Impacts of Service Quality, Satisfaction and Trust on the Loyalty of Foreign Patients in Malaysian Medical Tourism

Ahmad Aljumah[a], Mohammed T. Nuseir[b], Aminul Islam[c], [a,b]College of Business, Alain University, Abu Dhabi Campus, P.O. Box 112612, Abu Dhabi, UAE, [c]School of business innovation and technopreneurship University Malaysia Perlis Perlis, Malaysia, Email: [a]Ahmad.aljumah@aau.ac.ae, [b]Mohammed.nuseir@aau.ac.ae, [c]Amin@unimap.edu.my

Medical tourism is one of the fastest-growing tourism sectors in the world generally and in Malaysia specifically. The main aim of this study was to examine the moderator's effect on the role of trust; trust on the influence of satisfaction and foreign patient's loyalty. In addition, satisfaction as mediation between service quality and foreign patient loyalty in Malaysia medical tourism. The study generated quantitative research, questionnaire data collection purposes, 640 questionnaires were distributed to foreign patients in Malaysia. From this number, 389 responses were finally found usable for analysis, which showed a 60% response rate. Data was analysed using the partial least Squares–structural Equation Model PLS-SEM. Overall, the findings showed that service quality significantly related to foreign patient loyalty in Malaysia. A further result of the moderators' role show that trust is a success moderator between satisfaction and foreign patient loyalty. Also, satisfaction showed a positive result between service quality and foreign patient's loyalty. Furthermore, this study contributes to the theory by validating the attributes of Theory of "Self-Regulation of Attitudes, Intentions, and Behaviours" regarding customers intention to stay longer in order to create a solid relationship with Malaysian hospitals.

Key words: *Service Quality, Satisfaction, Trust, Foreign patients' loyalty, Medical tourism, Malaysia.*

Introduction

Recent studies have estimated that the worldwide medical-tourism industry generates nearly USD 60 billion per year, with a growth rate of about 20% annually (Anderson, 1994). Medical tourists are increasing daily and it has been seen that the wages in the medical tourism sectors have dramatically increased. Therefore, skilled medical workers are in high demand and hospitals are concerned about maintaining excellent service quality by retaining the most talented, skilled medical staff, otherwise these invaluable staff members would leave the country for better wage rates and added benefits (Badri 2009). Medical tourism has grown-up radically in recent years primarily due to the high costs of treatment in developed countries, long waiting lists in home countries, the relative affordability of international air travel, favourable economic exchange rates, and the new technology and skills in destination countries (Bagozzi, 1992). These factors have changed the game of the medical tourism industry, and with the help of reduced transport costs and Internet marketing, medical tourists are travelling all over the globe without any hesitation and hurdles. Particularly, among the global players in medical tourism includes a few Asian countries such as Thailand, Singapore, India, and Malaysia, which are well known for medical tourism. For example, Thailand is known for the most popular destination for cosmetic surgeries, Singapore is best known for complex surgical procedures, India is best known for its specialisation in cardiac surgeries, and Malaysia has been gaining popularity in modern healthcare infrastructure and the presence of highly skilled medical professionals.

Asia can be observed to remain as the top medical tourist destination and there is no doubt that countries like South Korea, Singapore, India, Taiwan, Thailand, Malaysia, Philippines, and Vietnam are competing to provide best service quality and satisfaction to their foreign patients. According to the (Bagozzi, 1999), it was estimated that the market for medical tourism in Asia was valued at exceeding USD 6 billion with an approximation of more than four million medical tourists having visited Asia annually.

Literature Review
Foreign Patients Loyalty

The success of the hospitals or any service providing organisation is solely dependent on maintaining customer loyalty. Hence, this study is based on foreign patient's loyalty which can be determined by various factors, such as service quality, perceived value, satisfaction, trust. The medical tourism hospitals can only achieve their desired service performance when they effectively increase their service quality, perceived value, satisfaction and trust towards foreign patients (Huang & Liu, 2010; Kim et al., 2007; Ramli & Sjahruddin, 2015).

Loyalty is known as the patient intention of long-term commitment to make repurchase or intention to revisit in future, where the same service provider is patronised (Oliver, 1999). A loyal customer recommends products and service to others orally (Bowen & Chen, 2001). They involve a behaviour that supports companies to gain positive brand reputation among the competitors (Bowen & Chen, 2001). In the context of medical tourism, patient loyalty is measured with reference of their satisfaction. The degree of foreign patient's loyalty and the value of previous experiences in a destination influences further revisit intentions and the chance that a visitor will recommend the destination to others (Kozak, 2001).

Thus, studies on medical tourism have established that the nature of the relationship between service quality and patient loyalty is still inconclusive and under research (Lem et al., 2004; Srideshmukh et al., 2002). Therefore, further studies and research are required. Due to the importance of such a topic, this study involved foreign patients as the unit of analysis since loyalty is a critical issue among medical tourism hospitals (Lin & Ding, 2006). In order to create loyal foreign patients, hospitals need to establish a good relationship with foreign patients by showing concern to foreign patient and encouraging them for future repurchase or revisit (Rauyruen & Miller, 2007).

Service Quality

In the services industry the definition of service quality varies. Specifically, in medical tourism the definition of service quality is regarded as the evaluation of services related to quality (Chiou, 2004). In the service industry, service quality is considered the backbone of business-related success (Chow & Wong 2012). Service quality is the expected analysis customer services and the services offered (Clemes, et al., (2001)

Service quality is linked to customers' behaviours in the direction of the service supplier as well as their willingness to remain with the service provider (Bell et al., 2005; Ishaq, 2012). In addition, service quality is regarded as a significant element in heightening the customer's loyalty in an open market (Ibanez et al., 2006). The concept of service quality can be regarded as a precursor to a customer's loyalty (Wieringa & Verhoef, 2007; Jones et al., 2007). The variable is also regarded as a powerful agent of competitive advantage and organisational success (Wang et al., 2004; Yang & Peterson, 2004; Landrum & Prybutok, 2004; Khatibi et al., 2002), as researchers attempt to establish the connections between loyalty and its main determinants (Guo et al., 2009; Balabanis et al., 2006). Loyalty is seen as driven mainly by service quality (Lai et al., 2009), and correlation amongst service quality (Cronin et al., 2000) reciprocally offers customer loyalty (Lai et al., 2009). Many researchers have discovered that great service quality has a relationship with considerably high customer's loyalty (Lai et al., 2009; Ennew & Binks, 1999). Thus, service quality has been revealed to be a powerful predictor of a customer's loyalty (Chen and Tsai,

2008; Petrick, 2004; Ganguli & Roy, 2011; Dean, 2002; Dabholkar et al., 2000;Andreassen & Lindestad, 1998; Zeithaml et al., 1996; Cronin & Taylor, 1992).

In the context of the services sector, many researchers have studied service quality and satisfaction and have confirmed that a positive relationship exists. This includes studies on the health care services sector (Andaleeb, 2000; Chaniotakis & Lymperopoulos, 2009; Naidu, 2009; Ruytera, Bloemerb, & Peetersa, 1997), as well as the tourism-related sector (Baker & Crompton, 2000; Chen & Chen, 2010; González, Comesañaa, & Breaa, 2007). Moreover, Oliver (1997) mentioned that the main factor of satisfaction is quality. In other words, the main factor of satisfaction is service quality, and it also has an influence on customer's satisfaction (Munusamy, Chelliah, & Mun, 2010; Mohammad & Alhamadani, 2011; Dagger & O'Brien 2010; Chen, Lee, Chen, & Huang, 2011; Damiannah, Ann, Tabitha & George, 2014). Based on the studies discussed in Chapter Two and the results obtained from previous studies that are related to service quality and satisfaction, this study hypothesises:

H1: Service quality significantly affects satisfaction.

Satisfaction and Foreign Patient's Loyalty Relationship

It is widely accepted that satisfaction has a direct impact on foreign patient's loyalty, which comes in terms of repeated patronage, recommendations to others, positive word-of-mouth, and an indirect impact on searching for the alternatives (Ren, Hyun and Park, 2017, Voss, Godfrey, & Seiders, 2010). In the medical service industry, Kim (2008) reported a positive relationship between satisfaction and foreign patient's loyalty, in which foreign patients receive medical service from a hospital in Seoul, South Korea. The relationship between satisfaction and customer's loyalty also exists in tourism service (kim, koo, shin, lee, 2017; Chen & Chen, 2010). The term satisfaction is explained as the reaction of fulfilment after which customers analyse the performance of the service provided by an organisation from which they last purchased (Oliver, 2009). Satisfaction is regarded as the pleasurable feeling that a customer receives from the use of a service or a product (Oliver, 2009). Satisfaction also encompasses the psychological analysis conducted by customers on their experience towards their service providers.

Analysing the quality or services experienced towards service providers is known as satisfaction, and this leads to subsequent quality interaction (Roberts et al., 2003). In addition, satisfaction is defined as the customers' perception of the products or services purchased. Consumers may also compare commensurate satisfaction with the monetary value they paid for the services (Tracey, Vonderembse & Lim, 1999). As for the expectations, they are the reference points that the customer uses to compare the actual performance and the perceived performance, and they have the tendencies to influence the customer's satisfaction. If the

expectations are exceeded by the perceived performance, the level of satisfaction is decided when there is a difference between the actual and the expected performance (Oliver, 1980). In addition, Mohsan, Nawaz, Khan, Shaukat and Aslam (2011) reported that a positive relationship exists between satisfaction and foreign patients' loyalty. Hence, the following hypothesis is proposed:

H2: Satisfaction significantly affects foreign patient's loyalty.

Satisfaction as a Mediator between Service Quality and Foreign Patients Loyalty

Foreign patients' satisfaction is an important factor to the medical tourism hospitals, and any change in satisfaction level can lead to a significant change in the loyalty of foreign patients to the service provider (Oliva, Oliver & MacMillan, 1992). Customers do not like to engage with the service provider when they are dissatisfied with the services that the firm provides. When customers are dissatisfied and do not demonstrate loyal conduct, it is a clear signal of the weakening relationship between the customer and the service provider (Butcher et al., 2001). Based on the review of several related studies, when customers are satisfied during and the after-service delivery processes by the service provider, it will have a direct and positive influence on their loyalty to the medical tourism hospital. This has been clearly proven by previous studies which have shown the significant influence of customers' satisfaction on customers' loyalty (Liu et al., 2010).

Although many studies Deng, & Zhang (2010) have examined the relationship of customer satisfaction, perceived quality services and customer loyalty internationally, very few studies have investigated the mentioned relationship in the Malaysia medical tourism industry. Thus, this study aims to examine the mediating effect of customer satisfaction towards the relationship between perception on service quality and customer loyalty in medical tourism. In health care settings, much evidence has also shown that the direct impact exists Hair, et al., (2010), Hair, et al., (2013). When customers perception of service quality is high, the loyalty is favourable, which in turn strengthens their relationship with the organisation. In the banking industry, the service quality dimensions are directly and positively related with customer loyalty and their willingness to pay Han, & Ryu, (2009). In the healthcare industry, customer satisfaction is also found to positively affect patient's' loyalty Han, & Ryu, (2009).

Satisfied Japanese outpatients are willing to return to the same service provider and to recommend services to families and friends (Han, & Ryu, (2009). Others Hair, et al., (2013). indicated that a patient's overall satisfaction is a notable mediating variable between service quality perceptions and foreign patients' loyalty. The results provide further support to other research that was conducted by Han, & Ryu, (2009). Harris, (2012). study also investigated the relationship of customer's satisfaction, perceived service quality of customer, and

customer's loyalty. They found that there is a positive relationship of satisfaction with loyalty. Hence, satisfaction plays a mediating role between perceived service quality and foreign patient's loyalty. In addition, kheng, Lo, Osman, Ramayah & Mosahab (2010) investigated that the relationship of customer's loyalty and service quality dimension are influenced by the mediating effect of satisfaction. Therefore, this study hypothesises:

H3: Satisfaction mediates the relationship between service quality and foreign patients' loyalty

Trust as a Moderator between Satisfaction and Foreign Patient's Loyalty

The studies on relationship marketing demonstrate overwhelming evidence that trust is a key antecedent to customer's loyalty (Sun & Lin, 2010) In another study it wasinvestigated that the combined effects of satisfaction, trust and switching barriers on customer's retention in a continuous purchasing setting. The findings indicated that there is a positive and significant moderating effect of trust when treated with different levels of satisfaction, eventually increasing the customer's retention. Therefore, Chow, et al., (2012) recommended that future researchers should consider the different variables in other studies and add some of these variables that are not included in their suggested research to include trust as a mediator or a moderator. As mentioned above, previous studies suggest that service providers may be unable, at times, to retain even those customers who are satisfied (Schneider & Bowen, 1999). If this inability to retain satisfied customers is at least partly due to the absence of trust (Hart & Johnson, 1999), this suggests that trust may act as a moderator in a relationship between satisfaction and loyalty. Conversely, the absence of trust may diminish loyalty even for satisfied customers.

The studies suggested that trust can potentially moderate. However, very limited studies examined the trust as a moderator between satisfaction and foreign patient's loyalty in medical tourism in Malaysia. In addition, the topic of trust is still argumentative and under debate by several studies in other industries. For instance, Ranaweera and Prabhu, (2003) found that trust moderates between satisfaction and loyalty among the fixed line residential telephones in UK. The similar moderation effect of trust has been investigated in other industries. For example, Hansen, (2012) conducted a study on Danish Banking and Insurance consumers.

The author Torben Hansen 2012 examined Broad-Scope Trust (BST) as a moderator and found a positively moderating effect between satisfaction and loyalty. In addition, Musa (2005) recommends that researchers need to examine the moderating effect of trust between satisfaction, attitudinal loyalty, and behaviour loyalty chain in Malaysian beauty and healthcare products. In addition, Chow, Tan, Thiam and Wong (2012) recommend that trust

must be considered as a moderator which will be effective and increase loyalty. On the other hand, other studies have found that trust does not moderate the relationship between satisfaction and foreign patient's loyalty. Al-Refai (2015), who conducted a study on the telecommunication sector of the Generation Y category in Jordan, found that trust did not moderate the relationship between satisfaction and loyalty. Based on the above-mentioned arguments, the findings related to trust varied according to the type of the industry; therefore, this study hypothesises:

H4: Trust moderates the relationship between satisfaction and foreign patient's loyalty

Methodology

The proposed research framework can be considered as an integrative approach in examining the relationships between independent and dependent variables particularly, the relations between service quality, satisfaction, and foreign patient's loyalty in the medical tourism industry in Malaysia. Based on the literature review in the medical tourism industry, the proposed research framework for this study is presented in Figure 1. The research framework was developed based on the extended work of Tam, Johan and Louise (2013). Thus, the researcher proposed a new conceptual framework to inspect the relationship between service quality, satisfaction, trust, and foreign patient's loyalty in the context of medical tourism in Malaysia.

Figure 1. Proposed Theoretical Framework.
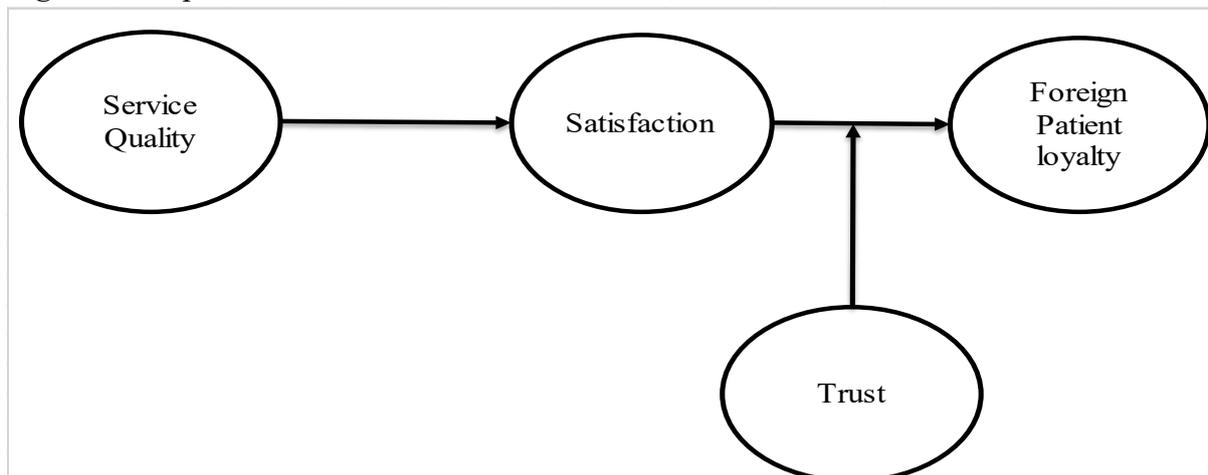
Participants and Procedure

The target population for this study consisted of the medical tourists coming to Malaysia with the primary intension of seeking medical treatments. Moreover, due to the huge costs and unavoidable time constraints that occurred from this study and the attendant difficulties to get

the required respondents as they were scattered in many areas of the Medical tourist destination (Hospitals). This study only considered the medical tourists those who are receiving medical treatments in the hospitals of Kuala Lumpur, Selangor and Penang area.

Multi-stage sampling is a complex form of cluster sampling which contains two or more stages in sample selection. In simple terms, in multi-stage sampling large clusters of populations are divided into smaller clusters in several stages in order to make primary data collection more manageable. furthermore, the unit of analysis for this study is foreign patient's loyalty (medical tourism Malaysia). It includes all foreign patients those who taken their treatments in Malaysia hospitals.

In addition, first and foremost, all the items were measured through the 5-point Linkert scale of 1=strongly disagree to 5=strongly agree. Secondly, the variables were measured according to what they reflect. For the service quality, it was measured using 55 items adapted from parasuruman 1985 and reflected five dimensions of the service quality named as tangibility, reliability, responsiveness, assurance and empathy. Moreover, the data collection procedure for this study is self-administered. All the questionnaires for this study were distributed and retrieved through self-administered also called drop-off and pick procedures. Both the questionnaire distribution and its retrieving were done by the researcher. In all, a total of 640 questionnaires were distributed and 389 was used.

Table 1: Discriminant validity

	Foreign Patient Loyalty	Satisfaction	Service Quality	Trust
Foreign Patient Loyalty	**0.785**			
Satisfaction	0.622	**0.794**		
Service Quality	0.613	0.676	**0.794**	
Trust	0.677	0.705	0.75	**0.796**

Table I showed that the square root value of AVE in every respective construct are greater in that specific diagonal and it shows better discriminant validity. So, the above description reveals that the values of Cronbach alpha are above the minimum level, composite reliability values for all the constructs are above the acceptable range, item loading, AVE and square root of AVE are also within the acceptable range. Finally, it can be said that the data used for this study have good reliability and validity.

Descriptive Analysis

A descriptive analysis was then conducted to describe the general situation of foreign patient's loyalty, satisfaction, trust, and service quality, among foreign patients in Malaysia.

Table 1: Descriptive Analysis

Construct	Mean	Std Deviation	Minimum	Maximum
Service Quality	3.6828	0.69309	1.44	5
Foreign Patient Loyalty	3.6676	0.64174	1.38	5
Satisfaction	3.738	0.70865	1.33	5
Trust	3.7502	0.67338	1.22	5

Table 1 presents the results. For a clearer understanding, the five-point Likert scale was categorised into three: low, moderate and high. Any score of less than 3 lowest value (1&2) are considered as low. Scores of 3 are considered as moderate, and the values 5 are considered the highest (Sassenberg, Matschke, & Scholl, 2011).

Discussion and Conclusion

The purpose of this study is to achieve four major objectives. The third objective is: does customer satisfaction mediate the relationship between service quality and customer loyalty? The fourth objective is: does trust moderate the relationship between customer satisfaction and customer loyalty?

This study gathered 389 questionnaires from foreign patient tourists among three stated (Penang, Selangor, and Kuala Lumpur) in Malaysia. To examine the research questions, this study used soft modelling statistical software PLS-SEM to analyse the data. The significant path relationships between factors involved in determining foreign patient's loyalty among the foreign patients in Malaysia, care and support were distinguished by the structural model. To test the hypotheses suggested in this study, the researcher assessed the t-test and p-value between latent variables and their significance. After the PLS model was run, estimates were provided for the t-test and p-value; these represent the hypothesised relationships which link the latent constructs.

Table 2: Hypothesis

Hypothesis	Relationships	Standard Beta	Standard Error	T Statistics	P Values	Result
H1	Service Quality → Satisfaction	0.649	0.058	11.117	0.000	Supported**
H2	Satisfaction → Foreign Patient's Loyalty	0.246	0.061	4.058	0.000	Supported**

T value* 1.96; P**= < 0.01, p* <0.05

H1. The results show a strong positive association between Service Quality and Satisfaction (β = 0.649, t-value = 11.117, p < 0.000), and hence the hypothesis is supported and indicate that the service quality is effect to satisfaction based on the highly result.

H2. The results reveal that the proposed relationship between satisfaction and foreign patient's loyalty is highly significant (β = 0.246, t-value = 4.058, p < 0.000), and hence the hypothesis is supported and indicate that the satisfaction is really effect to foreign patients loyalty based on the positive result

Table 3: Effect of Satisfaction as Mediators

	Std. Beta /Path a	Std. Beta /Path b	Indirect Effect	Std. Error	T-value	95% LL	95% UL	Decision
					Bootstrapped Confidence Interval			
H3	0.799	0.506	0.404	0.119	3.397	0.171	0.637	Mediation

Hypothesis 3 investigating the mediation of satisfaction between service quality and foreign patient loyalty is supported, suggesting that patient's satisfaction mediates the relationship between service and loyalty of the patients towards hospital services.

The table 4 showed that significant result and satisfaction as a mediation between service quality and foreign patients' loyalty.

Table 4: Effect of Trust as a Moderator

Hypothesis	Relationships	Standard Beta	Standard Error	T Value	P Values	Result
H4	Moderating Trust 2 -> Foreign Patient Loyalty	0.156	0.025	6.304	0.000	Supported
	Satisfaction -> Foreign Patient Loyalty	0.356	0.067	5.277	0.000	
	Trust -> Foreign Patient Loyalty	0.342	0.072	4.768	0.000	

The product terms were built by using the mean centered indicators of the latent independent variable (satisfaction) and the indicators of the latent moderator variable (trust), which serve as indicators of the interaction term (trust*satisfaction) of the structural model. The interaction term, SQ*Value is added to the model. The interaction term trust*satisfaction has a significant influence (β 0.156, T= 6.304, p < 0.000) on the independent variable loyalty. Therefore, the moderation effect of trust on the relationship between satisfaction and foreign patient loyalty is supported.

Implications

This study will be beneficial to the Malaysian medical tourism hospitals' management for improving their service quality as well as service delivery by making a customised plan. By having an efficient service delivery directed to the foreign patient tourists, the foreign patients' loyalty could be improved for the Malaysia hospitals. Malaysian hospital managers can also use these research findings to develop and implement successful foreign patient's loyalty strategies in order to achieve their hospital's revenue-oriented goals. This study provided valuable insights on hospitals service with respect to perceptions of foreign patients towards the service delivery.

The first factor that Malaysian hospital managers must establish to the patients is the significance which can be achieved by concentrating more on service quality. The managers should ensure that the service provided is perceived as of excellent quality by patients. For them to meet up with this objective, they should have a well-trained patient's support service staff who can maintain a good relationship with patients and address customers 'enquiries. Secondly, since satisfaction mediates the effect of the loyalty determinants, the Malaysia hospitals managers should ensure high level of satisfaction which translates to foreign patient's loyalty. Thus, Malaysian hospital managers should always emphasise on satisfaction agenda if they are to retain patients in the highly competitive medical tourism market.

Thirdly, also, trust is discussed as an important moderator variable influencing the relationship between satisfaction and foreign patient's loyalty. Thereby, explaining its role of influencing relationship with newer dimension. The factor was mainly tested in the presence of satisfaction, loyalty, revisit intention, positive word of mouth and build up the long-term relationship.

Furthermore, these findings will be helpful for the Malaysia medical tourism to emphasise on foreign patient's loyalty by strategising and ensuring foreign patient's loyalty in the Malaysian hospitals. It is vital that the Malaysian medical tourism take serious initiatives to improve service quality and satisfaction

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