

## DAFTAR PUSTAKA

- Abiyu, I., Najib, M., & Asmara, A. (2020). Bancassurance Business Strategy in Life Insurance : a Case Study One of Joint Venture Company in Indonesia. *Jurnal Dinamika Manajemen*, 11(85), 103-115.
- Abu-Salim, T., Onyia, O. P., & Harrison, T. (2017). Effects of perceived cost, service quality, and customer satisfaction on health insurance service continuation. *Journal of Financial Services Marketing*, 22(4), 173-186.
- Adams, V., Murphy, M., & Clarke, A. E. (2009). Anticipation: Technoscience, life, affect, temporality. *Subjectivity*, 28(1), 246-265.
- Agustina, M. (2019). Implementasi Metode Multi Factor Evaluation Process (MFEP) Dalam Membuat Keputusan untuk Memilih Asuransi Kesehatan. *Jurnal Ilmiah MATRIK*, 21(2), 108-117.
- Ahlin, T., Nichter, M., & Pillai, G. (2016). Health insurance in India: what do we know and why is ethnographic research needed. *Anthropology Medicine*, 23(1), 102-124.
- Akilah, F. (2018). Peran Manajemen Sumber Daya Manusia Dalam Lembaga Pendidikan. *Adaara: Jurnal Manajemen Pendidikan Islam*, 6(1), 518-534.
- Akin, S. N., & Platt, B. C. (2014). Insurance, consumer search, and equilibrium price distribution. *Journal of Risk and Insurance*, 81(2), 397-429.
- Anis, A., & Tausif, M. R. (2018). Service Quality, Customers' Satisfaction, and Profitability: An Empirical Study of Saudi Arabian Insurance Sector. *Investment Management and Financial Innovations*, 15, 232-247.
- Anwar, K. (2007). *Asuransi Syariah, Halal, & Maslahat*. Jakarta: Tiga Serangkai.
- Armstrong, P. K. (2017). *Dasar-dasar Pemasaran [Jilid 9]*. Jakarta: PT Indeks.
- Asrinawaty, A., & Mahmudah, M. (2021). Hubungan Persepsi Masyarakat dengan Kepesertaan JKN Mandiri di Puskesmas Perawatan Bakau Tahun 2021. *An-Nadaa: Jurnal kesehatan Masyarakat*, 8(2), 191-195.
- Benu, Y. S., Putri, S. M., Hartanto, C. F., Marginingsih, R., Supriyanto, A., &

- Maharani, I. A. (2020). *Human Resource Management (HRM) In Industry*. 5.0. Surabaya: Zahir Publishing.
- Black, J. A., & Champion, D. J. (1999). *Metode dan Masalah Penelitian Sosial*. Bandung: Refika Aditama.
- Calundu, R. (2018). *Manajemen Kesehatan [Vol. 1]*. Surakarta: Sah Media.
- Chumaida, Z. V. (2016). *Lembaga Asuransi Sebagai Salah Satu Alternatif Penanggung Risiko Dalam Pengelolaan Lingkungan Hidup*. Jakarta: Rineka Cipta.
- Cooper, & Emory. (1996). *Metode Penelitian untuk Bisnis*. Jakarta: Erlangga.
- Creswell, J. (1996). *Research Design: Qualitative and Quantitative Approaches*. London: Sage Publication.
- Damayanti, Y., & Soewondo, P. (2022). Keterkaitan Besaran Premi Terhadap Biaya Klaim Rawat Inap Penyakit Berbiaya Tinggi (Penyakit Jantung, Kanker, dan Stroke) Program Takaful Keluarga-2018–2020. *Media Publikasi Promosi Kesehatan Indonesia (MPPKI)*, 976-983.
- Dao, A. (2020). What it means to say “I Don’t have any money to buy health insurance” in rural Vietnam: How anticipatory activities shape health insurance enrollment. *Social Science & Medicine*, 266, 1-8.
- Dao, A., & Mulligan, J. (2016). Toward an anthropology of insurance and health reform: an introduction to the special issue. *Medical Anthropology*, 30(1), 5-17.
- Dartanto, T., Pramono, W., Lumbanraja, A. U., Siregar, C. H., Bintara, H., Sholihah, N. K., & Usman. (2020). Enrolment of informal sector workers in the National Health Insurance System in Indonesia: A qualitative study. *Heliyon*, 1-12.
- Djiko, R., & Tangkau, C. H. (2018). Implementasi kebijakan jaminan kesehatan nasional di Kabupaten Halmahera Utara. *Jurnal Administrasi Publik*, 9(1), 124-147.
- Eckert, C., Neunsinger, C., & Osterrieder, K. (2022). *Managing customer*

- satisfaction: digital applications for insurance companies. *Risk and Insurance*, 47, 569-602.
- Geng, X., Janssens, W., Kramer, B., & List, V. D. (2018). Health Insurance: A Friend in Need? Impacts of Formal Insurance and Crowding Out of Informal Insurance. *World Development*, 111, 196-210.
- Handayani, S., & Aslami, N. (2022). Faktor-Faktor yang Mempengaruhi Keputusan Konsumen dalam Membeli Polis Asuransi Kesehatan. *Mimbar Kampus*, 21(1), 74-78.
- Handoko, T. H. (1990). *Manajemen [Edisi Kedua]*. Yogyakarta: BFFE.
- Hayon, Y. P. (2000). *Logika: Prinsip-prinsip Bernalar Tepat, Lurus, dan Teratur*. Jakarta: ISTN.
- Heryana, A. (2021). *Asuransi Kesehatan & Managed Care*. Jakarta: Universitas Esa Unggul.
- Hikmah, I. R., & Hikmah, Y. (2020). Analisis Tarif Premi dan Asumsi Loading pada Produk Asuransi Dwiguna Beasiswa. *Journal of Fundamental Mathematics and Applications (JFMA)*, 3(1), 56-64.
- Homburg, C., Koschate, N., & Hoyer, W. D. (2005). Do satisfied customers really pay more? A study of the relationship between customer satisfaction and willingness to pay. *Journal of Marketing*, 69, 84-96.
- Hult, G. T., Sharma, P. M., Morgeson, F. V., & Zhang, Y. (2019). Antecedents and consequences of customer satisfaction: Do they differ across online and offline purchases? *Journal of Retailing*, 95, 10-23.
- Ilma, A. Z., & Sugiarto, C. (2023). The Role of Hospital Service Quality in the National Health Insurance Era and The Covid-19 Pandemic: Analysing the Impact. *Jurnal Aplikasi Manajemen*, 21(1), 82-112.
- Jahnert, J. R., & Schmeiser, H. (2022). The relationship between net promoter score and insurers' profitability: an empirical analysis at the customer level. *Risk and Insurance*, 47, 944-972.
- Kahmeldi, E., Emzed, H., & Andalia, W. (2021). Analisis Indeks Kepuasan

Pelanggan terhadap Asuransi Jasindo dengan Metode Quality Service.  
Jurnal Desiminasi Teknologi, 9(2), 115-120.

Kazungu, J., Novignon, J., Quaife, M., & Barasa, E. (2023). Assessing the choice of National Health Insurance Fund contracted outpatient facilities in Kenya: A qualitative study. *The International Journal of Health Planning and Management*, 38(5), 1085-1598.

Keller, P. K. (2018). *Manajemen Pemasaran [Jilid 13]*. Jakarta: Erlangga.

Kelly, A. V. (1981). *Philosophy Made Simple*. London: Heinemann.

Keraf, G. (1987). *Argumentasi dan Narasi*. Jakarta: Gramedia.

Knight, W. (1998). *Managed Care: What is it and how it works*. Maryland: Aspen Publication, Inc.

Kordupelksi, R. E., Rust, R. T., & Zahorik, A. J. (1994). Marketing: the missing dimension in quality management. *California Management Review*, 3, 1.

Kotler, P., & Armstrong, G. (2001). *Prinsip-prinsip Pemasaran [Jilid 1]*. Jakarta: Erlangga.

Kotler, P., & Keller, K. L. (2016). *Marketing Management*. Harlow: Pearson.

Kusuma, D. W., Hadipranata, A. F., & Sulastiningsih. (2017). *Persepsi Karyawan terhadap Sistem Kompensasi pada Pegawai Dinas Pariwisata Kabupaten Bantul*. Bantul: STIE Widya Wiwaha.

Lee, C. Y. (2019). Does corporate social responsibility influence customer loyalty in the Taiwan insurance sector? The role of corporate image and customer satisfaction. *Journal of Promotion Management*, 25(1), 43-64.

Loan, M. T. (2023). Studying Customer's Satisfaction with Service Quality of Life insurance in Vietnam. *International Journal of Professional Business Review*, 8(6), 1-20.

Manullang, H. (1984). *Manajemen Personalia*. Yogyakarta: UGM Press.

Matzler, K., & Hinterhuber, H. H. (1998). How to make product development projects more successful by integrating Kano's model of customer satisfaction into quality function deployment. *Technovation*, 8(1), 25-38.

- Moelong, J. L. (2014). *Metode Penelitian Kualitatif*. Bandung: PT Remaja Rosdakarya.
- Mohammed, S., Sambo, M. N., & Dong, H. (2011). Understanding client satisfaction with health insurance scheme in Nigeria: factors and enrolles experiences. *Health Research Policy and Systems*, 9(20), 1-8.
- Mujiarto, M., Susanto, D., & Bramantyo, R. Y. (2019). Strategi Pelayanan Kesehatan Untuk Kepuasan Pasien Di UPT Puskesmas Pandean Kecamatan Dongko Kabupaten Trenggalek. *Jurnal Mediasosian: Jurnal Ilmu Sosial dan Administrasi Negara*, 3(1), 45-59.
- Nachmias, D., & Nachmias, C. (1987). *Research Methods in the Social Sciences*. New York: St. Martin's Press.
- Nguyen, H. T., Nguyen, H., Nguyen, N. D., & Phan, A. C. (2018). Determinants of Customer Satisfaction and Loyalty in Vietnamese Life-Insurance Setting. *Sustainability*, 10, 1-16.
- Octaviani, R. D., Nasution, N. A., Pahala, Y., Simarmata, J., & Sari, M. (2024). Asuransi Sebagai Pengalihan Risiko Bagi Siswa SMK di Jakarta Timur. *Jurnal Pengabdian Masyarakat dan Penelitian Terapan*, 2(2), 43-50.
- Oliver, R. (1981). Measurement and Evaluation of Satisfaction Process in Retail Settings. *Journal of Retailing*, 57(2), 25-48.
- Oliver, R. L. (1977). Effect of expectation and disconfirmation on postexposure product evaluations: an alternative interpretation. *Journal of Applied Psychology*, 62, 480-486.
- Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (1991). Understanding customer expectations of service. *Sloan Management Review*, 32, 39-48.
- Prasetyo, S., Utomo, I. W., & Emilia, R. I. (2023). Strategi Bauran Humas dalam Membangun Citra Positif Asosiasi Perusahaan Pialang Asuransi dan Reasuransi Indonesia. *Jurnal Ilmu Komunikasi Dan Media Sosia*, 3(3), 678-684.

- Priansa, D. J. (2017). *Perilaku Konsumen dalam Bisnis Kontemporer*. Bandung: Alfabeta.
- Pujiyanti, E., Setiawan, E., Sari, E. R., & Suwandi, I. P. (2020). Kajian literatur sistematis: Skema pengendalian biaya dalam asuransi kesehatan nasional di beberapa negara. *Jurnal Ekonomi Kesehatan Indonesia*, 4(2), 67-78.
- Ranupandojo, H. (1984). *Manajemen Personalia [Edisi Ketiga]*. Yogyakarta: BFFE.
- Ratna, N. K. (2010). *Metodologi Penelitian: Kajian Budaya dan Ilmu Sosial Humaniora pada Umumnya*. Yogyakarta: Pustaka Pelajar.
- Rizwan, S., & Al-Malkawi, H.-A. N. (2021). Development of a Conceptual Model to Understand the Purchase Intentions of Takaful (Islamic insurance) Customers. *Journal of Economic Cooperation and Development*, 42(1), 197-224.
- Sahara, M., Faizal, M., & Meriyati. (2022). Analisis Strategi Peningkatan Kualitas Pelayanan Terhadap Nasabah Pada Masa Pandemi Covid-19 Di PT Asuransi Jasindo Syariah Cabang Palembang. *Jurnal Ekonomi Bisnis, Manajemen, dan Akuntansi*, 1(2), 181-201.
- Salam, P., Djazuli, A., & Choiriyah, C. (2022). Pengaruh Kompensasi, Kompetensi dan Lingkungan Kerja terhadap Kinerja Pegawai Dinas Kesehatan Provinsi Sumatera Selatan. *Jurnal Nasional Manajemen Pemasaran & SDM*, 3(4), 177-196.
- Sasser, W. E., Olsen, R. P., & Wyckoff, D. D. (1978). *Management of Service Operations: Text and Cases*. Boston: Allyn & Bacon.
- Sitorus, C. Y., & Fadli, U. M. (2023). Komitmen Kerja Karyawan PT Glico Manufacturing Indonesia. *Madani*, 1(5), 789-796.
- Sitorus, E., & Nurwahyuni, A. (2017). Analisis Pembiayaan Kesehatan Bersumber Pemerintah Di Kota Serang Tahun 2014-2016. *Jurnal Kebijakan Kesehatan Indonesia*, 6(3), 138-148.

- Sopiah, E. D. (2017). *Perilaku Konsumen: Pendekatan Praktis Disertai Himpunan Jurnal*. Yogyakarta: Andi Press.
- Sucihati, & Suhartini. (2022). Pengaruh Kepuasan Konsumen dan Kualitas Pelayanan terhadap Loyalitas Konsumen di PT Asuransi Ramayana Serang. *Jurnal Manajemen Perusahaan*, 1(1), 14-22.
- Sutrisno, H. (2020). Pengaruh BPJS Ketenagakerjaan dalam Meningkatkan Kesejahteraan tenaga Kerja. *PREPOTIF: Jurnal Kesehatan Masyarakat*, 4(1), 78-84.
- Taswin, S., Yusuff, A. A., Amiruddin, E. E., Makhrajani, M. S., Herawati, T., Dahmar, S., . . . Farida, F. N. (2022). *Buku Ajar Asuransi Kesehatan*. Bandung: Feniks Muda Sejahtera.
- Thabrany, H. (2002). *Asuransi Kesehatan di Indonesia*. Depok: Puska UI.
- Thabrany, H. (2005). *Dasar-dasar Asuransi Kesehatan*. Jakarta: Pamjaki.
- Tika, M. P. (2006). *Metode Riset Bisnis*. Jakarta: PT Bumi Akasara.
- Trisnantoro, L. (2021). *Kebijakan Pembiayaan dan Fragmentasi Sistem Kesehatan*. Yogyakarta: Universitas Gadjah Mada Press.
- Tulchinsky, T. H., & Varavikova, E. A. (2013). *The New Public Health [2bd Edition]*. California: Elsevier.
- Vandawati, Z., Sabrie, H. Y., Pawestri, W. D., & Amalia, R. (2016). Aspek Hukum Kartu Indonesia Sehat. *Yuridika*, 31(3), 498-520.
- Waggstaff, A. (2009). Social health insurance reexamined. *Health Economics*, 19(5), 503-517.
- Winata, E. (2022). *Manajemen Sumber Daya Manusia Lingkungan Kerja: Tinjauan dari Dimensi Perilaku Organisasi dan Kinerja Karyawan*. Jakarta: P4I.
- Yumi, R. R. (2024). Penerapan Service Quality melalui Konsep Trust dan Customer Satisfaction pada Program Pemasaran Social Security Awareness di BPJS Ketenagakerjaan Yogyakarta. Yogyakarta: Universitas Islam Indonesia.

- Zeithaml, V., Berry, L. L., & Parasuraman, A. (1993). The nature and determinants of customer expectations of service. *Journal Academic Marketing Science*, 21, 1-12.
- Zulfikar, I. A., Savitri, F. M., Sahab, M., Lila, S., & Tuhi, K. H. (2023). Implementasi Pengembangan Sumber Daya Manusia Pada Perusahaan Dan Manfaatnya. *Jurnal Manajemen Dan Pemasaran (JUMPER)*, 1(2), 12-24.