The Effect of Brand Image, Cost, and Service Quality on Loyalty Through Patient Satisfaction at The Pa Clinic in West Bandung Regency

Novia Ayu Wijayantis Susanto Putri[1], A. Rohendi [2], Yani Restiani Widjaja[3]

Program Studi Magister Manajemen Universitas Adhirajasa Reswara Sanjaya

Article Info	Abstract
	This study aims to analyze the influence of brand image, cost, and service quality on patient loyalty through patient satisfaction at the PA Clinic in West Bandung Regency. The method used is a quantitative approach with a survey of clinic patients, where data is collected through a questionnaire that measures patients' perceptions of brand image, cost, service quality, satisfaction, and loyalty. The analysis was conducted to determine the direct and indirect relationships among the variables, with patient satisfaction as the mediating variable. The results of the study indicate that brand image, cost, and service quality significantly influence patient satisfaction. A strong brand image creates trust and positive perceptions, while appropriate costs enhance the attractiveness of services without compromising quality. Service quality, which includes the reliability of medical staff, punctuality, facility comfort, and staff friendliness, is a dominant factor in shaping patient satisfaction. Patient satisfaction was found to be an important mediator in enhancing loyalty; satisfied patients are more likely to continue using the clinic's services and recommend them to others, even though there are many alternative healthcare facilities in the study area. These findings underscore the need for an integrated strategy to strengthen brand image, align costs with patients' purchasing power, and maintain high service standards to retain and enhance patient loyalty amid intense competition among clinics.

Corresponding Author:
Novia Ayu Wijayantis Susanto Putri
Program Studi Magister Manajemen Universitas Adhirajasa Reswara Sanjaya
Email: noviaayuwijayanti14@gmail.com

1. INTRODUCTION

Patient satisfaction and loyalty are crucial aspects of healthcare, including clinics that provide a variety of medical services. Patients consider not only medical needs but also brand image, cost, and service quality when choosing a healthcare facility. Brand image reflects a clinic's reputation and credibility, which is influenced by patient experiences, testimonials, and marketing strategies (Katoni & Sijabat, 2023). Cost is also a key factor, with patients assessing the balance between cost and benefits, while service quality plays a role in determining patient satisfaction (Indah et al., 2024).

A strong brand image gives clinics a competitive advantage in attracting and retaining patients. Clinics with a good reputation are more trusted because they are associated with safety and professionalism, supported by effective communication, positive experiences, and friendly service. Too high fees create an impression of exclusivity, while too low fees can doubt the quality of service, so pricing strategies need to be adjusted to patient purchasing power (Dimyati & Subagio, 2016). Service quality also influences patient satisfaction, including reliability, responsiveness, assurance, empathy, and tangibles. Fast

service, competent medical personnel, comfortable facilities, and good interactions encourage patient satisfaction and engagement with the clinic (Kristianto & Wahyudi, 2019).

Patient satisfaction directly impacts a clinic's loyalty and reputation. Satisfied patients are more likely to return to the same service and recommend it to others. Word-of-mouth recommendations contribute to attracting new patients and maintaining public trust. Patient loyalty is also reflected in their willingness to continue using a clinic's services despite the availability of alternatives and their tolerance for changes in costs or policies (Sibarani & Riani, 2017).

The relationship between brand image, cost, and service quality on patient satisfaction and loyalty has been extensively studied in healthcare research. Understanding the interrelationship of these factors helps clinics design more effective strategies to increase competitiveness. The combination of a strong brand image, appropriate cost strategies, and quality service creates a better patient experience and builds stronger relationships between clinics and patients (Supangat et al., 2022).

The West Bandung Regency PA Clinic is a healthcare provider that focuses on patient satisfaction and loyalty. This aspect is key to maintaining service continuity, as satisfied patients are more likely to return to the clinic and recommend it to others. Brand image, cost, and service quality influence how patients perceive the clinic. Brand image builds trust, reasonable costs increase service appeal, and service quality strengthens patient satisfaction. A balance of these three factors is crucial for a clinic to compete in its region.

The following is data on community visits to the PA Clinic in West Bandung Regency from January 2024 to June 2024.

Table 1.1 PA Clinic Patient Visits per January – June 2024

No	Patient Visit	January	February	March	April	May	June
1	General	141	147	180	224	229	209
2	BPJS	282	219	263	332	329	302
3	Insurance	5	16	8	9	8	6

The West Bandung Regency PA Clinic also faces the challenge of maintaining a balance between brand image, cost, and service quality. These three factors are interrelated and influence patient satisfaction and loyalty. A strong brand image builds trust, reasonable costs enhance appeal, and service quality creates a positive patient experience. The clinic needs to continuously evaluate the extent to which these factors are functioning optimally and identify areas that require improvement. Successfully maintaining this balance will positively impact the clinic, both in retaining loyal patients and increasing its competitiveness in the competitive healthcare market.

Competition between clinics in West Bandung Regency is intensifying as healthcare facilities expand and public awareness of the importance of quality medical services increases. Furthermore, many clinics are located close to the nearest PA clinic, with 4 clinics located within 1 km, 5 within 1 km, and 8 clinics located within 2 km to 3 km.

Service quality plays a significant role in shaping patient satisfaction. Reliability of medical personnel, speed of service, comfort of facilities, and friendliness of staff are key factors patients consider. Slow service or poor interactions create dissatisfaction, which can lead patients to switch to other clinics. Indications of declining patient loyalty at the PA Clinic in West Bandung Regency highlight the need for ongoing evaluation of brand image, cost, and service quality. Understanding the interrelationship between these three factors can help clinics improve patient satisfaction and maintain loyalty.

2. METHOD

This study uses a quantitative method to analyze the influence of brand image, cost, and service quality on customer satisfaction and loyalty at the PA Clinic in West Bandung Regency. According to Komara et al. (2023), a quantitative approach allows researchers to analyze the relationship between variables in a measurable and objective manner, making it very suitable for use in studies that assess the influence or cause-and-effect relationship between predetermined factors. Brand image, cost, and service quality are designated as independent variables, while customer satisfaction serves as a mediating variable that bridges the influence of the independent variables on customer loyalty as the dependent variable. The purpose of this design is to measure the extent of influence of each variable on satisfaction and loyalty, and whether customer satisfaction plays an intermediary role in strengthening the relationship.

A population is the entirety of individuals or objects that share certain characteristics and are the focus of the research. In research, a population encompasses all elements relevant to the problem being studied, so that the research results can be generalized to the entire population (Sugiyono, 2020). In this study, the population studied was 480.

The total sample in this study was 120 people, where the number of samples taken was based on the number of indicator variables (24) multiplied by 5, which refers to Ferdinand in Dimyati & Subagyo (2016) who stated that to determine the sample size of a study is the number of indicators used in the research variables multiplied by 5-10. (Dimyati & Subagio, 2016) With , sample selection was carried out for 2 weeks using the technique of purposive *sampling*, namely selected based on certain considerations made by the researcher himself (Notoatmodjo, 2018).

In this study, brand image, cost, and service quality are the independent variables, customer loyalty is the dependent variable, and patient satisfaction is the mediating variable. The data will be tested for validity and reliability against the questionnaire. Afterward, analysis will be conducted to determine the relationship or influence between the variables and to test hypotheses using t-tests and F-tests.

3. RESULTS
Respondent Profile Based on Age

Table 1 Respondent Profile Based on Age

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<21 years	8	6,7	6,7	6,7
	21-35 years	28	23,3	23,3	30,0
	36-50 years	39	32,5	32,5	62,5
	>50 years	45	37,5	37,5	100,0
	Total	120	100,0	100,0	

Source: Results of Data Processing by Researchers, 2025

Based on the table above, out of 120 respondents, it is known that 8 respondents (6.7%) were aged <21 years, 28 respondents (23.3%) were aged 21-35 years, 39 respondents (32.5%) were aged 36-50 years, and 45 respondents (37.5%) were aged >50 years. Therefore, it is concluded that the majority of respondents were aged >50 years.

Respondent Profile Based on Gender
Table 2 Respondent Profile Based on Gender
Gender

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Man	56	46,7	46,7	46,7
	Woman	64	53,3	53,3	100,0
	Total	120	100,0	100,0	

Source: Results of Data Processing by Researchers, 2025

Based on the table above, of the 120 respondents, 56 (46.7%) were male, and 64 (53.3%) were female. Therefore, it can be concluded that there are more female respondents than male respondents.

Respondent Profile Based on Education
Table 3 Respondent Profile Based on Education
Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No school	2	1,7	1,7	1,7
	Elementary School/Equivalent	20	16,7	16,7	18,3
	Junior High School/Equivalent	33	27,5	27,5	45,8
	High School/Vocational School/Equivalent	46	38,3	38,3	84,2
	College	19	15,8	15,8	100,0
	Total	120	100,0	100,0	

Source: Results of Data Processing by Researchers, 2025

Based on the table above, out of 120 respondents, it is known that 2 respondents or 1.7% did not attend school, 20 respondents or 16.7% had elementary school education, 33 respondents or 27.5% had junior high school education, 46 respondents or 38.3% had high school education, and 19 respondents or 38.3% had tertiary education. Therefore, it is concluded that the majority of respondents had high school education.

Hypothesis Test Results
Hypothesis Test (H1)
Table 4 t-Test Results (H1)
Coefficientsª

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Say.
1	(Constant)	1,623	2,204		,736	,463
	Brand Image	,367	,076	,348	4,850	,000

Source: Results of Data Processing by Researchers, 2025

Table 3 shows that brand image has a significant effect on patient satisfaction at the PA Clinic in West Bandung Regency, with a p-value of 0.000 < 0.05 and a regression coefficient of 0.367, indicating a positive trend. Therefore, it can be concluded that brand

image has a significant and positive effect on patient satisfaction. This means that a better brand image tends to increase patient satisfaction.

Hypothesis Test (H2)

Table 5 t-Test Results (H2)
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	1,623	2,204		,736	,463
	Cost	,201	,049	,293	4,064	,000

Source: Results of Data Processing by Researchers, 2025

Based on Table 4, the effect of cost on patient satisfaction is significant, with a p-value of 0.000 < 0.05 and a regression coefficient of 0.201, indicating a positive trend. Therefore, the effect of cost on patient satisfaction is significant and positive at the PA Clinic in West Bandung Regency. This means that the more appropriate the cost of services perceived by patients, the higher the level of patient satisfaction.

Hypothesis Test (H3)

Table 6 t-Test Results (H3)
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	1,623	2,204		,736	,463
	Quality of Service	,166	,027	,439	6,052	,000

Source: Results of Data Processing by Researchers, 2025

Based on Table 4.13, the effect of service quality on patient satisfaction is also significant, with a p-value of 0.000 < 0.05 and a regression coefficient of 0.166, indicating a positive trend. Therefore, it can be concluded that service quality has a significant and positive influence on patient satisfaction at the PA Clinic in West Bandung Regency. This means that the better the quality of service provided by the clinic, the higher the level of patient satisfaction.

Hypothesis Test (H4)

Table 7 F Test Results (H4)
ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Say.
1	Regression	313,896	3	104,632	27,730	,000[b]
	Residual	437,695	116	3,773		

Total	751,592	119			

a. Dependent Variable: Loyalty
b. Predictors: (Constant), Service Quality, Brand Image, Cost

Based on the results of the F test in the table *ANOVA*, it is known that the significance value of 0.000 is smaller than 0.05. This indicates that H0 is rejected and Ha is accepted, so it can be concluded that the variables Brand Image, Cost, and Service Quality simultaneously have a significant effect on Loyalty.

Classical Assumption Test
Normality Test

Table 8 Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,91784068
Most Extreme Differences	Absolute	,055
	Positive	,044
	Negative	-,055
Test Statistic		,055
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Based on the table above, the results of the Kolmogorov-Smirnov normality test show that the Asymp. Sig. (2-tailed) value is 0.200, which is greater than 0.05. This indicates that the residual data in this study is normally distributed.

Multicollinearity Test

Table 9 Multicollinearity Test Results
Coefficients[a]

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Say.	Collinearity Statistics Tolerance	VIF
1 (Constant)	1,623	2,204		,736	,463		
Brand Image	,367	,076	,348	4,850	,000	,977	1,023
Cost	,201	,049	,293	4,064	,000	,966	1,036
Quality of Service	,166	,027	,439	6,052	,000	,955	1,047

a. Dependent Variable: Loyalty

Based on the table of *Coefficients* above, it can be seen that the value of *tolerance* for the variables Brand Image (0.977), Cost (0.966), and Service Quality (0.955) are all greater than 0.1. In addition, the value of *Variance Inflation Factor.* The VIF for these three variables was also below 10, with values of 1.023 for Brand Image, 1.036 for Cost, and 1.047 for Service Quality, respectively. This indicates that there is no multicollinearity problem.

Heteroscedasticity Test

Table 10 Heteroscedasticity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Say.
1	(Constant)	2,569	1,227		2,094	,038
	Brand Image	-,044	,042	-,097	-1,035	,303
	Cost	-,001	,028	-,004	-,046	,963
	Quality of Service	-,004	,015	-,023	-,246	,806

a. Dependent Variable: Abs_RES

Based on the table *Coefficients* As shown above, all significance values (Sig.) for the variables Brand Image (0.303), Cost (0.963), and Service Quality (0.806) are greater than 0.05. This indicates that there are no symptoms of heteroscedasticity in the regression model.

The results of normality, multicollinearity, and heteroscedasticity tests indicate that the regression model meets all classical assumptions. Therefore, the regression model used is suitable as a basis for testing the relationships between variables in this study.

Coefficient of Determination

**Table 11 Results of the Determination Coefficient**

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,646[a]	,418	,403	1,942

a. Predictors: (Constant), Service Quality, Brand Image, Cost

b. Dependent Variable: Loyalty

Based on the table of *Model Summary.* The R Square value of 0.418 indicates that 41.8% of the variation in the Loyalty variable can be explained by the Brand Image, Cost, and Service Quality variables. Meanwhile, the remaining 58.2% is influenced by other factors outside this research model.

Sobel Test
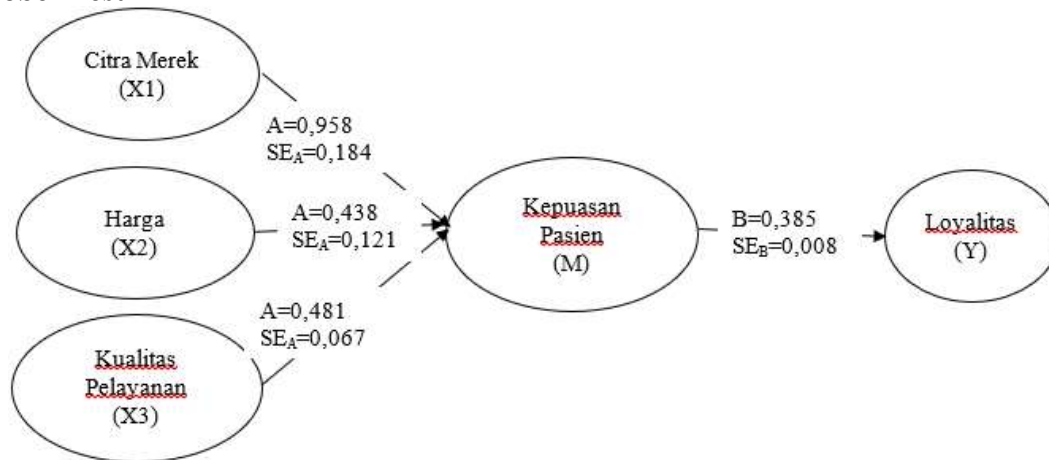
Figure 1 Sobel Test Results

Table 12 Sobel Test Results

Variables	Sobel test	P-value	Information
Brand Image→Patient Satisfaction→Loyalty	5,1763	0,000	Able to mediate
Biaya→Kepuasan Pasien→Loyalitas	3,6096	0,000	Able to mediate
Service Quality→Patient Satisfaction→Loyalty	7,10053320	0,000	Able to mediate

Source: Results of Data Processing by Researchers, 2025

Conclusion:
1. The sig. value (2-tailed) is 0.000 < 0.05, meaning patient satisfaction is able to mediate the influence of brand image on loyalty.
2. The sig. value (2-tailed) is 0.000 < 0.05, meaning patient satisfaction is able to mediate the effect of costs on loyalty.
3. The sig. value (2-tailed) is 0.000 < 0.05, meaning patient satisfaction is able to mediate the influence of service quality on loyalty.

Based on the results of the Sobel Test, all mediation paths have a p-value <0.05, which indicates that Patient Satisfaction significantly mediates the influence of Brand Image, Cost, and Service Quality on Patient Loyalty.

DISCUSSION
The Influence of Brand Image on Patient Satisfaction at the PA Clinic, West Bandung Regency

Brand image is the perception formed in the minds of patients regarding the reputation, excellence, and uniqueness of a clinic compared to other clinics. A positive perception of brand image can increase patients' trust, comfort, and confidence in the services provided. When patients perceive a clinic as having a positive image, they tend to be more satisfied because their expectations regarding the quality of services, facilities, and professionalism of the medical staff have been met. A strong brand image is also often associated with high service standards, thus creating a positive experience for patients during treatment or consultations.

The results of the study indicate that brand image has a positive and significant effect on patient satisfaction at the PA Clinic in West Bandung Regency. Regression and t-tests demonstrated that improving brand image significantly increased patient satisfaction, as reflected by a significance value lower than 0.05. This finding is supported by the Sobel test, which demonstrated that patient satisfaction mediated the effect of brand image on patient loyalty. This means that the more positive the clinic's brand image, the higher the patient satisfaction, which ultimately drives their loyalty to the clinic.

The Impact of Cost on Patient Satisfaction at the PA Clinic, West Bandung Regency

Cost is a crucial factor influencing patients' decisions when choosing healthcare services. Perceiving costs as reasonable, affordable, and commensurate with the quality of care received will increase patient satisfaction. When patients perceive that the costs they incur are commensurate with the benefits and services they receive, they are more likely to be satisfied and likely to return to the clinic in the future. Conversely, costs perceived as excessively high or disproportionate to the quality of care can lower satisfaction levels and even lead to complaints.

Based on the research results, cost has been shown to have a positive and significant influence on patient satisfaction at the PA Clinic in West Bandung Regency. Regression analysis and t-tests showed that each increase in positive perceptions of cost significantly increased patient satisfaction, as indicated by a significance value below 0.05. Furthermore, the Sobel test results also confirmed that patient satisfaction mediates the effect of cost on patient loyalty, suggesting that competitive and transparent costs will strengthen patient satisfaction and loyalty to the clinic.

The Influence of Service Quality on Patient Satisfaction at the PA Clinic, West Bandung Regency

Service quality is a key factor determining patient satisfaction with healthcare services. Good service quality encompasses speed of service, friendly staff, competent medical personnel, and adequate facilities. When patients receive professional, responsive, and expected service, they feel cared for and cared for, fostering a high level of satisfaction. Consistent service quality can also build long-term patient trust and loyalty.

Research data shows that service quality influences patient satisfaction at the PA Clinic in Bandung Regency. Regression and t-test results show that service quality contributes significantly to increasing patient satisfaction, as reflected by a significance value well below 0.05. The Sobel test also proves that patient satisfaction acts as an effective mediator in the relationship between service quality and patient loyalty. This means that the higher the service quality perceived by patients, the greater their level of satisfaction, which ultimately strengthens their loyalty to the clinic. Conversely, if the service received is lower than expected, customers will feel disappointed. Therefore, improving service quality is a

key factor in creating customer loyalty and building a positive reputation for an organization or company (Fajar & Rohendi, 2016).

The Influence of Brand Image, Cost, and Service Quality on Patient Loyalty through Satisfaction as a Mediating Variable at the PA Clinic, West Bandung Regency

Patient loyalty is the end result of a series of positive experiences gained through a strong brand image, competitive pricing, and satisfactory service quality. These three factors are interrelated and collectively shape patients' perceptions and experiences during their interactions with the clinic. Patient satisfaction plays a crucial role as a mediating variable, where high levels of satisfaction encourage patients to remain loyal, recommend the clinic to others, and return to the service in the future. This mediation process confirms that loyalty is not only directly influenced by brand image, pricing, and service quality, but also by the patient's perceived level of satisfaction.

The results of the study indicate that brand image, cost, and service quality simultaneously have a significant effect on patient loyalty, both directly and through satisfaction as a mediating variable. The R Square value of 0.418 indicates that 41.8% of the variation in patient loyalty can be explained by these three variables through patient satisfaction. The Sobel test strengthens this finding, where all mediation paths show a significance value below 0.05, indicating that patient satisfaction is able to mediate the influence of brand image, cost, and service quality on loyalty. These results confirm that efforts to increase patient loyalty at the PA Clinic in West Bandung Regency must focus on strengthening brand image, adjusting appropriate costs, and improving service quality to create a satisfying experience for patients.

Brand image formed from patient perceptions aligns with Aditya & Yasa's (2024) definition, which states that brand image is the overall consumer perception derived from experiences and interactions with the brand. Kotler & Keller (2019) emphasize that brand image is influenced by attributes, benefits, values, culture, personality, and usage, which shape patients' positive perceptions of the clinic. This supports the finding that a strong brand image can increase patients' trust and comfort, thus positively impacting their satisfaction.

The positive and significant impact of cost on patient satisfaction aligns with Muljono's (2018) view, which explains that cost is the value consumers must pay and reflects the expected benefits. Tjiptono (2018) adds that pricing is not solely profit-oriented, but also focused on cost stabilization and corporate image. Perceptions of reasonable costs commensurate with service quality will increase patient satisfaction, as evidenced by research showing that competitive costs strengthen patient satisfaction and loyalty.

Service quality is a dominant factor in increasing patient satisfaction, as defined by Widjaja (2023), who defines service quality as the degree to which a service meets consumer needs and expectations. Kumar & Reinartz (2018) also state that customer satisfaction occurs when the service experience meets or exceeds expectations. This study shows that good service quality, including speed, staff friendliness, medical personnel competence, and adequate facilities, significantly contributes to increased patient satisfaction and loyalty.

The role of satisfaction as a mediating variable between brand image, cost, service quality, and patient loyalty align with the concept proposed by Kotler & Keller (2019), who state that satisfied consumers tend to demonstrate loyalty, spread positive communication, and prioritize the company. Sihombing (2022) added that loyalty is influenced not only by economic factors but also by positive experiences and perceived satisfaction. The findings

of this study, which demonstrate that satisfaction mediates the influence of these three variables on patient loyalty, reinforce this theory.

Based on the results of previous research, such as that conducted by Amiarno (2022), it was confirmed that brand image has a significant influence on revisit intention, which is in line with the results of this study which shows a positive and significant influence of brand image on patient satisfaction and loyalty at the PA Clinic in West Bandung Regency. Amiarno also found that the marketing mix and word of mouth did not significantly influence revisit intention, but the marketing mix did significantly influence brand image and word of mouth. This strengthens the position of brand image as a key factor in shaping patient behavior, which is consistent with the findings of this study which places brand image as an important variable mediating patient satisfaction and loyalty.

Aprilia (2024) in her research at Lamaddukkelleng Regional Hospital, Wajo Regency, found that cost as part of the marketing mix significantly influences service quality and patient loyalty. This finding aligns with the results of research at the PA Clinic in West Bandung Regency, which showed a significant influence of cost on patient satisfaction and loyalty. Aprilia also highlighted that product and cost were the most influential variables on loyalty, reinforcing the finding that cost not only has a direct impact but also mediates through patient satisfaction. The novelty of this research lies in the examination of patient satisfaction mediation, which empirically links cost and loyalty in more detail.

Aulia (2022) examined the influence of brand image and service quality on customer loyalty, with satisfaction as a mediator in a beauty clinic. The results showed that service quality and brand image had a positive and significant effect on customer satisfaction and loyalty, with satisfaction acting as a mediator. These findings align closely with research at the PA Clinic in West Bandung Regency, which also confirmed the role of patient satisfaction as a mediator in the relationship between brand image, cost, service quality, and patient loyalty. The novelty of this study is the simultaneous testing of all three independent variables, providing a more comprehensive picture of the factors influencing patient loyalty in the healthcare sector.

Dewi and Sukesi (2022) stated that brand image and service quality have a positive and significant influence on patient loyalty, and patient satisfaction acts as an intervening variable that strengthens this relationship. Their research also found that the indirect effect through satisfaction is greater than the direct effect, which is consistent with the results of this study. Research at the PA Clinic in West Bandung Regency supports these findings by proving that patient satisfaction can simultaneously mediate the influence of brand image, cost, and service quality on loyalty. The novelty of this study is the integration of cost variables as a factor mediated by patient satisfaction, broadening the understanding of the factors influencing patient loyalty.

Fitri and Salsabila (2022) found that brand image significantly influenced outpatient loyalty at Padangan Regional General Hospital, with a high level of loyalty. These results support the findings of research at the PA Clinic in West Bandung Regency, which showed a positive influence of brand image on patient loyalty. However, this study adds the dimension of patient satisfaction as a mediating variable that bridges the influence of brand image, cost, and service quality on loyalty. The novelty of this study lies in its more comprehensive mediation approach and the use of cost as a primary factor, which has not been widely explored simultaneously in previous research.

Furthermore, according to Aprihatiningrum et al. (2021), loyalty can also be influenced by external factors such as the market environment and a company's marketing strategy. Brands that actively communicate with consumers, prioritize innovation, and maintain high product quality have a greater chance of building customer loyalty. Marketing strategies

that focus on creating added value and strengthening customer relationships are crucial. Companies must adapt to changing customer preferences and market trends to maintain established loyalty (Purwadhi et al., 2024).

Research Findings

The results of this study indicate that brand image, cost, and service quality have a significant role in patient satisfaction at the PA Clinic in West Bandung Regency. Regression analysis proves that these three variables simultaneously provide a positive contribution to patient loyalty. The regression coefficient for brand image is 0.367, cost is 0.201, and service quality is 0.166, each with a significance value below 0.05. This finding indicates that any improvement in brand image, appropriate cost adjustments, and service quality improvements will be directly proportional to increased patient satisfaction and loyalty.

Descriptive analysis showed that respondents' perceptions of brand image and cost tended to be neutral, while for the service quality and loyalty variables, the majority of respondents agreed with the positive statements. Meanwhile, for the patient satisfaction variable, respondents' responses also tended to be neutral. These findings indicate that although brand image and cost have not yet fully optimized their ability to shape positive perceptions, the quality of service provided has met the expectations of most patients, thus directly impacting their loyalty to the clinic.

Validity and reliability tests confirmed the reliability of this research instrument, where all items in the research variables were declared valid and reliable. The classical assumption test also showed no problems of normality, multicollinearity, or heteroscedasticity, so the regression model used was suitable for further analysis. The results of the F test and the coefficient of determination (R Square) of 0.418 indicated that 41.8% of the variation in patient loyalty can be explained by brand image, cost, and service quality, while the remainder was influenced by other factors outside this research model.

Another important finding is the mediating role of patient satisfaction in the relationship between brand image, cost, and service quality on loyalty. The Sobel test results demonstrate that patient satisfaction significantly mediates the influence of these three variables on patient loyalty. This means that efforts to increase patient loyalty should not only be achieved through enhancing brand image, adjusting costs, and directly improving service quality, but also require ensuring that patients are satisfied with the services they receive. Patient satisfaction is a crucial bridge that strengthens the relationship between these factors and loyalty, so loyalty-building strategies should focus on creating a satisfying patient experience across all aspects of clinical services.

4. CONCLUSION

Based on the research results and discussion above, the following conclusions can be drawn:

1. Brand image has a positive and significant impact on patient satisfaction at the PA Clinic in West Bandung Regency. The better the brand image, the higher the perceived patient satisfaction.
2. Cost also has a positive and significant impact on patient satisfaction. Costs that are perceived as reasonable, competitive, and commensurate with the service received will increase patient satisfaction.
3. Service quality has the most dominant influence on patient satisfaction. Professional, responsive service that meets patient expectations significantly increases patient satisfaction.

4. Brand image, cost, and service quality simultaneously significantly influence patient loyalty, both directly and indirectly through patient satisfaction as a mediating variable. Patient satisfaction has been shown to mediate the influence of these three variables on loyalty, so improvements in these aspects will impact patient loyalty to the clinic.

Further Research Suggestions

Based on the conclusions above, the suggestions that can be given for further research are as follows:

1. Further research is recommended to add external variables such as patient trust, digital experience, or the influence of social media in shaping patient satisfaction and loyalty.
2. It is recommended to conduct comparative research between several clinics in the West Bandung area or other cities to see the differences in the influence of brand image, cost, and service quality on patient loyalty.
3. Future research may consider the use of a mixed approach (*mixed-method*), by adding qualitative methods such as in-depth interviews to further explore patient perceptions and experiences holistically.

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