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Service Quality Affecting the Satisfaction of Customers Using Payment Services Through Financial Innovations of Chulabhorn Hospital



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Abstract

Society has changed by moving towards the digital age. Financial innovations have evolved and changed making payment channels more varied. Currently, there are many patients admitted to the hospital. The increasing number causes the process of paying medical bills to take even longer. Therefore, financially developed innovations are to be used to receive medical expenses. This research aims to study the factors and influence of service quality that affect service satisfaction and payment service recipients through financial innovation of Chulabhorn Hospital. The sample was the person who uses the payment service in an amount of 400 people by using the questionnaire as a tool for data collection. The statistics used in data analysis were descriptive statistics for describing the characteristics of various variables. To answer research objective, inferential statistics were used in research hypothesis testing. The results of the research showed that different personal factors were satisfied with the use of payment services, and there was no difference. While the level of service recipients' opinions on service quality was found that confidence in service was to have the highest level of opinion. Concrete aspects of service response to service recipients, trust, and understanding access had a high level of feedback. The opinions of the service recipients on the satisfaction of using the service included in a large level were also found that the quality of service had a positive influence on the satisfaction of using payment services through financial innovation of Chulabhorn Hospital. Basic information was developed to improve the quality of service, provided to service recipients to maximize satisfaction.

Keywords: Quality of Service, Satisfaction, Financial Innovations

1. Introduction

1.1 Background and Importance of the Problem

Since the world has now changed dramatically both in politics and in the economy that had an impact on global society. Changes, especially technology that has advanced the digital age affecting all sectors in this world, must develop and adjust the work style in response to global change. Changes have a direct and indirect impact on health services. The world's public health system requires the development of a modern health service system, so that Thailand can advance excellence in providing health services meeting international standards. Hospitals are considered fundamental factors that everyone must use the service. Since birth Treatment of illness or emergency accidents, users have to go to the hospital but with a larger population. The increased number of new diseases and the pace of the elderly society (aging society) makes the demand for services. There is more to do with health at the hospital. Today, more people are found going to the hospital. Most patients are admitted to a public hospital. Therefore, there is a condition of the patient volume of public hospitals waiting to receive a lot of treatment. Service users are required to receive medical services from standardized hospitals with the convenience of receiving services. Therefore, the service system must be developed with modern technology to be able to provide superior services, including skilled personnel to build trust for users. The organization needs to adapt to quality of good service to ensure the satisfaction of users.

Chulabhorn hospital is a hospital under the Chulabhorn Royal Academy, which is a government agency serving academic and professional health services. Providing general patient medical care, patients were treated with government or state enterprise, officer rights, social security rights, universal coverage rights, and patients passed from the hospital affiliation. Chulabhorn hospital provided medical services with specialized centers of excellence. There is a team of medical and nursing professionals specializing, as well as modern medical technology and equipment, and international standards. According to medical records data the Chulabhorn hospital, as of March 2022, it was found that the number of people admitted increased by the fiscal year 2020, 165,452 cases, 276,640 treatments, the fiscal year 2021, 200,152 cases, 345,891 treatments. The fiscal year 2022 (October 2021 - March 2022), 114,949 different cases of the Chulabhorn hospital experiencing an increasing mission. With the large number of patients waiting to receive services from the hospital, this caused personnel not be able to take care of the quality of service as they should. While the rate increase measures are not able to keep up. Both recruitment and the treatment of manpower have limitations, causing the staff to be tired and affecting the quality of service that is worsening with the increased workload. The patient has to wait a long time, while dissatisfaction then follows. This situation makes one side a workload inequality between personnel and departments. The other side is the quality inequality that people receive.

This research study wanted to focus on the service quality that affects user satisfaction, and payment services through the financial innovation of the Chulabhorn hospital. To search for the results, this study suggested basic information to executive those involved by developing and improving any lacks of financial innovation. This came to provide services to service users, which resulted in service recipients being satisfied with the service quality of the financial services received from the Chulabhorn hospital. With 5 aspects of service quality education, this includes the factors of formality and reliability of service in response to service recipients in terms of providing confidence to service recipients. And understanding and knowing service recipients were investigated to use as a guideline to improve the quality of hospital standards and the ability to provide services to answer and meet the needs of hospital users. The purpose was also to use the information obtained from the research as supporting information for the development of payment innovation, and to develop and

improve the service quality of financial services to Chulabhorn hospital to provide service recipients for receiving good service. The service had high quality, with being standardized, fast and safe, and reliable. This resulted in better efficiency and effectiveness that affect the satisfaction of users in the future.

1.2 Research Question

1. The quality of service is related to the satisfaction of users of the payment service through the financial innovation of the Chulabhorn Hospital classified by personal factors or not.

2. Does the quality of service influence the satisfaction of payment service users through the financial innovation of the Chulabhorn hospital?

1.3 Research Objective

1. To study the quality of service factors and the satisfaction of payment service users through the financial innovation of the Chulabhorn hospital.

2. To study the relationship between service quality and user satisfaction, payment through the financial innovation of the Chulabhorn hospital by comparing, classified by personal factors.

3. To study the influence of service quality that affects the satisfaction of payment service users through the financial innovation of the Chulabhorn hospital.

2. Literature Review

2.1 Related Concepts and Theories

2.1.1. Concepts and theories about service quality

Service quality is important that executives should pay attention or understand. The needs and expectations of customers or service recipients are clear, especially in the hospital business. Service is at the heart of the operation in terms of competition, where as quality service has an advantage. Therefore, choosing tools for quality development or service quality assessment is important from the study of the above service quality concepts. The researcher, therefore, adopted the service quality assessment tools according to the theory of Parasuraman, Zeithaml, and Berry (1994) by defining what is used to measure the quality of service that is popular in 5 areas:

1. Providing concrete services can be tangible, such as the property is convenient. Equipment and tools are up to date for the service provider's personality to make the service clear.

2. Reliability means that the service is accurate, appropriate, and effective as before at all points of service. A compression always makes service recipients feel reliable and give trust.

3. Responding to service recipients, service providers must provide immediate thorough and fast service, including availability and willingness to provide services.

4. For assurance, service providers must know and have a good human relationship in service to be able to build credibility with the service provider.

5. Empathy, understanding, and knowing service providers must use the SERVQUAL principles to be attentive and understand the minds and needs of service recipients.

From this theory, service quality is a factor that affects the satisfaction of service recipients. For this reason, the researchers chose to use the tool to study under the framework of this research.

2.1.2. Concepts and theories about satisfaction

Janthima Chimchang (2018) defined satisfaction is satisfaction where likes are feelings receiving services that meet their needs. Satisfaction means feeling without shape, not being seen, but behavior that occurs after receiving service is a positive feeling evaluated from each person's experience.

Chanathip Sappoj (2017) defined the meaning that Is a phenomenon that occurs after that expectation occurs implicitly When expectations are matched with very different actions It is a comparison process that occurs in decisions that are immediately satisfied and the theory of expectations also affects satisfaction.

Supachok Orathai (2015) defined service satisfaction relates to customer satisfaction with service and service worker satisfaction considered. Two characteristics of satisfaction are important and used to the development of service quality. It is a service work to experience the cause of truth to create, and maintain good feelings for all people involved in the service.

Panida Pecthsiri (2014) defined customer satisfaction that is a factor bringing company profits because satisfaction makes consumers deciding to buy and replicate purchases. It includes being loyal to the product seal, and resulting in good long-term profits.

Watcharapon Kongcharoen (2014) defined satisfaction is a positive emotional response when the response meets the needs of the service users receiving a consistent response or beyond expectations. Consumer satisfaction is done from interviews using questionnaires or observations.

This research study, therefore, summarizes the definition of satisfaction. Satisfactory means the good feelings or positive attitudes of service recipients towards service providers. Satisfaction occurs when the needs of the service recipients are met or achieved their expected objectives. Satisfied feelings are decrease or cause dissatisfaction to occur. It depends on the response of the emotional state together with the feelings that occur when receiving a response to the need. The result is a feeling that means satisfaction.

2.2 Literature Surveys

Pissamai Aemoat (2016) studied the service quality of the Trat hospital finance department, Trat province. The results showed that the recipient's opinion on service quality is very high in all 5 areas. The first is trustworthy, confidence services, and concrete aspects of the service, responding to service recipients and understanding and sympathy for service recipients, respectively. Personal factors found that service recipients with different ages, and incomes had opinions on service quality. No different careers, education levels, and different treatment rights had different opinions about service quality.

Tarika Narasri (2016) studied the service quality of financial staff that affects the loyalty of customers for the Bank for Agriculture and Agricultural Cooperatives in the province. The results showed that different person, gender, age, and occupation factors affecting loyalty were not different but the level of study and different income levels. Different loyalty in line with the assumptions different education levels had different loyalty, in terms of confidence and stability to motivation. When classified by 10 quality of service factors, it was found that the quality of service factors affected loyalty to the Bank for Agriculture and Agricultural Cooperatives Province of Pond Kaew significantly in line with research assumptions.

Chanida Yaprasi (2014) studied the service quality of Thai commercial banks in the district, of Chiang Mai province. It was found that the service quality is very high in all 5 areas, sorted from high to low as follows: reliability, physical characteristics treasure in terms of empathy, and response. The service branches are different and the quality of service of customers varies significantly at the level of 0.05.

Pattama Mongkolkeha (2014) studied the relationship between service provider satisfaction and financial service quality of the Faculty of Arts and Sciences at Nakhon Phanom University. The research found that students were satisfied with the financial services and had an opinion on the quality of financial services provided by total and side were at a high level. Comparing satisfaction with financial services, it was classified by student conditions and education levels. The study also found that overall and side had no different, comparing the quality of financial services classified by student conditions. Overall education levels found different the satisfaction with the overall financial services that was not related to the quality of financial services.

Sawarisa Arayarangsi (2013) studied the service quality affected customer satisfaction in using the Internet Bank of Bangkok Limited (Public) in Nakhon Ratchasima Prefecture. The results showed that the quality of service in all 5 areas was the concrete aspects of the service. Trust, trustworthiness, service, confidence, or response was required to the need of service attention affected customer satisfaction. Service usage was 73.30 percent, and service quality level was very high with the total average was 3.92. The customer satisfaction level was high, and the total average was 3.98. The main reason why customers used financial transactions through internet banks in which they were easy to contact banks, accounted for 38.50 percent.

Jantima Chimchang (2561) studied the expectations and satisfaction of users of financial transactions on mobile phones. The results of the research on expectations found that demographic factors as confidence in response to needs service access and safety. In addition, this was different in some areas and there were different expectations in all areas. The satisfaction side found that there were differences in all aspects. The research results in comparing expectations and satisfaction, it was found that the expectations and satisfaction of users there were differences in confidence, access to services, and safety except for the response.

Chanatip Sappoj (2560) studied the influence of perceived values on the satisfaction of using the QR code payment service. The results showed that the perceived value factor that affects the satisfaction of using QR code payment was the most significant. Time value recognition (time value) minor was the negative result of perceived service performance risk (perceived performance risk). While, other factors were related to satisfaction with a statistical significance level, except for the effort in learning or understanding (cognitive effort).

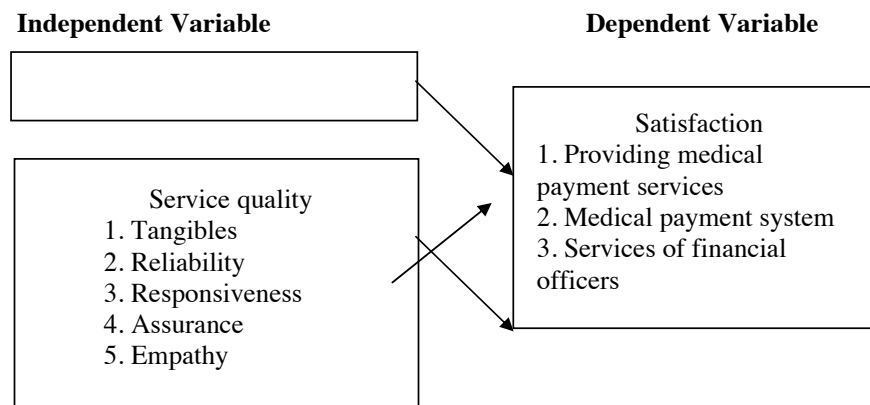
Suppachob Orathai (2015) studied the satisfaction with the invoicing service (bill payment) at the service counter of users in Bangkok. The research results showed that 5 factors that affect

satisfaction personnel in distribution channels, physical presentation, marketing promotion, and price as for demographic factors. The results of the research showed that overall was not different.

Phanida Petchsiri (2014) studied the satisfaction of using electronic money services (e-Money) in Bangkok and metropolitan areas. The research found that factors that affected the satisfaction of using electronic money services (e-money) were service values and quality of service. The factors that affected positive satisfaction were customer loyalty, and the factors that had a negative effect were customer complaints. The researchers hoped to be able to apply the results as a guideline for product development and product development to meet the needs of consumers. Efficiency was used to achieve both domestic and international competitiveness as well.

Vacharaphol Kongcharoen (2014) studied the acceptance of innovations that influence the satisfaction of mobile banking users in Bangkok. The research results from the hypothesis test found that Innovation acceptance factors include comparative benefits Observation Ability to try out Risk acceptance and complexity Influence satisfaction with significant at 0.05.

2.3 Conceptual Framework



2.4 Research Hypothesis

Hypothesis 1: Personal factors: gender, age, status, education level, career, average monthly income, treatment, rights are different for satisfying with the use of payment services through the financial innovation of the Chulabhorn Hospital.

Hypothesis 2: Service quality in 5 areas, including service concrete, trustworthy, responding to service recipients, reliability, understanding and knowing service recipients had a positive influence on the satisfaction of using payment services through financial innovation of the Chulabhorn Hospital.

3. Research Methodology

The purpose of this research was to study the quality of service. Some relationships affected the satisfaction of users of payment services through the financial innovation of the Chulabhorn Hospital, which presented research methods. Research design was done to get accurate and reliable information before analyzing data based on the following points.

3.1 Research Design

This research used a quantitative research model, and gathered data by using a survey research model.

3.2 Population and Sample

The target population used in this study was the Chulabhorn Hospital service users in the fiscal year 2022 (October 2021 - March 2022) in a total of 196,588 people for the appropriate sample size. A sample size was 400 people analyzed by the Taro Yamane's table, with a specific random method (purposive sampling).

3.3 Research Instruments

The tool used in this research was questionnaires detailed in the following sequential questionnaire.

1. Studying the concepts, theories, documents, and literature surveys related to service quality, concrete service, trustworthy responding to service recipients, reliability, understanding and knowing service recipients, and satisfaction.

2. Studying the rules and methods for creating questionnaires from textbooks, documents, and literature related to service quality and satisfaction to guide and create questionnaires.

3. Creating the questionnaire according to the rules to cover the content by studying from the questionnaire.

4. Bringing the questionnaire created to consult with the advisor to give advice, correct idioms, language expressions, and accuracy, and adjust perforations to suit content, clarity, content coverage.

5. Presenting the revised questionnaire to 3 experts to check the content validity and completing the questionnaire.

6. The verified questionnaire from the experts and advisors to the experiment (try out) was done. However, it had a similar nature to 30 people and then analyzed the confidence (reliability) of the questionnaire by finding the alpha coefficient (cronbach' alpha) equal to 0.982 (greater than 0.70). The questionnaire of this research was accurate and reliable.

7. The questionnaire was surveyed to collect real data.

The structure of the questionnaire was divided into 4 episodes as follows.

Part 1: Questionnaire about personal factors of respondents, including gender, age, education, occupation, income, status, and treatment rights that was an optional question (checklist).

For the questionnaire in part 2 and part 3, researchers used a five-point Likert - type scale using a scale measurement method to estimate (rating scale) 5 levels.

Part 2: Questionnaire about service quality with the concrete nature of the service. There were 20 questions in total. The researchers used the gauges from the research of the questionnaire as an option (checklist).

Part 3 Questionnaire about satisfaction using the scale measurement method, estimation (rating scale) with 5 levels as well. The researcher used the gauge from the research of the query characteristics as an optional (checklist) with 15 questions.

Part 4 Suggestions of respondents were an open-ended question.

Interpretation of variables measured in scale estimate was defined with the translation score range as follows.

The average value between 4.51 and 5.00 means the highest level.

The average value between 3.51 and 4.50 means a high level.

The average value between 2.51 and 3.50 means moderate.

The average value between 1.51 and 2.50 means low level.

The average value between 1.00 and 1.50 means the smallest level.

3.4 Data Collection

Collecting the data was done to get complete information in all areas for 2 types of data.

1. Secondary data was the data collected from various documents and academic works that were relevant by collecting data from libraries and related departments. It was used to define the framework of this research and references in writing research reports.

2. Primary data was survey data. Data was collected from questionnaires shown as follows.

2.1 Bringing the questionnaire to the sample manually, and creating a questionnaire using the Google Form along with sending it to the sample using online channels such as Line or Facebook.

2.2 In the case of self-exploration, the study waited to collect the questionnaire that the sample was completed or arrange to collect the questionnaire later as appropriate.

3.5 Statistics Used for Data Analysis

This research analyzed data using statistical ready-made programs, with the SPSS ready-made program in data processing and analysis. The statistics used in the research were divided into 2 groups as follows.

1. Descriptive statistics included frequency values, percentage values, average values, and standard deviations, describing the characteristics of various variables to answer research objectives

2. Inference statistics included t-test values, F-test values, and regression analysis for use in research hypothesis testing.

4. Data Analysis and Findings

4.1 Introduction

Research on service quality affected service satisfaction pay service recipients through financial innovation of Chulabhorn Hospital. A sample of the study was the payment service users at the hospital financial event. Collecting data was done by using questionnaires through online channels by analyzing all 400 sets of data that represents 100 percent. In this chapter, the researcher performed data analysis in various steps and present the research results.

4.2 Data Analysis of the Quantitative Data

4.2.1 The results of the general analysis of respondents who came to use payment services through the financial innovation of the Chulabhorn hospital that were found to be 226 females, representing 56.50 percent, followed by 174 males, representing 43.5 percent of age Between 51 years and over, 122 people, representing 30.50 percent, marital status of 172 people, representing 43.00 percent, highest education, bachelor's degree, 302 people, representing 75.50 percent, civil servant occupation, 128 people, representing a hundred 32.00 per month, average monthly income 25,001 – 35,000 baht, 132 people, representing 33.00 percent. The treatment rights disbursed in the Comptroller General's Department are 122 people, representing 28.00 percent.

4.2.2 Service quality overview average was very high (mean = 4.41, S.D. = 0.52) and when considering individually. It was found that the most average level of opinion was trustworthy (mean = 4.50, S.D. = 0.48). Minor was reliable the average was very high (mean = 4.47, S.D. = 0.549). Contribution average was very high (mean = 4.43, S.D. = 0.54), responding to service providers average was very high (mean = 4.36, S.D. = 0.58). For the concrete of the service, the average was very high (mean = 4.29, S.D. = 0.63) respectively.

4.2.3 Satisfaction overview average was very high (mean = 4.36, S.D. = 0.55), and when considering individually. It was found that the highest average level of opinion was financial officer. Service satisfaction average was the most (mean = 4.42, S.D. = 0.54). Minor was the satisfaction of the medical payment system. The average was very high (mean = 4.36, S.D. = 0.544). For medical satisfaction service, the average was very high. (mean = 4.29, S.D. = 0.60) respectively.

4.2.4 Hypothesis testing was different for personal factors satisfying with the use of payment services through the financial innovation of the Chulabhorn Hospital. The results showed that different personal factors satisfied with the use of payment services through financial innovation Chulabhorn hospital that was no different at the statistical significance level of 0.05.

4.2.5 Hypothesis testing of service quality had a positive influence on the satisfaction of using payment services through the financial innovation of the Chulabhorn Hospital. The research results showed that the relationship between service quality and satisfaction in using payment services through financial innovation Chulabhorn hospital. The insignia found that the most reliable Pearson value was 0.905, meaning that credibility was associated with the satisfaction of using payment services with financial innovation. The hospital of the most robes for the concrete of the service, trustworthy, service response, access to understanding was worth Sig. Equal to < 0.001, which was less than 0.01, indicating that all service quality affected the satisfaction of users.

4.3 Summary of the Results

From the research, it was concluded that the quality of service had an overall average of 4.41, which was a high level. With confidence and trust, the highest average was 4.50, and the concrete of the service was the side with the least average of 4.29, satisfaction with an overall average of 4.36 at a high level by the service of financial officers with the highest average of 4.42, and the satisfaction

of medical payment services was the side with the least average of 4.29. It was found that personal factors difference that satisfied with the use of payment services through the financial innovation of the Chulabhorn Hospital. All 5 aspects found a positive influence on the satisfaction of using payment services through innovative financing of the Chulabhorn Hospital.

5. Conclusion, Discussion, and Recommendation

5.1 Conclusion

The researcher divided the presentation topics into 3 topics.

1. General data analysis results of population and sample groups.
2. Descriptive analysis of various variables according to the research conceptual framework.
3. Analysis results to answer research assumptions.

The researchers analyzed and summarized the results in response to the research objectives as follows.

1. General information about population and sample groups.

General analysis of respondents who come to use payment services through financial innovation. Chulabhorn Hospital found that most were female, 226 were female, 56.50 percent, followed by 174 males, 43.5 percent between the ages of 51 and over, 122 people, representing 30.50 percent Marital status of 172 people, representing 43.00 percent, highest education, bachelor's degree, 302 people, representing 75.50 percent, civil servant occupation of 128 people, representing 32.00 percent, average monthly income 25,001 – 35,000 baht, amount 132 33.00% of the federal disbursement rights in the Comptroller General's Department, 122 people, representing 28.00 percent.

2. Descriptive analysis of various variables according to the research conceptual framework.

2.1 Descriptive analysis of service quality of users paying through the financial innovation of the Chulabhorn hospital found that the level of feedback about service quality. It was included in a large level and when considering the details of each side found that the level of opinion the most was trustworthy. The second was credibility, feedback and understanding responding to service recipients and the concrete of the service respectively.

2.2 Descriptive analysis of satisfaction of users paying through the financial innovation of the Chulabhorn hospital found that the level of satisfaction opinion was very high and when considering separately. It was found that the highest level of opinion was satisfied services of financial officers followed by the satisfaction of the medical payment system, and satisfaction in the medical payment services respectively.

3. Analysis results to answer research assumptions.

The results of the two hypothesis tests are as follows.

The first hypothesis concluded that personal factors, gender, age, status, education level, occupation, average monthly income, and different treatment rights. There was satisfaction in using payment services through the financial innovation of the Chulabhorn Hospital, with no different.

The second hypothesis concluded that the quality of service in all 5 areas was the concrete aspect of the service, trustworthy responding to service recipients, trustworthy, understanding and knowing service recipients had a positive influence on the satisfaction of using payment services through the financial innovation of the Chulabhorn hospital was significant.

5.2 Discussion

From research on service quality that affected service satisfaction pay service recipients through financial innovation of the Chulabhorn Hospital. Overall, it was found that service recipients had an opinion on the quality of service provided in payments through financial innovation. At a high level, in this regard, Chulabhorn hospital developed various hospital systems, including payment systems. Matching the changing financial technology to increase channels and facilitate payment to service recipients increased work efficiency resulting in fast and equal service payment to the entrant receiving services that reduce the waiting time for service. When considering the level of service recipients' opinions on the quality of service, it affected the satisfaction of service recipients, payment through financial innovation.

When considering the overall level of opinion about the service quality at a high level and the separation on a case-by-case basis, it was found that.

Reliability, the average was the highest level, namely, when considering individually. The components found that the service provider wants to have a medical payment system with an automatic payment cabinet. Accurate, convenient, and quick, followed by a financial officer providing payment services and proper medical treatment financial officers gave advice and clearly answered questions about payment systems. A medical payment system for long-distance medical bills was identified by sending text links for use in payment that was correct convenient, fast, respectively.

Assurance, there was a high average level when considering the individual components. It was found that the service provider wanted the service staff to have a reliable personality, and provided the right consultation to the service recipients. Secondly, the medical payment system that brings came to use, had a review of the accuracy of the service provider, and became safe. The third order was providing with modesty, smiling, cheerfulness, and service spirit. The fourth order was the medical payment system to receive payments that was accurate and without error, respectively.

Empathy, there was a high average level when considering the individual components. It was found that the service provider wanted the financial staff to be attentive and provided the service with paying attention to the needs of the service recipients. This was followed by the payment channels that meet the needs to get service quickly. There were well-introduced procedures for using various forms of medical payment, and the medical payment system used makes it feel that it received a special service, respectively.

Responsiveness, there was a high average level when considering separately. Each element found that the service provider wanted the medical expenses to be paid to receive the financial services. It was followed by the financial staff being enthusiastic, understanding, and ability to solve problems for the recipients. For receiving the service quickly the form, procedure for paying medical

bills was modern, convenient, and hassle-free use the service, and the waiting period for medical payment services that was appropriate, respectively.

Tangible, there was a high average level when considering separately. Each element found what service recipients need most was providing medical expenses. There were many channels: cash, credit cards, and transfers via QR code automatic payment and payment cabinet. The next was to have a waiting point for sufficient medical payment services. There was a publicity process showing the service clearly and easily understood for service recipients and service recipients could communicate easily with financial tasks by telephone channel by e-mail and line channels, respectively.

Test results for different personal factors were found to satisfy with using payment services through the financial innovation of the Chulabhorn hospital with no different. This could explain that gender, age, status, education level, occupation, average monthly income, and different treatment rights satisfying with the use of the service with no different. The results were relevant to the study of Pissamai Aemoat (2016) studied service quality of the financial department, Trat Hospital, Trat Province where studied the relationship of personal factors affecting service quality. It was found that gender, age, occupation, income average per month, education level, treatment rights were not different.

The results of the service quality test positively influenced the satisfaction of the payment service through the financial innovation of the Chulabhorn Hospital. This could explain that good service quality levels affected service satisfaction levels, in relevant to the study of Pattama Mongkolkeha (2014) who studied the relationship between the satisfaction of the service recipients and the quality of service provided. Financial work of the faculty of Arts and Sciences at Nakhon Phanom University was considered for the relationship between service quality that was most relevant to service satisfaction. It was found that reliability was most relevant to service satisfaction for service tangible, reliability, responsiveness, empathy. All aspects affected the satisfaction of users.

5.3 Recommendation

The research found that service quality had a positive influence that affected the satisfaction of payment service recipients through financial innovation. Therefore, the research results were used as guidelines for the development of various systems in the hospital, including the system of payment systems in modern times. It was accordance with changing financial technology to increase the way to pay service providers, increasing work efficiency, making medical expenses payment fast and equal to service providers. It was based on the level of feedback of service recipients. The researcher had suggestion as follows:

Executives in the organization must develop technology to provide a medical payment system with an automatic payment cabinet, accurate, convenient, fast, modern forms, and procedures for paying medical bills, and not difficult to use. All were to be able to respond to the needs of the service recipients and to reduce the waiting time for service. Developing a system for paying medical bills for telemedicine was done to be convenient to pay, accurate, fast, secure to use the service that could review accuracy to facilitate payment to service recipients.

Performance is considered to increase the efficiency of staff operations training that should be provided in various areas, whether knowledge must be used in operations. Training service behavior to add new knowledge and skills to the workers' staff may bring skills that develop to

provide various suggestions to service providers and can be used to solve service problems very well. The organization should provide training for mental development services (service mind) to stimulate service with modesty and smiling. This is to be able to respond to the needs of the service recipients. As for the tangible of the service, the organization should provide several channels for payment of medical expenses, whether cash, credit cards, or transfers through the QR code, as well as a point for waiting to receive payment services. Adding a way for service recipients to easily communicate with financial tasks, this can include public relations, showing procedures for using the service clearly and easily for service recipients.

Any organizations may take the results of research as part of the development of quality of service, and payment through financial innovation Chulabhorn hospital, in response to the needs and expectations of service recipients that result in satisfaction from service.

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