The Mediating Role of Patient Satisfaction: The Influence of Trust and Brand Image on Patient Loyalty

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Abstract: Hospitals as health service providers must adapt to the changing market dynamics and compete between government and private hospitals whose numbers are always increasing in the Jember Region. This competition is greatly influenced by technological advances, increasing public awareness of the importance of health and the quality of medical services and regulatory changes. This study aims to test and analyze the effect of trust and brand image on patient loyalty with patient satisfaction as an intervening variable at Level III Baladhika Husada Hospital, Jember . The population in this study were all outpatients from Level III Baladhika Husada Hospital, Jember, recorded in August 2024, namely 226 people. Sampling was carried out using purposive sampling. Data analysis and structural equation modeling using Warp PLS 7.0 software. The results of the study prove that trust and brand image have a positive and significant effect on patient satisfaction at Level III Baladhika Husada Hospital, Jember. Trust and brand image have a positive and significant effect on loyalty to patients at Level III Baladhika Husada Hospital, Jember. Patient satisfaction has a positive and significant effect on loyalty to patients at Level III Baladhika Husada Hospital, Jember. III Baladhika Husada Jember. Brand trust has a positive but insignificant effect on loyalty through patient satisfaction in Level III Baladhika Husada Jember Hospital. Brand Image has a positive and significant effect on loyalty through patient satisfaction in Level III Baladhika Husada Jember Hospital.

Keywords: trust; brand image; patient satisfaction; and patient loyalty

INTRODUCTION

Health is a basic human right that requires cooperation between individuals, communities, and the state to achieve it. Law Number 36 of 2009 requires the government to provide quality access, education, facilities, and regulations. Health workers must provide professional and responsible services.

Hospitals as health service providers must adapt to the changing market dynamics and compete between government and private hospitals whose numbers are always increasing in the Jember Region. This competition is greatly influenced by technological advances, increasing public awareness of the importance of health and the quality of medical services and regulatory changes. The impact of this competition can be seen in the number of patient visits, where hospitals with quality services and good reputations tend to be more visited .

Baladhika Husada Hospital Jember is committed to serving the general public and members of the TNI based on the motto of professionalism, empathy, dedication, universality, loyalty, initiative (PEDULI) and is determined to become a supporter and provider of reliable and excellent health. However, based on the report on the frequency of visits by patients at the Outpatient Installation of Level III Baladhika Husada Hospital Jember in 2023-2020, researchers obtained data on the Outpatient Installation based on the frequency of old and new visits showing the following data:

Table 1

Frequency of Patient Visits at Outpatient Installation of Baladhika Husada Jember Level III Hospital in 2023-2020

Year	Frequency of Visits				Total
	Long		New		
	Number (n)	Percentage (%)	Number (n)	Percentage (%)	
2020	17,577	69	7,850	31	25,427
2021	14,550	66	7,523	34	22,073
2022	6,992	64	3,887	36	10,879
2023	8.115	63	4,667	37	12,782
average	11,809	66	5,982	34	17,790
Trend 2020-2021	-13%	Trend 2021-2022	-51%	Trend 2022-2023	17%
Average Trend			-15%		

Source: Report, 2024

Based on the data in Table 1, the proportion of old visits has decreased in the last four years in 2020-2023 at the Baladhika Husada Jember Level III Hospital with an average of 11,809 old patients (66%), in 2020 there were 17,577 patients (69%), in 2021 there were 14,550 patients (66%), in 2022 there were 6,992 patients (64%), in 2023 there were 8,115 patients (63%) while the proportion of new visits increased with an average of 5,982 new patients (34%), in 2020 there were 7,850 patients (31%), in 2021 there were 7,523 patients (34%), in 2022 there were 3,887 patients (36%), in 2023 there were 4,667 patients (37%). For the results of the trend analysis, it is known that there was a decrease in the number of visits in 2020-2021 by 13%. In 2021-2022 there was a decrease of 51% and in 2022-2023 there was an increase of 17%. So the average decrease in the trend of patient visits is -15% in 2020-2023.

The service industry, which covers various sectors such as health, education, banking, tourism, and information technology, is growing rapidly and facing various challenges and opportunities. Technological advances, changes in consumer behavior, intense competition, focus on customer experience, globalization, and innovation are key factors influencing the development of this industry. Service companies that can adapt to these changes and continue to innovate will succeed in the long term. [1] . This rapid development is related to technological advances, changes in consumer behavior, and intense competition, where customer loyalty is a key factor for success, while more digital consumers demand fast and personalized service and provide more frequent online feedback that affects the company's reputation. Intense competition drives continuous innovation in services, and service quality and perceived value greatly influence customer satisfaction and loyalty. This loyalty is important because it reduces marketing costs, increases profitability, and generates positive advocacy. Berry et al (1988) ; Cronin, Brady, (2000); Oliver, (1999); Frederick F. Reichheld & W. Earl Sasser (1990) .

Customer loyalty is one of the crucial aspects in the long-term success of a business, where loyal customers tend to make repeat purchases and recommend products or services to others. This loyalty involves not only repeat purchases, but also a deep commitment to the brand or company, which is formed through consistent positive experiences, high product quality, and satisfactory service (Oliver, 1999). Furthermore, customer loyalty is also closely related to the creation of value for customers. When a company is able to provide higher value than its competitors, customers will feel more satisfied and tend to be more loyal (Zeithaml, 1988). Therefore, a company strategy that focuses on improving customer satisfaction and experience is very important to maintain loyalty. In addition, true customer loyalty is not only influenced by financial

incentives, but also by emotional connections and a strong sense of trust in the company, which is built through long-term relationships based on consistent trust and satisfaction Reichheld & Schefter, (2000). Customer loyalty is the result of various interrelated factors, with *trust* , *Brand Image* , and customer satisfaction playing an important role in shaping it. Morgan & Hunt (1994), Kotler & Keller (2016), and Oliver (1980).

A key element in building consumer loyalty to a brand is *trust* , especially in risky situations. Trust includes consumers' expectations of the brand's reliability and goodwill, as well as their willingness to rely on the brand based on previous positive experiences. With *trust* , consumers feel safe in making decisions, which ultimately strengthens the long-term relationship between consumers and brands. Therefore, companies must prioritize building and maintaining *trust* through providing consistent experiences, handling problems effectively, and efforts to meet or even exceed customer expectations. Once *trust* has been established, customer loyalty tends to follow, which in turn will increase overall business success. *Trust* allows for the creation of long-term commitments between customers and companies, where customers who have trust in a brand tend to be more loyal and reluctant to switch to competitors (Morgan & Hunt, 1994). *Trust* is not formed instantly, but through consistent and positive interactions and appropriate responses to customer problems, which ultimately reduce uncertainty and strengthen the relationship between customers and brands (Garbarino & Johnson, 1999). To maintain *trust* , companies must ensure service consistency and maintain honest communication, because *trust* not only drives behavioral loyalty but also creates deep and sustainable affective loyalty (Chaudhuri & Holbrook, 2001). Research shows that *trust* can create an emotional bond between patients and service providers, which in turn strengthens patient commitment and loyalty (Pereira et al 2022 , Durmuş & Akbolat, (2020) . [8] . [9] . Although much empirical literature shows a positive correlation between *trust* and consumer loyalty, some studies reveal inconsistencies, where *trust* does not always have a significant effect on loyalty (Selvia 2024) , Trisno & Berlianto 2023 , Alimbel & Sutarso 2023 , Khu & Sukesi, 2020) . The relationship between *trust* and consumer loyalty is dynamic and influenced by various contextual factors, so companies need to understand the unique characteristics of the markets they serve to adjust their marketing strategies appropriately.

An important factor that influences customer loyalty is *Brand Image* . A strong and positive *Brand Image not only influences perceptions, emotions, and purchasing decisions, but also strengthens the emotional connection with the brand (Keller, 1993; Aaker, 1991). To build long-term loyalty, companies must maintain a* consistent and relevant *Brand Image with the target market. Consistency in customer experience and effective brand communication play an important role in strengthening Brand Image* , which ultimately increases customer loyalty (Kotler & Keller, 2016). Previous research shows that a strong *Brand Image* can build patient confidence in services, drive loyalty through reputation, innovation, and recommendations, and strengthen emotional bonds and patient value perceptions that (Ihsan & Sutedjo 2022) , (Pereira et al. 2022) . (Abbas et al. 2021) . However, other studies have found inconsistencies in the relationship between *Brand Image* and consumer loyalty, where both do not always have a significant direct influence (Haryadi and Syahruddin (2023), Pramudita et al., (2022) , Kantoni, (2023) , Asnawi et al., (2019)

The next factor that influences customer loyalty is satisfaction, where satisfied customers tend to remain loyal, make repeat purchases, and recommend the brand. High customer satisfaction ensures long-term loyalty and can be achieved through quality products, exceptional service, and effective problem handling (Oliver, 1980). Studies by Anderson & Sullivan (1993) and Kotler & Keller (2016) show that satisfaction serves as a bridge between quality and value received and customer loyalty, and companies that consistently increase their satisfaction will be better able to retain customers in the long term. Several studies, including by (Prabjit et al., 2021) . [20] , support a positive relationship between satisfaction and loyalty. However, studies

conducted by Purwianti, Rusiana & Fahlevi (2023) and Liu et al. (2021) found that the influence was not always significant.

Customer satisfaction is closely related to *trust,* Consistent satisfaction is a strong foundation for the formation *of trust* . Repeated positive experiences from customers strengthen the belief that the company is reliable, strengthening *trust* through the perception of the company's consistency and integrity in fulfilling its promises (Oliver, 1980; Garbarino & Johnson, 1999). Therefore, strategies that ensure consistent customer satisfaction are important for building and maintaining *trust,* which in turn strengthens long-term relationships between companies and customers (Morgan & Hunt, 1994). Previous studies that are in line with this include Abdul Subhan et al., (2023) , , [22] , (Zhang et al, 2022), [24] .

Customer satisfaction has a close relationship with *Brand Image* . A positive *Brand Image* forms expectations and emotional connections that contribute to higher levels of satisfaction. Companies that successfully build and maintain a strong *Brand Image* are better able to meet customer expectations, create satisfying experiences, and effectively increase customer satisfaction and loyalty (Kotler & Keller, 2016). High satisfaction strengthens *Brand Image* because satisfied customers develop a positive view of the brand (Keller, 1993). Therefore, to build a strong *Brand Image* , companies must focus on strategies that consistently increase customer satisfaction, because continuous satisfaction is the key to creating a superior *Brand Image (Aaker, 1991). Research by* [25] supports this finding, while Sanggarwati & Laily (2021) show that patient satisfaction does not directly affect the relationship between *Brand Image* and loyalty .

Referring to the problematic phenomenon of decreasing outpatient visits and several inconsistencies in previous research, in order to understand and follow up on this situation, researchers use a marketing management perspective with a focus on *trust.* and *Brand Image* , satisfaction plays an important role in shaping patient perceptions and decisions to continue using hospital services. This study aims to test and analyze the influence of *trust* and *brand image* on patient loyalty with patient satisfaction as an intervening variable at Baladhika Husada Jember Class III Hospital .

METHOD

The strategy used in this study is an associative research strategy. The population is all outpatients from Rumkit Tk. III Baladhika Husada Jember recorded in August 2024, namely 226 people and the number of samples was determined as many as 145 people. The sampling method in this study uses a *non-probability* sampling type with a *purposive sampling technique* . The hypothesis in this study was tested using *Variance-based* SEM or *Partial Least Square* (SEM-PLS) with the Warp PLS 8.0 program. SEM-PLS is used for exploratory research. This study involves three variables, namely exogenous variables (*trust* and *brand image*) , *intervening variables* (patient satisfaction) , and endogenous variables (patient loyalty). The operational measurement of the variables can be seen in Table 2.

Table 2
Identification of Research Variable Measurement

No	Variable	Indicators
1	Trust (X_1)	a. Trust
		b. Reliable (*Rely*)
		c. Honest
		d. Security (*Safe*)
2	Brand Image (X_2)	a. Attribute
		b. Benefit
		c. Mark
3	Satisfaction (Z)	a. *Tangibles* (Physical Evidence)

	b.	*Reliability*
	c.	*Responsiveness*
	d.	*Assurance* (Guarantee)
	e.	*Empathy*
4 Patient Loyalty (Y)	a.	Saying positive things
	b.	Recommend
	c.	Encourage others
	d.	Considering to be first priority
	e.	Want to make a repeat purchase

RESULTS AND DISCUSSION

Respondent Demographic Characteristics

The respondents of the study were outpatients from Rumkit Level III Baladhika Husada Jember. The number of respondents in this study was determined as many as 145 people. The following is the demographic statistics of the respondents .

Table 3

Descriptive Statistics of Respondent Demographics

|	Criteria	Frequency (People)	Percentage (%)
Gender	Man	82	56.55
	Woman	63	43.45
	Total	145	100.00
Age	20 – 30 years	16	11.03
	31 – 40 years	31	21.38
	41 – 50 years	38	26.21
	More than 50 years	60	41.38
	Total	145	100.00
Work	civil servant	59	40.69
	Non-PNS	86	59.31
	Total	145	100.00

Source: Processed data, 2014

Based on Table 4.1, it can be seen that the respondents were mostly male (56.55%). This illustrates the relative dominance of men in managing and receiving health services (outpatient) at Baladhika Husada Jember Level III Hospital. In terms of age, the people of Jember Regency who were the research sample were mostly over 50 years old (41.38%) . Meanwhile, in terms of work background, patients who received outpatient treatment at Baladhika Husada Jember Level III Hospital were mostly non-ASN (59.31%).

Structural Model

The test results with the WARPLS 7.0 program provide SEM-PLS model results as shown in the following image .

Figure 1 Full PLS Model
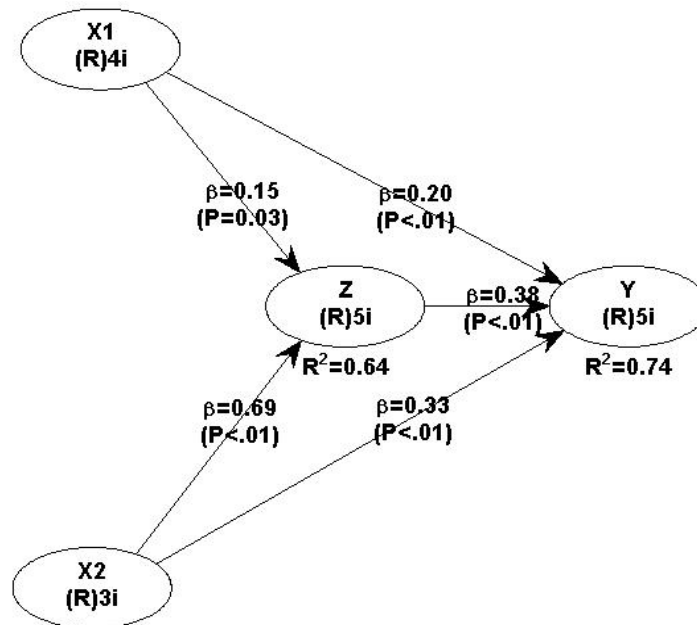
Data Source Processed 2024

Hypothesis testing is based on the results of the SEM PLS model analysis containing all supporting variables for the hypothesis test. The PLS model with the addition of the Z variable as an *intervening variable* explains that the addition of variables will provide additional contributions as an explanation of Patient Loyalty .

Direct Influence Test Results

The coefficient value of the direct influence path can be seen in Table 4 as follows:

Table 4

Direct Influence Path Coefficient Value

Influence	Path Coefficient	SE	P	Information
Z <--- X1	0,148	0,080	0,034	Signifikan
Z <--- X2	0,690	0,071	<0,001	Signifikan
Y <--- X1	0,200	0,079	0,006	Signifikan
Y <--- X2	0,332	0,077	<0,001	Signifikan
Y <--- Z	0,381	0,076	<0,001	Significant

Source: Processed Data 2024

Based on Table 4, it shows that *Trust* has a positive and significant effect on patient satisfaction at Baladhika Husada Level III Hospital. Jember is proven to be true or H1 is accepted. This means that the better *the trust* in Baladhika Husada Jember Level III Hospital, the higher the Patient Satisfaction at Baladhika Husada Jember Level III Hospital.

The results of the path coefficient test show that *Brand Image* (X2) has a significant effect on Patient Satisfaction (Z). So the hypothesis that states that *Brand Image* has a positive and significant effect on patient satisfaction at Baladhika Husada Level III Hospital Jember is proven true or H2 is accepted. This means that the better *the Brand Image of* Baladhika Husada Jember Level III Hospital, the better the Patient Satisfaction at Baladhika Husada Jember Level III Hospital.

The results of the path coefficient test show that *trust* (X1) has a significant effect on Patient Loyalty (Y). So the hypothesis states that *Trust* has a positive and significant effect on loyalty in patients at the Baladhika Husada Level III Hospital Jember is proven to be true or H3 is accepted. This means that if *trust* is better, it will increase Patient Loyalty at Baladhika Husada Jember Level III Hospital .

The results of the path coefficient test show that *Brand Image* (X2) has a significant effect on Patient Loyalty (Y). So the hypothesis that states that *Brand Image* has a positive and significant effect on loyalty in patients of Baladhika Husada Level III Hospital Jember is proven true or H4 is accepted. This means that if *the Brand Image* is getting better, it will increase Patient Loyalty at Baladhika Husada Jember Level III Hospital

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The results of the path coefficient test show that Patient Satisfaction (Z) has a significant effect on Patient Loyalty (Y). So the hypothesis that states that Patient Satisfaction has a positive and significant effect on loyalty in patients of Baladhika Husada Level III Hospital Jember is proven true or H5 is accepted. This means that if Patient Satisfaction at Level III Baladhika Husada Hospital Jember is higher, it will cause Patient Loyalty to also increase.

Indirect Effect Test Results

The indirect effect test is intended to assess the effect of exogenous variables on endogenous variables through *intervening variables* . The indirect effect path coefficients are presented in Table 5.

Table 5

Indirect Influence Path Coefficient

No	Variables	Path Coefficient	SE	P value	Information
1	X1 -> Z -> Y	0.056	0.058	0.166	H6 rejected
2	X2 -> Z -> Y	0.263	0.055	<0.001	H7 accepted

Source: Processed Data 2024

The results in Table 5 show that the influence of *trust* on Patient Loyalty through the Patient Satisfaction variable is not significant. In this case, Patient Satisfaction does not act as an *intervening variable* in the relationship between *trust* and Patient Loyalty through the Patient Satisfaction variable. So the hypothesis stating that *Brand trust* has a positive and significant effect on loyalty through satisfaction in patients of Rumkit Tk. III Baladhika Husada Jember is not proven true or H 6 is rejected.

The positive path coefficient value illustrates that the relationship between *Brand Image* (X2) influences Patient Loyalty (Y) with the mediating role of Patient Satisfaction (Z) is unidirectional, which means that the better *the Brand Image* , the better the Patient Satisfaction and ultimately will encourage better Patient Loyalty. Patient Satisfaction acts as an *intervening variable* in the relationship between *Brand Image* and Patient Loyalty. So the hypothesis stating that *Brand trust* has a positive and significant effect on loyalty through satisfaction in patients of Rumkit Tk. III Baladhika Husada Jember is proven true or H7 is accepted.

R-Square (Coefficient of Determination)

The value of the coefficient of determination can be shown Table 6 is as follows:

Table 6

R-Square (R2) Results

Variables	R-Square (R^2)
Patient satisfaction (Z)	0.645
Patient loyalty (Y)	0.745

Data Source Processed 2024

Based on Table 6 shows the *R-square* value of the Patient Satisfaction construct is 0.645 and the *R-square value* of the Patient Loyalty construct is 0.745. *The R-square* of 0.645 can be interpreted that 64.5% of the variability of changes in Patient Satisfaction can be explained by the variables *trust* and *Brand Image* . *The R-square* of 0.745 can be interpreted that 74.5% of the variability of changes in patient loyalty can be explained by the variables *trust* , *brand image* , and patient satisfaction .

Summary of Hypothesis Test Results

The results of testing the research hypothesis can be summarized as follows .

Table 7

Summary of Hypothesis Testing Results

No	Research Hypothesis	Information
1	*Trust* has a positive and significant effect on patient satisfaction at Baladhika Husada Level III Hospital Jember	H1 accepted
2	*Brand Image* influential positive And significant to satisfaction on patient of Level III Baladhika Husada Hospital Jember	H2 accepted
3	*Trust* positive and significant influence on loyalty of patients at Baladhika Husada Level III Hospital Jember	H3 accepted
4	*Brand Image* has a positive and significant effect on loyalty of patients at Baladhika Husada Level III Hospital Jember	H4 accepted
5	Satisfaction has a positive and significant effect on loyalty in patients at Baladhika Husada Level III Hospital Jember	H5 accepted
6	*Brand trust* has a positive and significant effect on loyalty through patient satisfaction at Baladhika Husada Jember Hospital Level III	H6 rejected
7	*Brand Image* has a positive and significant effect on loyalty through patient satisfaction at Baladhika Husada Jember Hospital Level III	H7 accepted

Data Source Processed 2024

Discussion

The Influence of *Trust* on Patient Satisfaction

Trust is an important element in creating patient satisfaction. According to the results of testing and data analysis, *trust* has a positive and significant effect on patient satisfaction at Baladhika Husada Jember Level III Hospital. These results support the hypothesis H1, which states that the higher the patient's trust in the hospital, the greater the level of satisfaction they feel. *Trust* is measured through the hospital's ability to provide reliable assurance, openness in conveying information honestly, and commitment to consistently meet patient expectations.

According to Oliver (1980), in *Expectation Disconfirmation Theory* , *trust* not only affects satisfaction but also forms long-term loyalty. *Trust* creates expectations and influences how patients evaluate their experiences. When *trust* is formed, patients feel confident about the services received, and experiences that exceed expectations will increase satisfaction and strengthen loyalty. Conversely, if the expectations built by *trust* are not met, negative dissonance occurs that reduces satisfaction and can hinder long-term relationships with the hospital.

Morgan & Hunt, (1994) stated that *trust* reduces uncertainty and risk in the relationship, making patients who have high *trust* more likely to be loyal and make repeat visits, even when there are other alternatives in the market. *Trust* strengthens loyalty by creating a sense of security and confidence that the relationship with the hospital will continue to meet patient expectations.

The results of this study are consistent with other studies (Amin & Fauziah Novianti, 2023; Durmuş & Akbolat, 2020; Huang et al., 2021; Nguyen & Tran, 2021; Abdul Subhan et al., 2023), which show that *trust* influences patients' initial decisions and has a long-term impact on loyalty, perceived quality, and intention to use services in the future. All of these indicators are important components in creating sustainable consumer satisfaction.

The Influence of *Brand Image* on Patient Satisfaction

Brand image is an important element in creating patient satisfaction. Based on the results of testing and data analysis, *brand image* has a positive and significant effect on patient satisfaction at Baladhika Husada Jember Level III Hospital. These results support the hypothesis H2, namely the better *the brand image* of the hospital, the more positive the public's perception of the services provided. *Brand image* is measured through a positive image reflected in the attributes of friendly and professional medical staff, comfortable and clean inpatient rooms, and ease and speed in handling patient complaints, Chadwick & McGowan, (1972) In addition, this hospital provides effective health services in accelerating the healing process and upholding integrity in medical services.

According to Oliver (1980), in *Expectation-Disconfirmation Theory (EDT)* , *brand image* not only influences satisfaction but also forms initial expectations that determine how consumers evaluate services. When a strong *brand image creates high expectations, experiences that exceed expectations will result in positive disconfirmation* , which increases satisfaction and loyalty. Conversely, if the expectations formed by *the brand image are not met, negative disconfirmation* occurs which decreases satisfaction and inhibits long-term relationships with the service.

Aaker, (1991) asserted that a strong *brand image* strengthens consumer loyalty and increases their overall satisfaction. A positive *brand image* not only provides added value to consumers, but also strengthens the emotional connection between consumers and services, which contributes to long-term loyalty. When consumer expectations are met, they are more likely to make repeat visits and recommend the service to others. Therefore, building and maintaining a strong *brand image is an important strategy to increase consumer satisfaction and ensure their long-term loyalty.*

The findings of this study are consistent with previous studies, such as Ardiyanto & Tabrani (2019), Sanggarwati & Laily (2021), Dewi & Sukesi (2021), Lin & Yin (2022), and Ha (2022), which show that a positive *brand image* not only improves the perception of service quality but also strengthens consumer loyalty and commitment to the service. All of these indicators are important components in creating sustainable consumer satisfaction.

The Influence of *Trust* on Patient Loyalty

Trust plays an important role in shaping patient loyalty. Based on the results of the study, *trust* has a positive and significant effect on patient loyalty at Baladhika Husada Jember Level III Hospital . These results support the hypothesis H3, namely the better the hospital *trust , the higher the patient loyalty to the service. Trust* in this hospital is reflected in the hospital's ability to provide the best medical services, reliability in meeting health needs, provision of honest information about health conditions, and provision of safe medical services in accordance with health standards.

Oliver (1980), in *Expectation-Disconfirmation Theory (EDT)* , explains that consumer experiences that meet or exceed expectations contribute directly to long-term loyalty. *Trust* acts as a bridge between initial expectations and actual experiences. When patients receive services that are consistent with expectations, they

are satisfied. If the hospital can meet patient expectations repeatedly (positive *disconfirmation*), patient loyalty will be stronger. Conversely, the failure of the hospital to meet expectations can cause dissatisfaction and reduce the tendency of patients to remain loyal (negative *disconfirmation*).

According to Morgan & Hunt, (1994) stated , *trust* is the main foundation in a strong and sustainable relationship. *Trust* creates a sense of security and increases satisfaction, which ultimately encourages patients to remain loyal. Patients with high levels of *trust* are less likely to seek alternative health services and are less influenced by offers from competitors. Chaudhuri & Holbrook (2001) explained that *trust* increases loyalty through two channels: behavior and attitude. Behavioral loyalty is seen from consistent return visits and continuous use of services, while attitudinal loyalty is reflected in emotional commitment and preference for hospital services compared to other alternatives. High *trust* encourages patients to maintain long-term relationships with hospitals, reduces switching to other services, and increases the likelihood of patients recommending the hospital to others.

Previous research (Garbarino & Johnson, 1999) also shows that *trust* not only increases satisfaction but also strengthens patient commitment and loyalty. With a high level of *trust* , patients are more satisfied with their experience and are more likely to remain loyal even though there are other health service options. Therefore, building and maintaining *trust* is a key strategy to ensure continued patient loyalty . This finding is consistent with previous studies, such as Savitri et al. (2022), Andreano & Pardede (2023), Ngatindriatun et al. (2024), and El Garem et al. (2024). These studies show that *trust* in services plays an important role in shaping positive consumer experiences and increasing long-term loyalty and commitment.

The Influence of *Brand Image* on Patient Loyalty

Brand image is a perception formed in the minds of consumers based on experiences, associations, and information they receive (Keller, 1993). A strong *brand image reflects positive associations such as quality, reputation, and trust, which create an emotional and affective relationship between consumers and services. When consumers feel that the service reflects their personal values and identity, they tend to be more loyal. Based on the results of the study, brand image* has a positive and significant effect on patient loyalty at Baladhika Husada Jember Level III Hospital. This supports the hypothesis H3, namely the better *the brand image* of the hospital, the higher the patient's loyalty to the service. The positive image of this hospital is reflected in the friendly and professional medical staff, comfortable and clean inpatient rooms, and the ease and speed in handling patient complaints. In addition, the health services provided help speed up the healing process and reflect the values of trust and integrity in medical services.

According to *Expectation Disconfirmation Theory (EDT)* , consumer loyalty and satisfaction are created when their expectations of a service or product meet or even exceed their expectations. In this context, the positive image of Baladhika Husada Jember Level III Hospital creates certain expectations among patients. When the hospital is able to meet or exceed these expectations, patients feel satisfied, which ultimately strengthens their trust and commitment to continue using the hospital's services.

Aaker, (1991) emphasized that a strong *brand image* increases loyalty by increasing consumer satisfaction and trust. This satisfaction minimizes uncertainty and facilitates the decision-making process, so that patients feel confident and tend to make repeat visits and recommend services to others. Satisfied and loyal patients are less influenced by offers from other health services, even when changes occur in the market.

This finding is in line with several previous studies (Kalhor et al., 2020; Dam & Dam, 2021; Sukawat, 2021; Tahir et al., 2024; Fook et al., 2024). These studies show that a strong *brand image* helps organizations maintain loyal consumers even when market conditions change or new competitors emerge. Therefore,

building and maintaining a positive *brand image* is an important strategy for Baladhika Husada Jember Level III Hospital to maintain patient loyalty and face future competitive challenges.

The Influence of Patient Satisfaction on Patient Loyalty

Patient satisfaction is a key factor in building long-term loyalty. According to Kotler and Keller (2016), satisfaction is a feeling that arises after consumers compare the performance of a service or product with their expectations. When these expectations are met or even exceeded, consumers tend to develop a positive attitude towards the service, which ultimately strengthens loyalty. Based on the results of the study, patient satisfaction has a positive and significant effect on patient loyalty at Baladhika Husada Jember Level III Hospital. This supports the hypothesis H5, namely that the higher the patient satisfaction, the more likely the patient is to remain loyal to the hospital. The level of patient satisfaction is assessed from several aspects, such as comfortable waiting room facilities equipped with seating, clean toilets, and adequate parking areas. Patients are satisfied with the reliability of the hospital's diagnosis, the existence of clear procedures in handling complaints, and the information provided quickly. This hospital also guarantees the privacy and confidentiality of patient information, and employees always show empathy in understanding the needs and concerns of patients. In the long term, satisfied patients are less influenced by offers from other health services and are less likely to switch to other hospitals. Satisfaction also acts as a form of positive reinforcement, where positive experiences encourage patients to continue using hospital services in the future.

According to Oliver (1980), in *Expectation Disconfirmation Theory (EDT)* , satisfaction occurs when service performance meets or exceeds consumer expectations, known as *positive disconfirmation* . At Baladhika Husada Jember Level III Hospital, when facilities, medical services, and overall experiences exceed patient expectations, this creates a sense of satisfaction and strengthens their commitment to continue using hospital services. Oliver (1999) also emphasized that satisfaction not only has a direct impact on loyalty, but also affects the emotional and cognitive aspects of loyalty. Patients who are consistently satisfied will develop an emotional attachment to the hospital, which encourages them to recommend the service to others. Satisfaction also increases trust in the hospital, which is an important component in building long-term loyalty.

Based on the results of the study, patient satisfaction has a positive and significant effect on patient loyalty at Baladhika Husada Jember Level III Hospital. This supports hypothesis H5, namely the higher the patient satisfaction, the more likely the patient is to remain loyal to the hospital. The level of patient satisfaction is assessed from several aspects, such as comfortable waiting room facilities equipped with seating, clean toilets, and adequate parking areas. Patients are satisfied with the reliability of the hospital's diagnosis, the existence of clear procedures for handling complaints, and the information provided quickly. This hospital also guarantees the privacy and confidentiality of patient information, and employees always show empathy in understanding the needs and concerns of patients. In the long term, satisfied patients are less influenced by offers from other health services and are less likely to switch to other hospitals. Satisfaction also acts as a form of positive reinforcement, where positive experiences encourage patients to continue using hospital services in the future.

This finding is consistent with previous studies (Iadwan et al., 2021; Ratnawati et al., 2021; Mandagi et al., 2024; Tirawani et al., 2024), which confirmed that satisfaction is the main foundation for sustainable loyalty. Satisfaction allows hospitals to build long-term, mutually beneficial relationships with patients, while providing resilience in the face of market competition. Therefore, ensuring patient satisfaction is a strategy

The Influence of *Trust* on Patient Loyalty through Patient Satisfaction

Consumer satisfaction often acts as an intervening variable that bridges the influence of *trust* on consumer loyalty. *Trust* creates the belief that a brand or service will consistently fulfill the promises made, thus fostering consumer satisfaction. In ideal conditions, consumers who are satisfied with the experience they receive from a brand they trust will be more likely to be loyal to that brand. According to Kotler & Keller (2016), satisfaction mediates the relationship between *trust* and loyalty, ensuring that consumers who trust and are satisfied have a stronger emotional attachment to the brand, thereby strengthening long-term loyalty. According to Oliver (1980), related to this context, *Expectation Disconfirmation Theory* (EDT) states how consumer expectations affect experience and trust. According to EDT, satisfaction is created when there is *confirmation* or *positive disconfirmation,* namely when a service or product meets or exceeds consumer expectations. Thus, *trust* in the brand creates the expectation that the hospital will provide reliable and consistent service. If the hospital meets these expectations, then *positive disconfirmation* occurs, and consumers are satisfied. In many cases, this satisfaction becomes the basis for loyalty, as repeated positive experiences strengthen trust and create long-term emotional commitment.

Based on the sixth hypothesis, *trust* affects Patient Loyalty through Patient Satisfaction. The test results state that patient satisfaction does not act as an intervening variable in the relationship between *trust and* patient loyalty. Thus, the hypothesis stating that Brand trust has a positive and significant effect on loyalty through satisfaction in patients of Rumkit Tk. III Baladhika Husada Jember is not proven true or H6 is rejected. This shows that *trust* is indeed an important factor in creating patient loyalty, but the influence of *trust* is direct without going through satisfaction as an intermediary., in this study satisfaction does not play a role as a mediator. This means that patients develop loyalty not because they feel satisfied first, but because *trust* itself is strong enough to encourage loyal behavior. This shows that *trust* is the main component that plays a direct role in creating loyalty, without having to go through satisfaction as an intermediary. Patients feel confident and believe that the hospital will always provide the best service, so they choose to remain loyal even though the satisfaction factor is not significant in this relationship. Patient trust in hospital outpatient services does not always affect loyalty through satisfaction due to several important factors. Although trust in hospitals or doctors can be high, factors such as service quality, waiting time, and comfort play a major role in determining patient satisfaction. In addition, loyalty often depends on practical factors, such as ease of access or insurance coverage, rather than a deep sense of satisfaction. Competition and switching costs *also* play a role, as patients may stay with the same provider not because they are satisfied, but to avoid the hassle of finding new alternatives. Furthermore, *trust* focuses on perceptions of clinical competence and safety, while satisfaction involves more emotional aspects and overall experience, so both do not always play a direct role in building patient loyalty, as has been done in the studies of Tosyali et al. (2019), Nguyen et al. (2022), Aprileny, I., et al. (2022). and Andreano & Pardede (2023).

Thus, although satisfaction is often considered as a bridge that strengthens the relationship between *trust* and loyalty, the results of this study confirm that trust has an independent role in creating loyalty. This emphasizes the importance of building strong *trust* in health services, because patients who trust will tend to remain loyal without having to first achieve a high level of satisfaction. Therefore, hospital strategies should focus not only on increasing satisfaction but also on strengthening trust to maintain and increase patient loyalty.

The Influence of *Brand Image* on Patient Loyalty through Patient Satisfaction

Consumer satisfaction plays an important role as an intervening variable in linking *Brand Image* with loyalty Based on the seventh hypothesis, *Brand Image* influences Patient Loyalty through Patient Satisfaction. The positive path coefficient value indicates that the better *the Brand Image* , the higher the public trust, which

ultimately encourages increased patient loyalty. Thus, this hypothesis is proven or H7 is accepted in the context of Rumkit Level III Baladhika Husada Jember.

Brand Image is a consumer's perception of a brand based on experience, associations, and information received (Keller, 1993). A positive image increases expectations of service quality, and when these expectations are met or exceeded, consumers will feel satisfied. Oliver (1980) in *the Expectation Disconfirmation Theory* (EDT) explains that satisfaction arises when service performance matches or exceeds expectations, creating confirmation or *positive disconfirmation* .

In the context of Rumkit Level III Baladhika Husada Jember, a positive hospital image builds high expectations about service quality. When these expectations are met, patients feel satisfied, and this satisfaction strengthens the patient's trust and emotional commitment to continue using hospital services. Thus, *Brand Image* not only plays a role in building satisfaction, but also strengthens patient loyalty.

Research by Aaker, (1991) states that a strong *Brand Image* increases consumer satisfaction and significantly influences loyalty. Other studies, such as Jeong & Kim (2020), Febriani et al. (2022), Syaiba et al. (2023), and Supriyanto & Dahlan (2024), also show that satisfaction acts as an important bridge in strengthening the impact of *Brand Image* on loyalty. Consumers who are satisfied with a brand that has a good image will develop emotional attachment, reduce risk perception, and are more likely to make repeat purchases or recommend the brand. Therefore, effective *Brand Image management* is an important strategy to increase consumer satisfaction and loyalty. Positive experiences with brands minimize uncertainty and strengthen trust, resulting in various benefits such as income stability, reduced marketing costs, and increased brand advocacy in the long term.

CONCLUSION

The study concluded that *trust* and *brand image* have a positive and significant effect on patient satisfaction. *Trust* and *brand image* have a positive and significant effect on patient loyalty. Satisfaction has a positive and significant effect on patient loyalty. *Brand trust* has a positive but insignificant effect on loyalty through patient satisfaction . *Brand Image* has a positive and significant effect on loyalty through patient satisfaction .

The practical implications of this study are that Baladhika Husada Jember Level III Hospital always pays attention to things related to *Trust* , an aspect that is considered weak and needs to be improved, namely safe medical services that comply with health standards. Related to *Brand Image* , an aspect that is considered weak and needs to be improved is the values of trust and integrity in providing medical services . Related to Patient Satisfaction, an aspect that is considered weak and needs to be improved is the guarantee of privacy and confidentiality of information about patients . Related to Patient Loyalty, an aspect that is considered weak and needs to be improved is the desire or interest of patients to make Baladhika Husada Jember Level III Hospital their first choice when they want to seek treatment again. As for the agenda for further research, it is advisable to use/add other variables such as *customer experience* , *customer relationship marketing* (CRM), patient-doctor communication, and others. So that better findings are obtained in explaining Patient Satisfaction and Patient Loyalty.

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