Analysis of Service Quality, Insurance Services and Patient Experience on Patient Satisfaction at Hospital X Semarang

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Abstract

This research is motivated by the dynamics of patient visits at X Semarang Hospital, where in the January-June 2025 period the number of patients with private, public, and corporate insurance guarantors decreased by around 5%, while BPJS patients increased by around 8% compared to the same period the previous year. This condition shows a change in public preferences in choosing health services, accompanied by initial findings in the form of complaints about the length of the administrative process, the comfort of facilities, and service communication that is not optimal. The study aims to analyze the influence of service quality, insurance services, and patient experience on patient satisfaction at X Semarang Hospital. The research uses a quantitative approach with explanatory research and cross-sectional design. The study population was all adult inpatients using BPJS and private insurance at RS X Semarang. A sample of 262 respondents was determined using the Lemeshow formula with a purposive sampling technique, with the criteria of age 20-40 years, undergoing a minimum of three days of hospitalization, and willing to be a respondent. Data collection was carried out through a five-point Likert scale questionnaire that has been tested for validity and reliability. Data analysis using IBM SPSS through descriptive statistics, classical assumption tests, multiple linear regression, t tests, F tests, and determination coefficients (R^2). The results showed that partially the quality of service had a positive and significant effect on patient satisfaction ($p<0.05$), insurance services had a positive and significant effect on patient satisfaction ($p<0.05$), and patient experience had a positive and significant effect on patient satisfaction ($p<0.05$). Simultaneously, the three variables had a significant effect on patient satisfaction with a Fcal value of 268.661 > Ftable of 2.65 and a significance of 0.000. A determination coefficient value of 0.758 indicates that 75.8% of the variation in patient satisfaction can be explained by the quality of service, assurance service, and patient experience, while 24.2% is influenced by other factors outside the model. This study emphasizes that improving patient satisfaction requires an integrated strategy through improving service quality, facilitating a guarantee system, and managing the patient experience on an ongoing basis.

Keywords: Service Quality, Insurance Services, Patient Experience, Patient Satisfaction, Hospital

INTRODUCTION

Health services are strategic sectors that play an important role in the social and economic development of a country. Hospitals are not only required to provide good clinical results, but also quality, safe, efficient, and patient-oriented services. The paradigm of health services has shifted from provider-centered care to patient-centered care, where patient perception and experience are the main indicators of service quality (Guzmán-Leguel & Rodríguez-Lara, 2025). Therefore, patient satisfaction is an important measure of hospital success because it is related to patient loyalty, institutional image, and sustainability of hospital performance (Purwadhi et al., 2024). In Indonesia, the implementation of JKN through BPJS Kesehatan

increases public access to hospital services, but also poses challenges in the form of increasing the number of patients and the demand to maintain the quality of service to various patient segments. In addition to BPJS patients, hospitals also serve private insurance and self-payment patients who have different needs characteristics so that they have the potential to affect the perception of service quality and patient experience (Yahya et al., 2024).

Conceptually, patient satisfaction is explained through Expectation–Disconfirmation Theory, which is a condition when patients compare initial expectations with the services received (Jupriadi et al., 2025). Patient satisfaction is influenced by various factors such as service quality, communication of health workers, facility comfort, speed of administration, and overall service experience (Sitepu & Kosasih, 2024). One of the approaches that is often used to assess service quality is the SERVQUAL model which consists of tangibles, reliability, responsiveness, assurance, and empathy. Previous research has shown that service quality has a significant effect on patient satisfaction (Pulungan et al., 2023; Aroni & Sari, 2025). However, the results of the study are still inconsistent because some studies have found that the dimensions of responsiveness and empathy do not always have a significant effect on patient satisfaction (Pulungan et al., 2023), while other studies show that tangibles, reliability, and responsiveness are the dominant factors Azzahra et al., (2025); Saputra et al., (2025) also emphasized that the relationship between service quality and patient satisfaction is influenced by the type of hospital, region, service burden, and patient characteristics.

In addition to the quality of service, patient experience is also an important factor in the modern health service system because it includes the entire patient experience during interaction with the hospital, from registration to the discharge process (Triyono et al., 2025; Asiye, 2025). found that patient experience has a significant effect on patient satisfaction through trust mediation. However, most previous studies have examined service quality and patient experience separately, while studies that test both variables simultaneously with assurance services in mind are still limited, especially in private hospitals in Indonesia. This condition is relevant to X Semarang Hospital which experienced an increase in BPJS patients of around 8% and a decrease in non-BPJS patients of around 5% in the January-June 2025 period. In addition, there are still complaints related to the administrative process, facility comfort, and service communication. Therefore, this study has novelty by analyzing the influence of service quality and patient experience on patient satisfaction simultaneously by considering warranty services as a differentiating variable. This research is expected to make a theoretical contribution to the development of health service management and become a basis

for hospitals in developing strategies to improve service quality that are more effective, competitive, and sustainable.

METHODS

This study uses a quantitative approach with an explanatory research design and a cross-sectional approach to analyze the influence of service quality, assurance services, and patient experience on patient satisfaction at X Semarang Hospital (Creswell, 2018; Sekaran & Bougie, 2020). The study population was adult inpatients using BPJS and private insurance with purposive sampling techniques based on age criteria of 20–40 years, undergoing a minimum of three days of hospitalization, and willing to be respondents, so that a sample of 262 respondents was obtained based on the Lemeshow formula with a confidence level of 95% and a margin of error of 5% (Lemeshow et al., 1997). The research instrument used a structured questionnaire, where service quality was measured using the SERVQUAL dimensions, namely tangibles, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988), assurance services were measured through ease of procedure and clarity of information, while patient experience was measured based on service experience, interaction with health workers, hospital environment, and patient discharge process (Wolf et al., 2014). Patient satisfaction was measured using a five-point Likert scale, then the instrument was tested for validity with Pearson Product Moment and reliability using Cronbach's alpha with a minimum limit of 0.70 (Hair et al., 2019). Data were analyzed using IBM SPSS Statistics through descriptive analysis and multiple linear regression to test the partial or simultaneous influence of independent variables on patient satisfaction, accompanied by classical assumptions tests including normality, multicollinearity, and heteroscedasticity so that the model meets statistical requirements (Ghozali, 2021).

RESULTS

Characteristics of Repondent and Test Instruments

The characteristics of the respondents were used to provide an overview of the profile of adult inpatients at Hospital X Semarang who were the research sample. The number of respondents was 262 patients who used health insurance services, both BPJS and private insurance. The characteristic variables analyzed included gender, age, length of hospitalization, and type of guarantor, because these factors have the potential to affect patients' perceptions of service quality, patient experience, and patient satisfaction (Sugiyono, 2022).

Table 1 Characteristics Respondents (n=262)

Features	Category	Frequency	Percentage (%)
Gender	Male	154	58,8

Features	Category	Frequency	Percentage (%)
	Women	108	41,2
Age	20–27 Years	90	34,4
	28–34 years old	98	37,4
	35–40 Years	74	28,2
Length of Stay	3–4 Days	125	47,7
	5–7 Days	137	52,3
Types of Guarantors	BPJS	183	69,8
	Private Insurance	79	30,2

Source: Primary data processed (2026)

Based on Table 1, respondents were dominated by men (58.8%), were in the age range of 28–34 years (37.4%), underwent hospitalization for 5–7 days (52.3%), and used BPJS as the main guarantor (69.8%). These findings show that the majority of respondents are productive-age patients with relatively high service needs, so it is relevant in assessing service quality, insurance services, patient experience, and patient satisfaction.

Validity and Reliability Tests

The results of the validity test showed that all items had a calculated r-value greater than 0.121 so that they were declared valid, while the reliability test showed a Cronbach's Alpha value of 0.822 for the service quality variable, 0.741 for warranty services, and 0.836 for patient experience, so that all instruments were declared reliable.

Classic Assumption Test

The results of the classical assumption test show the value of Asymp. Sig. is 0.200 (> 0.05) so that the residual is normally distributed, the tolerance value is 0.326; 0,309; 0.263 and VIF of 3.066; 3,234; 3.801 showed no multicollinearity, and the significance value of the heteroscedasticity test was 0.781; 0,684; and 0.078 (> 0.05) which indicates that heteroscedasticity does not occur, so that the regression model meets classical assumptions.

Multiple Linear Regression Test and t-Test

Multiple linear regression analysis was used to determine how much influence Quality of Service (X1), Assurance Service (X2), and Patient Experience (X3) had on Patient Satisfaction (Y). This method was chosen because the study involved more than one independent variable that was thought to affect one bound variable. In addition to knowing the direction of the relationship, this analysis can also show which variables are the most dominant in improving patient satisfaction. At the same stage, a t-test is carried out to determine the influence of each variable partially.

Table 2 Multiple Linear Regression Test Results

Models	Variable	B (Unstandardized)	Std. Error	Beta (Standardized)	t	Sig.
1	(Constant)	3.181	0.909	-	3.501	0.001
	Quality of Service (X1)	0.131	0.038	0.186	3.466	0.001
	Insurance Services (X2)	0.323	0.063	0.281	5.095	0.000
	Patient Experience (X3)	0.273	0.035	0.464	7.765	0.000

Source: Primary data processed (2026)

Based on the results of the analysis, regression equations were obtained:

Y = 3.181 + 0.131X1 + 0.323X2 + 0.273X3

A constant value of 3.181 indicates a baseline level of satisfaction when all independent variables are considered fixed. All regression coefficients have positive values, so that the increase in each variable will be followed by an increase in patient satisfaction.

Partially, the Service Quality variable has a significance value of 0.001 < 0.05, so it has a significant effect on patient satisfaction. The Insurance services variable has a significance value of 0.000 < 0.05, which means that it has a significant effect on patient satisfaction. The Patient Experience variable also has a significance value of 0.000 < 0.05, so it has been proven to have a significant effect on patient satisfaction. Based on standard beta values, the Patient Experience variable is the most dominant variable in influencing patient satisfaction.

F Test (Simultaneous)

The F test is performed to find out whether all independent variables together have an influence on the dependent variables. This test is important to see if the regression model used is feasible to explain the relationship between Quality of Service, Insurance services, and Patient Experience to Patient Satisfaction.

Table 3 F Test Results (ANOVA)

Models	Sum of Squares	df	Mean Square	F	Sig.
Regression	3391.935	3	1130.645	268.661	0.000
Residual	1085.779	258	4.208		
Total	4477.714	261			

Source: Primary data processed (2026)

Based on Table 3, the F value of 268,661 was obtained with a significance value of 0.000. Since the significance value is less than 0.05, it can be concluded that all independent variables simultaneously have a significant effect on patient satisfaction. This means that the quality of service, insurance services, and patient experience together can explain changes in patient satisfaction levels. These results also show that the regression model used in the study is appropriate and feasible for further analysis. In other words, the increase in patient satisfaction

is not only influenced by one factor, but is the result of a combination of service quality, the ease of the guarantee system, and the patient's experience during treatment.

Determinant Coefficients

The determination coefficient is used to find out how much the ability of all independent variables to explain the variation of dependent variables. This value demonstrates the strength of the research model in explaining changes in patient satisfaction.

Table 4 Simultaneous Determinant Coefficients

Models	R	R Square	Adjusted R Square	Std. Error
1	0.870	0.758	0.755	2.05145

Source: Primary data processed (2026)

Based on Table 4, the R Square value is 0.758. This means that 75.8% of the variation in patient satisfaction can be explained by the variables of Service Quality, Insurance services, and Patient Experience. While the remaining 24.2% was explained by other factors outside the research model, such as the price of additional services, hospital image, location, and personal factors of the patient. This value shows that the research model has a strong explanatory ability, so that the three independent variables used are relevant in explaining patient satisfaction.

Table 5 Partial Determination Coefficients

Variable	R	R Square	Std. Error	Contributions
Quality of Service (X1)	0.770	0.593	2.64889	59,3%
Insurance services (X2)	0.798	0.637	2.50004	63,7%
Patient Experience (X3)	0.840	0.706	2.24880	70,6%

Source: Primary data processed (2026)

Based on Table 5, each variable has a different contribution to patient satisfaction. The Service Quality variable contributed 59.3%, which shows that service quality remains an important factor. The Insurance services variable contributed 63.7%, which means that the ease and effectiveness of the health insurance system also had a strong influence.

Meanwhile, the Patient Experience variable had the largest contribution, which was 70.6%. These results confirm that the patient's direct experience during receiving services, such as comfort, communication of health workers, caregiver attention, and impressions during treatment, are the most dominant factors in shaping overall patient satisfaction.

DISCUSSION

The Effect of Service Quality on Patient Satisfaction at Hospital X Semarang

The results of the study showed that the quality of service had a positive and significant effect on patient satisfaction at RS X Semarang with a significance value of 0.001 ($p < 0.05$). These findings prove that service quality is a major factor in shaping patient satisfaction, because patients assess the overall service experience from registration, examination, treatment, to final administration. According to the expectancy-disconfirmation theory,

satisfaction arises when the services received meet or exceed the patient's expectations. These results are in line with the research of (Akin, 2025; Salam et al., 2024; Hutabarat et al., 2025), which states that the quality of service has a direct and significant relationship to patient satisfaction in health facilities.

Descriptively, the quality of service obtained an average score of 3.61 in the medium category, which indicates that the hospital has met most of the basic expectations of patients, but has not yet achieved a very satisfactory level of service. In the tangible dimension, the facility is considered quite clean and orderly, although the modernization of medical equipment is still considered not optimal. In the reliability dimension, services are considered quite on schedule, but the consistency of procedures and the accuracy of service still need to be improved. In the responsiveness dimension, the officers are considered to be quite quick to help patients, but the speed of service during peak hours is still not optimal. In the assurance dimension, health workers are considered competent, but the sense of security and certainty of patient information still needs to be strengthened. Meanwhile, in the empathy dimension, the attention of the officers is quite good, but the understanding of individual patient needs still needs to be improved so that the service is more oriented towards patient-centered care.

The value of the determination coefficient (R Square) of 0.593 indicates that the quality of service is able to explain patient satisfaction by 59.3%, while the other 40.7% is influenced by other factors such as service costs, health insurance system, hospital image, previous patient experience, and service accessibility. These findings show that service quality is the dominant factor in the research model. Therefore, RS X Semarang needs to make improving the quality of service a strategic priority through modernizing facilities, simplifying administrative flows, accelerating waiting times, improving communication skills of health workers, and strengthening a culture of empathy in services. These results are also supported by the research of Kaukaba and (Puspita & Paramata, 2024; Siregar et al., 2024; Sukmawati et al., 2024; Putri & Berlianto, 2025) which stated that service quality contributes greatly to hospital satisfaction, trust, loyalty, and competitiveness.

The Effect of Insurance Services on Patient Satisfaction at X Semarang Hospital

The results showed that assurance services had a positive and significant effect on patient satisfaction at RS X Semarang with a significance value of 0.000 ($p < 0.05$). These findings show that the health insurance system not only functions as a financing mechanism, but also becomes an important part of the overall patient service experience, especially regarding ease of access, cost certainty, procedural clarity, and smooth administration of services. Based on the theory of perceived value, patients will feel satisfied if the benefits received are greater than

the administrative burden felt during the service process. The results of this study are in line with the research of Prasetiyo and Rahayu (2025); Putri & Berlianto, 2025), which stated that the quality of BPJS services and health insurance has a real influence on patient satisfaction in hospitals. Descriptively, the guarantee service variable obtained an average value of 3.50 in the medium category, which shows that the guarantee system at RS X Semarang has been running quite well but has not been optimal. Patients consider that the benefits of health insurance have helped in financing treatment and providing a sense of security during treatment, but there are still obstacles such as the administrative process that is not simple, benefit information that is not transparent, and the waiting time is still quite long.

In addition, some patients still feel administrative obstacles and differences in service experience between types of guarantors, such as BPJS validation queues, tiered referral systems, and approval processes in private insurance. This condition is related to the concept of service convenience which explains that the easier the service is accessed, the higher the level of patient satisfaction. Therefore, hospitals need to ensure that administrative differences between guarantors do not affect the core quality of health services. The value of the determination coefficient (R Square) of 0.637 indicates that assurance services are able to explain patient satisfaction by 63.7%, while the other 36.3% are influenced by other factors such as the quality of medical services, hospital facilities, communication of health workers, and patient characteristics. These findings suggest that assurance services are a very powerful factor in shaping patient satisfaction. The managerial implications of the results of this study are the need to strengthen the guarantee service unit through digitization of membership verification, simplification of administrative flows, improvement of officer communication competence, acceleration of the approval process, and integration of information systems with BPJS and private insurance. These results are also supported by research by Wijayanti et al., (2022), which states that the quality of guarantor administrative services has a direct effect on patient satisfaction.

The Influence of Patient Experience on Patient Satisfaction at Hospital X Semarang

The results showed that patient experience had a positive and significant effect on patient satisfaction at RS X Semarang with a significance value of 0.000 ($p < 0.05$). These findings confirm that patient satisfaction is not only determined by the success of medical procedures, but also by the patient's experience during the entire service process from coming, receiving treatment, to discharging from the hospital. In the concept of patient-centered care, patient experience is an important indicator of service quality because it reflects the quality of interpersonal interaction, communication effectiveness, environmental comfort, and a sense of

security while receiving services. Patients who gain positive experiences tend to have the perception that the hospital is able to meet their needs comprehensively, while negative experiences such as long lines, unclear communication, or an uncomfortable environment can lower patient satisfaction despite good treatment outcomes. The results of this study are in line with the research of Park et al., (2022) which states that experience during treatment has a direct influence on patient satisfaction and the desire to recommend the hospital to others.

Descriptively, the patient experience variable obtained an average value of 3.54 in the medium category, which shows that the service experience at RS X Semarang is considered quite good but not optimal. In the dimension of doctor and nurse services, patients consider friendliness, attention, and involvement in decision-making to be quite good, but the clarity of communication still needs to be improved because easy-to-understand communication can reduce patient anxiety and increase trust in the hospital. These findings are supported by research by (Tian et al., 2024; Jameel et al., 2025) which states that participatory and patient-oriented communication is significantly associated with increased patient satisfaction. In the hospital environmental dimension, patients consider the cleanliness of the facility to be quite good, but environmental comfort still needs to be considered, including room noise, air temperature, lighting, privacy, and bed comfort. In addition, patients also still experience emotional anxiety during treatment, so hospitals need to strengthen a more humane approach to service through empathic communication, personal attention, and psychosocial support for patients and families. This is in line with the results of the systematic review of Guan et al. (2024) which emphasized that the physical environment of the hospital and the interaction of officers are the main factors that shape the patient experience.

The results of the simultaneous test showed that the quality of service, assurance services, and patient experience together had a significant effect on patient satisfaction at RS X Semarang with an F value of 268.661 which was greater than F table 2.65 at a significance level of 0.05. The value of the determination coefficient (R Square) of 0.758 showed that the combination of the three variables was able to explain the variation in patient satisfaction by 75.8%, while the other 24.2% was influenced by other factors such as hospital image, patient health condition, additional service costs, and individual patient characteristics. These findings show that patient satisfaction is formed through the synergy of service quality, assurance services, and overall patient experience, so hospitals need to manage services holistically, not partially. These results are in line with the SERVQUAL theory of Parasuraman et al. (1988) as well as the research of Mosadeghrad (2014); Prasetiyo & Rahayu (2025); Park et al. (2022); Guan et al., (2024); Rosilawati et al., (2025); Cui et al., (2025); Bragge et al., (2025) which

states that the quality of service, guarantee system, and patient experience are the main factors that affect satisfaction, loyalty, and the reputation of the hospital. Therefore, RS X Semarang needs to improve the quality of service in a sustainable manner through strengthening empathic communication, simplifying assurance administration, improving facility comfort, and consistently evaluating patient journeys so that patient satisfaction can increase continuously.

The Effect of Service Quality, Insurance Services, and Patient Experience Simultaneously on Patient Satisfaction at Hospital X Semarang

The results of the simultaneous test showed that the quality of service, assurance services, and patient experience together had a significant effect on patient satisfaction at RS X Semarang. This is evidenced by the calculated F value of 268.661 which is greater than the F of the table of 2.65 at a significance level of 0.05. These findings show that patient satisfaction is not formed by chance, but is influenced by the quality of the service system that patients receive during interaction with hospitals. From a health management perspective, patient satisfaction is an indicator of the hospital's success in meeting patients' needs, expectations, and perceptions so that services need to be managed holistically, not partially. This approach is in line with the concept of integrated healthcare service which views the entire service process as a series of interconnected patient experiences.

Theoretically, service quality is the main basis in shaping patients' perceptions of hospitals. Parasuraman et al., (1988) through the SERVQUAL model explained that reliability, responsiveness, assurance, empathy, and tangible are the main dimensions that affect patient satisfaction. In hospital services, reliability can be seen from the accuracy of diagnosis and consistency of services, responsiveness of the speed of the officer responding to patient needs, assurance of the competence and sense of security provided, empathy from the attention of the officer, and the tangible of the cleanliness and completeness of the facilities. Mosadeghrad (2014), also stated that the quality of health services is influenced by technical and interpersonal factors so that the interaction between health workers and patients is as important as clinical ability. In addition to the quality of service, guarantee services also have an important contribution because the financing aspect is often a source of anxiety for patients and families. Patients not only need recovery, but also cost certainty, ease of administration, procedural transparency, and protection of rights as health insurance participants. Prasetiyo and Rahayu (2025), explained that the quality of service, price, facilities, and ease of BPJS procedures are important factors in shaping hospital patient satisfaction. Therefore, hospitals need to digitize the claim system, accelerate membership verification, and improve

coordination between units so that the administrative process becomes simpler and less burdensome for patients.

On the other hand, patient experience is an important factor because it reflects the overall patient experience during the service starting from registration, consultation, treatment, to the process of discharge. Park et al. (2022) stated that the patient's experience during treatment has a direct influence on patient satisfaction and the desire to recommend the hospital to others. Tian et al., (2024) also point out that clear physician communication and patient involvement in decision-making can improve patient satisfaction, while Guan et al., (2024) affirm that the comfort of the hospital environment, patient privacy, room quiet, and officer interaction are the main factors that shape patient experience. The value of the determination coefficient (R Square) of 0.758 shows that the combination of service quality, assurance services, and patient experience is able to explain patient satisfaction by 75.8%, while the other 24.2% is influenced by other factors such as hospital image, patient health condition, additional service costs, and individual patient characteristics. These findings show that these three variables are the main determinants of patient satisfaction at X Semarang Hospital so hospitals need to build integrated service standards, strengthen the culture of empathic communication, improve the efficiency of assurance services, and create a consistent patient experience at every point of service so that patient satisfaction and loyalty can increase continuously.

CONCLUSIONS

Based on the results of the research, it can be concluded that: (1) the quality of service has a positive and significant effect on patient satisfaction at Hospital X Semarang, which means that the better the quality of service, the higher the patient satisfaction; (2) insurance services have a positive and significant effect on patient satisfaction, so that ease of administration, clarity of information, and smooth assurance process are important factors in increasing satisfaction; (3) patient experience has a positive and significant effect on patient satisfaction, which shows that experience during the service process greatly determines the patient's perception of the hospital; and (4) the quality of service, insurance services, and patient experience simultaneously have a significant effect on patient satisfaction with a contribution of 75.8%, so that these three variables are the main factors in shaping patient satisfaction at Hospital X Semarang.

X Semarang Hospital is advised to continue to improve the quality of service through communication training, staff friendliness, response speed, and improvement of supporting facilities. In addition, hospitals need to simplify insurance services through digitization of

administration, transparency of cost information, and acceleration of the verification process. The patient experience also needs to be strengthened by creating services that are comfortable, empathetic, and oriented to the patient's needs. For the next researcher, it is recommended to add other variables such as patient loyalty, hospital image, or digital services so that the research results are more comprehensive.

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