

Factors Influencing Consumers' Decision in Selecting Private Hospital in Perak

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Abstract: Private healthcare sector has been growing over the years. Therefore, consumers have a wide selection of private hospitals for them to choose when seeking medical attention. This study investigates the factors that influence consumers' decision when selecting private hospital in Ipoh, Perak. A quantitative, explanatory research design is applied in this study. Survey questionnaires based on SERVQUAL's five dimensions with an additional dimension which is treatment cost were distributed via convenience sampling to 150 working individuals who used private healthcare services in Ipoh, Perak. Data analysis was carried out with Multiple Linear Regression (MLR) analysis using SPSS software. The findings revealed that Tangibles have the most influence on consumers' decision when selecting private hospital, followed by Reliability, and Treatment Cost. However, Responsiveness, Assurance, and Empathy have no influence on consumers' decision in selecting private hospital. These findings provided valuable insights for private hospital's management to have a better understanding of consumers' perspectives to develop strategies and provide better healthcare services to meet consumers' needs. The findings are also useful for policymakers as many of the respondents in this study are from the B40 and M40 income levels who are aware of healthcare protection but may have financial constraints in getting them. As the cost of treatment rises, particularly for critical illnesses, policymakers may introduce medical protection options targeting these income groups in collaboration with insurance companies. Limitations of this study were discussed, and recommendations for future researchers were made.

Keywords: Consumer Decision, Service Quality, SERVQUAL, Private Hospital, Multiple Linear Regression (MLR)

I. INTRODUCTION

Healthcare services are vital in every country in the world. Healthcare Asia magazine (2021) asserted that Malaysia's shifting demographics and urban lifestyle changes influenced the growing demand for healthcare services. The adverse effects of urban environment such as increased fat in diet and sedentary lifestyle will alter the urban health status (Cui et al., 2021). The number of consumers going to private hospitals to get immediate specialist treatment has increased over the years. This is fueled by rising affluence of communities as well as increasing number of middle-income citizens with better private healthcare insurance coverage (Lieu, 2022). As a result of the burgeoning demand for better healthcare and better access to private healthcare, modern private hospitals are blooming in Malaysia.

While the Malaysian government is focusing on improving national healthcare services, it faces challenges due to demographic issues and inefficiency in delivering quality healthcare services. The national population ageing rate has risen to 7.3% and projected to cross the 15% threshold in 2030 (DOSM, 2022). This rate has alarmed the policymaker because it is growing at a faster rate than expected. As the population ages, the prevalence of chronic degenerative diseases rises and increases the need for health and social care (Gupta, 2022). The growing number of patients seeking medical attention in public hospitals has also led to prolonged waiting times (Boo, 2017). The Malaysian Ministry of Health (MOH) has made several efforts to combat the issue of long waiting times (ASEAN, 2017). However, the situation has not improved significantly because of a shortage of professional experts in the medical field and increased number of patients in public hospitals. Hence, Malaysian policymakers continue to face challenges in providing quality healthcare services.

Private hospitals have complemented public hospitals in providing healthcare services for consumers. In Malaysia, private healthcare contributes 20% to the healthcare industry and is anticipated to grow by 8.4% yearly until 2025 (Tan et al., 2019). To date, the number of private hospitals in Malaysia has grown to 272 hospitals with 23,160 beds in 2022 from

223 hospitals with 13,650 beds in 2014 to keep up with the increasing demand for better healthcare (Statista, 2022). At the same time, the gross medical costs in Malaysia were recorded at 12.55% and is among the highest in the Asia Pacific region (Statista, 2022b). This has increased the awareness among Malaysians, the importance of planning for their healthcare needs by taking precautionary actions to protect themselves with insurance (Kamarohim et al., 2013). The increase in health insurance subscription gives Malaysian patients the opportunity and ability to consider private healthcare over public healthcare in order to have better access to healthcare services. This is consistent with the findings of Balqis-Ali et. al (2021), that medical insurance improves patients' access to private healthcare. Private healthcare services that prioritise timely care, provide alternatives for treatments, and reduce waiting time have contributed to improved health and well-being.

Yet, consumers' preference in selecting hospital for treatment, particularly private hospitals remain unclear. Numerous past studies on consumers' decisions in selecting private hospitals (Kashkoli et. al. 2017; Aggarwal et. al. 2018; Al-Balushi et. al. 2017; Al-Borie & Damanhour, 2013; Al-Damen, 2017; Alghamdi, 2014; Aliman & Mohamad, 2016; Al-Neyadi et. al. 2016; AlOmari, 2020; Bamfo & Dogbe, 2017; Kadioglu et. al. 2021; Kamra et. al. 2016; Kitapci et. al. 2014; Malik & Sharma, 2017; Meleddu et. al. 2020; Mosadeghrad, 2014) were conducted however only a few studies were carried out in Malaysia (Balqis-Ali et.al. 2021; Kamarohim et.al 2013). Therefore, this study explored the consumers' decision in selecting private hospital, particularly in Ipoh, Perak. According to recent statistics, Perak's ageing population is at 8.9%, which is higher than the national average (DOSM, 2022). This has driven the authority to prioritise the development of a retirement corridor in Perak (Malay Mail, 2019, November 18). This situation has also raised concerns about the current state of healthcare in Ipoh, Perak. Accordingly, the findings of this study will be useful to the management of private hospitals as well as relevant authorities in Ipoh, Perak. The consumers' decision in selecting private hospital allows them to strategize processes and provide better healthcare services to meet consumer needs.

II. LITERATURE REVIEW

Consumers' Decision

Consumers' decision are choices consumers make before the purchasing process which fulfil their need. (Hanaysha, 2018). In this study, the choices are identifying the healthcare facilities that best fits the consumers' criteria in order to maximise utility or solve a health issue (Victoor et al, 2012). Healthcare systems are predominantly using business models that focus on tangibles such as facilities and finances. However, intangible assets such as service quality, relationship and human capital are equally important in providing quality healthcare. Hospitals' tangibles which include physical facilities, medical equipment, and medical personnel can affect consumers' decision in hospital selection (AlOmari, 2020; Salim & Bachri, 2017).

Consumers' choices are influenced by the individual's prior experience because consumers tend to evaluate healthcare service quality according to their perceptions of the delivery outcome of the service and the procedure (Tan et al., 2019). Consumers' evaluation of healthcare service quality may differ from consumer to consumer as it is a subjective evaluation or perception regarding a service (Upadhyai et al., 2019). Consumers' experience is vital as it contributes to consumers' satisfaction or dissatisfaction which will affect the level of consumers' loyalty (Stankevich, 2017).

Dehbaraz et al. (2018) highlighted that consumers depend on recommendation from relatives and friends in their hospital selection. Bad experiences or negative remarks of a hospital will affect consumers' decision in selecting hospital (Victoor et al. 2012). The hospital visitation experience of consumers' social circle plays a significant role in determining the most appropriate treatment at the relevant hospital. In addition, doctors' recommendation on the type of medical treatment helps consumer in selecting a suitable hospital (Aggarwal et al., 2018). Besides that, consumers can search for online reviews and recommendations which are readily shared and circulated online (Nieto et al., 2014).

The availability of doctors, infrastructure and location of the hospital were the key factors in selecting private hospital (Singh & Shah, 2011). Basic amenities, reputation, quality, ease of getting appointments, affordability, clinical support and privacy of information contributed to consumers' decision in selecting hospital (Kamra et al., 2016). Factors such as location, hospital image, word-of-mouth, doctor's reputation, well-trained nurses, friendly and supportive support staff, insurance coverage, modern equipment and convenient hour influence consumers' decision in hospital selection (Dharmesh & Devendra, 2014). Additionally, the responsiveness of hospital services, physical environment (Kadioglu et al. (2021) and cost of treatment (Gil & Choi, 2019) contributed to consumers' decision in choosing hospital. Rana et al. (2020) observed that patients with healthcare insurance prefer private hospitals as they have the option to choose their doctors, enjoy better amenities and shorter waiting time for treatment.

Tangibles and Consumers' Decision

Lee (2016) described tangibles as modern medical equipment, appearance of the personnel and cleanliness of the hospital. According to Salim & Bachri (2017), tangibles such as physical facilities, equipment, technology and personnel appearance represent the services being offered by the hospital. Tangibles such as comfortable environment, appealing physical facilities and appearance of personnel have strong impact on service quality (Kadioglu et al., 2021) and influenced consumers' decision.

Numerous studies have shown that tangibles contribute to better service quality which influenced consumers' decision-making in selecting hospital. Mosadeghrad (2014) identified that patients favour a clean and comfortable environment. Besides that, amenities and good quality of food are important to them. In Malaysia, Sarwar (2014) noted that physical facilities such as car park have significant effect on hospital service quality. An empirical study conducted by Aliman & Mohamad (2016) noticed that tangibles have positive effect on service quality. Thus, the hypothesis can be drawn that tangible services influence consumers' decision in selecting private hospital in Ipoh, Perak.

H1: Tangibles influence consumers' decision in selecting private hospital in Ipoh, Perak.

Reliability and Consumers' Decision

Pakurár et al. (2019) defined reliability as the ability to provide customers with the necessary service in a reliable, accurate, and timely manner. Meanwhile, Budiwan and Efendi (2016) mentioned that the two main components of reliability are consistency in performance and the ability to be trusted. The consensus on the definition of reliability points towards dependability. Dependability is a significant factor in the reliability concept.

Various studies have shown reliability has positive influence on perceived service quality and influenced consumers' decision in selecting hospital. Study by Zega et al. (2020) indicated that reliability has a significant effect on hospital service quality in Indonesia. Al-Borie and Sheikh Damanhour (2013) compared service quality of public and private hospitals in Saudi and pointed that reliability has an impact on hospital service quality especially private hospitals. Likewise, Al-Neyadi et al. (2016) performed similar study in UAE hospitals to evaluate healthcare services and concluded that reliability contributes to the quality of healthcare services. Thus, the hypothesis can be drawn that reliability influences consumers' decision in selecting private hospital in Ipoh, Perak.

H2: Reliability influences consumers' decision in selecting private hospital in Ipoh, Perak.

Responsiveness and Consumers' Decision

Responsiveness is defined as the willingness and ability to respond to customer's request and provide the service promptly (Zega et al., 2020). Iberahim et al. (2016) explained responsiveness as the capability of meeting customer's requirement promptly and flexibly. Topp and Chipukuma (2015) described responsiveness as being able to respond and offer help when required as well as quick services.

The healthcare industry is unique compared to other industries. Numerous studies have demonstrated positive effects of responsiveness in service quality and hospital selections. Patients favour hospital that is able to deliver quick administrative and treatment procedures (Kadioglu et al., 2021). Kamra et al. (2016) stated that responsiveness of services is one of the main factors that affects consumers' hospital choice. According to Salim and Bachri (2017), quick response from doctors and paramedics pertaining to consumers' health problems influences consumers' decision in choosing hospital. Ahmadi Kashkoli et al. (2017) discovered that responsiveness has the strongest impact on consumers' satisfaction in selected hospitals in Iran. Thus, the hypothesis can be drawn that responsiveness influences consumers' decision in selecting private hospital in Ipoh, Perak.

H3: Responsiveness influences consumers' decision in selecting private hospital in Ipoh, Perak.

Assurance and Consumers' Decision

Assurance is defined as the service provider's expertise and attentiveness in instilling confidence and trust in the consumers (AlOmari, 2020). According to Pakurár et al. (2019), assurance is described as an employee's etiquette,

knowledge, and ability to demonstrate confidence in their skill set and abilities. It is important to exhibit to customers that the employees are knowledgeable and competent especially in healthcare services as patients rely on healthcare providers to treat and cure them from their health problems. This factor has a significant impact on consumers' decision when selecting a hospital. Al-Nayedi et al. (2016) found that assurance was the most important factor in assessing the quality of healthcare services at hospitals in the United Arab Emirates (UAE). Similarly, Yousapronpaiboon and Johnson (2013) discovered that assurance was the strongest determinant of healthcare service quality at private hospitals in Thailand. Furthermore, Al-Damen (2017) stressed that assurance is an important factor in healthcare service quality because patients will seek assurance from the hospital staff while receiving healthcare services. Thus, the hypothesis can be drawn that assurance influences consumers' decision in selecting private hospital in Ipoh, Perak.

H4: Assurance influences consumers' decision in selecting private hospital in Ipoh, Perak.

Empathy and Consumers' Decision

Empathy is defined as personal attention and the awareness of the consumers' requirements (Zega et al., 2020). Alghamdi (2014) conducted a study to analyse impact of service quality at public hospitals in Saudi Arabia and found that empathy has the strongest influence on consumers' satisfaction. The study implied that if hospital personnel care and pay attention to them, the perceived service quality is greater. When patients are unwell, they are anxious and stress. Hospital personnel that demonstrate empathy will help the patients reduce their stress level and discomfort that they are undergoing (Naveed et al., 2019). An empirical study by Wang et al (2018) on correlation between empathy shown by Emergency Department doctors and consumers' satisfaction noted that doctors with high self-rated empathy scores linked to higher patient satisfaction. Most studies found empathy are positively associated with better service quality. Greater empathy influenced consumers' decision in selecting hospital. Similarly, an empirical study by Boadi et al. (2019) found a link between empathy and consumer satisfaction. Thus, the hypothesis can be drawn that empathy influences consumers' decision in selecting private hospital in Ipoh, Perak.

H5: Empathy influences consumers' decision in selecting private hospital in Ipoh, Perak.

Treatment Cost and Consumers' Decision

Cost is the amount paid as a return for goods received or services rendered (Salim & Bachri, 2017). According to Al-Balushi and Khan (2017), the cost of services is very important and has a strong impact on consumers' decision when selecting hospitals for treatment. Another study by Bamfo and Dogbe (2017) observed a negative relationship between the cost of healthcare services and access to healthcare facilities. Similarly, Mosadeghrad (2014) explained the inverse relationship between healthcare cost and access to services. The increased cost of treatment will limit healthcare access for patients who do not have health insurance. Another study by Mosadeghrad (2014) highlighted that low-income consumers are more likely to choose public healthcare services over private healthcare due to cost. However, these groups are willing to pay a higher price for better quality healthcare services.

Rana et al., (2020) highlighted that private healthcare insurance encourages patients to seek private healthcare services. Many private sectors provide health insurance for their employees. Hence, the employees are entitled to be treated in private hospitals without having to worry about the cost. Insurance coverage safeguards patients from the price disparity between public and private hospitals (Mosadeghrad, 2014). Previous studies have extensively discussed treatment costs, which have been found to affect consumers' hospital selection (Kamarohim et al., 2013; Salim & Bachri, 2017; Al-Balushi & Khan, 2017). Thus, the hypothesis can be drawn that treatment cost influences consumers' decision in selecting private hospital in Ipoh, Perak.

H6: Treatment cost consumers' decision in selecting private hospital in Ipoh, Perak.

Conceptual Framework

The SERVQUAL model (Parasuraman et al., 1988) and the Theory of Planned Behaviour (TPB) (Ajzen and Fishbein, 2002) were used in this study. The SERVQUAL measures the difference between customers' perceptions and customers' expectations of the service quality received. The SERVQUAL model is widely used to assess service quality, particularly in the healthcare industry. Numerous previous studies used the SERVQUAL model to evaluate hospital service quality and patient satisfaction across five dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Swain

& Kar, 2018; Mohd Suki et al., 2011; Muhammad Butt & Cyril de Run, 2010; Singh & Prasher, 2017; Al-Borie & Sheikh Damanhour, 2013). TPB examines a person’s perceived behavioural control in addition to a person’s behavioural intention which is determined by the person’s attitude and subjective norms (Ajzen and Fishbein, 2002). Most of the previous studies in healthcare services adopted TPB to examine patients’ behaviour (Bastani et al., 2019, Wakefield et al., 2010, Kortteisto et al., 2010).

The healthcare industry is a service intensive industry, and patient satisfaction is critical in maintaining healthcare service quality (Kadioglu et al., 2021; Kamra et al., 2016; Davoud et al., 2013). Hence, this research adopted SERVQUAL’s dimensions to establish the factors that influence consumers’ decision in selecting private hospital. Theory of Planned Behaviour (TPB) is chosen for this study because its behavioural decision-making model is similar to consumer’s decision-making process when selecting private hospital. Besides that, it has strong empirical support that is widely used to predict social and health behaviours. Bastani et al. (2019) applied TPB model to investigate consumers’ behaviour or intention in selecting healthcare service providers which is similar to this research.

The treatment cost is included as an important variable along with the SERVQUAL’s dimensions in this study as it has the most impact on consumers’ decision. The combination of these models, the SERVQUAL model dimensions, and the Theory of Planned Behaviour (TPB) can provide in-depth knowledge in the literature review, notably on consumers’ decision-making. Subsequently, the conceptual framework was developed as shown in Fig. 1.0.

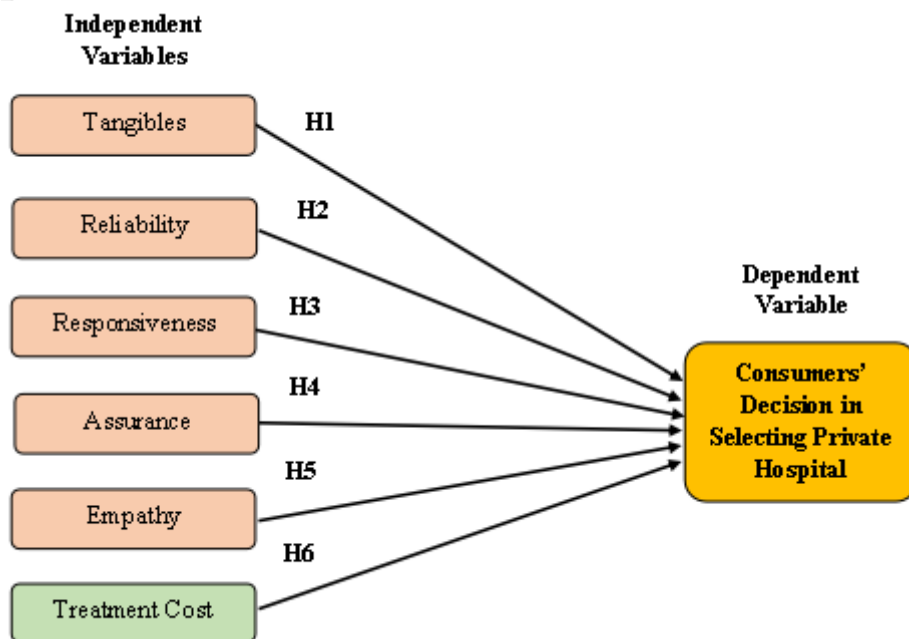


Figure 1.0: Conceptual Framework
Source: Developed for research

III. METHODS

The research was conducted in Ipoh, Perak specifically focusing on private hospitals. A quantitative research design was adopted in this study to investigate the factors influencing consumers’ decision in selecting private hospital. An explanatory research design was applied to gain a comprehensive understanding of these factors. The research strategy used closed-ended survey questionnaire. The primary data was collected at a particular point in time. The questionnaires were administered to working individuals from the ages of 25 to 64 years who have used healthcare services from private hospitals

in Ipoh, Perak. The questionnaire items were validated by academics and industry experts to ascertain the accuracy of each item measured in the constructs. A pilot study was also conducted with thirty respondents from different private hospitals to ensure the reliability and the validity of the data obtained. The data collection was conducted using google form and physical questionnaire via convenience sampling. Similar sampling methods were adopted in the previous studies to examine the attributes of selecting private hospital (Kamarohim et al., 2013; Salim & Bachri, 2017; Malik & Sharma, 2017). The sample size for this study was 150 respondents. In accordance with Kline (2015)'s suggestion, a sample size between 100 to 200 is considered medium and sufficient for multivariate analysis. For the development of the present research, the SERVQUAL dimensions measurement were used and adopted from Al-Balushi and Khan (2017) , Babuska and Mangold (1992), Mohd Suki et. al. (2011) and Goula et al. (2021), treatment cost items were from Al-Balushi and Khan (2017), Abu Bakar and Samsudin (2016) and Kamra et.al. (2016), and consumers' decision items were from Kamra et. al. (2016) and Mohamed et. al. (2015). The measured variables which utilised 31 items from 7 constructs were considered reliable as they met the minimum threshold of 0.7 for Cronbach's Alpha (Bagozzi, Yi, & Phillips, 1991). As for the dependent variable, the Cronbach's Alpha for consumers' decision construct obtained was 0.801, indicating high internal consistency. Additionally, the independent variable constructs of Tangibles, Reliability, Responsiveness, Assurance, Empathy and Treatment Cost obtained Cronbach's Alpha values of greater than 0.7. The questionnaire employed an interval scale of five-point Likert scale ranging from "5" indicating "Strongly Agree" to "1" indicating "Strongly Disagree". A data screening process was conducted for the 150 questionnaires and 8 data were removed due to suspicious responses and outliers. Screened data were analysed using IBM SPSS 29.0 and Multiple Linear Regression (MLR) analysis was used to identify the factors influencing consumers' decision in selecting private hospital.

IV. FINDINGS

Descriptive Analysis

Table 1 provides the summary of descriptive information related to respondent characteristics obtained for this study. The information consists of gender, age, education level, occupation, income level, health insurance status and financial source for health treatment.

Table 1: Respondent Characteristics.

Information	Frequency	Percent (%)
Gender		
Male	54	38
Female	88	62
Age		
25 to 34 years	24	16.9
35 to 44 years	45	31.7
45 to 54 years	50	35.2
55 to 64 years	23	16.2
Education Level		
Primary education	1	0.7
Secondary education	28	19.7
Diploma	34	23.9

Degree	61	43.0
Postgraduate (Master/PhD)	18	12.7
Occupation		
Government Sector	9	6.3
Private Sector	84	59.2
Self-employed	49	34.5
Income Level		
Below RM2500	23	16.2
RM2500-RM4999	28	19.7
RM5000-RM6499	37	26.1
RM6500-RM8999	31	21.8
RM9000-RM11,499	8	5.6
More than RM11,500	15	10.6
Health Insurance		
No Insurance	15	10.6
Private health insurance	116	81.7
Corporate health insurance	11	7.7
Financial Source for Health Treatment		
Self-paying	29	20.4
EPF reimbursement	1	0.7
Private health insurance	92	64.8
Corporate health insurance	20	14.1

The finding revealed that 62% of the respondents were female and 38% of the respondents were male. In this study, most of the respondents were working adults aged 45 to 54 years old (35.2%) and aged 35 to 44 years old (31.7%). Those aged from 25 to 34 years old accounts for 16.9% while those aged 55 to 64 years old have the lowest rate at 16.2%. In terms of education, most of the respondents are degree holders (43%) followed by diplomas (23.9%) and secondary education (19.7%). In the employment sector, majority of the respondents work for private institutions (59.2%) or are self-employed (34.5%). According to the income level information provided, most of the respondents comprise of the B40 (below RM2500 to RM 4,849) and M40 (RM4850 – RM10,959) income categories (DOSM,2022). Data from this study indicates that majority of the respondents are aware of health protection as 81.7% of them have private health insurance and 7.7% have corporate health insurance.

Inferential Analysis

Inferential Analysis

The data analysis in Table 2 exhibits the R Square and Adjusted R Square values of 0.598% and 0.580% respectively, indicating that the regression model is fit to interpret the influence of independent variables on the dependent variable. This

means that about 59.8% of the variance in consumers’ decision to select private hospitals in Ipoh can be explained by Tangibles, Reliability, Responsiveness, Assurance, Empathy, and Treatment Cost. The balance of 40.2% is explained by other independent variables. Besides, the p-value associated with the F-statistic is 0.0001. Thus, it can be concluded that the current regression equation is meaningful and explains the relationship between the consumers’ decision and Tangibles, Reliability, Responsiveness, Assurance, Empathy, and Treatment Cost. Overall, the regression model predicted the consumers’ decision to select a private hospital in Ipoh very well ($p < 0.05$).

The individual significance test in Table 2 described the outcomes of this research. The finding showed that Tangibles are significant in influencing consumers’ decision ($\beta = 0.179$, $p < 0.05$). This is aligned with Kadioglu et al. (2021), and Salim and Bachri (2017) which emphasized physical facilities are an important attribute for consumers when selecting private hospital.

At the same time, Reliability also had a significant influence on consumers’ decision in selecting a private hospital in Ipoh ($\beta = 0.204$, $p < 0.05$). The result is consistent with Zega et al. (2020) and Zaid et al. (2020) that asserted reliability has a significant influence on hospital service quality which in turn affects consumers’ decision.

Contrary, Responsiveness had no significant influence on consumers’ decision in selecting private hospital in Ipoh ($\beta = 0.176$, $p > 0.05$) despite having positive correlation. This result contradicts the findings of Kamra et al. (2016), and Salim and Bachri (2017) which showed that prompt responses on hospital services affect consumers’ decision in selecting a private hospital.

Similarly, Assurance had no significant influence on consumers’ decision in selecting a private hospital in Ipoh ($\beta = 0.032$, $p > 0.05$). This finding contradicts previous studies conducted by Al-Nayedi et al. (2016) and Yousapronpaiboon & Johnson (2013) that concurred assurance is an essential factor in selecting a private hospital.

Likewise, Empathy has no significant influence on consumers’ decision in selecting a private hospital in Ipoh ($\beta = 0.138$, $p > 0.05$). Nonetheless, both variables are positively correlated. This finding contradicts with previous studies implying that private hospitals that focus on consumer care and attention have a positive impact on the quality of healthcare services (Alghamdi, 2014 & Mittal, 2016).

In contrast, the Treatment Cost is significant in influencing consumers’ decision in selecting private hospital in Ipoh ($\beta = 0.163$, $p < 0.05$). The result supported Salim and Bachri (2017), and Al-Balushi and Khan (2017) findings that the treatment cost influences consumers’ decision in selecting a private hospital.

Table 2: Model Summary, ANOVA, and Regression Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.773 ^a	.598	.580	.26771
a. Predictors: (Constant), TC, TG, AS, RL, EP, RP				

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	14.363	6	2.394	33.401	.000 ^b
	Residual	9.675	135	.072		
	Total	24.039	141			
a. Dependent Variable: Consumers’ Decision						
b. Predictors: (Constant), TC, TG, AS, RL, EP, RP						

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.319	.297		1.074	.285
	TG	.179	.074	.185	2.427	.017
	RL	.204	.086	.212	2.385	.018
	RP_	.176	.089	.184	1.971	.051
	AS	.032	.084	.032	.381	.704
	EP_	.138	.076	.155	1.811	.072
	TC_	.163	.079	.157	2.078	.040
a. Dependent Variable: Consumers' Decision						

Table 3: Results of the hypothesis tests.

Hypotheses	p-value	Hypothesis
H1	0.017	Accepted
H2	0.018	Accepted
H3	0.051	Rejected
H4	0.704	Rejected
H5	0.072	Rejected
H6	0.040	Accepted

V. DISCUSSION

The research hypotheses revealed that three hypotheses were supported, and three hypotheses were rejected as exhibited in Table 3. Thus, this research findings revealed that Tangibles, Reliability, and Treatment Cost significantly influence consumers' decision in selecting private hospital in Ipoh, Perak. On the contrary, Responsiveness, Assurance and Empathy do not influence the consumers' decision.

This study found that Tangibles have the most influence in consumers' decision when selecting private hospital. The consumers in Ipoh valued the availability of modern and state-of-the-art equipment, the employees' appearance and physical facilities when selecting private hospital. According to studies by Aliman & Mohamad (2016) and Nyongesa et al. (2013), tangibles such as hospital building, modern equipment and hospital employees' appearance are important factors in consumers' decision when selecting private hospital. Reliability also has significant influence in consumers' decision and contributes to quality of healthcare services, which is consistent with previous researches (Zega et al., 2020) and (Al-Neyadi, 2016). Ipoh residents value the reliability of private healthcare services and perceived hospital billing are accurate and medical records are easily accessible during their frequent visits. Treatment Cost was discovered to have significant influence on consumers' decision when selecting private hospital in Ipoh. Our findings concurred with Salim & Bachri, (2017) and Al-Balushi & Khan (2017) that the cost of healthcare services influenced consumers' decision in selecting private hospital. Patients prefer affordable treatment packages and seek treatment at private hospitals that accept insurance coverage (Rana et al. 2020). Notably, consumers are willing to pay more for better treatment and medication if they get better quality healthcare (Mosadeghrad, 2014).

On the other hand, Responsiveness was not significant in influencing consumers' decision. The findings of this study contradict with study by Kamra et al. (2016) which stated that responsiveness was an important factor that influences consumers' hospital choice. Study by Salim and Bachri (2017) revealed that quick responses from doctors and paramedics when dealing with consumers' health problems influenced consumers' decision in hospital selection. Yet, a similar result was not reflected in this study. This is because private hospitals in Malaysia are synonymous with quick response and short waiting time compared to public hospitals. Therefore, the public is not concerned about responsiveness at a private hospital. Likewise, Assurance had no effect on consumers' decision regarding private hospital selection. This finding is in contrast of studies conducted by Al-Nayedi et al. (2016) and Yousapronpaiboon & Johnson (2013). Both the studies identified assurance as the strongest dimension related to healthcare services. Private hospital employees in Malaysia are generally knowledgeable, friendly, and considerate of the needs of their consumers. Consumers believe that private hospital employees are skilful at managing patients and knowledgeable about medical illnesses and treatment when compared to public hospitals. Thus, the lack of expertise and experienced staff in Ipoh public hospitals give the public an impression that the quality of assurance provided by all private hospitals are sufficient and of high quality. This study also found empathy had no influence on consumers' decision. This finding differs from studies carried out by Alghamdi (2014) and Mittal (2016) which demonstrated that patient care and personal attention are critical for private hospitals in sustaining service quality and visitation numbers. Therefore, private hospitals with fewer patients will always be able to give better personalised attention to patients when compared to public hospitals. In Malaysia, the public will always compare the healthcare services provided by public and private hospitals. Public hospitals, being overloaded with patients will not be able meet the consumers' expectation for responsiveness, assurance and empathy. However, all private hospitals are able to meet consumers' expectation for responsiveness, assurance and empathy as they have less patients. Consumers know that these 3 factors are provided as standard in all private hospitals. Hence, has no influence on their decision in selecting a private hospital.

VI. CONCLUSION

In summary, the factors that influence consumers' decision in selecting private hospital in Ipoh are Tangibles, Reliability and Treatment Cost. However, Responsiveness, Assurance and Empathy did not have significant influence on consumers' decision. Although, Responsiveness, Assurance and Empathy did not have a significant influence, private hospitals should not disregard these factors as they contribute to the quality of healthcare services. The management of private hospitals should strategise its service processes to provide quality outcome for patients at a reasonable cost. The findings of this study also provide valuable insights to policymakers as the majority of respondents are from B40 and M40 income level groups who are aware of healthcare protection but may have financial constraint in getting them. 81.7% of respondents have private health insurance and utilise it when they seek medical treatment or in the event of a medical emergency. As the cost of treatment is rising, particularly for critical illnesses, policymakers can collaborate with insurance companies to introduce medical protection options for these income level groups. The i-Lindung policy was one of the initiatives launched by the Employees' Provident Fund (EPF) in collaboration with insurance companies (EPF, 2021). This is to encourage more B40 income level families to have insurance coverage within their household income budget. As this study shed lights on consumers' decision, some limitations need to be considered. Due to limited resources and time, this study focused on a single area and data on consumers' behaviour was collected at a single point in time. Future researchers are encouraged to consider a wider scope of geographical area throughout Malaysia to be able to generalise the research outcomes. A mixed research design may be adopted to gain an in-depth understanding of consumers' behaviour when selecting a private hospital. Furthermore, this study only used the SERVQUAL dimensions and treatment cost to study consumers' decision. Research on consumer repurchase intention and consumer loyalty to private hospitals can be explored in the future.

DISCLOSURE STATEMENT

We the author of this manuscript declare that we have no financial, personal, or professional interests that could be perceived as a potential conflict of interest related to the research presented in this manuscript. We have received no funding from any organization that could have influenced the research or its interpretation. We have no relationships with any companies or organizations that could be perceived as having a potential conflict of interest in the publication of this manuscript. We declare that this manuscript has not been submitted to any other journal for publication and that all data and results presented in this manuscript are original and have not been previously published elsewhere.

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