

Enhancing BPJS Patient Loyalty Through Service Excellence and Facility Experience: The Mediating Role of Satisfaction at Rizkia Dental Clinic

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Abstract

Objective: The purpose of this study is to analyze the Quality of Dental Health Services and Facilities on BPJS Patient Loyalty with BPJS Patient Satisfaction as a Mediating Variable at Rizkia Dental Clinic.

Design/Methods/Approach: The population in this study were patients who had undergone dental and oral care at Rizkia Dental Clinic Jepara in 2024. The sampling technique used was non probability sampling with purposive technique with a sample of 110 patients. The variables in this study included service quality, facilities, patient loyalty, and patient satisfaction. Data collection was conducted using a questionnaire/Google Form. Data analysis was carried out using SEM-PLS software.

Findings: The analysis results show that the quality of dental health services and facilities significantly influence patient satisfaction at Rizkia Dental Clinic by 8.2% with a p-value <0.05. Furthermore there is an influence of the quality of dental health services and facilities through patient satisfaction on patient loyalty at Rizkia Dental Clinic by 86.8% with a p-value <0.05. All research hypotheses are accepted, confirming the importance of quality services and adequate facilities in building patient satisfaction and loyalty.

Originality/Value: The originality of this study lies in its analysis of the relationship between dental service quality and facilities and BPJS patient loyalty, with satisfaction acting as a mediator, specifically in the context of Rizkia Dental Clinic Jepara. This approach offers a new perspective that has not been widely researched in BPJS dental services.

Practical/Policy implication: This study confirms that service quality and facilities affect BPJS patient satisfaction and loyalty at Rizkia Dental Clinic, with satisfaction serving as an essential mediator. Theoretical implications strengthen the literature on health service management, while managerial implications highlight the need to improve services, facilities, and follow-up care. It is recommended that the clinic regularly evaluate patient satisfaction, enhance facilities, and that future researchers expand the sample, add new variables, and apply mixed methods for more comprehensive findings.

Keywords: Service Quality, Facilities, Patient Loyalty, Patient Satisfaction, BPJS

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Introduction

Dental and oral health services are professional healthcare services provided to individuals, families, and communities, whether they are in a healthy or sick condition. Primary dental clinics function as community health facilities that offer basic medical services led by licensed dentists (Gultom, 2017). These clinics provide promotive, preventive, curative, and rehabilitative services, enabling them to handle various dental health procedures. Rizkia Dental Clinic is a primary dental clinic located in Jepara that provides dental and oral health care (Rizaldy & Alnur, 2024). As a primary clinic it must maintain competitive advantages, especially in terms of service quality. To become a preferred healthcare provider and achieve high patient satisfaction, the clinic must consistently improve service performance and operational standards (Youlanda, 2019).

Patients today are increasingly knowledgeable and have higher expectations for dental service quality. Meeting patient expectations is essential, as satisfaction is achieved when service performance aligns with what patients anticipate. High-quality services help build patient trust, which plays a vital role in strengthening the clinic's reputation and encouraging continued patient engagement (Rohana Sofyana et al., 2020).

Primary dental clinics are considered high-performing when they consistently demonstrate effectiveness, safety, and a commitment to continuous quality improvement. High service quality is achieved when clinics are able to meet and even exceed patient expectations, as patient perceptions are shaped by their overall experience throughout the treatment process (Afrioz & Baidillah, 2021). Because patient satisfaction is influenced by how well their needs are anticipated and fulfilled, the delivery of care must begin with understanding those needs and end with how patients evaluate the services they receive (Laila & Paramarta, 2024). This highlights the importance of patient-centered care, where every aspect of the service from clinical procedures to interpersonal communication contributes to shaping patient perceptions and trust toward the clinic.

To further explain the phenomenon of service quality the SERVQUAL framework provides a comprehensive basis for evaluating and understanding patient experiences. The five dimensions—tangibles, reliability, responsiveness, assurance, and empathy—serve as objective indicators for assessing the strengths and weaknesses of a clinic's service delivery (Karunia et al., 2022). In dental clinics tangibles such as cleanliness and modern equipment help build initial trust, while reliability and responsiveness reflect the clinic's consistency and speed in handling patient needs. Assurance relates to the competence and professionalism of healthcare providers, and empathy captures the personalized attention patients receive. Together these dimensions form a holistic measure of service quality that directly influences patient satisfaction and, ultimately, patient loyalty. Through SERVQUAL the phenomenon of service quality can be clearly observed, analyzed, and improved in alignment with patient expectations (Sinollah & Masruro, 2019).

Facility availability plays a crucial role in shaping patient satisfaction because it represents the tangible elements that support comfort, convenience, and overall treatment efficiency. Rosalia et al. (2023) and Sundoro et al. (2022) explain that well-maintained facilities such as clean waiting rooms, modern dental equipment, and accessible amenities enhance the patient experience and strengthen the clinic's professional image. The Expectation Confirmation Theory (ECT) provides a foundational explanation for how satisfaction emerges in this context. Patients arrive with expectations regarding the clinic's physical environment, and when the facilities meet or exceed these expectations, confirmation occurs, leading to higher satisfaction. Conversely, when facilities fall short, negative disconfirmation reduces satisfaction. Thus, facility quality becomes a critical predictor of whether patient expectations are fulfilled (Serrano et al., 2018).

Patient satisfaction does not stand alone; it serves as a central psychological variable that connects antecedents such as service quality and facilities with behavioral outcomes. The Stimulus–Organism–Response (S-O-R) framework helps explain this process. In this model, facilities and service quality act as stimuli (S) that influence internal evaluations or emotional states—the organism (O), represented by patient satisfaction. This internal state then produces observable responses (R), such as loyalty, intention to revisit, and willingness to recommend the clinic to others (Rosdiana et al., 2023). Through the S-O-R lens, satisfaction functions as a mediating mechanism that transforms patient perceptions of the clinic's environment into behavioral loyalty. This highlights why improvements in facilities and service quality can

indirectly influence patient loyalty through the emotional experience of feeling satisfied, comfortable, and valued.

Furthermore patient loyalty can be understood through the Service-Profit Chain theory, which emphasizes that loyal customers generate long-term value for service organizations. In healthcare settings, loyalty involves repeat visits, positive word-of-mouth, and a strong commitment to continue using the clinic's services (Baskara & Bangun, 2024). The Service-Profit Chain posits that when internal service quality such as reliable procedures, comfortable facilities, and professional staff is optimized, it enhances patient satisfaction, which in turn increases loyalty (Hogreve et al., 2017). Loyal patients not only return for future treatments but also reduce marketing costs, sustain clinic revenue, and contribute to operational stability. Empirical evidence supports this theory: satisfied patients help lower the clinic's overall expenditure and strengthen long-term sustainability (Sriani et al., 2019; Wijaya & Saparso, 2019).

Taken together these theories clarify why facilities and service quality hold significant power in influencing patient attitudes and behaviors. Expectation–Confirmation Theory explains how satisfaction is formed when patients evaluate whether their expectations are met. The S-O-R model reveals the psychological mechanism by which satisfaction mediates the relationship between clinical service stimuli and loyalty responses. Finally, the Service-Profit Chain connects satisfaction to broader organizational outcomes by demonstrating that loyal patients contribute directly to long-term clinic performance. Through these theoretical lenses, the study's findings gain stronger conceptual grounding, showing that improvements in facilities and service quality are not only beneficial for patient experience but strategically essential for fostering loyalty and sustaining clinic growth.

At Rizkia Dental Clinic fluctuations in BPJS patient visits from 2021 to 2024 rising from 574 to 817, then dropping to 690 before increasing again to 899 indicate that external and internal factors may be shaping patient behavior. Unlike general medical care, dental services have unique characteristics, such as expectations of pain, concerns about tool safety, and strict requirements for sterilization (McCalman et al., 2018). Patients tend to judge dental clinics more critically because dental procedures are often invasive and anxiety-inducing. When sterilization practices, equipment reliability, or perceived comfort levels decline, BPJS patients may reduce their visits or shift to alternative clinics. This distinguishes the phenomenon from studies conducted in hospitals or community health centers (puskesmas), where patient flow is more consistent and less sensitive to comfort-based judgments (Syaher & Bahri, 2025).

More over BPJS patients have different expectations and experiences compared to general (non-BPJS) patients. BPJS services are often perceived as having longer waiting times, limited treatment options, or less personalized care. If BPJS patients at a dental clinic feel that facilities are inadequate or that service quality is inconsistent, they are more likely to discontinue visits because they have fewer incentives compared to paying general patients who expect premium service (Hidayah et al., 2022; Sudirman et al., 2024). The fluctuating patient numbers at Rizkia Dental Clinic may reflect this dynamic BPJS patients are more sensitive to perceived declines in service quality, hygiene, or facility conditions. This suggests that even small issues in comfort, communication, or dental equipment management can generate a significant shift in patient visit patterns.

In Jepara the competitive landscape for dental clinics presents additional challenges. Many clinics both BPJS-affiliated and private offer improved facilities, shorter waiting times, and modern dental tools to attract patients. For BPJS patients, even though costs are covered by insurance, they still evaluate clinics based on comfort, cleanliness, and safety. When other clinics provide better overall experiences, patients may switch providers despite the administrative convenience of staying with a familiar clinic. Therefore, the fluctuating BPJS visit trends at Rizkia Dental Clinic highlight a clear research gap explain the need to understand how service quality and facilities specifically influence BPJS patient loyalty in the context of competitive dental care. This makes the phenomenon distinct, relevant, and academically significant (Rosalia et al., 2023; Sundoro et al., 2022).

Past studies provide mixed evidence about the influence of service quality on patient satisfaction. Some findings show significant positive effects, while others report no direct influence. These inconsistencies highlight the need for further examination within the context of Rizkia Dental Clinic, especially considering its fluctuating patient visit patterns (Helmawati & Handayani, 2019; Sabet et al., 2023; Tarjono, 2022). Based on these considerations, this study aims to analyze the direct effects of dental service quality and facilities on BPJS patient satisfaction and loyalty, as well as the mediating role of satisfaction. The research seeks to provide a comprehensive understanding of how service quality and

facilities contribute to building strong patient loyalty and improving overall clinic performance at Rizkia Dental Clinic Jepara.

Literature Review and Hypotheses Development

Patient Loyalty

Customer loyalty refers to a strong, enduring commitment in which customers consistently repurchase or continue using a selected product or service over time (Widi & Amalia, 2019). Loyal customers willingly maintain long-term relationships, repeatedly use the service, and voluntarily recommend it to others, making them a valuable asset for any healthcare provider (Kusumastuti & Kodir, 2019). Shie et al., (2022) explain consumer loyalty is reflected in consistent purchasing behavior, which includes regularly repurchasing, buying across product or service lines, engaging in positive word-of-mouth recommendations, and showing resistance to competitor offerings. Loyal patients remain committed despite alternative options, demonstrating trust and satisfaction toward the service provider.

Service Quality

Baharuddin et al. (2023) explain the quality of health services is the service activity provided by public service providers that is able to meet expectations, desires, and needs, and provide satisfaction to the wider community in general and to patients in particular. There are five main indicators of service quality: (a) Reliability, which refers to the ability to deliver services accurately and dependably; (b) Responsiveness, meaning the willingness of staff to assist customers and provide prompt service; (c) Assurance, which includes staff knowledge, competence, and courtesy; (d) Empathy, referring to sincere and personalized attention; and (e) Tangibles, which encompass physical facilities, equipment, personnel, and communication media (Sinollah & Masruro, 2019).

Facilities

Kotler & Keller (2016) define facilities as all physical equipment provided by service providers to support customer comfort. Tjiptono et al. (2016) explain facilities are physical resources that must be available before a service can be offered to consumers. Facilities are an essential part of service marketing variables, as many services require supporting facilities to ensure their proper delivery to customers

Patient Satisfaction

Patient satisfaction according to Kotler and Keller (2016), is the feeling of pleasure or disappointment that arises after comparing one's perception of a product's performance with prior expectations. Sinaga et al. (2021) further describe patient satisfaction as the perception that their expectations have been met or exceeded, making it a crucial element for improving service quality, efficiency, and effectiveness. Putri et al. (2023) identify five key factors influencing consumer satisfaction: product or service quality, price, service quality, emotional value, and convenience. High product or service quality enhances satisfaction, while appropriate pricing provides value, especially for price-sensitive customers.

The Hypotesis Developed is as Follows.

Previous studies consistently show strong relationships among service quality, facilities, patient satisfaction, and loyalty. High service quality has been found to significantly increase patient satisfaction, which in turn strengthens patient loyalty (Akbar & Gilroy, 2020; Asep, 2023; Indra et al., 2022). Adequate and comfortable healthcare facilities also play an important role, as they enhance patient comfort and satisfaction, ultimately contributing to greater loyalty (Sudaryanto, 2021; Wulandari, 2022). Several studies further confirm that satisfied patients tend to remain loyal and return for future care, while dissatisfaction prompts them to seek alternative providers (Pertiwi et al., 2022).

H1: There is a significant effect of dental healthcare service quality on BPJS patient satisfaction at Rizkia Dental Clinic.

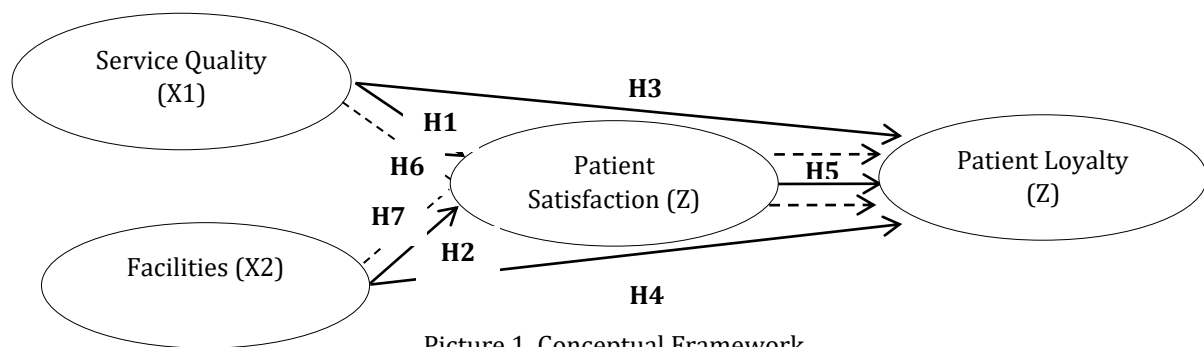
H2: There is a significant effect of facilities on BPJS patient satisfaction at Rizkia Dental Clinic

H3: There is a significant effect of dental healthcare service quality on BPJS patient loyalty at Rizkia Dental Clinic.

H4: There is a significant effect of facilities on BPJS patient loyalty at Rizkia Dental Clinic.
H5: There is a significant effect of BPJS patient satisfaction on BPJS patient loyalty at Rizkia Dental Clinic
H6: BPJS patient satisfaction significantly mediates the effect of dental healthcare service quality on BPJS patient loyalty at Rizkia Dental Clinic

H7: BPJS patient satisfaction significantly mediates the effect of facilities on BPJS patient loyalty at Rizkia Dental Clinic

The Conceptual Framework as Follows.



Picture 1. Conceptual Framework

Method

This study aligns with the characteristics of quantitative research, which relies on numerical data and statistical analysis to examine relationships between variables within a specific population. Guided by the positivist paradigm, this approach involves the use of structured instruments, hypothesis testing, and systematic procedures. The population of this study consists of 899 BPJS patients who received dental and oral care at Rizkia Dental Clinic Jepara in 2024. Due to practical limitations in accessing the entire population, a sample was selected using non-probability sampling with a purposive technique, which allows researchers to include respondents who meet specific criteria relevant to the study namely BPJS patients treated in 2024. While the minimum required sample size was 90, a total of 110 respondents were collected to enhance the reliability of the findings. Data analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS, beginning with descriptive analysis followed by prediction-oriented modelin.

Result and Discussion

In this study, model analysis and hypothesis testing were carried out using the Partial Least Squares (PLS) technique. Generally, PLS modeling consists of two components: the measurement model (outer model) and the structural model (inner model). The measurement model test is conducted to ensure that the constructs used accurately represent the concepts being measured. Meanwhile, the structural model test aims to examine the research hypotheses, focusing on the analysis of the coefficient of determination (R^2) and the results of the hypothesis testing.

Table 1. Outer Loadings Test Results

No.	Indicator	Outer Loadings Test Results	Standard	Decision
1	X1.1	0.818	0,7	Valid
2	X1.2	0.822	0,7	Valid
3	X1.3	0.802	0,7	Valid
4	X1.4	0.852	0,7	Valid
5	X1.5	0.868	0,7	Valid

No.	Indicator	<i>Outer Loadings Test Results</i>	Standard	Decision
6	X2.1	0,818	0,7	Valid
7	X2.2	0,902	0,7	Valid
8	X2.3	0,890	0,7	Valid
9	X2.4	0,896	0,7	Valid
10	X2.5	0,872	0,7	Valid
11	X2.6	0,844	0,7	Valid
12	Y.1	0,852	0,7	Valid
13	Y.2	0,920	0,7	Valid
14	Y.3	0,904	0,7	Valid
15	Y.4	0,932	0,7	Valid
16	Y.5	0,866	0,7	Valid
17	Z.1	0,786	0,7	Valid
18	Z.2	0,865	0,7	Valid
19	Z.3	0,858	0,7	Valid
20	Z.4	0,861	0,7	Valid
21	Z.5	0,910	0,7	Valid
22	Z.6	0,894	0,7	Valid
23	Z.7	0,815	0,7	Valid

Sumber: Hasil olah data penelitian 2025

The results of the convergent validity analysis show that all indicator items obtained values greater than 0.7, indicating that all instrument items are considered valid and that all indicators have passed the convergent validity test.

Table 2. Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability
Service Quality	0,932	0,932	0,933
Facilites	0,895	0,896	0,898
Patient Loyalty	0,938	0,939	0,953
Patient Satisfaction	0,924	0,941	0,951

Sumber: Hasil olah data penelitian 2025

Each variable has a value greater than 0.7 for both Cronbach's Alpha and Composite Reliability. Therefore, it can be concluded that the variables Service Quality (X1), Facilities (X2), Patient Satisfaction (Z), and Patient Loyalty (Y) are reliable.

Table 3. Collinearity Statistics (VIF)

No.	Indicator	VIF
1	X1.1	1.353
2	X1.2	1.233
3	X1.3	1.462
4	X1.4	1.609
5	X1.5	1.309
6	X2.1	1.345
7	X2.2	1.428
8	X2.3	1.330
9	X2.4	1.305

No.	Indicator	VIF
10	X2.5	1.496
11	X2.6	1.542
12	Y.1	1.184
13	Y.2	1.779
14	Y.3	1.429
15	Y.4	1.437
16	Y.5	1.347
17	Z.1	1.345
18	Z.2	1.462
19	Z.3	1.336
20	Z.4	1.242
21	Z.5	1.476
22	Z.6	1.445
23	Z.7	1.438

Sumber: Hasil olah data penelitian 2025

Based on the results of the data analysis, it shows that all variables have a variable tolerance value above 0.1 and the VIF value of the independent variables is all below 10, which means that there is no multicollinearity.

Table 3. Determination Coefficient Test

	R Square	R Square Adjusted
Patient Loyalty	0.870	0.868
Patient Satisfaction	0.785	0.782

Sumber: Hasil olah data penelitian 2025

The adjusted R-square value of the patient loyalty variable is 0.868 which means that the variables of service quality, facilities, and patient satisfaction influence the patient loyalty variable by 86.8%, the remaining 13.2% is influenced by variables outside this research model. Then the adjusted R-square value of the patient satisfaction variable is 0.782, which means that the variables of service quality and facilities influence patient satisfaction by 78.2%, the remaining 21.8% is influenced by variables outside this research model.

Table 4. Direct Effect Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Service Quality -> Patient Satisfaction	0,195	0,197	0,086	2,273	0,008
Facilities -> Patient Satisfaction	0,737	0,734	0,089	8,284	0,000
Service Quality -> Patient Loyalty	0,095	0,099	0,047	2,046	0,043
Facilities -> Patient Loyalty	0,723	0,713	0,080	9,039	0,001
Patient Satisfaction -> Patient Loyalty	0,192	0,198	0,070	2,727	0,004

Sumber: Hasil olah data penelitian 2025

The results show a significant effect of service quality on patient satisfaction as indicated by the t-statistic of 2.273 > 1.96 and a p-value of 0.008 < 0.05. These findings confirm the first hypothesis, meaning that better service quality significantly enhances patient satisfaction at Rizkia Dental Clinic. In the context of BPJS patients aspects of service quality such as medical competence, clear communication, friendliness, and responsiveness influence how patients perceive their overall care experience. When these elements

are consistently delivered, patients tend to feel respected, valued, and supported throughout their treatment process (McCalman et al., 2018).

This outcome can be explained through the Expectation–Confirmation Theory (ECT) which states that satisfaction arises when a patient's expectations are met or exceeded by the actual service performance. Before visiting the clinic, patients develop expectations regarding professionalism, comfort, and the effectiveness of healthcare services. When the service they receive particularly in terms of responsiveness of staff, clarity of information, and smooth treatment procedures matches or surpasses those expectations, positive confirmation occurs. This confirmation leads to higher satisfaction because patients perceive the service as reliable, trustworthy, and aligned with what they anticipated (Langi & Winarti, 2023; Shie et al., 2022).

Service quality plays a fundamental role in shaping satisfaction because healthcare services involve direct interaction and emotional engagement. Patients, especially BPJS users, place great importance on feeling heard, receiving timely assistance, and being treated with care. High-quality service reduces uncertainty, builds confidence in the treatment process, and fosters a sense of comfort during dental procedures, which are often anxiety-inducing. This is why improvements in service quality directly translate into higher satisfaction levels. The findings are also consistent with previous studies showing that superior service quality strengthens positive patient perceptions and enhances their overall treatment experience (Rosmayani et al., 2023; Yunita et al., 2022).

The second hypothesis is accepted with a t-statistic of $8.284 > 1.96$ and a p-value of $0.000 < 0.05$ confirming a significant effect of facilities on patient satisfaction. This finding demonstrates that the availability and quality of clinic facilities play a crucial role in shaping BPJS patients' overall experience at Rizkia Dental Clinic. Facilities such as a clean waiting room, modern dental equipment, comfortable seating, and clear administrative procedures form patients' initial impressions even before interacting with medical personnel. When these physical and supporting elements are well-organized, patients feel more at ease and perceive the clinic as professional and trustworthy.

Expectation–Confirmation Theory (ECT) helps explain why facilities significantly influence satisfaction. Patients arrive at the clinic with certain expectations regarding comfort, cleanliness, safety, and the availability of proper medical tools. When the provided facilities meet or exceed these expectations, positive confirmation occurs, leading to increased satisfaction. For example, modern equipment may signal accuracy and safety, while a hygienic environment reduces anxiety and reinforces patients' belief that the clinic prioritizes their well-being (Halim & Wahyoedi, 2025; Putri et al., 2023).

This match between expectations and actual experiences strengthens patients' confidence in the service received. Adequate facilities enhance satisfaction because physical environments directly affect emotional responses during healthcare visits. Dental treatments often involve anxiety or discomfort, so supportive facilities such as proper lighting, organized treatment rooms, and efficient administrative flows help reduce stress and create a sense of security. Patients who feel comfortable are more likely to trust the clinical process, comply with treatment, and evaluate the service positively. This is consistent with previous research showing that well-maintained and patient-centered facilities significantly increase satisfaction by fulfilling expectations related to comfort, safety, and the overall quality of care (Halim & Wahyoedi, 2025; Mutono et al., 2022; Pasaribu et al., 2024).

The third hypothesis is supported by a t-statistic of $2.046 > 1.96$ and a p-value of $0.043 < 0.05$, indicating that service quality significantly influences patient loyalty. This finding highlights that when BPJS patients consistently receive empathetic treatment, clear explanations, professionalism, and timely care, they develop stronger trust toward Rizkia Dental Clinic. Such positive service encounters create emotional comfort and assurance, making patients more willing to return for future treatments and recommend the clinic to others. Loyalty emerges not just from the functional outcomes of care, but also from the relational value patients feel throughout the service process (Sudirman et al., 2024; Syaher & Bahri, 2025).

The Service-Profit Chain theory helps explain why high service quality leads to stronger loyalty. According to this framework, superior internal service quality reflected in competent medical staff, responsive administration, and patient-centered interactions creates high patient satisfaction, which then drives loyalty behaviors. When patients perceive that their needs are met consistently and that the clinic provides reliable and caring services, they are more likely to maintain long-term relationships with the provider. For BPJS patients, who often compare service quality between clinics or with public facilities, consistent positive experiences at Rizkia Dental Clinic strengthen the intention to return despite having alternative treatment options (Hogreve et al., 2017).

More over the Service-Profit Chain emphasizes that loyal patients contribute indirectly to the clinic's sustainability through repeated visits, positive word-of-mouth, and reduced costs associated with acquiring new patients. In the context of Rizkia Dental Clinic loyalty generated by high service quality becomes a strategic advantage in Jepara's competitive dental care landscape, where clinics must differentiate themselves not only through facilities but also through the quality of interpersonal care. When patients feel valued, respected, and cared for, their loyalty increases, reinforcing the cycle where service quality ultimately enhances the clinic's long-term performance (Rosmayani et al., 2023; Tuczyńska et al., 2022).

The fourth hypothesis is supported by a t-statistic of $9.039 > 1.96$ and a p-value of $0.001 < 0.05$ indicating that facilities have a significant effect on patient loyalty. Adequate and well-maintained facilities such as modern dental equipment, clean and comfortable treatment rooms, efficient administrative services, and a pleasant waiting area shape patients' early impressions and overall treatment experience. For BPJS patients, who often encounter overcrowded or outdated facilities in public healthcare settings, a clinic that provides comfort and efficiency becomes a strong differentiating factor. These positive experiences foster trust, satisfaction, and emotional comfort, which encourage patients to return for future care (Serrano et al., 2018).

The Service-Profit Chain theory provides a strong explanation for this relationship. According to the model, high-quality support systems and physical infrastructure enhance the service environment, which in turn improves customer satisfaction and loyalty. In the context of dental care, facilities are not merely physical attributes; they represent the clinic's commitment to safety, professionalism, and patient-centered service. When BPJS patients perceive that the clinic invests in equipment reliability, hygiene, and smooth service processes, they interpret these investments as signals of credibility and quality. This perception strengthens their satisfaction and eventually leads to repeated visits and willingness to recommend the clinic to others.

The Service-Profit Chain emphasizes that loyal patients contribute to organizational stability and long-term success through reduced marketing costs, consistent service utilization, and positive word of mouth. For Rizkia Dental Clinic, facility-driven loyalty becomes a strategic advantage in the competitive dental care landscape of Jepara, where patients have multiple clinic options. By ensuring that facilities consistently meet or exceed expectations, the clinic nurtures loyalty that supports sustainable growth and enhances its reputation among BPJS users (Ogundeji et al., 2023; Pasaribu et al., 2024).

The fifth hypothesis is accepted with a t-statistic of $2.727 > 1.96$ and a p-value of $0.004 < 0.05$, indicating that patient satisfaction has a significant effect on patient loyalty. This finding shows that satisfied BPJS patients are more inclined to continue seeking treatment at Rizkia Dental Clinic because their past experiences have met or exceeded expectations. When patients perceive that the clinic consistently delivers reliable, safe, and comfortable dental services, they feel confident and emotionally assured, which encourages their willingness to return and maintain a long-term relationship with the clinic (Laila & Paramarta, 2024).

Expectation-Confirmation Theory provides a strong theoretical foundation for understanding this effect. According to ECT, satisfaction arises when patients compare their initial expectations with the actual performance of the service received. If the performance is equal to or greater than what they expected such as timely service, clear communication, competent medical procedures, and a supportive environment confirmation occurs, leading to satisfaction. In the context of BPJS patients, whose expectations of public healthcare services may often be modest due to common issues like long queues or limited resources, receiving better-than-expected service at Rizkia Dental Clinic results in strong positive confirmation.

This satisfaction then becomes a key psychological driver that shapes their loyalty. ECT posits that satisfaction derived from confirmation strengthens intention to repurchase or revisit, which translates into patient loyalty in healthcare settings. When BPJS patients consistently experience confirmation of their expectations such as receiving attentive care, predictable service quality, and comfort during treatment they develop a sense of trust and reliability toward the clinic. This trust enhances not only their likelihood of returning for future treatments but also their willingness to recommend the clinic to family and friends. As a result, satisfaction serves as a powerful mediator that reinforces loyalty and supports the clinic's long-term sustainability (Baan et al., 2020; Laila & Paramarta, 2024).

Table 5. Indirect Effect Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Service Quality -> Patient Satisfaction -> Patient Loyalty	0,037	0,036	0,017	2,208	0,012
Facilities -> Patient Satisfaction -> Patient Loyalty	0,141	0,148	0,063	2,251	0,001

Sumber: Hasil olah data penelitian 2025

The findings indicate that patient satisfaction mediates the relationship between service quality and patient loyalty, as shown by the p-value of $0.012 < 0.05$. This suggests that high-quality service such as staff friendliness, punctuality, clear communication, and cleanliness functions as a stimulus that shapes BPJS patients' internal evaluations. These positive service elements first influence the patient's psychological state, creating feelings of comfort, trust, and confidence in the care they receive. As a result, service quality does not directly lead to loyalty; rather, it generates favorable internal responses that must occur before patients develop a consistent commitment to the clinic (McCalman et al., 2018; Putra et al., 2020; Wiguna et al., 2024).

The Stimulus–Organism–Response (S–O–R) framework provides a theoretical explanation for this mediating process. In this model, service quality acts as the *stimulus* (S), patient satisfaction represents the *organism* (O), and patient loyalty becomes the *response* (R). When BPJS patients encounter high-quality service, their cognitive and emotional reactions are activated such as perceiving the service as trustworthy, feeling respected, or experiencing reduced anxiety during treatment. These internal evaluations form the satisfaction construct, which then drives behavioral responses. Thus, satisfaction becomes the central mechanism through which service quality shapes patient loyalty (Rosdiana et al., 2023).

Through the S–O–R lens it becomes clear why service quality alone cannot automatically produce loyal patients. The patient must first interpret and internalize the service experience, and only when these internal states are positive manifesting as satisfaction does loyalty emerge. Satisfied BPJS patients at Rizkia Dental Clinic are more likely to revisit, maintain long-term relationships, and recommend the clinic to others because their internal responses reinforce a sense of attachment and trust. This shows that loyalty is ultimately a behavioral outcome triggered by positive emotional and cognitive states, confirming the essential mediating role of satisfaction in translating service quality into sustained loyalty (Rosalia et al., 2023; Rosdiana et al., 2023).

The results show that patient satisfaction mediates the relationship between facility quality and patient loyalty, supported by a p-value of $0.001 < 0.05$. High-quality facilities such as clean surroundings, organized administrative areas, comfortable waiting rooms, and modern dental equipment serve as external stimuli that shape BPJS patients' perceptions and emotional responses. These physical cues create the foundation for positive experiences, making patients feel safe, comfortable, and confident in the clinic's ability to provide reliable dental care. As a result, facility quality does not directly lead to loyalty; instead, it first generates satisfaction as an internal evaluation before influencing long-term behavioral outcomes (Dani & Hermana, 2024; Tuczynska et al., 2022).

Based on the Stimulus–Organism–Response (S–O–R) framework, facilities function as the *stimulus* (S), patient satisfaction represents the *organism* the internal cognitive and emotional state (O), and loyalty becomes the *response* (R). When BPJS patients encounter modern, clean, and well-maintained facilities, these environmental stimuli trigger internal feelings of comfort, trust, and reduced anxiety especially important in dental care, where fear and discomfort are common. These internal states form satisfaction, which then drives patients to return, remain committed, and recommend the clinic to others. Thus, satisfaction acts as the psychological bridge that translates facility quality into loyal patient behavior (Rosdiana et al., 2023).

It becomes clear that facilities contribute to loyalty only when they successfully influence patient perceptions and emotional states. A comfortable and secure environment strengthens patients' trust and attachment, increasing their likelihood of seeking future treatment at the same clinic. Satisfied BPJS patients at Rizkia Dental Clinic are therefore more inclined to revisit, engage in positive word-of-mouth, and view the clinic as their preferred provider. This shows that loyalty is not merely the result of physical

infrastructure but the outcome of positive internal reactions created by quality facilities, confirming the essential mediating role of satisfaction.

Conclusion and future direction

The study concludes that service quality, facilities, and patient satisfaction each have a significant influence on BPJS patient loyalty at Rizkia Dental Clinic. Service quality and facilities were found to significantly affect both satisfaction and loyalty, while satisfaction itself played a crucial mediating role in strengthening the impact of service quality and facilities on patient loyalty. All seven hypotheses were accepted, confirming that satisfaction functions as an essential mechanism that links service quality and facilities to long-term loyalty among BPJS patients.

Rizkia Dental Clinic is advised to continuously improve service quality and facilities by enhancing staff competency, ensuring equipment readiness, maintaining cleanliness, and reducing waiting times. Doctors should strictly follow SOPs and strengthen patient communication to improve satisfaction and trust. Nurses are encouraged to enhance their responsiveness, communication skills, and empathetic interactions to create a more positive patient experience. Future researchers are encouraged to broaden the study scope across different BPJS dental clinics and include additional variables such as cost, past experiences, or clinic location, as well as employ mixed-method approaches for more comprehensive insights.

Implication

Theoretically, the findings enrich the literature on healthcare service quality, patient satisfaction, and loyalty by demonstrating that satisfaction acts as a vital mediator in the BPJS dental care context. Managerially, the results emphasize the importance of maintaining high-quality facilities, providing reliable and empathetic service, and ensuring consistent adherence to SOPs. Improving both the physical environment and interpersonal aspects of care allows the clinic to build stronger satisfaction and sustained loyalty. Continuous improvement efforts such as maintaining clean facilities, enhancing staff communication, and offering responsive service can strengthen the clinic's reputation and patient retention.

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