## INFLUENCE OF HEALTHCARE SERVICE QUALITY ON PATIENTS' TRUST: AN ANALYSIS ON THE ELITE PRIVATE HOSPITALS OF DHAKA

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#### **ABSTRACT**

Trust is known as the belief that patients have towards their caregivers. It is an essential part of the patient-caregiver relationship. Today, it has extended beyond the quality of the relationship between two parties, and influences the outcome of treatment. The core focus of this study is to reveal the influence of the quality of the environment, process and interactions on patients' trust in the elite private hospitals in Dhaka. The study involved 259 respondents selected through the convenience sampling technique, using a multivariate analysis technique to identify important factors. The results of the analysis indicated that modern equipment, prompt service, respect, professional dress, caring attitude, cleanliness and attractive rooms & toilets have emerged as important factors for determining trust. Among the above 7 factors, modern equipment (5.048), prompt service (3.442) and respect (2.624) were identified as the three most important factors in developing trust due to their higher eigenvalues in comparison to other factors.

Keywords: Patient Trust, Patient Satisfaction, Private Healthcare Quality.

#### 1. INTRODUCTION

Trust is an important aspect in any interpersonal relationship, but is particularly crucial in the case of the patient-caregiver relationship (Kao et al., 1998). Although studies show that most patients trust their caregiver for their own interest, concern is rising that rapid changes in the healthcare industry have placed great pressure on that trust (Gray, 1997). Over the years many researchers have revealed that service quality has a significant impact on the trust of patients (Shabbir et al., 2010). According to Deng (2010), trust is a variable that ensures maintains sustainable long-term relationships between a patient and their caregiver. It is the faith or belief of the patients towards the caregiver, believing that the caregiver provides a suitable and world

class treatment to the patients (Platonova et al., 2008). According to Naoui (2010), a patient's trust consists of a belief in the honesty and benevolence of the caregiver (Ehsan et al., 2015), where honesty refers to a belief that the caregiver will keep commitments and has the capacity to fulfill his/her promises (Ehsan et al., 2015). Benevolence, encompasses the caregiver's deep concern for improving the health status of the patient (Moliner et al., 2009). During the past few decades, many researchers have discovered that trust is a significant element in the patient's access to healthcare and better use of it (Ozawa et al., 2013). Whereas, others have revealed that, since it is a critical element in the relationship between the caregiver and their patients (Dugan et al., 2005), it is therefore associated with the medical advice and

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treatment recommendations (Musa et al., 2009 and Saha et al., 2010). Today a patient's trust is necessary, for others to believe that the caregiver is providing consistent care, is devoted to the care instructions and willing to provide services (Dugan et al., 2005), and also results in increasing satisfaction and loyalty as well as positive word-of-mouth (Ozawa et al., 2013 and Chang et al., 2013).

This study makes observations about the quality of healthcare services which are related to patients' trust towards the private healthcare service providers of Dhaka. Because of the strong relationship between service quality and patient trust (Cronin et al., 1994), the study addresses the dimensions of patients' perceptions of the quality of healthcare, the relationship between perceived healthcare quality and trust, and the effect of demographic variables on the perceived quality of healthcare and trust.

## 1.1 Significance of the Study

This study is significant for discussing the existing theories regarding patients' trust reviewing the early experimental data on this issue, providing a practical update on current methods and results. The study will also trace the development of research on trust from the early theoretical conceptualizations, to recent concepts and operationalized empirical measurement tools. By reviewing published data, the study will present more specific features of the quality of the environment, processes, and interactions, which are known to create service quality and influence patients' trust. Furthermore, this study intents to equip practitioners, researchers, and policy makers with the information regarding what is presently known about patients' trust, so that they may make use of this information in their research and practices.

#### 1.2 Problem Statement

Today the need to achieve patients' trust has made the private hospitals of Dhaka

realize the importance of providing quality healthcare services. The hospitals therefore working hard to determine what services patients healthcare customizing their services to meet those needs, and then retaining them to continue the use of their services. There are many studies which have been carried out globally, on the relationship between service quality and patients' trust. However, very few studies have been done on this issue, specifically for the private healthcare sector of Dhaka. Among the few studies, it is indeed unclear, what dimensions patients of the elite private hospitals in Dhaka use to rate the quality of services to build their trust.

## 1.3 Objectives of the Study

- a. The primary objective of this study is to evaluate the influence of various dimensions of healthcare service quality on a patient's trust, in the elite private hospitals of Dhaka.
- b. The specific objectives of the study are to:
- <sup>t→</sup> Identify the service quality sub-dimensions valued by patients in building their trust
- ☐ Investigate the relationship between those sub-dimensions and trust.
- Examine the effects of demographic characteristics in assessing quality and building trust.
- ്→ Measure the reliability of the sub-dimensions
- Develop and validate a research instrument to measure the effect of these sub-dimensions on generating trust
- Statistically measure the acceptability of the samples employed

### 2. LITERATURE REVIEW

Over the years patients' trust towards their caregivers has received strong attention in the health care sector (Pearson et al., 2000). It is one of the basic intangible elements that is known and understood by nearly everyone, yet remains hard to define precisely by anyone (Taylor, 1989). Due to the nature of the discipline and/or the views of the researchers, coupled with the complexity of the phenomenon, until today, researchers have been unable to generate a common definition of trust (Nooteboom, 2002). Different researchers have defined trust in their own way. Giffin (1967) stated that, trust is a somewhat mystical and intangible factor.

Ehsan (2017), used five SERVQUAL dimensions (Parasuraman et al., 1988) along with twelve other dimensions to reveal the links between the elements of patients' satisfaction and components of their trust. The study noted that the most effective motives for patients' trust were their satisfaction with doctors, nurses, nontechnical staff, care services and physical facilities, or serviscape. The study findings confirmed the results of a previous study by Kessler and Mylod (2011). Later Selim et al., (2017) also applied a SERVQUAL model noting that, modern equipment, visually appealing facilities and materials, professional appearance of staff, provision of services as promised, showing sincere interest to solve a problem, performing services right the first time, maintaining error-free records. giving individual attention, offering convenient consultation hours, dealing in a caring fashion, having the best interests of patients at heart and understanding the specific needs of their patients, all play a significant role in the patient-caregiver trust relationship. study further revealed that a patient with strong trust in their caregiver, says positive things to relatives, recommends the caregiver to their friends and relatives, and will continue to use the same caregiver in the future, even if the hospital's treatment cost is higher than alternatives. Avichai et al., adopted a SERVQUAL scale, (2017)revealing that the technical competency of doctors and nurses and attention towards the patients, can secure a high level of satisfaction and thus support the patient-caregiver trust relationship (Tzannis et al., 2015; Kim et al., 2015). Thus, doctors, nurses and other staff in this study were considered as contributing to the provision of good service to patients, regardless of whether the patients were old or young.

Jonathan et al., (2017) revealed that, trust between the patients and staff (e.g. doctors and nurses) positively influences a variety of beneficial outcomes and should be considered a fundamental component of successful care. It helps in convincing patients that the doctor and nurses care about their physical condition and that they are fully invested in improving the health and quality of life of the patient. The authors also stated that trust in a doctor encompasses a set of expectations that the patient has of the doctor and the healthcare system. These expectations include making the appropriate diagnosis, choosing the correct treatment, acting ethically, having genuine interest in the patient's wellbeing, confidentiality, availability, and transparent disclosure of information (Gopichandran et al., 2013). Moreover, trust can be understood as the patient's willingness to embrace a vulnerable situation, with the belief that the doctor will care for the patient's interests and will do what is best for the patient (Hall et al., 2001).

Katarzyna et al., (2016) argued that, trust in a staff-patient relationship is a social, complex and multi-dimensional phenomenon. Trust towards staff is the result of the overlapping and interpenetration of two levels of trust: Macro-trust, in which all the dimensions of institutional trust 'embedded', and meso-trust, described in terms of three dimensions, the kindness, competence and reliability of the staff. In support of the SERVOUAL dimensions, Rama et al., (2016) revealed that, patients look for a hospital that provides services when they have problems. The hospitals will show a sincere interest in solving a problem, provide services at the promised time and offer a wide range of treatment services. The findings here also indicate that the establishment of higher levels of quality, leads to patients having a higher level of satisfaction and trust. In addition, prior research suggested that service quality has a significant relationship with patient satisfaction and trust (Kessler and Mylod, 2011). For instance, Padma et al., (2010) identified that service quality, measured with factors of personal quality and clinical care, significantly influences patient satisfaction and trust. Moreover Naik et al., (2013) also found a relationship between inpatient satisfaction and trust, with overall hospital service quality.

Yogesh et al., (2016) took the initiative to design a conceptual framework for measuring an inpatient's perception of service quality, using SERVQUAL, PRIVHEALTHQUAL (Ramsaran-Fowdar. 2008) dimensions. The authors, revealed that, along with serviscape, staff, hospital the clinical care process, image, communication, relationships, personalizetion and administrative procedures, and trustworthiness were major predictors for measuring a patient's perception of service quality, satisfaction and trust. The authors also noted that, perceptions of quality, have a strong influence on a patient's desire to use particular health services (Bellou et al., 2006). If the system can't be trusted to guarantee a threshold quality then it will remain underutilized and bypassed, used only for minor ailments or as a last resort (Andaleeb, 2001). Moreover, patients in developing countries are now eager to travel abroad to developed countries, when they have an inadequate level of trust or feel unsafe regarding the quality of healthcare in the hospitals of their own country (Bellou et al., 2006).

Mosad (2015), revealed that the service performance of doctors and nurses impacts the trust, safety and satisfaction of the patients. In view of the patients, while the most important determinants of doctors' service performance were trust and safety respectively, the most important determinants of nurses' performance were satisfaction and then trust. It indicated that, care receivers require dissimilar elements

from doctors and nurses, trust in a doctor and satisfaction from nurses. Ingy et al., (2015) noted that doctors' reliability, assurance, interaction and competence were significant predictors for measuring a patient's trust, while for nurses, reliability, tangibility, assurance, interaction and responsiveness identified as significant factors. Moreover, the reliability & competence of diagnostic services; serviscape, or the look of the surroundings; non-technical staff (e.g. housekeeping); admission & discharge of personal belongings; responsiveness, knowledge & courtesy; meals services; and complementary items provided in the room(s), all had a significant effect on patients' trust.

Ehsan et al., (2015) identified that, patients who were paying from their own pocket gave lower trust scores, and that patients' health status at the time of discharge, and the size of the hospital were also significant predictors influencing their trust level. The study also revealed that patients with high anxiety, fear and stress concerning their illness and the treatment options showed less trust in their caregivers. The findings were consistent with a previous study by Alrubaiee et al., (2011). Ehsan, et al., (2015) also revealed that, the presence of a friendly and warm relationship between staff and the care receiver, and the tendency of staff to listen to the problems of patients, making attempts to solve these problems, also has an effect on their level of trust. Moreover, providing care receivers with quality, timely and accurate care, builds up their trust in the ability and honesty of the service provider. The physical environment or quality of the serviscape had little impact on patients' trust, which is consistent with the results of Alrubaiee et al., (2011). This means that a clean environment and suitable accommodation may not be sufficient to generate patients' trust. Therefore, caregivers need to increase their ability to meet a patient's needs practically, through service delivery and staff-patient interaction. The authors further stated that, the quality of the process and interactions were key factors in creating patients' trust in the private hospital sector. Barend et al., (2015) illustrated that, trust makes a significant contribution to patient satisfaction and that there is a link between trust and doctor performance. This finding is consistent with the study results of Anderson et al., (1990). Mead et al., (2000) noted that, patients value doctors' warmth, respect and empathy, and if they give adequate time & information, treat patients individually, involve them in decision-making and try to build a mutual trust relationship.

Sixma et al., (1998) and Hall et al., (1988) reported positive, negative, low or no trust-relationships between various sociodemographic traits and patient satisfaction. However, Murphy-Cullen et al., (1984) indicated that sociodemographic traits at best were a minor predictor of satisfaction, with the exception of age. Paul et al., (2015) revealed that, private patients make active choices about their caregivers, playing the role of a consumer, where trust and preference go hand in hand. The image is of the caregiver is a primary driver of trust; there is an assumption that a better image equates with higher healthcare quality. However, making a choice to trust a caregiver, leads to personal responsibility and the additional requirement for self-trust.

Rutherford (2014), found a positive connection between patient-nurse trust and overall care receiver satisfaction in the hospital experience. Nursing traits related to patient-nurse trust include clinical skills, concern, advocacy and moral duty. The author also pointed out, that trust is one of nursing's patient-biased assets, at the top of nursing assessments and combining the value of other tangible and intangible assets. Trust influences a nurse's ability to develop meaningful relationships with the care receiver and this link positively influences care outcomes. Che-hui et al., (2014) revealed that, both interaction and positive outcomes have positive impacts on patients' trust. Trained doctors, nurses and other nontechnical staff can foster human-centered values in their practices, which in turn boost patients' trust towards the caregiver. The authors also stated, that modern medical equipment helps doctors in diagnosing and controlling a patient's conditions improving professionally the treatment outcome, which will eventually increase care receivers' trust in the hospital. The author further revealed that the impact of serviscape (surrounding environment: room, toilet, common area etc) on patients' trust is not significant, representing that serviscape is not a predictor directly influencing trust. Sumaedi et al., (2014) defined trust as a belief that one relationship partner acts in the best interests of the other partner (Wilson, specifically, 1995). More consumers' positive expectations of a service provider's reliability, integrity, intentions and behavior (Sanchez-Franco, 2009; Schurr et al., 1985). According to the author, patient trust refers to a patient's conviction that the care provider would act as expected (Moliner, 2009). The authors also stated that, high patient trust indicates that the patient has a strong conviction that the provider will act in conformity with his/her expectations. Moreover, the study further noted that, relationship marketing studies have recognized trust as the key dimension in establishing a relationship with patients (Morgan et al., 1994). Mellina et al., (2013) indicated that, in decisions of highconsequence such-as healthcare, caregivers must see beyond the aspects related to the technical competence needed to make diagnoses and treat health problems; they need to give special attention to the emotional aspects of the relationship, such as making eye contact, being friendly and seeing their patients as individual human beings. The study further stated, that trust is mediated by the impact of a second opinion on a care receiver's satisfaction. When patient trust is low, this impact is positive and it occurs because the second opinion works as a key signal of the care quality, for individuals.

#### 3. METHODOLOGY OF THE STUDY

# **3.1 Population, Sampling Procedure and Collection of Data**

This descriptive and analytical study is done on the views of an estimated 500,000 inpatients, of the services provided during their visit to one of four specific elite private hospitals (Apollo, Labaid, Square United) in Dhaka between November 2016 and April 2017. 259 inpatients were selected as a sample from the above four private hospitals through a convenient sampling technique. The sample size was determined according to the proportional size principle offered by Sekaran (2000). According to the author, if the population size is 1,000,000 individuals, then a sample size of 384 would be representative. Since the current study is based on an estimated population size of 500,000 it was determined that a sample size of 259 would be representative of the population and the results can be safely generalized. Respondents who were able to complete the questionnaire, were selected to become part of the study. The data were collected by four trained interviewers, who physically distributed a structured questionnaire. This questionnaire helped respondents to evaluate the services provided during their stay in the hospital. convenience sample of 400 respondents was targeted and a total of 259 completed questionnaires were returned, signifying a favorable response rate of 65%.

# 3.2 Research Instrument Development and Pre-testing

A two part instrument was developed for this study. The first part contained 21 questions regarding the quality of the environment (1-7), the quality of processes (8-14) and quality of interactions (15-21). The second part contained 5 items related to the socio-demographic characteristics of the patients (age, gender, average monthly income, level of education and profession). It is thought that each of these factors can influence a patient's trust and also has a

significant relationship with the quality of the service provided by the caregiver. Data was collected using a 5-point Likert scale where 1 referred to strongly disagree and 5 referred to strongly agree. The research was tested for instrument internal consistency with a particular scale and reliability using Cronbach's alpha reliability estimate. According to Hair (2010), if Cronbach's alpha value exceeds minimum  $\alpha$  of 0.70 then it is considered to be acceptable. Initially a draft questionnaire was developed for the purpose of pre-testing. Later necessary corrections were made before finalizing the instrument.

## 3.3 Data Analysis

Data was analyzed by employing descriptive statistics and a factor analysis using SPSS (Statistical Package for Social Sciences) version 23. During the analysis, sample adequacy was statistically determined by calculating the Kaiser, Meyer and Olkin test (KMO). Bartlett's tests were also calculated.

#### 3.3.1 Factor Analysis

Factor analysis is used to reduce a set of observable variables in terms of a small number of latent factors. It is developed to analyze the relationships among a number of measurable entities (survey items or test scores). The underlying assumption of this technique is that there are a number of unobservable latent variables that account for the correlations among observed variables, such as, if the latent variables are partially out or held constant, the partial correlations among observed variables all become zero. In other words, the latent variables determine the values of the observed variables (The University of Texas, Austin, 1995). Each observed variable (y) can be expressed as a weighted composite of a set of latent variables (f's) such as:

 $y_i = a_{i1}f_1 + a_{i2}f_2 + ... + a_{ik}f_k + e_i$ , where  $y_i$  is the  $i^{th}$  observed variable on the factors &  $e_i$  is the residual of  $y_i$  on the factors.

#### 4. RESULTS

## **4.1 Frequency Tables**

**Table 1: Age of Respondents** 

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		Frequency	Percent	Valid Percent	Cumulative Percent			
Valid	18-25	40	15.4	15.4	15.4			
	26-33	138	53.3	53.3	68.7			
	34-41	55	21.2	21.2	90.0			
	42-49	16	6.2	6.2	96.1			
	50 and above	10	3.9	3.9	100.0			
	Total	259	100.0	100.0				

**Table 1:** The table shows that 53 percent of respondents belong to the 26 to 33 age category, 21 percent of respondents belong to the 34 to 41 age category, 16 percent of respondents belong to the 18 to 2age category, 6 percent of respondents belong to the age category for 42 to 49 year old's and only 4 percent of respondents belong to age category, for 50 years and over.

**Table 2: Gender of Respondents** 

Tuble 2. Gender of Respondents									
		Frequency Percent		Valid	Cumulative				
		Frequency	Percent	Percent	Percent				
Valid	Male	134	51.7	51.7	51.7				
	Female	125	48.3	48.3	100.0				
	Total	259	100.0	100.0					

**Table 2:** This table shows that 52 percent of the respondents were male and only 48 percent of the respondents were female.

**Table 3: Average Monthly Income of Respondent** 

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 40000 Tk.	56	21.6	21.6	21.6
	40001-60000 Tk.		48.3	48.3	69.9
	60001-80000 Tk.	61	23.6	23.6	93.4
	80001-100000 Tk.	1	.4	.4	93.8
	Above 100000 Tk.	16	6.2	6.2	100.0
	Total	259	100.0	100.0	

**Table 3:** The table shows that 48 % of respondents belong to the income category of 40001 to 60000 Tk., while 24 % of respondents have an income of 60001-80000 Tk., 22 % of respondents have an income less than 40000 Tk., 6 % of respondents have an income above 100000 Tk. and only 0.4 % of respondents have an income of 80001-100000 Tk.

**Table 4: Highest Educational Qualification of Respondents** 

		Fraguanay	Percent	Valid	Cumulative		
		Frequency	reiceilt	Percent	Percent		
Valid	SSC/O Level	16	6.2	6.2	6.2		
	HSC/A Level	49	18.9	18.9	25.1		
	Bachelor/ Equivalent	78	30.1	30.1	55.2		
	Masters/Equivalent	116	44.8	44.8	100.0		
	Total	259	100.0	100.0			

**Table 4:** The table shows that 45 % of respondents completed a master's degree or equivalent, 30 % hold a bachelor's degree or equivalent, 19 % hold a HSC or A Level and only 6 % of respondents studied only up to SSC/O Level.

**Table 5: Profession of Respondents** 

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Private sector	47	18.1	18.1	18.1
	Public sector	35	13.5	13.5	31.7
	Businessman	65	25.1	25.1	56.8
	Student	65	25.1	25.1	81.9
	Retired/Unemployed	47	18.1	18.1	100.0
	Total	259	100. 0	100.0	

**Table 5:** This table shows that 25 % of respondents belong to either the businessman or student categories, 18 % work in the private sector or are retired or unemployed, while only 14 % work in the public service sector.

## 4.2 Reliability Test

**Table 6: Reliability Statistics** 

Cronbach's Alpha	N of Items
.776	21

**Table 6**: This table portrays that overall Cronbach's Alpha value was .776 which is greater than 0.70

**Table 7: Item-Total Statistics** 

Table 7. Itel	1 1 otal State		I	1
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronba ch's Alpha if Item Deleted
Common area clean, comfortable & adequate lighting	80.95	77.347	079	.789
Employees were professionally dressed & well-groomed	80.51	76.018	.022	.783
Equipped with modern & State-of-the-art equipment	80.56	70.635	.377	.765
Pharmacy was available within the premises	80.56	70.752	.397	.764
Easy to find the care facilities (lab & doctor's office)	80.69	71.476	.248	.773
Room was clean and without the foul smell	80.58	78.424	188	.788
Room and toilet were visually attractive	80.58	72.989	.159	.779
Prompt service from both medical and non-medical staffs	80.54	68.900	.473	.759
Staffs were available when needed	80.61	69.471	.356	.766
Staffs have had willingness to help	80.97	73.088	.125	.783
Staffs taking approval from me prior to test or treatments	80.75	70.148	.359	.766
Staffs spending enough time to examine me	81.15	69.389	.312	.769
Diagnosis was made only after carefully examination	80.76	63.917	.585	.747
Staffs had conducted the services right at the first time	80.74	65.805	.620	.748
Staffs were friendly while giving the services	80.58	70.005	.359	.766
Staffs treating me with respect while providing services	80.69	71.417	.260	.772
Staffs showing concern/emotion about my problem	80.74	70.720	.441	.763
Staffs were approachable to discuss about the problem	80.69	64.904	.776	.740
Staffs were knowledgeable answering my questions	80.90	64.171	.579	.748
Staffs explaining my health status at a regular interval	80.73	67.766	.540	.755
Staffs advised regularly for quick recovery	81.25	73.423	.125	.782
Table 7. The table indicates a high int	1 .		vomiobles s	

**Table 7**: The table indicates a high internal consistency of the variables and their stability (Nunnally and Bernstein 1994). Here the Cronbach's alpha has far exceeded the recommendations of Nunnally and Bernstein's (1994) 0.7 and Bagozzi and Yi's (1988) 0.6. Thus, the scales are sufficiently reliable for data analysis.

#### 4.3 KMO and Bartlett's Test

**Table 8: KMO and Bartlett's Test** 

Kaiser-Meyer-Olkin Measure of Samp	Kaiser-Meyer-Olkin Measure of Sampling Adequacy				
Bartlett's Test of Sphericity	Bartlett's Test of Sphericity Approx. Chi-Square				
	df	210			
	Sig.	.000			

**Table 8:** Here the factors underlying the original variables affecting the analysis are presented as through the Kaiser, Meyer & Olkin (KMO) sampling criterion (**0.779**) and the statistically significant Bartlett sphericity criterion.

**Table 9: Communalities** 

Table 9. Communanties								
	Initial	Extraction						
Hospital's common area were clean, comfortable and had adequate lighting	1.000	.811						
Employees were professionally dressed and well-groomed	1.000	.808						
Hospital was equipped with modern and State-of-the-art equipment	1.000	.802						
Pharmacy was available within the premises of the hospital	1.000	.813						
Easy to find the care facilities (lab, doctor's office) in the hospital premises	1.000	.646						
Room was clean and without the foul smell	1.000	.868						
Room and toilet were visually attractive	1.000	.882						
Prompt service from both medical and non-medical staffs	1.000	.787						
Staffs were available when needed	1.000	.749						
Staffs have had willingness to help	1.000	.768						
Staffs taking approval from me prior to test or treatments	1.000	.801						
Staffs spending enough time to examine me	1.000	.691						
Diagnosis was made only after carefully examination	1.000	.804						
Staffs had conducted the services right at the first time	1.000	.905						
Staffs were friendly while giving the services	1.000	.823						
Staffs were treating me with respect while providing services	1.000	.925						
Staffs showing concern/emotion about my problem	1.000	.785						
Staffs were approachable to discuss about the problem	1.000	.866						
Staffs were knowledgeable answering my questions	1.000	.862						
Staffs explaining my health status at a regular interval	1.000	.861						
Staffs giving me medical advices and instructions regularly for quick recovery	1.000	.754						

## **Extraction Method:** Principal Component Analysis.

**Table 9:** According to communalities, the most important independent variable is the amount of respect shown by staff when providing services (.925), the ability of staff to conduct services correctly the first time, is identified as the second most important variable(.905), the third most important variable is the visual attractiveness of the room and toilet (.882), the fourth most important independent variable is the cleanliness and lack of foul smells inside the room (.868), while the fifth most important independent variable is the approachability of staff when discussing a problem (.866).

#### 4.4 Total Variance Explained

**Table 10: Total Variance Explained** 

Component	Initial eigenvalues					
Component	Total	% of Variance	Cumulative %			
Modern Equipment	5.048	24.039	24.039			
Prompt Service	3.442	16.391	40.430			
Respect	2.624	12.494	52.924			
Well Dressed	2.068	9.846	62.770			
Caring	1.570	7.474	70.244			
Cleanliness	1.212	5.774	76.018			
Attractive	1.046	4.980	80.997			

Extraction Method: Principal Component Analysis.

**Table 10:** This table shows all the factors extractable from the investigation along with their eigenvalues, the percentage of variance attributable to each factor and the cumulative variance of the factor. Notice that the first factor accounts for 24.039% of the variance, the second 16.391%, the third 12.494%, the fourth 9.846%, the fifth 7.474%, the sixth 5.774% and the seventh 4.980%. Results also show that there are seven factors that influence the selection of health service providers. The factors are: Modern Equipment (5.048), Prompt Service (3.442), Respect (2.624), Professional Dress (2.068), Caring attitude (1.570), Cleanliness (1.212) and Attractiveness (1.046). Only the variables having latent roots or eigenvalues greater than 1 are considered significant; all factors with latent roots less than 1 are considered insignificant and are disregarded (Hair et al., 1998). These factors together explain about 81 percent of the variance indicating a higher level of importance for these factors.

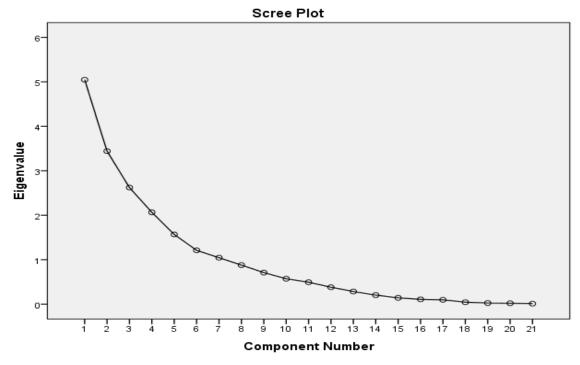


Figure 1. Scree Plot

The **Scree Plot** is a graph of the eigenvalues against all factors. It is used to decide how many factors to retain. The point of interest is where the curve starts to flatten. It is noticed

that the curve flattens between the factors 8 and 21, these 14 factors have eigenvalues of less than 1, and so only 7 factors have been retained.

## **4.5 Rotated Component Matrix**

**Table 11: Rotated Component Matrix** 

Table	11: Rota	ited Co	mpone				
	37.1	D (	ı	Compon	ent	1	
	Modern Equipment	Prompt Service	Respect	Well Dressed	Caring	Cleanliness	Attractive
The hospital has modern and state-of-the-art equipment	0.793						
Staff gave regular explanations of my health status	0.747						
Staff were approachable and willing to discuss problems	0.745						
It is easy to find the care facilities (lab, doctor's office)	0.737						
The pharmacy is available within the premises	0.660						
Staff are knowledgeable when answering questions	0.630						
Staff took approval from me prior to tests or treatments		0.875					
Staff were available when needed		0.671					
There is a prompt service from both medical & non-medical staff		0.659					
Staff conducted services correctly the first time		0.644					
Staff spent enough time to examine me properly		0.577					
Diagnosis was made only after careful examination		0.534					
Staff treated me with respect while providing services			0.894				
Staff showed concern/emotion regarding my problem			0.679				
Staff were professionally dressed and well-groomed				0.841			
The common area is clean, comfortable & had adequate lighting				0.798			
Staff gave medical advice for quick recovery					0.820		
Staff showed willingness to help Staff were friendly while					-0.784		
providing services					0.559		
The room was clean and without any foul smell						-0.874	

The room and toilet were				n 976
visually attractive				0.070

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.<sup>a</sup>

a. Rotation converged in 16 iterations.

**Table 11:** Here the principal component factor analysis, with rotated factor loadings was performed on the survey data. Principal Component Analysis (PCA) is a commonly used method for grouping variables under a few unrelated factors. Variables with a factor loading of higher than 0.5 are grouped under one factor. A factor loading is the correlation between the original variable with the specific factor and the key to understand the nature of that particular factor (Debasish 2004). This table provides the rotated factor loadings against the 21 observed variables. Moreover, Factor analysis using Varimax rotation finds 7 derived variables.

**Factor** 1 identified as "Modern Equipment" consisted of 6 variables, namely; the hospital had modern and stateof-the-art equipment (.793), staff gave regular explanations of my health status (.747), staff were approachable and willing to discuss problems (.745), it was easy to find the care facilities: lab & doctor's office (.737), the pharmacy was available within premises (.660)and staff were knowledgeable when answering my questions (.630).

Factor 2 identified as "Prompt Service" also consisted of 6 variables, namely; staff took approval from me prior to tests or treatments (.875), staff were available when needed (.671), there was prompt service from both medical & non-medical staff (.659), staff conducted services correctly the first time (.644), staffs spent enough time to examine me properly (.577) and diagnosis was made only after careful examination (.534).

**Factor 3** identified as "Respect" included only 2 variables; staff treating me with respect while providing services (.894) and staff showed concern/emotion regarding my problem (.679).

**Factor 4** identified as "Well Dressed" also consisted of only 2 variables; staffs were professionally dressed and well-groomed (.841) and the common area was clean, comfortable & had adequate lighting (.798).

**Factor 5** identified as "Caring", consists of 3 variables. These are staff gave medical advice for quick recovery (.820), staff

showed willingness to help (-.784) and staff were friendly while providing services (.559).

**Factor 6** identified as "Cleanliness", consists of only 1 variable; the room was clean and without any foul smell (-.874).

**Factor 7** identified as "Attractive", also consists of only 1 variable; the room and toilet were visually attractive (.876).

# 5. CONCLUSIONS AND RECOMMENDATIONS

The primary objective of this study was to inspect the influence of service quality on patients' trust in the elite private hospitals of Dhaka. From the above factor analysis, it is clear that Modern Equipment, Prompt Service, Respect, Professional Dress, Caring attitude, Cleanliness and Attractive rooms & toilets are the most significant factors to be considered in developing patients' trust. These seven factors can be used as a guideline for the decision makers concerned in hospital management. Among the seven factors, Modern Equipment (5.048), Prompt Service (3.442) and Respect (2.624) are the three most important factors to be considered in developing trust towards the private medical hospitals, indicated by their higher eigenvalues in comparison to other factors. Decision makers should give priority to these factors, which have higher impacts on patients' trust. Furthermore, the results of the study may be used as an index to improve healthcare services for wider acceptance and in developing effective marketing strategies. The results can also be used for consumer research by both academics and practitioners.

During this research the patients or their representatives have evaluated both the service quality and their trust towards the hospital at the time of discharge. Therefore, their evaluations may have been affected by the degree of improvement of their health status and thus, creates a bias (Ehsan, 2015). So the author recommended conducting the interviews at least 7 days after their discharge so that more accurate results could be obtained. Since the assessment of quality and trust by the patient is subjective, the structured instrument may not reflect all the is It patients' evaluations. therefore suggested, to use a mixed method technique to obtain more precise judgments. Here the survey was limited to only four elite private hospitals with highly trained personnel and superior amenities, located in the urban area of Dhaka. The samples were randomly selected from particular segments of the society. Therefore, the results may not be generalized to the entire private healthcare sector (Asma et al., 2016), where many private hospitals are operating. studies suggested that future include different cities, and multiple segments, for a better understanding of patients' trust. When collecting primary data the researcher approached only those patients or their representatives, who were staying in private rooms. Since the perceptions of patients may vary from private rooms, to wards, to outdoor areas, it is suggested that future studies additionally approach and include patients from other areas. Furthermore, another avenue for future study lies in exploring the links between the costs of improving various aspects of hospital care, and the benefits in terms of increasing patients' trust. This was beyond the scope of the present study.

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