# The Effect of Marketing Strategy Implementation and Customer Behavior on Satisfaction and Trust and Its Implication on Loyalty in Non Recipient Health Insurance Participants

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## Abstract

The purpose of this study was to find out, study and analyze the implementation of marketing strategies and customer behavior on satisfaction and trust and their implications for the loyalty of BPJS Kesehatan participants who are not recipients of contribution assistance. **Methodology/approach** – The research method used is a survey method with quantitative research type, descriptive-verification research nature. The research sample was 400 BPJS Health participants who did not receive contribution assistance, this study used purposive and proportional clustered random sampling methods. In addition, the analysis method used is Structural Equation Modelling (SEM) analysis. **Findings** – The results of the study concluded that there was a significant influence from the implementation of marketing strategies and customer behavior on satisfaction by 76.15 percent, and there was a significant effect from the implementation of marketing strategies and customer behavior on trust by 78.24 percent, and there was a significant effect from satisfaction and trust in loyalty of 82.78 percent. **Novelty/value** – Marketing strategy consisting of target market and marketing mix, combined with consumer behaviour consisting of customer characteristics and customer psychology will have an impact on satisfaction and trust and have implications for loyalty.

**Keywords:** Marketing Strategy Implementation, Customer Behavior, Satisfaction, Trust, Loyalty

## INTRODUCTION

The population that plays a role in the development of a country is a population that has the quality of a population that is able to process and use the available natural resources to meet the needs of life and improve its welfare. The quality of the population is defined in Article 28H(1) of the 1945 Constitution, which states that everyone has the right to live in physical and mental well-being, to live in a good and healthy environment and to receive health services. Article 3 of Law No. 40 of 2004 states that the national social security system aims to fully guarantee the basic needs of a decent life for each participant and/or his/her family members. The Indonesian government to address the health needs of the community is by creating a national health insurance programme implemented through BPJS Kesehatan that ensures every citizen in the population has equitable access to promotive, preventive, curative and rehabilitative, quality health services at affordable cost, although this health insurance programme has not yet reached 100%, this is due to the increase in Greater Bandung residents who had health complaints and did not seek outpatient treatment in the past month due to self-treatment in 2022 to 77%. 49%, as well as a lack of awareness among the community about the importance of consulting a doctor and the assumption that their illness will be

cured through self-treatment by consuming pharmaceutical drugs that are freely and easily available in small shops or pharmacies without a doctor's prescription. The average number of people in the greater Bandung area who had a health problem in the past month and did not seek outpatient care because they did not need treatment increased to 17.43% in 2022. This is because people think that their illnesses will get better on their own without going to the doctor.

BPJS Health's membership includes both contributing and non-contributing participants, which affects the selection of treatment classes according to Article 18 of BPJS Health Regulation No.5 of 2020. Specifically, Class I comprises 25.27%, Class II comprises 52.49%, and Class III comprises 22.23%. On average, 77.15% of participants are not receiving active contributions, while 22.85% are inactive; indicating there are still contributors in arrears. Consequently, BPJS Health in Greater Bandung are attempting to increase the number of active memberships and preserve existing memberships as assets. Zeithaml et al (2018) view customers as assets to be appreciated, cultivated, and retained. Our strategies and tools, therefore, concentrate on constructing customer relationships and loyalty.

BPJS Health beneficiaries who do not receive contribution assistance face the risk of switching to other insurance providers due to factors that influence them, such as an increase in fees that must be paid. This was discussed by the principal researcher at the research centre of the Expertise Agency of the House of Representatives of the Republic of Indonesia. The increase in class III independent BPJS Health fees set by the government in January 2021 resulted in public complaints, as it would burden them, especially in the midst of the ongoing pandemic (Retnaningsih, 2021). The loyalty of health insurance policyholders is impacted by their trust in BPJS Health, according to Hooley et al (2020) trust in the company can be a major driver of customer loyalty. The low trust of health insurance participants is due to BPJS Health employees being less friendly when participants submit complaints or problems, in line with the statement from Puan Maharani as chairman of the House of Representatives of the Republic of Indonesia who received many complaints from the public, therefore, Puan hopes that BPJS services that are less than optimal can be improved, because when BPJS Health services are very good it will have an impact on the level of public trust (www.infoindonesia.id, 2022). Another factor that can affect the loyalty of BPJS Health participants is the satisfaction felt by participants as a result of the comparison between the perceived performance and the expectations desired by BPJS Health participants. Wirtz et al (2016) state loyalty is an important outcome of satisfied customers who believe that the firm delivers great service. Kotler & Keller (2016) state high satisfaction leads to high customer loyalty, as well as research conducted by Fachmi et al (2020) that satisfaction directly has a positive and significant effect on customer loyalty.

The poor performance of service quality which is one of the indicators of the walk through audit from BPJS Health where facilities and infrastructure, the assessment includes the comfort and cleanliness of the waiting room, as well as information facilities for participants (bpjs-kesehatan.go.id). The level of satisfaction is seen from customer expectations that BPJS Health participant complaints should be handled quickly and responsively according to procedures, meaning that participants feel that BPJS health employees are slow in resolving participant complaints. Satisfaction and trust are the result of marketing performance, which are interrelated with each other as Stauss & Seidel (2019) state that customer satisfaction leads to trust. The company will try to always improve performance above consumer expectations, thus creating consumer trust in the company. Fatikharrohmah et al (2020) state that satisfaction has a significant effect on trust. Consumer trust and satisfaction occur when after purchasing a product / service through a purchasing decision which is influenced by consumer behaviour. Begue (2020) states that every action, decision, and behaviour you show directly affects trust.

It is generally difficult for companies to track, understand and analyse customer behaviour correctly and accurately due to differences in customer behaviour and considering the many factors that influence customer behaviour. The decision-making process to make a purchase is not an easy thing for consumers, because they have different behaviours in making decisions to buy a product or service that can satisfy their needs and desires. Solomon (2020) state that consumer behavior covers a lot of ground: It is the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires. Salah satu faktor karakteristik pelanggan yaitu personal pelanggan dapat menentukan kepuasannya, Zeithaml et al (2018) namely satisfaction is generally viewed as a broader concept. Satisfaction, on the other hand, is more inclusive: it is influenced by perceptions of service quality, product quality, and price, as well as situational factors and personal factors. Companies in carrying out marketing strategies basically meet customer needs and desires and create customer

satisfaction, Schiffman & Wisenblit (2019) namely marketing and consumer behavior stem from the marketing concept, which maintains that the essence of marketing consists of satisfying consumers' needs, creating value, and retaining customers.

The behaviour of BPJS Health participants in Greater Bandung in making purchasing decisions is still quite good, where health insurance needs can be met by BPJS Kesehatan, this is in accordance with the opinion of Daniel Wibowo as Chair of the Health Insurance Compartment of the Indonesian Hospital Association (PERSI) for 2022 that the citizens of the Republic of Indonesia are not enough to rely solely on BPJS Kesehatan because later the hospital class will become two, namely standard class and private class. So it is given the opportunity for standard class patients to go to the private class by becoming a private health insurance participant (cnbcindonesia.com, 2021), besides that family is a driving factor in becoming a BPJS Health participant. Thi Thuy Nga et al.(2018) state the low enrollment in family-based health insurance scheme at both the demand and supply sides, such as inability to pay the premium, lack of information, perceived poor quality of primary health care services, and complicated enrollment procedures. Perilaku pelanggan dipengaruhi oleh stimulus ekternal yaitu strategi pemasaran, Mothersbaugh et al (2020) namely the applications of consumer behavior involve the development, regulation, and effects of marketing strategy. Dibb et al (2019) the marketing strategy must be decided only after the essential marketing analyses of market trends, the marketing environment forces, customer buying behaviour, competition, opportunities and capabilities, and current trading performance have been undertaken. Marketing strategy is an external stimulus for customers that can influence customer behaviour so that it will provide satisfaction to customers, Dibb et.al (2019) state marketing analysis should lead an organization to develop a marketing strategy that takes account of market trends, aims to satisfy customers, is aware of competitive activity and targets the right customers with a clear positioning message. Kotler & Keller (2016) that all marketing strategy is built on segmentation, targeting, and positioning, in addition to carrying out marketing strategies through segmentation, targeting, and positioning, there is also a marketing mix strategy consisting of elements of product, price, place, promotion, process, human resources and physical form that can be used to satisfy consumers, Zeithaml et al (2018) that marketing mix as the elements an organization controls that can be used to satisfy or communicate with customers. In addition to influencing customer satisfaction, marketing strategies can also influence customer behaviour, thereby increasing customer trust. Hooley et al (2020) bahwa list a number of virtues that they believe should be embedded in their marketing practice, such as truthfulness, integrity, authenticity, trustworthiness, respect, courtesy, and humility.

## LITERATURE REVIEW
### Marketing Strategy

Companies in implementing marketing strategies to market and introduce a product / service to the public. Mothersbaugh et al (2020) state marketing strategy is basically the answer to the question, how will we provide superior customer value to our target market. Dibb et al (2019) state marketing strategy involves the selection of new opportunities to pursue and identification of which current activities to continue to support, identification of associated target markets and competitive positioning, and the creation of appropriate customer value propositions and engagement plans, in order to deliver the specified performance goals in the corporate strategy. Lamb & McDaniel (2018) state marketing strategy involves the activities of selecting and describing one or more target markets and developing and maintaining a marketing mix that will produce mutually satisfying exchanges with target markets.

1. Target market is a group of people or organizations for which an organization designs, implements, and maintains a marketing mix intended to meet the needs of that group, resulting in mutually satisfying exchanges (Lamb & McDaniel,2018). The target market according to Hooley et al (2020) consists of market segmentation, market targeting, positioning, and positioning.
2. Marketing mix is the set of controllable, tactical marketing tools that the company blends to produce the response it wants in the target market. (Armstrong et al ,2018). Zeithaml et al (2018) state marketing mix, defined as the elements an organization controls that can be used to satisfy or communicate with customers, Furthermore Zeithaml et al for services marketing, tactics are defined by seven key elements, namely product, price, promotion, place/distribution, people, process, physical evidence

### Consumer Behaviour

Behaviour is the response/reaction of an individual to a stimulus that comes from outside or from within himself. Consumer behavior is the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants. Kotler & Keller (2016). Solomon (2020) state customer behaviour is covers a lot of ground: It is the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires. Kotler & Keller (2016) state the starting point for understanding consumer behavior is the stimulus-response. Marketing and environmental stimuli enter the consumer's consciousness, and a set of psychological processes combine with certain consumer characteristics to result in decision processes and purchase decisions.

1. Consumer Psychology : motivation, perception, learning dan memory
2. Consumer Characteristics: cultural factors, social factors dan personal factors

## Satisfaction

In simple terms, satisfaction can be defined as an effort to fulfil something or make something adequate (Tjiptono,2019). Schiffman & Wisenblit (2019) state customer satisfaction refers to customers' perceptions of the performance of the product or service in relation to their expectations. Zeithaml et al (2018) state customer expectations are beliefs about service delivery that serve as standards or reference points against which performance is judged. Because customers compare their perceptions of performance with these reference points when evaluating service quality, thorough knowledge about customer expectations is critical to service marketers. Meanwhile, service performance is the performance of the service received by consumers themselves and assesses the quality of the service they actually feel. Kotler & Keller (2016) state satisfaction is a person's feelings of pleasure or disappointment that result from comparing a product or service's perceived performance (or outcome) to expectations. In the importance performance analysis, mapping is carried out into four quadrants for all variables that affect service quality as follows:

1. Quadrant A (Concentrate These) is an area that contains factors that are considered important by customers, but in reality these factors are not in accordance with customer expectations (the level of satisfaction obtained is still low).
2. Quadrant B (Keep Up the Good Work) is an area that contains factors that are considered important by customers, and is in accordance with what they feel so that their level of satisfaction is relatively higher.
3. Quadrant C (Low Priority) is an area that contains factors that are considered less important by customers, and in fact their performance is not too special.
4. Quadrant D (Possible Overkill) is an area that contains factors that are considered less important by customers, and are felt to be too excessive.

Zeithaml et al (2018) state customer satisfaction is influenced by specific product or service features, perceptions of product and service quality, and price. In addition, personal factors such as the customer's mood or emotional state and situational factors such as family member opinions influence satisfaction. Zeithaml et al (2018) states that service quality includes reliability, responsiveness, assurance, empathy and tangibles.

## Trust

Building trust in long-term relationships with customers is an important factor in creating customer loyalty. Robbins & Judge (2022) state trust is a psychological state of mutual positive expectations between people, both depend on each other and are genuinely concerned for each other's welfare. Lamb & McDaniel (2018) state trust is the condition that exists when one party has confidence in an exchange partner's reliability and integrity. Robbins & Judge (2022) stated that the dimensions of trust are ability, integrity and benevolence.

## Loyalty

Customer loyalty has an important role in a company, retaining customers means improving company performance. Kotler & Keller (2016) state that loyalty has been defined as "a deeply held commitment to rebuy or repatronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior. Griffin in Hurriyati (2020) states that loyalty is a repeat purchase expressed over time by several decision-making units. The loyalty of a consumer must show similarities in the four characteristics put forward by Griffin in Hurriyati (2020), namely making regular

repeat purchases, purchasing across product or service lines, referring others, demonstrating immunity to the pull of the competition.

**The Effect of Marketing Strategy Implementation and Customer Behaviour on Satisfaction**

The company conducts a marketing situation analysis which consists of analysing the external environment and internal environment. Analysis of the external environment has the aim of creating marketing opportunities by conducting market strategies. Marketing has a significant positive effect on consumer behaviour (Ali & Anwar,2021). Mothersbaugh et al (2020) The application of consumer behaviour involves the development, regulation, and effects of marketing strategies. Dibb et al (2019) marketing strategy should be decided only after an important marketing analysis of market trends, marketing environment forces, customer buying behaviour, competition, opportunities and capabilities, and current trading performance has been conducted. An important step in the marketing programme is building value-laden and profitable relationships with target customers to create customer satisfaction and delight, there is a significant relationship between marketing strategy factors and performance in terms of sales volume, cost management, innovation and creativity and customer satisfaction (Mustafa et al ,2018), as well as optimising satisfaction and loyalty through competitive advantage supported by marketing strategies (Surjono & Narimawati,2022), marketing has a positive effect on customer satisfaction (Ogbechi et al., 2018). The customer acts influenced by his own perception of the situation, after the customer purchases the product or service, the problem of use, disposition, and judgement and the emergence of post-purchase satisfaction. Customer behaviour has a positive and significant effect on customer satisfaction (Kanten, & Darma,2017). Solomon (2020) states that consumer behaviour includes many of the processes involved when individuals or groups choose, buy, use or dispose of products, services, ideas, or experiences to satisfy needs and wants. Schiffman & Wisenblit (2019) state that marketing and consumer behaviour are derived from the concept of marketing, which states that the essence of marketing consists of satisfying consumer needs, creating value and retaining customers.

$H_1$ : Implementation of marketing strategies and customer behaviour simultaneously and partially affect the satisfaction of BPJS Kesehatan participants not receiving contribution assistance in Greater Bandung.

**The Effect of Marketing Strategy Implementation and Customer Behaviour on Trust**

The marketing strategy must provide value to customers by maintaining or improving the welfare of consumers and society, so that the company develops an integrated marketing programme, which consists of a combination of marketing mix elements. As explained by the marketing strategy with the target market dimension with one of the indicators being positioning which can lead to trust. Positioning has a positive and significant effect on trust (Yulita,2021), In addition to the target market with its positioning, the marketing strategy has real value by designing through product programmes that communicate the value proposition to target consumers and persuade them to act on market offerings. Promotion has a significant effect on trust (Buchori et al,2021). Hooley et al (2020) list a number of virtues that they believe should be embedded in marketing practices, such as truth, integrity, authenticity, trust, respect, courtesy, and humility. Hollensen (2019) states ethical marketing decisions foster trust, which helps build long-term marketing relationships.

Consumer personality characteristics can be a concern for companies, because companies think that consumers buy service products and when and how consumers consume them, so as to create consumer satisfaction and trust. Customer personality traits have varying effects on the relationship between service quality dimensions and customer trust (Ur Rehman & Md Rasli, 2016). Experience with insurance is one of the most important factors affecting trust in insurance (Courbage & Nicolas, 2021). Begue (2020: 82) states that every action, decision and behaviour that consumers show directly affects trust. Cavallone (2017) states that the goodwill generated by that perception has a direct influence on the trust that customers place in the company. Jobber & Chadwick (2016) state that trust is developed over time because customers base their perceptions and expectations on past purchasing experiences.

$H_2$ : Implementation of marketing strategies and customer behaviour simultaneously and partially affect the trust of BPJS Health participants not receiving contribution assistance in Greater Bandung

**The Effect of Satisfaction and Trust on Loyalty**

Companies must stay in constant contact to ensure customers remain satisfied. Success depends on building solid long-term relationships with customers, based on performance and trust. Satisfaction can increase customer trust in the company (Fatikhaturrohmah, et al, 2020). Satisfaction has a positive influence on trust (Steiner & Maas, 2018). Satisfaction has a positive and significant relationship with customer loyalty and the role of trust (Minta, 2018). Customer satisfaction has a positive impact on affective commitment and trust (van Tonder & Petzer, 2018) (Marcos, 2018). Stauss & Seidel (2019) state that customer satisfaction leads to trust.

Consumers who have loyalty feel an emotional bond with the company that makes consumers loyal, therefore companies must increase satisfaction with consumers and maintain it in the long term. Satisfaction directly has a positive and significant effect on customer loyalty (Fachmi et al., 2020) (Ruefenacht, 2018) (Nugraheni & Fauziah, 2019). Customer satisfaction with customer loyalty has a positive relationship (Sotechand, 2020). Satisfaction has a significant effect on loyalty (Ratnawati et al, 2020). Customer satisfaction has a significant effect on customer loyalty (Lee, 2019), Nurochani et al (2023) state that customer satisfaction has a significant effect on customer loyalty. Hollensen (2019) states that a greater level of customer satisfaction leads to a greater level of customer loyalty. Consumer loyalty is considered a strategic asset for companies, because consumer loyalty has an impact on company profits, consumers dare to pay more, can be used as word of mouth promotion, by creating value received by consumers where this value has an impact on consumer confidence. The importance of building convincing customer trust to advance customer engagement and customer loyalty (Agyei et al., 2020). Customer trust affects customer loyalty (Mulyasari et al., 2020). Hooley et al (2020) state that trust in the company can be a key driver of customer loyalty. Kotler et al (2020) state that companies create customer loyalty because people trust the company.

$H_3$ : Satisfaction and trust affect the loyalty of BPJS Health participants not receiving contribution assistance in Greater Bandung simultaneously and partially

**METHOD**

The research method used is an explanatory survey method with a quantitative research type. The data used in this research is cross section. The nature of the research is descriptive -verificative. This study uses exogenous variables, namely marketing strategy with the dimensions of target market and marketing mix; as well as customer behaviour with the dimensions of customer psychology and customer characteristics, while the endogenous variables are satisfaction with the dimensions of performance and expectations; trust with the dimensions of ability, integrity and benevolence; and loyalty consists of making regular repeat purchases, purchasing across product or service lines, referring others, demonstrating immunity to the pull of the competition.

The data sources in carrying out this research are primary sources through direct interviews with respondents, conducting field observations and questionnaires to BPJS Health participants not receiving contributory assistance in Greater Bandung, officials of the Deputy BPJS Health of West Java Province, besides that it also uses secondary sources through the West Java Central Bureau of Statistics website, website www.sismonev.djsn.go.id, book and journal references. The population of this study were BPJS Kesehatan participants in Greater Bandung not receiving contribution assistance of 4,225,085 people (in 2021). Determination of the sample size used the Slovin formula:

$$n = \frac{N}{1 + Ne^2}$$

The sampling technique used is probability sampling, with two stages, namely purposive and proportionate clustered random sampling, so the minimum sample obtained using the Slovin formula is as follows:

$$n = \frac{4.225.085}{1 + 4.225.085(0.05)^2} = 399,96 = 400 \text{ sampel}$$

**Table 1. Research Sample**

| No | District/City | Population | Calculations | Sample |
|----|---------------|------------|--------------|--------|
| 1 | Bandung District | 1.116.783 | (1.116.783/4.225.085) x 400 | 106 |
| 2 | West Bandung District | 506.018 | (506.018/4.225.085) x 400 | 48 |
| 3 | Sumedang District | 412.594 | (412.594/4.225.085) x 400 | 39 |

| | | | | |
|---|---|---|---|---|
| 4 | Bandung City | 1.812.147 | (1.812.147/4.225.085) x 400 | 171 |
| 5 | Cimahi City | 377.543 | (377.543/4.225.085) x 400 | 36 |
| | **Amout** | **4.225.085** | | **400** |

The statistical method used to test the hypothesis using Structural Equation Modeling with the following relationship structure:
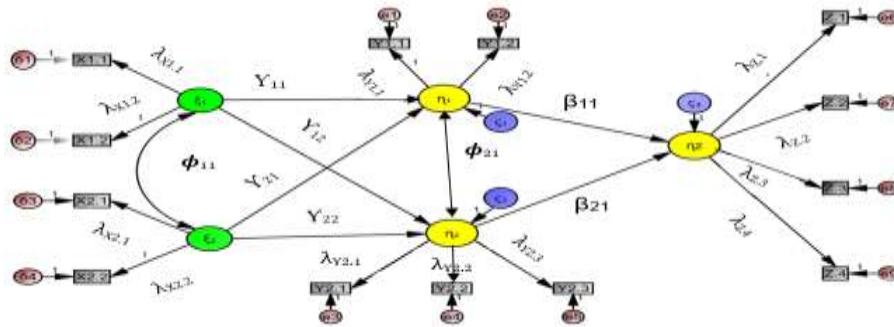


**Figure 1. Overall Structural Equation Modelling**

This study has three structural models of influence, namely:
1. The effect of marketing strategy implementation and customer behaviour on satisfaction simultaneously
   $\eta_1 = Y_{11}\xi_1 + Y_{21}\xi_2 + \varsigma_1$
2. The effect of marketing strategy implementation and customer behaviour on trust simultaneously
   $\eta_2 = Y_{12}\xi_1 + Y_{22}\xi_2 + \varsigma_2$
3. The effect of satisfaction and trust on loyalty simultaneously
   $\eta_z = \beta_{11}\eta_1 + \beta_{21}\eta_2 + \varsigma_3$

Descriptive analysis using descriptive statistical techniques, namely mean and standard deviation, while to determine respondents' answers about the level of implementation of marketing strategies, customer behaviour, satisfaction, trust and loyalty using interval values as follows:

**Table 2. Interval Values and Respondent Answer Categories**

| No | Value | Category |
|---|---|---|
| 1. | 1,00 - 1,80 | Very Unfavourable |
| 2. | 1,81 - 2,60 | Not Good |
| 3. | 2,61 - 3,40 | Good Enough |
| 4. | 3,41 - 4,20 | Good |
| 5. | 4,21 - 5,00 | Very Good |

**Source: Riduwan,2015**

For descriptive analysis of satisfaction variables using the importance performance analysis method, as follows:

**Table 3. Categories of Perceptions of BPJS Health Participants Not Receiving Contribution Assistance in Achieving the Maximum**

| No | % Score Achievement Against Maximum Score | Description |
|---|---|---|
| 1. | 20,00 - 36,00 | Very Unfavourable |
| 2. | 36,01 - 52,00 | Not Good |
| 3. | 52,01 - 68,00 | Good Enough |
| 4. | 68,01 - 84,00 | Good |
| 5. | 84,01 - 100,00 | Very Good |

**Source: Data Processed,2023**

This verification analysis uses a structural equation modelling analysis tool provided that it meets the criteria for the goodness of an econometric model in the model feasibility test, as follows:
**a. Theoritical plausability**

**Table 4. Theory Conformance Test**

| Relationships and Interrelationships between Variables | Pre-Estimation | Post Estimation | Conformance |
|---|---|---|---|
| The effect of marketing strategy implementation on satisfaction | + | +/- | Match/No |
| The effect of customer behaviour on satisfaction | + | +/- | Match/No |
| The effect of marketing strategy implementation on trust | + | +/- | Match/No |
| The effect of customer behaviour on trust | + | +/- | Match/No |
| The effect of satisfaction on loyalty | + | +/- | Match/No |
| The effect of trust on loyalty | + | +/- | Match/No |

Source: Data Processed,2023

b. **Accuracy of the estimates of the parameter**

Analytical assumptions are met and the statistical error probability of the model is very low ($\rho$-value=0.000 or smaller than $\alpha$=5%).

c. **Explanatory Ability**

This research must have the ability to explain the relationship between the variable phenomena studied with a Standard Error (SE) smaller than ½ times the absolute value of the path coefficient (SE < ½ bij).

d. **Forecasting Ability**

The research model should have a high predictive ability over the behaviour of the dependent variable as indicated by the coefficient of determination of the model approaching or exceeding 50%.

## RESULT AND DISCUSSION

**Table 5. Demographic Information of Non-Paid Participants**

| Sex | Frequency | Percentage | Consideration |
|---|---|---|---|
| Male | 206 | 51,50 | Mode: male |
| Female | 194 | 48,50 | |
| **Age Category** | **Frequency** | **Percentage** | **Consideration** |
| Under 20 | 34 | 8,50 | |
| 20-30 | 137 | 34,25 | |
| 31-40 | 103 | 25,75 | Mode: 20-30 |
| 41-50 | 76 | 19,00 | |
| Over 51 | 50 | 12,50 | |
| **Place of Membership** | **Frequency** | **Percentage** | **Consideration** |
| Bandung City | 171 | 42,75 | |
| Cimahi City | 36 | 9,00 | |
| Bandung District | 106 | 26,50 | Mode: Kota Bandung |
| West Bandung District | 48 | 12,00 | |
| Sumedang District | 39 | 9,75 | |
| **Education** | **Frequency** | **Percentage** | **Consideration** |
| Primary School | 5 | 1,25 | |
| Junior Secondary School | 11 | 2,75 | |
| High Scholl | 35 | 8,75 | |
| Diploma 1 | 50 | 12,50 | |
| Diploma III | 53 | 13,25 | Mode: Sarjana |
| Diploma IV | 72 | 18,00 | |
| Bachelor | 100 | 25,00 | |
| Magister | 44 | 11,00 | |

| Doctorate | 8 | 1,75 | |
| --- | --- | --- | --- |
| **Work** | **Frequency** | **Percentage** | **Consideration** |
| Private Sector Employee | 127 | 31,75 | |
| Civil Servant | 111 | 27,75 | |
| Self-Employed | 60 | 15,00 | Mode: Pegawai |
| Doktor | 24 | 6,00 | Swasta |
| Student | 15 | 3,75 | |
| Other | 63 | 15,75 | |
| **Service Class** | **Frequency** | **Percentage** | **Consideration** |
| Grade 1 | 101 | 25,25 | |
| Grade 2 | 196 | 49,00 | Mode: Kelas 2 |
| Grade 3 | 103 | 25,75 | |

**Source: Data Processed,2023**

## Descriptive Analysis
### Marketing Strategy Implementation

The average marketing strategy implementation score is 3.232 and the standard deviation is 0.431, the category is quite appropriate towards appropriate, meaning that the implementation of marketing strategies at BPJS Health in Greater Bandung can be said to be quite appropriate, although it must still be evaluated continuously to improve the implementation of marketing strategies.

### Customer Behaviour

The average customer behaviour score is 3.304 and a standard deviation of 0.473 in the good to fair category, meaning that customer behaviour at BPJS Health in Greater Bandung can be said to be quite good, although continuous evaluation must be carried out to improve customer behaviour.

### Satisfaction

The satisfaction score has an average of 3.278 and a standard deviation of 0.395 in the good enough to good category, meaning that satisfaction with BPJS Health in Greater Bandung is quite good, although continuous evaluation must be carried out to increase satisfaction. Furthermore, the importance performance analysis assessment is carried out, it is known that the average performance of the satisfaction variable is 3.233 and the average expectation is 3.324, meaning that the average assessment of the performance of BPJS Health services in Greater Bandung is below the average assessment of expectations: 3,233 < 3,324.
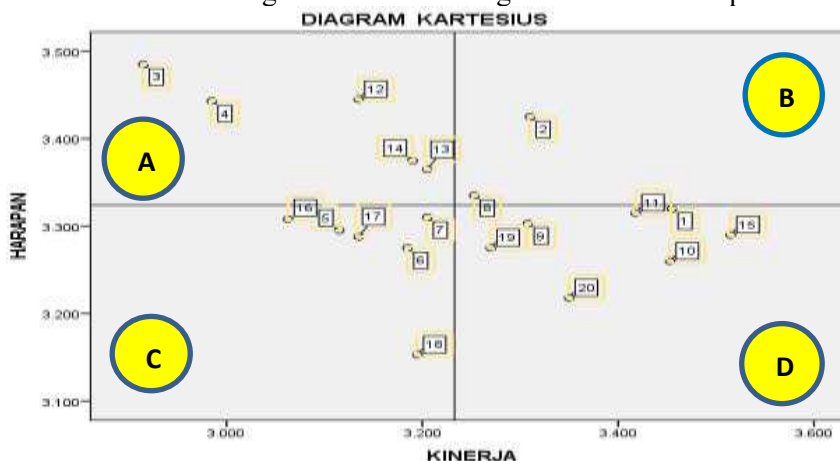


**Figure 2. Cartesian Diagram Per Item**

Quadrant A is an area that contains items that are not in accordance with customer expectations (the level of satisfaction obtained is still low), so it must be improved, namely:

1. No.3, namely other BPJS Health employees help each other if there are problems from participants, BPJS Health strategy by providing knowledge and experience between employees and discussed at the morning briefing before the office opens.

2. No.4, namely BPJS Health employees pay attention in answering questions from participants, BPJS Health strategy by involving all elements of employees from security guards, front liners, counter officers, service officers.
3. No.12, namely BPJS Health employees provide sufficient service time to participants, the BPJS Health strategy provides a queue waiting time of 15 minutes and the registration / complaint service time is only 6 minutes
4. No.13, namely the exterior and interior of the BPJS Health office should be reorganised, BPJS Health strategy by repairing the dull paint and interior
5. No.14, namely the waiting room of the BPJS Health office should be clean and comfortable, BPJS Health strategy by providing adequate chairs for the waiting room, routine maintenance in maintaining the air conditioner and the readiness of the cleaning service to clean the room every time

Quadrant B is an area that customers consider to be in accordance with what they feel so that the level of satisfaction is relatively higher. So it must be maintained because all of these items make the product/service superior in the eyes of customers, namely:
1. No.2, namely employees have the ability to provide registration services carefully and in a timely manner, BPJS Health strategy is not only to provide face-to-face services to register, but also online with existing channels such as PANDAWA (Administrative Services via WhatsApp).
2. No.8, BPJS Health should have the ability to ensure the continuity of cooperation with health partners (Health Facilities), the BPJS Health strategy collaborates both with first-level health facilities (community health centres, independent practices of doctors, independent practices of dentists, private clinics, class D hospitals and supporting health facilities such as pharmacies and laboratories) and with advanced referral health facilities (main clinics, public hospitals both public and private).

Quadrant C is an area that contains items whose performance is not too special. Increasing items can be reconsidered because their effect on the benefits felt by customers is very small, namely:
1. No.5, namely BPJS Health employees provide services quickly and precisely, BPJS Health strategy equips employees with knowledge about institutions
2. No.6, namely being responsive in handling complaints of BPJS Health participants according to procedures, BPJS Health strategy in addition to submitting complaints can be done face to face with employees, and will be quickly responded to by officers and resolved at that time, however, if it cannot be resolved by officers, it can be through JKN mobile channels.
3. No.7, namely BPJS Health has the ability to guarantee participants to obtain health services, the BPJS Health strategy has collaborated with FKTP and FKRTL.
4. No.16, namely the uniform used by BPJS Health employees should be neat and clean, BPJS Health strategy by providing a mirror in the office.
5. No.17, namely that the uniforms used by BPJS Health employees should have harmony, BPJS Health strategy pays attention to the harmony of the colour of the uniforms worn by BPJS Health employees..
6. No.18, namely the capacity of the parking lot at BPJS Health should be expanded, BPJS Health strategy by cooperating with the surrounding environment.

Quadrant D is an area that contains items that are considered less important by customers, and are felt to be too excessive, so that they can be reduced so that the company can save costs, namely:
1. No.1, namely the accuracy of the opening hours of counter services at BPJS Health, the BPJS Health strategy always opens operational hours at 8.00, and provides online channels that can be used by the community.
2. No.9, namely BPJS Health cannot maintain the confidentiality of health participant data, BPJS Health strategy is always to maintain its technology so that it cannot be hacked by irresponsible people.
3. No.10, namely the ease of participants by communicating with BPJS Health employees, the BPJS Health strategy has provided ease of communicating with employees both face-to-face and online through the channels provided.
4. No.11, namely the willingness of BPJS Health employees to respond to participant complaints, BPJS Health strategy to accept all complaints submitted by participants either face-to-face or through the JKN mobile application.
5. No.15, namely the completeness of the equipment owned by the BPJS Health office should be replaced, the BPJS Health strategy has modern equipment in providing health services

6. No.19, namely that the security of the parking lot at BPJS Health should be considered, the BPJS Health strategy uses CCTV equipment as well as security unit officers.
7. No. 20, namely the quality of BPJS Health membership cards should be improved, the current BPJS Health strategy does not use printed cards but is already papperless.

**Respondents' Responses Regarding Trust**

The average trust score is 3.253 and a standard deviation of 0.427 in the category of good enough to good, meaning that trust in BPJS Health in Greater Bandung can be said to be quite good, although continuous evaluation must be carried out to increase trust.

**Respondents' Responses Regarding Loyalty**

The average loyalty score is 3.117 and the standard deviation is 0.507, the category is quite high towards high, meaning that loyalty to BPJS Health in Greater Bandung can be said to be quite high, although continuous evaluation must be carried out to increase loyalty.

**Verificative Analysis**

As a result of using structural equation modelling, the following model was obtained:
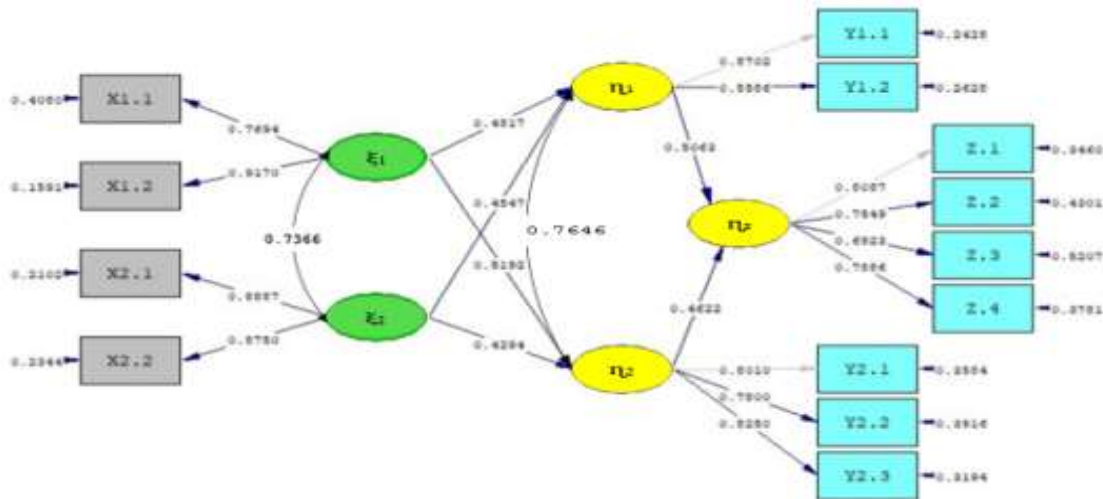


**Figure 3. Calculation Results of the Relationship Structure of All Research Variables**

**Correlation Coefficient Analysis**

The results of the correlation coefficient between the implementation of marketing strategies and customer behaviour with a correlation value of 0.7366 in the strong category and the correlation coefficient between satisfaction and trust with a correlation value of 0.7646 in the strong category. Based on this, it is known that the largest correlation coefficient is between satisfaction and trust.

**Variable Construct Analysis**

Confirmatory factor analysis testing obtained the following results:
1. Marketing Strategy Implementation ($\xi_1$), The marketing mix dimension has the largest loading factor of 0.9170, indicating that the marketing mix dimension is an advantage of BPJS Health in Greater Bandung. However, there are still factors that are not optimal, namely the target market dimension of 0.7694, this indicates that the target market dimension of the BPJS Health in Greater Bandung is not optimal.
2. Customer Behaviour ($\xi_2$), The customer psychology dimension has the largest loading factor of 0.8887, indicating that the customer psychology dimension is an advantage of BPJS Health in Greater Bandung. However, there are still factors that are not optimal, namely the dimension of customer characteristics, amounting to 0.8750, this indicates that the dimension of customer characteristics of BPJS Health in Greater Bandung is not optimal.
3. Satisfaction ($\eta_1$), The performance dimension has the largest loading factor of 0.8702, indicating that the performance dimension is the advantage of BPJS Health in Greater Bandung. However, there are still

factors that are not optimal, namely the expectation dimension, amounting to 0.8586, this indicates that the expectation dimension of the BPJS Health in Greater Bandung is not optimal.

4. Trust ($\eta_2$), The benevolence dimension has the largest loading factor of 0.8250, indicating that the benevolence dimension is an advantage of BPJS Health in Greater Bandung. However, there are still factors that are not optimal, namely the integrity dimension, amounting to 0.7800, this indicates that the integrity dimension of the BPJS Health in Greater Bandung is not optimal.

5. Loyalty ($\eta_Z$), The dimension of making regular purchases has the largest loading factor of 0.8087, indicating that the dimension of making regular purchases is an advantage of BPJS Health in Greater Bandung. However, there are still factors that are not optimal, namely the dimension of recommending products or services to others, with a loading factor of 0.6923. This indicates that the dimension of recommending products or services to others from BPJS Health in Greater Bandung is not yet optimal.

## Structural Model Analysis

The structural model analysis has fulfilled the goodness of fit measures, as follows:

**Table 6. Variable Measurement Model Analysis Results**

| GOF Measure | Estimation | Test Results | Terms |
|---|---|---|---|
| Chi-square statistics ($X^2$) | 1,8186 | Good Fit | < 3,00 |
| $\rho$-value | 0,08314 | Good Fit | > 0,05 |
| Goodness-of-fit index (GFI) | 0,9529 | Good Fit | ≥ 0,90 |
| Root mean square error of approximation (RMSEA) | 0,0852 | Good Fit | ≥ 0,05 |
| Expected cross-validation index (ECVI) | 2,2991 | Good Fit | ~1 |
| Tucker-lewis index (TLI)/Non-normed fit index (NNFI) | 0,9492 | Good Fit | ≥ 0,90 |
| Normed fit index (NFI) | 0,9061 | Good Fit | ≥ 0,90 |
| Adjusted goodness of fit index (AGFI) | 0,9123 | Good Fit | ≥ 0,90 |
| Incremental fit index (IFI) | 0,9103 | Good Fit | ≥ 0,90 |
| Comparative fit index (CFI) | 0,9102 | Good Fit | ≥ 0,90 |
| Parsimonious goodness of fit (PGFI) | 0,9399 | Good Fit | ≥ 0,90 |
| Parsimonious normed fit index (PNFI) | 0,9138 | Good Fit | ~1 |

**Source: Data Processed, 2023**

## The Effect of Marketing Strategy Implementation and Customer Behaviour on Satisfaction

Structural model 1 of the relationship between marketing strategy implementation and customer behaviour on satisfaction, the results obtained:

$$\eta_1 = 0.4817^*\xi_1 + 0.4547^*\xi_2, \text{ Errorvar.} = 0.2385, R^2 = 0.7615$$

(0.09414) (0.02402)      (0.01520)

5.1166    18.9339       7.2440

This means that satisfaction is positively influenced by the implementation of marketing strategies with a path coefficient of 0.4817, and is positively influenced by customer behaviour with a path coefficient of 0.4547. Thus the conceptual hypothesis proposed has been tested and can be accepted. Based on the correlation value and path coefficient, it is known that satisfaction is directly influenced by the implementation of marketing strategies by 23.20%, while the indirect effect through customer behaviour is 16.13%. The direct effect of customer behaviour on satisfaction is 20.68%, while the indirect effect through the implementation of marketing strategies is 16.13%. Based on the results of the calculation of the total partial effect, the greatest is the implementation of marketing strategies on satisfaction with a total effect of 39.34%. So it is concluded that to increase satisfaction, it must be supported by the implementation of good marketing strategies. However, the influence of other variables that affect satisfaction in this study is also quite large, namely customer behaviour with a total partial effect of 36.81%.

1. **Simultaneous Hypothesis Testing**

   Ho: $Y_{11}\xi_1 = Y_{21}\xi_2 = 0$: There is no significant effect of marketing strategy implementation and customer behaviour on satisfaction.

   Ha: $Y_{11}\xi_1 = Y_{21}\xi_2 \neq 0$: There is a significant effect of marketing strategy implementation and customer behaviour on satisfaction.

   The hypothesis needs to be tested by performing calculations using the following formula:

   $$F\ count = \frac{(n - k - 1)R^2_{yxk}}{k(1 - R^2_{yxk})}$$

   $$F\ count = \frac{(400 - 2 - 1)0,7615}{2(1 - 0,7615)} = 633,7851$$

   The criterion for rejecting H0 is if Fcount> Ftabel, with free degrees v1 = 2 and v2 = 400-2-1 and a confidence level of 95%, then from the F distribution table, F0.05,2,400 = 3.0185 is obtained. Because 633.7851> 3.0185, then H0 is rejected, meaning that there is a simultaneous significant influence between the implementation of marketing strategies and customer behaviour on satisfaction.

2. **Partial Hypothesis Testing**

   a. Partial Effect of Marketing Strategy Implementation on Satisfaction

   **Table 7. Partial Test Results of Marketing Strategy Implementation on Satisfaction**

   | Structures | Path coefficient | t-count | t-table | Summary |
   |---|---|---|---|---|
   | $Y_{11}\xi_1$ | 0,4817 | 5,1166 | 1,966 | **H₀ rejected**, there is a significant effect of marketing strategy implementation on satisfaction |

   **Source: Data Processed, 2023**

   b. Partial Effect of Customer Behaviour on Satisfaction

   **Table 8. Partial Test Results of Customer Behaviour on Satisfaction**

   | Structures | Path coefficient | t-count | t-table | Summary |
   |---|---|---|---|---|
   | $Y_{21}\xi_2$ | 0,4547 | 18,9339 | 1,966 | **H₀ rejected**, there is a significant influence of customer behaviour on satisfaction |

   **Source: Data Processed, 2023**

**The Effect of Marketing Strategy Implementation and Customer Behaviour on Trust**

Structural model 2 of the relationship between marketing strategy implementation and customer behaviour on trust, the results obtained:

$\eta_2 = 0.5192*\xi_1 + 0.4294*\xi_2$, **Errorvar.= 0.2176 , R² = 0.7824**

    (0.08323)   0.1137)           (0.1080)
     6.2380     3.7765             5.1714

This means that trust is positively influenced by the implementation of marketing strategies with a path coefficient of 0.5192, and is positively influenced by customer behaviour with a path coefficient of 0.4294. Thus the conceptual hypothesis proposed has been tested and can be accepted. Based on the correlation value and path coefficient, it is known that the direct effect of marketing strategy implementation is 26.96%, while the indirect effect through customer behaviour is 16.42%. The direct effect of customer behaviour on trust is 18.44% while the indirect effect through the implementation of marketing strategies is 16.42%. Based on the results of the calculation of the total partial effect, the greatest is the implementation of marketing strategies on trust with a total effect of 43.38%. So it is concluded that to increase trust, it must be supported by the implementation of a good marketing strategy. However, the influence of other variables that affect the trust studied is also quite large, namely customer behaviour with a total partial influence of 34.86%.

## 1. Simultaneous Hypothesis Testing

$H_0$ : $Y_{12}\xi_1=Y_{22}\xi_2=0$ : There is no significant effect of marketing strategy implementation and customer behaviour on trust

$H_a$ : $Y_{12}\xi_1=Y_{22}\xi_2\neq0$ : There is a significant effect of marketing strategy implementation and customer behaviour on trust

The hypothesis needs to be tested by doing the following calculations:

$$F\ count = \frac{(400-2-1)0{,}7824}{2(1-0{,}7824)} = 713{,}7243$$

The criterion for rejecting H0 is if Fcount> Ftable, with free degrees v1 = 2 and v2 = 400-2-1 and a confidence level of 95%, then from the F distribution table the value of F0.05,2,400 = 3.0185 is obtained. Because 713.7243> 3.0185, then H0 is rejected, meaning that there is a simultaneous significant influence between the implementation of marketing strategies and customer behaviour on trust.

## 2. Partial Hypothesis Testing

a. Partial Effect of Marketing Strategy Implementation on Trust

**Table 9 Partial Test Results of Marketing Strategy Implementation on Trust**

| Structures | Path coefficient | t-count | t-table | Summary |
|---|---|---|---|---|
| $Y_{12}\xi_1$ | 0,5192 | 6,2380 | 1,966 | **H₀ rejected**, there is a significant effect of marketing strategy implementation on trust |

**Source: Data Processed, 2023**

b. Partial Effect of Customer Behaviour on Trust

**Table 10 Partial Test Results of Customer Behaviour on Trust**

| Structures | Path coefficient | t-count | t-table | Summary |
|---|---|---|---|---|
| $Y_{22}\xi_2$ | 0,4294 | 3,7765 | 1,966 | **H₀ rejected**, there is a significant influence of customer behaviour on trust |

**Source: Data Processed, 2023**

## The Effect of Satisfaction and Trust on Loyalty

The structural model of the relationship between satisfaction and trust on loyalty, as follows:

**$\eta_z = 0.5063*\eta_1 + 0.4622*\eta_2$, Errorvar.= 0.1722 , $R^2 = 0.8278$**
     (0.06576)    (0.08583)              (0.04208)
        7.6995        5.3851                   7.8361

This means that loyalty is positively influenced by satisfaction with a path coefficient of 0.5063, and is positively influenced by trust with a path coefficient of 0.4622. The path coefficient of satisfaction on loyalty of 0.5063 means that if satisfaction increases, loyalty will increase by 0.5063 units. The path coefficient of trust on loyalty is 0.4622, meaning that if trust increases, loyalty will increase by 0.4622 units. The calculation results obtained show that loyalty is influenced by satisfaction and trust both simultaneously and partially. Based on the correlation value and path coefficient, it can be seen that the direct effect of satisfaction is 25.63%, while the indirect effect through trust is 17.89%. The direct effect of trust on loyalty is 21.36% while the indirect effect through satisfaction is 17.89%. The largest total partial effect is satisfaction on loyalty of 43.53%. So it is concluded that to increase loyalty, it must be supported by good satisfaction. However, the influence of other variables that affect loyalty is also quite large, namely trust with a total partial effect of 39.29%.

## 1. Simultaneous Hypothesis Testing

$H_0$ : $\beta_{11}\eta_1=\beta_{21}\eta_2=0$ : There is no significant effect of satisfaction and trust on loyalty

$H_a$ : $\beta_{11}\eta_1=\beta_{21}\eta_2\neq0$ : There is a significant influence of satisfaction and trust on loyalty

The hypothesis needs to be tested by performing calculations, as follows:

$$F\ count = \frac{(400 - 2 - 1)0,8278}{2(1 - 0,8278)} = 954,2294$$

The criterion for rejecting H0 is if Fcount> Ftabel, with free degrees v1 = 2 and v2 = 400-2-1 and a confidence level of 95%, then from the F distribution table the value of F0.05,2,400 = 3.0185 is obtained. Because 954.3597> 3.0185, then H0 is rejected, meaning that there is a simultaneous significant influence between satisfaction and trust on loyalty.

## 2. Partial Hypothesis Testing

a. Partial Effect of Satisfaction on Loyalty

**Table 11. Partial Test Results of Satisfaction on Loyalty**

| Structures | Path coefficient | t-count | t-table | Summary |
|---|---|---|---|---|
| $\beta_{11}\eta_1$ | 0,5063 | 7,6995 | 1,966 | **H₀ rejected**, there is a significant effect of satisfaction on loyalty |

**Source: Data Processed, 2023**

b. Partial Effect of Trust on Loyalty

**Table 12. Partial Test Results of Trust on Loyalty**

| Structures | Path coefficient | t-count | t-table | Summary |
|---|---|---|---|---|
| $\beta_{21}\eta_2$ | 0,4622 | 5,3851 | 1,966 | **H₀ rejected**, there is a significant influence of trust on loyalty |

**Source: Data Processed, 2023**

## Model Feasibility Testing

The results of the model feasibility test show that the research model has met the criteria of the goodness of an econometric model or characteristics that can be expected and are described as follows:

1. Theoretical Plausability

**Table 13.  Model Fit Test Results**

| Relationships and Interrelationships between Variables | Pre-Estimation | Post Estimation | Conformance |
|---|---|---|---|
| The effect of marketing strategy implementation on satisfaction | + | + | Match |
| The effect of customer behaviour on satisfaction | + | + | Match |
| The effect of marketing strategy implementation on trust | + | + | Match |
| The effect of customer behaviour on trust | + | + | Match |
| The effect of satisfaction on loyalty | + | + | Match |
| The effect of trust on loyalty | + | + | Match |

2. Accuracy of The Estimates of The Parameters

The analytical assumptions are met and the statistical error probabilities of the models are very low (p-value =0.000) or below the significance level set at 0.05 for all hypotheses.

3. Explanatory Ability

a. Hypothesis Test 1

There is an effect of marketing strategy implementation and customer behaviour on satisfaction

*SE* marketing strategy implementation =  0,09414 < ½ (0,4817)

*SE* customer behaviour                 = 0,02402 < ½ (0,4547)

b. Hypothesis Test 2

There is an effect of marketing strategy implementation and customer behaviour on trust

*SE* marketing strategy implementation  = 0,08323 < ½ (0,5192)

*SE* customer behaviour                 = 0,1137 < ½ (0,4294)

c. Hypothesis Test 3

There is an effect of satisfaction and trust on loyalty

*SE* satisfaction = 0,06576 < ½ (0,5063)
*SE* trust     = 0,08583 < ½ (0,4622)

4. Forecasting Ability
   a. The effect of marketing strategy implementation and customer behaviour on satisfaction = 76,15%.
   b. The effect of marketing strategy implementation and customer behaviour on trust = 78,24%.
   c. The effect of satisfaction and trust on loyalty = 82,78%.

**Discussion of Descriptive Analysis**

1. **Overview of Marketing Strategy Implementation at BPJS Health in Greater Bandung**
   a. Target Market (3.170) is included in the moderately appropriate category with the indicator that gets the largest value is positioning, while the smallest indicator is market segmentation.
   b. Marketing Mix (3.251) is included in the quite appropriate category with the indicator that gets the largest value is physical evidence, while the smallest indicators are promotions and people.

2. **Overview of Customer Behaviour in BPJS Health Participants Not Receiving Contribution Assistance in Greater Bandung**
   a. Customer Psychology (3.334) is in the good enough category with the indicator that gets the largest value is memory, while the indicator that gets the smallest value is perception.
   b. Customer characteristics (3.258) are in the good enough category with the indicator that gets the largest value is personal factors, while the indicator that gets the smallest value is social factors.

3. **Overview of Satisfaction of BPJS Health Participants Not Receiving Contribution Assistance in Greater Bandung**
   a. Performance (3.233) is in the moderately satisfied category with the indicator that gets the largest value is empathy, while the smallest indicator is responsiveness
   b. Expectations (3.324) are in the moderately satisfied category with the indicator that gets the largest value is reliability, while the smallest indicator is assurance.

4. **Overview of the Trust of BPJS Health Participants Not Receiving Contribution Assistance in Greater Bandung**
   a. Ability (3.244) is included in the good enough category with the indicator that gets the largest value is knowledge, while the smallest indicator is technical skills.
   b. Integrity (3.335) is in the good enough category with the indicator that gets the biggest score is truthfulness, while the smallest indicator is honesty.
   c. Benevolence (3.203) is in the good enough category with the indicator that gets the largest score is acceptability, while the smallest indicator is trust.

5. **Overview of Loyalty of BPJS Health Participants Not Receiving Contribution Assistance in Greater Bandung**
   a. Regular repeat purchases (3.238) are in the moderately high category with the indicator that gets the largest value is that participants never default on payment of contributions despite the increase in contributions while the smallest indicator is that participants always use the JKN-KIS card in treatment
   b. Purchasing outside the product/service line (3.149) is in the high enough category with the indicator that gets the largest value is that participants also want to become BPJS Employment participants, while the smallest indicator is that participation in BPJS Employment is currently needed once.
   c. Recommending products (3.096) is in the high enough category with the indicator that gets the largest value is that participants will provide recommendations about health insurance from BPJS Health to their families, while the smallest indicator is that participants will provide health insurance recommendations from BPJS health via WA or email
   d. Showing immunity from the attractiveness of similar products from competitors (3.068) is in the moderately high category. with the indicator that gets the largest value is that participants have never provided input/suggestion recommendations to BPJS Health in improving services through print/electronic media, while the smallest indicator is BPJS health is the first choice in buying health insurance

## CONCLUSION

The implementation of marketing strategies at BPJS Health as a whole is in the category of quite right towards right. Overall customer behaviour at BPJS Health is in the category of good enough towards good Satisfaction of BPJS Health participants not receiving contribution assistance is in the good enough category towards good. Overall trust in BPJS Health is in the moderately good category towards good.

Loyalty to BPJS Health as a whole is in the moderately high to high category.

Implementation of marketing strategies and customer behaviour has a significant influence on satisfaction both simultaneously and partially.

Implementation of marketing strategies and customer behaviour has a significant influence on trust both simultaneously and partially.

Satisfaction and trust have a significant influence on the loyalty of BPJS Health participants not receiving contribution assistance in Greater Bandung both simultaneously and partially

## ACKNOWLEDGMENT

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