

Research Article

Influence of Trust and Perceived Value on Non-BPJS Patients' Revisit Intentions Moderated by Hospital Image

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Abstract: In the healthcare sector, patient revisit intention serves as an important measure of hospital success, influencing financial stability, operational effectiveness, and long-term patient retention. With increasing competition, hospitals must strengthen trust, improve service quality, and maintain a positive institutional image to retain patients. This study focuses on the declining number of non-BPJS (non-insured) patients at Cinta Kasih Tzu Chi Hospital, Cengkareng, which impacts revenue sustainability. The research aims to assess how trust and customer perceived value affect revisit intention, and whether hospital image moderates these relationships. A quantitative approach was applied using a structured questionnaire distributed to 95 non-BPJS outpatients who had previously sought treatment more than once. Data were analyzed through Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) method via SmartPLS software. The findings reveal that both trust and perceived value significantly and positively influence revisit intention, implying that patients with strong trust and satisfaction tend to return. Although hospital image directly influences revisit intention, it does not significantly moderate the link between perceived value and revisit intention. Therefore, hospitals are advised to enhance patient trust and perceived value while sustaining a credible institutional image to strengthen loyalty among non-BPJS patients.

Keywords: Customer Perceived Value; Hospital Image; Interest in Return Visits; Non BPJS Patients; Trust.

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1. Introduction

Hospital management must follow the competition in the health sector, not only carrying out a social mission to save patients' lives but also having to compete tightly to survive in the hospital business that ultimately leads to profit acquisition. The interest in return visits is very important for hospitals because it affects the sustainability of the hospital's business, increases operational efficiency, and profitability of the hospital. Patients who have an interest in returning to use hospital services can provide sustainable revenue for the hospital. The interest in return visits can also be an indicator that the hospital provides quality service and a positive experience to patients. If patients receive what they expect, they will trust and return to seek health services in the future and will not switch to other hospitals.

The interest in return visits is influenced by several factors, including satisfaction with the products or services received during previous visits, the quality of service provided by the service provider, the perceived value by consumers, and the image and reputation of the service provider (Schiffman and Kanuk, 2010). The interest in return visits is the consumer's plan that encourages their willingness to repurchase the products they have bought (Schiffman & Kanuk, 2012).

According to Kotler & Keller (2018), trust relates to beliefs about the rightness or wrongness of something based on evidence, suggestions, experiences, and consumer

intuition. Trust can be measured based on the service provider's ability to provide reliable services, the knowledge and skills of the service provider, and the truth of the product (Nguyen et al., 2013). Trust plays an important role in determining customers' intentions to provide word of mouth and repurchase (Dos Santos & Basso, 2012).

To increase the interest in return visits, patients must have a good perception. According to Kotler & Keller (2016), customer perceived value is one of the foundations of consumer satisfaction for repurchasing. Several studies have shown a relationship between perceived value and customer satisfaction ending with repeat purchases and brand loyalty (Pham et al., 2016; Yang & Peterson, 2004).

Brand image is a key factor in shaping company perception, significantly influencing patient satisfaction, loyalty, and repurchase intentions (Chishti et al., 2023). According to Faaghna et al., 2019, the better a hospital's image, the higher patients' willingness to use its services. This can motivate hospitals to improve service quality. Providing superior service will lead to repeat visits or behavioral intentions (Huei et al., 2014).

Type C Hospital at Cengkareng has a market share of 80% BPJS patients and 20% non-BPJS patients. This is not in line with management's expectations, where the percentages desired to achieve were 60% BPJS patients and 40% non-BPJS patients. Along with the demands of business development, the hospital can no longer rely solely on BPJS patient services, as BPJS's profit margin is relatively small and often detrimental. Type C Hospital at Cengkareng must increase the number of non-BPJS patients, as increased revenue is necessary for the hospital to survive and grow.

According to data on visits to the non-BPJS polyclinic at Type C Hospital at Cengkareng in the January period- In December 2023, the number of patients reached 38,793, comprising 2,994 new patients and 35,799 existing patients. This number represents a decrease compared to the previous period, January - December 2022, when the number of visits was 43,323, comprised of 3,345 new patients and 39,978 existing patients. Both existing and new patients experienced a decrease. The number of existing patient visits decreased by approximately 10.45%.

To increase the number of patients, Type C Hospital at Cengkareng has obstacles. Type C Hospital at Cengkareng is known as a non-profit hospital that carries out a social mission under the auspices of the Buddhist Tzu Chi Medika Foundation. This has led to the hospital's image being perceived as a lower-middle-class hospital, serving BPJS patients and even those with low incomes. Over the years, the number of BPJS patients has shown an increase, while the number of non-BPJS patients has stagnated and even tended to decline. Therefore, further analysis is needed in this study, namely the influence of trust and customer perceived value on the revisit interest of non-BPJS patients with hospital image as a moderating variable at Type C Hospital at Cengkareng.

- H1: There is a significant influence of patient trust, customer perceived value, and hospital image simultaneously on the revisit interest of non-BPJS patients in the outpatient unit at Type C Hospital at Cengkareng.
- H2: There is an influence of patient trust on the intention of non-BPJS patients to revisit the outpatient unit at Type C Hospital at Cengkareng.
- H3: There is an influence customer perceived value on the interest in revisiting non-BPJS patients in the outpatient unit at Type C Hospital at Cengkareng.
- H4: There is an influence of hospital image on the intention to revisit non-BPJS patients in the outpatient unit at Type C Hospital at Cengkareng.
- H5: There is a moderating influence of hospital image on patient trust towards the intention to revisit non-BPJS patients in the outpatient unit at Type C Hospital at Cengkareng.
- H6: There is a moderating influence of hospital image on customer perceived value on the interest in revisiting non-BPJS patients in the outpatient unit at Type C Hospital at Cengkareng.

2. Literature Review

This section presents theoretical and empirical foundations related to the variables of trust, customer perceived value, hospital image, and revisit intention. The discussion integrates relevant theories and previous studies to highlight existing gaps and justify the novelty of this research.

2.1. Trust and Customer Perceived Value in Revisit Intention

Trust and customer perceived value are key determinants influencing behavioral intentions in service industries, including healthcare. According to Kotler and Keller (2016), trust refers to the willingness of consumers to rely on a partner based on competence, integrity, and honesty. In the hospital context, patient trust reflects their confidence in doctors, nurses, and the hospital system to provide reliable and ethical services. Higher trust leads to stronger patient commitment and willingness to revisit the hospital when needed.

Empirical findings support this theoretical link. Purwoko & Ali Muhammad Fikri (2023) demonstrated that trust and perceived value significantly affect repurchase intention, consistent with Debi Eka et al. (2020) who found that perception and trust have a significant positive effect on revisit intention. Likewise, Han & Hyun (2015) confirmed that trust mediates the relationship between perceived quality and patients' revisit decisions.

Meanwhile, Customer Perceived Value (CPV), as described by Kotler & Keller (2009), is the difference between the evaluation of benefits received and the costs incurred by consumers for a specific service. In the healthcare sector, perceived value is shaped by the quality of medical care, empathy of healthcare staff, efficiency of service, and overall patient experience. Zeithaml (1988) emphasized that perceived value strongly influences revisit intentions, since patients who perceive high value are more likely to return for future care.

Supporting evidence from several studies strengthens this theoretical premise. Jennifer et al. (2020) found that perceived value positively affects patient revisit intention, while Salsabila et al. (2023) revealed that perceived value and patient satisfaction both have a significant impact on the willingness to revisit. However, in contrast, Salsabila et al. (2023) also found that trust did not directly affect revisit intention, implying that trust may require mediating or moderating variables such as satisfaction or hospital image to exert a stronger effect.

These mixed findings highlight a research gap concerning how trust and perceived value jointly influence revisit intention, particularly when moderated by contextual factors like hospital image.

2.2 The Moderating Role of Hospital Image

Hospital image represents patients' perceptions and beliefs about the hospital that are stored in their memory (Kotler & Keller, 2016). Keller (1993) categorized brand image into three dimensions: strength, uniqueness, and favorability. A strong hospital image can enhance patients' perception of quality, safety, and professionalism, thus influencing their loyalty and decision to return.

According to Wu (2011), hospital brand image positively affects service quality, patient satisfaction, and loyalty. Similarly, Lin & Chuang (2018) argued that image is a key factor influencing consumer behavior, as it shapes the emotional and cognitive evaluation of services. In healthcare, positive hospital image not only increases patients' trust but also strengthens their perceived value of care.

Empirical studies reinforce these theoretical assertions. Fenny Gozal et al. (2022) showed that hospital image significantly influences revisit intention, while Susan Irasusanti et al. (2023) demonstrated that innovation and corporate image affect revisit intention through perceived value as an intervening variable. Furthermore, Laiza Faaghna (2019) found that trust, perceived value, and hospital image collectively determine patient revisit behavior.

Nevertheless, the moderating effect of hospital image has rarely been explored. Most previous studies treated it as an independent or mediating variable. This study advances the literature by positioning hospital image as a moderating variable to examine whether a strong image can amplify or weaken the relationship between trust, customer perceived value, and patients' revisit intention.

Such an approach contributes a novel perspective by understanding how reputation and emotional association with hospitals like Type C Hospital at Cengkareng influence the sustainability of patient loyalty beyond direct service satisfaction.

2.3 Research Gap

Previous studies established the individual effects of trust, perceived value, and hospital image on revisit intention. However, there is limited empirical exploration of hospital image as a moderating variable in the relationship between trust and perceived value toward revisit intention, particularly in the context of non-BPJS patients. This research fills that gap by

testing the interaction effect to better understand behavioral mechanisms driving patient loyalty in private hospital settings.

3. Research Method

The study was conducted at the outpatient unit of Type C Hospital at Cengkareng, a Class C private hospital located on Jalan Kamal Raya Outer Ring Road, Cengkareng, West Jakarta. The study was conducted from June to July 2024. This study uses an explanatory causality approach, using a quantitative approach and is classified as an associative study. The population of this study was non-BPJS patients in the outpatient unit of Type C Hospital at Cengkareng. The study used sample a total of 95 non-BPJS patients who had received treatment at the outpatient unit of Type C Hospital at Cengkareng at least once in the last 3 years were selected. The sampling design used was random sampling non- probability sampling with purposive sampling method.

Sample inclusion criteria: 1. Patients who make general payments 2. Patients who are treated at an outpatient clinic (not the Emergency Room) 3. Patients who have been treated at least once in the last 3 years 4. Patients who are willing to participate in the study.

Sample exclusion criteria: 1. Patients with BPJS Health insurance 2. Patients who are seeking treatment at the hospital for the first time 3. Patients who are not willing to participate in the study. This study uses four points rating scale or commonly known as a Likert scale.

Data analysis was carried out using the method Partial Least Square (PLS) using SmartPLS software version 4.

4. Results and Discussion

a. Results

1) Trust

The trust variable consists of three dimensions and six statements.

Table 1. Analysis of the Three Box Method Trust Variable (X1).

Dimension	Index	Category
Benevolence	73,375	High
Ability	70,75	Medium
Integrity	71,625	Medium

Based on Table 4.1, it is known that the trust indicator with the lowest index is found in statement number 4 in the "Ability" dimension, which states, "The outpatient clinic staff at Type C Hospital at Cengkareng can be relied upon." The index for this statement is 69.75, which falls into the medium category. This illustrates that there are still outpatient clinic staff who are less responsive and indifferent in handling patients. Overall, the average index score of the trust variable is obtained at 71.92, falling into the medium category. This condition indicates that patients do not fully trust the outpatient services of the hospital, so there is a possibility of doubt or uncertainty in making a return visit.

2) Customer Perceived Value

The customer perceived value variable consists of eight dimensions and sixteen statements.

Table 2. Analysis of the Three Box Method Customer Perceived Value Variable (X2).

Dimension	Index	Category
Product Value	72,625	High
Service Value	68,125	Medium
Individual Value	72,375	High
Image Value	71,5	Medium
Moneter Cost	76,5	High
Time Cost	69,75	Medium
Energy Cost	71,75	Medium
Psychological Cost	72,375	High

Based on Table 4.2, it is known that the Customer Perceived Value indicator with the lowest index is found in statement number 4 in the "Service Value" dimension, which states, "The outpatient clinic nurse at Type C Hospital at Cengkareng is friendly." The index for this statement is 67.5, which falls into the medium category. This indicates that there are still outpatient clinic staff who speak in a harsh or curt tone and show unpleasant expressions in handling patients. Overall, the average index score of the Customer Perceived Value variable is obtained at 71.875, falling into the medium category. This condition indicates that patients do not feel the value or benefits that exceed the effort or costs incurred. Patients feel that the service they receive is still at a reasonable level, so they have the potential to move to another hospital if they find higher value.

3) Hospital Image

The hospital image variable is measured using three dimensions and six statements.

Table 3. Analysis of the Three Box Method
Hospital Image Variable (Z).

Dimension	Index	Category
Strength	72,875	High
Uniqueness	71,125	Medium
Favorable	75,125	High

Based on Table 4.3, it is known that the Hospital Image indicator with the lowest index is found in statement number 3 in the "Uniqueness" dimension, which states, "Type C Hospital at Cengkareng has competent medical staff." The index for this statement is 70.5, which falls into the medium category. This illustrates that there are still medical staff who are considered less competent in handling patients. Overall, the average index score of the Hospital Image variable is obtained at 73.042, falling into the high category. This condition indicates that a positive image of the hospital has been well established. A hospital image that is rated very well can enhance trust in hospital services, so they are committed to making return visits.

4) Interest in Return Visits

The interest in return visits variable is measured using five dimensions and ten statements.

Table 4. Analysis of the Three Box Method
Interest in Repeat Visits Variable (Y).

Dimension	Index	Category
Interest in Seeking Product Information	71,5	Medium
Considering Buying a Product	74,75	High
Interest in Trying Product	70,5	Medium
Desire to Know About Product	69,875	Medium
Desire to Own a Product	71,75	Medium

Based on Table 4.4, it is known that the indicator of Interest in Repeat Visits with the lowest index is found in statement number 8 in the dimension "Desire to Know the Product," which states "Type C Hospital at Cengkareng has competent medical staff." The index for this statement is 65.25, which falls into the medium category. This illustrates the still lacking desire of patients to know about promotions regarding services at the hospital. Overall, the average index score of the responses for the variable Interest in Repeat Visits is obtained at 71.675, falling into the medium category. This indicates that the positive interest in repeat visits has not yet been

strongly established. Patients may return to use services at the same hospital or may switch to another hospital.

b. Discussion

1) The Influence of Trust, Customer Perceived Value, and Hospital Image Simultaneously on Interest in Repeat Visits

The results of this study indicate that there is an influence of trust and customer perceived value on interest in repeat visits with the hospital image as a moderating variable for non-BPJS patients at Type C Hospital at simultaneously. The combination of these three factors can play a role in determining the level of interest in repeat visits, which ultimately impacts the profitability of the hospital. Thus, high trust, positive customer perceived value, and a positive hospital image will effectively increase patients' interest in repeat visits.

H1: Based on the theory and research results used in this study, it can be stated that Trust, Customer Perceived Value, and Hospital Image have a positive and simultaneous influence on Interest in Repeat Visits.

2) The Influence of Trust on Interest in Repeat Visits

The results of this study indicate that there is an influence of trust on interest in repeat visits. This means that the higher the trust of patients in doctors, nurses, the service system, and the integrity of the hospital, the higher the patients' desire to return to use the hospital's services in the future. Trust can be the basis for long-term relationships and create patient loyalty. When trust decreases, the interest in repeat visits will also decrease. This result is supported by research by Isa et al. (2019) which shows that patients are willing to revisit the hospital if they have confidence that the medical professionals and staff at the hospital are very competent and friendly.

H2: Based on the theory and research results used in this study, it can be stated that Trust has a significant influence on Interest in Repeat Visits.

3) The Influence of Customer Perceived Value on Interest in Repeat Visits

The results of this study indicate that there is an influence of customer perceived value on interest in repeat visits. Patients will return for repeat visits if they feel that the value or benefit they receive are equal to or greater than the costs, time, and effort expended. The higher the customer perceived value, the higher the interest in repeat visits. This research result is in line with the research by Jennifer et al. (2020).

H3: Based on the theory and research results used in this study, it can be said that Customer Perceived Value has a significant influence on the Interest in Repeat Visits.

4) The Influence of Hospital Image on Interest in Repeat Visits

The results of this study show that there is an influence of hospital image on the interest in repeat visits. Type C Hospital at is known as a social hospital that upholds humanitarian values, professionalism, and prioritizes compassionate service, especially to underprivileged patients. This positive image makes patients feel emotionally comfortable and has the potential to increase repeat visits. The better the hospital image, the higher the interest in repeat visits. This study's results are supported by research from Tsai, Chen, and Chien (2012) which states that behavioral intentions, such as word of mouth, promotions, repurchase intentions, and price sensitivity, can be influenced by service quality, patient satisfaction, hospital image, service value, and trust.

H4: Based on the theory and research results used in this study, it can be said that Hospital Image has a significant influence on the Interest in Repeat Visits.

5) The Moderating Influence of Hospital Image on Trust Regarding Interest in Repeat Visits

The results of this study show that there is a moderating influence of hospital image on trust regarding interest in repeat visits. Type C Hospital at is known as a social hospital that upholds humanitarian values, professionalism, and prioritizes compassionate service, especially to underprivileged patients. The positive image

creates emotional comfort and fosters patient trust. Trust can be the basis for long-term relationships and increase repeat visits. Research conducted by Wu et al. (2011) states that the hospital brand image can strengthen the effect of trust on patients' desire to return.

H5: Based on the theory and research results used in this study, it can be said that Hospital Image has a moderating influence on Trust regarding Interest in Repeat Visits.

6) The Moderating Influence of Hospital Image on Customer Perceived Value Regarding Interest in Repeat Visits

The results of this study show that there is no moderating influence of hospital image on customer perceived value regarding interest in repeat visits. If patients have high expectations of the hospital due to its good image but their direct experience does not meet those expectations, then the image cannot strengthen the relationship between customer perceived value and interest in repeat visits. When customer perceived value is already high, patients will decide to return for treatment without being influenced by the hospital image.

H6: Based on the theory and research results used in this study, it can be said that Hospital Image does not have a moderating influence on Customer Perceived Value regarding Interest in Repeat Visits.

5. Comparison

Recent studies in healthcare marketing and hospital management have increasingly examined behavioral factors such as trust, customer perceived value (CPV), and hospital image as determinants of patient revisit intention. However, a closer comparison with state-of-the-art research reveals theoretical and empirical gaps that justify this study's contribution.

5.1 Comparison of Core Variables

Previous research by Han and Hyun (2015) and Nguyen et al. (2021) established that trust and perceived value are significant antecedents of revisit intention. These studies confirmed that patients' trust in healthcare providers and their evaluation of received value drive loyalty behaviors, such as repeat visits and positive word-of-mouth. Similarly, Chishti et al. (2023) found that hospital brand image positively affects patient satisfaction and behavioral intentions.

However, these studies mainly examined direct relationships between variables. Very few explored interactive effects, such as whether hospital image can strengthen or weaken the influence of trust and perceived value on revisit behavior. By positioning hospital image as a moderating variable, the present research extends existing frameworks and deepens understanding of the interplay between cognitive, emotional, and perceptual factors affecting patient loyalty.

5.2 Methodological Comparison

Most prior studies employed quantitative approaches using SEM or regression analysis to identify direct effects between service quality, satisfaction, and revisit intention (e.g., Isa et al., 2019; Ongkaruna & Kristaung, 2023). This research similarly applies Structural Equation Modeling (SEM-PLS) but innovates by integrating moderation analysis to evaluate how hospital image influences the strength of these relationships.

Moreover, whereas many previous studies involved general hospital populations or inpatient settings, this study specifically focuses on non-BPJS outpatients in Indonesia—a group that represents a key revenue source yet remains understudied. This contextual specificity adds managerial value by addressing market segmentation challenges in public-private healthcare competition.

5.3 Theoretical Comparison

From a theoretical perspective, prior studies often relied solely on the Theory of Planned Behavior (TPB) or SERVQUAL models to explain revisit intentions. The current research contributes by combining these behavioral insights with relationship marketing theory (Commitment-Trust Theory) and value-based marketing concepts. This integration enables a

multidimensional understanding of how trust (affective factor), perceived value (cognitive factor), and hospital image (symbolic factor) jointly influence behavioral loyalty.

6. Conclusion

Based on the research results, the conclusions of this study are:

- 1) Trust has a significant positive influence on interest in repeat visits. The higher the patient trust, the higher the interest in repeat visits
- 2) Customer perceived value has a significant positive influence on interest in repeat visits. The higher the customer perceived value, the higher the interest in repeat visits.
- 3) Hospital image has a significant positive influence on interest in repeat visits. The better the hospital image, the higher the interest in repeat visits
- 4) Hospital image significantly influences the strengthening of trust towards the interest in repeat visits.
- 5) Hospital image does not significantly influence the strengthening of customer perceived value towards the interest in revisiting. Although the hospital image directly influences the interest in revisiting, as a moderating variable it does not provide a statistical influence.

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