

DAFTAR PUSTAKA

- Alam, M. M. D., & Noor, N. A. M. (2020). The Relationship Between Service Quality, Corporate Image, and Customer Loyalty of Generation Y: An Application of S-O-R Paradigm in the Context of Superstores in Bangladesh. *SAGE Open*, *10*(2). <https://doi.org/10.1177/2158244020924405>
- Alzoubi, H. M., Vij, M., Vij, A., & Hanaysha, J. R. (2021). What Leads Guests to Satisfaction and Loyalty In UAE Five-Star Hotels ? AHP Analysis to Service Quality Dimensions. *Enlighthening Tourism A Pathmaking Journal*, *11*(1), 102–135.
- BPJS Kesehatan. (2023a). *Laporan Pengelolaan Program Tahun 2022 & Laporan Keuangan tahun 2022 (auditan)*. <https://web.bpjs-kesehatan.go.id/uploads/information/07082023034741-24f2a7ac-758a-48c5-99c1-d4e261418101.pdf>
- BPJS Kesehatan. (2023b). *Surat Edaran Direktur Kepesertaan Badan Penyelenggara Jaminan Sosial Kesehatan Nomor 29 Tahun 2023 tentang Petunjuk Teknis Pelaksanaan Sentralisasi Pelayanan Peserta pada Pelayanan Administrasi melalui WhatsApp*. BPJS Kesehatan.
- Burnham, T. A., Frels, J. K., & Mahajan, V. (2003). Consumer switching costs: A typology, antecedents, and consequences. *Journal of the Academy of Marketing Science*, *31*(2), 109–126. <https://doi.org/10.1177/0092070302250897>
- Darwin, S., & Kunto, Y. S. (2014). Analisis Pengaruh Kualitas Layanan terhadap Loyalitas Pelanggan dengan Kepuasan dan Kepercayaan Pelanggan sebagai Variabel Intervening pada Asuransi Jiwa Manulife Indonesia-Surabaya. *Jurnal Manajemen Pemasaran Petra*, *2*(1), 1–12.
- Eklof, J., Podkorytova, O., & Malova, A. (2020). Linking customer satisfaction with financial performance: an empirical study of Scandinavian banks. *Total Quality Management and Business Excellence*, *31*(15–16), 1684–1702. <https://doi.org/10.1080/14783363.2018.1504621>
- Fadriansyah, M. S., Hans, J. Z. A., & Ayuningtyas, E. A. (2022). Persepsi Kualitas Pelayanan Terhadap Kepuasan dan Kepercayaan Serta Dampaknya pada Loyalitas Nasabah. *Jurnal Pengembangan Wiraswasta*, *24*(1), 65–74. <https://doi.org/10.33370/jpw.v24i1.758>
- Ferdinand, A. (2014). *Metode Penelitian Manajemen : Pedoman Penelitian untuk Penulisan Skripsi, Tesis dan Disertasi Ilmu Manajemen* (5th ed.). Badan Penerbit Universitas Diponegoro.
- Fida, B. A., Ahmed, U., Al-Balushi, Y., & Singh, D. (2020). Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman. *SAGE Open*, *10*(2). <https://doi.org/10.1177/2158244020919517>
- Fornell, C. (2016). Satisfaction Barometer: The Swedish Experience. *Journal of Marketing*, *56*(1), 6–21. <http://www.jstor.org/stable/1252129>
- Ghozali, I. (2007). Model Persamaan Structural Konsep dan Aplikasi dengan Program AMOS 16. In *Badan Penerbit Diponegoro, Semarang*.

- Ghozali, I. (2023). *Partial Least Squares : Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 4.0 untuk Penelitian Empiris* (1st ed.). Yoga Pratama.
- Ha, M. T., Nguyen, G. Do, & Doan, B. S. (2023). Understanding the mediating effect of switching costs on service value, quality, satisfaction, and loyalty. *Humanities and Social Sciences Communications*, 10(1). <https://doi.org/10.1057/s41599-023-01797-6>
- Hadi, N. U., Aslam, N., & Gulzar, A. (2019). Sustainable service quality and customer loyalty: The role of customer satisfaction and switching costs in the Pakistan cellphone industry. *Sustainability (Switzerland)*, 11(8), 1–17. <https://doi.org/10.3390/su11082408>
- Hair, J. F., J., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (L. Fargotstein (ed.); Third Edit). Sage Publications. ISSN 9781544396408
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, 19(2), 139–152. <https://doi.org/10.2753/MTP1069-6679190202>
- Kementrian Sekretariat Negara. (2020). *Peraturan Presiden Nomor 64 Tahun 2020 tentang Perubahan Kedua atas Peraturan Presiden Nomor 82 Tahun 2018 tentang Jaminan Kesehatan* (Issue 025288). <https://peraturan.bpk.go.id/Details/136650/perpres-no-64-tahun-2020>
- Kotler & Keller. (2016). Marketing Management. In *Boletín cultural e informativo - Consejo General de Colegios Médicos de España* (Vol. 22).
- Lai, L.-H., Liu, C.-T., & Lin, J.-T. (2011). The moderating effects of switching costs and inertia on the customer satisfaction-retention link: auto liability insurance service in Taiwan. *Insurance Markets and Companies*, 2(1), 69–78. http://businessperspectives.org/journals_free/imc/2011/IMC_2011_1_Lai.pdf
- Matthews, L. (2017). Applying Multigroup Analysis in PLS-SEM: A Step-by-Step Process. In H. Latan & R. Noonan (Eds.), *Partial Least Squares Path Modeling: Basic Concepts, Methodological Issues and Applications* (1st ed., pp. 219–243). Springer Cham. <https://doi.org/10.1007/978-3-319-64069-3>
- Mofokeng, T. E. (2020). Switching costs, customer satisfaction, and their impact on marketing ethics of medical schemes in South Africa: An enlightened marketing perspective. *Cogent Business and Management*, 7(1). <https://doi.org/10.1080/23311975.2020.1811000>
- Monferrer, D., Moliner, M. A., & Estrada, M. (2019). Increasing customer loyalty through customer engagement in the retail banking industry. *Spanish Journal of Marketing - ESIC*, 23(3), 461–484. <https://doi.org/10.1108/SJME-07-2019-0042>
- Nguyen, D. T., Pham, V. T., Tran, D. M., & Pham, D. B. T. (2020). Impact of service quality, customer satisfaction and switching costs on customer loyalty. *Journal of Asian Finance, Economics and Business*, 7(8), 395–405. <https://doi.org/10.13106/JAFEB.2020.VOL7.NO8.395>

- Parasuraman, A., Berry, L. L., & Zeithaml, V. a. (1990). Guidelines for Conducting Service Quality Research. *Marketing Research*, 2(4), 34–45. <http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Guidelines+for+Conducting+Service+Quality+Research#0>
- Picón, A., Castro, I., & Roldán, J. L. (2014). The relationship between satisfaction and loyalty: A mediator analysis. *Journal of Business Research*, 67(5), 746–751. <https://doi.org/10.1016/j.jbusres.2013.11.038>
- Pustikayasa, I. M. (2019). Grup Whatsapp Sebagai Media Pembelajaran. *Jurnal Ilmiah Pendidikan, Agama Dan Kebudayaan Hindu*, 10(2), 53–62. <https://doi.org/10.36417/widyagenitri.v10i2.281>
- Rhamdani, N. I. (2021). Pelayanan Prima Sebagai Upaya Pencapaian Loyalitas Peserta Program Jaminan Kesehatan Nasional. *Jurnal Jaminan Kesehatan Nasional*, 1(1), 54–66. <https://doi.org/10.53756/jjkn.v1i1.18>
- Richards, T. J., & Liaukonytė, J. (2023). Switching cost and store choice. *American Journal of Agricultural Economics*, 105(1), 195–218. <https://doi.org/10.1111/ajae.12307>
- Rita, P., Oliveira, T., & Farisa, A. (2019). The impact of e-service quality and customer satisfaction on customer behavior in online shopping. *Heliyon*, 5(10), e02690. <https://doi.org/10.1016/j.heliyon.2019.e02690>
- Rossini, P., Stromer-Galley, J., Baptista, E. A., & Veiga de Oliveira, V. (2021). Dysfunctional information sharing on WhatsApp and Facebook: The role of political talk, cross-cutting exposure and social corrections. *New Media and Society*, 23(8), 2430–2451. <https://doi.org/10.1177/1461444820928059>
- Sambodo, N. P., Van Doorslaer, E., Pradhan, M., & Sparrow, R. (2021). Does geographic spending variation exacerbate healthcare benefit inequality? A benefit incidence analysis for Indonesia. *Health Policy and Planning*, 36(7), 1129–1139. <https://doi.org/10.1093/heapol/czab015>
- Sarstedt, M., Ringle, C. M., & Hair, J. F. (2021). Partial Least Squares Structural Equation Modeling. In *Handbook of Market Research*. https://doi.org/10.1007/978-3-319-57413-4_15
- Sha, P., Sariyska, R., Riedl, R., Lachmann, B., & Montag, C. (2019). Linking Internet Communication and Smartphone Use Disorder by taking a closer look at the Facebook and WhatsApp applications. *Addictive Behaviors Reports*, 9(September). <https://doi.org/10.1016/j.abrep.2018.100148>
- Srivastava, M., & Rai, A. K. (2013). Investigating the mediating effect of customer satisfaction in the service quality - customer loyalty relationship. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 26, 95–109. <http://journalconsumersatisfaction.weebly.com/>
- Stone, M. (1972). Cross-validatory Choice and Assessment of Statistical Predictions. *Journal of the Royal Statistical Society*, 36(2), 111–147.
- Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif dan R&D* (26th ed.). Penbit Alfabeta. www.aging-us.com
- Supriyanto, A., Wiyono, B. B., & Burhanuddin, B. (2021). Effects of service quality and customer satisfaction on loyalty of bank customers. *Cogent Business and Management*, 8(1). <https://doi.org/10.1080/23311975.2021.1937847>

- Trisliatanto, D. A. (2020). *Metode Penelitian : Panduan Lengkap Penelitian dengan Mudah*. Penerbit Andi.
- van Deventer, M., & Redda, E. (2021). Modeling the factors that explain customer loyalty in retail banking. *Innovative Marketing*, 17(3), 135–143. [https://doi.org/10.21511/im.17\(3\).2021.11](https://doi.org/10.21511/im.17(3).2021.11)
- Viswanathan, P., & Gupta, G. (2020). Quality-satisfaction-loyalty linkage and switching costs: Findings in the context of online life insurance. *International Journal of Business Excellence*, 21(1), 1–16. <https://doi.org/10.1504/IJBEX.2020.106932>
- W.Chin, W. (1998). The Partial Least Squares Approach to Structural Equation Modeling. In G. A. Marcoulides (Ed.), *Modern Methods for Business Research* (pp. 295–336). Lawrence Erlbaum Associates.
- Wolfenbarger, M., & Gilly, M. C. (2003). eTailQ: Dimensionalizing, measuring and predicting etail quality. *Journal of Retailing*, 79(3). [https://doi.org/10.1016/S0022-4359\(03\)00034-4](https://doi.org/10.1016/S0022-4359(03)00034-4)
- Wong, R., Tong, C., & Wong, A. (2014). Examine the Effects of Customer Satisfaction on Customer Loyalty: An Empirical Study in the Healthcare Insurance Industry in Hong Kong. *British Journal of Economics, Management & Trade*, 4(3), 372–399. <https://doi.org/10.9734/bjemt/2014/6318>