

THE INFLUENCE OF DIGITAL MARKETING, HEALTH INSURANCE, ON REVISIT INTENTION MEDIATED BY PATIENT'S EXPERIENCE

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ABSTRACT : PENGARUH PEMASARAN DIGITAL DAN ASURANSI KESEHATAN TERHADAP NIAT KUNJUNGAN ULANG YANG DIMEDIASI OLEH PENGALAMAN PASIEN

Kesadaran masyarakat mengenai kesehatan gigi dan mulutnya sudah mulai meningkat. Banyaknya klinik dan praktek pribadi dokter gigi mengharuskan tiap-tiap klinik untuk bersaing. Transformasi digital dalam pemasaran (digital marketing) serta penggunaan asuransi medis (health insurance) merupakan suatu permasalahan yang dapat meningkatkan atau menurunkan angka kunjungan berulang di suatu klinik. Penelitian ini bertujuan untuk mengetahui pengaruh dari digital marketing dan asuransi kesehatan terhadap kunjungan berulang dengan dimediasi oleh pengalaman pasien. Desain penelitian ini adalah jenis studi kuantitatif dengan menggunakan kuisioner. Penelitian ini dilakukan di Ismile Dental Clinic cabang Pancasila Pontianak, pada bulan Oktober 2024. Metode penelitian menggunakan *Non Probability Sampling* dengan jumlah sampel sebanyak 100 responden. Analisis data yang digunakan adalah analisis regresi sederhana, uji sobel, dan uji regresi berganda. Hasil penelitian menggunakan uji sobel menunjukkan bahwa nilai p-value sebesar 0,01 untuk pengaruh digital marketing, dan health insurance terhadap revisit intention dengan dimediasi oleh patient. Experience. Hasil penelitian menggunakan uji regresi berganda terdapat hasil digital marketing 0,376, asuransi Kesehatan 0,760, serta pengalaman pasien sebesar 0,35 terhadap kunjungan berulang. Kesimpulan dari penelitian ini ialah digital marketing, dan asuransi kesehatan dapat berpengaruh terhadap kunjungan berulang dengan dimediasi oleh pengalaman pasien.

Kata Kunci : Digital Marketing, Asuransi Kesehatan, , Kunjungan Berulang, Pengalaman Pasien

ABSTRACT

Public awareness of dental and oral health has begun to increase. The large number of clinics and private dental practices requires each clinic to compete. Digital transformation in marketing (digital marketing) and the use of medical insurance (health insurance) are issues that can increase or decrease the number of revisit intention to a clinic. This study aims to determine the effect of digital marketing and health insurance on revisit intention mediated by patient experience. The design of this study is a quantitative study type using a questionnaire. This study was conducted at the Ismile Dental Clinic, Pancasila Pontianak branch, in October 2024. The research method used *Non Probability Sampling* with a sample size of 100 respondents. Data analysis used is simple regression analysis, sobel test, and multiple linear regression. The results of the study using the sobel test showed that the p-value was 0.01 for the influence of digital marketing, and health insurance on revisit intention mediated by patient. Experience. The results of the study using the multiple linear regression test showed that the results of digital marketing were 0.376, health insurance 0.760, and patient's experience of 0.35 on revisit intention. The conclusion of this study is that digital marketing and health insurance can influence revisit intention through the mediation of patient's experience

Keywords : Digital Marketing, Health Insurance, Patient Experience, Revisit Intention

INTRODUCTION

In recent decades, the healthcare industry has undergone significant transformation to meet global standards. Rapidly growing globalization drives businesses to adapt and increase efficiency in order to remain competitive in an increasingly competitive market. One way to achieve efficiency is

through the integration process, with marketing as a key element in business. According to Henry Assael (2019), the marketing concept focuses on customer satisfaction as a fundamental condition for the company's survival. As technology advances, especially in the information sector, the marketing landscape becomes increasingly complex. Digital

transformation is the solution to face these changes, combining information, computing, communication, and connectivity to increase the efficiency and competitiveness of companies (Kraus, Schiavone, et al., 2021). In the context of healthcare, digital marketing is now the main instrument for reaching and interacting with patients.

The application of digital marketing has been proven to increase consumer trust and interest in buying a product, as shown in Poluan's research (2022). However, to achieve long-term success, marketing needs to create consumer loyalty, so that visits or product consumption do not only occur once, but repeatedly. In the business world, in addition to digital transformation, the insurance industry is also experiencing rapid development, especially in the health insurance sector. Public awareness of the importance of health insurance is increasing along with the uncertainty of global health conditions and the high cost of medical care. Health insurance now not only offers financial protection, but is also integrated with the digital health system to provide more comprehensive and easily accessible services (Lianghan Shan, Ye Li, Ding Ding, 2016). In Indonesia, health insurance is divided into two types, namely social insurance and commercial insurance. Commercial insurance focuses on financial protection that is tailored to the needs of the community and aims to provide benefits to investors.

Digital marketing and health insurance are expected to increase revisit intention to health services. Revisit intention refers to a customer's desire to return to a place or service, which is often accompanied by positive recommendations (word of mouth) and more purchases than expected (Zeithaml in Masykur, 2022). However, although this theory is promising, its implementation in the field often faces challenges. For example, Ismile Dental Clinic in Pontianak, which has been established since 2020, is one of the dental clinics that faces the reality that digital marketing and health insurance have not fully increased to revisit intention. This clinic is a Pratama Clinic in accordance with Law No. 17 of 2023 Article 167, and is part of the changing dynamics of health services in Indonesia.

Ismile Dental Clinic has implemented a digital marketing strategy with informative and educational content, and has collaborated with commercial insurance companies to attract more patients. However, the clinic has experienced a decline in revisit intention. From data between 2021 and June 2024, 40% of patients used commercial insurance and 60% were general patients, with a decline seen in patients who had undergone more than two treatments at the Pancasila branch.

Table 1
Number of Insurance Patients

Year	Number of Revisit Patients
2021	433 patients
2022	379 patients
2023	261 patients

Revisit intention is very important for the sustainability of the company because retaining existing customers is more expensive than finding new customers (Chelliah et al., 2019). Revisit intention can increase income and minimize costs, and affect organizational performance and income (Pratminingsih, Rudatin, and Rimenta, 2014). To increase revisit intention, companies need to provide the best service, increase patient satisfaction, and maintain a positive image.

A good patient experience can contribute to increased revisit intention. According to Bowling (in Andi, 2024), patient experience includes various aspects such as cleanliness, comfort, punctuality, and interaction with doctors and staff. A positive experience at the clinic, including information that is easily accessible through a digital platform, can encourage patients to return. Collaboration with commercial insurance also plays an important role in attracting more patients, because not many clinics in Pontianak offer health insurance services.

Providing a positive experience to patients during treatment can make Ismile Dental Clinic the primary choice for dental and oral care, even triggering recommendations from patients to colleagues and family.

RESEARCH METHODS

This study uses a quantitative method with a descriptive approach to describe variables systematically and accurately, based on data in the form of numbers. The study was conducted at the Ismile Dental Clinic, Pancasila branch with a population of commercial insurance users for the period 2021 to June 2024, totaling 1,259 people. The sample determination used the Slovin formula, resulting in 100 samples taken using the *non-probability sampling technique*. This technique was chosen because of its time and cost efficiency, although it is subjective and does not provide equal opportunities for all elements of the population.

Data collection involved literature study, medical record documents, and questionnaires. The questionnaire was used to measure variables such as digital marketing, health insurance, patient

experience, and revisit intention with a 5-point Likert scale. The independent variables included digital marketing, health insurance, and patient experience. Digital marketing is defined as innovative, data-driven promotion; health insurance is a commercial program with the aim of seeking profit; while patient experience includes aspects of cleanliness, service, and interaction with medical personnel. The dependent variable was revisit intention, which is the patient's intention to use the clinic's services based on previous impressions.

Testing the validity and reliability of the instrument was carried out using the *Pearson Product Moment method* via SPSS, using 30 initial respondents. The validity results showed that all indicators had a calculated r value $>$ r table (0.361) with a significance of <0.05 , so they were declared valid. This study aims to provide an understanding of the factors that influence patient revisit intention through the analysis of relevant variables.

RESEARCH RESULT

Respondent Overview

This study involved 100 respondents of health insurance patients at the Ismile Dental Clinic, Pancasila branch, Pontianak, who were selected through an online questionnaire in October 2024. Respondents consisted of three age groups : 17–30 years (28%), 30–50 years (57%), and >50 years (15%). Based on gender, 39% of respondents were male, while 61% were female. In terms of occupation, the majority of respondents were private employees (51%), followed by self-employed (33%) and civil servants (16%). The clinic was established in 2020 by PT Senyum Berkah Indonesia, has three branches, and collaborates with various commercial health insurances to provide first-level dental and oral examinations.

Instrument Testing Results

Validity testing is used to measure the accuracy of statements in research questionnaires . The criteria used in this test are if the calculated r value $>$ r table value means the instrument is declared valid. The r -table value in this study is 0.1654 . The results of the validity test in this study are as follows:

Table 2
Recapitulation of Validity Test Results

Variabel	Item	r-Hitung	r-Tabel	Kesimpulan
Digital Marketing	X1.1	0.615	0.1654	Valid
	X1.2	0.659		Valid
	X1.3	0.468		Valid
	X1.4	0.668		Valid
	X1.5	0.523		Valid
	X1.6	0.457		Valid
	X1.7	0.518		Valid
	X1.8	0.599		Valid
	X1.9	0.616		Valid
	X1.10	0.519		Valid
Health Insurance	X2.1	0.665	0.1654	Valid
	X2.2	0.678		Valid
	X2.3	0.730		Valid
	X2.4	0.536		Valid
	X2.5	0.616		Valid
	X2.6	0.661		Valid
Patient's Experience	Z1	0.665	0.1654	Valid
	Z2	0.763		Valid
	Z3	0.737		Valid
	Z4	0.666		Valid
	Z5	0.626		Valid

Kunjungan Berulang	Y1	0.297	0.1654	Valid
	Y2	0.538		Valid
	Y3	0.486		Valid
	Y4	0.536		Valid
	Y5	0.481		Valid
	Y6	0.584		Valid
	Y7	0.428		Valid
	Y8	0.497		Valid
	Y9	0.403		Valid
	Y10	0.494		Valid
	Y11	0.452		Valid
	Y12	0.457		Valid
	Y13	0.402		Valid
	Y14	0.478		Valid

Source: SPSS Output Summary 26, 2024

The results of the validity test in Table 2 show that all statement items in this research instrument used in all variables have a calculated r value $> r$ table. This means that this research instrument is declared valid.

testing is used to measure the consistency of respondents' answers in filling out the questionnaire

and to measure the reliability of the questionnaire. The criteria used in this test are if the *Cronbach Alpha coefficient value is > 0.70* , it means that the instrument is declared reliable. The results of the reliability test that has been carried out through SPSS 26 are as follows:

Table 3
Recapitulation of Reliability Test Results

Variabel	Jumlah Pernyataan	Koefisien Cronbach's Alpha	Nilai Kritis	Kesimpulan
Digital Marketing	10	0.764	0.70	Reliabel
Health Insurance	6	0.726	0.70	Reliabel
Patient's Experience	5	0.728	0.70	Reliabel
Kunjungan Berulang	14	0.723	0.70	Reliabel

Source: SPSS Output Summary 26, 2024

The results of the reliability test shown in Table 3 show that all variables in this study have a *Cronbach Alpha coefficient value > 0.70* . This means that the instrument used in this study is declared reliable.

Data Description

Data description is shown from the results of descriptive analysis. Descriptive analysis is used to describe the data in this study. The results of descriptive analysis of digital marketing variables are as follows:

Table 4
Descriptive Analysis Test Results – Digital Marketing

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1.1	100	2.00	5.00	4.4100	.69769
X1.2	100	3.00	5.00	4.4100	.60461
X1.3	100	3.00	5.00	4.4200	.62247
X1.4	100	3.00	5.00	4.4100	.63715
X1.5	100	3.00	5.00	4.4400	.57419
X1.6	100	4.00	5.00	4.5000	.50252
X1.7	100	3.00	5.00	4.4200	.51601
X1.8	100	3.00	5.00	4.4700	.59382
X1.9	100	3.00	5.00	4.5200	.55922
X1.10	100	3.00	5.00	4.5400	.57595
Valid N (listwise)	100				

Source: SPSS Output 26, 2024

The digital marketing variable consists of 10 question items. The number of samples observed was 100 respondents. The minimum value for this variable starts from 2, 3, and 4. The maximum value chosen by the respondents is 5. The mean value for

all question items for this variable is > Std. Deviation value, meaning that the data is well distributed. The results of the descriptive analysis of the health insurance variable are as follows:

Table 5
Results of Descriptive Analysis Test – Health Insurance

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X2.1	100	2.00	5.00	4.1400	.69660
X2.2	100	2.00	5.00	3.9500	.71598
X2.3	100	2.00	5.00	4.4000	.69631
X2.4	100	3.00	5.00	4.4600	.53973
X2.5	100	3.00	5.00	4.2700	.58353
X2.6	100	2.00	5.00	4.2300	.63333
Valid N (listwise)	100				

Source: SPSS Output 26, 2024

Health Insurance variable consists of 6 question items. The number of samples observed is 100 respondents. The minimum value of this variable is 2 and 3. The maximum value chosen by the respondents is 5. The mean value of all question

items of this variable is > Std. Deviation value, meaning that the data is well distributed. The results of the descriptive analysis of the patient experience variable are as follows:

Table 6
Results of Descriptive Analysis Test – Patient Experience

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Z1	100	3.00	5.00	4.1100	.63397
Z2	100	2.00	5.00	3.9800	.77824
Z3	100	2.00	5.00	4.1000	.73168
Z4	100	3.00	5.00	4.1600	.73471
Z5	100	3.00	5.00	4.1700	.65219
Valid N (listwise)	100				

Source: SPSS Output 26, 2024

Patient experience variable consists of 5 question items. The number of samples observed was 100 respondents. The minimum value for this variable is 2 and 3. The maximum value chosen by the respondents is 5. The mean value for all question

items for this variable is > Std. Deviation value, meaning that the data is well distributed. The results of the descriptive analysis of the revisit intention variable are as follows:

Table 7
Results of Descriptive Analysis Test – Revisit intention

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Y1	100	4.00	5.00	4.3600	.48242
Y2	100	3.00	5.00	4.3900	.51040
Y3	100	3.00	5.00	4.5500	.55732
Y4	100	3.00	5.00	4.4700	.54039
Y5	100	3.00	5.00	4.4300	.53664
Y6	100	3.00	5.00	4.4100	.51434
Y7	100	3.00	5.00	4.3400	.55450
Y8	100	3.00	5.00	4.4100	.57022
Y9	100	4.00	5.00	4.5300	.50161
Y10	100	4.00	5.00	4.5300	.50161
Y11	100	3.00	5.00	4.4300	.59041
Y12	100	3.00	5.00	4.3300	.58698
Y13	100	3.00	5.00	4.3700	.56237
Y14	100	3.00	5.00	4.4100	.58767
Valid N (listwise)	100				

Source: SPSS Output 26, 2024

The revisit intention variable consists of 14 question items. The number of samples observed was 100 respondents. The minimum value of this variable is 3 and 4. The maximum value chosen by

the respondents is 5. The mean value of all question items of this variable is > Std. Deviation value, meaning that the data is well distributed.

Hypothesis Test Results

Based on the results of the Sobel test, a *p-value* of 0.01 was obtained, which is smaller than 0.05. The t-count value is 2.549, which is greater than

1.98. So, both in terms of the *p-value* and t-count, the patient experience variable successfully mediate the positive influence of digital marketing on revisit intention

Table 8
Sobel Test Results Regarding the Influence of Digital Marketing on Revisit intention with Patient Experience as a Mediating Variable

Input:		Test statistic:	Std. Error:	<i>p-value</i> :
a	0.177	Sobel test: 2.54923919	0.05464336	0.01079582
b	0.787	Aroian test: 2.53675884	0.0549122	0.0111884
s _a	0.067	Goodman test: 2.56190558	0.0543732	0.01040996
s _b	0.081	Reset all	Calculate	

Table 9
Sobel Test Results Regarding the Effect of Health Insurance on Revisit Intention with Patient Experience as a Mediating Variable

Input:		Test statistic:	Std. Error:	<i>p-value</i> :
a	0.387	Sobel test: 2.9498606	0.10324861	0.00317917
b	0.787	Aroian test: 2.93577826	0.10374387	0.00332712
s _a	0.125	Goodman test: 2.96414754	0.10275096	0.00303523
s _b	0.081	Reset all	Calculate	

The results of the Sobel test show that patient experience mediates the positive effect of health insurance on revisit intention, with a *p-value* of 0.01 (<0.05) and a t-count of 2.950 (>1.98). Normality

testing using Kolmogorov-Smirnov and histograms shows that the data is normally distributed if Asymp. Sig (2-tailed) >0.05 and the curve forms a normal distribution :

Table 10
Regression Test Results X1, X2, Z

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	74,501	5,709		13,050	<,001
	Digital Marketing	-.093	.105	-.088	-.889	.376
	Health Insurance	-.049	.159	-.035	-.306	.760
	Experience Patient	-.348	.163	-.240	-2.142	.035

a. Dependent Variable: Revisit intention

Based on the results of testing the multiple linear regression equation, it is as follows:
 $Y = 74.501 + (-0.93)X_1 + (-0.49)X_2 + (-0.348)Z$
 Formula 4.1 Path Analysis

Based on the results of the regression test, it is known that the value of Digital Marketing (X1) is

0.376 where this value is > 0.05 so that Digital Marketing does not affect Revisit Intention (Y). The value of Health Insurance (X2) is 0.760 where this value is > 0.05 so that Health Insurance does not affect Revisit Intention (Y). The value of Patient's experience (Z) is 0.035 where this value is <0.05 so

that Patient's (Z) experience has an effect on Revisit Intention (Y).

DISCUSSION

Influence Digital Marketing in Increase Number Revisit Intention Patients in Ismile Dental Clinic that Mediated by Patient Experience

This study found that patient experience fully mediates the influence of digital marketing on revisit intention at Ismile Dental Clinic. With a p-value of 0.01 and a t-count of 2.549 ($>$ t-table 1.98), digital marketing activities are only effective if they are able to create a positive experience for patients. This experience is the main factor that drives revisit intention. These results support the theory that digital marketing influences revisit intention through the mediation of patient experience, in line with previous research by Sianita et al. (2024).

Influence Health Insurance in Increase Number Revisit Intention Patients in Ismile Dental Clinic that Mediated by Patient Experience

This study shows that patient experience partially mediates the effect of health insurance on revisit intention at Ismile Dental Clinic. With a p-value of 0.01 and a t-count of 2.950 ($>$ t-table 1.98), it was found that health insurance affects revisit intention through two pathways: directly and through patient experience as a mediator.

The convenience of health insurance directly influences the patient's decision to return, but a positive experience when using insurance also strengthens the desire. Good management and pleasant experiences during treatment provide additional encouragement for patients to choose to return to the clinic.

This study supports the theory that health insurance influences revisit intention, with patient experience as the mediation. This finding is in line with the studies of Fena et al. (2019) and Markowitz et al. (2022) which mention the relationship between medical insurance, patient satisfaction, and evaluation of health services. Thus, hypothesis 2 of this study is accepted.

The Influence of Digital Marketing, Medical Insurance in Increasing the Number of Revisit Intention in Patients at Ismile Dental Clinic Mediated by Patient Experience

This study shows that results of the regression test, it is known that the value of Digital Marketing (X1) is 0.376 where this value is $>$ 0.05 so that Digital Marketing does not affect Revisit Intention (Y). The value of Health Insurance (X2) is 0.760

where this value is $>$ 0.05 so that Health Insurance does not affect Revisit Intention (Y).

In contrast, patient experience was shown to have a significant effect (p-value $0.035 < 0.05$) on revisit intention, indicating full mediation. Digital marketing and health insurance are only effective in driving revisit intention if they create a positive patient experience. These activities do not directly influence patient decisions, but rather through the experiences formed during interactions with the clinic.

This finding is supported by Linghan et al. (2020), who found no direct relationship between medical insurance and patient satisfaction, and Poluan et al. (2022), who noted that some dimensions of digital marketing were partially insignificant on revisit intention due to other more dominant factors.

CONCLUSION

The results of data analysis along with the discussion of the research results have been presented in the previous chapter. From the entire series of tests that have been conducted by the researcher, the researcher draws the following conclusions:

There is an Influence Between Digital Marketing and Revisit Intention Mediated by Patient Experience

This shows that digital marketing activities carried out by Ismile dental clinic do not directly influence the patient's decision to return to the clinic. On the contrary, this Digital Marketing activity must first succeed in creating a positive experience for the patient. This positive experience that is created is what then plays a role as the main driver of the patient's decision to make revisit intention

There is an influence between Health Insurance and Revisit Intention mediated by Patient Experience.

The influence of health insurance on revisit intention is not only direct, but also through the intermediary of patient experience. When patients use their health insurance at the clinic, the experience they get during the treatment process also contributes to shaping the decision to make a revisit intention. This positive experience then strengthens the patient's desire to return to the clinic.

The Influence of Digital Marketing, Health Insurance on Revisit Intention Mediated by Patient Experience

This shows that digital marketing and health insurance require a mediator to be able to effectively influence revisit intention, and in this case, patient

experience appears as the key mediator. This relationship pattern illustrates the occurrence of full mediation where patient experience becomes an absolute bridge between digital marketing and health insurance with revisit intention. When clinics carry out digital marketing activities or offer health insurance facilities, these activities do not directly encourage patients to make revisit intention. Instead, the success of both factors in increasing revisit intention depends entirely on their ability to create a positive patient experience.

SUGGESTION

The researcher's suggestion for Ismile Dental Clinic in Pontianak is: Clinics should optimize digital marketing, which can be in the form of using social media to provide education and promotion. Clinics can create a digital reminder system to remind patients of their treatment check-up schedules. Clinics should train special staff to serve or assist patients with insurance. Clinics should also create clear SOPs for the claim process, so that patients can understand and comprehend. The clinic is good at providing medical services, but the clinic must also conduct monthly evaluations, by asking for feedback/suggestions from patients. So that things that are not pleasing can be resolved quickly, patients still feel a good experience every time they visit the clinic. Clinics should respond quickly to patient inquiries and consultations through various digital platforms. Efforts to provide information and education are not limited to just one platform, so that patients are more likely to see and want to undergo treatment at the clinic. Clinics should establish good communication with insurance companies, hold regular meetings so that they always receive information if there are changes in policy so that patients have a good experience with an effective and efficient administration process. Clinics should work with credible commercial health insurance, so that during the administrative process until the claim, both the clinic and the patient will benefit from each other. This affects the revisit intention. Clinics should provide priority care to insurance patients, and can consider the patient's waiting time in taking care of the administrative process. It is recommended that patients complete the insurance claim requirements in the form of digital files, so that it is more integrated and does not burden patients to always bring files every visit to the clinic. Recommendations for further researchers are that further researchers can examine other factors such as service quality, interest in visiting, waiting time and others as independent variables to determine the effect on revisit intention and *patient's experience*. Further

researchers can use moderating variables as a variation of direct testing where moderating variables are not used in this study.

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