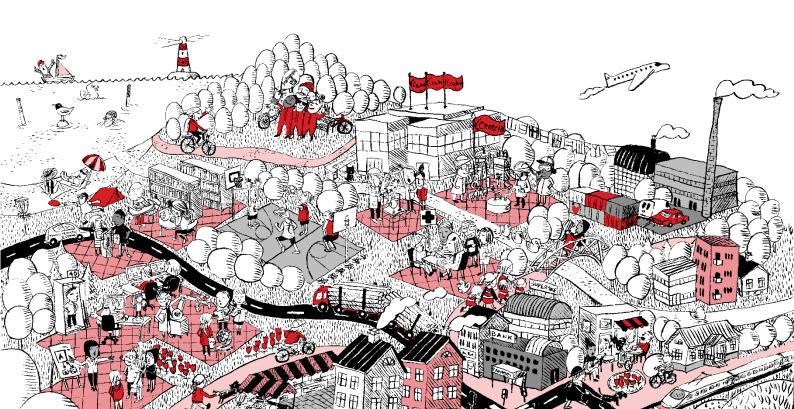


Rupa Chawdhuri

MEDICAL TOURISM IN BANGLADESH

The medical tourism industry, services, and customer satisfaction of Galaxy Healthcare Services in Bangladesh

Thesis CENTRIA UNIVERSITY OF APPLIED SCIENCES International business December 2021





ABSTRACT

Centria University of	Date	Author
Applied Sciences	December 2021	Rupa Chawdhuri
Degree program		
International business		

Name of thesis

Medical tourism in Bangladesh

The medical tourism industry, services, and customer satisfaction of Galaxy Healthcare Services in Bangladesh

Instructor	Pages
Dr Akter Mahal Gulfam	34+4
Supervisor	
Sara Åhman	

The aim of the thesis was to research the customer satisfaction at Galaxy healthcare and its services. The study's main purpose was to find the problems and obstacles in developing the current situation of this tourism sector in Bangladesh. Finding the medical tourism sector's impact, evaluating the study objectives, and applying for better improvement. One aim was also to find some suggestions that will help the commissioner as well the customer for better treatment during their travel.

There is one theory part and one research part in this thesis. In theory part discussed the Galaxy healthcare services and the medical tourism and its impacts on different sectors. What kind of service does the Galaxy healthcare service provide for their patients? Why do people choose medical tourism and what are the impacts on health human resources, as described in the theory part. In the research part the interview results were analyzed and suggestions were given to Galaxy healthcare for its services.

Patient satisfaction is an important fact. They might have some problems or difficulties for which they were unable to cure themselves in their home countries. Finding the best possible outcome to improve the medical treatment in the home country and provide the best facility for customer satisfaction.

Keywords

Galaxy healthcare service, Services, Medical tourism, Medical tourism Impacts

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1 INTRODUCTION

Medical tourism is a special type of tourism that refers to the traveler's activity to travel to a specific destination for receiving medical treatment or fulfilling their medical needs. Bangladesh is a small country with only 147,570 square kilometers and it is surrounded by India on three sides while the southeast side is with the Bay of Bengal. This small land has a huge population of 18, 00, 00,000 or simply hundred and eighty million officially. This is a very vital point to be mentioned. This vast amount of population has been very difficult to bring under the basic health services. Although the government is trying hard to pull the strings on its health sector still it is a very tough task to give all the medical facilities to the rural level. This might be a reason for that the medical tourism sector in Bangladesh is growing every minute. Every day a large number of Bangladeshi medical tourists leave for their destinations abroad. The number of Bangladeshis seeking treatment in India is increasing day by day.

The thesis aims to review the current state of the galaxy healthcare service to see if any new development or changes are needed in their service and their customer satisfaction. The study's main purpose is to find the problems and obstacles to developing the current situation of this medical tourism sector in Bangladesh. The company will benefit from evaluation of the findings. The study also includes the breakdown of the company's organizational structure, steps to take to improve their service to reach customer satisfaction. The objective of the study is to research how to improve the services that will help the customer and help the development of the company.

The theory part has been done on medical tourism. In theory part it has been discussed how medical tourism has started? How has it become so popular and why are more and more people of Bangladesh being attracted by medical tourism? It is difficult to discuss medical tourism in the whole of Bangladesh, so for the availability of study materials and better access to the information, the author has decided to focus on Galaxy healthcare service. How does galaxy healthcare service operate their services and what kind of service do they have. What kind of impact does medical tourism have on the current situation and what kind of changes will come in the future? The theory part will also discuss how medical tourism impacts the economic, social, and health sectors.

The writer has used qualitative methods in the research part. Fifteen questions were asked in an interview. Those who were questioned in the interview booked their own time. There were not any problems during the interview. The respondent got to answer the question very freely. Details have been included in this part. All the necessary steps that respondents had to do before going to the destination for treatment. It also discussed what kind of problems the respondents have faced after going to the destination and what kind of facilities would have been better for them, when respondents buy any kind of service from them. There are a lot of important steps of treatment that can be done in the home country to reduce the hassle in destination country later. If they have to go for treatment again later, what kind of help is better for them at the destination, was also reported in during their interview.

To provide proper service, Galaxy healthcare has faced many challenges like preliminary diagnosis, experts counseling, finding suitable specialists and hospitals, travel itinerary, and accommodation support as well. After the interview, the writer wrote about what kind of changes are needed in Galaxy healthcare services and how to better help customers when they need the service from them. What kind of steps and changes will Galaxy healthcare service have in the future that will be good for their patients.

2 GALAXY HEALTHCARE SERVICE

Galaxy Healthcare Services is a well-reputed consultancy firm in the medical tourism sector in Bangladesh. It is situated in Gulshan Avenue, Dhaka, Bangladesh. It was established in 2007 and has been in operation since then with excellence. They have an excellent team consisting of specialist doctors, tour planners, and supporting staff. This organization has tied up with the finest hospitals in the South Asian peninsula such as Thailand, Malaysia, and Singapore, and mainland South Korea, China, and India. Keeping the people's needs in mind this organization has successfully maintained a very good relationship with the Hospitals (Dr. Gulfam, 2021).

TABLE1. List of Referral Hospitals of Galaxy healthcare services (Galaxyhealthcare, 2021).

Number of	Singapore	India	Thailand	Sri Lanka	Malaysia
hospitals					
1	Raffles	Fortis	Sukhumvit	Lanka	Pantai
	Hospital	Healthcare	Hospital Pvt	Hospital Pvt	Parkway
	Singapore	Group	Ltd	Ltd	Hospital Pvt
					Ltd
2	Concord	Aster DM	Bangkok		
	International	Healthcare	Hospital Pvt		
	Hospital		-		
3	Mount	Mount			
	Elizabeth	Elizabeth			
	Hospital	Healthcare			
4		NU Hospitals			
5		Columbia			
		Asia			
6		Apollo			
		Hospitals			

Galaxy Healthcare Services also has sub-agents in several other cities of Bangladesh to provide their support nationwide. The mission is to provide excellence in care to patients and visitors of all ages from throughout the Southeast Asia Region and Provide outstanding service to patients, and their families and to deliver quality, empathetic care, and offer the most important indicative services so that individuals optimize their physical and emotional health and families can eliminate the burden of disease (galaxyhealthcare, 2021). The vision is to be the excellent healthcare referral services provider in the Southeast Asia region and fruitful partnerships committed to the principal Hospital and Organization (galaxyhealthcare, 2021).

This company has a very friendly atmosphere at work. They have managed to maintain the combination of corporate culture with a modern reflexive official practice. They use international standard office equipment. Customer satisfaction is their only goal. This team is well trained and is capable of negotiating world-class travel-related services. They use the modern sophisticated GDS system for booking. They also use modern MIS to keep all the records of their business operations. This system has the user access controlled higher Archie system to ensure data security as well as data access on the go. They use the updated Sabre system. Galaxy Healthcare Services maintains complete documentation of a client. They keep both hard and soft copies of their files. So that they can easily send copies anytime in an emergency. They also use a modern security system and HRM system which helps them run their business operation smoothly (Dr. Gulfam, 2021).

To run a business a company should maintain a good business relationship with its foreign counterparts. This organization takes part in every medical tourism fair and conference in Southeast Asia (galaxyhealthcare, 2021). This organization visits the policymakers, provides the information they gathered all year round, discusses the problems with the decision-makers, and tries to convince them to ease the rules and regulations for the patients. This team works hard to reach the best hospitals and express their interests and sign MOUs and contracts for their services. They always monitor the international journals so that they can keep an eye on what type of services are being available in the hospitals. The hospital authority also keeps them informed about their new specialists and treatment. This collaboration makes the whole process easier for people to receive an international standard medical service at an affordable cost. To maintain this relationship they organize seminars, workshops, open discussion, training programs, and equipment sharing which keeps both the service providers and clients updated. They also organize medical seminars for doctors, consumer seminars for clients and beneficiaries, and workshops with local hospital doctors (Galaxyhealthcare, 2021).

This company was started as a wing of Galaxy Travel International's sister concern. In the beginning, they used to share the same office compound, but now they are a separate wing and running the operation smoothly. This organization's main income is the charges of its services. They also receive some commission for the travel, accommodation, and transport. It is also noted that they might receive some commission from the hospital authority as well. Both patients and hospitals are agreed on the same point that this type of organization provides more valuable service

than what they charge for. The amount is neglectable as both the parties are satisfied (Dr. Gulfam, 2021).

TABLE 2. Services and charges chart (All the figures are shown in Bangladeshi taka and euros (*approximately)

Service	Charges	Payee
Counseling	BD1500/-(fixed) (€15)	patient
Air Ticket	5-7%	Commission from Airlines
Accommodation	5-20%	Hotel or Hostels
Transport	3-5%	Transport companies
Hospital Treatment Package	Varies from hospital to	Hospital authority
	hospital	
Visa service charge	BD500/- (€5)	patient

2.1 Services

Galaxy healthcare service provides the service (TABLE. 3) to the patient that will minimize the hassle during their before and after travel and deduct some service fees for their services (TABLE. 2). In the recent past, it has been seen that so many people have suffered from various types of diseases. They have also been harassed by misleading advertisements and information provided by amateurs. This often led them to lose money, waste time, and long-term sufferings. To make people aware of such felonies, this organization has been trying its best (Dr. Gulfam, 2021).

TABLE 3. Services that are available in Galaxy healthcare service (Galaxyhealthcare, 2021).

Number	Services
1	Counseling
2	Doctors' appointment
3	Tentative treatment cost
4	Estimated treatment expenses
5	Clinical and pathology test
6	Travel arrangement
7	Hotline services

3 MEDICAL TOURISM

Medical Tourism is a special kind of tourism that may primarily refer to traveling to another country to receive medical care. For the underdeveloped or developing country, it stands on an idea to get advanced treatment. Their target destination is chosen by the type of medical care and a better opportunity to receive the treatment at the destinations. In the case of developed countries, it may have been the idea of receiving the treatment at a conveniently low price and finding a new tourism destination. This may also stand for the idea of receiving certain medical services which might be unavailable or non-licensed in the home country (Ali & Medhekar, 2018)

People are interested in medical tourism most often for surgeries, also for dental tourism, or fertility tourism. In some cases, people with a rare condition seem to travel to other countries where the treatment is widely practiced or better understood. In developing countries like Bangladesh who has a vast population, it is often difficult regardless of the people's economic status to get adequate medical support in any type of medical situation. In emergency cases, it is often seen that the patient and their family members chose to travel to a certain neighboring foreign country for better medical equipment and practice even if the treatment is available in their homeland (Zahid, 2019).

3.1 Medical tourism in the past and present

People have been traveling for centuries in the name of health, from ancient Greek and Egyptians who flocked to hot springs and baths, to 18th and 19th century Europeans and Americans who journeyed to hot spas and remote retreats hoping to cure ailments like tuberculosis (Pickert, 2008). To understand the clear image of this situation we must travel back to the beginning of the nineteenth century. Back then it was a quite common trend among the wealthy people to go abroad for comparably complicated diseases (Z. Mamun, 2011). This part of the world was indeed economically strong at that time even without the expansion of industrialization renaissances. For some bad superstition, very few in the educated society was interested to come forward on these noble professions of health sectors. This led these people to travel far away to foreign countries or a certain part of the homeland which was famous for the availability of infrastructures and services.

Some people travel abroad for medical treatment with tour plans (Mamun, 2011). Even then the physician who existed suggested their patients to travel to a different climate condition than the local one. The exact terminology might be rare to find but if we try to translate the word might stand as "Weather Change". This was a very popular practice back then. It could have helped the people to divert their mental condition and feel better along with receiving medical care. This point has already been proven with modern science that motivation, staying cheered up and happy, helps a lot more to cure from running towards medication and therapy all the time (Teneva, 2019).

As time passed by this terminology has become widespread among the people. Though the government tried their level best as it seems from the outside to develop the healthcare systems by developing the infrastructure along with the services. Their effort was praiseworthy but still lagging to eradicate the problems. In these situations when a person fails to receive proper medical support, he or she decides to travel to the neighboring countries to seek the desired service which is, licensed allowed, and widely practiced in that certain destination. According to the director of the Institute of Health Economics at Dhaka University, people do everything they can to get an accurate diagnosis (Mohiuddin, 2020). They run from one doctor to another, change hospitals, and so on. Eventually, they get frustrated when they do not see results. That is why people decide to go abroad for treatment (Mohiuddin, 2020).

3.2 Industry Type

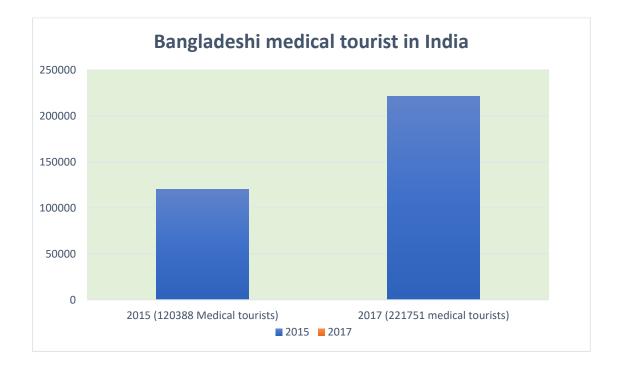
Medical tourism is a certain type of tourism. The only difference that can be pointed out is to get proper medical treatment rather than an entertainment or pleasure trip. This type of tourism includes all the other factors as normal tourism does have. Such as travel arrangements, accommodation, food, transport but instead of sightseeing it tends the travelers into a specialized hospital to cure a certain type of disease or diseases. Hence people require extra facilities for this tourism type. That may include an Ambulance instead of a car or an air ambulance, a professional nurse or caregiver instead of a tour guide. A tentative treatment schedule takes the place of the travel itinerary. Considering the destination for treatment, medical tourism can be divided into two parts, domestic medical tourism and international medical tourism (tourismnotes, 2021).

Domestic medical tourism is where people travel for medical treatment, from their own city to another city, region, or state to get better treatment that is not available in their local area or own city. There is a growing number of patients who travel for medical care within their own country and as well as the potential impact of domestic medical tourism on the regional economy (Hudson & Li, 2012, 227-246). When people who live in one country travel to another country to receive medical, dental, and surgical care while at the same time receiving equal to or greater care than they would have in their own country and are traveling for medical care because of affordability, better access to care or a higher level of quality of care it is called international medical tourism (tourismnotes, 2021).

3.3 Destination choice of Bangladeshi people

Medical tourism is growing day by day, internationally as well as domestically. Determining the destination for the treatment of patients is a very important issue. To determine the place of treatment, the first thing to consider is whether the place is cost-effective, whether there is quality service.

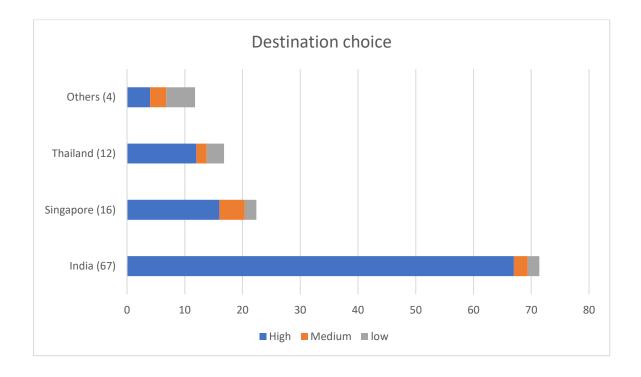
TABLE 4. Bangladeshi medical tourists in India (Dhaka Tribune, 2021).



A survey was conducted with ninety-nine Bangladeshi patients (FIGURE 1), and it was found that most of the patients prefer to go to India (Z. Mamun, 2011). In 2015, a total of 120388 Bangladeshi traveled to India for medical treatment, the figure rising to 221751 in 2017(TABLE. 4) (Dhaka Tribune, 2021). And the reason for this is that the cost factors, especially the travel expenses are much lower in India than in other countries. Sources said India attracts the highest number of medical tourists from Bangladesh while an estimated 425,000 patients travel to different south Asian countries for treatment every year (Biswas, 2018).

Some other factors can affect the destination choice for Bangladeshi tourists like religious facts. Bangladesh is a Muslim country and the patients who are traveling for medical tourism especially the older people are religious, and they prefer such a place that can maintain their religious beliefs. Malaysia attracts medical travelers from the Muslim nation. Malaysia is now well-known among the Gulf cooperation council (GCC) countries for providing halal health treatment like insulin made from bovine products rather than porcine based, besides offering halal-certified hospitals. Also, they provide halal food and prayer rooms for Muslim travelers (Chandran, Mohamed, Zainuddin, Puteh & Azmi, 2017).

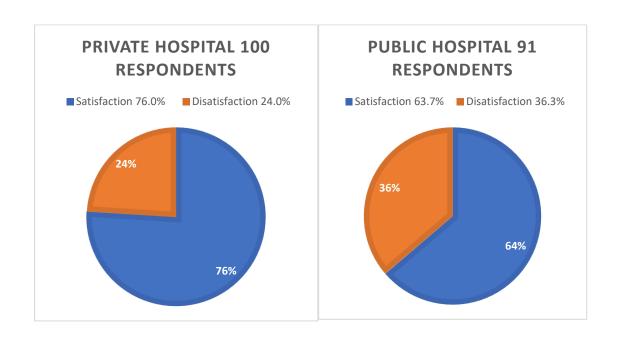
FIGURE 1. Destination choice of the survey peoples (Mamun, 2011).



Based on the survey (Z. Mamun, 2011) the countries that come after India selected for medical treatment are Singapore, Thailand, and then Others. Those whose economic condition is relatively good go to these countries for their treatment. Although medical facilities are always available and of high quality in developed countries, people do not know about the clinics and hospitals in Bangladesh, the reason is that marketing and promotional activities are a failure and lack expert people in the medical tourism industry. Local hospitals and clinics are unable to convey their information to patients properly.

Bangladesh has yet to overcome the development of infrastructure to welcome foreign visitors for medical purposes. Most of the hospitals in Bangladesh are in the major metropolitan areas. There are medical colleges in every divisional capital alongside major cities. The rural people receive medical care from community clinics and district hospitals. These hospitals are funded by the government. Treatment and medications are almost free in these hospitals. But the lack of standard equipment and trained professionals fail to give a cure. Data from the center for research and information (CRI) in Dhaka lists over 600 hospitals in the country comprising 482 basic facility hospitals at lower levels, 65 subsidiary hospitals at the district level, 15 medical and dental college hospitals, and centers of expertise such as ENT, contagious diseases, and leprosy hospitals (expartfinancial, 2021).

TABLE 5. Use of public and private hospitals, Dhaka, Bangladesh (Andaleeb, 2000).



People usually come to the big metropolitan areas for the treatment of major situations. They choose the hospitals based on their quality and services. But most of the time, people come for treatment after listening to the doctor and the hospital from relatives or friends. In most cases, people prefer private hospitals to public hospitals because of their fast service and good quality. A survey was conducted by Sayed Saad Andaleeb, (TABLE. 5) where 191 respondents have participated. 91 respondents reported using a public hospital while the remaining 100 used private hospitals or clinics. Respondents' 76 percent out of 100 respondents expressed satisfaction and 24 percent dissatisfied with private hospitals. And out of 91 respondents, 64 percent said satisfied, and 36 percent respondents were dissatisfied with public hospital service. The results supported the service quality is better at private hospitals than in public hospitals (Andaleeb, 2000, 95-102).

In this regard, the people have to travel to the metropolitan cities for their desired medical care. In a sense, it is also one kind of tourism as traveling is required. Mostly the people have to travel to Dhaka (the capital), Chittagong (the business capital), and Rajshahi. Often these patients and their attendants have to arrange a private accommodation and meal for long-term treatment, which cuts the major figure of the total cost of treatment. In medical tourism, if any country can provide high quality healthcare services at a low cost, then it will attract the medical tourists. In this sector, the meaning of quality service is a vast issue. It involves the quality of the healthcare centers as well as the doctors and other staff (Sultana, Haque, Momen &Yasmin, 2014, 867-876).

4 MEDICAL TOURISM IMPACTS ON DIFFERENT SECTORS

Medical tourism is a trendsetter in Bangladesh. Normally medical treatment might be a different scenario in the EU or other first-world countries. The developing countries or underdeveloped countries normally do not provide or hardly have the opportunity to provide medical insurance, this might be a reason for that they have a huge population. With a significant market size and even more significant growth potential, the medical tourism industry strongly contributes to the economic growth of a country, in addition to having a multiplier impact on other allied sectors. In some cases, the medical tourist performs leisure activities at a destination and establishes incentives for the protection and use of natural resources especially in countries like Costa Rica and Columbia-where nature and cultural tourism are important sectors in the economy (Lotero, Medical tourism magazine, 2021).

There is also a big impact on the industrial site of medical tourism. Several industries, closely associated with the world health tourism sector are significantly impacted by its growth and development. The pharmaceutical industry is very closely associated with the field of medical tourism, it increases the sale of medicines and directly adds to the profits of the pharmaceutical company of the country that is a prominent medical tourism destination (Jagysi, Medical tourism magazine). If we talk about the political impacts on medical tourism sectors, it has a great impact between countries, also globally. Because of medical tourism countries are getting an opportunity to do well-being works. Medical tourism creates a strong development bond between the countries and increases communication. They can also exchange the ideas of development strategy (GD. Assist, 2018).

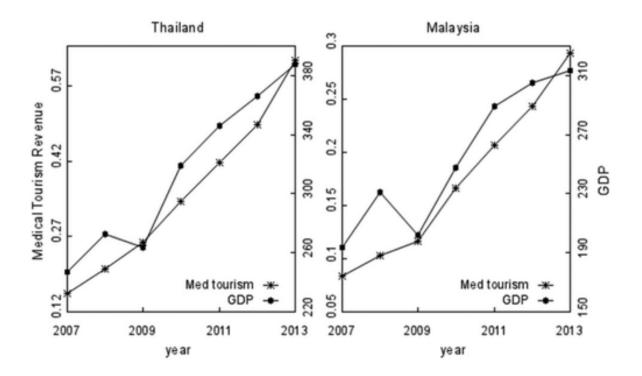
4.1 Economic impact

With a healthy consolidated growth of about 19% (compounded) projected for the global medical tourism industry, the size of the sector in most of the medical value destinations move over here the world over is expected to rise sharply in the future. Take the instance of India. The size of the Indian medical tourism industry is valued at about USD 3 billion and is expected to surge to USD 8

billion by 2020. Similarly, the valuation of the Malaysian medical tourism industry is expected to grow to USD 3.5 billion by 2024 with a sharp surge expected in patients coming from China, Indonesia, Vietnam, Myanmar, and India. In a similar vein, the Thai medical tourism industry surpassed the USD 4.6 billion mark in 2016, led by upwelling in patients from Japan and the Middle East, among others (Lunt, Smith & Mannion, 2014).

The medical tourism industry has a robust bearing on the travel and tourism industries as patients travel by air and prefer to stay back post-treatment for relaxation, leisure, and sightseeing. In several cases, reputed hospitality destinations also offer comprehensive wellness and rejuvenation packages that include yoga, meditation, and other leisure therapies that a patient can avail of. Particularly, in a large and diverse medical market like India, patients can have several leisure options available to them in terms of the seaside, mountain, and forest getaways. Hence, in many cases, patient spending is not just restricted to those in healthcare even as they maximize their visit by spending on travel and tourism too.

FIGURE 2. Medical tourism revenues and GDP of Thailand and Malaysia (USD billion), (Beladi, Chao, Mong, Hollas, 2017)



The Figure 2 above shows that how significantly the GDP increases from 2007 to 2013 in Thailand and Malaysia, and it also proves the impact of the medical tourism sector on the economy (Beladi,

Chao, Mong, & Hollas 2017). Patients going to Thailand and Malaysia, for instance, would also like to spend a few days sightseeing and touring the country post-treatment, especially its pristine beaches and bustling markets. Hence, medical tourism not only contributes to the economic growth of a nation but to those of a country's travel and tourism industries too.

4.2 Social impacts

It is not easy to bring a huge number of people under the same roof to provide all medical care including medicines and nursing. Most people only seek consultation in serious conditions.

Sometimes they wait until they can not afford to bear the situation. In the recent decade, people have been more calculative for seeking medical care and mostly they look for a quick and inexpensive cure. Therefore, they search for options that will provide them with their desired service. This leads them to travel a long way to the neighboring countries rather than going to the capital and looking for treatment in an expensive private hospital. The people in this part of the world rely mostly on the information they get from the relative or the known person (Mamun, 2011). They believe it even if it is gossip or misleading information. That is why people find their chances in foreign travel for medical treatment purposes. There is another important issue and that is inadequate hospital and treatment facilities. The number of professionals involved in this sector is very low of the required amount. In Bangladesh, the number of Physicians per 10000 people is only about 3.06 and nurses per 10000 people is 1.07 (Tashin, 2020). For this very reason, the people had to struggle to find a specialist to consult, specialized hospitals or clinics to get cured and scarcity of medical supplies are the reasons.

The appointment schedule is difficult to find in hospitals and clinics. Experts and specialists are difficult to find, to contact and lengthy treatment schedule. Complicated cases are difficult to solve and these cases cannot be treated in every hospital. Specialized hospitals are crowded, Often the complicated cases lead to death or incurable situation. Private hospitals are very expensive. This is simply out of the reach of 85% of the people of the country.

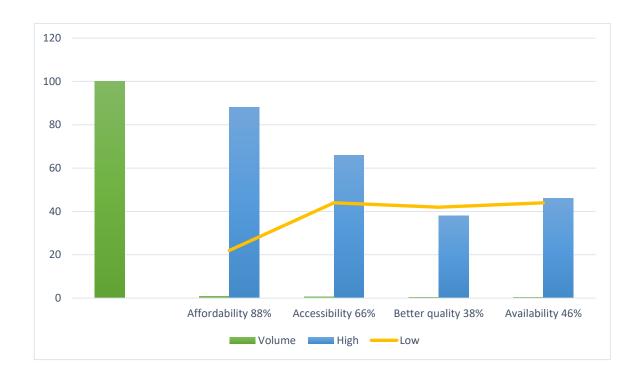


TABLE 6. The four most popular reasons for patients to travel abroad (Jagyasi, 2021).

On the contrary, the foreign hospitals are easy to access, have enough professionals, no session jam for an appointment, a comfortable treatment plan and stay within the reach of average wealthy people. According to Dr. Prem Jagyasi (Magazine.Medicaltourism, 2021), the four most popular reasons for patients traveling abroad to receive medical treatment were affordability, accessibility, better quality, and availability.

4.3 Health manpower impact

Medical tourism not only has an economic and social impact but also has an impact on the health manpower sector. There is a great concern about how medical tourism has an impact on health manpower resources in destination countries and its implications for health equity (Crooks, 2019). Due to medical tourism, experienced doctors are kept in private areas with high salaries and facilities, and due to this reason experienced doctors who are in the public sector lose the will to work. Specialist hospitals are generally in rural areas and less in urban areas. So, experienced

doctors and nurses come to specialist hospitals or clinics for higher pay and facilities. In countries with medical tourism destinations, various types of training and practice are arranged in the hospitals or clinics to bring them up to international standards.

Due to these reasons, the demand for specialist doctors and nurses increases tremendously, creating job opportunities for them and increasing competition in the labor market. According to Woomer. J (Meagazine.medicaltourism, 2021) most industry experts concede that we are facing a significant shortage of healthcare providers, particularly nurses, while at the same time witnessing a dramatic increase in the demand for healthcare around the world. Also, increasing the challenges of specialist doctors and quality treatment. One of the things that can be noticed after looking at these conditions of medical tourism is because of medical tourism; destination hospitals and clinics are more open to focus on international patients and try to provide them with better healthcare service. For example, in Bangladesh most complaints come from patients about the unavailability of service, misdiagnosis, poor service, improper treatment, and discourteous staff (Mamun, 2011). The result of these failures is that hospital can not show their good side and then they want medical treatment in a foreign country in any way.

TABLE 7. Frequency of complaints (Mamun, 2011).

Foreign hospitals		Bangladeshi hospitals	
Reason to complain	f	Reason to complain	f
Inaccuracy of treatment	2	Unavailable service	10
Time-consuming	2	Misdiagnosis	9
Commercial	1	Improper treatment	9
Crowded	1	Could not diagnose	8
Did not provide all the documents	1	Poor service	8
Substandard doctors and nurses	2	Discourteous staff	8
Expensive	1	Commercial	4
		Poor service	4
		Unreliable	3
		Inadequate Knowledge	3
		Wrong test report	2

Although some bad aspects can be noticed in the local healthcare sectors due to medical tourism.

Some positive aspects can be seen as well. Due to medical tourism, health service quality has increased in a very good way. Healthcare workers have upgraded their skills and practice. Because of this, the local sectors are benefiting day by day and their protocols are changing. In the field of education, it is seeing a change. In all cases, education at the international level is being imparted in the healthcare institute. The impact of medical tourism is increasing day by day which cannot be overstated. Medical tourism should be developed keeping in view the good effect and considering the bad aspects also. For example, in the case of medical tourism, the quality of staff is a big issue. An experienced nurse can easily understand a patient's problem whereas inexperienced nurses cannot. It can affect the whole healthcare system of the country and the outcome can be good or bad (Whitlock, 2021). Some barriers affect medical tourism like the language barrier.

5 RESEARCH

Research is usually done to find out some problems in a certain area or work. Where needs some development. The research needs to analyze the relevant data and make some decisions or find out some suggestions that will help to overcome the obstacles and further development (research guides, 2020). Also, the research should make some proposals for the commissioner that will help him to make the organization's services easier and more helpful for the patients.

According to Macdonald et al (2008) research methods are the foundtion of any research and the data for the research should be collected either in any form of numbers or a description, which means the researcher needs to count or converse with the people (Bouchrika, 2021). On the theory part, there ia a lots of informations used which is collected from different sources like, magazines, e-papers, articles, etc. From different sources the researcher can find relevant information which will help for research purposes. Based on that relevant information and the theory part, the researcher can make some questions asked to the respondents that also help the research. It is the most important fact to take the patient's overview on their treatment and service. In the research it is important to find out who already used the services from Galaxy healthcare and also, who are willing to use their service from them, and therefore it is necessary to gather their opinion for research purposes.

5.1 Qualitative research

According to Macdonald et. al (2008, page- 9), qualitative methods are used to create a complete and detailed description of observations and it requires a small number of respondents (Bouchrika, 2021). qualitative methods are used for analyzing the research. Respondents' opinions and comments are collected by interviews. The interview is done over the phone, using a video call. As medical tourism is a long-term process, it is difficult to find the patients with their available time. And because of the Corona pandemic, all kinds of tours and travel are banned both internal and external in Bangladesh. The main medical tourism point of Bangladesh is India, but because of the worst Corona situation it has shut down totally.

Reliability of data should be considered throughout the data collection process and when using tools and techniques to collect data the results must be precise, stable, and reproducible (Middleton, 2019). Validity means to measure what is intended to be measured. A test has face validity if its content simply looks relevant to the person taking the test. It evaluates the appearances of interview questionnaries in terms of feasibility, readability, consistency of style and formatting, and the clarity of the language used (Taherdoost 2016, 28-36). Choosing selective and specific data which are mostly used in the medical tourism sector and analyzing it.

Interview questions are prepared to find out the respondent's service satisfaction and find some suggestions for the commissioner which can help them to improvise their services level. Interview questions are prepared based on reliable and relevant information on medical tourism. All the respondents are understanding the question easily. To make the responders understand their questions, the first questions have been created in Bengali, then been translated into English. It has also been noticed carefully whether the answers can be given correctly.

5.2 The research process

The research process started in the winter of 2020 and after discussion with the commissioner the topic was decided with the commissioner, Dr. Akter Mahal Gulfam who is the senior manager and head of the unit of Galaxy healthcare services. Most the information of Galaxy healthcare, which is used in the theory part, has been collected through the commissioner. Due to the privacy of the patient's information, the information could not be collected easily. Many patients wilfully do not want to disclose their information. Many come from far and wide with their problems, an worries and do not want to talk about them due to lack of time or reliability.

Six respondents who have received health services through Galaxy healthcare services have agreed to provide all kinds of information. Some respondents' contact information was obtained through the commissioner in the term of their permission. All respondents were interviewed online and because face-to-face interviews were not possible due to the Corona pandemic. The interviews were a little difficult to schedule because of the time difference between Finland and Bangladesh. The interviews started on the 17th of June and ended on 23rd June of 2021 and the interviews were conducted via WhatsApp video calls and Skype video calls and it took about thirty to forty minutes per respondent.

5.3 The Interview

All six respondents (Table 4) went to India for their treatment through Galaxy healthcare service. Some of the work process of treatment respondents has been done by themselves and some through the services of Galaxy healthcare service as they want to get good service at low cost. Below is a short description of what kind of problems the respondents faced during their treatment process.

TABLE 8. Respondents' list of interviews.

Number of	Name	Age	The medium of	Interview date
respondents			interview	
1	Shanta Chowdhury	28	Skype Video call	17.06.2021
2	Joya Sarkar	58	Skype Video call	17.06.2021
3	Afifa Sultana	16	Skype Video call	17.06.2021
4	Sariara Tripura	56	WhatsApp video call	19.06.2021
5	Armin Akter	25	Skype Video call	22.06.2021
6	Mohiuddin Rahman	37	WhatsApp video call	23.06.2021

Respondent 1: Shanta Chowdhury's health problem was an ovarian cyst. She did not show any improvement in her health even after seeing the doctor many times and taking medicine. According to her, her health diagnoses were not properly given in her home country. Proper health check-ups would have saved her time and cost less. She had another problem that she has suffered a lot from visa issues. She wanted to do her visa processing work alone because she thought it would cost more to do the work through the Galaxy healthcare service. She had to face repeated visa problems due to a lack of proper medical documents. After going to India, it was a waste of time to go there for health diagnoses again.

Respondent 2: Joya Sarkar's problem was heart disease. After examining her health in her home country, the doctors suggested she do open-heart surgery. She quickly made a doctor's appointment through the galaxy healthcare service and went to India for good treatment with all kinds of

preparations. But after going there, she found out that she did not have such big health issues. She would not had to go to India suddenly if she had a proper health check-up. Her family members were also very worried about her health issues. The problem she had faced after returning from India for treatment was that there was not the same medicine available in Bangladesh which the doctor had suggested to her.

Respondent 3: Afifa Sultana's her health problem was a breast lump. She was seen by a doctor in Bangladesh and the doctor advised her to take medicine. But after taking medicine for a long time, her health problem was not solved. Her family and she decided to go to India for treatment. But due to being a minor, she had to face problems with her medical attendance. According to her, if she could talk to the doctor about all her health problems through a video call or conference from Bangladesh and take suggestions, it would be better for her. It would also save the cost of medical attendance at the destination.

Respondent 4: Sariara Tripura's problem was a frozen shoulder. She had to go to India four times due to a lack of specialist doctors. She has had language problems and food problems because she is not accustomed to the local food. It would be nice to have someone with her who can translate the language. She felt that the doctors were too arrogant because she could not communicate properly. According to her, although Galaxy health care service has taken all kinds of measures, they do not have enough experienced doctors, if there was an experienced doctor in the Galaxy healthcare service, she would not have faced any such problem.

Respondent 5: Armin Akter`s, her problem was an injury to the leg femoral head. She had food and language problems. According to her, she did not feel comfortable going alone again and again for treatment. If there was a proper medical treatment facility and good doctors in the service center, her family members could have stayed with her. On the day of her departure for India, her flight was delayed due to bad weather and once she got there, she couldn't manage to a car or taxi to get from the airport to her hotel. Because she thought she would arrive by noon and would no longer have to arrange a car from the hotel.

Respondent 6: Mohiuddin Rahman was suffering from a Neck lump. According to him, it would have been better if there was another branch of Galaxy healthcare near his hometown. He went to India for treatment and faced religious problems. To him, if the country's health system had improved, he would not have had to face such a problem.

5.4 The results

The following chapter describes the results of the interview. All the respondents have gone to India two or three times due to their good service of medical treatment. All the respondents were asked if the medical treatment they are going to India for, is available in Bangladesh. Almost everyone answered that there is a doctor in Bangladesh, but it is very difficult to get an appointment for a good doctor and it is not certain whether the treatment system will be good or not. And they all believe that their treatment in India will be much better. The respondents were asked about the quality of the treatment they were going to India for. They replied that their treatment quality was very good and all the services they provided for the treatment were done very fast. Respondents who have gone to India for treatment have encountered various problems, notably accommodation and travel arrangements.

When the respondents were asked about Galaxy healthcare services, they highlighted different aspects especially experienced doctors and the means of communication with them. In the context of improving the service system, the respondents say that the diagnostic system should be further improved by the Galaxy healthcare service. All the respondents said that after going to the destination for treatment, it is very beneficial to have accommodation and transportation arrangements for them. Medical supply service like medicine is the service that Galaxy healthcare seeks after the patient returns from the destination for treatment. Respondents were asked which of Galaxy healthcare's services was not performed correctly, they said the diagnostic department could not do it properly and they should hire more experienced people. Customer service arrangements should be further improved so that patients can get all kinds of the information correctly and easily. Respondents say Galaxy healthcare should establish contact with experienced doctors, so that in case of emergency they can easily contact the doctors.

6 THE ANALYSIS

Some suggestions for the commissioner to make the service easier and more effective for the customer will eventually give them a booster. A one-stop information Centre will be a very useful move by the agency towards customer service. Most often the patients are misguided by the low standard of inexperienced service providers or local service providers. They lead their clients towards cheap hospitals and diagnostics which is a major cause for harassment and waste of money and time. Setting up a one-stop center will reduce such mishaps. Creating a patient profile, patient profile will contain all the necessary details of the patient. This will be a complete medical profile which may include patient details, history of illness, history of medication and drugs, side effects, drug reaction, and allergies. It will also include the diagnosis and medical reports.

Arrangement for diagnosis in a trusted center, this service will prevent the waste of money. It is often seen that the hospitals only accept and recognize some affiliated diagnosis center. This is why the patient must go through the same test again and again in a short period. Doctors can go through any kind of check-ups or diagnoses, whenever they feel needed or necessary. But through this service, very few tests should be repeated as it will follow the standard of the institutes in hospitals abroad where the patient seeks their treatment. All the records should be shared by a software system. So, the patient will be able to save enough time to start the treatment procedures at the earliest convenience.

6.1 Need to improve the service

The information center will provide all the necessary information that is required. With the help of this service, the patient and attendant will know about the procedures that they are required to go through and will prepare themselves accordingly. Providing an estimated budget is complicated in underdeveloped countries to arrange the money and transfer them to the desired destination. So, an estimated budget will simply give them an overview of the expenditure and arrange for the amount accordingly.

6.1.1 Making a Board of specialist doctors suggest the patients

This company can arrange for a specialist doctors board meeting where they will consult the patient about their complicacy and treatment procedures. So that the patient will take mental preparation for the journey and treatment. According to Joya (17 June 2021), if the doctors had made the right decision before going to the destination for treatment, she would have understood everything better. In this method, they will be able to discuss the whole history of the patient, analyze the type of illness, increase, and decrease of symptoms, medication, their side effects, and what to do next.

6.1.2 Diagnosis center recognized by both foreign and local hospital

The diagnosis center will save both time and money for the patient. Chowdhury and Sarkar (2021) both said in the interview that they had to face more problems only because of the diagnosis. Instead of going through the same test and expenditure, Galaxy healthcare will be able to share the reports directly to the doctors and make necessary arrangements. This particular service will be recognized by both countries' hospitals and will be monitored by the health service-controlled agencies so that they could keep up with the requirements.

6.1.3 Logistics support

Logistics support is the most vital service of all. Most of the people don't know the requirements of these facilities where to get. Whereas some might have never been abroad. They did not have any idea of what type of formalities and paperwork needed to be done. Chowdhury (2021) said during her interview that she had this problem while going to the destination for her treatment. This is why it is a very important service. The agency will note down all the required documents. Sometimes the people will not have the proper documents, or they don't even have enough time to process. This agency will provide them with every support to arrange all the documents as early as possible. Like applying for a passport, applying for the visa, and processing, collecting other documents, collecting relevant medical documents, and No Objection Certificate. It is difficult for countries like Bangladesh to provide easy service to everyone because of the large number of people. It could take a month or more to obtain a passport or no objection to travel restriction. By taking the service from the company the patient and family will be able to save valuable time and money. Another complicated issue is the visa. The requirement varies from country to country and in a country,

there are also state-wise special requirements. Some state requires special recommendation and vaccination before travel. This might be very complicated, time-consuming, and money-wasting because of the lack of information. The company can provide some suggestions for their patients about this issue.

6.1.4 Transport facility

Transport is an important factor. It can be costly to travel with a sensitive patient. Most of the towns do not have an international airport. They might not have a domestic airport either. For a newcomer, it is difficult to arrange both international and domestic air trips. After the successful landing and immigration, they thought to take a taxi. Due to a lack of transport services, Akter (2021) went to her destination and got into trouble. Language is a huge barrier there and often the taxi driver asks for a huge amount. To prevent the patient from being mugged by the taxi drivers a pre-booked transport will be a relief. It will also allow justifying the quality of the vehicle and ensure comfort for a long-distance journey.

6.1.5 Accommodation

It is very difficult to arrange accommodation in a foreign location. We will focus on finding local land and premises owners who are interested in renting their property and helping the foreigners to get proper housing facilities. By this, the patient and accompanying family members will enjoy a homely environment as they need to go through a long-term treatment process. Most of the hospitals provide housing and cabin facilities for the patients but it is small in numbers and very difficult to find available on the travel itinerary. This service can assure them a place to have rest and have mental stability which is quite comfortable compared to the expensive hotels or hospitals cabin. There are some inexpensive motels and lodges, but they are neither price worthy nor hygienic enough for sensitive patients. Both Chowdhury and Akter (2021) said in their interviews that the service at the hotel they stayed at the first time was very poor quality. This company can sign collaboration and housing contracts for interested landlords and provide them with the required list of basic housing furniture and medical equipment. This will give the patient a cheap and quality place during their stay and the agency will cut a handsome figure as commission.

6.1.6 Local Guide if Required

A local guide will help a great deal. There is often a language barrier. Not all the patients and attendants are fluent English speakers. They might not know the foreign language neither. They will also find it difficult to communicate with the locals. Most of the patients who seek medical care in India are middle-class and lower-middle-class economic people. So, they do not move after countries to foreign countries in this regard they require local help to communicate and get logistic supports like cell phones, police registration, and medical registration. Local hospital authority can also be a translator in need at the medical board counseling.

6.1.7 Ensuring medical supply

The medical supply often falls short. The patient often didn't have enough time or money to buy the supply. Sometimes they had to go through a very long medication process. So, they cannot bring the medical supply along with them. It is also not possible to travel for medical supplies while it is very expensive. The company can help them out. Because of the business meetings and operations, some of the members of the company will be traveling. They can carry the medicine in emergency cases. The company can also sign an agreement with a popular and reputed pharmacy and medical equipment supplier along with a top-class courier service to make the supply delivered on time to the patient's door.

6.2 Revenue prospects

Medical tourism is more likely for social service rather than business but there are some sectors where business can be done. In this section, the suggestions are discussed the points that I have suggested to the commissioner and their impact on the company revenue. The sections are divided understand it better and explain it. Bangladesh's transport system is still not as developed as other developed countries. Only divisional cities have airlines in Bangladesh. So, people usually rent different types of cars or microbuses to travel with sick patients. If compared, it costs less to rent a car than an airline.

TABLE 9. Commission from air transport (all the prices mentioned in euro and per person) *approximately. (Dr.Gulfam, 2021).

Type	Estimated average	Commission	Estimated
	fare		
International flight	290	7%	17.5
Domestic flight	50	3%	1.5
Air ambulance	2200	10%	250
domestic			
Air ambulance	5280	5%	300
international			

Sometimes many people want to book air tickets for quick treatment but sometimes they do not have the time to book tickets at a low cost and find available tickets from different sites. The company will be able to offer this service to their patients in return for some commission. Many patients do not understand how to book air tickets because they are not educated that much.

TABLE 10. Commission from local Transport (all the prices mentioned in Euro and per trip) *approximately. (Dr. Gulfam, 2021).

Туре	Estimated average fare	Commission	Estimated
Ambulance	130	10%	15
Taxi	70	10%	8
Car	53	10%	6
Carrier	60	10%	7

The accommodation is a complicated part. It may depend on various factors like the patient and his condition, hospital bed or cabin facility, accommodation for attendants. All these factors are dependent on the area and the location. The company can play a vital role for the patient. Most of the patients need to stay for a long period. So, the company could arrange for accommodation as per patient need. For long-term stay, they can have a bilateral agreement for year-long rent and use that accommodation to offer a nice deal to the patient. In new places often people are obliged to pay a high amount of rent. To reduce the excessive payment the company can arrange this facility for their customer. By implementing this idea, the landlord will be able to rent his property year long,

the patient will be able to get affordable accommodation and the company will cut a handsome figure as commission.

TABLE 11. Commission from accommodation (all the prices mentioned in the chart are in Euro and per room and month) *approximately. (Dr. Gulfam, 2021).

Type	Estimated average	Commission	Estimated revenue
	rent		
Motel / Budget hotel	400	10%	45
Apartment	440	10%	50
House room	220	7%	17.5

The company can also earn by setting up a one-stop center. Patients consider the service charges in clinics and hospitals in Bangladesh as extra. But the suggestion has been given to give better service to the patients. It is to cover up the expense for the support center and their employees as well.

Other Bangladeshi hospitals and clinics charge patients some of their service charge and pathology. In some reputed private clinics, they charge extra for fast service.

TABLE 12. Commission from one-stop service center.

Туре	Charge	Estimated Revenue
Service charge	30	10
Diagnostic center	5% of the revenue	1 to 5
Passive product marketing	5%	-

7 CONCLUSIONS

This thesis is based on galaxy healthcare's medical tourism and what kind of services patients get from them and what changes will be made to the services that will benefit them later are discussed here. Research has been done on those who take regular services from galaxy healthcare, and they have mostly gone to India for medical tourism. Thanks to Galaxy healthcare service and its commissioner for giving me such an opportunity and for helping with all kinds of information for the thesis purposes. The qualitative methods have been used for research because patients who already buy the service from Galaxy healthcare can better give an accurate idea about them.

Galaxy healthcare services is a reputed medical tourism company, and it is well known in Dhaka metropolitan area. There are many other organizations in Dhaka like Galaxy healthcare Services that many may not know. It is really difficult to treat so many patients in Bangladesh, this is especially evident when there is a shortage of specialist doctors for patients with major physical problems. Considering these aspects many organizations are formed like Galaxy healthcare with medical tourism.

The theory part is based on medical tourism and its destination, and what move after impacts of medical tourism on social, economic, and human health resources. Looking at the times of the past, the introduction of medical tourism started long ago. Depending on the demand, the development and location of medical tourism have increased in different places. People choose the destination of medical tourism in according to what they can afford. Medical tourism is not only growing internationally but also domestically. With the increase in population, the demand for medical tourism and its service quality competition is increasing day by day.

All the information that was needed while working on the thesis was collected by talking to the commissioner on the phone. And the information that was received from the respondents through the interviews was also gathered through WhatsApp and skype video calls. It took a while to make the data collection due to the corona situation and it was not possible to collect more information. If there was more information, maybe the research part would have been more thorough.

Naturally, medical tourism will increase in the future due to overpopulation. With the increase in medical tourism, challenges and problems may increase. It is important to know how to avoid these

challenges and problems. Find some solutions that work best for the company. Respondents were interviewed to find out what benefits they received from Galaxy healthcare services, to review their services, and what kind of problems they faced. Despite facing various problems, the demand for medical tourism is increasing day by day.

Patients' satisfaction is playing a very important role in medical tourism. Meanwhile, many people have no idea about medical tourism. The population of Bangladesh is larger, people in urban areas know about medical tourism but people in rural areas do not know about medical tourism. Health workers have to deal with a large number of medical issues, so medical tourism is not considered a big issue. With a small number of health workers, it is not possible to treat all the local patients properly and due to this, the health care is getting worse. Medical tourism is difficult in many places globally and it is increasing day by day.

To improve the service of medical tourism, some changes need to be made in the service system of the company. The aim of the thesis was customer satisfaction with Galaxy's healthcare service. This study focused on the importance of medical tourism for the company and only international-level service can be provided by improving the services of Galaxy healthcare. Good services and facilities attract new customers, and it also helps socially and economically. It is true that not only the country can be changed by providing good medical services in one organization, but other organizations will think of improving their medical system through better treatment in one organization.

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QUESTIONNAIRE

Medical tourism of Galaxy healthcare service

- 1. Name, age, and what kind of physical problem?
- 2. Which country have you visited?
- 3. How many times have you traveled to a foreign country for medical treatment purposes?
- 4. The treatment you sought during your travel was it available in your home country?
- 5. What is the reason for going abroad for treatment.?
- 6. The length of treatment?
- 7. Comparing the quality of treatment with your home country?
- 8. Did you face any sort of difficulties?
- 9. What kind of problems did you have to face while preparing for treatment?
- 10. Have you encountered any problems with the service from Galaxy healthcare?
- 11. Which service would be better for you if it was a little improved?
- 12. What kind of benefits would galaxy healthcare give you after going to the destination for treatment, it would be good for you?
- 13. What kind of facilities can they offer you even after you return from treatment?
- 14. Which services of Galaxy healthcare are not well managed at present?
- 15. What kind of changes in the future will make Galaxy healthcare better?