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RATER MODEL: AN ASSESSMENT AMONG HEALTH INSURANCE PATIENTS

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ABSTRACT

The purpose of the study is to assess the service quality among insured patients using the RATER model i.e., responsiveness. Assurance, Tangibility, Empathy and Reliability. Researchers used modified questionnaires to collect the data. The respondents of the study consisted of 75 patients who were hospitalized under private health insurance. There is no difference between expectation and perception of service quality among health insurance patients. The expected service was provided by the service provider.

Key words: RATER, insured patients, service quality.

1. INTRODUCTION

There is a significant expansion in the service sector of the global economy. The formation of consumers' expectations is influenced by word-of-mouth communication, past experiences, personal needs, and what the staff communicates to the customer.One of the most important concerns for the healthcare industry is process improvement. Hospitals are working towards utilising modern technological equipment to deliver the best quality care. In Spite of improvement in the effectiveness of the services, the satisfaction of patients remains as a challenge for providers. Philip Kotler and Gary Armstrong defined the term 'service quality' as" it is the ability of a service firm to hang on its customer". It refers to the patient's comparison of service expectations as it relates to the service providers. The service provider should be able to meet out the patient requirements and it should be fulfilled. Once it is done successfully, the patient will become loyal, increase in cash flow and there is no need for any marketing strategies to promote the services. There are various models available for measuring service quality such

as RATER which is widely used by the researchers, Mystery shopping, Post service rating, Follow-up survey, In-App survey, Customer effort score, social media monitoring, and Documentation analysis.

2. THEORETICAL BACKGROUND

Parasuraman et al., (1985) have framed a service quality model that can be often used in healthcare service quality evaluation. The five dimensions of SQ are the RATER model, R for Reliability - the capability to provide promised service in a confidential manner. A for Assurance - ability, and courtesy of the staff inspire confidence to patients. T for Tangibility - Physical appearance, Modern equipment which is available in healthcare settings E for Empathy - pay attention to each patient and caring provides to patients. R for Responsiveness - eagerness to help patients and provide prompt service.

Rohini.R, Mahadevappa.B (2006) have conducted an empirical study on service quality in Bangalore hospitals. SERVQUAL score in Gap 5 (-0.29) and positive score in Gap 1 (0.13). The expectations of patients on the service quality will be more than that of the management's perception.

Mehmet Pekkaya et al., (2017) conducted a study on the evaluation of healthcare service quality via the SERVQUAL scale. From the statistical analysis, it was found that the reliability dimension scored high, followed by responsiveness, empathy, assurance, and tangibles.

Zamil AM, Areiqat AY (2019) Patients' perception on service quality was important to measure the operations of service providers.

Owusu Kwateng Kwame et al., (2019) service quality delivery provided by private healthcare facilities was better than public healthcare facilities.

3. DATA AND METHODOLOGY

The study utilized cross sectional data from select private Multi-specialty hospitals. 75 patients were sampled with SERVQUAL instruments consisting of five variables. A quantitative method was used to collect data. The respondents were selected based on Judgemental sampling technique. The researcher approached the Health Insurance desk and received a census from the service provider and approached patients.

3.1 Objectives

To evaluate the expectation and perception of service quality among health insurance patients.

The data for the study were analysed by using the Statistical package for social sciences. The expectation and perception of respondents were evaluated.

3.2 Hypothesis

There exist differences in the expectation and perception of service quality among health insurance patients

4. RESPONDENT PROFILE

Table 1 Age of respondents

Age	Frequency	Percent
< 30 yrs	29	38.7
31-40 yrs	25	33.3
>41 yrs	21	28.0
Total	75	100.0

Source: Primary data, computed using SPSS

The above table showed that 38.7% of the respondents were below 30 years, 33% of the respondents were the age group of 31-40 years, and 28% of the respondents were above 41 years.

Table 2 Gender of respondents

Gender	Frequency	Percent
Male	35	46.7
Female	40	53.3
Total	75	100.0

Source: Primary data

The above table showed that 46.7% of the respondents were male patients and 40% of the respondents were female patients.

Table 3 Marital Status of respondents

Marital Status	Frequency	Percent
Married	24	32.0
Unmarried	31	41.3
Others	20	26.7
Total	75	100.0

Source: Primary data

32% of the patients were married and 31% patients were unmarried.

Table 4 Qualification of respondents

Qualification	Frequency	Percent
Graduation	30	40.0
Post-graduation	27	36.0

Professional Degree	18	24.0
Total	75	100.0

Source: Primary data, computed using SPSS

The above table showed that 40% of the respondents were graduated patients, 36% of the respondents were post graduated and 24% of the respondents were professional degree holders.

Table 6 Occupation of respondents

Occupation	Frequency	Percent
Employed	12	16
Self employed	19	26
Government	15	20
Retired	18	24
Others	11	15
Total	75	100

Source: Primary data, computed using SPSS

The above table showed that 16% of the respondents were employed, 26% of the respondents were self employed, 24% of the respondents were retired

Table 7 Expectation of the Service among Health Insurance patients

Varirables	Mean	Std. Deviation
Service Reliability		
The hospital should provide service as promised	4.147	0.800
Hospital service should be effective	3.947	0.787
Diagnoses should be made correctly at the first attempt	4.027	0.822
Doctors and employees should provide service at the promised time	4.027	0.805
Patients' records should be maintained correctly	3.880	0.805
Responsiveness		
Doctors and employees should communicate well with patients while providing service	4.080	0.801
Service should be provided promptly when you need it	4.107	0.815
Doctors and employees should be willing to provide effective service	3.933	0.827
Patients should trust a doctor while receiving the service	3.920	0.834

Assurance		
Hospital employees should be willing to help patients	3.987	0.846
Patients should feel safe while receiving the treatment	4.053	0.884
Hospital staffs should always be courteous in all circumstances	3.987	0.744
Hospital employees should be knowledgeable to answer patients' questions.	4.200	0.854
Empathy		
Doctors and employees should give patients individual attention	4.053	0.837
Hospital staffs should always act in a professional manner	4.040	0.796
Doctors and employees should keep rapport with the patient's best interest	4.000	0.854
Tangibles		
The hospital should be well equipped with modern instruments	3.840	0.823
Physical facilities of the health care unit should be visually appealing	4.000	0.870
The hospital should provide a neat and clean environment	4.080	0.801
Hospital laboratories and related materials should be appealing	3.933	0.811

Source: Primary data, computed using SPSS

With respect to expectation of service reliability the highest mean value of 4.147 was recorded for the statement hospital should provide service as promised. Record maintenance was of lesser importance among the health insurance patients as it was recorded the lowest mean value of 3.880. With respect to responsiveness the highest mean value of 4.107 was recorded for the statement service should be provided promptly. The highest mean value of 4.200 was derived for the statement hospital employees should be knowledgeable to patient queries and least score was recorded for the employees should be courteous in all circumstances and employees should be willing to help patients. The highest mean value of 4.053 was recorded for the statement doctors and staff should provide individual attention to patients. Finally, with reference to tangibility the highest mean value of 4.080 was recorded for a neat and clean environment in the hospital.

Table 8 Perception of the Service among Health Insurance patient

Variables	Mean	Std. Deviation
Reliability		
Does the hospital provide service as promised	3.987	0.814
Do you consider the hospital service as effective	4.000	0.788
Do you consider that diagnoses were made correctly at first attempt whenever you used the service	3.947	0.837

Are you satisfied that doctors provide service at the promised time	4.053	0.820
Do you believe that patients' records are maintained correctly	4.053	0.837
Responsiveness		
Does the doctor communicate well with you when providing the service	3.840	0.772
Are you satisfied that the service is provided promptly when you need it	3.920	0.882
Do you find doctors and employees willing to provides effective service	4.067	0.794
Do doctors and employees make sure that you trust him/her before providing the service	4.053	0.804
Assurance		
Are you satisfied that the hospital employees are willing to help whenever you need	3.893	0.798
Do you feel safe while receiving the treatment	3.947	0.804
Are you satisfied that hospital staffs are always courteous in all circumstances	4.027	0.753
Have you always found health hospital employees knowledgeable to answer your questions	4.053	0.837
Empathy		
Do your doctors and employees give you individual attention	3.933	0.890
Do you consider that hospital staffs always act in a professional manner	4.027	0.822
Are you satisfied that doctors and employees keep rapport with your best interest	4.027	0.838
Tangibles		
Are you satisfied that the hospital is well equipped with modern instruments	3.800	0.771
Do you find the physical facilities of the health care unit visually appealing	4.013	0.830
Are you satisfied that the hospital provides a neat and clean environment	4.080	0.882
Do you consider hospital laboratories and related materials are appealing	3.973	0.753

Source: Primary data, computed using SPSS

With reference to perception of service reliability, the highest mean value 4.053 was recorded for the statement doctors provide service as promised and patient records were maintained properly. The highest mean value of 4.067 was recorded for the statement doctors and employees in willingness to provide service. The lowest mean value of 3.933 was recorded for doctors and employees provided individual attention. With respect to tangibility the least score of 3.800 was recorded for the statement well equipped modern equipment in the hospital. The lowest mean value of 3.800 was recorded for the statement hospital is well equipped with modern instruments.

Table 9 Comparison between Expectation and Perception of the Service quality among Health Insurance patient

		N	Mean Rank	Sum of Ranks	U	Z	Sig
Reliability	Expectation	75	74.70	5602.50	2752.500	-0.228	0.819
	Perception	75	76.30	5722.50			
	Total	150					
Responsiveness	Expectation	75	77.93	5845.00	2630.000	-0.701	0.483
	Perception	75	73.07	5480.00			
	Total	150					
Assurance	Expectation	75	80.89	6067.00	2408.000	-1.546	0.122
	Perception	75	70.11	5258.00			
	Total	150					
Empathy	Expectation	75	76.99	5774.50	2700.500	-0.430	0.667
	Perception	75	74.01	5550.50			
	Total	150					
Tangibles	Expectation	75	75.91	5693.50	2781.500	-0.119	0.906
	Perception	75	75.09	5631.50			
	Total	150					

Source: Primary Data, Computed using SPSS

Null hypothesis is rejected. There is no difference between expectation and perception of service quality among health insurance patients. The hospital provides effective service as expected by the patients.

5. CONCLUSION & IMPLICATIONS

It is concluded that there is no difference in expectation and perception of the service quality in the hospital. The hospital is meeting out the requirements and expectations of the patients. The hospital can focus on strategies on patient loyalty and customer retention.

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