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**DBA Dissertation Defense**

Entitled

*MEASURING FACTORS INFLUENCING THIQA PATIENT LOYALTY TO OUTPATIENT MEDICAL SERVICES:  
AN EMPIRICAL STUDY IN THE EMIRATE OF ABU DHABI*

by

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Abstract

The need to establish factors that influence the occurrence of a reduced rate of patient satisfaction and loyalty has attracted the attention of many healthcare and marketing scholars in recent years. Most of the hospitals managed by Abu Dhabi Health Services Company (SEHA) in Abu Dhabi have registered a decrease in the number of patients holding Thiqa insurance card seeking outpatient care services, despite the fact that the Thiqa insurance plan is considered the preeminent insurance plan in the Emirate of Abu Dhabi for nationals of the United Arab Emirates. Therefore, this study is dedicated to evaluating issues that have inhibited the growth of satisfaction and loyalty among Thiqa patients and identifying factors that could enhance the retention of current customers. Correcting these factors would not only help hospital managements to enhance the excellence of care services they deliver to patients, but also provide financial benefits to these care facilities. The data in this study was collected via the use of structured questionnaires from 413 participants. The demographic characteristics of the respondents – such as marital status, age, gender, occupation, educational level and frequency of visits – were taken into account as control variables during the data analysis process. The reliability of the questions to be included in the questionnaires was determined through the application of Cronbach's alpha coefficient and confirmatory factor analysis testing. Additionally, the SmartPLS 3.0 technique was applied to enhance the examination of data collected from participants, because it can provide graphical presentations of data through the application of strategies such as partial least squares-prediction-oriented segmentation, importance-performance map analysis (IPMA) and complex bootstrapping routines. The results of this research can be used to confirm the existence of a positive relationship between patient satisfaction and loyalty. To that end, facilitating the development of patient satisfaction will eventually lead to the promotion of patient loyalty. The results show that Thiqa patients are considered satisfied and loyal; however, they did not indicate that they were "very" satisfied (which equates to a score of five for all constructs) except for with regard to the cleanliness of the waiting areas. This indicates a potential risk that patients will be lost to competitors. The highest construct that scored high in satisfaction was tangibility, followed by patient-physician relationship, while satisfaction with the waiting time which is the time that patient entered the waiting area until leaving the hospital was last, with moderate satisfaction. The results revealed that most of the patients from Abu Dhabi are employed and married, and hence SEHA hospitals should consider these groups as the main consumers of their care services. Regarding the frequency of visits, 42.4% of the patients had visited SEHA hospitals more than five times, while only 10.7% had visited the hospitals once. The IPMA for patient satisfaction and loyalty indicated that the patient-physician relationship recorded the highest performance score, while the service quality, followed by hospital image, produced the highest score for importance. Thus, increasing the satisfaction rate of married patients will enable these hospitals to strengthen their image, and hence contribute to increasing patient loyalty. This study determined through hypothesis testing that service quality, word of mouth and patient-physician relationship have a positive impact on patient satisfaction and an indirect effect on patient loyalty. In addition, hospital image has a positive direct impact on both patient satisfaction and loyalty and the partial mediation effect on loyalty. The results also showed that waiting time satisfaction had no impact on patient satisfaction and had no moderation effect on the relationship between patient satisfaction and patient loyalty. On the other hand, switching cost had a positive effect on patient loyalty but had no moderation effect on the relationship between patient satisfaction and patient loyalty. Another finding of this research is that there was a direct positive impact of patient satisfaction on patient loyalty. Recommendations to SEHA management for improving the results were discussed in depth. Although the objectives of the research were met, several limitations remain; these were elaborated upon and provided recommendations for further research.

**Keywords:** SEHA, Thiqa patients, patient satisfaction and loyalty, service quality, European Customer Satisfaction Index, SmartPLS 3.0.