

Perceived Price of Healthcare Services and Consumer Satisfaction: A Qualitative Inquiry with Reference to Health Tourism

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ABSTRACT

Using a qualitative research design, this study investigates the connection between consumer satisfaction and perceived healthcare service costs. Few studies have explored the subjective meanings and daily experiences of healthcare consumers, despite the fact that quantitative studies have extensively explained the relationship between patient satisfaction and healthcare pricing. This study examines the effects of fairness, transparency, value for money, and perceived affordability in healthcare pricing on overall consumer satisfaction through semi-structured interviews with patients and healthcare service users. The data was analyzed using thematic analysis, and themes such as price fairness, affordability concerns, bill transparency, unforeseen expenses, and price-value alignment surfaced. The findings show that perceived price plays a significant role in determining satisfaction, especially in markets like India. The research increase value to the field of health tourism, healthcare marketing and consumer behavior in addition to providing advice for providers in enhancing transparency and consumer confidence.

Keywords: Consumer behavior, Consumer satisfaction, health tourism, Perceived price of health care services, Qualitative research

Adhyayan: A Journal of Management Sciences (2025); DOI: 10.21567/adhyayan.v15i2.05

INTRODUCTION

Consumer experience is increasingly being used to evaluate healthcare services, especially in emerging economies. Customers now assess healthcare using the same standards as other service industries—quality, accessibility, affordability, and satisfaction—as the industry shifts from being solely service-driven to being market-oriented. One of the most important factors influencing patients' decisions is their perception of price. The fairness, transparency, and value that the customer attaches to the service are all included in the perceived price of healthcare services, which goes beyond the actual cost of care (Monroe, 2003; Zeithaml, 1988). The main outcome variable in the assessment of healthcare services has long been consumer satisfaction. Patients who are satisfied are more likely to use the services again, follow their doctor's advice, and refer others to them (Fornell, 1992). However, dissatisfaction often emerges from not getting alignment between perceived cost and value received. In regions like India and specially in Eastern Uttar Pradesh, where socio-

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How to cite this article: Pandey, P., Verma, V.C. (2025). Perceived Price of Healthcare Services and Consumer Satisfaction: A Qualitative Inquiry with Reference to Health Tourism. *Adhyayan: A Journal of Management Sciences*, 15(2):31-34

Source of support: Nil

Conflict of interest: None

economic diversity is very high, affordability and fairness of pricing significantly tend to modify and shape the consumer experiences with healthcare services. This paper fills an important research gap by looking the fact that how healthcare service users feel about price and how it affects their satisfaction. This qualitative study uses semi-structured interviews to get deeper meanings, lived experiences, and stories, which is different from quantitative methods that create perceptions about health care. The study further seeks to furnish insights that could assist healthcare managers,

policymakers, and marketers in formulating patient-centered pricing strategies which in turn increase health tourism .

LITERATURE REVIEW

Researchers have looked at the link between how people see prices and how happy they are with their purchases in many different fields. However, healthcare is different because services are often very sensitive and urgent. Price perception encompasses not only the numerical cost but also concepts of fairness, equity, and value (Xia, Monroe, & Cox, 2004). Patients frequently assess the equity of healthcare pricing through peer comparisons, personal expectations, and the transparency of billing practices.

In healthcare, satisfaction is multi-faceted, including clinical outcomes, interpersonal relationships, accessibility, and cost (Andaleeb, 2001). Numerous studies indicate that even with high clinical quality, dissatisfaction emerges when pricing is viewed as unjust or opaque (Chaniotakis & Lymeropoulos, 2009). Additionally, there were concealed fees or unanticipated charges often exacerbate dissatisfaction, resulting in a lack of trust in providers. Moreover, hidden costs or unexpected charges tend to magnify dissatisfaction, leading to distrust in providers. This provides suggestion that pricing (stimulus) influences cognitive evaluations and emotional responses, thereby shaping satisfaction (response). Previous quantitative researches in India has demonstrated correlations between perceived price and satisfaction, but limited work has explored the lived experiences that underpin such associations. This study addresses this gap.

RESEARCH METHODOLOGY

In this study, a qualitative design was utilised to read the subjective experience of healthcare users. The interviews were semi-structured in design to enable participants to articulate views extemporaneously while encouraging discussion of target issues. It is quite appropriate for comprehending difficult-to-measure concepts that can be described as complex constructs, such as the perception of fairness, affordability and satisfaction.

Sampling:

Twenty participants with varied socio-economic background, who have used healthcare services in Eastern Uttar Pradesh in the previous years were purposively selected for this purpose . Patients of private, public and health tourism centers were also

included in this. Variation in pricing and satisfaction was also ensured by the heterogeneity of participants.

Data Collection

Semi-structured interviews were conducted in Hindi and English, depending on participants preference, and lasted to 45–60 minutes. The interviews covered questions about perceptions of healthcare costs, transparency of billing, affordability, fairness, and the relationship between price and satisfaction. Participants were encouraged to share personal stories and experiences that were related to health tourism .

Data Analysis

Thematic analysis, as outlined by Braun & Clarke in 2006, was employed to sift through the data. We manually coded the transcripts for the imbedded patterns. The initial codes or patterns were grouped into broader themes, which we refined through an iterative process. To bolster credibility, we validated these themes through peer debriefing and member checks.

FINDINGS

The analysis of the interviews revealed five key themes that highlighted the connection between the perceived cost of healthcare services and consumer satisfaction in the event of health tourism.

Theme 1: Affordability as a Barrier to Satisfaction

In this study , lot of participants pointed out that the cost of services had a direct impact on their satisfaction levels. Those from lower-income backgrounds often felt dissatisfied because even basic services were too expensive. One respondent shared, "I had to borrow money for my wife's treatment. The treatment was good, but the stress of expenses overshadowed our relief."

Theme 2: Perceptions of Price Fairness

The participants assessed price fairness not just by the total cost but also by comparing prices for similar services across different hospitals. One respondent noted, "Two hospitals in the same city charged double for the same test. It makes you feel cheated."

Theme 3: Transparency and Hidden Costs

A significant source of dissatisfaction stemmed from a lack of transparency. Participants voiced their frustration over hidden charges. One participant recounted, "They told me the surgery would cost 40,000 INR, but later I paid almost 60,000 with additional tests and medicines."



Theme 4: Value-for-Money Perceptions

Among all, there were some respondents, especially those from middle-class backgrounds, mentioned that they felt satisfied if the quality of service matched or exceeded the price they paid. As one put it, "The bill was high, but the doctor's attention and quick recovery made it worth it."

Theme 5: Price–Satisfaction Congruence

Overall, participants' satisfaction depended on whether perceived value aligned with the price paid. Discrepancies between expected and actual costs led to dissatisfaction, while congruence enhanced trust and satisfaction.

DISCUSSION

The study's findings correspond to previous research on the influence of price on satisfaction (Xia *et al.*, 2004). Issues with affordability find resonance in literature on healthcare inequity in India (Balarajan, Selvaraj, & Subramanian, 2011). Transparency concerns mirror studies on trust in healthcare institutions, where hidden costs contribute to a lack of transparency, undermining consumer trust. Furthermore, perceptions of value-for-money confirm Zeithaml's (1988) conceptualization of value as a trade-off between inputs and outcomes. From a theoretical standpoint, the study revealed that pricing stimuli can elicit strong emotional responses (anxiety, frustration, or relief), which in turn impact satisfaction. The qualitative data provides nuanced insights into the cognitive and affective processes that underpin the relationship between price and satisfaction. Practically, the results underscore the importance for healthcare providers to prioritize transparent billing practices, equitable pricing policies, and affordability measures to enhance satisfaction. Initiatives such as subsidized services, installment-based payment options, and clear communication of costs may help mitigate dissatisfaction.

CONCLUSION

In conclusion, this qualitative study has illuminated the pivotal role of perceived price in shaping

consumer satisfaction within the healthcare context. Themes such as affordability, fairness, transparency, hidden costs, and value-for-money emerged to reveal that satisfaction is not solely contingent on clinical outcomes, but also financial experiences. The study highlights the significance of patient-centered pricing strategies, especially in diverse socio-economic settings like India where cost-sensitivity may be heightened. Limitations of the study include the relatively small sample size and regional focus. Future research could expand to include diverse regions and employ mixed-methods designs. Nevertheless, the insights gleaned from this study offer actionable guidance for policymakers and healthcare managers seeking to enhance consumer satisfaction through pricing strategies.

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