



THE INFLUENCE OF BPJS HEALTH SERVICE ACCESSIBILITY AND MEDICAL SERVICE QUALITY ON PARTICIPANT SATISFACTION LEVELS AMONG CIVIL SERVANTS IN SIMALUNGUN REGENCY

Devia Astry Khairani¹, Nursantri Yantri², Kusmilawaty³

^{1,2,3}Universitas Islam Negeri Sumatera Utara, Medan

Article Info

Keywords:

Accessibility, BPJS Health, Civil Servants, Medical Service Quality, Participant Satisfaction,

ABSTRACT

One of the important benchmarks to evaluate the effectiveness of social security programs in the health sector is the level of participant satisfaction with BPJS Kesehatan. The purpose of this study was to determine how participant satisfaction among Civil Servants (PNS) in Simalungun Regency is influenced by the accessibility of BPJS Kesehatan services and the quality of health services. The methodology of this study is a survey strategy that uses a quantitative approach and questionnaires given to 100 PNS. EViews 12 software was used to analyze the data using multiple linear regression tests. The findings of the study indicate that, partially and simultaneously, participant satisfaction is positively and significantly influenced by the accessibility of services and the quality of medical services. More than half of the variation in participant satisfaction can be explained by these two variables, based on the coefficient of determination (R^2) value of 54.45%. Therefore, BPJS and health facilities must continue to improve the quality and accessibility of medical services in order to increase participant satisfaction.

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Devia Astry Khairani
Universitas Islam Negeri Sumatera Utara Medan
khairaniastrydevia@gmail.com

1. INTRODUCTION

One of the important elements in the field of health is accessibility. The community can easily obtain quality and timely healthcare services if those services are easily accessible. Accessibility, according to Kristanti (2019), is a measure of how comfortable or easy it is to go to a place and its relation to other places, including how easy or difficult it is to get there using public transportation. The ability of each individual to obtain healthcare services according to their needs is called healthcare service accessibility (Sukoco, 2016). According to Birawa (2021) and Frenk (1992), access is the individual's ability to seek and obtain services. Accessibility not only includes the availability of healthcare services but also ease and convenience. According to Leksono (2016), accessibility is a measure of how comfortable or easy it is to go to a place and how it relates to other places, as well as how easy or difficult it is to get there using public transportation. (Prasanu & Setyawati, 2023)

The government has entrusted the Social Security Agency (BPJS) with the special responsibility of providing health insurance for all Indonesian citizens, focusing on civil servants, pensioners of civil servants, TNI/POLRI, veterans, Independence Pioneers, and their families, as well as other businesses and ordinary citizens. BPJS Kesehatan and BPJS Ketenagakerjaan (formerly Jamsostek), which were established on December 31, 2013, are government programs under the auspices of the Social Security Organizing Agency (JKN). BPJS Kesehatan is an institution that has been operating since January 1, 2014. Meanwhile, BPJS Ketenagakerjaan began operating on July 1, 2014. Before January 1, 2014, BPJS Kesehatan was managed by PT Askes Indonesia (Persero), which was previously named Askes (Health Insurance). However, PT Askes Indonesia changed its name to BPJS Kesehatan in accordance with Law Number 24 of 2011 on the Establishment of BPJS. Based on Law Number 24 of 2011 on BPJS Kesehatan, all Indonesian citizens are required to participate in the

program. Foreign nationals who have worked in Indonesia for at least six months can become participants, as well as anyone who has paid the contributions. The two categories of participants are (1) Beneficiaries of Contribution Assistance (PBI), which are individuals who are unable and incapable, selected by the government and subject to legislative restrictions; and (2) Non-PBI Health Insurance Beneficiaries, which include wage-earning employees and their families, veterans, independence pioneers, widows, widowers, orphans of veterans, and independence pioneers. The first referral provider that can provide basic healthcare services is the Primary Healthcare Provider (PPC 1), also known as the first-level provider. The second referral provider that can provide specialized medical services is the Secondary Provider (PPC 2), also known as the second-level provider. Finally, the third referral provider that can provide sub-specialized medical services is the Tertiary Provider (TPC 3), sometimes referred to as the third-level provider. (Dewi, 2017). Starting from the First Level Provider, patients using BPJS Kesehatan must follow the stages of the treatment process. They will be referred to a higher level of care based on their needs if the First Level Health Facility is unable to provide it. Referrals need to be made carefully to encourage healthy competition among doctors in an effort to provide high-quality healthcare services, particularly by offering services that can meet or exceed the standards of BPJS participants. (Papua, 2023)

Simalungun Regency is the only regency that is the focus of this research. Using an online news database in 2024, it was recorded that 682.63 thousand people or 66.76% of the registered population were participants in the BPJS Kesehatan of Simalungun Regency, with 92% of them being participants. However, only 64% are active and able to utilize it.

Based on previous studies, the Social Security Agency (BPJS) Health reported that 241.79 million people became participants in the National Health Insurance (JKN) in 2022, as quoted by katadata.co.id. As many as 108.51 million people (44.88%) of JKN participants are recipients of the National Budget Contribution Assistance (PBI APBN). As many as 37.37 million people (15.45%) are recipients of the Regional Budget Contribution Assistance (PBI APBD). As many as 18.84 million people (7.79%) of participants are Wage Earners Other than State Organizers (PPU BU) and 31 million people (12.82%) of participants are Wage Earners State Organizers (PPU PN). Next are 41.77 million people (17.28%) who are Self-Employed Wage Earners, or Self-Employed Wage Recipients. Next, 4.3 million (1.78%) JKN participants are unemployed. The large number of BPJS participants will significantly impact the satisfaction level of BPJS participants with the services they receive, which will ultimately affect their sense of satisfaction. (Haryani et al., 2024)

The level of service excellence that can be provided by medical staff, paramedics, and medical support to meet the needs of clients or patients is known as service quality. To determine the level of service quality, it can be seen from several aspects including reliability, responsiveness, assurance, empathy, and the physical appearance of the service/tangibles. (Setianingsih & Susanti, 2021). One of the most important services needed by the community is healthcare, especially in hospitals. In general, hospitals are a type of public healthcare facility that can be established by either the public or private sector. Hospitals provide outpatient, inpatient, and emergency services to the community, as well as other healthcare services. Improving the quality of core and supporting health services is very important given the significance of health services in hospitals. (Sophiana Enjellin Anathasia & Dety Mulyanti, 2023)

Decision-making involves the selection of an action among two or more options, and the person who wants to choose must have alternative options. Consequently, decision-making is an integrative process that involves the amalgamation of knowledge to assess and choose among two or more possible actions. (Nasution et al., 2024) When someone compares perceived performance (outcomes) with their expectations, the level of satisfaction they determine (Javed & Cheema, 2017). Consumer attitudes, namely the level of enjoyment or dislike of the services they receive, can also be considered as patient satisfaction. While a person's mindset affects their purchasing behavior, previous experiences with the same service will significantly impact their interest in reusing nursing services. Satisfaction in receiving services significantly impacts patients' interest in using the hospital. (Papua, 2023).

One of the efforts to improve public health through preventive, curative, rehabilitative, and promotive measures is health development. In addition to the health sector, other related sectors such as education, economy, society, and government play an important role in achieving optimal health. Hospitals are state-of-the-art healthcare facilities that collaborate with BPJS to provide the best services to the community.

Because customer satisfaction is a benchmark for achieving service quality, healthcare services in hospitals must align with the goals the hospital aims to achieve and focus on patient satisfaction. Consumers will choose hospitals that can satisfactorily meet their needs or desires. Customer satisfaction with the services provided will also indicate the effectiveness of the BPJS program implementation, as all citizens who are participants are guaranteed access and quality of service. However, in practice, BPJS participants still complain about various issues after receiving treatment at BPJS partner institutions, such as complicated referral processes, services that still prioritize general patients, inadequate medical equipment facilities, and so on. (Pns & Family, 2022)

This research aims to determine how participant satisfaction among civil servants is influenced by the availability of BPJS Kesehatan services and the quality of medical care. This research is expected to assist the government in making decisions about health facilities and BPJS Kesehatan so that it can continue to provide high-quality services to the community.

2. RESEARCH METHODS

This approach uses a quantitative research method. The quantitative method is based on the philosophy of positivism, which aims to conduct research on a specified population or sample, followed by data analysis using statistics (Sugiyono, 2012). The variables used are the dependent and independent variables: Accessibility of BPJS Health Services (X_1), Quality of Medical Services (X_2), and the Level of Participant Satisfaction among Civil Servants (Y). By sending research questionnaires to all civil servants, the research population consists of 100 people. Primary data is used in this research. The Likert scale is used as an assessment tool to measure respondents' answers. Multiple Linear Regression Analysis, Partial Test (T-Test), Simultaneous Test (F-Test), Normality Test, Multicollinearity Test, Heteroscedasticity Test, and Determination Analysis (R^2) are the tests used. The EViews 12 SV software, which allows researchers to conduct data analysis, is used to handle the data. The multiple linear regression equation model is used as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

Where:

Y : Participant Satisfaction Level

X_1 : Accessibility of BPJS Kesehatan Services

X_2 : Quality of Medical Services

a : Constant Value

b_1 : Regression Coefficient of BPJS Kesehatan Service Accessibility

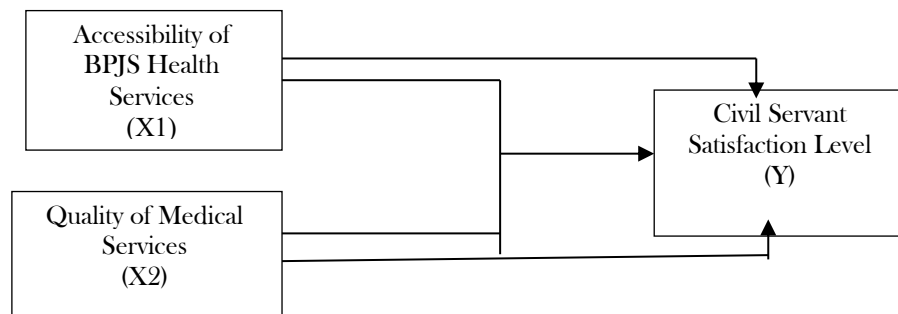
b_2 : Regression Coefficient of Medical Service Quality

e : Error, disturbance variable

Conceptual Framework

The theoretical framework and the logical reasoning framework are two examples of conceptual frameworks. A brief description of the theory used and its application to answer the research questions is included in the framework. (M and Ali 2017) The conceptual framework in this study is as follows:

Figure 1. Conceptual Framework



Source: Secondary data processed by the author 2025

Research Hypothesis

A hypothesis is defined as a statement that explains the relationship between two or more variables, thus offering a temporary solution to a problem before empirical data is available (Sumarsono, 2004, p. 30).

The researcher attempts to formulate the following hypotheses or tentative assumptions from this study:

H1: Accessibility of BPJS Health Services Influences Satisfaction Levels

H2: Quality of Medical Services Positively Influences Satisfaction Levels

H3: Accessibility of BPJS Health Services and Quality of Medical Services simultaneously have a significant effect on participant satisfaction levels

Accessibility of BPJS Health Services

Community initiatives to access healthcare services are supported by accessibility, or the distance between home and medical institutions. Irawan (2018) stated that there is no significant gap between residence and health clinics. Reducing travel time, costs, or distance can improve access. Accessible healthcare services must

be provided by the community and not limited by organizational, linguistic, social, economic, or geographic factors. Accessibility, or the distance to healthcare services, is a contributing factor that determines a person's motivation to utilize them. Some people may choose not to use healthcare services due to inaccessibility. The likelihood of utilizing a healthcare center increases with proximity and travel time. People are reluctant to use health services due to poor road conditions and difficult access. This differs from the health belief model theory, which states that a person's decision to use or not use health services is usually influenced by structural reasons related to access to those services. According to previous research findings, JKN participants who live far from the Community Health Center (Puskesmas) area usually continue to use health services more frequently because they have no other choice. (Harahap et al., 2024) According to Pranitasari (2020), accessibility can be measured by four indicators, namely: Distance, Access to the location, Transportation, Traffic flow

Medical Service Quality

Bowen & Booms define service quality as the degree to which a service meets or exceeds a client's expectations. Poor service quality is perceived if the experience or service received does not meet expectations. Conversely, excellent service quality is considered if it exceeds customer expectations. According to the Encyclopedia of Islam, services that operate in accordance with Sharia principles are crucial. For services to be more effective, all parties must adhere to the principles and values found in Islamic teachings. Conversely, Islam places a strong emphasis on the legitimacy of services that meet client expectations (Muhammad, 1999:96). Serving others is one of the principles of Islamic business. As the Prophet Muhammad (peace be upon him) once said, "Saidul Kaunkhalimuhum"—managers and business owners are servants to their clients. Therefore, every employee must have a giving, friendly, and serving personality. (Hafidah Ayu Kusnadi et al., 2023) Therefore, the ability of service providers to continuously meet customer expectations determines the quality of service. Today, health issues are very important. Public demand for high-quality medical care to maintain health is expected to increase along with the improvement of people's living standards. To improve the quality of life and satisfy patients, one of the health service providers, such as community health centers, must improve the standard of care. This includes not only curative services but also preventive services. By comparing the perception of the service received with the expectations of the service provided, the level of customer satisfaction with service quality can be ascertained. When expectations are exceeded, the service is seen as a pleasant surprise and of exceptional quality. Service quality has aspects of tangibles, reliability, responsiveness, assurance, and attention, according to the search results. The majority of studies from 16 eligible publications showed that patient satisfaction and service quality correlated or were significantly influenced by each other. (Anjayati, 2021) According to (Zeithaml et al., 2009), the multi-item scale used to measure customer perceptions of service quality includes five indicators: tangibles, reliability, responsiveness, assurance, and empathy.

Participant Satisfaction

According to Fandy Tjiptono (2014: p. 353), the word "satisfaction" comes from the Latin "satis" (meaning "enough, capable") and "facio" (to do or make). More simply, satisfaction can be defined as an effort to improve or make something better. According to Sunyoto Danang (2015: p. 140), if customers are satisfied with a product or service, they will return, help others, and tell others about their unpleasant experiences. (Putra, 2021). Customer satisfaction is often assessed by comparing the performance of a product or service with what customers expect in return for their purchase. The ease of participants in accessing health services, both in terms of transportation, distance, and administrative processes, is reflected in the accessibility of BPJS Kesehatan services. Meanwhile, the standard of care received by participants is reflected in the quality of medical services, which includes the skills of medical staff, available facilities, and the timeliness of care delivery. Participants will feel more satisfied if these two requirements are successfully met because they will be able to obtain services easily and receive high-quality care. On the other hand, participant satisfaction will still be affected if one of the requirements is not met, such as when services are easily available but of poor quality. Consequently, the level of participant satisfaction is greatly influenced by the complementary roles played by service accessibility and medical care quality. (Rustanti et al., 2023) Satisfaction indicators according to Purnomo Edwin Setyo (2017) Fulfilled consumer expectations, Recommendations to others, Service quality, Loyalty, Location.

3. RESULT AND ANALYSIS

Table.1 Validity Test

Indikator	Rhitung	Rtabel	Keterangan
x1.1	0.742	0.196	valid
x1.2	0.792	0.196	valid

x1.3	0.795	0.196	valid
x1.4	0.777	0.196	valid
x1.5	0.743	0.196	valid
x2.1	0.809	0.196	valid
x2.2	0.876	0.196	valid
x2.3	0.847	0.196	valid
x2.4	0.865	0.196	valid
x2.5	0.776	0.196	valid
y01	0.807	0.196	valid
y02	0.866	0.196	valid
y03	0.887	0.196	valid
y04	0.750	0.196	valid
y05	0.790	0.196	valid

Source: Processed Data by the Author Eviews12, 2025

The calculated r value is greater than the table r, so the results indicate that all indicators are valid.

Table.2 Reliability Test

variabel	Cronbach Alpha	Rule Of Thum	Keterangan
x1	0.827	0.60	reliabel
x2	0.890	0.60	reliabel
y	0.878	0.60	reliabel

Source: Processed Data by the Author Eviews12, 2025

From Table 2 it is known that the Cronbach's alpha value for all variables is greater of 0.6 from the conditions previously mentioned then all variables are used for research is reliable.

Table 3. Descriptive Statistical

Statistic	Variable		
	Participant Satisfaction Level	Accessibility of BPJS Kesehatan Services	Quality of Medical Services
Mean	21.48000	21.11000	21.16000
Median	22.50000	22.00000	22.00000
Maximum	25.00000	25.00000	25.00000
Minimum	5.000000	5.000000	5.000000
Standard Deviation	3.641733	3.533090	4.029487
Number of Observations	100	100	100

Source: Processed Data by the Author Eviews12, 2025

Based on the information in table 2, the satisfaction level is at 21.48000, with the highest value reaching 25.00000 and the lowest value reaching 5.000000, as well as a median satisfaction level of 22.50000 and a satisfaction standard deviation of 3.641.733.

The average accessibility score reaches around 21.11000 with a maximum value of 25.00000 and a minimum value of 5.000000, as well as a median accessibility of 22.00000 and a standard deviation of 3.533090.

Meanwhile, the average quality of medical services is around 21.16000, with a maximum value reaching 25.00000 and a minimum value of 5.000000, as well as a median of 22.00000 and an inflation standard deviation of 4.029487.

Classic Assumption Test

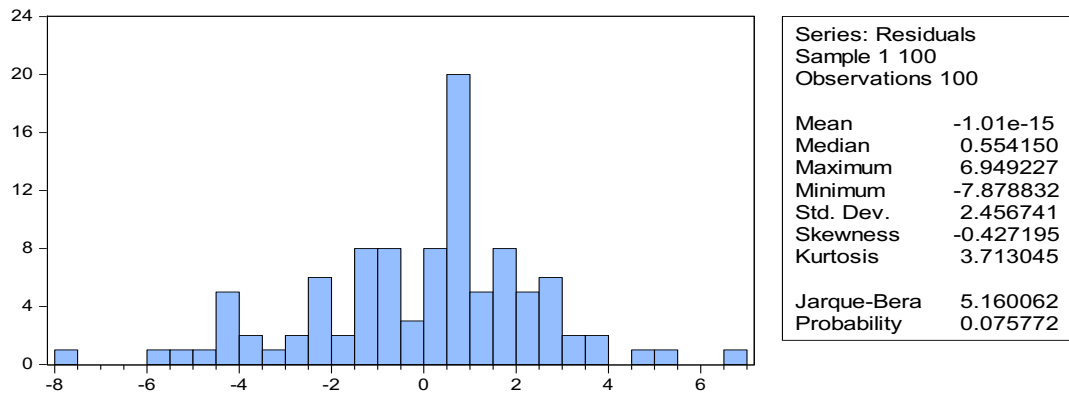


Figure 1. Normality Test Results
Source: Processed Data by the Author Eviews12, 2025

Based on the image above, the probability value is $0.07 > 0.05$, which indicates that the data is normally distributed.

Table 4. Multicollinearity Test

Variable	Coefficient	Uncentered	Centered
	Variance	VIF	VIF
C	2.375209	38.55847	NA
X ₁	0.011103	82.54747	2.227370
X ₂	0.008536	64.26983	2.227370

Source: Processed Data by the Author Eviews12, 2025

The results of the multicollinearity test show that the Centered VIF value is less than 10, indicating that the data has passed the classical multicollinearity assumption test.

Table 5. Heteroskedasticity Test

F-statistic	0.146144	Prob. F (1,97)	0.7031
Obs*R-squared	0.148933	Prob. Chi-Square (1)	0.6996

Source: Processed Data by the Author Eviews12, 2025

The results of the heteroscedasticity test show that the Obs*R-squared value is $0.6996 > 0.05$, so it can be concluded that there are no signs of heteroscedasticity or that the heteroscedasticity test has passed.

Table 6. Autocorrelation Test

F-statistic	0.748676	Prob. F (2,95)	0.4758
Obs*R-squared	1.551702	Prob. Chi-Square (2)	0.4603

Source: Processed Data by the Author Eviews12, 2025

The results of the heteroscedasticity test show that the Obs*R-squared value is $0.4603 > 0.05$, which indicates that the data has passed the classical autocorrelation assumption test.

Table 7. Linear Regression Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.592553	1.541171	3.628767	0.0005

X_1	0.318595	0.105369	3.023598	0.0032
X_2	0.432982	0.092389	4.686518	0.0000

Source: Processed Data by the Author Eviews12, 2025

$$Y = 5.592553 (c) + 0.318595 (x_1) + 0.432982 (x_2)$$

The explanation is as follows:

1. The value of this constant indicates that if X_1 and X_2 are zero, the value of Y is estimated to increase by 5.592553.
2. The value of this coefficient indicates that every 1% increase in X_1 will result in an increase in the value of Y by 0.318595.
3. The value of this coefficient indicates that every 1% increase in X_2 will result in an increase in Y of 0.432982.

Hypothesis Testing

Table 8. T-Test

Variable	Coefficient	Std.Error	t-Statistic	Prob
C	5.592553	1.541171	3.628767	0.0005
X_1	0.318595	0.105369	3.023598	0.0032
X_2	0.432982	0.092389	4.686518	0.0000

Source: Processed Data by the Author Eviews12, 2025

The influence of the independent variable on the dependent variable partially is as follows: t-value

1. The prob value is $0.0032 < 0.05$, so H_0 is accepted and H_a is rejected, meaning the variable of BPJS Kesehatan service accessibility (X_1) has a significant effect on the participant satisfaction level variable (Y).
2. The prob value is $0.0000 < 0.05$, so H_0 is accepted and H_a is rejected, meaning the variable Quality of medical services (X_2) has a significant effect on the variable Level of participant satisfaction (Y).

Table 9. F Test

F-statistic	58.07110
Prob (F-statistic)	0.000000

Source: Processed Data by the Author Eviews12, 2025

The prob f statistic value is $0.0000 < 0.05$, so H_0 is rejected and H_a is accepted, meaning that the variables of BPJS Kesehatan service accessibility (X_1) and medical service quality (X_2) simultaneously have a significant effect on the level of participant satisfaction (Y).

Table 10. Coefficient of Determination (R^2) Test

R-squared	0.544905
Adjusted R-squared	0.535521

Source: Processed Data by the Author Eviews12, 2025

The r Squared value is 0.544905 or 54.4905%. This coefficient of determination indicates that the variables Accessibility of BPJS Kesehatan services (X_1) and Quality of medical services (X_2) have an influence of 54.44905% on the Level of participant satisfaction (Y).

Analysis

1. Analysis of the variable Accessibility of BPJS Health Services on Participant Satisfaction Levels
The variable Accessibility of BPJS Health services (X_1) has a significance value of $0.0032 < 5\%$ or $0.0032 < 0.05$ when descaled according to the research results. This indicates that the accessibility of BPJS Kesehatan services has a significant and positive impact on participant satisfaction levels.
2. Analysis of the variable Medical Service Quality on Participant Satisfaction Level
Research on participant satisfaction levels among civil servants shows that the quality of medical services (X_2) has a positive and significant impact on participant satisfaction levels. To support the results of this study, a significance value of $0.0000 < 5\%$ or $0.0000 < 0.05$ can be used. The quality of medical services has an impact on participant satisfaction. Participant satisfaction can positively correlate with various factors, including friendliness, cleanliness, tidiness, discipline, and service.
3. Analysis of Product Quality and Employee Performance Variables on Customer Satisfaction

In the findings of this study, particularly the F-test with a significance level of 0.05. Each variable X (accessibility of BPJS Health services and quality of medical services) has a significant influence on satisfaction in this study, as evidenced by the significance values of X₁ (accessibility of BPJS Health services) and variable X₂ (quality of medical services).

4. CONCLUSION

Based on the research results regarding “The Influence of BPJS Kesehatan Service Accessibility and Medical Service Quality on Participant Satisfaction Levels among Civil Servants in Simalungun Regency”, the following conclusions can be drawn:

1. The accessibility of BPJS Kesehatan services has a positive and significant impact on participant satisfaction levels. This is indicated by a significance value of 0.0032 (< 0.05), which suggests that the easier it is for participants to access healthcare services (in terms of distance, transportation, and procedural ease), the higher the level of satisfaction they experience.
2. The quality of medical services also has a positive and significant impact on the level of participant satisfaction with a significance value of 0.0000 (< 0.05). The quality of service referred to includes aspects of reliability, responsiveness, assurance, empathy, and the physical evidence of the service received by the participants. Good medical service will enhance participants' trust, comfort, and satisfaction in receiving healthcare services.
3. Simultaneously, the accessibility of BPJS Kesehatan services and the quality of medical services have a significant impact on participant satisfaction levels, as evidenced by an F-test result of 58.07110 and a significance value of 0.0000 (< 0.05). The coefficient of determination (R^2) value of 0.544905 indicates that both independent variables together can explain 54.45% of the variation in participant satisfaction levels, while the remaining variation is influenced by other factors outside this study.

From these findings, it can be concluded that efforts to improve accessibility and the quality of medical services are very important in increasing the satisfaction of BPJS Kesehatan participants, especially among civil servants in Simalungun Regency.

Suggestion

Based on the research results and conclusions obtained, the researcher provides the following suggestions:

1. For BPJS Kesehatan and the Regional Government:
It is recommended to continue expanding service coverage by adding BPJS partner health facilities in hard-to-reach areas and improving the efficiency of the service system, including simplifying procedures and enhancing the referral system to make it more practical and accessible for participants.
2. For BPJS Partner Health Facilities:
Hospitals and community health centers collaborating with BPJS Kesehatan need to pay attention to the quality of services provided to participants, especially in aspects of humane, responsive, and high-quality medical services. Training for medical staff and the improvement of facilities and infrastructure are essential to enhance participant satisfaction.
3. For BPJS Kesehatan Participants:
It is hoped that participants can better understand the BPJS service procedures so that the service process can run more effectively. In addition, constructive suggestions and criticisms for the service providers are very much needed as materials for evaluation and service improvement.
4. For Future Researchers: This research is limited to civil servants in Simalungun Regency, so it is hoped that future research can expand the objects and locations of the study to other community groups such as private sector workers, independent participants, or the general public.

5. REFERENCES

- [1] Anjayati, S. (2021). Review Artikel: Analisis Kualitas Pelayanan Terhadap Kepuasan Pasien Di Puskesmas Menggunakan Metode Servqual. *Nursing Care and Health Technology Journal (NCHAT)*, 1(1), 31-38. <https://doi.org/10.56742/nchat.v1i1.7>
- [2] Hafidah Ayu Kusnadi, Nurbaiti Nurbaiti, & Nursantri Yanti. (2023). Pengaruh Layanan Internet Banking, Mobile Banking, Dan Automatic Teller Machine (ATM) Terhadap Tingkat Kepuasan Nasabah Bank Syariah Di Indonesia (Studi Kasus Mahasiswa Fakultas Ekonomi Dan Bisnis Islam Angkatan 2019). *Jurnal Manajemen Dan Bisnis Ekonomi*, 2(1), 69-85. <https://doi.org/10.54066/jmbe-itb.v2i1.1001>
- [3] Harahap, A., Kusuma, N., Wulandari, N., & Gurning, F. (2024). ANALISIS PEMANFAATAN PELAYANAN BADAN PENYELENGGARAN JAMINAN SOSIAL (BPJS) KESEHATAN DI INDONESIA : LITERATURE REVIEW *Jurnal Kesehatan dan Teknologi Medis (JKTM)*. 06(03), 137-167.
- [4] Haryani, H., Gaol, A. R. L., & Muliana, M. (2024). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Peserta BPJS Kesehatan Di Rumah Sakit X. *Ijacc*, 5(1), 30-38. <https://doi.org/10.33050/ijacc.v5i1.3103>
- [5] Nasution, S. E. H., Atika, A., & Daulay, A. N. (2024). Pengaruh Pendekatan Emosional Dan Rasionalitas Terhadap Keputusan Mahasiswa Memilih Menabung Di Bank Syariah (Studi Kasus Pada Mahasiswa Febi Uinsu). *Jesya*, 7(1), 291-304. <https://doi.org/10.36778/jesva.v7i1.1400>
- [6] Papua, U. Y. (2023). SEIKO : Journal of Management & Business Pengaruh Kualitas Pelayanan BPJS Kesehatan Terhadap Kepuasan Pasien. *Journal of Management & Business*, 6(1), 231-245.
- [7] Pns, T. K., & Keluarga, P. D. A. N. (2022). 13-1-55-3-10-20220303. 7(1).
- [8] Prasamu, F., & Setyawati, H. A. (2023). Pengaruh Kualitas Pelayanan, Aksesibilitas, dan Citra Perusahaan Terhadap Loyalitas Pasien Klinik Pratama Sentra Medika. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA)*, 5(5), 535-550. <https://doi.org/10.32639/jimmba.v5i5.455>
- [9] Putra, R. (2021). Determinasi Kepuasan Pelanggan Dan Loyalitas Pelanggan Terhadap Kualitas Produk, Citra Merek Dan Persepsi Harga (Literature Review Manajemen Pemasaran). *Jurnal Ekonomi Manajemen Sistem Informasi*, 2(4), 516-524. <https://doi.org/10.31933/jemsi.v2i4.461>
- [10] Rustanti, D., Dita Purbowati, Amalia Haris, P., Gracela, Y., & Ariska Lubis, Y. (2023). Literature Review Analisis Kepuasan Pelanggan Terhadap Kualitas Produk dan Kinerja Karyawan (Studi Kasus Erigo Store). *Jurnal Ilmu Multidisiplin*, 1(4), 823-838. <https://doi.org/10.38035/jim.v1i4.127>
- [11] Setianingsih, A., & Susanti, A. S. (2021). Pengaruh Kualitas Pelayanan Kesehatan Terhadap Kepuasan Pasien Di Rumah Sakit "S." *Menara Medika*, 4(1), 22-27.
- [12] Sophiana Enjellin Anathasia, & Dety Mulyanti. (2023). Faktor-Faktor yang mempengaruhi peningkatan kualitas pelayanan kesehatan di Rumah Sakit: Tinjauan Teoritis. *Jurnal Ilmiah Kedokteran Dan Kesehatan*, 2(2), 145-151. <https://doi.org/10.55606/klinik.v2i2.1289>