

PSYCHOGRAPHIC PROFILE ANALYSIS OF MEDICAL TOURISM SERVICE USERS AS A DESTINATION CHOICE FACTOR

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Abstract: This paper explores the psychographic characteristics of health tourists visiting Serbia for medical services. By examining their attitudes, values, and motivations, the research aims to deepen the understanding of this specific group of tourists and provide guidelines for adapting marketing strategies to attract and retain medical tourists. The methodology involves using the VALS method to determine market segments based on data collected through surveys of tourists in Serbia. The research results highlight the lifestyle and key psychographic factors influencing health tourists' decisions to choose Serbia as a medical tourism destination. Additionally, potential barriers and challenges faced by this target group during their stay are examined, offering insights into improvements in infrastructure and services that could enhance their experience. The findings of this research contribute to promoting Serbia as a health tourism destination and developing strategies that

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better meet the needs and expectations of this tourism segment, thereby fostering the growth of this promising industry in the country.

Keywords: medical tourism, psychographic profile, tourism motivation, Serbia as a tourism destination.

INTRODUCTION

Medical tourism, where individuals travel to another country for medical care, has gained significant importance due to several factors: cost savings, shorter wait times, advanced technology and techniques, economic impact, combining treatment with travel, etc. Medical tourism offers substantial benefits both for patients seeking more affordable, timely, and high-quality medical care, and for countries that gain economically from this growing industry.

Serbia has emerged as a popular destination for medical tourism, largely due to its highly competitive pricing for medical services compared to other countries. This cost advantage allows patients to save significantly on their treatments, alleviating financial burdens that can be critical for many. The opportunity to receive quality care without breaking the bank makes Serbia an attractive option for those seeking medical treatment. Consequently, the affordability of medical services is a key factor influencing patients' decisions to choose Serbia for their healthcare needs (Vukmirović, Đurković, Marić & Marić, 2023). The quality of healthcare services, along with the training of doctors and medical personnel, and the accreditation of facilities, must also be at a high level (Ignjatijević, Čavlin & Vapa Tankosić, 2017). The findings from research (Ignjatijević & Čavlin, 2016) indicate that medical tourism in Serbia requires a new development strategy that aligns with current trends in the tourism market.

The quality of services in medical tourism is a critical factor that influences patients' decisions to seek treatment. The quality of services in medical tourism is determined by accreditation, the expertise of medical staff, advanced technology, patient safety standards, comprehensive and personalized care, transparent communication, positive outcomes, regulatory compliance, and a commitment to

continuous improvement (Çapar, 2019). It is very important to identify what the key factors of tourist satisfaction are and focus the strategy on their improvement (Gašević, Vranješ, & Tomašević, 2019). Other research indicates that the rise in societal well-being has led to a greater demand for health services, subsequently driving the growth of medical tourism (Ignjatijević & Vapa-Tankosić, 2020).

In the context of medical tourism, segmentation is an important strategy for comprehending and meeting the various demands and preferences of patients traveling overseas for medical care. To better target services and marketing initiatives, it entails segmenting the market into discrete groups according to a range of criteria. Do specific subsets of a company's customer base (identified through psychographic segmentation) exhibit a greater level of brand loyalty? Loyal customers represent a highly valuable, yet potentially unstable asset for any organization (Chaudhuri & Holbrook, 2001). Therefore, segmentation in medical tourism is an important link to a better understanding of customers and their loyalty (Chegini, 2010).

The structure of this paper shows the theoretical background of the research and explores the segments of psychographic profiles of medical tourists in Serbia. The following chapter describes the data and methodology used. The fourth chapter represents the results of the empirical analysis and the discussion. The conclusion is provided in the fifth chapter.

LITERATURE REVIEW

Segmentation that considers the lifestyle, values, attitudes, and motivations of patients is psychographic. It helps in identifying patients who prioritize wellness and holistic care, those who are looking for high-quality and cutting-edge medical treatments, or those who seek quick and affordable procedures (Abbey, 1979). Understanding these psychographic profiles allows for more personalized marketing and service offerings (Vantomme, Geuens, De Houwer & De Pelsmacker, 2005). Consumers may have common needs and desires but different psychological traits. It involves leveraging the opportunity to attract consumers, considering their lifestyle and personality (Lazer, 1964). The company plans to prioritize customer groups upon confirming the presence of these segments. This decision is based on secondary data

that highlights the importance of customer loyalty for economic viability and as a prerequisite for ongoing success in a competitive market (Gajanova, Nadanyova & Moravcikova, 2019).

Factors important for medical tourism may vary from culture to culture. Due to a number of reasons, including the incapacity to transfer elderly patients with chronic illnesses, the unreasonably high cost of healthcare, the unavailability of insurance for some medical treatments, or the inadequacy of health insurance policies for citizens, medical tourists from developed nations travel abroad for treatment (Guiry & Vequist, 2015).

Geographic factors for segmentation do not significantly influence purchasing behavior in the Republic of Serbia, as previous research has shown. Psychographic segmentation criteria classify consumers into distinct segments based on their social class, diverse lifestyles, or personality types (Kotler & Armstrong, 2004). The goal is to explain variations in market behavior that arise from consumers' psychological and social tendencies. Psychographics is a research method that provides clear and practical information for profiling consumer segments, including key aspects of personality, purchase motives, interests, attitudes, beliefs, and values (Blackwell, Miniard & Engel, 2006). Psychographic segmentation offers a distinct and crucial perspective on the travel and tourism industry (Nical, Gejanova & Kicova, 2019). Psychographic segmentation is more commonly linked to individuals rather than goods and services (Wells, 1975). It categorizes people's lifestyles according to their interests, activities, and viewpoints. AIO measurements have been employed in tourism research to examine the connection between travelers' vacation behaviors and lifestyle choices (Liu et al., 2019). It has been proposed that lifestyle variations play a significant role in influencing consumer decisions concerning vacation behavior, and psychographics have a significant impact on these decisions (Mayo, 1975). Based on AIO, the researchers have identified a number of traveler demographics, including budget, leisure, and adventure travelers (Tasci & Wei, 2018).

By gathering and analyzing psychographic data, researchers and marketers can create psychographic profiles of their target market (Hafner & Grabler, 2015). The relevant marketing strategies for the

target audiences are then created using these profiles. Psychographics tells a marketer why a customer buys a specific product, whereas demographics only identify a consumer's qualities (Lee, Liu, Groves & Du, 2020). Even though the clients might have comparable demographic traits, there might be significant variances amongst them, so this is a topic worth investigating. Even if two customers belong to the same age group or financial bracket, they might not share the same views on politics and society, for example.

Psychographic analysis helps understand what customers want and tailor appropriate marketing activities that align with the lifestyles of target consumer segments (Maráková, 2016). This approach constructs a psychographic profile of a segment based on a person's characteristics using the AIO model (Izzo, & Picone, 2022). The AIO model examines Activities, Interests, and Opinions, integrating both external and internal characteristics to map lifestyles (Queiroz, 2019; Valette-Florence, 1990). Psychographic segmentation helps in customer decision prediction. Psychographics aid in identifying consumer preference patterns when paired with values, vacation style, and benefits (Magnini et al., 2011). Therefore, it can be concluded that lifestyle or psychographic variables are highly helpful for tourism marketers because they not only help to classify customers but also help to predict patterns of tourist consumption and analyze the distinctions between different traveler categories. By analyzing the heterogeneity and homogeneity of the consumer base, it also forecasts travel demand and needs.

Therefore, consumer segmentation based on lifestyle starts with understanding people's motivations and consumption habits, and then assesses how various marketing factors align with their lives (Aaker, 2012) . This approach frequently offers valuable insights into the consumer market. Numerous methods are available for organizing and classifying individual segmentation variables. Literature provides various perspectives on this matter, with each author offering their own set of variants (Pelschmacker, 2003; Jobber, 2004; Kotler and Armstrong, 2004; Doyle and Stern, 2006; Drummond, 2008). However, these variations generally align closely in describing the individual segmentation criteria.

Psychographic variables offer greater distinctions between groups of consumers compared to the variances found in their demographic profiles. This research methodology emerged in the 1960s and 1970s as

an early precursor to motivational and quantitative survey research. As highlighted by Blackwell, Miniard, and Engel (2001), lifestyle stands as a fundamental concept for grasping consumer behavior, displaying characteristics that are more current than personality traits and more extensive than personal values.

The concept of lifestyle in consumer research became popular as an example of a variable in psychographic segmentation that is subjective in nature and is not product-specific but has general consumer characteristics (Grunert, Brunso & Bisp, 1993). Personality plays a significant role, particularly when a consumer's choice of a particular product or service mirrors their attitudes or societal identity. The psychographic market sector is associated with the consumer's lifestyle, interests, opinions, actions, and personality. The most significant and effective basis for categorization among these kinds is lifestyle (Füller & Matzler, 2008). Studies have indicated that lifestyle traits tend to offer more pertinent data as compared to demographic factors that aid in a deeper comprehension of visitors. Research indicates that lifestyle niches vary mostly in terms of vacation style, destination features valued, customer loyalty, and word-of-mouth marketing. Thus, the lifestyle segment aids in the research of various roles associated with the aspects that contribute to tourism pleasure.

METHODOLOGY

The Values and Lifestyle System (VALS™) segmentation typology and research system (matrix)In this research will be used in this research paper. research system (matrix). This matrix generally divides respondents into 5-8 segments with a descriptive name (e.g. Consulting Business Intelligence, today better known as SBI International, developed its own segmentation system). We examined relevance within the medical tourism industry and formulated the research question: Is there a cause-and-effect relationship between the VALS profile of consumers and their behavior in tourist movements? We carried up a marketing survey aimed at medical tourists in order to answer this query.

The survey was conducted among 317 medical tourists in Serbia in 2024, with 35 closed-ended questions - statements based on VALS

methodology and 5 demographic questions was used as a research instrument. This questionnaire consists of 35 items. The attitudes, values, opinions, beliefs, interests and activities of the respondents are examined through value scales which respondents have to rank on 5-point Likert scale. The research determined the primary and secondary characteristics of VALS consumers. All consumers are characterized by the characteristics of two out of eight segments. In order to present more comprehensive and purpose-related data to this study, only the primary VALS determinant (which represents the respondent's dominant approach to life) was included in the analysis.

The VALS technique provides insight into consumer psychology to determine desirable segments (retaining the most profitable consumers and attracting new ones). It offers the opportunity to create consumer profiles based on their attitudes, lifestyle, behavior, and demographic characteristics. Simultaneously, it enhances communication efficiency by tailoring message content and promotional mix to the types of target consumer segments, pinpointing the geographic areas where a particular segment is most prevalent. Based on age, income, education level, self-confidence, innovation-seeking, impulsiveness, leadership, ideals, ego, etc., it defines eight consumer segments. Depending on the situation, all consumers are characterized by the characteristics of two of these eight segments (a combination of dominant motivation and other characteristics). For the purpose of this study, we conducted interviews with medical tourists about their financial income. The statistical processing was done in Microsoft Excel and SPSS 25.

To ensure that respondents understood all the questions, the VALS questionnaire was translated into Serbian. For the questions about residency, we ask the tourists to provide their address as stated on their ID card. For an interview that we conducted, we asked respondents about household income on a monthly basis.

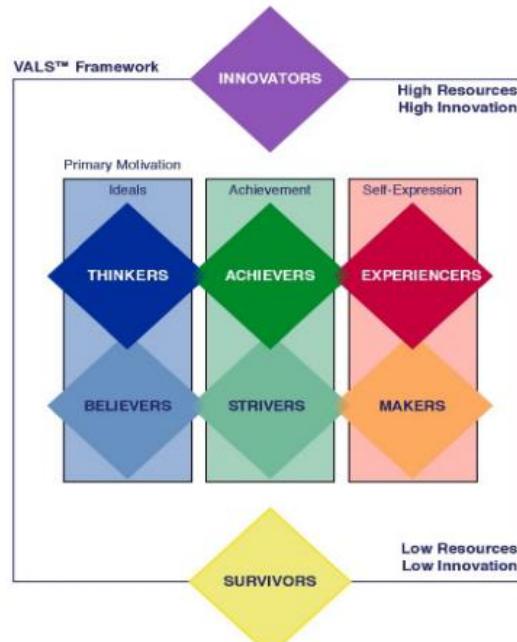
RESULTS

In the first part of the analysis, the cause-and-effect relationship between the VALS profile of consumers and their behavior in tourist movements was determined, that is, the variable of VALS segments was put into relation with all other variables. The structure of the sample according to gender was: 49 percent of male respondents and 51 percent of female

respondents. The average income per household is between 550 and 900 euros per month. Age groups between 45-64 years (28 percent) and 60-75 years (22 percent) illustrate the most dominant consumer segments in Serbia. The marital status of the majority of respondents from all segments is „married“ or „living with a partner“ (62 percent).

VALS matrix defines eight customer segments based on factors such as age, income, education level, self-confidence, impulsiveness, innovation seeking, leadership, ideals, ego, etc. All consumers have traits from two of these eight divisions, depending on the circumstances (a combination of dominating motive and other qualities). Figure 1's vertical axis stands for resources, including money, education, energy level, and purchasing impulse, while the horizontal axis represents personal orientation.

Figure 1: VALS segments



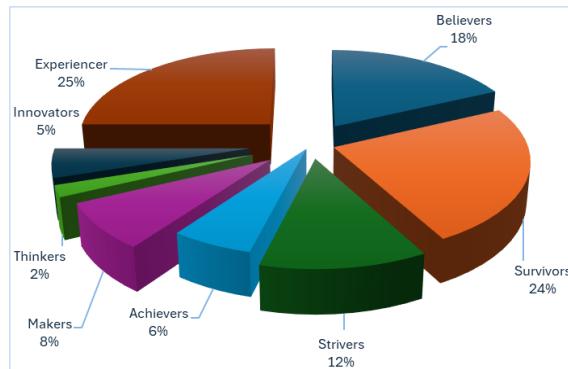
Source: www.strategicbusinessinsights.com

The basis of lifestyles according to VALS can be applicable with projections guided by cultural differences, including the religious

orientations of different societies. Utilizing segmentation based on lifestyle in marketing enables tailored advertising to target segments. The advertising framework can be based on the following principle of three sets of independent variables: individual lifestyle, group lifestyle, and cultural/religious lifestyle. A review of literature on psychographic segmentation has confirmed that each country has its own psychographic and demographic variables due to ethnic and cultural diversity.

In terms of population percentage, two main segments among Serbian medical tourists emerge: Experiencer (25%), Survivors (24%) and Believers (18%), as we can see at Figure 2. Following them is the Strivers segment, accounting for 12%, predominantly comprising the younger population (aged 18-24).

Figure 2: VALS segments in Serbia



Source: Author's

The study on Serbian medical tourists was conducted through two survey questions:

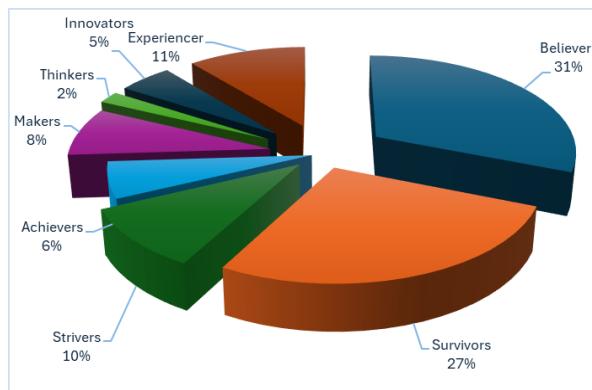
1. Are you planning to go on vacation to another destination?
2. Which destination is it?

Based on the answers received (Figure 3), three segments were being distinguished in showing the most interest (planning) for tourist trips: Believers (31%), Survivors (27%), and Experiencer (11 %). The

Believers segment (from ages 45 to 64), apart from being in the first place in terms of its dominance in the population, represents the most profitable segment for medical tourism in Serbia.

If the tourist product is created according to their lifestyle and present in the right way through a marketing strategy, the tourist product that would correspond to the budget of their household would range between 400-600 EUR. Experiencers, comprising 25% of the population, adhere to traditional values, respecting rules and authorities, and are fundamentally conservative and idealistic. They uphold strong moral principles and exhibit predictable consumer behavior. They predominantly adhere to customary routines concerning family, community, social, and religious engagements in their local environment. They resist change, exhibit reluctance towards new technologies, and due to their modest income levels, prefer familiar products and established brands. These consumers are principled, basing their choices on their perceptions of the world's current state or how it should be (employing introspection during decision-making).

Figure 3: Vacation planning of VALS segments



Source: Author's

A segment that could be particularly interesting is the segment of seniors (Survivors, 60-75 years old), because, although it is in the last place in

vacation planning, it is the second largest in the population (24%) and the income that could be generated is not negligible. Possible reasons for not planning a trip are the distance of the destination and the price. Most likely, this segment would choose a closer vacation destination, while the current tourist offer in Serbia could correspond to their income and interests (spa tourism). The tourism product that would correspond to their income per household could be in the range of 250-350 EUR. Survivors (24%) embrace a modest lifestyle. With limited and meager incomes, they frequently experience a sense of helplessness, unable to fulfill both their needs and desires. Their attention is primarily directed towards their immediate surroundings, often perceiving the world as changing too rapidly. With an average age of 65, they lack strong motivation and exhibit caution in their purchasing decisions. Their primary focus is on safety and security, and they prefer to purchase products and services at discounted prices (demonstrating brand loyalty). They belong to groups motivated by fulfilling basic needs.

Post-hoc analysis for VALS segments

In the following example, the relationships between variables were examined: VALS profiles of respondents and chosen tourist destinations.

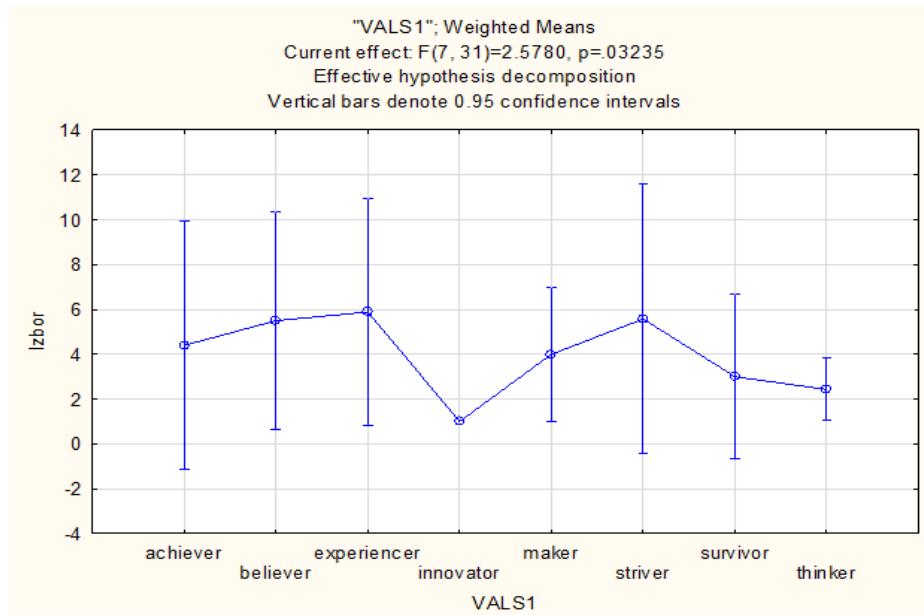
Table 1: Analysis of VALS segments - post hoc analysis

Cell No.	LSD test; variable Izbor (VALS, destinacija) Probabilities for Post Hoc Tests Error: Between MS = 8.1960, df = 31.000									
	VALS	{1} 4.4000	{2} 5.5000	{3} 5.8889	{4} 1.0000	{5} 4.0000	{6} 5.5714	{7} 3.0000	{8} 2.4286	
1	Achievers		0.505316	0.358335	0.286661	0.812973	0.489882	0.471481	0.248531	
2	Believers	0.505316		0.781676	0.148447	0.319199	0.961860	0.163858	0.046579	
3	Experiencers	0.358335	0.781676		0.115350	0.200079	0.827284	0.103161	0.022671	
4	Innovators	0.286661	0.148447	0.115350		0.334566	0.145372	0.536644	0.643927	
5	Makers	0.812973	0.319199	0.200079	0.334566		0.312415	0.581331	0.312415	
6	Strivers	0.489882	0.961860	0.827284	0.145372	0.312415		0.161858	0.048512	
7	Survivors	0.471481	0.163858	0.103161	0.536644	0.581331	0.161858		0.752278	
8	Thinkers	0.248531	0.046579	0.022671	0.643927	0.312415	0.048512	0.752278		

Source: Author's

With a p-value below 0.01, the null hypothesis is rejected with a 99 percent probability, indicating highly statistically significant differences between the chosen destinations and consumer personality traits. Additionally, the "Intercept" line appearing in red suggests a small p-value, confirming the statistical significance of the interaction between VALS and the selected destination.

Graph 1: Analysis of VALS segments - post hoc analysis



Source: Author's

Consequently, it is inferred that destination selection is influenced by the psychographic profiles of the respondents.

CONCLUSION

Based on these study results, we could conclude the promotion of Serbia as a medical tourism destination should be directed towards domestic demand. The psychographic segment in Serbia (Survivor) has the lowest income (350 euros per month), is aged between 60-75 (senior segment),

and and they have lowest interests in travel. According to data from the Statistical Office of the Republic of Serbia (RZS) in 2023, pensioners accounted for 24 percent of the total population which is corresponds to the findings of the VALS survey.

An adequate tourism product for the seniors segment (Survivors) could also be appealing to seniors from neighboring destinations (due to proximity and competitive prices). Spas/health resorts are a tourism product that would most suit this segment, as they are available throughout the year (not seasonal in nature). However, motivational efforts are needed to encourage this segment to participate in tourist activities. As new motives for participating in tourist activities emerge year after year, leading to further diversification of tourism into new and specific forms, it is evident that rarely is there only one motive at play, but rather several, making it impossible to speak solely about. The main consumer lifestyle trends in Serbia will be based on reduced consumption, a quest for individuality, security, comfort, entertainment, and recreation (Najdić, Bulović, Ilić & Kosanović, 2023). Considering the growing segment of the elderly population, their limited purchasing power, but greater amount of available leisure time (unlike other segments), it can be concluded that they represent an interesting and profitable segment in the tourism business.

Understanding consumer lifestyles creates the opportunity for consumers to receive an appropriate level of service that will provide them with satisfaction, and for those on the tourism supply side to properly direct their activities towards target segments, thus ensuring a competitive position in the market.

As new motives for participating in tourism activities emerge from year to year, leading to further divisions of tourism into new and specific forms (types), it is clear that there is only one motive at play, but rather multiple ones. Therefore, it is advisable to expand VALS research with additional questions regarding travel realization, interests, and activity preferences at the destination itself. The conducted analysis, along with the mentioned additional research, can provide a basis for formulating marketing strategies and better positioning Serbia's tourism products. This research contributes to the theoretical advancement in the field of tourism business by offering the behavior patterns of priority consumer segments in Serbia regarding tourism products and services. It would also be interesting to empirically test the proposed behavior patterns

and analyze the prevalence of these VALS segments in different parts of Serbia (clusters) in order to more easily identify target segments through marketing communication channels.

It is expected that the information provided in this study will contribute to a more successful tourism destination business, to hotel managers and tour operators in their performance for target consumer segments. Discovering the connection between consumer behavior in tourism and the influence that their lifestyle has on shopping behavior (travel planning, destination choice) will enable everyone, both consumers and the tourism industry to better understand their needs and desires, and the tourism offer to more easily meet consumer expectations.

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ANALIZA PSIHOGRAFSKOG PROFILA KORISNIKA USLUGA MEDICINSKOG TURIZMA KAO FAKTORA ZA IZBOR DESTINACIJE

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Sažetak: *Ovaj rad istražuje psihografske karakteristike zdravstvenih turista koji posećuju Srbiju kako bi dobili medicinske usluge. Fokusirajući se na njihove stavove, vrednosti i motivacije, cilj istraživanja je stvoriti dublje razumevanje ove specifične grupe turista i pružiti smernice za prilagođavanje marketinških strategija u cilju privlačenja i zadržavanja medicinskih turista. Metodologija obuhvata korišćenje VALS metode za određivanje tržišnih segmenata na osnovu podataka prikupljenih putem anketiranja turista u Srbiji. Rezultati istraživanja ukazuju na životni stil kao i ključne psihografske faktore koji utiču na odluku zdravstvenih turista da odaberu Srbiju kao destinaciju za medicinski turizam, kao i njihov životni stil. Takođe se istražuju potencijalne prepreke i izazovi s kojima se ova ciljna grupa susreće tokom boravka, što pruža uvid u poboljšanja u infrastrukturi i uslugama koje bi mogle unaprediti njihovo iskustvo. Rezultati ovog istraživanja mogu doprineti promociji Srbije kao destinacije zdravstvenog turizma i stvoriti strategije koje bolje zadovoljavaju potrebe i očekivanja ovog segmenta turizma, čime se podstiče razvoj ove perspektivne industrije u zemlji.*

Ključne reči: *zdravstveni turizam, psihografski profil, motivacija turista, Srbija kao turistička destinacija.*