

The Relationship between Customer Relationship Management and Non-JKN Patient Loyalty at Ibnu Sina Islamic Hospital Padang In 2026

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ABSTRACT

Customer Relationship Management (CRM) is a corporate strategy used to pamper customers so that they do not turn to competitors. The results of a preliminary study at Ibnu Sina Islamic Hospital Padang in 2026 showed problems in the form of a lack of integrated patient data, a lack of trained human resources, and a lack of adequate technology. This condition causes the hospital to have difficulty understanding patient needs and preferences, so that patient loyalty has not been optimally improved. This study aims to analyze the relationship between CRM implementation and Non-JKN patient loyalty at Ibnu Sina Islamic Hospital Padang in 2026. This study used a quantitative method with a descriptive analytic approach. The research was conducted at Ibnu Sina Islamic Hospital Padang in 2026 with a population of 1,103 Non-JKN patients and a sample of 92 respondents selected using accidental sampling technique. The results showed that the People Aspect was rated Good by 56 respondents (60.9%) with a mean of 18.57 and had a very strong and significant relationship with patient loyalty ($r = 0.890$; $p = 0.000$). The Process Aspect was rated Good by 51 respondents (55.4%) with a mean of 18.45 ($r = 0.381$; $p = 0.000$). The Technology Aspect was rated Good by 45 respondents (48.9%) with a mean of 18.64 ($r = 0.399$; $p = 0.000$). The Knowledge Aspect was rated Good by 56 respondents (60.9%) with a mean of 19.77 ($r = 0.664$; $p = 0.000$). Overall, Non-JKN patient loyalty was already good. All CRM aspects had a significant relationship with patient loyalty, with the People Aspect showing the strongest relationship and the Process Aspect the weakest, indicating a need for improvement.

Keywords : CRM; Patient Loyalty; Aspects; Hospital; Non-JKN.



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INTRODUCTION

A change in the paradigm of health care services from product-oriented to patient-oriented requires hospitals to not only focus on clinical aspects, but also on the experience and long-term relationships with patients. In Indonesia's health financing system, patients are divided into participants of the National Health Insurance (JKN) and Non-JKN. Non-JKN patients are a market segment that has full freedom to choose health facilities because they are not bound by the referral system and self-payment. These characteristics make the loyalty of non-JKN becomes highly dynamic and sensitive to service quality, so it becomes one of the indicators of a hospital's competitiveness [1][2].

A hospital is a health service facility that provides servicescomprehensive individual health services through promotive, preventive, curative, and rehabilitative health services by providing inpatient, outpatient, and emergency services. In the era of globalization, hospitals are required to provide health services that meet optimal service standards. Health service providers must focus more on patient loyalty as a way to gain and retain market share, maintain patient loyalty, and obtain new patients; this causes hospitals to change their strategy, namely shifting from prioritizing products to prioritizing patients [3].

A hospital is an important part of health resources and a service facilityfor individual health to help out health operations. Hospitals must prioritize patients' needs according to service standards to ensure they are effective, safe, of high quality, non-discriminatory, and safe. Hospitals must empower staff and improve service quality by applying a patient-centered management paradigm.

Improvements in the caliber of healthcare services also come from their alignment with patient or client preferences, in addition to focusing on high-quality service processes [4].

Customer Relationship Management (CRM) is a company strategy that is used to pamper customers so they do not turn to competitors. Companies are required to have adequate knowledge, especially in developing new products based on comprehensive knowledge of customers' desires, market dynamics, and competitors. The implementation of a Customer Relationship Management (CRM) program is expected to make patients loyal to the hospital so that the relationship that occurs is not only between the hospital and the patient, but more toward a partner relationship. Hospitals that implement CRM effectively as their business strategy have the opportunity to become market leaders (market leader) [5][6].

Patient loyalty is one of the factors that hospitals need to pay attention to. This is because patients are more loyal and have long-term benefits. There are various types of loyalty behavior in hospitals, such as using other services offered by the hospital (such as general examinations, health consultations, laboratory tests, and radiography), providing positive feedback about the hospital, and recommending the hospital to others [7].

Consumer trust is another component that can influence patient loyalty. Consumer trust arises because consumers believe that the parties involved in the exchange will provide consistent, honest, and responsible quality [8]. Hospitals benefit greatly from patient loyalty [9]. One of its advantages is that it is more cost-efficient, because patients who are loyal to the hospital save more on marketing costs to attract new patients or retain old patients. Satisfied and loyal patients provide positive word-of-mouth recommendations to their friends. Attracting new patients is far more expensive than retaining old patients, which benefits the hospital in terms of advertising [10].

Islamic Hospital Ibnu Sina as one of the private hospitals in West Sumatra serves JKN and Non-JKN patients. For Non-JKN patients, loyalty is a key factor in maintaining revenue stability and the hospital's reputation, considering they are not bound to a referral system and are free to choose other healthcare facilities. However, preliminary observations show that complaints are still present regarding delayed staff response, lack of post-treatment follow-up, and the limited number of retention programs targeting independent patients. This condition has the potential to reduce loyalty among non-JKN patients and shift them to competing hospitals.

Based on the initial survey conducted by the authors on February 10, 2026 at Islamic Hospital Ibnu Sina Padang in 2026, problems were found related to Customer Relationship Management. The number of patient visits in July was 14.806 patients, including 2.630 IGD patients, 11.578 outpatients, and 598 inpatients. The average number of Non-JKN outpatients per week was 1.103, where Islamic Hospital Ibnu Sina does not have a specific target for the number of patients that must be served. The number of Non-JKN patients tends to decline in the past few years. This decline is suspected to be influenced by the expanding coverage of National Health Insurance membership in society and government policies that encourage people to switch to becoming JKN participants. In addition, the high costs that Non-JKN Patients must pay are also one of the factors that cause people to prefer using health insurance. Even though their number has decreased, Non-JKN Patients still have an important role for hospitals because they contribute to revenue and have service characteristics that are different from JKN patients. Therefore, maintaining the loyalty of Non-JKN Patients is one of the strategies that needs to be carried out by the Ibnu Sina Padang Islamic Hospital in 2026 in order to remain competitive amid changes in the healthcare system.

However, the implementation of CRM at the Ibnu Sina Padang Islamic Hospital in 2026 is still facing several obstacles, such as the lack of integrated patient data, the lack of trained human resources, and the lack of adequate technology. This causes the hospital difficulty in understanding patients' needs and preferences, so that patient loyalty cannot be increased optimally.

Another issue still found is complaints regarding the attitude of front-line officers who lack empathy and are inconsistent, especially during busy visiting hours, as well as the slow handling of patient complaints. In addition, the waiting time for registration and medication pickup is still more than 60 minutes even though patients have already registered online; the inpatient administration flow seems complicated because patients have to go back and forth to several units; and there is not yet a follow-up system after hospitalization to inquire about the patient's condition at home. Furthermore, the patient database has not been utilized optimally for personal communication and the hospital's social media is one-way and slow to respond to patients' questions. As a result, the rate of repeat visits decreases and negative perceptions arise that have the potential to reduce loyalty.

Therefore, this study aims to analyze the Relationship of Customer Relationship Management in increasing the loyalty of Non-JKN patients at the Ibnu Sina Padang Islamic Hospital in 2026. This research is expected to provide recommendations to the hospital to improve the implementation of CRM and increase patient loyalty. Thus, the hospital can improve service quality and increase patient satisfaction. Based on the background above, the researchers conducted a study with the title “The Relationship of Customer Relationship Management in Improving the Loyalty of Non-JKN Patients at the Ibnu Sina Padang Islamic Hospital in 2026 ”.

RESEARCH METHODS

This study uses a quantitative method with an analytical descriptive approach. The study was conducted at Ibu Sina Padang Hospital with a population of 1,103 Non-JKN patients and a sample of 92 respondents selected using an accidental sampling technique. Data collection was carried out using questionnaires and interviews; data analysis was conducted univariately and bivariately using a correlation test.

RESULTS AND DISCUSSION

The characteristics of the respondents were analyzed based on age, gender, and educational background. A total of 92 non-JKN patients at Ibnu Sina Islamic Hospital Padang participated in this study. The frequency distribution of the respondents' characteristics is presented in Table 1.

Table 1.
Frequency Distribution of Respondent Characteristics of Non- JKN Patients at Ibnu Sina Padang Hospital

Respondent Characteristic.	f	%
Age :		
(17 - 25 years)	16	17,4
(26 - 35 years)	57	62,0
(36 - 45 years)	19	20,6
Gender :		
Male	13	14,1
Female	79	85,9
Education :		
High School /Vocational School	42	45,65
D3	23	25
D4/S1	24	26,08
S2	3	3,27
Total	92	100

Based on Table 1, the majority of respondents were aged 26–35 years, comprising 57 respondents (62.0%). In terms of gender, the majority of respondents were female, with 79 respondents (85.9%). Regarding educational background, the largest proportion of respondents had completed senior high school or vocational school, accounting for 42 respondents (45.65%), followed by respondents with a D4/S1 educational background, comprising 24 respondents (26.08%).

Table 2.
Distribution of Respondents Based on the People Aspect of Customer Relationship Management among Non-JKN Patients at Ibnu Sina Islamic Hospital Padang in 2026

People Aspect	Frequency (f)	Percentage (%)
Not Good	36	39,1
Good	56	60,9
Total	92	100

Based on Table 2, out of 92 respondents, the majority rated the people aspect of Customer Relationship Management at Ibnu Sina Islamic Hospital Padang as good, with 56 respondents (60.9%). Meanwhile, 36 respondents (39.1%) rated the people aspect as not good. The mean score for the people aspect was 18.57.

Table 3.
Distribution of Respondents Based on the Process Aspect of Customer Relationship Management among Non-JKN Patients at Ibnu Sina Islamic Hospital Padang in 2026

People Aspect	Frequency (f)	Percentage (%)
Not Good	41	44,6
Good	51	55,4
Total	92	100

Based on Table 3, out of 92 respondents, the majority rated the process aspect of Customer Relationship Management at Ibnu Sina Islamic Hospital Padang as good, with 51 respondents (55.4%). Meanwhile, 41 respondents (44.6%) rated the process aspect as not good. The mean score for the process aspect was 18.45

Table 4.
Distribution of Respondents Based on the Technology Aspect of Customer Relationship Management among Non-JKN Patients at Ibnu Sina Islamic Hospital Padang in 2026

People Aspect	Frequency (f)	Percentage (%)
Not Good	47	51,1
Good	45	48,9
Total	92	100

Based on Table 4, out of 92 respondents, 47 respondents (51.1%) rated the technology aspect of Customer Relationship Management as not good, while 45 respondents (48.9%) rated it as good. The mean score for the technology aspect was 18.64.

Table 5.
Distribution of Respondents Based on the Knowledge Aspect of Customer Relationship Management among Non-JKN Patients at Ibnu Sina Islamic Hospital Padang in 2026

People Aspect	Frequency (f)	Percentage (%)
Not Good	36	39,1
Good	56	60,9
Total	92	100

Based on Table 5, out of 92 respondents, the majority rated the knowledge aspect of Customer Relationship Management as good, with 56 respondents (60.9%). Meanwhile, 36 respondents (39.1%) rated the knowledge aspect as not good. The mean score for the knowledge aspect was 19.77.

Table 6.
Distribution of Respondents Based on Non-JKN Patient Loyalty at Ibnu Sina Islamic Hospital Padang in 2026

People Aspect	Frequency (f)	Percentage (%)
Not Good	39	42,4
Good	53	57,6
Total	92	100

Based on Table 6, out of 92 non-JKN patients at Ibnu Sina Islamic Hospital Padang, the majority of respondents were categorized as loyal, with 53 respondents (57.6%). Meanwhile, 39 respondents (42.4%) were categorized as not loyal. The mean score for patient loyalty was 19.51.

Table 7.
Pearson Correlation Test Results for the Relationship between the Technology Aspect and Non-JKN Patient Loyalty

Variable	n	r	p-value	description
Technology Aspect	92	0,399	0,000	There is a connection that significant

Based on Table 7, the Pearson correlation analysis showed a correlation coefficient (r) of 0.399 and a p-value of <0.001. Since the p-value is less than 0.05, there is a statistically significant correlation between the Technology Aspect of Customer Relationship Management and Non-JKN Patient Loyalty. The correlation coefficient (r = 0.399) indicates a positive relationship between the Technology Aspect and Non-JKN Patient Loyalty.

Table 8.
Pearson Correlation Test Results for the Relationship between the Knowledge Aspect and Non-JKN Patient Loyalty

Variable	n	r	p-value	description
Knowledge Aspect	92	0,664	0,000	There is a connection that significant

Based on Table 8, the Pearson correlation analysis showed a correlation coefficient (r) of 0.664 and a p-value of <0.001. Since the p-value is less than 0.05, there is a statistically significant correlation between the Knowledge Aspect of Customer Relationship Management and Non-JKN Patient Loyalty. The correlation coefficient (r = 0.664) indicates a positive and strong correlation between the Knowledge Aspect and Non-JKN Patient Loyalty.

People Aspect of Customer Relationship Management Distribution of Respondents Based on the People Aspect

The findings presented in Table 2 show that 56 respondents (60.9%) rated the People Aspect of Customer Relationship Management as good, while 36 respondents (39.1%) rated it as not good. The mean score for the People Aspect was 18.57. These findings indicate that most non-JKN patients perceived the interaction and service provided by hospital staff positively.

The People Aspect is an important component of Customer Relationship Management because direct interactions between staff and patients form an important part of the overall service experience. Friendly communication, accurate information, responsiveness, and the ability of staff to assist patients may contribute to patients' perceptions of service quality. Therefore, the hospital can maintain and improve this aspect through periodic customer service and communication skills training for staff, particularly those who provide information regarding non-JKN services, procedures, and treatment.

Process Aspect of Customer Relationship Management Distribution of Respondents Based on the Process Aspect

Based on Table 3, 51 respondents (55.4%) rated the Process Aspect of Customer Relationship Management as good, while 41 respondents (44.6%) rated it as not good. The mean score for the process Aspect was 18.45. Although the majority of respondents rated the Process Aspect as good, the proportion of respondents who rated it as not good remains considerable.

A clear and efficient service process is important for non-JKN patients because patients need to understand the sequence of services, registration procedures, payment processes, examination procedures, and follow-up arrangements. An unclear or complicated service flow may create difficulties

for patients during their hospital visits. Therefore, the hospital should periodically evaluate and simplify the service flow for non-JKN patients. A clear flowchart describing the outpatient service process can also be displayed in strategic areas and provided to patients during registration.

Technology Aspect of Customer Relationship Management Relationship between the Technology Aspect and Non-JKN Patient Loyalty

Based on Table 4, 47 respondents (51.1%) rated the Technology Aspect of Customer Relationship Management as not good, while 45 respondents (48.9%) rated it as good. The mean score for the Technology Aspect was 18.64. This finding indicates that the Technology Aspect was relatively less positively perceived than the other CRM aspects presented in the descriptive analysis. Furthermore, Table 7 shows a statistically significant positive correlation between the Technology Aspect and Non-JKN Patient Loyalty, with a correlation coefficient of $r = 0.399$ and $p < 0.001$. The correlation coefficient indicates a positive and weak correlation based on the interpretation used in this study.

This finding indicates that better perceptions of the Technology Aspect are associated with higher levels of patient loyalty. Technology may support patients by making service information and administrative processes more accessible and convenient. Features such as online registration, information about doctors' schedules, digital payment options, and automated appointment reminders may improve the accessibility of hospital services. Therefore, the hospital may consider improving its digital service infrastructure, including an official website or integrated application that provides information about doctors' schedules, online registration, and treatment-related information. An automated reminder system, such as WhatsApp Business, may also be considered to remind patients about follow-up appointments.

Knowledge Aspect of Customer Relationship Management Relationship between the Knowledge Aspect and Non-JKN Patient Loyalty

Based on Table 5, the majority of respondents, namely 56 respondents (60.9%), rated the Knowledge Aspect of Customer Relationship Management as good, while 36 respondents (39.1%) rated it as not good. The mean score for the Knowledge Aspect was 19.77. The Knowledge Aspect also showed a statistically significant positive correlation with Non-JKN Patient Loyalty. As presented in Table 8, the Pearson correlation coefficient was $r = 0.664$, with a p-value of <0.001 . Based on the correlation interpretation used in this study, the value of $r = 0.664$ indicates a positive and strong correlation.

This finding indicates that respondents with more positive perceptions of the Knowledge Aspect tended to report higher levels of patient loyalty. Adequate information provided by hospital staff may help patients understand service procedures, doctors' schedules, estimated costs, complaint procedures, and follow-up arrangements. Clear and consistent information can support patients in making decisions during their treatment. Based on this finding, the hospital may establish standardized information that should be communicated to non-JKN patients. Such information may include estimated costs, doctors' practice schedules, service procedures, and complaint mechanisms. Brochures or information leaflets containing frequently needed service information may also be made available at the registration counter.

Non-JKN Patient Loyalty Distribution of Non-JKN Patient Loyalty

Based on Table 6, 53 respondents (57.6%) were categorized as loyal, while 39 respondents (42.4%) were categorized as not loyal. The mean score for patient loyalty was 19.51. These findings indicate that more than half of the respondents were categorized as loyal, although a substantial proportion of respondents were still categorized as not loyal.

Patient loyalty can be reflected in behavioral and attitudinal responses, such as willingness to return to the hospital, recommend the hospital to others, and provide positive feedback. However, the descriptive results in Table 6 alone do not establish which factors cause patient loyalty.

The findings from Tables 7 and 8 provide additional evidence regarding two CRM aspects. The Technology Aspect had a statistically significant positive correlation with patient loyalty ($r = 0.399$; $p < 0.001$), while the Knowledge Aspect showed a statistically significant positive and strong correlation ($r = 0.664$; $p < 0.001$). These findings suggest that patients' perceptions of CRM-related technology and knowledge are associated with their reported loyalty.

Therefore, hospital management can consider improving the overall patient experience by maintaining the quality of staff interactions, simplifying service processes, improving digital services, and ensuring that patients receive accurate and consistent information.

CONCLUSION

Based on the research findings, the majority of non-JKN patients rated the People, Process, and Knowledge aspects of Customer Relationship Management as good, while the Technology Aspect was slightly more often rated as not good. Overall, 53 respondents (57.6%) were categorized as loyal, with a mean loyalty score of 19.51.

All four CRM aspects showed statistically significant positive correlations with Non-JKN Patient Loyalty: People ($r = 0.890$; $p < 0.001$), Knowledge ($r = 0.664$; $p < 0.001$), Technology ($r = 0.399$; $p < 0.001$), and Process ($r = 0.381$; $p < 0.001$). The findings indicate that more positive perceptions of these CRM aspects were associated with higher patient loyalty.

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