



PATIENT SATISFACTION AS CONSUMERS: A LITERATURE REVIEW ON THE DETERMINANTS OF HEALTH SERVICE QUALITY IN THE JKN ERA

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Abstract

Patient satisfaction is a key indicator in assessing the quality of healthcare services, particularly within the National Health Insurance (JKN) system, which aims to provide equitable access to healthcare for all Indonesian citizens. In the context of patients as consumers, understanding the determinants of satisfaction is crucial for improving service quality and maintaining public trust. This study is a literature review that aims to identify and analyze the factors influencing patient satisfaction based on findings from eleven relevant scientific articles. The method used is a literature review with a descriptive-qualitative approach. The review shows that service quality dimensions such as responsiveness, assurance, and empathy consistently have a significant influence on patient satisfaction. Additionally, factors such as perceived service equality between BPJS and non-BPJS patients, institutional image, and prior service experiences also affect satisfaction levels. These findings indicate that patient satisfaction is not only determined by technical aspects of service but also by relational aspects and perceptions of fairness. Therefore, improving service quality oriented towards patients' needs and expectations is essential to support the successful implementation of JKN sustainably.

Keywords: Patient Satisfaction, Quality of Health Services, National Health Insurance (JKN), SERVQUAL, Determinants of Satisfaction

Introduction

In classical and modern economic theory, the relationship between consumers and producers is the basic foundation of the market system. Consumers are individuals or groups who consume goods or services to meet their needs and wants, while producers are tasked with providing these goods or services in the hope of gaining profit from the production process (Mankiw, 2020). In the view of Philip Kotler and Keller (2012), consumers are parties who purchase products or services for personal consumption and not for resale. Conversely, producers are economic entities that organize factors of production to produce output in the form of goods or services (Heizer & Render, 2016).

Consumer behavior is influenced by various factors such as income, price of goods, preferences, and psychological and social aspects (Solomon, 2015). One of the important principles in consumer behavior analysis is the law of *Diminishing Marginal Utility*, which states that additional satisfaction (marginal utility) from each unit of goods or services consumed will decrease as the amount of consumption increases (Nicholson & Snyder, 2014). This principle emphasizes that rational

consumption does not only consider quantity, but also the quality and relevance of the needs met by the product or service.

In the context of health services, consumers are no longer merely positioned as passive parties, but rather as actors who actively evaluate the quality of services received. This transformation is increasingly evident in the era of the National Health Insurance (JKN) in Indonesia, where patients have an increasingly strong position as users of health services. In the JKN system organized by BPJS Kesehatan since 2014, all Indonesian citizens are guaranteed the right to obtain access to decent health services. Consequently, patients as consumers have high expectations of the quality of services received, both in terms of the professionalism of medical personnel, the efficiency of the service process, and the comfort of the facilities.

In health economics, patients are classified as consumers who consume health services with the aim of recovering or improving their health (WHO, 2000). Unlike the consumption of ordinary goods, the consumption of health services has unique characteristics: it is intangible, cannot be stored (*perishable*), and is highly dependent on direct interaction between service providers and users (Donabedian, 1988). Therefore, the perception of service quality becomes highly subjective and multidimensional.

Several studies have shown that factors such as the quality of interpersonal interactions, speed of service, clarity of medical information, and the physical environment of the hospital contribute greatly to patient satisfaction (Andaleeb, 2001; Atinga et al., 2011). The SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988) is often used to measure patient perceptions of service quality, which includes five dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

With increasing public literacy and easy access to digital information, today's patients are no longer passive, but more critical in assessing the services they receive. Patients have the ability to compare services between health facilities, provide feedback online, and even switch services if they feel unsatisfactory. In this context, patient satisfaction is not only an indicator of service success, but also a measure of the effectiveness of the JKN policy as a whole.

This literature review aims to systematically examine various determinants of health service quality that affect patient satisfaction as consumers in the JKN era. This study is important not only for policy makers in evaluating and improving the JKN system, but also for health service providers to develop more adaptive and patient-oriented service strategies.

Method

Types of research

This study is a literature review study *that* aims to identify, organize, and analyze the results of previous studies related to patient satisfaction as consumers in health services, especially in the context of the implementation of the National Health Insurance (JKN). This approach was chosen because it is effective in collecting scientific evidence from various sources to gain a more comprehensive understanding and synthesize relevant findings systematically (Snyder, 2019).

Data Sources and Search Strategies

The literature used in this study was obtained from various scientific databases, including:

- Google Scholar
- PubMed
- ScienceDirect
- DOAJ (Directory of Open Access Journals)
- Accredited National Journal (SINTA)

The research keywords include: “patient satisfaction”, “healthcare service quality”, “JKN”, “patients as consumers”, “SERVQUAL model”, “determinants of patient satisfaction”, and “healthcare service quality in Indonesia”. The search was conducted for articles published between 2013 and 2024, to cover the early implementation period to the latest developments of the JKN program.

Inclusion and Exclusion Criteria

Inclusion criteria in selecting articles are as follows:

- a. Scientific articles discussing patient satisfaction and quality of health services in Indonesia.
- b. Studies that link patient satisfaction in the context of JKN or other national health insurance programs.
- c. Quantitative, qualitative, or mixed studies published in accredited national journals or reputable international journals.
- d. Articles are available in Indonesian or English and can be accessed in full (*full text*).

Meanwhile, articles that are excluded are articles that are opinion articles, news articles, or not based on scientific methodology, research that does not focus on the topic of service quality or patient satisfaction, articles that do not provide empirical data or are not contextually relevant to Indonesia or the JKN system.

Data Analysis Procedure

The analysis process is carried out in several stages:

- a. Identification: Searching and collecting articles using specified keywords.
- b. Selection: Articles were screened based on title, abstract, and inclusion/exclusion criteria.
- c. Quality Evaluation: Each article is assessed for quality based on methodology, clarity of purpose, and relevance to the research question.
- d. Data Extraction: Important information from each article was extracted, such as research location, methods, service quality indicators, and main findings.
- e. Thematic Synthesis: The collected results were analyzed thematically to find patterns, differences, and knowledge gaps in the literature.

This methodology refers to the PRISMA (*Preferred Reporting Items for Systematic Reviews and Meta-Analyses*) guidelines as a standard in reporting literature studies to be more transparent and systematic (Page et al., 2021).

Results

A total of 11 scientific articles published between 2017 and 2021 were analyzed to understand the determinants of health service quality on patient satisfaction in Indonesia. All articles used a quantitative approach, with most adopting the SERVQUAL model and survey methods. The focus of the research varied, ranging from outpatients and inpatients, general patients and JKN/BPJS participants, and on different types of services, such as emergency installations, class III inpatients, to general clinics. The results of the analysis of all these journals will be explained in the following table.

Title	Year	Results
The Influence of Service Quality and Hospital Image on the Level of Satisfaction of Inpatients at Sundari General Hospital, Medan in 2018. Al Anfal, (2020)	2020	Service quality and hospital image have a significant effect on patient satisfaction. The most dominant dimensions are assurance and responsiveness. Hospitals are advised to improve service speed and patient trust by improving the competence of medical personnel and strengthening the institution's image.
The Influence of Service Quality, Experience, Consumer Satisfaction and	2021	Service quality and customer experience affect satisfaction, which in turn affects the tendency to switch services. In the

Variety Seeking Behavior on Brand Switching Karnowati et al. (2021)		context of healthcare, this shows the importance of maintaining service quality and experience to retain patients.
Quality of BPJS Patient Services in Hospitals Miswara & Authority (2019)	2019	The quality of service to BPJS patients is still considered less than satisfactory, especially in the aspects of responsiveness and empathy. Hospitals need to improve service times and improve communication and the empathetic attitude of officers towards BPJS patients.
Quality of Health Services According to Consumer Perception The Greatest Showman (2020)	2020	Emphasizes the importance of patient perception in measuring service quality. Advocate for the use of holistic satisfaction measurement methods that are relevant to the JKN system and the dynamics of patient experience.
Analysis of Differences in Service Quality for BPJS Patients and General Patients at Surakarta Regional Hospital Mother Earth (2017)	2017	There is a significant difference in satisfaction; general patients are more satisfied than BPJS patients. It is recommended that service providers standardize services for all patients.
Analysis of the Quality of BPJS Class III Inpatient Services at Gunung Jati Regional Hospital The Greatest Showman (2019)	2019	Patients complained about aspects of low reliability and responsiveness. Improvements are needed in service response times and friendlier and more empathetic interactions from medical personnel.
Analysis of the Quality Dimensions of BPJS Outpatient Patient Services at RSSN Bukittinggi Rovendra (2020)	2020	<i>Empathy</i> and <i>responsiveness</i> dimensions are the weakest according to patients. It is recommended that officers train to improve attention and speed in responding to BPJS patients.
Marketing Mix Factors Related to Patient Satisfaction Saragih et al. (2017)	2017	<i>People, process and physical</i> factors <i>Evidence</i> of marketing mix has a strong influence on patient satisfaction. It is necessary to strengthen human resources and hospital service systems.
Hospital Service Quality and Patient Satisfaction: Case Study of Outpatients The Last Supper (2017)	2017	<i>Tangibles</i> and <i>assurance</i> dimensions have the most influence on satisfaction. It is recommended to improve physical facilities and increase the competence and friendly attitude of medical personnel.
Quality of Patient Services in the Emergency Room of Aloei Saboe Regional Hospital Thalib & Sabidullah (2017)	2017	Low responsiveness in the ER, slow handling time and poor communication. Improvement of ER SOP and emergency communication training for medical personnel is recommended.
Analysis of Improving the Quality of Patient Services Using the SERVQUAL and IPA Methods Vanesa et al. (2020)	2020	Responsiveness and empathy are considered important but less than satisfactory. Priority for improvement should be directed at aspects of interpersonal service and speed in serving patients.

Discussion

Based on the table above which summarizes eleven literature studies on patient satisfaction in the context of health services in the JKN era, it was found that most studies used a quantitative approach with the SERVQUAL measurement tool. The dimensions that most often appear as factors influencing patient satisfaction include *responsiveness*, *assurance*, and *empathy*. This shows that direct interaction between medical personnel and patients, speed in responding to patient needs, and patient trust and security are the most crucial aspects in health services.

In addition to the service quality dimension, several studies also underline the importance of patient perceptions of service fairness, especially between general patients and BPJS participants. Studies such as Pertiwi (2017) and Permadi (2019) show that differences in service experiences are still felt by BPJS patients, which ultimately affects their level of satisfaction. On the other hand, non-clinical aspects such as hospital image (Al Anfal, 2020) and marketing strategies (Saragih et al., 2017) have also been shown to contribute to patient perceptions and experiences.

Research by Vanesa et al. (2020) and Nugroho (2020) suggests the need for an internal evaluation system that is more sensitive to the voice of consumers (patients) to direct continuous service improvements. This is in line with the challenges of implementing JKN which not only focuses on expanding access, but also on improving the quality of services based on patient needs and expectations.

In general, it can be concluded that patient satisfaction as a consumer is highly dependent on the ability of service providers to meet service expectations that are not only technical, but also emotional and relational. The emphasis on fast, empathetic, and professional service is the main foundation in maintaining the sustainability of the JKN system and public trust in the national health system.

The first dimension that most often appears in the literature is responsiveness. Responsiveness refers to the speed and readiness of health workers in responding to patient needs and complaints. Research by Al Anfal (2020), Miswara & Wibawa (2019), and Vanesa et al. (2020) consistently shows that low responsiveness is one of the main causes of dissatisfaction, especially in JKN/BPJS patients. To improve this dimension, strategies that can be implemented include the use of a digital triage system to shorten waiting times, time management training for medical personnel, and the implementation of response time indicators as part of performance evaluation.

Next is the assurance dimension related to the competence of health workers, professional attitudes, and the ability to provide a sense of security and trust to patients. Supartiningsih (2017) and Al Anfal (2020) found that assurance contributed significantly to patient loyalty to services. Improvement strategies that can be carried out include regular clinical training and professional communication, the implementation of ongoing certification for health workers as a form of quality recognition, and transparency in medical service procedures to build public trust.

Dimension of empathy also very influential, which includes the ability of health workers to show personal attention and politeness to patients. Studies by Rovendra (2020) and Permadi (2019) emphasize that this dimension is still a weakness in services to BPJS patients. Suggested efforts to improve empathy include empathetic communication training, providing more adequate consultation time in primary care, and providing awards for health workers who consistently demonstrate empathetic behavior.

Tangible aspects or physical evidence also plays an important role in forming the patient's initial impression of the quality of service. This includes physical facilities, room cleanliness, and medical equipment. Supartiningsih (2017) stated that the visual appearance of service facilities greatly influences the patient experience. Therefore, improvement strategies can include modernizing service facilities such as developing a smart clinic concept, installing informative signage, and conducting routine surveys on the cleanliness and comfort of the facilities.

Reliability dimension reflects the consistency of service providers in providing services according to the promised standards. Permadi (2019) shows that reliability, although not the main dimension, still has an influence on patient satisfaction. Improvement efforts can be made through standardization of service SOPs, monitoring of queue systems and service schedules, and implementing electronic medical records that increase the efficiency and accuracy of patient data.

Equality factor is the main focus in the context of JKN. Studies by Pertiwi (2017) and Miswara & Wibawa (2019) highlighted the gap in service between BPJS patients and general patients, both in terms of waiting time, treatment, and quality of interaction. To overcome this, the recommended strategies include standardizing SOPs without discrimination of participant status, transparent socialization of patient rights and obligations, and implementing independent service audits to detect discriminatory practices.

Institutional image factors also influence patient perceptions of service quality. A good image creates positive expectations and strengthens loyalty. Al Anfal (2020) underlines the importance of institutional reputation as one of the main predictors of patient satisfaction. Improvement strategies in this case include strengthening hospital branding that emphasizes professionalism and caring values,

utilizing social media as a means of public communication, and hospital involvement in social community activities.

Previous service experience is also a strong determinant of patient satisfaction. Karnowati et al. (2021) showed that negative experiences have an impact on the tendency to switch services, while positive experiences encourage loyalty. Strategies that can be used include implementing systematic post-service evaluations, rapid complaint handling mechanisms, and developing a loyalty system based on patient experience.

Finally, factors from outside the SERVQUAL dimension such as the marketing mix also affect patient perception and satisfaction. Saragih et al. (2017) identified that the people, process, and physical evidence aspects of the marketing mix are very relevant in the context of health services. Therefore, hospitals need to equip service human resources with self-branding training, develop digital-based service systems for process efficiency, and ensure that the physical elements of service reflect the quality and professionalism of the institution.

Conclusion

Based on a review of eleven scientific articles examining patient satisfaction in the context of health services in Indonesia, especially in the National Health Insurance (JKN) system, it can be concluded that service quality is the main factor influencing the level of patient satisfaction as consumers. The dimensions of service quality that have the most consistent influence include *responsiveness, assurance, and empathy*, which reflect the importance of speed of service, trust in medical personnel, and personal attention to patients.

In addition to the technical aspects of service, patient perceptions of fairness and equality of service between BPJS patients and general patients also affect the level of satisfaction. Several studies have shown that BPJS patients tend to experience obstacles in accessing services, longer waiting times, and treatment that is considered less personal. This shows that the JKN system has not been fully able to accommodate patient expectations for quality and equal service.

Additional factors such as institutional image, previous experience, communication, and consumer-based service strategies have also been shown to be relevant in shaping patient perceptions and experiences of health service quality. In this context, patient satisfaction is not only an indicator of service success, but also reflects the effectiveness of public policies in guaranteeing citizens' health rights.

Based on the findings of this literature review, here are some recommendations that health care providers and policy makers can consider:

1. **Improving Interpersonal Competence of Medical Personnel:** Regular training in empathetic communication, handling BPJS patients, and increasing response speed are priorities to increase positive patient perceptions of services.
2. **Standardization of Service Quality between General and BPJS Patients:** SOPs are needed to ensure equality of service without discrimination of participant status, including queuing systems, distribution of medical personnel, and management of patient complaints.
3. **Utilization of Patient Satisfaction-Based Monitoring Systems:** Providers need to implement structured satisfaction measurement tools (such as SERVQUAL or IPA) on a regular basis to identify areas for improvement from the patient perspective.
4. **Strengthening Institutional Image and Service-Oriented Marketing:** Hospitals and healthcare facilities need to develop branding and public communication strategies that reflect the values of professionalism, trust, and patient-centeredness.

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