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Click to Care: The Role of Digital Credibility and E-brand Image in Medical Tourism Decision-making

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ABSTRACT

This study aims to examine how digital factors influence medical tourists' decision-making intention in the context of cross-border healthcare. Specifically, it investigates the impact of online review credibility, information transparency in online platforms, and e-brand image on hospital selection decisions in medical tourism. A quantitative, cross-sectional survey design was adopted. Data were collected through a structured questionnaire using a five-point Likert scale from individuals who actively use online platforms for healthcare information and medical travel decisions. A total of 221 valid responses were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test reliability, validity, and hypothesized relationships among constructs. The results reveal that all three digital variables have a positive and significant effect on medical tourist decision-making intention. Among them, e-brand image emerged as the strongest predictor, followed by information transparency and online review credibility. The model demonstrated high explanatory power, indicating that digital cues substantially shape behavioral intentions in medical tourism. This study offers an integrated empirical framework that combines digital marketing constructs with medical tourism decision behavior, addressing a gap where prior studies examined these elements separately rather than collectively. The study is limited to cross-sectional data and self-reported perceptions, which may restrict long-term generalizability and behavioral prediction.

Keywords: Medical Tourism; Online Review; Information Transparency; E-Brand Image; Decision-Making Intention; Digital Healthcare; word of mouth

1. INTRODUCTION

Traveling to another country to get medical care constitutes Medical Tourism (MT). It started as a small thing, but now it is an enormous component of the global health and tourism economies, which used to be largely contingent on suggestions from friends and family and networks of brokers. But nowadays, digital technology and online information ecosystems have an immense effect on how people in other countries navigate, compare, and choose healthcare providers. This digital alteration fits with bigger trends that are being seen in recent tourism research, where information and communication technologies (ICT) have greater effects on how people operate, make decisions, and assess risks (Antony King Fung Wong et al., 2024). The global MT industry has grown quickly and is anticipated to grow into a billion-

dollar industry. Over the next ten years, the number of patients from other nations is projected to keep growing. Such a type of growth is not just due to differences in cost or quality of care; it's also because technological advances make it easier for patients to compare complex medical services from a distance (Ashraf & Hayat, 2025; Martí-Parreño & Gómez-Calvet, 2020). These digital resources include hospital websites, treatment comparisons, accredited ratings, social media presence, and most importantly, testimonials and reviews posted by users. Together, these resources determine what potential medical tourists know and trust about feasible providers. In circumstances where there is a lot of uncertainty and people are greatly involved, it is very important to have accurate information. Healthcare services are different from the majority of consumer products in that they are

not physical things before they are used, they cost a lot of money, and they have a direct effect on the health and well-being of patients. As a result, patients are more likely to use more than one online source, such as eWOM (electronic word-of-mouth), verified patient reviews, and ratings of healthcare platforms. This is part of a longer decision-making process that aims to lower uncertainty and perceived risk (Abubakar Mohammed Abubakar & Mustafa Ilkan, 2016). The prior study in tourism suggests that eWOM enhances travel intentions and destination reputation. However, certain processes that regulate online review credibility, digital trust, and decision-making in MT remain poorly analyzed.

Digital transformation in healthcare and tourism has created an emerging category of significant consumers, often called “e-patients.” They look for, analyze, and use electronic medical data when deciding how to care for themselves. These individuals use digital platforms not only to look up clinical information but also to read reviews online to learn about the experiences of others and how reputable institutions can be. Patients are more and more turning to independent review sites, hospital ratings, and global accreditation databases to check out feasible providers. This change shows the significance of the credibility of online reviews as a key factor that affects how patients view the trustworthiness of digital content and, by extension, the institutions being reviewed. But depending on online content can cause problems with the quality, accuracy, and reliability of the information. Digital platforms make it easier to find health and service information, but they can also have false or inconsistent data, suggesting it makes it harder to reach decisions. Previous investigations of health tourism have demonstrated that online information frequently looks confusing, contradictory, or promotional, making it challenging for consumers to make smart choices (Lunt et al., 2014). It’s essential to find out what kind of reliable person someone is and build digital trust in these kinds of situations. In this case, it is more than just passively accepting content online. It is also believed that online information, like patient reviews, hospital profiles, and service descriptions, is trustworthy and accurate sufficient to be used in making important decisions.

In sectors such as e-commerce or eHealth, digital trust has been shown to influence users’ reliance on digital channels, acceptance of online recommendations, and behavioral intentions (Saveljeva & Volkova, 2025). Digital trust is the psychological outcome shaped by online review credibility, information transparency, and e-brand image that influences whether potential patients choose a hospital. While healthcare services are easy to find and clear online, this implies they are open to scrutiny. This is

particularly pertinent for MT, where people have to make difficult decisions despite having the ability to meet with providers in person. Patients may contrast treatment options, check the credentials of doctors, and look at cost structures side by side in clean digital environments. This builds trust and helps individuals make choices. E-Brand Image demonstrates the manner in which hospitals are seen as professional and trustworthy on the internet, which affects how trustworthy they feel to people who are not acquainted with them. Industry experts say that inconsistent branding or a weak online presence can make a business less apparent and less credible, while consistent digital branding can make a company seem more experienced and trustworthy (Senyapar, 2024). While previous studies have looked at how online reviews and digital information can help MT, there is still a lack of research that brings all of these pieces together to show how they affect digital trust and behavior. Up until now, most studies have either looked at how people use reviews or at general trends in how eWOM affects people’s decisions. They did not look at how review credibility, transparency, and brand image are connected to the way people form trust and how that affects their decisions. This research problem is critical because it helps stakeholders, like hospitals, referral representatives, and destination marketers, who execute digital strategies that build trust and inspire international patients, understand those relationships.

In view of the growing reliance on digital platforms for healthcare information and hospital selection, this study seeks to examine how online environmental factors shape medical tourists’ behavioral intentions. The research focuses on the influence of online review credibility, information transparency in online platforms, and e-brand image on medical tourist decision-making intention. By empirically analyzing these relationships, the study aims to contribute to the understanding of digital decision ecosystems in MT. To address this purpose, the following research questions are proposed:

RQ1: Does online review credibility influence medical tourists’ decision-making intention?

RQ2: How does information transparency on online platforms affect the decision-making intention of medical tourists?

RQ3: Does the e-brand image of hospitals impact medical tourists’ decision-making intention?

RQ4: To what extent do digital factors collectively influence hospital selection decisions in MT?

2. LITERATURE REVIEW

Online reviews are a form of eWOM where previous clients

speak to each other about the quality of treatment, the conduct of staff, communication, support services, and outcomes. As potential patients often cannot evaluate these dimensions before travel or treatment, online reviews act as critical information cues, reducing perceived uncertainty and risk. However, this reliance also raises significant concerns about conflicting information, misinformation, biased or fake reviews, and variations in how patients interpret credibility, which directly affects the process of trust formation (Xu et al., 2020). The existing academic literature on digital information and trust formation in MT is still emerging and fragmented. Many studies focus on service quality, patient satisfaction, or destination choice, but far fewer examine how online review credibility, information transparency, and digital reputation jointly affect medical tourists' decision intentions through digital trust. This gap warrants systematic investigation, making the current study both timely and necessary. Online reviews are widely acknowledged as a powerful digital signal influencing consumer choice behavior in various service industries. A fundamental study on travel review platforms demonstrates that review credibility directly affects users' intention to follow recommendations and engage with content. (Raffaele Filieri et al., 2020) Investigated the effect of review credibility, review usefulness, and ease of use on continuance intentions among travelers, showing that reviews perceived as credible enhance users' trust and subsequently their intention to rely on the platform for future decisions. This relationship between credibility and trust is equally relevant in healthcare because both tourism and healthcare decisions entail high perceived risk and significant personal implications. While travelers often seek leisure and enjoyment, medical tourists are investing in treatments with medical, financial, and emotional consequences. Review credibility thus becomes important in developing trust and confidence in online information. Patients judge how dependable an online health platform is based on the quality, accuracy, and perceived relevance of the information it offers. These factors are closely related to how real the reviews and recommendations seem to be. The recent study by (Zhang et al., 2025) established a framework for evaluating medical service quality through the examination of online reviews. Their results show that the content of evaluations, such as the sentiment and topic classification, can reliably show quality traits that affect service demand, such as the number of consultation requests. This shows that online reviews are reliable quality signals when they are seen as trustworthy and helpful, and these can affect the results of the choices. The literature also talks about how difficult it is to deal with fake reviews and wrong information on digital platforms.

Many online ratings for accommodation and tourism (including TripAdvisor and Booking.com) use verification tools that filter out fake reviews, but there are still problems with bogus feedback. Research on tourism shows that making the verification process better makes people more likely to trust review sites, which in turn makes people more likely to trust the services that are linked to them (Özaydın, 2025). Drawing from these studies, online review credibility emerges as a key predictor of trust formation and subsequent decision behavior, including in high-risk scenarios like MT, where patients must extrapolate service quality and reliability from digital cues.

H₁: Online Review Credibility has a positive and significant influence on Medical Tourist Decision-Making.

Data transparency is how clearly and openly hospitals and internet-based services share significant data that patients need to make decisions. This includes details about the course of action, the price, the doctor's qualifications, accreditation, the risks of the operation, and the patient's established results. Clear details make things simple and let potential medical tourists smartly compare different providers. Open and direct interaction has been shown to greatly increase consumer trust and confidence in the larger context of digital marketing, especially for tasks that require a lot of thought (Ali et al., 2025). Managing how people see risk also depends on being open-minded. In healthcare, where personal health is at stake, being devoid of clear information can make people feel like they are at greater risk and make them more reluctant to make a decision. A systematic review of trust in digital healthcare finds that trust is intricate and affected by the quality of information, risks, data accuracy, and worries about privacy (Catapan et al., 2025). Patients are likely to have confidence in the information they get to make significant choices only when they think it is accurate, complete, and fair. Researchers recognize that international patients frequently run into information asymmetry, resulting in critical details regarding care quality and service outcomes not being consistently available. Transparent online platforms that systematically present such details help reduce the disparity and build confidence (Catapan et al., 2025).

H₂: Information Transparency in Online Platforms has a positive and significant influence on Medical Tourist Decision-Making.

E-Brand Image is the online standing and online visibility that healthcare providers build through their websites, social media, digital ads, and interactions with consumers on different platforms. Brand image has been connected to trust, loyalty, and behavioral intentions in digital marketing. For instance, in the tourism industry, strong

digital views of brands build trust and make travelers more likely to use branded websites for knowledge and preparation (Azhar et al., 2023). Health tourism branding includes logos and taglines. It includes how the hospital is shown and thought of on all digital touchpoints, such as patient assessments, third-party ratings, testimonials on video, and content marketing. Healthcare promotional materials support that a good brand reputation reduces perceived risk while making the hospital a good choice for international patients. When this track record is consistently solidified online, confidence in the internet increases, which in turn enhances outcomes for decisions (Ali et al., 2025). Research that shows how brand trust serves as a middleman between online presence and buyer intent backs up the idea that brand image affects decision-making. Brand trust serves as a mediator in travel behavior studies, linking social media promotion engagement to purchase intentions and illustrating the connection between online reputation and real-world behavior (Azhar et al., 2023). Even though digital brand image is important, most of the research on MT has been centered on clinical excellence or hospital infrastructure. There has not been much research on how digital reputation affects trust and patient choice. This signifies a research deficiency that your study seeks to rectify by establishing E-Brand Image as an essential precursor of trust across the decision-making process.

H₃: E-Brand Image has a positive and significant influence on Medical Tourist Decision-Making.

Digital Trust is the faith that people who are thinking about getting medical treatment abroad have in online platforms, sources of information, and review sites when they are looking at their options. A comprehensive examination of digital healthcare trust reveals that trust affects the process of adoption, acceptance, and perception of usefulness of online health services, impacting online decision-making behavior (Catapan et al., 2025). In tourism, digital trust means how trustworthy, honest, and capable people think online vendors of services, platforms, and information outlets are. Studies indicate that digital trust promotes sustained engagement, favorable perceptions of online recommendations, and an increased likelihood of responding to eWOM (Elshaer et al., 2024). The current literature identifies multiple deficiencies in comprehending the establishment of digital trust among medical tourists. First, although online reviews are acknowledged as significant informational indicators, the majority of studies concentrate on machine learning as well as analyzing sentiment instead of exploring trust and credibility formation pathways. Second, research on belief in electronic health care is extensive yet not tailored to cross-border treatment decisions, characterized by elevated

risk and uncertainty (Catapan, et al., 2025).

there is little research that examines the interplay between online review credibility, openness to data, and digital company image as factors influencing decision-making through digital trust simultaneously. This research gap directly addresses the dynamic characteristics of digital data as well as consumer behavior in substantial tourism markets. Another significant aspect emerging lately in research is the function of perceived danger and unpredictability mitigation via digital signals. MT is different from regular vacation travel because it affects your health, costs you money, and can have emotional effects. Scholars say that when individuals have to make decisions that might prove dangerous, they rely more on reliable digital cues to lower their doubts and raise the level of trust (Raffaele Filieri et al., 2020). When this happens, online reviews, hospital openness, and strong digital brands all work together to lower the risk. The sense of safety and dependability that comes from information in digital format can have a big effect on people's plans to act, especially when patients can't see the facilities in person before making travel plans.

Recent research that combines healthcare administration and digital marketing shows that the trust transfer hypothesis is important when making medical decisions online. "Trust transfer is when you build trust in one digital thing, like a reliable review site or verified feedback, and then give that trust to another thing, like an institution or doctor. This means that even if someone had not been to a hospital before, strong digital signals like confirmed patient stories, platform testimonials, in line online reviews might make them feel better at first. This transfer of trust is especially clear in devices, where third-party validation tools act as anchors of credibility (Elshaer et al., 2024). So, digital trust does not grow on its own; it comes from the interaction of many online signals, such as the credibility of reviews and the image of the brand. In recent years, the idea of the reliability of user-generated content (UGC) has gotten a lot of attention from researchers. Patient blogs, testimonials in video form, discussion forums, and online stories that go above star ratings and short written reviews are all examples of UGC. Studies show that stories that are explained in a way that makes them more real than merely numbers often make viewers feel emotionally connected to them. Long-form patient accounts of their trips for therapy, recovery, and healthcare programs provide potential medical tourists with the feeling that they are getting more information. This makes them feel better about themselves as it alters how sure they feel about their decisions (Xu et al., 2020). But too much advertising or scripted reviews may fail and make people

doubt. This makes the case that credibility and openness must go hand in hand to keep trust in digital spaces. The effect of the design of platforms and accessibility on trust building is another topic that is becoming more popular in recent research. Research on digital tourism services shows that platform design, ease of navigation, mobile responsiveness, and professional-looking visuals all help build trust in an indirect way. Even if medical care is good, a website with poor design or an old interface can make people question the institution's ability to do its job. On the other hand, platforms that look good, are straightforward to use, and are interactive cultivate trust and make people want to spend hours looking at the information.

This kind of behavioral engagement usually makes people more likely to make decisions. So, structure usability is an aspect of E-Brand Image that assists people in deciding how professional and trustworthy a business is on the internet (Elshaer et al., 2024). Literature is paying more and more attention to issues that cross cultures. Patients who go to other nations often notice that the language, medical rules, customs of society, and approaches to communicating are all different. People all over the world tend to trust digital platforms more when they offer multilingual support, culturally appropriate dialogue, and help for patients based on where they are. Researchers say that transparency, as well as review credibility, are even more important when patients come from distinct societal or linguistic backgrounds. This is because electronic cues may be the only way to get reassurance before traveling. This shows that trust in the internet is not only a matter of technology, but also of society and culture. The rise of social network influence has made digital trust research even more important. More and more, hospitals and healthcare providers are using sites like YouTube, Instagram, and LinkedIn for posting individual stories, doctor interviews, tours of their facilities, and live question-and-answer sessions. These actions help E-Brand Picture and can make things clearer when done honestly. But literature also states that too much advertising or commercialization can make a thing appear less real, which can make individuals less likely to trust it. To maintain confidence and credibility over time, equitable and transparent online advertising is essential (Azhar et al., 2023)

Another important development is the use of technology to verify things, like blockchain-based review verification, AI-powered fake assessment detection, and verified individual badges. These new ideas are meant to fight false information and make reviews more trustworthy. Scholars say that as online communities change, safety measures

will become more important for building trust, especially in industries with a lot at stake. Several verification logos or certification labels on internet sites have been shown to make users more confident and likely to act, which shows how important it is to have reliable review environments. Recent studies in consumer psychology show that choice fatigue and too much information can be bad for medical tourists from a behavioral point of view. There are so many hospitals, reviews, and healing options accessible online that people who might need them might feel overwhelmed. New research on healthcare management stresses how important digital trust is for institutions to stay competitive. Hospitals that put money into keeping honest review systems, clear pricing policies, and reliable internet marketing tend to get more international patients. Digital trust is not merely an emotional issue for consumers, but it is also an important tool for healthcare companies that work in global tourism regions. This fits with other theories of service marketing that say trust is a key factor in loyalty, repeat visits, and good WoM. Even though these new ideas are coming to light, there is not much empirical evidence combining these variables into one theoretical framework. A lot of the time, studies look at review sentiment, happiness, or service quality on their own, without making a clear connection between reviews on the internet, credibility, disclosure of data, and E-Brand Image and the choices medical tourists make.

2.1. Objectives

- To examine the influence of Online Review Credibility on Medical Tourists' Decision-Making intention.
- To analyze the impact of Information Transparency in Online Platforms on Medical Tourists' Decision-Making Intention.
- To evaluate the effect of E-Brand Image of hospitals on Medical Tourists' Decision-Making intention.

2.2. Conceptual Model

The conceptual model as shown in Figure 1. this study explains how digital factors influence medical tourists' decision-making when choosing a hospital or destination for treatment. In this framework, Online Review Credibility, Information Transparency in Online Platforms, and E-Brand Image are considered the independent variables, as they represent the major digital cues available to potential medical tourists. These elements collectively shape patients' perceptions, reduce uncertainty, and build confidence during the information search stage. The dependent variable, Medical Tourist Decision-Making Intention, reflects the likelihood of a patient choosing a particular hospital or medical destination based on digital information. The model proposes that when online reviews appear authentic, information is transparent and easily

accessible, and the hospital maintains a strong digital brand presence, digital trust increases, which in turn positively influences the final decision intention.

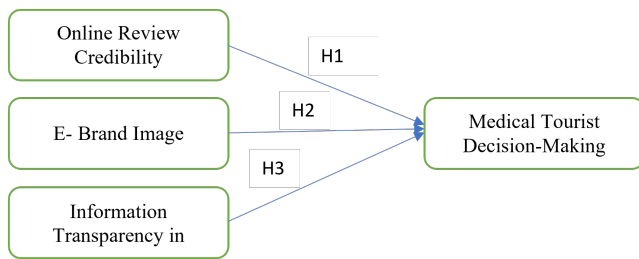


Figure 1. Author proposed conceptual framework. Source : Author's own creation/work

3. RESEARCH METHODOLOGY

3.1. Research Design and Sampling

This study adopts a quantitative research design with a cross-sectional survey approach to measure the relationship between Online Review Credibility, Information Transparency, E-Brand Image, and Medical Tourist Decision-Making Intention. Data were collected at a single point in time, rather than over multiple periods, making the study cross-sectional in nature. A survey method was employed as the primary data collection technique, utilizing structured questionnaires with a 5-point Likert scale. This study employs a non-probability purposive sampling technique. Purposive sampling was

considered appropriate because the study specifically targeted individuals who had prior MT experience or actively relied on digital platforms when exploring healthcare options. This approach ensured that respondents possessed relevant knowledge and experience related to the study context. The target population of the study was individuals who undertook MT using online platforms. The target population consisted of adults aged 18 years and above who have previously travelled for medical treatment, are actively exploring options online, or regularly use digital platforms for healthcare information. The questionnaire was circulated to 323 respondents; only respondents meeting the study criteria were included. A total of 221 responses were found to be valid after eliminating incomplete and invalid questionnaires. The final sample size was considered satisfactory and adequate as per Cochran's sample size formula (Cochran, W.G., 1977), ensuring sufficient representation for statistical analysis.

3.2. Measurement Scale

Measurement items for this study were adapted from established scales, digital marketing, and online consumer behavior literature to ensure validity and reliability (Table 1). Constructs were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Table 1. Measurement Scale

Construct	Source
Online Review Credibility (ORC)	(Raffaele Filieri et al., 2020; Xu et al., 2020)
Information Transparency in Online Platforms (IT)	(Ali et al., 2025; Catapan et al., 2025)
E-Brand Image (EBI)	(Azhar et al., 2023; Elshaer et al., 2024)
Medical Tourist Decision-Making Intention (MTDM)	(Raffaele Filieri et al., 2020; Xu et al., 2020)

Source : Author's own creation/work

3.3. Data Analysis

The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The analysis was conducted in two steps. First, the measurement model was examined to check the reliability and validity of the study constructs. Reliability was assessed using Cronbach's alpha and CR, while validity was examined using factor loadings and AVE. In the second step, the structural model was analyzed to test the proposed hypotheses. Path coefficients and their significance levels were assessed using a bootstrapping procedure. The coefficient of determination (R^2) was used to evaluate the explanatory power of the model. PLS-SEM was chosen as it is suitable for predictive studies involving

multiple variables.

4. RESULTS AND DISCUSSION

4.1. Demographic Results

The demographic profile of the respondents as shown in Table 2. indicates a fairly balanced gender distribution, with 51.1% female and 48.9% male participants. In terms of age, the majority of respondents belonged to the 26–34 years group (43.4%), followed by 35–44 years (20.8%) and 18- 25 years (19.0%), showing that most participants were young and middle-aged adults who are generally active digital users. About educational qualification, a large proportion of respondents were undergraduates (46.2%) and postgraduates (43.4%), indicating a well-educated sample. Occupationally, private sector employees (35.3%)

and healthcare professionals (29.9%) formed the major share of participants. More than half of the respondents (57.9%) reported having previous experience, suggesting practical exposure to healthcare travel decisions. In terms of digital engagement, the majority indicated that they

frequently or very frequently use online platforms for healthcare information. Hospital websites and online review platforms emerged as the most preferred sources of information.

Table 2. Demographic Results

Demographics	Category	Frequency (n)	Percentage (%)
Gender	Male	108	48.9
	Female	113	51.1
Age group	18–25 years	42	19.0
	26–34 years	96	43.4
	35–44 years	46	20.8
	45–54 years	27	12.2
	55 years and above	10	4.5
Educational qualification	Undergraduate	102	46.2
	Postgraduate	96	43.4
	Doctorate/Professional	23	10.4
Occupation	Private Sector Employee	78	35.3
	Government Employee	41	18.6
	Self-Employed	36	16.3
	Healthcare Professional	66	29.9
Previous MT Experience	Yes	128	57.9
	No	93	42.1
Frequency of using online platforms for healthcare information	Rarely	24	10.9
	Occasionally	58	26.2
	Frequently	82	37.1
	Very frequently	57	25.8
Preferred source of online healthcare information	Hospital Websites	64	29.0
	Social Media	38	17.2
	Review Platforms	52	23.5
	MT Agencies	27	12.2
	Search Engines	40	18.1

Source : Author's own creation/work

4.2. PLS-SEM Results

To assess the importance of proposed links in the structural equation model, bootstrapping (Figure 1) was used. The measurement model and structural model were assessed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) algorithm (Figure 2), which followed the two-step procedure suggested by (Hair et.al., 2021) and examined indicator reliability, convergent validity, and the significance of paths.

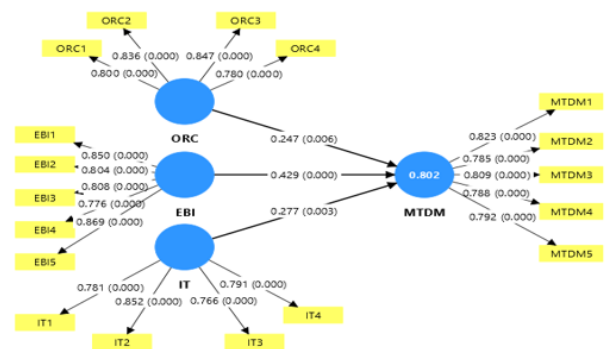


Figure 2. Structural model showing parameter estimates. Source : Author's own creation/work

4.3. Reliability and Validity Results

The results of the measurement model show that the constructs have sufficient validity and reliability. Acceptable factor loadings were shown by every item, demonstrating that the indicators accurately reflect the corresponding structures. All of the constructs' Cronbach's alpha values as shown in Table 3 were higher than the suggested cutoff of 0.70, indicating strong internal consistency. The measurement scales' dependability was

further supported by composite reliability values that were likewise above the permissible threshold (Fornell & Larcker., 1981). Since the average variance extracted (AVE) values for each construct as shown in Table 3 were higher than 0.50, showing that a significant amount of variance was captured by the constructs, convergent validity was established. While the standard deviation values show a respectable range of replies, the mean values imply a moderate to high degree of agreement among respondents.

Table 3. Reliability and Validity results

Items	Factor Loadings	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)	Mean	Standard Deviation
ORC1	0.800	0.879	0.888	0.675	3.778	1.124
ORC2	0.836				3.606	1.144
ORC3	0.847				3.535	1.076
ORC4	0.780				3.657	1.165
EBI1	0.850	0.809	0.811	0.637	3.737	1.194
EBI2	0.804				3.636	1.151
EBI3	0.808				3.586	1.206
EBI4	0.776				3.687	1.152
EBI5	0.869	0.859	0.859	0.640	3.657	1.173
IT1	0.781				3.677	1.109
IT2	0.852				3.697	1.210
IT3	0.766				3.798	1.239
IT4	0.791	0.833	0.835	0.666	3.657	1.173
MTDM1	0.823				3.475	1.048
MTDM2	0.785				3.808	1.107
MTDM3	0.809				3.778	1.291
MTDM4	0.788				3.545	1.166
MTDM5	0.792				3.808	1.098

Source : Author's own creation/work

4.4. Model Fit Indices

The average difference between the observed and model-predicted correlations is shown by the Standardized Root Mean Square Residual, or SRMR. In general, values less than 0.08 are regarded as acceptable. The suggested model appears to fit the data well, with comparatively modest residuals between observed and predicted associations, as indicated by the SRMR of 0.062 (Table 4). The suggested model is contrasted with a null (baseline) model using the Normed Fit Index (NFI). A better match is indicated by values nearer 1, with 0.9 frequently mentioned as an acceptable standard. However, NFI values are frequently

lower in PLS-SEM, particularly in models that are exploratory or prediction-oriented. The suggested model significantly outperforms the null model, as indicated by the modest but acceptable model fit with an NFI of 0.817 (Table 4). The difference between the estimated and observed covariance matrices is reflected in the chi-square statistic. Even when the model fit is adequate, chi-square values are usually high and frequently become significant in big samples and complex models. Chi-square is therefore viewed descriptively rather than as a rigid choice criterion in PLS-SEM. As anticipated, there is some variance in the reported number, which should be taken into account in addition to SRMR and NFI (Hair et.al., 2021; Hu. L & Bentler.P.M, 1999).

Table 4. Model Fit Indices Results

	Saturated model	Estimated model
SRMR	0.062	0.062
NFI	0.817	0.817
Chi- Square	229.041	229.041

Source : Author's own creation/work

4.5. R^2 and Adjusted R^2 Values

The R-square value of 0.802 (Table 5) means that about 80% of the change in medical tourists' decision-making is explained by the factors included in this study. This shows that the model has a strong ability to explain the decision

behavior. The adjusted R-square value of 0.795 (Table 5) is very close to the original value, which indicates that the model remains stable even after adjustments. In research studies, values above 0.75 are generally considered strong, so this result shows that the model is reliable and effective (Hair et.al., 2021).

Table 5. R^2 and Adjusted R^2 Values

	R-square	R-square adjusted
DL	0.802	0.795

Source : Author's own creation/work

4.6. Hypothesis Testing Results

The hypothesis testing results show that all three proposed hypotheses are supported, indicating that each independent variable has a positive and statistically significant influence on Medical Tourist Decision-Making (MTDM). The beta value of 0.247 with a p-value of 0.006 (Table 6) indicates a significant positive relationship. This means that credible and authentic online reviews moderately influence medical tourists when selecting hospitals. The f-square value of 0.245 suggests a medium effect size, showing that review credibility plays a meaningful role in decision behavior (Hair et.al., 2021). E-Brand Image records the highest beta value of 0.429 with a

p-value of 0.001 (Table 6), demonstrating the strongest influence among all variables. This indicates that a hospital's digital reputation and online presence significantly shape medical tourists' final decisions. The f-square value of 0.104 shows a moderate practical impact on decision-making (Hair et.al., 2021). The beta value of 0.277 and p-value of 0.003 (Table 6) confirm a significant positive relationship between transparency of online information and decision intention. This suggests that clear and complete digital information helps patients feel more confident when choosing medical services. The f-square value of 0.080 (Table 6) indicates a small to moderate effect size, yet still meaningful in influencing behavior (Hair et.al., 2021).

Table 6. Hypothesis Testing Results

Hypothesis	Beta (β)	p-value	f-square	Decision
H ₁ (ORC → MTDM)	0.247	0.006	0.245	Supported
H ₂ (EBI → MTDM)	0.429	0.001	0.104	Supported
H ₃ (IT → MTDM)	0.277	0.003	0.080	Supported

Source : Author's own creation/work

This study examined the influence of three key digital factors, such as online review credibility, information transparency in online platforms, and e-brand image, on medical tourists' decision-making intention. The results indicate that all predictors have a significant and positive impact on decision intention, explaining a large share of

the variance in behavioral intentions to select hospitals for treatment.

The findings of this study indicate that online review credibility, information transparency in online platforms, and e-brand image significantly influence medical tourists' decision-making intention. As shown in Table 6, all three hypotheses were supported, while the model demonstrated

substantial explanatory power with an R^2 value of 0.802 (Table 5), suggesting that the selected digital factors explain a considerable proportion of the variance in medical tourists' decision-making behavior.

The results support the positive influence of Online Review Credibility on medical tourist decision-making intention ($\beta = 0.247$, $p = 0.006$), as presented in Table 6. This finding suggests that potential medical tourists rely on trustworthy and authentic online reviews to evaluate healthcare providers before making treatment-related decisions. MT is inherently associated with high levels of uncertainty because patients often lack direct experience with foreign healthcare providers. Consequently, credible online reviews function as surrogate indicators of service quality and reliability. This finding is consistent with previous studies that identify review credibility as a critical determinant of trust formation and behavioral intention in digital environments (Raffaele Filieri et al., 2020; Xu et al., 2020). However, although significant, the relatively lower influence of review credibility compared to e-brand image suggests that patients may increasingly recognize the possibility of manipulated or biased online reviews and therefore depend more heavily on broader institutional reputation cues when evaluating healthcare providers (Özaydın, 2025).

Information Transparency was also found to significantly influence medical tourist decision-making intention ($\beta = 0.277$, $p = 0.003$), as shown in Table 6. This result highlights the importance of providing clear, accessible, and comprehensive information regarding treatment procedures, physician qualifications, accreditation, treatment outcomes, and pricing structures. The finding supports previous research suggesting that transparency enhances trust and reduces perceived risk in digital healthcare environments (Ali et al., 2025; Catapan et al., 2025). Information asymmetry between healthcare providers and patients is particularly pronounced because consumers must evaluate healthcare services remotely. Transparent digital communication therefore serves as a mechanism for reducing uncertainty and enabling informed decision-making. The significance of this construct confirms that patients increasingly expect healthcare providers to maintain open and accurate communication through digital channels.

Among the three predictors, E-Brand Image emerged as the strongest determinant of medical tourist decision-making intention ($\beta = 0.429$, $p = 0.001$), as reported in Table 6. This finding suggests that digital reputation plays a more influential role than individual information cues when patients assess healthcare providers. A strong e-brand image communicates professionalism, credibility, competence, and trustworthiness, thereby helping patients

evaluate providers under conditions of uncertainty. This result is consistent with prior studies highlighting the role of digital branding in shaping consumer trust and behavioral intentions (Azhar et al., 2023; Elshaer et al., 2024). The stronger effect of e-brand image compared to review credibility and information transparency indicates that medical tourists evaluate healthcare providers holistically rather than relying solely on specific information sources. In high-risk decisions involving health, finances, and personal wellbeing, an established digital reputation appears to function as a heuristic cue that simplifies complex decision-making processes.

The findings can also be interpreted through the lens of digital trust and trust-transfer theory. Previous studies suggest that trust developed through digital platforms can be transferred to healthcare providers through credible reviews, transparent communication, and consistent digital branding (Elshaer et al., 2024; Saveljeva & Volkova, 2025). The significance of all three predictors shown in Table 6 supports the notion that digital trust is not generated by a single factor but rather emerges through the combined influence of multiple digital signals. Consequently, hospitals that successfully maintain credibility, transparency, and a strong online reputation are more likely to attract potential international patients.

Furthermore, the high explanatory power of the model ($R^2 = 0.802$; Table 5) reinforces the growing importance of digital ecosystems in MT decision-making. While traditional determinants such as treatment quality, destination attractiveness, and cost remain important, the findings indicate that digital factors have become equally critical in shaping patient intentions. This observation is consistent with recent research emphasizing the transformative role of digital technologies in healthcare and tourism decision processes (Antony King Fung Wong et al., 2024; Ashraf & Hayat, 2025). By integrating online review credibility, information transparency, and e-brand image within a single framework, this study addresses an important gap identified in previous literature and demonstrates how these digital factors collectively influence hospital selection decisions.

5. CONCLUSION

This study aimed to investigate the impact of digital factors on the decision-making intentions of medical tourists in the current healthcare landscape. The results clearly show that the credibility of online reviews, the openness of information, and the reputation of the e-brand all have a big and positive effect on how people choose a hospital. Of these, the e-brand image was the best predictor. This means that a hospital's online reputation and presence

have a big effect on how confident patients feel and what they choose in the end. Trustworthy online reviews and clear electronic data were also important factors because they help reduce uncertainty and let potential medical tourists make updated comparisons. The model's high explanatory power shows that digital signals and perceptions via the web are becoming more important in MT decisions than traditional factors like cost and location. This shows that people are increasingly relying on online information sources when making healthcare decisions, since patients often can't meet with service providers in person before traveling. So, the results show how important it is for hospitals and health-tourism facilitators to have real review infrastructure, clear and easy-to-find communication via the web, and an impressive digital brand identity.

5.1. Practical Implications

The results have a lot of useful information for hospitals, medical travel facilitators, and managers of digital platforms. Hospitals should put money into managing the credibility of reviews by encouraging real reviews, responding effectively to feedback, and working with dependable third-party platforms to make reviews more reliable. This will make patients more confident and give digital reviews more weight. Making information more open is very important. Hospitals need to make sure that their websites and online listings have all the details that people need about facilities, prices, doctor skills, treatments, and accreditation. This helps international patients feel less uncertain and less at risk. Building a strong online brand reputation should be a top strategic goal. This includes keeping a professional website, talking to those on social media, showing off awards or credentials, and always posting high-quality content. A strong internet presence shows that you are competent and builds trust with potential medical tourists.

5.2. Theoretical Contributions

The study advances theoretical understanding by integrating digital marketing and tourism decision theories. By demonstrating the significant roles of review credibility, transparency, and brand image, the research operationalizes digital trust concepts into measurable predictors that explain decision intentions. It also extends existing models of e-WOM and digital information quality to a high-stakes service environment where trust and risk are paramount.

5.3. Limitations

This study is limited by its cross-sectional design and reliance on self-reported data, which may affect causal interpretation and introduce response bias. Additionally, the use of purposive sampling may limit the

generalizability of the findings. The study focused only on digital factors and did not consider other influences such as treatment cost, healthcare quality, destination image, or perceived risk.

5.4. Future Research Directions

Future studies may use longitudinal designs and larger, more diverse samples to improve generalizability. Researchers may also examine additional factors such as perceived risk, healthcare quality, destination image, and digital trust. Comparative studies across countries and healthcare destinations could provide deeper insights into medical tourists' decision-making behavior.

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7. ETHICAL STATEMENT

Data were obtained from respondents after disclosing the intent of research and promise was made to them that their responses would not be disclosed ever. The research has been carried out in accordance with the COPE guidelines.

8. AUTHORS CONTRIBUTIONS

Divya T- Introduction & Review of literature and Results and Discussion,

K Karthik Sridar- Research methodology and final draft

CONFLICT OF INTEREST

Authors declare no conflict of interest

DATA AVAILABILITY STATEMENT

Data supporting this study are available from the authors upon reasonable request.

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