

A Comparative Study of Retiree Expats and Younger Expats: Factors Influencing Expatriates' Selection of Healthcare Facilities in Bali

Putu Sri Maharini* & Gede Sri Darma

Faculty Economy and Business, Universitas Pendidikan Nasional, Denpasar City, Bali Province, Indonesia

Abstract

This research engaged in a comparative investigation of expatriate retirees' and younger expatriates' preferences in selecting healthcare facilities in Bali, applying a comprehensive analytical lens that integrated Maslow's needs theory, consumer behavior theories, and the theory of cultural acculturation. Data were gleaned through in-depth interviews from eight expatriates residing in the popular expat regions of Bali—Sanur, Ubud, and Nusa Dua—divided into retiree and younger age groups. The study found that expatriates' preferences, influenced by various personal, psychological, cultural, and social factors, are vital in their healthcare choices in a foreign land. Their ability to adapt to the local culture and healthcare system, coupled with a positive outlook and successful adjustment, plays a crucial role. It underscores the significance of comprehensive healthcare facilities and proactive government policies to meet the healthcare needs of expatriates locally. This study is distinct for using three theories: Maslow's Need Theory, Cultural Acculturation, and Consumer Behavior, rarely combined in investigating expatriates' choice of health facilities in Bali. With well-executed strategies addressing expat needs, culture, marketing, staff training, and collaboration, healthcare providers in Southeast Asia can better serve expats, improving their satisfaction and well-being. This study's restricted participant count and qualitative approach can limit the extendibility of findings to a broader populace. The qualitative design's inherent subjectivity may introduce a measure of unintended bias during data interpretation. Moreover, the specific focus on Bali's expatriates might temper the relevance of the study's results to other geographical contexts.

Keywords: bali expatriates, health facilities, cultural adaptation, healthcare services, quality of care, patient satisfaction, consumer behaviour

Received: 4 May 2023

Revised: 13 December 2023

Accepted: 21 January 2024

1. Introduction

Bali is well-known worldwide for its stunning beaches, rich culture, and bustling tourism industry. It boasts a plethora of attractions such as beaches, temples, and traditional dances that captivate both local and overseas tourists. The captivating natural scenery, high safety levels, close proximity, good facilities, and infrastructure are key draws for tourists eager to explore Bali (Zuraidah, 2019). These unique factors have made Bali a popular choice for both domestic and international tourists. Bali is also favored by expatriates, whether for work or vacation. An expatriate is an individual temporarily residing in a country other than their home nation to achieve their career objectives. They may be assigned by their employer, proactive to relocate, directly employed in the destination country, or even enjoying their retirement in the destination (Kanstrén, 2021). The presence of expatriates in Bali positively impacts the local economy (Hammad et al., 2017). Data from the Kementerian Ketenagakerjaan Republik Indonesia (2022) indicates a rise in expatriates working in Bali between January and March 2022. As these expatriates explore an unfamiliar land, selecting healthcare facilities that align with their needs becomes a priority (Högberg, 2013; InterNations, 2021; Miocevic et al., 2022). In the process of adaptation and integration in a new country, healthcare often poses a unique challenge for expatriates. Upon arrival, they often struggle to find health services that meet their needs (Miocevic & Zdravkovic, 2020).

Healthcare facilities strive to improve their standards, including health service technology, to compete more effectively and attract patients (Jeff D. Jensen et al., 2016; Shin & Park, 2015; Wennick et al., 2021). Satisfied patients, including expatriates, often recommend these facilities to others (Walz, 2020). Such recommendations become invaluable resources for expatriates seeking suitable healthcare facilities in a new environment (Freundt &

* Corresponding author.

E-mail address: putusrimaharini@gmail.com

Bortoluzzo, 2023). Factors relating to doctors, staff, and hospital environment significantly influence patient choices, confirming the importance of quality and reliable healthcare for expatriates' comfort and optimal health (Bahadori et al., 2016; H. Y. Kim et al., 2018). However, existing research limitedly addresses the factors expatriates consider when selecting healthcare facilities, particularly in Bali (Abdullah AlNemer, 2018; Alkhamis, 2018; AlNemer, 2018; Julchoo et al., 2021; Kohno et al., 2022; Nakai et al., 2021; Prithari et al., 2019). In this study, three interconnected theoretical perspectives will be applied: physiological needs theory, cultural acculturation, and consumer behavior theory. A qualitative method will also be used to understand what factors determine expatriates in choosing health facilities in Bali, how expatriates meet their basic health needs while living in Bali, and how the process of adaptation and integration with local culture affects their preferences in choosing health facilities in Bali. Physiological needs theory explains that to reach higher levels of needs, humans need to ensure basic needs such as food, shelter, and health are met. After physiological needs are fulfilled, individuals then seek safety and protection needs (Maslow, 2017). In the context of selecting healthcare facilities, factors such as service quality and availability of specific services become very important (Zuraidah, 2019). Cultural acculturation theory explains that the process of cultural acculturation can affect expatriates' preferences and decisions in selecting health facilities (JW Berry, 2005). Consumer behavior theory gives insight into how psychological, social, and personal factors influence expatriate purchasing decisions toward health facilities (Rattanasak, 2019).

The results of other research show that the majority of older adults choose private clinics as their chosen health facility based on factors that influence the choice of health facilities, including satisfaction with health facility services and ease of access to health facilities (Kurniasih, 2018). Meanwhile, other research on other groups, namely teenagers and parents, prefer to choose based on finances. Other research shows that facilities are the most related to the choice of health service location (Fauzan et al., 2019). This research is different from previous research and has never been done before because this research compares retired expats and younger expats.

This study has significant implications for the development of human resource management and marketing management theory and practice in the context of globalization and international labor mobility. The findings can help healthcare providers in Bali understand and meet the needs and expectations of expatriates living in Bali, providing useful recommendations for the government of Bali in providing healthcare facilities in line with expatriate preferences with the goal of improving service quality and expatriate satisfaction visiting Bali. As such, this study has a significant impact on the development of human resource management and marketing management theory and practice, and contributes significantly to improving the quality of life of expatriates in Bali. This research engaged in a comparative investigation of expatriate retirees' and younger expatriates' preferences in selecting healthcare facilities in Bali, applying a comprehensive analytical lens that integrated Maslow's needs theory, consumer behavior theories, and the theory of cultural acculturation.

2. Literature Review

2.1. Definition of Expatriates

An expatriate is defined as a person working or residing outside their home country for a predetermined duration. This can include positions in the public or private sectors, within industries such as construction, sales, services, and manufacturing (Waxin & Brewster, 2022). They can also be professors or senior managers sent abroad for career development and leadership (Garson, 2005). According to Kanstrén (2021), there are several types of expatriates which include those assigned by their companies (AEs) and those who have initiated their departure (SIEs) themselves. In this research, we categorize retired expatriates as those who are no longer employed, while younger expatriates are defined as individuals who are still active in the workforce in Bali.

2.2. Motivation and Challenges of Expatriates

Motivation plays a crucial role in expatriates' success while living and working in a foreign country. Self-initiated expatriates are often driven by personal reasons, while assigned expatriates seek career advancement and financial incentives (Farcas & Gonçalves, 2017; Oberholster et al., 2013). Cultural intelligence, influenced by self-monitoring, cultural training, and prior global work experiences, can facilitate their adaptation (Gupta et al., 2013). As expats prioritize selecting suitable healthcare facilities (Högberg, 2013; InterNations, 2021; Miocevic et al., 2022), the ability to communicate and engage with local culture is essential (He et al., 2019; Li-Yueh & Phuoc-Thien, 2020; Zhou, 2020). Companies, governments, and other expats play supportive roles in providing advice and resources to assist them in adapting to new environments and improving their performance (Chan et al., 2019; Li-Yueh & Phuoc-Thien, 2020; Freundt & Bortoluzzo, 2023; Papadopoulos & Ezziane, 2020; Yusuf, 2020).

2.3. Maslow's Need Theory

Maslow's Need Theory, established in 1943, proposes that humans have a hierarchical set of needs that must be fulfilled, starting from physiological needs to self-actualization. Abraham Maslow's theory of human motivation outlines a structured hierarchy of needs to understand what drives human behavior. At the primary level are physiological needs encompassing essentials like food, water, shelter, and health. Safety, the next level, refers to the desire for protection. This is followed by social needs, signifying the need for acceptance and positive social relationships. Fourthly are esteem needs, reflecting the desire to gain recognition and be valued by others. Lastly, at the apex, are self-actualization needs representing the pursuit of reaching personal potential and finding intrinsic satisfaction.

Maslow's Need Theory has been broadly implemented in various fields such as psychology, management, and marketing, for understanding human behavior, designing employee motivation programs, understanding customer needs, market segmentation based on consumer needs, and designing products and services that meet these needs. However, there are no specific studies investigating the influence of Maslow's Physiological Need Theory on expatriate's preferences in choosing health facilities. Nevertheless, previous studies have used Maslow's Need Hierarchy Theory to examine various phenomena (Ariani & Ningsih, 2020; Gozali & Miftahusururi, 2019; Nur & Zamimah, 2022; Nur Rahmi & Azwar, 2019; Pravesti, 2017; Purna & Pusposari, 2021; Sarah & Anggraini, 2023; Widayanti, 2022). Further research is needed to confirm the applicability of this theory in the context of expatriate preferences.

2.4. Cultural Acculturation Theory

JW Berry (2005) explains the process of blending cultural elements from one group or individual with another culture as a result of intercultural interaction. The theory emphasizes the importance of individuals adapting to a new culture while retaining their original cultural identity. The theory proposes four acculturation strategies: assimilation, separation, integration, and accommodation. It also recognizes marginalization as a result of the acculturation process. This theory can help understand how individuals or groups adjust to a new culture and maintain their original cultural identity. It can also aid in designing intervention programs or policies that assist individuals or groups in the process of acculturation and cultural adaptation. This theory has been used in various research contexts to understand the process of acculturation and its impact on mental health and adaptation to the new culture (Choy et al., 2021; de Rutte A. & B., 2021). Hence, this theory is relevant in exploring the reasons for expatriate healthcare choices determined by their interaction with the local culture while living in Bali.

2.5. Consumer Behavior Theory

Consumer behavior theory explains how consumers make decisions to purchase products or services. Additionally, the decision to buy a product or service is the stage where consumers form an intention to buy their preferred product or service. This theory includes several factors that influence consumer behavior, such as cultural, social, personal, and psychological factors (Kotler & Keller, 2016). Several studies related to marketing and consumer behavior have used Kotler and Keller's consumer behavior theory (Alifia et al., 2022; Bramantyo, 2022; Dwiyani & Sulistiadi, 2022; Lasmy et al., 2019; Martiasari & Hendratmi, 2022; Rahmat Zakaria, 2020; Rizki Robani & Wardhana, 2022). Some references also discuss expatriate consumer behavior and factors affecting it (Katsaiti et al., 2017; Miocevic et al., 2022). By understanding consumer behavior theory, we can learn how expatriates form their preferences and make decisions in selecting healthcare facilities. Furthermore, this knowledge can help planners and healthcare providers offer services that better align with the needs and preferences of expatriates.

2.6. Expatriate Healthcare Facility Preferences

Several recent studies have been conducted to identify the preferences of expatriates when choosing healthcare facilities in different countries. These studies then analyzed the findings using three distinct theories: Maslow's Hierarchy of Needs, Berry's Cultural Acculturation Theory, and Kotler and Keller's Consumer Behavior Theory. The aim was to gain an overview of expatriate preferences in healthcare facility selection and their relationship with these theories. According to recent studies, the preferences of expatriates in choosing healthcare facilities vary depending on individual needs and preferences (Abdullah AlNemer, 2018; Alkhamis, 2018; AlNemer, 2018; Julchoo et al., 2021; Kohno et al., 2022; Prithari et al., 2019; Freundt & Bortoluzzo, 2023; Kim et al., 2018) .

Key considerations include the quality of professional staff, specialized or expert services in addressing specific health issues (Julchoo et al., 2021; Kim et al., 2018), specialist health services, and the public's trust and reputation of the healthcare facility. Other factors include telemedicine services (24-hour online medical consultations) (H. Y. Kim

et al., 2018), ease of transportation access, and recommendations from friends, family, or others who have previously used the same healthcare facilities (Brahmana et al., 2018; Freundt & Bortoluzzo, 2023; Julchoo et al., 2021). They also consider whether the healthcare facility can provide clear information about their health insurance policies (Abdullah AlNemer, 2018; Alkhamis, 2018), good service quality with responsiveness and empathy (Prithari et al., 2019), cultural suitability for expatriates as well as positive recommendations from other expatriates (Freundt & Bortoluzzo, 2023), and healthcare facilities which respect their religious beliefs and practices, and provide friendly and empathetic service (Kohno et al., 2022).

From the perspective of Maslow's Hierarchy of Needs, healthcare and access to adequate health services are fundamental human needs (Maslow, 2017). Based on the studies mentioned, most expatriates seek healthcare facilities to satisfy their physiological and safety needs in their new environment (Abdullah AlNemer, 2018; Alkhamis, 2018; Freundt & Bortoluzzo, 2023; Kohno et al., 2022; Prithari et al., 2019). In one study, it was found that nearly half of the expatriates surveyed had unmet healthcare needs. Additionally, some expatriates needed skilled professionals and a health program for managing their chronic illnesses (H. Y. Kim et al., 2018). These can be linked with Maslow's theory, which states that esteem and self-actualization needs also play critical roles in meeting health needs (Maslow, 2017). An example from a study found that most male expatriates married to Thai women in the northeast region of Thailand had unmet physiological needs due to non-communicable diseases, health-risk behaviors, and mental health issues (Julchoo et al., 2021). Furthermore, in another study, their health insurance policies did not cover the risks they faced, proving to be a barrier in meeting their basic needs (AlNemer, 2018). These facts indicate that there are still challenges in meeting the basic human needs of health and adequate healthcare for the expatriate group, underlining the need to enhance access and quality of healthcare services for them.

From the perspective of Berry's Cultural Acculturation Theory, this theory helps explain how individuals adapt to a new culture and how this affects their perceptions of the healthcare services available in the new country (JW Berry, 2005). Numerous studies indicate that cultural factors play a significant role in health-seeking behaviors, and that individuals from different cultures adapt to the host culture in varying ways (Abdullah AlNemer, 2018; Alkhamis, 2018; Freundt & Bortoluzzo, 2023; Kohno et al., 2022; Prithari et al., 2019). Some studies tend to associate with the integration strategy, where expatriates strive to adapt to the host's health culture and learn about the features and benefits of the available healthcare services (Abdullah AlNemer, 2018; Kim et al., 2018; Prithari et al., 2019). However, other studies reveal a separation strategy, where expatriates retain their preferences and understanding of the health system from their home culture (Abdullah AlNemer, 2018; Alkhamis, 2018; Freundt & Bortoluzzo, 2023; Kohno et al., 2022; Prithari et al., 2019). In a study conducted by AlNemer (2018), this revealed that government regulations that overlook the health needs of expatriates can be perceived as a form of marginalization, where their health needs and preferences are not prioritized in the host culture. Cultural adjustment and preferences in seeking healthcare services can be influenced by factors such as length of stay in the destination country, language comprehension, and previous experience with the health system (Alkhamis, 2018; Freundt & Bortoluzzo, 2023; Kohno et al., 2022; Kim et al., 2018).

From the perspective of Kotler and Keller's Consumer Behavior Theory, this theory can be employed to understand the factors influencing the behavior of expatriates in choosing healthcare facilities. This theory includes cultural, social, personal, and psychological factors that play a significant role in the consumer decision-making process related to healthcare facilities (Kotler & Keller, 2016). Cultural factors play a vital role in consumer decision-making (Abdullah AlNemer, 2018; Julchoo et al., 2021). Abdullah AlNemer (2018) highlighted the importance of understanding cultural factors in expatriate's purchasing decisions regarding health insurance policies. Julchoo et al. (2021) underscored the need to enhance understanding and perceptions of the healthcare facilities system in Thailand through public communication with expatriates. Additionally, social factors also influence the choice of healthcare facilities. Research by AlNemer (2018) identified the influence of employer choices on the quality of health insurance policies available to expatriates, while a study conducted by Prithari et al. (2019) pointed out social factors that affect expatriate patients' decisions regarding the choice of healthcare services at the Bali International Dental Center clinic. Personal factors also play a role in the choice of healthcare facilities (Alkhamis, 2018; Kim et al., 2018; Kohno et al., 2022). Kim et al. (2018) highlighted personal factors such as the criteria for choosing healthcare services facilities and interest in telemedicine services. This study also emphasized psychological factors such as trust and comfort in the selection of healthcare service facilities and telemedicine services. However, a study by Alkhamis (2018) showed that low knowledge about health insurance could affect access to health services. A study by Kohno et al. (2022) highlighted personal factors in the health-seeking behavior of Muslims living in Japan. Therefore, consumer decision-making in choosing healthcare services is influenced by cultural, social, personal, and psychological factors (Abdullah AlNemer, 2018; Alkhamis, 2018; AlNemer, 2018; Julchoo et al., 2021; Kim et al., 2018; Kohno et al.,

2022; Nakai et al., 2021; Prithari et al., 2019; Freundt & Bortoluzzo, 2023). Consequently, it is essential for healthcare service providers to understand these factors and cater to consumer needs and preferences in providing quality healthcare services.

3. Research Method and Materials

3.1. Research Design

The research employs a qualitative approach to explore the determining factors behind an expatriate's decision to choose a health facility. This method enables researchers to appreciate individual perspectives and experiences in varying social and cultural contexts deeply (He et al., 2019). In this study, researchers used semi-structured in-depth interviews to obtain rich and profound data on expatriates' experiences in selecting health facilities, and to investigate their viewpoints and perceptions in greater detail (Kohno et al., 2022). The research was conducted in Bali, specifically in Sanur, Ubud, and Nusa Dua areas. These regions are often chosen as residential locations by expatriates in Bali. Recently, there has been an increase in the expatriate population in Bali, originating from various countries worldwide (Kementerian Ketenagakerjaan Republik Indonesia, 2022).

3.2. Sample and Data Collection

This research uses purposive and snowball sampling to select informants who meet specific criteria, such as being foreign nationals residing and working in Bali and actively using local health facilities. These informants provide valuable insights into their choices of health facilities in Bali and share challenges they faced adjusting to the local culture and healthcare system (Carter Nancy et al., 2014). By combining these sampling techniques, the study collects comprehensive and relevant data, expanding the informant network through interconnected recommendations (Onosu, 2016). The study aims to understand the considerations expatriates make when selecting a health facility in Bali, how significant these factors are to them, and the challenges they encounter when adapting to Bali's culture and healthcare system. It further seeks to identify how these challenges influenced their choices and preferences for health facilities, and the role their past experiences and understanding of their home country's healthcare system and culture play in their adaptation to and selection of healthcare facilities in Bali.

3.3. Data Analysis Technique

The data analysis technique used in this research is thematic analysis (Isaacson, 2023). Thematic analysis comprises data collection, reduction, representation, and drawing conclusions. Data is collected via interviews and observation, then reduced by transcribing and summarizing. It's organized systematically for effective representation, followed by verifying conclusions using accurate data. Thematic analysis was utilised under the lens of consumer behaviour theories, with particular themes centred around personal, psychological, cultural, and social factors.

The data was procured via interviews and observations, and systematically gathered in-line with the research objectives to comprehend expat preferences on health facilities in Bali. After being collected, the raw, voluminous data was reduced by transcribing the interview audios verbatim, and summarising the observations. The transcriptions were then analysed, and noteworthy excerpts were coded. The coding process is a critical step inherent in the thematic analysis. In this study, patterns within the interview and observation data were identified and segmented into themes based on modified consumer behaviour theories. For instance, factors such as cost, location, home service offerings etc., could be coded under 'personal factors', while community recommendations and Google Maps reviews may be coded under 'social factors'. This method highlights the logical categorisation of expatriate preferences into the personal, psychological, cultural, and social themes.

Once the coding was finalised, the data was systematised and represented effectively in the form of themes. The frequency and percentage details of the factors influencing the expats' choice of health facilities were observed. Using these observations, conclusions were verified and drawn in a manner that represents the accurate data. They were then cross-verified to ensure the scientific rigidity of the research. This rigorous course of thematic analysis using deductive coding based on consumer behavior theories ensures the project adheres to the principles required to be scientific. In accordance with the principles of reflexivity in research, we faced both the opportunities and challenges of reflecting upon our positionality and its impact on the entire research process. This reflexivity has allowed us to interrogate the dynamics that may shape the knowledge produced, enhancing the credibility and rigor of this project. This rigorous course of thematic analysis using deductive coding based on consumer behavior theories ensures the project adheres to the principles required to be scientific. (Finlay, L., 2002).

3.4. Verification of the Analysis Results Validity

Data validity testing is a crucial step in research to ensure the validity of the findings. In this study, data validity is tested through a triangulation approach, where data is confirmed and compared from various different sources to strengthen the accuracy and validity of the obtained information (Carter Nancy et al., 2014), including data triangulation, method triangulation, and theory triangulation.

4. Results and Discussion

4.1. Results

4.1.1. Background of Expatriate Participants

Utilizing purposive and snowball sampling methodologies, a total of eight expatriates who met the criteria and agreed to undertake in-depth interviews were selected. All eight expatriates reside in the regions of Sanur, Ubud, and Nusa Dua. Around 62.5% of the expatriates are aged between 30-50 years, whereas 37.5% are aged over 50. Four expatriates come from Australia, two from the USA, one from Germany, and one from the UK. The group is evenly split between males and females, with each group comprising 50%. The demographic data of the eight expatriate participants, coded as E1, E2, E3, etc., are displayed below. Each participant's code consists of the letter "E" as a prefix, followed by a number representing their position in the study group. More detailed demographic information can be seen in Table 1.

Table 1. Demographic Data of Expatriates

	Current Residence	Gender	Age	Country Origin	Expatriate type
<i>E1</i>	Sanur	Male	32 y.o	Australian	Self initiated
<i>E2</i>	Sanur	Male	53 y.o	Australian	Self initiated
<i>E3</i>	Sanur	Female	35 y.o	USA	Assigned
<i>E4</i>	Sanur	Female	55 y.o	UK	Self initiated
<i>E5</i>	Ubud	Female	38 y.o	Australian	Self initiated
<i>E6</i>	Ubud	Male	61 y.o	USA	Self initiated
<i>E7</i>	Nusa Dua	Male	46 y.o	Australian	Self initiated
<i>E8</i>	Nusa Dua	Female	30 y.o	Germany	Assigned

4.1.2. Expat Preferences for Choosing Health Facilities in Bali

Their preferences for choosing health facilities in Bali include cost, location, home service offerings, attractive scenery, medical staff professionalism, friendliness and communication skills, 24-hour consultation services, rehabilitation services, community recommendations, Google Maps reviews, and dental and orthodontic care. Several factors dominate expatriates' preferences in selecting health facilities in Bali. The frequency and percentage details of these factors can be viewed in Table 2.

In Table 2, we see how expatriates' preferences in choosing healthcare facilities are categorized based on the factors found in consumer behavior theory. This research discovered personal, psychological, cultural, and social factors influencing their preferences. Prominent personal factors include cost, home service, and location. Expatriates endeavor to seek facilities offering the best value to meet their needs. According to expatriates, healthcare costs should not strain an individual's financial stability.

“The first thing, without a doubt, is the cost. Good healthcare is vital, but it shouldn't be so expensive that it drains our pockets. Regular visits can add up to a lot, and we shouldn't have to worry about cost every time we need medical attention. In my view, affordability is extremely important.” (E1)

“Affordability is perhaps on the top of my list. Medical care should not be so costly that it discourages people from seeking help when they need it.” (E3)

“Firstly, the relationship between the cost and the quality of healthcare is critical. The services offered must be affordable but also high quality.” (E4)

“In order to entrust my health to a certain facility, I have to put a lot of thought into it. The first thing I think about is the quality of the care they can give, as well as the cost.” (E5)

Table 2. Frequency Data on Theming and Sub-Themes from In-Depth Interviews

Categories	Number and percentage of total participants	
Personal		
- Cost	4 (50.0%)	E1, E3, E4, E5
- Home service	3 (37.5%)	E1, E4, E6
- Location	3 (37.5 %)	E2, E3, E8
- Friendliness and communication skills of medical staff	6 (75.0%)	E1, E2, E4, E5, E7, E8
- Professionalism of medical staff	2 (25.0%)	E2
- Scenic view	1 (12.5%)	E2
- 24-hour consultation service	1 (12.5%)	E7
- Rehabilitation services	1 (12.5%)	E2
- Dental and orthodontic care	3 (37.5%)	E3, E5, E8
Culture		
- Community Recommendations	1 (12.5%)	E3
Social		
- Google Maps Reviews	2 (25.0%)	E4, E6

In relation to personal factors, this study found that several expatriates expect home service availability. This service is seen as a significant advantage, as it offers a level of comfort and personal touch that cannot be found in hospitals. The ability to receive medical care in the most comfortable place—i.e., one’s own home—especially during crucial recovery stages, is a highly prioritized aspect. Home service is an innovative offering that brings healthcare services directly to the home, simplifying health management. As a result, home service is considered important and worth considering, being viewed as a more practical and convenient method for receiving medical care.

“I also think a lot about the advantage of having medical services come to my home. This offers a level of comfort and personal touch that you just cannot get at the hospital. To be able to receive medical care at your own house, where you feel most comfortable, particularly in those delicate moments of recovery, is a factor that I consider very important.” (E1)

“In addition, I appreciate innovations that bring healthcare services home and make management of health easier.” (E4)

“Home consultations are another important factor to consider. It can often be less daunting and more comfortable to receive medical care at home.” (E6)

Location is also a primary consideration for expatriates. They believe that strategically placed and easily accessible locations provide comfort and relief, both in emergency situations and during routine visits.

“Then there’s the matter of convenience - related the facility’s location. I should be able to access the healthcare without much trouble. Knowing that you don’t have to stress about getting there in case of emergencies or even for regular visits is a huge relief.” (E3)

“For me, selecting a healthcare isn’t just about any one factor, it involves considering a lot of different things. The first thought that comes to me is connection to the facility. When there’s an emergency, it’s essential that the healthcare is easy to get to. The time and effort it takes to get there can make a big difference to how I feel about the whole experience. Therefore, location is a key thing I consider” (E2)

“When I think about the perfect healthcare, one of the first things that matters to me the most is how easy I can reach the facility. It’s truly important for the healthcare to be close to my home. In situations where health problems suddenly come up, like feeling sick in the middle of the night or sudden injuries, being able to get to the healthcare quickly can make a big difference. Moreover, even for regular visits or when I need to see the doctors for check-ups or normal appointments, having the healthcare nearby makes things much simpler and less stressful. For me, knowing that help is just around the corner gives me a sense of security and peace of mind.” (E8)

Psychological factors also play a critical role, with the high level of friendliness, communication skills, and awareness of medical staff professionalism. Friendliness and communication skills are the highest contributors, accounting for 75% of the psychological factors that influence expatriates’ preferences in choosing health facilities in Bali.

“Finally, I think a lot about the people who work in the hospital. To me, their attitudes and how they treat patients is vital. It doesn't matter if it's the person at the front desk or the doctor, they need to be approachable and kind.” (E1)

“How medical staff talk and behave with patients is very important.” (E2)

“I also lend a lot of importance to the relationship I can build with the healthcare staff. Doctors need to be patient and willing to explain the condition, possible treatments and answer any questions clearly. An empathetic approach from the medical staff is important and can go a long way in building trust.” (E4)

“After that, I think about how well I can communicate with the staff. I need to feel as though everyone, including the administration, doctors, and nurses, are all invested in my health.” (E5)

“When I need to choose a healthcare service, I think a lot about how well they communicate. Good communication is essential between doctors and patients. Trust is established when my doctor answers my questions quickly and in a way that's easy for me to understand.” (E7)

“So, when a doctor makes an extra effort to explain everything in simple language, it means a lot to me. It helps me to understand my health condition better, know what treatments or medicines are right and why they are important. This kind of open communication builds trust and understanding between me and my doctor, and that's really valuable to me.” (E8)

The professionalism of medical staff is also a consideration for expatriates when selecting health facilities in Bali.

“How medical staff talk and behave with patients is very important. When they are nice but also do their job well, patients feel happier with the care they receive.” (E2)

In addition, dental and orthodontic care, 24-hour consultation services, rehabilitation, and appealing surroundings are considerations for expatriates in psychological factors related to preferences in choosing healthcare facilities in Bali. Expatriates believe that healthcare facilities providing a variety of services, from basic diagnosis to dental care, offer significant convenience for expatriates.

“And of course, a healthcare that provides end-to-end healthcare services, right from basic diagnosis to specialized treatments like dental care, is more appealing” (E3)

“Also, a whopping plus factor is a holistic healthcare approach that a facility provides. Imagine not having to hop clinics just to get your general check-ups and dental visits done. A facility that includes varied healthcare services, from routine check-ups to specialized orthodontic care, really paints the picture of ideal healthcare for me.” (E5)

“Finally, wouldn't it be truly great if the same healthcare also provided dental services? Dental health is a big part of our overall health, but we often have to go to different places for our regular health needs and dental needs. But, having everything at the same place just makes things so much easier. Bear in mind, this includes not only the routine check-ups but also if there are any dental emergencies.” (E8)

The 24-hour consultation service is considered an essential aspect in selecting a healthcare facility by expatriates.

“In addition, it's important to me that I can consult with a healthcare professional at any hour. Health problems can occur at any time, and it is reassuring to know that I can seek help when I need it. Their responsiveness tells me a lot about their commitment to patient care. This assurance comes from the ability to reach out to a doctor not just during normal office hours, but at any time, providing significant peace of mind.” (E7)

Rehabilitation services are also essential for expatriates. Expatriates view rehabilitation as a crucial component of comprehensive healthcare coverage.

“Also rehabilitation services are essential to me because I'm concerned about comprehensive health coverage.” (E2)

The final psychological factor related to expatriates' preference in choosing health facilities is the factor of attractive surroundings.

“Next, I then look at the ambiance of the facility. A calm, serene atmosphere can have a significant impact on the well-being of a patient. It not only makes the stay more enjoyable but can also help to ease a patient's nerves.” (E2)

In this regard, cultural factors also play an important role related to expatriates' preferences in choosing healthcare facilities in Bali. The significance of community recommendations is a cultural factor that needs to be considered. Expatriates trust the input from the community in their decision-making process.

“Apart from these practical matters, I also think about what other people have to say based on their experiences. The feedback from a diverse range of community members is very insightful.” (E3)

Meanwhile, social factors play a role through reviews from other users on platforms such as Google Maps. In this study's findings, online user reviews emerge as one of the primary factors influencing expatriates' decisions in selecting healthcare facilities.

“Lastly, I think it's helpful to read about the experiences of other patients online like on google review. This collective wisdom provides a valuable insight into how the healthcare facility functions” (E4)

“After that, I look to reinforce this personal insight with the collective wisdom of the wider community. I do this through online reviews like google maps reviews.” (E6)

This variety of perceptions illustrates the complexity of individual expatriates' experiences and health needs in Bali. This research also indicates that there is no "one-size-fits-all" solution in healthcare, and it opens opportunities for the healthcare sector to develop and customize their services to meet these diverse needs. By understanding the preferences and complexity of expatriates' needs in choosing healthcare facilities, healthcare providers in Bali can increase their service quality and reach a broader demographic segment. Consequently, expatriates living in Bali will feel more served and achieve more satisfying healthcare experiences.

4.1.3. *Expatriates' Needs in Choosing Healthcare Facilities in Bali*

This research investigates the preferences of expatriates using Maslow's hierarchy of needs theory framework, which divides human needs into five levels. According to the classification shown in Figure 4.1, it was found that half of the research participants considered cost as a primary factor in choosing healthcare services. Despite expatriates being a community with unique characteristics, the observed pattern indicates their physiological needs, specifically choosing healthcare services at an affordable cost.

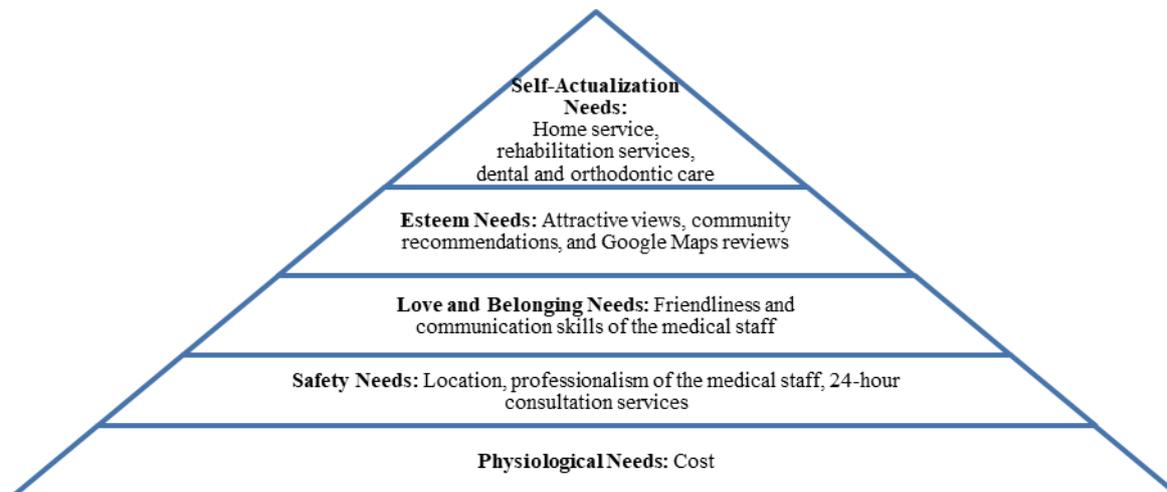


Figure 1. Hierarchical Needs of Expatriates in Choosing Healthcare Facilities in Bali

Apart from cost, location, staff professionalism, and availability of 24/7 services influence healthcare choice, serving safety needs. Other factors, like staff friendliness and communication skills, appeal to love and belonging needs. Appealing views, community recommendations, and Google Maps reviews contribute to esteem needs. Some expatriates, valuing home services and dental and orthodontic care, focus on self-actualization needs for optimal life quality.

4.1.4. *Expatriate Cultural Acculturation and Its Correlation with Healthcare Facility Preferences in Bali*

This study looks at the problems expatriates face adjusting to the culture and healthcare in Bali. It also checks if these problems affect their choices of healthcare facilities. Table 3 provide details about their feedback on main problems

faced in Bali and how these affected their healthcare choices. Also in Table 4, explores how their past experiences and cultural knowledge influenced their ability to adapt and their choice of healthcare facilities in Bali.

Table 3. Expatriates' Challenges and Their Influence on the Choice of Healthcare Facilities in Bali

Expatriate Challenges and Their Impact on the Selection of Healthcare Facilities in Bali	
<i>E1</i>	“The primary challenge for me was to find healthcare facilities that offered home services. This need for in-home care shaped my selection towards those facilities that could provide it.”
<i>E2</i>	“Adjusting to the healthcare system in Bali was challenging at first. I found it difficult to find facilities that offered rehabilitation services, which are crucial to me. This has influenced my preference for facilities that provide these services.”
<i>E3</i>	“The multicultural differences and healthcare system in Bali required some adjustment on my part. Issues of distance and cost were significant considerations, directing me to look for facilities that were nearby and affordable.”
<i>E4</i>	“Finding facilities with positive reviews on Google Maps and ones that provided specific services like at-home vitamin boosters were my main hurdles. This unfamiliar environment and the scarcity of information led me to rely heavily on online reviews in making my choice.”
<i>E5</i>	“The different medical culture and communication hardships were obstacles. These challenges shaped my tendency towards selecting facilities with professional and communicative medical staff.”
<i>E6</i>	“The biggest challenge for me was seeking accurate information about the quality of healthcare facilities. Thus, I have grown reliant on friends' recommendations and online reviews.”
<i>E7</i>	“Responsiveness and communicative aptitude of facilities were paramount in my selection process. My biggest hurdle was finding a facility which offered 24-hour consultation services, hence it became my top preference.”
<i>E8</i>	“The greatest challenge was finding a healthcare facility that was in close proximity to my home and offered dental health services. As a result, these factors emerged as decisive elements in my selection.”

Based on Table 3, it is noticeable that challenges encountered by expatriates when interacting with the healthcare system in Bali can be seen as part of their acculturation process.

Table 4 presents the findings from expatriate interviews regarding their understanding of their home culture and home country's healthcare system and its influence on their adaptation and choice of healthcare facilities in Bali.

This research shows that each expatriate practices integration strategies by bringing their healthcare experiences from their home country and combining them with the healthcare system in Bali. In this process, they adjust their standards and preferences to meet their needs in the new environment. Table 5 provides a detailed overview of the integration strategies used by individual expatriates.

4.1.5. Comparison on Younger Expat and Retired Expat

Table 1 shows that there are 5 young expats (62.5%) and 3 retired expats (37.5%). Young expats live in areas of Bali like Sanur, Ubud, and Nusa Dua. Retired expats live in Sanur and Ubud. Based on what health services they prefer in Bali (Table 2), retired expats choose based on things like cost, home services, location, how friendly and good at communicating the medical staff are, nice views, rehab services, and Google Maps reviews. Most of their choices are based on how they feel. Young expats choose health services based on cost, home services, location, how friendly and communicative the medical staff are, 24-hour advice services, dental care, and culture. The same number of their preferences are based on personal feelings and how they feel. Table 3 shows that a retired expat (E2) living in Sanur had trouble finding rehab services when they first moved to Bali. Another retired expat (E4) living in Sanur had trouble finding a health service that provided vitamin boosters. To deal with this, they looked for good reviews on Google Maps. A retired expat (E6) living in Ubud had a similar problem to E4, and they asked for recommendations from friends and looked up online reviews to find a good health service. Unlike retired expats, young expats had some problems when they first moved to Bali. They had trouble finding home health services (E1), health services near to where they lived and affordable (E3), health services with professional and communicative medical staff (E5), health services with 24-hour advice (E7), and health services nearby that provide dental care (E8). In the end, they use integration strategies to find solutions to fulfill their healthcare needs as shows on Table 5.

Table 4. Understanding of Home Country Culture and Healthcare System in Relation to Adaptation and Healthcare Facility Choice in Bali

Understanding of Home Country Culture and Healthcare System in Relation to Adaptation and Healthcare Facility Choice in Bali	
<i>E1</i>	“Well.. In my home country, healthcare services are often provided at home. I had become accustomed to this convenience which I found very valuable. This past experience greatly influenced my choices in Bali. I dedicated a significant part of my search to finding healthcare facilities that offered similar in-home services given the importance I place on it.”
<i>E2</i>	“Back in my home country, my experiences with the healthcare system made me understand the crucial role of rehabilitation services in healthcare. This understanding guided me during my adaptation to the healthcare system in Bali. I actively sought after and prioritized healthcare services in Bali that offered comprehensive rehabilitation facilities because of this perspective. I've heard that the Bali Government is in the process of building a Bali International Hospital in Sanur.. With the construction of this hospital, I greatly look forward to a complete healthcare facility in Bali itself, eliminating the necessity of seeking health services abroad.”
<i>E3</i>	“Coming from a place where healthcare facilities are widely accessible and affordable, I had the expectation of finding similar services in Bali. This somewhat shaped my experience and selection process.. Ultimately, my choices for healthcare facilities in Bali were heavily influenced by these parameters – proximity to my residence and cost-effectiveness.”
<i>E4</i>	“The reality is that prior to Bali, my country's healthcare system had me accustomed to using online reviews to make choices about healthcare facilities. I found it useful to get a sense of what I was committing to.. Moreover, as someone who regularly uses vitamin booster services, I understood its importance, setting me on a quest to find facilities that provided these services in Bali..”
<i>E5</i>	“Back in my home country, the characteristic I valued most about healthcare facilities was the professionalism and communicative skills of the medical staff. These factors essentially painted my image of ideal healthcare services. As a result, when I moved to Bali, these qualities became determinants in my choice of healthcare facilities.”
<i>E6</i>	“When assessing healthcare facilities in my home country, I primarily relied on friends' opinions and online feedback. Although this may have been influenced by the high importance given to digital communication in my country.. This practice carried over to my experience in Bali, leading me to seek out personal testimonials and online reviews when selecting healthcare facilities here.”
<i>E7</i>	“The healthcare system in my home country placed emphasis on the significance of availability and responsiveness of healthcare services. From 24-hour consultations to swift response times, these became my standards for assessing healthcare.. These factors greatly guided my experience and adaptation in Bali, making them the fundamental elements in my choice of healthcare facilities.”
<i>E8</i>	“In my country of origin, healthcare facilities were typically situated near residential areas, providing an extensive array of services such as dental care.. And these conventions and expectations have played a substantial role in my adjustment and decision-making process in Bali. The main factors I considered when selecting healthcare facilities here were their proximity to my residence and the availability of comprehensive health services, with a particular emphasis on dental care.”

4.2. Discussion

This study wants to understand what young and retired expats in Bali prefer when choosing health services. It uses Maslow's needs theory, consumer behavior theory, and Berry's theory of cultural acculturation as its theoretical framework. The study found that cost, location, home services, nice views, good medical staff, 24-hour advice services, rehabilitation services, community recommendations, reviews on Google Maps, and dental & orthodontic services. There is not much research comparing what young and retired expats prefer when choosing health services. This study works to fill this gap. It found that retired expats normally choose health services based on cost, home services, location, friendliness and ability of medical staff, nice views, rehab services, and Google Maps reviews. Retired expats might use more health services than young ones because of health problems that come with age, which leads to them spending more on healthcare. Therefore, cost is very important to them (Zhang et al., 2018). The study also found that young expats pay more attention to 24-hour advice services than retired expats. These services help young expats feel supported and sure when they need healthcare (Zhang et al., 2018). They can get help and advice for health problems that might worry or scare them, without having to wait (Kim et al., 2018).

Table 5. Expatriate Integration Strategies in Choosing Healthcare Facilities in Bali

	<i>Home Country Culture</i>	<i>Balinese Culture</i>
<i>E1</i>	Home Service Healthcare	Seeking Healthcare Facilities That Offer Similar Services
<i>E2</i>	The Importance of Comprehensive Rehabilitation Services	Searching for Healthcare Services Offering Comprehensive Rehabilitation Facilities
<i>E3</i>	Easily Accessible and Affordable Healthcare Facilities	Prioritizing Proximity to Residence and Cost-effectiveness
<i>E4</i>	Using "Vitamin Booster" Services and Online Reviews to Determine Healthcare Services	Seeking Facilities That Provide "Vitamin Booster" Services and Using Online Reviews to Determine Healthcare Choices
<i>E5</i>	Professionalism and Communication Skills of Medical Staff	Quality As the Determining Factor in Choosing Healthcare Facilities
<i>E6</i>	Relying on Friends' Testimonials and Online Reviews	Searching for Healthcare Facilities Based on Testimonials and Reviews
<i>E7</i>	Availability and Responsiveness of Healthcare Services	Looking for Health Services With Significant Availability and Responsive Service
<i>E8</i>	Healthcare Facilities Close to Residential Areas and Offering Comprehensive Services	Prioritizing Proximity to Residence and Comprehensive Healthcare Services, Especially Dental Care

These preferences are viewed through the lens of Maslow's needs theory and consumer behavior theory, dividing expatriate needs into five levels: basic needs, safety needs, love and belonging needs, esteem needs, and self-actualization needs when picking health facilities in Bali. The research underscores that half of the expatriate participants regard cost as a key deciding factor, with high costs often posing a barrier in seeking necessary medical care (Julchoo et al., 2021). Moreover, accessible locations, professional medical staff, and 24-hour consultation services fulfill their safety needs according to Maslow's hierarchy, amplifying feelings of safety and trust (Maslow, 2017). The study fills a research gap by specifically dissecting expatriate preferences in choosing health facilities in Bali based on these theories and investigating how cultural adaptation affects these choices.

In addition, it appears that Maslow's third tier of needs, belonging and love needs, directly correlate to how expatriates respond to the friendliness and communication skills of the medical staff. In this context, it is important to understand that each individual's need to feel accepted and have satisfactory social interactions can be fulfilled through effective communication skills and friendliness of medical personnel. From this research, it appears that factors such as attractive views, community recommendations, and Google Maps reviews play a significant role in fulfilling the esteem needs, which is the fourth component of Maslow's hierarchy of needs (Maslow, 2017). This reflects an individual's aesthetic needs, which also relate to the need for esteem. A strong emphasis on recognition and support from their community, as well as valuing others' opinions about service quality, aligns with Maslow's focus on esteem and reputation within this need. The study also found that some expatriates seek health facilities that have specific services such as home services, rehabilitation services, and dental and orthodontic care. The need for such services can be categorized as self-actualization needs according to Maslow's hierarchy of needs (Maslow, 2017). This is in line with research conducted by Y. Y. Kim et al. (2017) that some expatriates require certain disease management as a recovery or physical enhancement effort which is a part of their endeavor in achieving their full potential.

This research contributes to consumer behavior theory concerning expatriates as consumers in the selection of healthcare facilities (Kotler & Keller, 2016). As shown in Table 2, expatriate preferences in this study are grouped into four main factors based on consumer behavior theory. This research aligns with several studies where their decision-making in choosing healthcare services is influenced by cultural, social, personal, and psychological factors (Abdullah AlNemer, 2018; Alkhamis, 2018; AlNemer, 2018; Freundt & Bortoluzzo, 2023; Y. Kim et al., 2018; Kohno et al., 2022; Prithari et al., 2019). This study has successfully identified three significant personal factors influencing expatriates' decisions in selecting medical services: cost, location, and home service. Healthcare costs are proven to be a crucial factor affecting expatriates' decisions (Julchoo et al., 2021). Cost is used as an evaluative parameter to determine the extent to which the services offered align with their budget constraints and needs. The location of healthcare services emerges as another influential factor for expatriates' decisions. The results show that healthcare services near expatriates' residences are considered more advantageous, particularly during emergencies or

when time is limited. Variables such as ease of access to the location, travel time, and transportation costs all contribute to how expatriates choose their healthcare services (Y. Y. Kim et al., 2017).

Home service, where healthcare is provided directly at the patient's home, is considered to add value to the medical service itself. This aligns with previous studies where expatriates feel the need for specific services they desire (Julchoo et al., 2021). With this service, expatriates do not need to visit physical medical facilities, thus providing added comfort. Home service is attractive to expatriates based on convenience and personalization offered, elements they believe are missing in hospitals. Thus, this study helps understand how personal factors like cost, location, and home service play a significant role in influencing expatriates' decisions in selecting healthcare services. Offering home service as an alternative could be an effective strategy in meeting these needs. Furthermore, results from this study show that psychological factors play a significant role in expatriates' decision-making in choosing healthcare facilities in Bali. Psychological factors include the friendliness and communication skills of medical staff, professionalism, attractive scenery, 24-hour consultation services, rehabilitation services, and dental and orthodontic care. This study's findings indicate that friendliness and communication skills are key psychological factors, as they are seen to have a significant impact on the quality of interaction with all staff at the healthcare facility. The attitude and treatment towards expatriates are regarded as essential elements (Kohno et al., 2022). The importance of a friendly and good attitude from everyone, from front desk staff to doctors, is heavily emphasized. A good relationship with healthcare staff is considered crucial. Doctors need to explain the condition, possible treatments, and answer questions patiently and clearly. This aligns with previous studies stating empathetic approaches from medical personnel are vital and can build trust (Julchoo et al., 2021; Kohno et al., 2022; Prithari et al., 2019). Consequently, good communication with staff becomes a priority. Expatriates need to feel that everyone, including administration, doctors, and nurses, is invested in their healthcare. Trust between expatriates and doctors is built based on clear and timely responses to their questions.

In the context of professionalism, this refers to how medical staff perform their duties, not only from a technical medical standpoint, but also in terms of interacting with expatriates in a friendly and empathetic manner. Professionalism in this case goes beyond medical knowledge and skills, encompassing the behavior and attitudes of medical personnel (Julchoo et al., 2021; Kohno et al., 2022). Furthermore, a holistic approach in healthcare is considered to provide significant added value. From this perspective, healthcare facilities that can provide all needed services - including routine checkups and dental visits - represent an ideal healthcare service. The availability of routine medical services and dental care in one place greatly assists and facilitates the treatment process, especially in dealing with emergency dental situations (Prithari et al., 2019). In addition, this study's findings indicate that 24-hour consultation services not only offer convenience and accessibility but also reflect healthcare service providers' commitment to providing the care and support expected by expatriates (Y. Y. Kim et al., 2017). Therefore, the availability of 24-hour consultation services becomes a key factor considered in evaluating the quality and reliability of healthcare facilities. Rehabilitation services demonstrate that they value healthcare that not only responds to and treats specific conditions or diseases but also includes long-term health recovery and maintenance (Julchoo et al., 2021). The study found that the ambiance of healthcare facilities plays a crucial role in expatriates' facility choice decisions. Expatriates indicated that a calm and peaceful atmosphere can have a significant positive impact on patient well-being. This not only enhances expatriates' comfort during their stay at the facility, but it can also help alleviate nervousness and anxiety (MacAllister et al., 2016). Consequently, this aspect must be considered by healthcare facilities in designing their services to improve expatriates' experiences and health outcomes.

Cultural factors were also identified in this study. Community recommendations are considered essential because expatriates trust that feedback from various community members provides valuable insights (Brahmana et al., 2018; Y. Y. Kim et al., 2017; Freundt & Bortoluzzo, 2023; Julchoo et al., 2021). A perception of a healthcare service's quality is often formed based on the real-life experiences of community members. Thus, feedback and recommendations from the community can provide a broad and diverse view of the services offered by a healthcare facility, encompassing care quality, staff professionalism levels, and even the physical environment of the healthcare facility itself (Julchoo et al., 2021). A social factor in this regard is Google Maps reviews. Expatriates state that they highly value and consider reviews from online platforms like Google Reviews or Google Maps as one source of "collective wisdom" providing valuable insights regarding the services offered by healthcare facilities. They use these reviews to confirm their personal insights about a facility and compare them to the experience of other users, which helps them make decisions based on more comprehensive and verified information (Freundt & Bortoluzzo, 2023). Thus, healthcare facility management must recognize the importance of online user reviews in enhancing their reputation and attracting new patients and expatriates for treatment. Additionally, maintaining service quality and

ensuring expatriate satisfaction are crucial steps in obtaining positive reviews and increasing the trust of potential patients and expatriates.

This research also contributes to the theory of cultural acculturation. The study explores how expatriates adapt to the culture and healthcare system in Bali and whether this has an impact on their preferences when choosing healthcare facilities in Bali. Each expatriate showcases various strategies in reacting and adapting to these cultural differences, as seen in Table 3. To gain a deeper understanding of the acculturation strategies used by these expatriates, it is essential to consider their awareness of their home country's culture and healthcare system (Freundt & Bortoluzzo, 2023). Their native culture and healthcare system can serve as a reference for expatriates when evaluating and adopting the healthcare system in Bali. This can aid them in deciding whether to use integration strategies (attempting to blend elements from their home culture and Bali culture), assimilation (fully merging with the Balinese culture and healthcare system), separation (retaining their home culture and healthcare system while avoiding the Balinese healthcare system), or marginalization (withdrawing from both their home culture and Balinese culture) (JW Berry, 2005). Table 4 highlights their varied understanding of their home country's culture and healthcare system.

Based on the research findings, expatriates implement integration strategies when adapting to the local culture, as seen in Table 5. Throughout this adaptation process, they seek healthcare services that match their preferences, originating from both their own culture and Balinese culture. This is consistent with previous studies where expatriates try to adapt to the healthcare culture in their host country (Abdullah AlNemer, 2018; Prithari et al., 2019; Y. Y. Kim et al., 2017). Ultimately, the new experiences and preferences that emerge during this adaptation process can influence the healthcare service choices they make (JW Berry, 2005). All participating expatriates in this study are actively engaged in Balinese culture, demonstrating their positive attitudes towards the adaptation process and their openness to different cultures. This study does not show any evidence of separation, assimilation, or marginalization. In addition, expatriates' desire for comprehensive healthcare facilities, such as those offered by Bali International Hospital, reflects the importance of regional government efforts to improve healthcare service standards. Expatriates hope that these facilities can accommodate their healthcare needs, eliminating the need to seek treatment abroad.

4.2.1. Managerial Implications in The South East Asian Context

The study of expatriates' preferences when choosing health facilities in Bali has essential managerial implications in the South East Asian context. Understanding the significance of key factors such as cost, location, medical staff professionalism, home services, reputation through community recommendations and Google reviews, and cultural acculturation, can help healthcare providers cater to expatriates' needs effectively. By prioritizing basic and safety requirements in line with Maslow's hierarchy of needs, healthcare facilities can ensure that expatriates feel secure and catered to. Moreover, emphasizing communication skills, professionalism, and providing a variety of healthcare services would address psychological factors, leading to an improved selection of services by expatriates. Taking community recommendations and online reviews into account serves as a reminder for healthcare facility management to maintain service quality, thereby improving their reputation and attracting more patients. Lastly, recognizing the importance of cultural acculturation, healthcare facilities should strive to accommodate the cultural needs of expatriates, ensuring that a balance between their native culture and local Balinese culture is maintained. By acknowledging and addressing these crucial aspects, health facilities in the South East Asian context can better serve the expatriate community and contribute to improving overall healthcare services.

4.2.2. Theoretical Implications

The research presents substantial theoretical implications in understanding expatriates' preferences in choosing health facilities. The study's use of Maslow's needs theory offers an organized examination of expatriates' needs when selecting healthcare facilities. It spotlights fundamental aspects such as cost, accessibility, and safety features, all the way to the need for specialized services to match individual health goals, linking every stage of needs to real-world factors influencing health facility selection. Drawing on consumer behavior theory, the research offers insightful observations about the role of personal, psychological, social, and cultural factors in shaping healthcare choices. It enriches our understanding of how cost, location, service offerings, and staff competence (personal factors), along with aspects like interpersonal communication, service perception (psychological factors), community recommendations (social factors), and user reviews (cultural factors), collectively impact consumer behavior in the healthcare context. Lastly, the research's contribution to the theory of cultural acculturation is important. By documenting expatriates' integration strategies — how they blend their native healthcare expectations with the host country's practices, the study enhances our understanding of cultural adaptation and its impact on healthcare preferences. In essence, this research provides practical input to these theoretical frameworks, rooted in the real-world

context of expatriates' health facility selection, thereby enriching these theories with valuable, context-specific insights.

5. Conclusion

In conclusion, this study explored expatriates' preferences in choosing health facilities in Bali, and the results revealed several factors influencing their choices. These factors were analyzed and categorized based on the theoretical frameworks of Maslow's needs, consumer behavior theories and theory of cultural acculturation. The main findings of the study include:

- a. Expatriates' preferences can be classified into five categories (Maslow's needs theory) and grouped into personal, psychological, cultural, and social factors (consumer behavior theory).
- b. The adaptation process to local culture and healthcare systems plays a significant role in shaping expatriates' preferences and healthcare facility choices. Integration is the primary strategy utilized for adaptation.
- c. Expatriates involved in the study displayed positive attitudes toward adaptation and embraced different cultures, indicating a successful adjustment without signs of separation, assimilation, or marginalization.
- d. The desire for comprehensive healthcare facilities highlights the importance of local government policies in enhancing health service standards, which can ultimately help expatriates meet their healthcare needs locally without seeking treatment abroad.

These conclusions emphasize the significance of understanding expatriates' preferences and the underlying factors affecting their choices to improve healthcare facilities suitable for diverse cultural backgrounds. However, the limitations of this study, such as the small number of participants and the qualitative approach, can limit the applicability of the findings to a broader population. The inherent subjectivity of the qualitative design may introduce some unintended bias during data interpretation. Furthermore, focusing on expatriates in Bali might limit the relevance of the study's results in other regions. Our suggestion for further research are needed to conduct a quantitative study with a larger sample size to validate the findings of this study and provide more generalizable results, explore the effects of expatriates' length of stay in Bali on their healthcare preferences to determine if there are significant changes over time, and compare the healthcare preferences of expatriates from different countries and cultural backgrounds to understand specific cultural influences on their choices. We also suggest for further research to investigate the impact of policies and regulations on expatriates' healthcare access and utilization, to identify potential areas for improvement; and consider expanding the research scope to include different geographical regions, allowing for broader comparisons and a more in-depth understanding of expatriates' healthcare preferences.

References

- Abdullah AlNemer, H. (2018). Perception of the Benefits and Features of Health Insurance Policies Offered by the Employers: Empirical Findings from Saudi Arabia. *International Journal of Business and Management*, 13(6), 214. <https://doi.org/10.5539/ijbm.v13n6p214>
- Alifia, F. T., Wardhani, N. I. K., & Fitriyah, Z. (2022). Pengaruh Persepsi Kemudahan dan Online Customer Review Terhadap Minat Beli Pada Online Store Sociolla. *Journal of Education, Humaniora and Social Sciences (JEHSS)*, 5(2), 909–917. <https://doi.org/10.34007/jehss.v5i2.1331>
- Alkhamis, A. A. (2018). The association between insured male expatriates' knowledge of health insurance benefits and lack of access to health care in Saudi Arabia. *BMC Public Health*, 18(1). <https://doi.org/10.1186/s12889-018-5293-0>
- AlNemer, H. A. (2018). The Availability and Efficiency of Health Insurance to Expatriates: Empirical Findings from Saudi Arabia. *International Business Research*, 11(3), 58. <https://doi.org/10.5539/ibr.v11n3p58>
- Ariani, D., & Ningsih, L. (2020). Aktualisasi Diri Tokoh Rimuru Dalam Manga Tensei Shitara Suraimu Datta Ken Dengan Pendekatan Psikologi Humanistik. *Ayumi: Jurnal Budaya, Bahasa Dan Sastra*, 7(1). <https://doi.org/10.25139/ayumi.v7i1.2806>
- Bahadori, M., Teymourzadeh, E., Ravangard, R., Nasiri, A., Raadabadi, M., & Alimohammadzadeh, K. (2016). Factors contributing towards patient's choice of a hospital clinic from the patients' and managers' perspective. *Electronic Physician*, 8(5), 2378–2387. <https://doi.org/10.19082/2378>

- Brahmana, R., Brahmana, R. K., & Memarista, G. (2018). Planned Behaviour in Purchasing Health Insurance. *The South East Asian Journal of Management*, 12(1). <https://doi.org/10.21002/seam.v12i1.7465>
- Bramantyo, G. A. (2022). Consumer Preferences on the Selection of Minibus Rental Services. *International Journal of Review Management Business and Entrepreneurship (RMBE)*, 2(1), 1–10. <https://doi.org/10.37715/rmbe.v2i1.2907>
- Carter Nancy, R. N. P., Bryant-Lukosius Denise, R. N. P., DiCenso Alba, R. N. P., PhD, J. B., & Neville Alan J, Mbc. Me. M. F. (2014). The Use of Triangulation in Qualitative Research. *Oncology Nursing Forum*, 41(5), 545–547. <https://search.proquest.com/docview/1559261620?accountid=10286>
- Chan, H. L., Zawawi, D., & Ng, S. I. (2019). Effects of primary stakeholders' support on expatriate adjustment and performance in Malaysia. *Jurnal Pengurusan*, 56. <https://doi.org/10.17576/pengurusan-2019-56-01>
- Choy, B., Arunachalam, K., Gupta, S., Taylor, M., & Lee, A. (2021). Acculturation strategies and their impact on the mental health of migrant populations. *European Journal of Public Health*, 31(Supplement_3). <https://doi.org/10.1093/eurpub/ckab164.696>
- de Rutte A., M., & B., R. (2021). Acculturative Stress and the Effects on Health and Health Behaviors in Hispanic Immigrants: A Systematic Review. *Hispanic Journal of Behavioral Sciences*.
- Dwiyani, F., & Sulistiadi, W. (2022). Komunikasi Pemasaran Terintegrasi dan Preferensi Pasien di Rumah Sakit Kambang Jambi. *Jurnal Ilmiah Kesehatan Masyarakat : Media Komunikasi Komunitas Kesehatan Masyarakat*, 14(1), 7–17. <https://doi.org/10.52022/jikm.v14i1.166>
- Farcas, D., & Gonçalves, M. (2017). Motivations and Cross-Cultural Adaptation of Self-Initiated Expatriates, Assigned Expatriates, and Immigrant Workers: The Case of Portuguese Migrant Workers in the United Kingdom. *Journal of Cross-Cultural Psychology*, 48(7), 1028–1051. <https://doi.org/10.1177/0022022117717031>
- Fauzan, A., Ichwansyah, F., & Usman, S. (2019). ANALISIS PEMILIHAN PELAYANAN DOKTER KELUARGA DI KABUPATEN BIREUEN. *Majalah Kesehatan Masyarakat Aceh (MaKMA)*, 2(2). <https://doi.org/10.32672/makma.v2i2.1299>
- Freundt, V. L. M. A., & Bortoluzzo, A. B. (2023). A Cross-National Study Investigating the Role of Country of Origin and Word of Mouth in Expatriates' Decision Process When Seeking a Healthcare Provider. *Journal of International Consumer Marketing*, 35(1), 47–62. <https://doi.org/10.1080/08961530.2022.2045663>
- Garson, B. (2005). Teaching Abroad: A Cross-Cultural Journey. *Journal of Education for Business*, 80(6), 322–326. <https://doi.org/10.3200/JOEB.80.6.322-326>
- Gozali, G. G., & Miftahsururi, M. M. (2019). APLIKASI THEORY HIERARKI MASLOW TERHADAP PRODUKTIVITAS KERJA KARYAWAN (Study Kasus PT. BINES RAYA Cabang Cirebon). *Value : Jurnal Manajemen Dan Akuntansi*, 12(2), 131–148. <https://doi.org/10.32534/jv.v12i2.482>
- Gupta, Bi., Singh, D., Jandhyala, K., & Bhatt, S. (2013). Self-monitoring, Cultural Training and Prior International Work Experience as Predictors of Cultural Intelligence - a Study of Indian Expatriates. *Organizations and Markets in Emerging Economies*, 4(1), 56–71. <https://doi.org/10.15388/omee.2013.4.1.14259>
- Hammad, N. M., Ahmad, S. Z., & Papastathopoulos, A. (2017). Evaluating perceptions of residents' towards impacts of tourism development in Emirates of Abu Dhabi, United Arab Emirates. *Tourism Review*, 72(4), 448–461. <https://doi.org/10.1108/TR-03-2017-0046>
- He, B., An, R., & Berry, J. (2019). Psychological adjustment and social capital: a qualitative investigation of Chinese expatriates. *Cross Cultural and Strategic Management*, 26(1), 67–92. <https://doi.org/10.1108/CCSM-04-2018-0054>
- Högberg, A. (2013). *Surya Poudel THE INFLUENCE OF THE ACCOMMODATION SECTOR ON TOURISM DEVELOPMENT AND ITS SUSTAINABILITY Case Study: Strand Camping, Larsmo Thesis CENTRIA UNIVERSITY OF APPLIED SCIENCES Degree Programme in Tourism*.
- InterNations. (2021). *Expat City Ranking 2021*. https://cms-internationsgmbh.netdna-ssl.com/cdn/file/cms-media/public/2021-11/Expat-Insider_City-Ranking-Report-2021_1.pdf

- Isaacson, E. (2023). Thematic Analysis. *Visualizing Music*, 240–244. <https://doi.org/10.2307/jj.2131181.49>
- Jeff D. Jensen, M., Lisa Allen, P., Robert Blasko, BS, R., & Paul Nagy, P. (2016). Using Quality Improvement Methods to Improve Patient Experience. *Journal of the American College of Radiology*, 13(12), 1550–1554.
- Julchoo, S., Pudpong, N., Phaiyarom, M., Sinam, P., Khunakorncharatphong, A., & Suphanchaimat, R. (2021). Health status and barriers to healthcare access among “son-in-law westerners”: A qualitative case study in the northeast of thailand. *International Journal of Environmental Research and Public Health*, 18(21). <https://doi.org/10.3390/ijerph182111017>
- JW Berry. (2005). Acculturation: Living successfully in two cultures. *International Journal of Intercultural Relations*, 29(6), 697–712. <https://www.sciencedirect.com/science/article/pii/S014717670500132X>
- Kanstrén, K. (2021). The career transitions of expatriate partners and the effects of transitions on career identities. *International Journal of Human Resource Management*, 32(21), 4491–4525. <https://doi.org/10.1080/09585192.2019.1674356>
- Katsaiti, M.-S., Ahmad, K. A. A., Tajuddin, H. M., & Abdulrouf, S. (2017). Determinant of Households Consumption Behavior in UAE: A Comparison of Nationals and Expatriates. *European Scientific Journal, ESJ*, 13(16), 84. <https://doi.org/10.19044/esj.2017.v13n16p84>
- Kementerian Ketenagakerjaan Republik Indonesia. (2022). *Data Tenaga Kerja Asing di Bali periode Januari - Mei 2022*. 1–2. https://satudata.kemnaker.go.id/satudata-public/2022/07/files/data/1658119768237_2022%2520TKA%2520-%2520TKA%2520Berlaku%2520Jan-Mei.xls
- Kim, H. Y., Kim, J. Y., Park, H. Y., Jun, J. H., Koo, H. Y., Cho, I. Y., Han, J., Pak, Y., Baek, H. J., Lee, J. Y., Chang, S. H., Lee, J. H., Choe, J. S., Yang, S. K., Kim, K. C., Park, J. H., & Paik, S. K. (2018). Health service utilization, unmet healthcare needs, and the potential of telemedicine services among Korean expatriates. *Globalization and Health*, 14(1). <https://doi.org/10.1186/s12992-018-0433-y>
- Kim, Y. Y., Bae, J., & Lee, J. S. (2017). Effects of patients’ motives in choosing a provider on determining the type of medical institution. *Patient Preference and Adherence*, 11, 1933–1938. <https://doi.org/10.2147/PPA.S148530>
- Kohno, A., Dahlui, M., Koh, D., Dhamanti, I., Rahman, H., & Nakayama, T. (2022). Factors influencing healthcare-seeking behaviour among Muslims from Southeast Asian countries (Indonesia and Malaysia) living in Japan: an exploratory qualitative study. *BMJ Open*, 12(10). <https://doi.org/10.1136/bmjopen-2021-058718>
- Kotler, P., & Keller, K. L. (2016). *Marketing management*. <https://elibrary.ru/item.asp?id=6447023>
- Kurniasih, D. E. (2018). Faktor Yang Mempengaruhi Kelompok Lanjut Usia Dalam Pemilihan Fasilitas Kesehatan Tingkat Pertama Di Bantul Yogyakarta. *Medika Respati : Jurnal Ilmiah Kesehatan*, 13(1).
- Lasmy, Saroso, H., Syahchari, D. H., Sudrajat, D., & Herlina, M. G. (2019). E-service quality and corporate image on customer perception. *International Journal of Innovation, Creativity and Change*, 10(8), 284–294.
- Li-Yueh, L., & Phuoc-Thien, N. (2020). *The Effects of Expatriates’ Cross-Cultural Competence, Work-Role Demand on Expatriates’ Adjustment and Performance: A Meta-Analysis Approach*. <https://doi.org/10.2991/aebmr.k.200626.007>
- MacAllister, L., Bellanti, D., & Sakallaris, B. R. (2016). Exploring Inpatients’ Experiences of Healing and Healing Spaces: A Mixed Methods Study. *Journal of Patient Experience*, 3(4), 119–130. <https://doi.org/10.1177/2374373516676182>
- Martiasari, L. D., & Hendratmi, A. (2022). Menilai Halal Awareness dan Lifestyle Terhadap Keputusan Menginap di Hotel Syariah. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 9(4), 523–533. <https://doi.org/10.20473/vol9iss20224pp523-533>
- Maslow, A. H. (2017). A theory of human motivation. *Defining and Classifying Children in Need*, 101–127. <https://doi.org/10.4324/9781315258324-16>
- Miocevic, D., Brecic, R., & Zdravkovic, S. (2022). Exploring the chain of effects between local identity and expatriate consumers’ preference for local food brands. *Journal of Product and Brand Management*, 31(5),

718–730. <https://doi.org/10.1108/JPBM-12-2020-3253>

- Miocevic, D., & Zdravkovic, S. (2020). Expatriate Consumers' Adaptations and Food Brand Choices: A Compensatory Control Perspective. *Journal of International Marketing*, 28(4), 75–89. <https://doi.org/10.1177/1069031X20961112>
- Nakai, A., Yamada, K., & Morioko, I. (2021). Accessing healthcare services as an overseas visitor: Japanese expatriate experiences in Thailand. *Journal of Japan Society of Nursing Research*, 44.
- Nur, H. R., & Zamimah, I. (2022). Kesehatan Mental Perspektif Tafsir Al-Misbah Karya M. Quraish Shihab. *Hikmah: Journal of Islamic Studies*, 17(2), 118. <https://doi.org/10.47466/hikmah.v17i2.200>
- Nur Rahmi, & Azwar. (2019). Hierarki Kebutuhan Maslow Dan Pengaruhnya Terhadap Pengambilan Keputusan Melakukan Migrasi Tenaga Kerja (Studi Kasus Warga Perantauan Di Kecamatan Tilamuta Kabupaten Boalemo). *MALA'BI: Jurnal Manajemen Ekonomi STIE Yapman Majene*, 2(1), 54–75. <https://doi.org/10.47824/jme.v2i1.44>
- Oberholster, A. J., Clarke, R., Bendixen, M., & Dastoor, B. (2013). Expatriate motivation in religious and humanitarian non-profit-organizations. *Journal of Global Mobility: The Home of Expatriate Management Research*, 1(1), 7–27. <https://doi.org/10.1108/JGM-09-2012-0007>
- Onosu, O. G. (2016). *A Qualitative Analysis of the Challenges Facing Expatriates coming to the United States*.
- Papadopoulos, P., & Ezziane, Z. (2020). Managing Expats and Their Effectiveness: A Comparative Study. *Journal of Intercultural Management*, 12(1), 138–157. <https://doi.org/10.2478/joim-2020-0035>
- Pravesti, C. A. (2017). Belajar Dan Kognisi: Aplikasi Untuk Diverse Classroom Pada Pelajaran Sejarah. *HELPER : Jurnal Bimbingan Dan Konseling*, 33(1). <https://doi.org/10.36456/helper.vol33.no1.a570>
- Prithari, G. A., Setiawan, I., & Kuswoyo, C. (2019). Pengaruh Service Quality Terhadap Kepuasan Pasien Ekspatriat Klinik Gigi Bali International Dental Center di Denpasar – Bali. *SONDE (Sound of Dentistry)*, 2(1), 1–11. <https://doi.org/10.28932/sod.v2i1.1788>
- Purna, P. A., & Pusposari, D. (2021). Kepribadian dan Aktualisasi Diri Unyil dalam Petualangan Si Unyil. *JoLLA: Journal of Language, Literature, and Arts*, 1(2), 280–293. <https://doi.org/10.17977/um064v1i22021p280-293>
- Rahmat Zakaria. (2020). Pengaruh Word of Mouth Dan Atribut Produk Terhadap Minat Beli Konsumen Pada Konsumen Pada Helm Nhk Masyarakat Kecamatan Ulok Kupai. *Jurnal Manajemen Modal Insani Dan Bisnis (JMMIB)*, 1(1), 40–53.
- Rattanasak, M. (2019). *Factors Affecting Expatriates Accommodation Selecting Behavior Factors Affecting Expatriates Accommodation*. 141.
- Rizki Robani, D., & Wardhana, A. (2022). Strategi Bauran Komunikasi Pemasaran Bisnis Umkm di Jawa Barat Menghadapi Pandemi Covid-19: Studi Kasus Di Aditi Coffee House and Space. *Jurnal Inspirasi*, 13(1), 156–164. <https://doi.org/10.35880/inspirasi.v13i1.1939>
- Sarah, N. N., & Anggraini, I. D. (2023). Upaya Kelompok Lanjut Usia Dalam Kesehatan & Komunikasi Di Era Pandemi Menurut Maslow. *Jurnal Sekretari Universitas Pamulang*, 10(1), 118. <https://doi.org/10.32493/skr.v10i1.28442>
- Shin, S.-R., & Park, K.-Y. (2015). Comparing Satisfaction with Nursing Care and Factors Relevant to Hospital Revisit Intent among Hospitalized Patients in Comprehensive Nursing Care Units and General Care Units. *Journal of Korean Academy of Nursing Administration*, 21(5), 469. <https://doi.org/10.1111/jkana.2015.21.5.469>
- Walz, L. (2020). “You wanted to know about expat life”: Authenticating identity in blogs about transnational relocation. *Text and Talk*. <https://doi.org/10.1515/text-2020-2060>
- Waxin, M.-F., & Brewster, C. (2022). Public Sector Expatriation. *Global Encyclopedia of Public Administration, Public Policy, and Governance*, 10936–10941. https://doi.org/10.1007/978-3-030-66252-3_2568
- Wennick, A., Schoug, D., Ekwall, A., & Axelsson, M. (2021). Translation, adaptation and testing of an emergency care satisfaction scale in Swedish pediatric emergency departments. *BMC Pediatrics*, 21(1). <https://doi.org/10.1186/s12887-021-02961-0>

- Widayanti, A. E. (2022). KAJIAN HUMANISME ABRAHAM MASLOW PADA NOVEL NAYLA KARYA DJENAR MAESA AYU (ABRAHAM MASLOW'S STUDY OF HUMANISM IN NAYLA NOVEL By DJENAR MAESA AYU). *Literasi : Jurnal Bahasa Dan Sastra Indonesia Serta Pembelajarannya*, 6(2), 333. <https://doi.org/10.25157/literasi.v6i2.7963>
- Yusuf, B. N. (2020). Exploring Challenges Faced By Malaysian Expat-preneurs in International Entrepreneurship Sector and Strategies To Overcome. a Qualitative Study on Self-Initiated Expatriates. *Advances in Social Sciences Research Journal*, 7(10), 573–589. <https://doi.org/10.14738/assrj.710.9201>
- Zhou, Y. (2020). Characteristics of Deployment of Chinese Expatriates. *International Journal of Trade, Economics and Finance*, 11(3), 50–54. <https://doi.org/10.18178/ijtef.2020.11.3.665>
- Zuraidah, E. (2019). Decision Support System For Selecting Bali Tourist Attractions Using The PROMETHEE Method. *Sinkron*, 3(2), 1. <https://doi.org/10.33395/sinkron.v3i2.237>