**Medical Tourism Research: A Conceptual Framework Of Emerging Business Strategies In Healthcare Industry**

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Malaysia is in the progress of diversifying its economic activities towards a service-based economy to create highly payable jobs and to achieve a developed nation status by 2020. At the same time, the world had recognized healthcare sector as a highly potential global industry Therefore, based on the available resources in the country and the changing trend of the world economy, Malaysia noticeably recognizing healthcare travel as one of the new source of sustainable economic activity. Malaysia’s effort in promoting medical tourism industry is being materialized through the strategies adopted by the healthcare centers in the country. Looking into this opportunity, academic research is needed to device strategies to gain competitive advantage in medical tourism industry in the region. Therefore, the purpose of the study is to examine the factors that contribute to the growth of the medical tourism industry in Malaysia by studying the medical tourists’ satisfaction from the aspects of medical cost, quality healthcare services, specialist medical services, government regulations and contribution of medical tourism agents. Medical cost, quality healthcare services and specialist medical services are identified as internal factors within the control of the healthcare centers. Government regulations and contribution of medical tourism agents are defined as the external factors that are not regulated by the healthcare providers. This study is designed to see the relationship between internal factors and external factors on medical tourists’ satisfaction using resource based view (RBV) theory and adopting Porter’s Competitive Advantage Model. The practical implication of the study is focused to the management of the international healthcare providers in adopting strategies in achieving greater medical tourists’ satisfaction.

**Key words:** medical tourism, healthcare, resource, competitive strategies, customer satisfaction

**Introduction**

Malaysia is in the process of diversifying its economic activities towards a service-based economy to create highly payable jobs in order to achieve a developed nation status by 2020. Due to that, the New Key Economic Area (NKEA), which was initiated under the Malaysian government's Economic Transforming Program (ETP)
is intended to reform healthcare as an economic commodity which is expected to create 181,000 new jobs (Economic Transformation Program-Annual report, 2011). Malaysia’s intention is in line with General Agreement of Trade in Services (GATS) which require the member countries to provide health services in four different modes such as delivering health services to cross border patients (telemedicine), consumption abroad (medical tourism, retirees, expatriates and emergency cases while abroad), commercial presence (foreign participation or ownership in capital investments, technology tie-ups, collaborative ventures), and presence of natural persons (movement of doctors and health personnel for the purpose of commercial medical practice) (Cattaneo, 2009). In addition, in the Third Industrial Master Plan launched in 2006, the government had identified healthcare travel as one of the potential services sub-sector to generate national economic growth.

Looking into the new global economic trend and the available resources in the country, the government is noticeably recognizing healthcare travel as one of the new source of sustainable economy. Accordingly, globalization gives greatest impact on the demand and supply of health care services in the departure countries and the destination countries in medical tourism industry which provides diversified business opportunities. In conjunction to this, Malaysia’s effort in promoting medical tourism industry can be materialized through the strategies adopted by the medical tourism hospitals in the country. Looking into this opportunity, academic research is needed to device strategies to gain competitive advantage in medical tourism industry in the region

**Methodology**

This study intends to see the role of competitive strategies in achieving inbound medical tourists’ satisfaction by the medical tourism hospitals. Due to that, this study is proposed to be a prospective cross sectional study of inbound medical tourists’ satisfaction and its relationship to the medical tourism hospitals competitive advantage based on the Porters’ Competitive Advantage Model. The unit of analysis of this study will be the inbound medical tourists seeking medical treatment in medical tourism hospitals in Malaysia. Respondents will be selected using stratified sampling technique. The samples will be stratified equally among all the 41 medical tourism hospitals (Association of Private Hospital Malaysia (APHM), 2012). The respondents will be interviewed by the researcher guided by the questionnaire to comment on the various experiences while treated in the private healthcare centers.

**Literature Review**

**Defining the Scope of Medical Tourism**

Health tourism consists of wellness tourism and medical tourism. Wellness tourism promotes healthier lifestyle through spa, thermal and water treatment, acupuncture, aromatherapy, beauty care, facials, exercise and diet, herbal healing, homeopathy, massage, spa treatment, and yoga which do not require medically trained staffs. Medical tourism includes medical treatments for reproduction, illness and enhancement. Procedure-driven medical treatments are performed through qualified medical interventions by qualified and trained medical personnel. Therefore, this study will only consider medical treatments that needs medical interventions and qualified medical personnel which cover the scope of treatment for fertility, illness
and enhancement. However, wellness tourism and birth tourism will be excluded from this study because they are considered as out of the scope of the study.

For the purpose of this study, medical tourism will be viewed from the point of inbound medical tourism which involves foreign patients visiting Malaysia's private health care centers for medical treatments involving medical procedures by trained and qualified medical personnel. Therefore, medical tourism, for the purpose of this study, from the perspective of customers is defined as international travel for illness, enhancement and fertility treatment by qualified and trained medical personnel involving medical interventions.

**Business Strategies In Medical Tourism**

Lee (2007), reported that the medical tourism industry has entrepreneurial opportunity in a new emerging international business. In medical tourism industry, private hospitals or private healthcare providers are mostly funded by the medical tourist themselves which has been common for entrepreneurial ventures to increase revenue to remain self-sufficient in the emerging industry. Meanwhile, efforts by healthcare centers such as Raffles Hospital & Parkway Groups are taking initiative to market Singapore’s medical tourism in China, South Asia, the Middle East, Indonesia and Russia (Teh 2007) shows that healthcare centers themselves are taking the initiative to promote medical tourism to increase their customer market which in turn increases revenue earned and optimize productivity by utilizing available resources. On the other hand, Hospitals in Thailand are collaborating through tie-ups and affiliations with travel agencies, referral agencies and patients’ home-country hospitals besides making significant investment in the latest technology, acquiring quality certification (ISO), accreditations and attracting highly skilled doctors (Teh et al.,2007). Whereas hospitals in India are coordinating with tourism industry, among national government, state government and numerous federal bodies to promote medical tourism in the country (Heung, 2010).

A part form that, Turner (2007) reported that there is changing trend in promoting medical tourism. Attracting individual clients is time consuming and inefficient. Due to that, medical tourism agents are learning to attract high volume of medical tourist by offering company packages (Yi, 2006). As medical tourism agents shift to establishing out-of-country health care for corporate clients, collaboration between medical tourism companies and healthcare centers has become important factor to gain higher volume of medical tourists. Moreover, collaboration with travel and tour agencies, home-country hospitals, tourism industry and government bodies also contribute to attract significant volume of international patients.

However, the growth of the medical tourism industry in Malaysia believed to be relied on the strategies outlined by the medical tourism hospitals, the government, and the medical tourism agents. These strategies are categorized as internal factors and external factors. Internal factors will be examined from the aspects of cost, quality services, specialist services which are within the control of the medical tourism hospitals. Government regulations and contribution of medical tourism agents are measured as external factors which are not regulated by the medical tourism hospitals.
Internal Factors of Medical Tourism

Cost

In medical tourism industry, Cost has been recognized as one of the important variable that influences the growth of medical tourism industry in 21st century (Deloitte Center for Health Solutions, 2011). Cost can be analyzed as a push factor for the medical tourists from the developed countries to demand medical services abroad and as a pull factor for the destination countries which supply healthcare services to the world market. Meanwhile, procedures cost has significant influence on medical tourists’ decision when considering outsourced medical treatments (Peters & Sauer, 2011).

At the same time, based on economical point of view, supply of medical services at relatively cheaper cost in developing countries (Lin, 2010; Connell, 2006) became the major factor that attracts inbound medical tourists to the developing countries. Moreover, reduced cost of international travel (Connell et al. 2006), favorable economic exchange rates (Chambers & McIntosh, 2008), are also identified as other important factors for cost sensitive medical tourists especially for those who are underinsured and uninsured from developed countries to travel abroad for medical services. Cost-effective medical treatment and affordability due to relatively cheaper medical services became important factors contributing to competitive advantage in reversing medical tourism growth in developing countries.

In conclusion, like any other international trade, competitive pricing of the procedures attract the medical tourists to receive care in the destination countries (Lee et al., 2007). Therefore, in order to be competitive in the emerging medical tourism industry Malaysia need to attract medical tourists based on competitive pricing strategy besides emphasizing on the quality of the medical services offered in the country. Therefore this study will examine competitive pricing strategy based on cost leadership method which influences healthcare centers strategies and at the same time medical tourists’ satisfaction.

Quality Service

Turner et al. (2007) pointed out that, in medical tourism, quality which signals high standards of care have been the main concern of the medical tourism agents and medical tourism hospitals. Quality medical treatments offered by destination countries with the governments’ endorsement helps to increase patients’ confidence to utilize the medical services available in the countries (Lee et al. 2007). Delivery of quality medical treatment by doctors as service personals gives the highest satisfaction to the patients (Thilagavathi& Shankar, 2010). Due to that, physician trained in countries which have well established medical education and venture into research and development in medical field such as United States, Canada, Australia and United Kingdom become the important indicator of professional competence (Turner et al. (2007).

English-speaking physicians who are trained in developed countries such as England and United States of America (Lancaster, 2004) are advertised by medical tourism hospitals in their websites to attract international patients especially from the Western countries. A good patient-doctor relationship can lead to better outcome of medical treatment and medical customer will achieve satisfaction (Thilagavathi et al., 2010). This indicates that good communication between patient and doctor will lead
to better understanding of sickness and treatment required and will be able to tap larger international patients around the world. On the other hand, to tap the Asian and the Middle East where a variety of language are spoken, some medical hospitals in Thailand, Malaysia and Singapore provide translators for international patients (Turner et al., 2007; Corman & Baloglu, 2011). Moreover, some of their nurses are also trained to speak foreign languages. The main aim is to deliver better service to various medical tourists with various backgrounds of language and culture and to satisfy them without language barrier.

The Joint Commission International (JCI) launched by the Joint Commission in 1999 emphasis quality of medical care offered and patient’s safety (Chambers et al., 2008). Several other organizations, such as Accreditation of Health Care Organization and assessment by the British Standards Institute and International Standards Organization (ISO designation) which ensure that medical tourism facilities provide the highest-quality clinical care (Deloitte et al., 2008) became important indicators in marketing medical facilities to the medical tourists.

A part form that, improvement of technology and standards of the medical state-of-art facilities (Connell et al., 2006), hygiene and safety medical services offered in the developing countries are compatible to western countries (Connell et al. 2006 ; Chambers et al. 2008), availability of medical services that are not available in the US (Peters et al. 2011) due to lack of medical expertise, a very tourists friendly culture in countries like Thailand (Teh et al. 2007) and Philippine, and less waiting hours (Lin et al. 2010), using resorts to recuperate patients such as in India where Apollo Hospital Group made arrangements with the Taj group to transfer patients to its 38 leisure hotels (Leon-Jordan, Kuruvilla, & Jacob., 2010), and visiting exotic locations, interesting new cultures (Burkett, 2007) like traditional recreational tourism after medical treatment are also identified as internal strategies adopted by health care centers to promote and attract international patients.

Adaptation of advanced technology conveys the message that these hospitals offer top-tier healthcare with advanced, specialized, elite, acute care hospitals facilities (Turner et al., 2010). Adaptation of technology in delivery of medical services such as Telemedicine and remote surgery may further reduce the gap between domestic and foreign care. Technological advancement and faster communication links especially through internet will allow the local surgeons to follow patients’ progress in the abroad (Bennett, 2009). Hospitals with advanced medical facilities will be able to gain competitive advantage in the globalized medical tourism industry to attract higher patients’ volume.

Specialized Service

In the healthcare industry, hospitals pursuing focus strategy compete in a narrow segment by specifying type of medical patients (Hlavackea, Bacharova, Rusnakova & Wagner, 2001) such as obstetrics and gynaecology, geriatrics, paediatrics, cancer treatment and cardiac care. Meanwhile, focused hospital services concentrate on single procedures. When hospitals adopt focused strategy, staffs develop an in depth knowledge and experience which later results in delivery of a high quality service (Van Merode, Groothuis & Arie, 2004) with better outcome results.

In medical tourism industry, international patients seek medical treatments in specialized hospitals for illness such as cancer, cardiac care, dentistry, oncology and organ transplant. There are countries promoting medical tourism by specialized medical care such as Singapore as cancer and organ transplant center and Thailand
specialized in cosmetic surgery. A part from that, some medical tourism hospital also provide specialized medical care through personalized post operative care (Leon-Jordan et al., 2010) where patients are able to have their own personal nurse at all times especially in India, perform medical treatment via telemedicine and remote surgery (Bennett et al., 2009), and arrange follow up for patients via the Internet (Bennett et al., 2009). Therefore, hospitals pursuing focus strategy try to gain competitive advantage by offering a unique and specialized service for the chosen market segment (Hlavacka et al., 2001).

**External Factors of Medical Tourism**

**Government Regulations**

Government as the policy maker had realized the potential of medical tourism for the local economy by promoting and supporting the growth of medical tourism industry. According to Deloitte et al. (2011) Korean and Taiwan governments are developing infrastructure facilities such as building new medical tourism hospitals for international patients. Meanwhile, the Philippines are promoting medical tourism by distributing medical tourism guidebook throughout Europe. In Malaysia, the government has increased the allowed stay under a medical visa from 30 days to six months and the government of Singapore has formed a collaboration of industry and governmental representatives to create a medical hub in Singapore (Deloitte et al., 2011).

Thailand government is making significant investment to promote medical tourism by implementing simplified visa procedures, construct new hospitals, and funding students to attain higher education abroad (Teh et al. 2007). Government of India is putting its effort to promote medical tourism to medical tourists from Britain and Canada (Lancaster et al. 2004) where British National Health Service are subcontracted to India (Bies & Zacharia, 2007). Moreover, India also provides special zoning law, reduce tariffs for imported medical devices, lower corporate taxes and investing in transportation infrastructure such as airports (Turner et al. 2007) and issuing M-visas which are valid for one year for the patients and companies (Chinai & Goswami, 2007).

The growth of medical tourism industry in developing countries also depends on the promotion and marketing strategies formulated by the government especially through multi-lateral trade between governments. Besides that, the baby boomers and the young generation who are heavy users of internet have established traveling lifestyle (Karuppanan & Karuppan, 2010). Therefore, these target groups prefer to travel and tour before or after medical treatment in destination countries. Collaboration with medical tourism industry and tourism industry expected to attract foreign patients and may contribute for the growth of medical tourism and tourism sector as a whole. Governments’ effort as mediator to outline planning and enforcement to collaborate with tourism industry is essential in the growth of medical tourism industry. Therefore, in this study, government regulations will be examined from the perspective of the medical tourists’ satisfaction to gain competitive advantage in the medical tourism industry in the region.
Medical Tourism Agents

Medical tourism agents or facilitators are companies that guide the use of medical tourism for patients and providers. Many medical tourists find that using facilitators to be more convenient and expedient than looking for a program on their own because facilitators have experience in the medical tourism process and are able to address any concerns or questions that patients might have. They often provide assistance with logistics and travel arrangements. Patients may even be able to get lower rates from medical facilitators than directly from clinical programs abroad (Deloitte et al., 2011).

Medical agents’ website display cost comparison (Turner et al., 2007) of medical tourism hospitals around the world or in the region to give information to medical tourists to choose affordable medical care out of the country. The advertisement includes expenses of travel and accommodation besides prices for medical procedures. Therefore, private healthcare centers having collaboration with medical agents gain competitive advantage to increase the number of international patients travelling for medical services.

Medical tourism agents also offer wide range of packages from ‘wellness packages’, spa retreats, Ayurvedic medicine and traditional Chinese medicine to cosmetic surgeries, orthopedic procedures, cataract surgery, dental care, cardiac surgery, organ and bone marrow transplant, and stem cell injections (Turner et al., 2007). Some medical tourism agents specialize in arranging travel to single countries such as Raleigh-based IndUShealth arrange trips to hospitals in New Delhi, Chennai, Bangalore and Mumbai due to favorable currency exchange rate and Merit Global Health and Plenitas arrange package to hospitals in Buenos Aires by taking advantage of the economic crises (Turner et al., 2007). Therefore, in this study, relationship between contribution of medical tourism agents and medical tourists satisfaction will be examined in order to achieve competitive advantage in the medical tourism industry in the region.

Medical Tourists’ Satisfaction

According to expectancy disconfirmation theory (Oliver, 1980), which has been tested and confirmed in several studies (Tse & Wilton 1988) explains that customers purchase goods and services with pre-purchase expectations about anticipated performance. Once the product or service has been purchased and used, outcomes are compared against expectations. When outcome matches expectations, confirmation occurs. Disconfirmation occurs when there are differences between expectations and outcomes. Negative disconfirmation occurs when product/service performance is less than expected. Positive disconfirmation occurs when product/service performance is better than expected. Satisfaction is caused by confirmation or positive disconfirmation of consumer expectations, and dissatisfaction is caused by negative disconfirmation of consumer expectations.

In today’s challenging business environment, competitive advantage lies in delivering notable high quality service that resulted in satisfied customers (Shamwell, Yavas & Bilgin, 1998). In the healthcare industry, competitiveness among health care organizations depends upon patients’ satisfaction. Patients’ satisfaction is created through a combination of responsiveness to the patient’s views and needs and continuous improvement of the healthcare services. Determining the factors associated with patients’ satisfaction is important topic for the health care provider to understand what is valued by patients, how the quality of care is perceived by the
patients and to know where, when and how service change and improvement can be made. Generally, service quality promotes customer satisfaction, stimulate intention to return and encourage recommendations (Nadiri & Hussain, 2005). Due to that, this study is intended to identify the competitive advantage of healthcare centers to influence the medical tourists’ satisfaction in the medical tourism industry.

Theoretical Review

Resource-Based View

According to resource-based view (RBV), the source of a competitive advantage lies in the firm’s resources (Barney, 1991). Wernerfelt, (1984) defined firms’ resources as tangible and intangible assets which are tied semi-permanently to the firm at a given time. On the other hand, Wernerfelt et al. (1984) and Barney et al. (1991) mentioned that RBV explains that firms are different because they have different resources. Barney et al. (1991) argued that to be a source of competitive advantage, a resource must have four characteristic such as valuable (to explore opportunities and/or neutralized threats in competitive environment), rare (not available to actual or future competitors), inimitable (unique) and non-substitutable (other resources cannot generate equalent outcome). Therefore, a firm holds a competitive advantage when implementing a value creating strategy which is not identical to the strategy pursued by a competitor (Serra & Ferreira, 2010). Grant (2001) mentioned resources as the source of a firm’s capabilities and capabilities are the main source of its competitive advantage. Therefore, Grant et al. (2001) suggested six major categories of resources. They are financial resources, physical resources, human resources, technological resources, reputation and organizational resources. Therefore, this study will only focus on the tangible elements in the organization. Aspects such as healthcare centers infrastructure, advanced technology used in medical care, quality medical care offered by the doctors (the service personals), nurses and paramedics (support service) and latest state of art facilities provided will be analyzed to understand how these resources can bring competitive advantages to the healthcare centers. Furthermore, this study will also look into the strategies on how to use these available resources effectively and efficiently in order to gain competitive advantage in the industry.

Porter Model of Competitive Advantage

Porter’s generic strategy concept in gaining competitive advantage is a tested and well proven model in the business field. Competitive methods are actions taken or resources used in the overall strategy development process and are increasingly important to managers seeking to increase the performance of their firms (Porter, 1980, 1985). The link between competitive methods are cost leadership, differentiation and focused generic strategies which result in the firm’s performance (Fahy & Smithee, 1999).

A superior cost or differentiation, however, leads to a large market share, which in turn leads to higher profitability (Karnani, 1984). Meanwhile, Porter (1991) assumed that a firm’s competitive position will lead to superior and sustainable financial performance. Porter also added that to gain competitive advantage a firm need to address challenges to new market and technological opportunities that are hard to perceive. At the same time, the company needs to adopt change by enhancing and expanding the skills of employees and improving the companies scientific and
knowledge base (Porter, 1990). Porter, however, emphasizes that innovation grows out of pressure and challenges. Therefore, firms should tune the pressure and challenges to be innovative which may lead to competitive advantage. These innovations can be achieved by selling to the most sophisticated and demanding buyers who are knowledgeable and expect the best performance (Porter et al. 1990).

Some firms gain success by having unique resources. These resources, however, are meaningful if the firm performs activities to attain competitive advantage (Porter et al. 1991). Moreover, the resources competitive can be enhanced or eliminated by factors such as change in technology, competitors behavior or buyers need. Therefore, in order to be competitive firm’s needs more than resources, the environment as the origin of advantage (Porter, et al. 1991). The environment shapes the configuration of activities, unique assembles of resources, and commitments to success. This environment is strongly influenced by government. Government plays an important role in shaping pressure, incentives, and capabilities of a firm through its policies and investment encouraging and challenging firms to move to higher level of competition (Porter, et al. 1991).

All in all, in national circumstances, the most significant competitive advantage depends on the firm’s industry and strategy (Porter et al. 1990) with a significant influence from the government. In medical tourism industry which intercepts scientific research based industry and resources-driven industry, low-cost factor and quality of factor in human resource and technology become important attributes. Therefore, in this study government is identified as an important factor as medical tourism involving international trade. This study also will look into the government’s laws, policies and regulation that enhance medical tourism industry in Malaysia.

**Proposed Theoretical Framework**

![Proposed Theoretical Framework of Medical Tourism Research](image-url)
Theme 1: Cost Leadership through Competitive Pricing

Cost advantage occurs when a firm delivers the same services as its competitors but at a lower cost (Porter, 1998). The advantages of cost leadership are gaining market share at competitors’ price and at the same time gaining the same level of profit as the competitor does. In the medical tourism industry, procedures cost has a significant influence on medical tourists’ decision when considering outsourced medical treatments (Peters et al., 2011). Relatively cheaper cost in developing countries (Lin et al. 2010; Connell et al. 2006) due to favorable exchange rate became one of the important pull factors for the growth of the medical tourism industry in the developing countries. Therefore, it is suggested that medical tourism hospitals can adopt cost leadership strategy through competitive pricing in order to gain competitive advantage.

Theme 2: Differentiation through Innovativeness

A firm can achieve differentiation by creating a unique product or service. Differentiation advantage also occurs when a firm delivers greater services for the same price of its competitors. Therefore, this study will measure the relationship between medical tourists satisfaction and differentiation strategy through innovativeness by focusing on international quality healthcare, English-speaking, highly trained and qualified medical specialists, qualified support service, tie-ups between healthcare centers and travel agencies, international accreditation such as Joint Commission International (JCI), and availability of wide range of medical services.

Theme 3: Focus through Specialized Medical Care

A focused approach requires the firm to concentrate on a narrow, exclusive competitive segment (market niche) which serves the needs of limited customer group or segment. The niche market can be defined by geographical uniqueness, type of customers and segment of product line such as health and wellness (Chee & Harris, 1998). Therefore, focus strategy will be examined through specialized medical care by personalized care, suitable environment for surgery recovery, and specialize medical treatment. This information will be analyzed to study the relationship between the focus strategy and medical tourists’ satisfaction. The outcome of the analysis will be recommended to the healthcare centers to be adopted as competitive strategy in emerging medical tourism industry.

Theme 4: Government Regulations

Turner et al. (2007), reported that regional and national government of India, Thailand, Singapore, Malaysia, and the Philippines sees medical tourism as a progressive vehicle to diversify their economics, attracting foreign investment, promoting job creation, building the health services industry and using regional strength to benefit from the doctrine of competitive advantage. Therefore, in this study, government regulations will be examined from the perspective of the medical tourists. The relationship between government regulations and medical tourists’ satisfaction will be measured by simplified medical visa process, visa extension for medical tourists, political stability, government’s referral for medical treatment abroad, airport services and local attractions.
**Theme 5: Contribution of Medical Tourism Agents**

Medical tourism agents’ play an important role for medical tourists to obtain affordable medical treatment by providing assistance with logistics and travel arrangements. Meanwhile for medical tourism hospitals, medical tourism agents help to tap bigger customer market through collaborations. Therefore, the relationship between contribution of medical tourism agents and medical tourists’ satisfaction will be analyzed to give adequate information to the medical tourism hospitals to device competitive strategies.

**Conclusion**

Therefore, based on this study, factors that contribute to the growth of the medical tourism industry in Malaysia will be analyzed by studying the medical tourists’ satisfaction from the aspects of medical cost, quality healthcare services, specialist medical services, government regulations and contribution of medical tourism agents. The information available from this analysis will be adopted by the medical tourism hospitals to device competitive strategies to gain bigger market share in the region. Whereas, government regulations and contribution of medical tourism agents may enhance the growth of this emerging industry which in turn will make Malaysia the medical hub in the region. Moreover, this study is also designed to see the relationship between internal factors and external factors on medical tourists’ satisfaction using resource based view (RBV) theory and adopting Porter’s Competitive Advantage Model. The practical implication of the study is focused to the management of the medical tourism hospitals in adopting strategies in achieving greater medical tourists’ satisfaction.

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