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Effects of Customer-value Perception and Anticipation on Relationship Quality and Customer Loyalty in Medical Tourism Services Industry

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Abstract: The dynamic customer value perceived and predicted by service providers may be the key factors to design an appropriate health and medical tourism service offering for consumers. However, the interaction between service provider and customer is the primary core of service businesses of different natures. Thus, the main purpose of this research is to investigate the influence of the customer value anticipation on customer loyalty and perceived quality of the customer-supplier relationship. There are three important findings in this research: First, this study showed that predicting customer value is a key to maintaining a relationship between companies and customers. Second, the study showed that customer value is dynamic and depends on the customers' degree of satisfaction, trust and commitment. Companies must improve their customer value anticipation capacity in order to strengthen the long-term relationship with their customers. Third, the study also found that customer loyalty varies depending on the quality of the relationship with the service-provider and that this relationship has various dimensions. Finally, the study showed that contrary to satisfaction and trust, commitment has a special effect on action loyalty, such that the customers exhibit their intentions directly through action when customer and company have a committed relationship.

Key words: Customer value anticipation, relationship quality, loyalty, medical tourism

INTRODUCTION

Medical tourism, where patients travel overseas for operations, has grown rapidly in the past decade and has been received a considerable amount of attention by government officials, service providers and academics (Turner, 2011). Previous research on medical tourism focused mainly on the different types of procedures, category and demand (Cook, 2008). However, health care globalization, including medical tourism and medical outsourcing, has the potential to lower costs and increase competition in the health care industry, but little is known about how consumers perceive the value of going offshore for some medical procedures (Johnston *et al.*, 2010).

Traditionally, customers perceive the value a firm creates during the purchasing process. However, in today's ever changing environment, this perception changes constantly (Flint *et al.*, 2002). Studies have shown that in order to create customer satisfaction, the service industry must co-create the service experience with the customer (Vargo and Lusch, 2004). This allows customers to connect emotionally with the companies'

intentions while enabling companies to meet the customers' expectations.

In addition, psychological research has demonstrated that, in many ways, people expect experts to foresee their future actions. As a result, companies that utilize people's preferences, co-create service experience and survey the market-trend will be better able to understand the dynamics of customer value and thus satisfy the customers' needs (Smeeton *et al.*, 2005). Because customers have beliefs and expectations about their future actions and expect them to be realized, services that better satisfy these expectations are more attractive (Briggs *et al.*, 2007). The ability to predict customer value affects the link between companies and customers. However, only a scant few studies have explored this issue, making it one of the motivations for the current research (Lunt and Carrera, 2010).

With regard to customer needs, many studies propose a dynamic perspective where customer values change particularly with regard to perceive value (Simpson *et al.*, 2001). Thus, health tourism must be especially alert to perceive and predict the changing needs of their customers, so that they may achieve

customer satisfaction, trust and commitment and ultimately increase their customers' future purchase intentions.

THEORETICAL BASIS AND ASSUMPTION DERIVATION

Customer-value anticipation: In this study, customer value anticipation refers to the evaluation by the customer of whether the service provider's prediction of customer value meets the customers' needs (Flint *et al.*, 2011). For the service provider, customer value anticipation is the capacity to respond dynamically to changing customer needs (Ballantyne and Varey, 2008). With the customers' needs as a focus, the service provider can effectively align organizational structure, decision-making process and strategic indicators to first predict customers' future needs, then to fulfill customers' needs, and, ultimately, to provide customer value (Woodruff, 1997). With enhanced service standards, service providers can decrease customer uncertainties and satisfy the expectations of customers.

Customer-value anticipation and relationship quality: The traditional concept of customer value clearly links the customer and the company. The idea that customers are simply product users is obsolete. Currently, many industries have combined "customer value co-creation" with products and marketing (Vargo and Lusch, 2004). This allows customers to feel needed, transforming them from passive receivers to active drivers and innovators in the marketplace. Customers thus satisfy their needs for products and service experience together with the company.

In previous marketing and management studies, numerous discussions on service agree that real customer value is based on customers' ongoing needs and usage (Gronroos, 2008). If companies want to highly fulfill customer needs and achieve customer value anticipation, they need to combine customer information, human resources and organizational resources and then to transform their operational resources into dynamic business capabilities (Madhavaram and Hunt, 2008). This requires investing in additional resources. Customers believe that customer value is based on their expectations being satisfied. Therefore, if they sense improvement in a company's capacity to anticipate customer value, their satisfaction will be enhanced and their insecurity to utilize a company's service will be reduced (Gronroos, 2008).

Previous studies have shown that customer value and customer satisfaction are highly correlated (Athanasopoulos, 2000), based on various positive

relationships reflecting the strength of the overall relationship. The ability to meet customer needs and expectations determines the strength of the relationship quality. If companies or service providers can meet customers' needs and expectations, they can reduce customers' insecurities, improve their relationship quality and affect future interactions (Smith and Jenner, 2000). In simple terms, relationship quality is the overall evaluation of the buyer-seller relationship.

Since the nature of medical service is a continuous rather than a single interaction, consumers tend to engage in long-term relationships with their services providers. As a result, satisfaction with the service quality may lead to trust and commitment, thus creating multiple dimensions for measuring the relationship quality in medical services (Keating *et al.*, 2003). The degree of satisfaction indicates how customers evaluate their overall experience, representing their individual emotional reaction to the overall experience (Anselmsson, 2006). Trust refers to the degree of integrity, honesty and confidence that customers perceive a service provider represents (Liljander and Roos, 2002). The willingness of their customers to maintain a relationship with them is very important to service providers. The above observations lead to the following hypotheses (Vargo and Lusch, 2004; Gronroos, 2008; Madhavaram and Hunt, 2008; Anselmsson, 2006; Liljander and Roos, 2002; Keating *et al.*, 2003):

- **H1-1:** Customer value anticipation will positively affect customer satisfaction
- **H1-2:** Customer value anticipation will positively affect customer trust
- **H1-3:** Customer value anticipation will positively affect customer commitment

Relationship quality and loyalty: Companies generate more profits from strong relationships, since these relationships are highly correlated with consumer trust and commitment to service providers. The stronger the relationship between the customer and the company, the longer the relationship will last and the higher the consumer loyalty will be (Chandrashekar *et al.*, 2007).

Previous studies addressed customer loyalty from two perspectives. From the action perspective, loyalty is repetitive patronage based on a favorable attitude, while the attitudinal perspective defines loyalty as a complex system that includes customers' beliefs, emotions and product intentions (Munyau and Mwirigi, 2013).

Customer loyalty indicates that the customers' evaluation of a brand is superior to that of competitors which results in a higher purchase intention toward that

brand. Nevertheless, the stability of affective loyalty remains susceptible to the attractions of other brands. Action loyalty represents the highest level of customer loyalty which implies that customers have overcome all obstacles and will purchase the product rather than merely have the intention to purchase it (Evanschitzky *et al.*, 2006).

Degree of satisfaction is an emotional assessment, giving a degree of positive emotion to customers when using a certain product or service (Wong, 2004). Therefore, satisfaction is a subjective assessment. When customers are highly satisfied with a service provider, they will convert the affective component of their attitude into loyalty toward the service provider (Bansal *et al.*, 2004).

Increasing the customers' level of trust improves the relationship between customers and companies (Singh and Sirdeshmukh, 2000). Many studies have found that customers' trust can positively influence their loyalty (Deng *et al.*, 2010).

If customers wish to strengthen their relationship with the service provider, they must develop a committed relationship (Flavian *et al.*, 2006). Empirical studies have confirmed the influence of commitment on the various dimensions of loyalty. Higher levels of commitment suggest a higher possibility of developing action loyalty (Morgan and Hunt, 1994; Verhoef *et al.*, 2002). The above findings regarding satisfaction, trust and commitment lead to the following hypotheses (Evanschitzky *et al.*, 2006; Munyau and Mwirigi, 2013; Wong, 2004; Deng *et al.*, 2010; Flavian *et al.*, 2006; Verhoef *et al.*, 2002):

- **H2-1:** Customer satisfaction will positively affect attitude loyalty
- **H2-2:** Customer satisfaction will positively affect action loyalty
- **H3-1:** Customer trust will positively affect attitude loyalty
- **H3-2:** Customer trust will positively affect action loyalty
- **H4-1:** Customer commitment will positively affect attitude loyalty
- **H4-2:** Customer commitment will positively affect action loyalty

RESEARCH DESIGN

Research framework: The conceptual framework is based on the literature review. Figure 1 illustrates the relationship between “customer value anticipation” “relationship quality” and “customer loyalty”.

Questionnaire design: This study conducts the survey to examine the research model, where each question uses a Likert-type five-point scale to measure the respondents' level of agreement, where five represents the highest agreement whereas one indicates the highest disagreement. The questionnaire along with the sources is shown in Table 1.

Customer value anticipation: Three questions are designed to measure customers' various needs, expectations and future requirements and the flexibility of companies toward customer requirements.

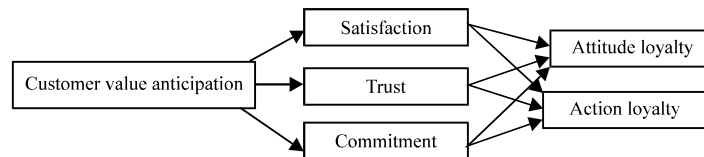


Fig. 1: Research framework diagram

Table 1: Questionnaires' contents and sources

Construct	Contents	Sources
Customer value anticipation	Customers' various needs, expectations and future requirements and also the flexibility of companies toward customer requirements	Flint <i>et al.</i> (2011)
Relationship quality	Satisfaction	Verhoef <i>et al.</i> (2002) Leach <i>et al.</i> (2013)
	Trust	Doney and Cannon (1997), Palmatier <i>et al.</i> (2006)
	Commitment	Morgan and Hunt (1994) Caceres and Paparoidamis (2007)
Customer loyalty	Attitude loyalty	Harris and Goode (2004) Blut <i>et al.</i> (2007)
	Action Loyalty	Evanschitzky and Wunderlich (2006)

Relationship quality: Three questions measure the emotional state of the consumer resulting from the interaction between customers and service providers over time. There are three questions in the trust section which measure the qualities of reliability and integrity that customers think service providers should possess. Finally, three questions are used in commitment to measure the relationship that customers strive to maintain and their willingness to sacrifice short-term interests to do so.

Customer loyalty: Attitude loyalty with three questions measures the customers' favorable attitude toward a brand resulting from user experience and information provided by service providers. Such attitudes further transform into loyalty. Action loyalty uses three questions in the scale to measure the customers' intentions and actions to repurchase and the implicit obstacles that customers overcome.

Sampling design: This study selected four hospitals in Taiwan equipped with healthcare facilities to provide medical services to international patients. A total of 410 tourists from Hong Kong, mainland China and other countries who visited Taiwan for the purpose of receiving medical services were interviewed by a well-trained interviewer in June 2013. A total of 308 participants completed the questionnaire, representing an effective response rate of 75.1%.

RESEARCH ANALYSIS

Reliability analysis and descriptive analysis: The pre-test reliability test showed that Cronbach's α for the overall questionnaire was 0.95 which is higher than the suggested value of 0.8 for all constructs (Becker-Olsen *et al.*, 2006).

Confirmatory factor analysis: Confirmatory Factor Analysis (CFA) was performed by AMOS 17.0 to examine the fit, convergent validity and discriminant validity of the model. All t-values for the factor loadings of the measuring variables in each dimension were significant, suggesting that their selections were appropriate. The ratio of chi-square to the degrees of freedom in CFA was 1.83. In addition, GFI (goodness-of-fit) = 0.92, RMSEA (root mean square error of approximation) = 0.05, AGFI (adjusted goodness-of-fit) = 0.90, NFI (normed fit index) = 0.93 and CFI (comparative fit index) = 0.96 indicate the model has a good fit.

The reliability of each factor was higher than 0.70. In terms of convergent validity, the average

variance extracted (AVE) was higher than 0.5 (Table 2). The t-values of the variable's factor loadings were significant in all dimensions showing good convergent validity (Shah and Ward, 2007). In addition, because the average variance extracted from each factor was greater than the factors' shared variance, each dimension showed discriminant validity (Farrell, 2010).

Assumption testing in the structural model: The root mean square error approximation of 0.07 is less than the recommended value of 0.08, indicating that the model is acceptable. For incremental fit measures, RFI (relative fit index) = 0.91, NFI = 0.92, CFI = 0.96, IFI (incremental fit index) = 0.96 and TLI (Tucker-Lewis index) = 0.95. These values are all greater than the acceptable value of 0.90, suggesting that the model is acceptable. In addition, FGFI, PNFI and PCFI are 0.66, 0.76 and 0.79, respectively, showing that the model is parsimonious. All of the indicators are greater than the acceptance value of 0.5, suggesting that further adjustments of fitness are unnecessary. Table 3 shows the correlation matrix in this study.

Hypothesis testing and result interpretation: The impact of each causal path and the hypothesis test results are plotted in Fig. 2 to illustrate the effects among the various latent variables. The effect of "customer value anticipation" on "trust" is 0.87 (Table 4). The p-value shows a significant positive effect, supporting hypothesis H1-2.

The p-values of "customer value anticipation" on "satisfaction" and "commitment" are 0.82 and 0.54, respectively, showing hypotheses H1-1 and H1-3 are supported. The respective p-values of "trust" on "attitude loyalty" and "action loyalty" are 0.62 and 0.67, indicating "trust" has significant positive influences on both "attitude loyalty" and "action loyalty", supporting hypotheses H3-1 and H3-2.

The p-values of "satisfaction" on "attitude loyalty" and "action loyalty" are 0.22 and 0.15, respectively, showing significant positive influences which support hypotheses H2-1 and H2-2. Similarly, the p-values of "commitment" on "attitude loyalty" and "action loyalty" are statistically significant with the values of 0.29 and 0.39, respectively which support hypotheses H4-1 and H4-2.

Model effect analysis: The effects of the structural model show that "customer value anticipation" correlates more strongly with "satisfaction" and "trust" than with "commitment". This indicates that improving the capacity to predict the customer's values will be especially helpful

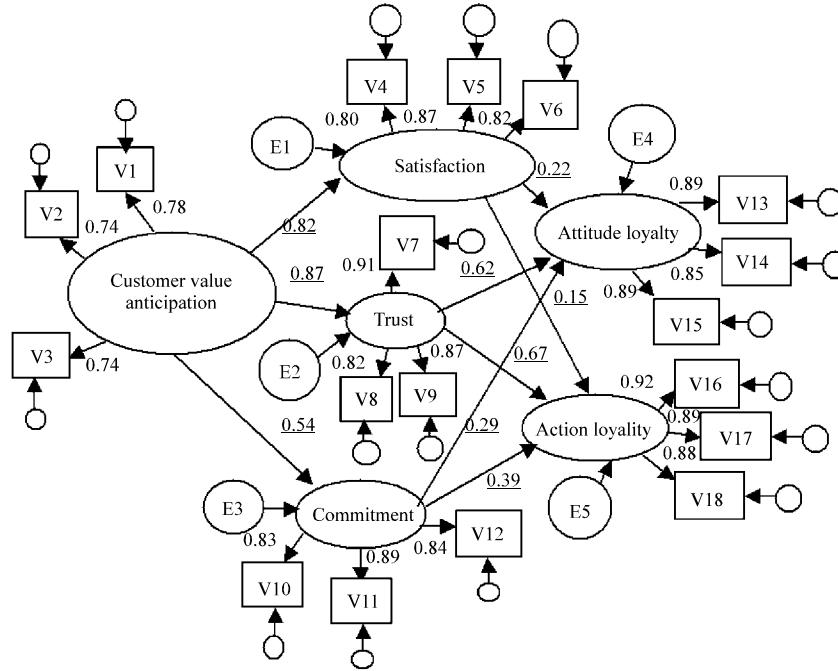


Fig. 2: Causal path effects

Table 2: Results of confirmatory factor analysis for each dimension

Dimension	AVE	Reliability	Factor Loadings	Covariance estimates	p-value
Customer value anticipation	0.57	0.80	0.74-0.78	0.24-0.61	***
Satisfaction	0.69	0.87	0.80-0.87	0.38-0.65	***
Trust	0.75	0.90	0.82-0.91	0.38-0.70	***
Commitment	0.73	0.89	0.83-0.89	0.24-0.62	***
Attitude loyalty	0.77	0.91	0.85-0.89	0.43-0.79	***
Action loyalty	0.80	0.93	0.88-0.92	0.43-0.81	***

*represents p<0.05, **represents p<0.01, ***represents p<0.001

Table 3: Correlation matrix of structural model

Dimension	1	2	3	4	5	6
Customer value anticipation	-					
Satisfaction	0.61**	-				
Trust	0.69**	0.71**	-			
Commitment	0.38**	0.54**	0.44**	-		
Attitude loyalty	0.62**	0.69**	0.78**	0.52**	-	
Action loyalty	0.57**	0.66**	0.72**	0.64**	0.68**	-

*represents p<0.05, **represents p<0.01

Table 4: Hypothesis test results

Path	Hypothesis	Estimate		P-value	Hypothesis
		S	UNS		
Customer value anticipation → Satisfaction	H1-1	0.82	0.83	***	Accepted
Customer value anticipation → Trust	H1-2	0.87	1.10	***	Accepted
Customer value anticipation → Commitment	H1-3	0.54	0.26	***	Accepted
Satisfaction → Attitude loyalty	H2-1	0.22	0.31	**	Accepted
Satisfaction → Action loyalty	H2-2	0.15	0.21	*	Accepted
Trust → Attitude loyalty	H3-1	0.62	0.68	***	Accepted
Trust → Action loyalty	H3-2	0.67	0.52	***	Accepted
Commitment → Attitude loyalty	H4-1	0.29	0.20	***	Accepted
Commitment → Action loyalty	H4-2	0.39	0.49	***	Accepted

*represents p<0.05, ** represents p<0.01, *** represents p<0.001

Table 5: Regression of customer value anticipation to relationship quality

Dimension	Customer value anticipation				
	Explanatory power (%)	Beta value	F value	t-value	Significance
Satisfaction	36.8	0.606	118.65	10.89	***
Trust	48.0	0.692	187.29	13.69	***
Commitment	14.1	0.376	33.54	5.79	***

*represents p<0.05, **represents p<0.01, ***represents p<0.001

Table 6: Regression of relationship quality to attitude loyalty

Dimension	Attitude loyalty				
	Explained variation (%)	Beta value	F value	t-value	Significance
Satisfaction	48.2	0.694	189.61	13.77	***
Trust	61.3	0.783	322.53	17.96	***
Commitment	27.0	0.520	75.55	8.69	***
Satisfaction, trust, commitment	66.9		136.34		***

*represents p<0.05, **represents p<0.01, ***represents p<0.001

Table 7: Regression of relationship quality to action loyalty

Dimension	Action loyalty				
	Explained variation (%)	Beta value	F value	t-value	Significance
Satisfaction	43.4	0.661	158.39	12.59	***
Trust	51.4	0.717	215.53	14.68	***
Commitment	41.3	0.643	143.44	11.98	***
Satisfaction, trust, commitment	65.5		127.59		***

*represents p<0.05, ** represents p<0.01, *** represents p<0.001

in achieving customer satisfaction and trust. Although all the hypotheses are accepted, the Table 5-7 show that the effect of “satisfaction” on “attitude loyalty” and “action loyalty” is not as significant as the influence of “trust” and “commitment”. Therefore, further analysis is required to determine the reason for the difference.

The regression analysis table provides explanatory values (Table 5-7). This research discovered that “trust” and “commitment” have a greater effect than “satisfaction” though “customer value anticipation” is significant for all.

Regarding the effect of “satisfaction”, “trust” and “commitment” on “attitude loyalty”, the study found that the effect of “trust” is greater than the others. The regression analysis table determined the explanatory values of the three towards “attitude loyalty”. Although “satisfaction”, “trust” and “commitment” are significant for “attitude loyalty” the explanatory powers of “satisfaction” and “trust” are higher.

However, the results are different for “action loyalty”. The effects of “satisfaction”, “trust” and “commitment” on “attitude loyalty” are 0.15, 0.67 and 0.40, respectively, indicating that if the medical services program achieves customer “satisfaction”, “trust” and “commitment”, then “action loyalty” will increase. However, compared to “satisfaction”, “trust” and “commitment” have stronger impacts on “action loyalty”. The regression analysis table demonstrates the explanatory values with respect to “action loyalty”. The explanation values for “satisfaction”, “trust” and

“commitment” are 43.4, 51.4 and 41.3%, respectively, with all values being significant.

RESULTS AND DISCUSSION

Research results and management-strategy implications:

As the competition in the medical tourism service industry is intense and a large number of medical tourism institutions have to share a limited medical tourism market, medical tourism service marketing (encounter) now plays an important role in hospital and tourism management. Also, medical tourism services are still a kind of services and it is widely recognized that there is inherent difference between medical services and tangible products (Chang *et al.*, 2013). Therefore, medical tourism service providers will face the management challenges on how to overcome specific properties thereof to cater for individual requirements and needs.

Many studies investigate that customer value is important for customer, but few to evaluate how important for customers when the company predicted changes in customer dynamic demand (Bolton *et al.*, 2004). From the company’s viewpoints, it can be clearly to understand the importance of forecasting. The study found that customers will have positive attitude if they feel the company understands their future needs. In other words, when a company is willing to take advantage of innovations and changes to solve customer requirements’ change in such a competitive environment, customers

may use a variety of actions to support, for example, pre-order and so on. The company cannot solve problems and then improve it to make a new product, because what customer need is not only satisfaction but also surprised! So this will be one of customers' selection criteria when they buy products and service and that is why the study intends to research how important of customer value anticipation for customers is.

Due to the rapid advances in information technology, the information regarding available healthcare services is circulated globally. Any consumer can find the most appropriate destination for medical tourism as a result of global competition (Forgione and Smith, 2007). The present study shows that by developing their prediction capacity, service providers can create value activities that will greatly improve customer satisfaction. More importantly, these providers can gain unique advantages by predicting the ever-changing customer value anticipation. Creating value for customers refers to the process whereby companies help customers by providing improved resources through a variety of interactive processes (eg. co-creation) (Gronroos, 2008). The key to creating value is continuous innovation to satisfy and attract customers in a globally competitive market.

This finding suggests that improving the capacity to anticipate customers' values helps to enhance their trust and commitment towards the medical tourism industry. The research findings indicated that understanding the dynamic nature of these constructs is necessary to strengthen the quality of the relationship between customer and service provider.

Exploiting future customer value will provide the service industry with greater opportunities. With the help of early alerts, service co-creation with customers allows companies to predict changes in customer values and surpass their competitors. Customer value refers to both perceived value and the unknown expectations of the customer (Flint *et al.*, 2002). Customer value management must include understanding the customers' present values and ensure that the firm's innovations are in line with the future needs of the customers, or perhaps drive their needs through value-creation activities. The capacity to improve customer value anticipation is a unique way to realize customer value.

Many managers in the medical tourism industry are aware that traditional methods and marketing techniques are no longer sufficient. Customer evaluation is based on whether the overall service- or product-value chain can satisfy their future needs (Stanley and Narver, 1994; Moulton *et al.*, 2010). Thus, the key to create a competitive advantage for a company is to provide superior services to its customers. This study shows that

the customer-firm relationship is no longer based on satisfaction only. The firm must also establish high levels of trust and commitment to not only reduce risk but also help the firm acquire a competitive advantage, develop a sustainable operation and reinforce the loyal customer base (Singh and Sirdeshmukh, 2000).

When customers are satisfied with or trust a company, they will be more likely to recommend the company through positive word of mouth, but customer satisfaction does not guarantee repeated service. However, when customers are satisfied, trust the company and feel committed to it, they are likely to repeat their service and become action-loyal customers. The goodness of fit between a company's services and their customers' needs directly affects the customer value anticipation.

CONCLUSION AND RECOMMENDATIONS

Now is a new starting point of medical tourism science for Taiwan and other Western countries alike. Since people are giving increasing emphasis to the quality of living and the demand for medical and health care tourism is growing, Taiwan's medical care tourism system and the ecology of hospitals have seen changes (Chang *et al.*, 2013).

The contributions of this research can be summarized as follows: First, this study explored how customers view the trend of the medical tourism services, something which few prior studies have been done. The overall operational environment of hospitals is increasingly difficult and full of uncertainties, so the study showed that predicting customer value is a key to maintaining a relationship between companies and customers. Second, the study showed that customer value is dynamic and depends on the customers' degree of satisfaction, trust and commitment. Consequently, in response to this drastic change in the operational environment, companies must improve their customer value anticipation capacity in order to strengthen the long-term relationship with their customers.

Third, medical service is a type of intangible product with service encounters; therefore, both medical care personnel and general service personnel must develop a relationship. The study also found that customer loyalty varies depending on the quality of the relationship with the service-provider and this relationship has various dimensions. Previous studies have often considered satisfaction to be the key dimension in customer relationship, whereas this study found that both satisfaction and trust have a strong explanatory power to establish a loyal customer relationship and trust has a

greater effect on both attitude loyalty and action loyalty. Finally, medical care institutions have put too much emphasis on “sales-oriented” rather than “customer-oriented” tasks in the past. However, this study showed that in contrast to satisfaction and trust, commitment has a special effect on action loyalty, such that the customers exhibit their intentions directly through action when customer and company have a committed relationship.

Limitations and future research suggestions: This study explored the importance of the dynamic nature of customer value. In addition, this study pointed out service providers should not only provide what might be the best for customers but also inform customers clearly what they have done for customers when the environment becomes competitive. However, this study did not discuss the best way to predict customer value nor the route of transferring values to customers.

In contrast, this study treated customer value as an independent entity, whereas in fact customers may have strong direct and/or indirect effects on one another and effects may influence customers’ judgment of future value. Finally, a company’s internal culture can affect its internal acceptance and investment as well as its competitive advantage. Past customer-satisfaction capabilities are no longer sufficient. Emphases on future predictions are needed to help the industry predict and respond to the real needs of their customers.

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