structured questionnaire containing statements related to the four variables. The questionnaire utilized a Likert scale ranging from 1 to 4 to measure respondents' perceptions regarding doctor availability, financing systems, patient experience, and loyalty toward healthcare services.

The population of this study consisted of all patients who visited the Dental Clinic of Hermina Galaxy Hospital during the four-month period from July to October 2025. The sampling technique used was purposive sampling with specific inclusion criteria, including patients who had previously received treatment at the dental clinic, were at least 18 years old, and were willing to participate in the study. Based on the requirements of Structural Equation Modeling (SEM) analysis, which recommends a minimum sample size of 5–10 times the number of indicators, a total of 150 respondents were selected as the research sample to ensure adequate statistical power and representativeness.

Primary data were collected through questionnaires distributed to the selected respondents. The data processing procedure included editing, coding, and tabulation to ensure data completeness and consistency. Instrument testing was conducted through validity and reliability tests to confirm that the indicators accurately measured the research constructs. Descriptive analysis was performed using the Three Box Method to describe respondents' perceptions of each variable. Furthermore, inferential analysis was conducted using Structural Equation Modeling (SEM) with AMOS software to evaluate model fit, examine direct and indirect relationships among variables, and analyze the mediating role of patient experience in influencing patient loyalty.

4. Results and Discussion

Respondent Characteristics

The characteristics of respondents show that the majority were female, accounting for 90 respondents (60%), while male respondents totaled 60 people (40%). Based on patient status, most respondents were returning patients, with 87 individuals (58%), while new patients accounted for 63 individuals (42%). In terms of cost coverage, the majority of respondents used health insurance, totaling 97 people (64.7%), while 53 respondents (35.3%) paid through personal or out-of-pocket financing. These findings indicate that female patients tend to utilize healthcare services more actively, the healthcare facility has a relatively stable patient base dominated by returning patients, and health insurance plays a significant role in supporting access to healthcare services and influencing patients' perceptions of treatment costs and service accessibility..

Validity Test

The validity test was conducted to determine whether the questionnaire items were valid in measuring the research variables. The test used the Pearson correlation method with a significance level of 0.05. With a total sample size of 150 respondents, the r-table value with df (n–2) = 148 was 0.160. An item is considered valid if the Pearson correlation value (r-count) is greater than the r-table value. The results showed that all questionnaire items for the variables doctor availability (X1), cost bearer (X2), patient experience (Z), and patient loyalty (Y) had r-count values ranging from 0.803 to 0.874, which are all higher than 0.160. Therefore, all statement items used in this study were declared valid and suitable for measuring the constructs of the research variables.

Realibility Test

The reliability test is used to measure the consistency of a variable. The questionnaire items in a variable are considered reliable or trustworthy if the respondents' answers are consistent or stable over time. A construct or variable is considered reliable if it produces a Cronbach's Alpha value of ≥ 0.60.

Tabel 1. Realibility Test .

Variabel	Cronbacch's Alpha	Description
DA	0.870	Reliabel
CB	0.829	Reliabel
PE	0.839	Reliabel
PL	0.923	Reliabel

Source: Results of Primary Data Analysis, 2025

The reliability test results show that all variables have Cronbach's Alpha values above the minimum threshold of 0.60, indicating good internal consistency. The Doctor availability variable obtained a Cronbach's Alpha value of 0.870, the Cost bearer variable 0.829, the Patient experience variable 0.839, and the Patient loyalty variable 0.923. These results indicate that all questionnaire items in each variable are consistent and reliable in measuring the

intended constructs. Therefore, the research instruments used in this study can be considered reliable and dependable for measuring respondents' perceptions regarding doctor availability, treatment costs, patient experience, and patient loyalty.Hypothesis Result

Hypothesis Result

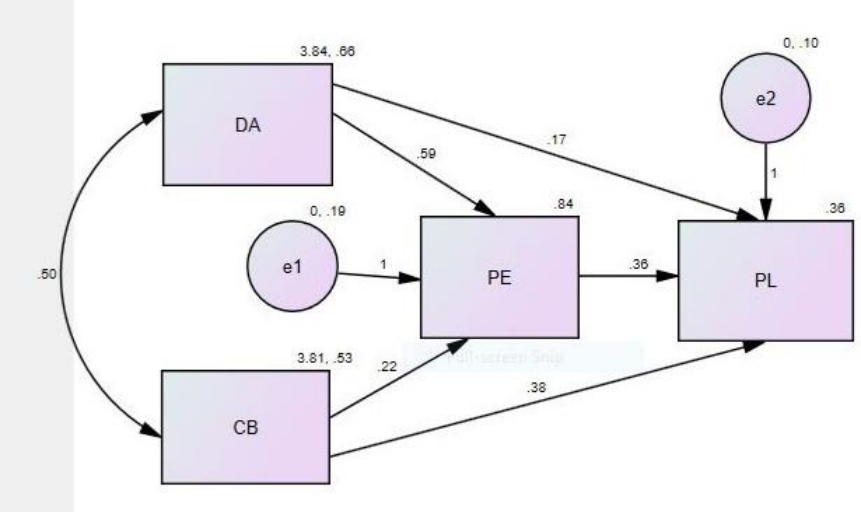

Figure 2. Structural Equation Model (SEM).

Simultaneous hypothesis

Minimum was achieved
Chi-square = .000
Degrees of freedom = 0

Source: AMOS Output, 2025

Hypothesis 1 is accepted because the calculated Chi-Square value shows 0.00, which is smaller than the Chi-Square table value. This small Chi-Square value indicates that there is no significant difference between the theoretical model and the empirical data. Therefore, Hypothesis 1 is accepted. This means that the variables Doctor Availability, Cost Bearer, and Patient Experience have a significant effect on Patient Loyalty.

Partial Hypothesis Result

The results of the partial test using Structural Equation Modeling (SEM) were used to test Hypotheses 2 through Hypothesis 8. In general, C.R. (Critical Ratio) values gre ater than 1.96 and P-values below 0.05 indicate that the relationships between variables are statistically significant and have a positive direction of influence. The results of the analysis are presented in the table below:

Tabel 2. Results of the Direct.

			Estimate	C.R.	P	Description
PE_Q	<--	CB_Q	.225	2.479	.013	Hypotesis Accepted
PE_Q	<--	DA_Q	.592	7.321	***	Hypotesis Accepted

PL_Q	<--	PE_Q	.358	5.888	***	Hypotesis Rejected
PL_Q	<--	DA_Q	.174	2.487	.013	Hypotesis Accepted
PL_Q	<--	CB_Q	.378	5.511	***	Hypotesis Accepted

Source: AMOS Output, 2025

The SEM analysis results indicate that all relationships between variables have positive and significant effects. Doctor availability significantly influences patient experience (Estimate = 0.592; C.R. = 7.321; P < 0.001), indicating that better doctor availability leads to a more positive patient experience. Cost bearer also has a positive and significant effect on patient experience (Estimate = 0.225; C.R. = 2.479; P = 0.013), suggesting that fair cost perception and the presence of third-party payers such as insurance can improve patient experience. Furthermore, patient experience significantly affects patient loyalty (Estimate = 0.358; C.R. = 5.888; P < 0.001), meaning that a positive service experience increases patient loyalty. In addition, doctor availability has a direct positive effect on patient loyalty (Estimate = 0.174; C.R. = 2.487; P = 0.013), although the strength of the effect is relatively smaller. Meanwhile, cost bearer also shows a significant positive effect on patient loyalty (Estimate = 0.378; C.R. = 5.511; P < 0.001), indicating that a financing system perceived as fair and proportional to service quality can increase the likelihood of patients returning to the hospital and recommending it to others..

Mediation Variable Testing

The mediation variable test in this study was conducted to determine the role of patient experience in bridging the relationship between doctor availability and cost bearer on patient loyalty. The mediation test was analyzed using the Structural Equation Modeling (SEM) approach with the help of AMOS software, through the evaluation of direct and indirect effects. This approach allows researchers to identify whether the mediating variable functions as a partial or full mediator, based on the significance and magnitude of the resulting path coefficient.

Table 3. Table of Standardized Direct Effects results.

	Doctor availability	***Cost bearer***	***Patient experience***
Patient experience	0.592	0.225	0.000
Patient loyalty	0.174	0.378	0.358

Source: AMOS Output, 2025

Based on the table above, The structural model results show that doctor availability has a strong positive effect on patient experience (0.592), indicating that improvements in doctors' schedules, presence, and responsiveness significantly enhance patient experience. Cost bearer also positively influences patient experience (0.225), although the effect is relatively weaker, suggesting that fair costs and ease of insurance claims contribute to patient experience but to a lesser extent than doctor availability. In terms of patient loyalty, doctor availability has a

relatively weak direct effect (0.174), implying that the presence of doctors alone does not strongly translate into loyalty without improving patient experience. Meanwhile, cost bearer shows the strongest direct effect on patient loyalty (0.378), indicating that fair and transparent financing systems play an important role in encouraging patients to return and recommend the hospital. Additionally, patient experience has a moderate positive effect on patient loyalty (0.358), highlighting that positive service experiences transform operational and financial aspects of healthcare services into loyal patient behavior.

Table 4. Table of Standardized Indirect Effects results.

	Doctor availability	*Cost bearer*	*Patient experience*
Patient experience	0.000	0.000	0.000
Patient loyalty	0.241	0.081	0.000

Source: AMOS Output, 2025

The indirect effect analysis shows that doctor availability → patient experience → patient loyalty has a moderate effect (0.241), indicating that part of the influence of doctor availability on patient loyalty is significantly mediated through improvements in patient experience. This suggests that better doctor availability such as appropriate schedules, sufficient number of doctors, and easier access strengthens patient loyalty more effectively when it first enhances the patient's service experience. Meanwhile, the indirect effect of cost bearer → patient experience → patient loyalty is relatively small (0.081), but still indicates that fair and accessible financing systems, including insurance support, can indirectly increase patient loyalty by improving patient experience. The absence of an indirect effect value for patient experience (0.000) indicates that this variable is not mediated by other variables in the model but instead acts as the primary mediating variable that channels the influence of exogenous variables on patient loyalty. Overall, these findings confirm that patient experience functions as a partial mediator, particularly in the relationship between doctor availability and patient loyalty, and as a weaker mediator in the relationship between cost bearer and patient loyalty.

Discussion

Doctor availability, cost bearer and patient experience simultaneously have a positive effect on patient loyalty.

Based on the results of hypothesis testing using SEM-AMOS on data from 150 respondents, all hypotheses (H1–H8) in the study titled *"Determinants of Patient Loyalty Based on Doctor Availability and Cost Bearer with Patient Experience as a Mediating Variable at the Dental Clinic of Hermina Galaxy Hospital"* were accepted. The simultaneous testing results show that Doctor availability, Cost bearer, and Patient experience jointly have a positive and significant effect on Patient loyalty. This finding indicates that patient loyalty is not formed by a single factor, but rather through the interaction between service structure, perceived cost burden, and the patient's experience during healthcare services. In this model, patient experience functions as a partial mediating variable linking doctor availability and cost bearer to patient loyalty.

These findings are consistent with several theoretical frameworks and previous studies. According to the Theory of Planned Behavior (Ajzen, 1991), behavioral intention such as the intention to revisit and recommend healthcare services is influenced by attitudes, subjective norms, and perceived behavioral control. In this study, doctor availability and cost bearer

influence perceived behavioral control, while patient experience shapes patient attitudes toward the service. The results also align with the Donabedian Model, which explains the relationship between structure (doctor availability), process (patient experience), and outcomes (patient loyalty), as well as the Expectation Confirmation Theory (Oliver, 1999), which states that loyalty arises when actual service experiences meet or exceed patient expectations.

Doctor availability has a positive effect on patient experience.

Based on the structural model testing using AMOS, the results show that Doctor availability (DA) has a positive and significant effect on Patient experience (PE). This indicates that higher doctor availability reflected in punctual attendance, accessible practice schedules, and responsive service leads to better patient experiences during healthcare services. This finding suggests that the presence and accessibility of doctors play an important role in shaping how patients perceive and evaluate the quality of healthcare services they receive.

The results are consistent with the Theory of Access to Health Care (Aday & Andersen, 1974), which states that the availability of healthcare providers is a key determinant of patient experience and perception of healthcare services. Previous studies also support this finding. Research by Hussain et al. (2019) found that consistent doctor presence and active involvement of medical staff significantly improve patient experience and perceptions of service quality. Similarly, Alrubaiee and Alkaa'ida (2011) and Khan et al. (2020) reported that direct interaction, service reliability, and responsiveness from healthcare providers positively influence patient experience. These findings imply that doctor availability is not only an operational factor but also a strategic element in creating meaningful patient experiences and strengthening patient trust in healthcare institutions.

Cost bearer has a positive influence on patient experience

Based on the structural model testing using AMOS, the results show that Cost bearer (CB) has a positive and significant effect on Patient experience (PE). This indicates that better patient perceptions of the hospital financing system such as fairness, affordability, and cost transparency—lead to more positive patient experiences during healthcare services. When patients perceive that healthcare costs are reasonable and supported by insurance or third-party payers, they tend to evaluate their service experience more positively.

This finding is consistent with principles in Health Economics Theory (Arrow, 1978), which suggests that patients assess the balance between the costs they incur and the benefits they receive. When patients perceive that the cost of treatment is proportional to the quality of care provided, their evaluation of the service experience becomes more favorable. Previous studies by Khan et al. (2020) and Alrubaiee & Alkaa'ida (2011) also support this result, showing that fair cost perception and convenient payment systems contribute to positive patient experiences, increased trust, and stronger long-term relationships between patients and healthcare providers. These results highlight that financing systems in healthcare are not merely administrative components but also psychological factors that significantly shape overall patient experience

Patient experience has a positive influence on patient loyalty.

Based on the structural model testing using AMOS, the results show that Patient experience (PE) has a positive and significant effect on Patient loyalty (PL). This finding indicates that patient experience is a key factor in shaping patient loyalty toward healthcare

facilities. The better the experience patients receive—such as positive interactions with medical staff, comfortable facilities, and effective service delivery—the greater their tendency to continue using the hospital's services in the future.

This result is consistent with several theoretical perspectives, including the Expectation Confirmation Theory (Oliver, 1999), which states that positive service experiences lead to satisfaction and encourage repeat usage and loyalty. It also aligns with the Theory of Planned Behavior (Ajzen, 1991) and the Donabedian Model (1988), which emphasize that positive perceptions of service processes can lead to favorable behavioral intentions and outcomes such as loyalty.

The Influence of Digital Marketing on Patient Visit Intention

Based on the results of the structural model analysis using Structural Equation Modeling (SEM), Digital Marketing has a positive and significant effect on Patient Visit Intention, as indicated by an estimate value of 0.356, a Critical Ratio (C.R.) of 3.486, and p-value < 0.001. This finding indicates that improvements in the quality and intensity of digital marketing activities can significantly increase the public's tendency to visit the hospital. Descriptive analysis using the Three Box Method shows that the Digital Marketing variable is still in the moderate category, where the dimensions of Reach, Engagement, Content Quality, and Conversion have not yet reached a high level. Nevertheless, although digital marketing activities have not yet been optimal, their presence and consistency are sufficient to influence patients' behavioral intentions by providing accessible and continuous information about hospital services.

From a theoretical perspective, within the Integrated Marketing Communication framework, digital marketing functions as a strategic tool to strengthen communication with consumers, increase message exposure, and influence behavioral decisions (Kotler & Keller, 2016). The Theory of Planned Behavior also explains that behavioral intention is the primary determinant of behavior and is shaped by individuals' attitudes and perceptions toward a service (Ajzen, 1991). herefore, although digital marketing in this context is still at a moderate level, it has functioned as an important stimulus in shaping patient visit intention, particularly as society increasingly relies on digital platforms to obtain healthcare information..

Doctor availability has a positive effect on patient loyalty.

Based on the structural model testing using AMOS, the results show that Cost bearer (CB) has a positive and significant effect on Patient loyalty (PL). This indicates that patients' perceptions of a fair, transparent, and proportional financing system play an important role in strengthening patient loyalty toward the hospital. Patients who perceive healthcare costs as reasonable and supported by insurance or other third-party payers are more likely to remain loyal and continue using the hospital's services.

Empirically, these findings highlight that healthcare financing is not merely an administrative mechanism but also a psychological factor influencing patient loyalty. Therefore, hospitals need to strengthen cost bearer systems through clearer cost information, efficient insurance claim processes, and patient-oriented pricing policies to build stronger patient trust and long-term loyalty.

Patient experience mediates the positive influence of doctor availability on patient loyalty.

Based on the mediation model testing using AMOS, the results show that Patient experience (PE) significantly mediates the relationship between Doctor availability (DA) and Patient loyalty (PL). The statistical results indicate that the mediating effect of patient experience is stronger than the direct effect, suggesting that patient experience serves as an important mechanism explaining how doctor availability increases patient loyalty. In other words, doctor availability not only directly influences loyalty but also strengthens it through the positive experiences patients gain during healthcare services.

This finding is consistent with Expectation Confirmation Theory (Oliver, 1999), where doctor availability shapes initial patient expectations and patient experience confirms those expectations, ultimately influencing loyalty.Empirically, these findings suggest that improving doctor availability such as punctual schedules, personal attention, and empathetic communication can enhance patient-centered care, strengthen positive patient experiences, and ultimately build sustainable patient loyalty in dental clinic services.

Patient experience mediates the positive influence of cost bearers on patient loyalty.

Based on the mediation model testing using AMOS, the results show that Patient experience (PE) significantly mediates the relationship between Cost bearer (CB) and Patient loyalty (PL). This indicates that patient experience plays a partial mediating role, meaning that a fair, transparent, and efficient financing system not only directly influences patient loyalty but also strengthens it indirectly through the positive experiences patients have during healthcare services. In other words, patients who perceive healthcare costs as reasonable and manageable tend to develop more positive service experiences, which in turn increase their loyalty to the hospital.

This finding is consistent with Health Economics Theory (Arrow, 1978) and the Expectation Confirmation Theory (Oliver, 1999), which suggest that patients evaluate the fairness of costs relative to the benefits they receive, and positive confirmation of expectations leads to stronger loyalty Empirically, these findings highlight that improving financing systems such as cost transparency, efficient insurance administration, and clear communication about healthcare expenses can enhance patient experience and build stronger trust, satisfaction, and long-term patient loyalty

Comparasion

The results of the study show that Doctor availability, Cost bearer, and Patient experience have a positive effect on Patient loyalty. These findings are consistent with previous studies suggesting that patient loyalty is influenced by the quality of service interactions and the perceived value received by patients. In this study, Doctor availability was found to have a strong influence on Patient experience, which subsequently contributes to increased patient loyalty.

Furthermore, this study also found that Cost bearer affects Patient loyalty, both directly and indirectly through Patient experience as a mediating variable.However, compared with Doctor availability, the effect of Cost bearer on Patient experience is relatively smaller. This suggests that in the context of dental clinic services, operational factors such as accessibility and the availability of doctors play a more dominant role in shaping patient experience, while

financial factors mainly strengthen patients' perception of service value, which ultimately supports patient loyalty.

5. Conclusions

Based on the results of the analysis using Structural Equation Modeling (SEM) with AMOS, this study concludes that Doctor availability, Cost bearer, and Patient experience have positive and significant effects on Patient loyalty. The consistent availability of doctors and a transparent and fair financing system contribute to improving Patient experience, which in turn strengthens patient loyalty toward the hospital. Patient experience also plays an important mediating role in the relationship between Doctor availability and Cost bearer with Patient loyalty. Patients who receive positive service experiences through empathetic interactions, easy access to doctors, and clear financing systems tend to feel satisfied, develop trust, and show a higher intention to revisit and recommend the hospital to others. Overall, these findings indicate that improving patient loyalty at RS Hermina Galaxy can be achieved by ensuring optimal doctor availability, implementing transparent and accessible financing systems, and creating excellent patient-centered service experiences.and.

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