Chapter 1 Introduction of marketing and services marketing

Marketing is an organizational function and a set-of process for creating communication and delivering value for the consumer and for managing customer relationship in such a way, which benefits the organization. In all types of organizations like manufacturing, service, profit and non-profit marketing plays the key role.

"Marketing is everywhere. Formally or informally people and organization are engaged in a large number of activities that could be called marketing."

Good marketing has become an increasingly vital ingredient for business success and marketing profoundly affects any business. Marketing is applicable to almost every activity of our day to-day life. We can understand that marketing management is an art as well as science. It is multi-functional because it chooses target market, gets prospective customers through creating, delivering and communicating superior customer value.

Interpretations of the Marketing:

Marketing manages beneficial customer relationship. The two-fold goals of marketing are to attract new customers by promising superior value and to retain and grow current customers by delivering satisfaction.

The American Marketing Association defines marketing, as 'Marketing is the process of planning and executing the conception, pricing, promotion and distribution of ideas, goods and services to create exchanges that satisfy individual and organizational goals.' ¹

Definitions of Marketing:

Some of the definitions of marketing are as under:

The American Marketing Association offers the following formal definition: "Marketing is an organizational function and a set of processes for creating, communicating and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stake holders". ²

"Marketing means the performance of business activities that direct the flow of goods and services from production to consumption." ³

"Marketing includes all the activities involved in the creation of place, time and possession utilities." ⁴

"Marketing is the process of discovering and translating consumer needs and wants into product and service specifications, creating demand for these products and services and then in turn expanding this demand." ⁵

"Marketing includes all those business activities involved in assessing and converting customer purchasing power into effective demand for a specific product or service and in moving the product /service to the final consumer." ⁶ "Marketing activities are those most directly concerned with the demand stimulating and demand satisfying efforts of the enterprise." ⁷

Importance of Marketing:

Marketing is the eyes and ears of business, because it keeps the business in close contact with its environment and informs about events that can influence its operations. Marketing is concerned with the creation of four utilities. They are firm, place, time and possession. The firm utility includes product development, packaging, branding, transportation, and intermediaries who direct the flow of goods and services from producers to consumers. Until and unless the selling of the produced goods takes place, they remain in warehouses that are also part of marketing.

Marketing is more or less essential to all the aspects of business activities. They are as follows:

1. Importance of marketing in a Firm

Marketing plays a very important role in achieving the objectives of the firm and it helps in focusing on the activities of an organization regarding the needs and wants of the consumer. Every business firm exploits marketing thoroughly for the beginning of the firm, for its development, for running it smoothly, for achieving its end and so on.

2. Importance of marketing in Economy

Marketing also plays a significant role in the development of the organizational economy. It can inspire people to undertake new activities and to set-up enterprises for producing goods that are needed by customers. Marketing gives a wide exposure by creating large job opportunities in the economic system of the firm. Marketing not only contributes to sustain

economic development of the firm but also help to make the development speedy. Marketing is the motivating factor or engine of economic development.

3. Importance of marketing for a Consumer

Marketing plays a significant role in enhancing consumer satisfaction and benefits. Marketing helps the customer to select a specific product from the wide range of products. The customer decides the product of his choice from the variety of products according to his taste, need and purchase capacity. Marketing provides different tools like advertising, personal selling, promotion, publicity etc.

4. Importance of marketing for the Society

The Commercial and Government agencies and non-profit organizations also employ marketing approach to promote socially desirable product. Thus, the government recently promoted the Pulse-Polio program through the marketing approach. Through marketing, people get plenty information of the things what they want to buy at reasonable prices.

Nature of Marketing:

Marketing is a flexible process with unlimited scope. Marketing is a flux. The main features of modern marketing are as under:

1. Marketing is consumer oriented

Consumer is the heart of business. Consumers decide what product suits their needs. Generally, the pinpoint of every business is profit. Every business or market should care about consumer needs. Therefore, business should identify consumer needs.

2. Marketing Starts and Ends with the consumer

Marketing is consumer oriented. It depends upon using the right information. Marketing starts and ends with the consumer. This is possible only when information is collected from the consumers. After mass production system, this limit was broken. Therefore, a formal mechanism is required to keep in touch with consumers.

3. Modern Marketing precedes and succeeds production

Majority of people believe that modern marketing is very simple stimulating the demand for a company's product. At the initial stage of management, both account and marketing were the parts of the same. Nowadays, marketing facilitates selling of the product of any business firm. Business firms are ever ready to pick up the opportunity of changing with consumer needs.

4. Modern marketing is the Guiding Element of Business

Every business firm should make use of market opportunities for development. Actually modern marketing is the guide for firm. In fact, the potential market and resource of production guides a business today. Earlier it was believed that marketing was only concerned with getting goods and services into the hands of ultimate consumers.

5. Marketing is a Science as well as an Art

Marketing is like a coin, which has two sides. Both the sides are equally important. In the same way, marketing is a science as well as an art. Each has its own importance at its place. To some extend, marketing does not confirm to the basic characteristics of the science. Most of them describe it as an art. In the past, marketing was considered synonymous to selling which is purely as an art.

6. Marketing is a System

Marketing is a modern system. It collects the best inputs from the environment and these inputs provide the best facilities of the outputs. Marketing is a self-system of several interdependent and interactive ingredients. Corporate goals are the base of marketing.

7. Exchange process is the Essence of Marketing

Today, all the activities of marketing depend on the exchange process. Exchange implies transaction between the buyer and the seller. The seller may hand over the product or service to the buyer who in turn gives money. It also involves the exchange of information, ideas and formulas, which are there in the practical life of the people. People can understand that this is a process, which can be there between the buyer and seller.

8. Marketing is goal oriented

Like any other business activity, marketing seeks to achieve some useful results. The ultimate aim of marketing is to generate profit through the satisfaction of human wants. In the marketing, if the things are well planned and the marketing is done properly, definitely the goal will be achieved.

9. Marketing is a Process

It comprises a series of functions, which are interrelated. It is one of the dynamic processes. It increases the selling of the product because it keeps adjusting to the changes in the environment of business. Marketing is also a social process in the sense that it is related to human needs. Marketing is a managerial process as far as it involves the functions of planning and control. Marketing is an important functional area of management.

Tools of Marketing or Marketing Mix

Marketing mix is an appropriate component of business firm. Consumer's satisfaction helps to secure it. Marketing mix is an offshoot of marketing. Marketing mix is a dynamic concept as it keeps on changing with changes in the market conditions and the environment.

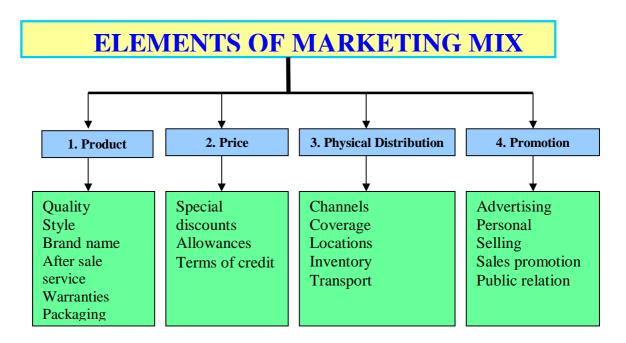
"Marketing mix is the set of marketing tools that the firms use to pursue its marketing objectives in the target market." -- **KOTLER**

"The sum of elements of business activity that can be used by a firm to fulfill its marketing strategy is called the marketing mix." **Greyson and Olson**

"Marketing mix is the term used to describe the combination of the four inputs which constitute the core of a company's marketing system: The product, the price structure, the promotional activities and the physical distribution system."

- William J Stanton

Product, price, promotion and the physical distribution known as four Ps are the basic elements of marketing mix. These four Ps are core of the whole system of the marketing mix. They help in optimizing the level of productivity and satisfaction.



The four basic elements of the marketing mix are as under:

1. Product:

Product means any goods or service that consumer wants. Product is the sum total quality, style, brand name, after sale service, warranty, and packaging. The product management evolves product mix in consultation with marketing manager. Product is a bundle of utilities or a cluster of tangible and intangible attributes. Product denotes more than one thing. It is a big term and it has many connotations. It implies place, personality, produced goods, idea and services.

2. Price:

Price is a significant factor that affects the entire market including business firm. Pricing decision and pricing policies influence sale's volume and business profit. The manufacturer does not always necessarily decide the price of the product. Price is decided based on the market trend. Pricing is the key factor of industrial business because it directly affects the production or profit area of a business firm. In practice, it is very difficult to fix the right price. Right price can be determined through pricing research and test marketing. A lot of exercise and innovation are required to determine the price that will enable the firm to sell its product successfully. The determination of price includes consideration of the vital factors like demand, cost, competition,

government regulation. Price mix involves decisions regarding base price, discounts, allowances, freight payment, credit etc.

3. Physical Distribution:

Generally, this element is based on the choice of place where products are to be displayed for the customer. It is concerned with decisions relating to the wholesale and retail outlets or channels of distribution. The objective of selecting and managing trade channels is to provide the products to the right customer at the right time and place regularly. While taking decision about the sell, the management keeps in mind the expectations of the customers.

4. Promotion:

Promotion component brings products to the notice of customers and persuades them to buy. Promotion begins from production itself. Promotion helps business firm in informing the consumer regarding its product. It influences the customers. Promotion mix involves decisions with respect to advertising, personal selling and sales promotion. All the techniques help to promote the sales of products and to compete in the market.

Services

Marketing is often defined in terms of products and services. Service marketing means to provide services to those who are in need of services. Both product marketing and service marketing include the same principles and problems. Most of the marketing executives and top-level administrators focus their attention on the products only because industrial products determine the standard of living and it is assumed that services can also be marketed in equally with the same way as products.

However, during the last three decades, situation was totally changed. In the past, the industrial sector as well as the service sector had a very rapid growth and the services decided the quality of living standard. Economic development and social-cultural changes also helped the service sector to grow rapidly. Products can mainly satisfy the physical needs only but services fulfill the social and psychological needs of the people.

Service industry is much older than the manufacturing industry. Concerned expertise and businesspersons all over the world commonly offered services

like the medical treatment, transportations, astrology etc. The Industrial Revolution, however, in 18th century diverted the focus to manufacturing industries with high intensity. Hence, a bulk volume of the manufactured products has been characterized the emergence of Industrial sector.

The present era brings by the revolutionary change in the service industry. A variety of services ranging from babysitter to event management has become a part of the running of the household and corporate world. The diversity of services has created the issue of defining service sector, which is a complex one. The US Trade and Tariffs Act 1984, about service resulted into an output other than tangible goods. However, one would like to purchase the goods followed by after sell services.

Interpretation of the term 'Services':

The perception of service marketing gives emphasis on selling the services in the best interest of users. Marketing of service means marketing of something witch is intangible. It is marketing of promises.

The term 'service' is rather general in nature and it consists of a wide variety of services. Services may be business services that include advertising, banking and insurance. They may be professional services such as medical counseling, legal counseling, recreation, education, and fine arts, which help to meet emotional needs of people.

The ultimate aim of both product and service marketing is to give satisfaction to consumers. To be successful in marketing of services, the management should identify customers' basic needs well in advance. Then, it should find ways and means to differentiate its product and services from those of its competitors.

There are, however, several differences between products and services. A product is identifiable and one can feel its presence in many ways. However, we cannot identify a service. For example, a mobile is a product but hearing it is service. One can identify a mobile but not its services. Secondly, in buying a product the buyer obtains an asset whereas in buying a service the buyer incurs an expense. For example, when you stay in a hotel, you take away nothing but the experience of a night's stay. In short, service is abstract, while product concrete.

Definition of services:

The American Marketing Association defines services as "activities, benefits or satisfactions, which affect sale or are provided in connection with the sale of goods."

According to William Stanton, "Services are those separately identifiable, essential intangible activities which provide want satisfaction and are not necessarily tied to the sale of a product or another service."

In the words of Philip Kotler, "A service is any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything."

Payne has broadly defined services as "An activity which has some element of intangibility associated with it which involves some interactions with customers or with property in their possession, and does not result in the transfer of ownership. A change in condition may occur and production of the service may or may not be closely associated with a physical product."

According to Peters and Waterman, "Services are those separately identifiable, essentially intangible activities which provide want satisfaction, and are not necessarily tied to the sale of a product or another service. To produce a service may or may not require the use of tangible goods. However, when such use is required there is no transfer of title of these tangible goods."

"Services can also be defined as a human effort which provides succor to the need. It may be food to a hungry person, water to a thirsty person, medical services to an ailing person and education to a student, loan to a farmer and transport to a consumer, communication aid to two persons who want to share a thought, pleasure or pain." ⁸

"Services can also be defined as actions of organizations that maintain and improve the well-being and functioning of people". 9

"Services refer to social efforts which include even government to fight five giant evils, e.g. Want, Disease, Ignorance, Squalor, and Illness in the society".

Importance of service marketing:

Service marketing is an art. Capacity of a service provider is of prime importance because it can attract the clients to obtain the services. It also requires impressive public relations. The organization, which maintains good rapport with client, is always a winner. At present, the regulatory agencies of governments play very important role at every junction. Thus, the service providers have to establish good rapport and live liaison with them to make clients demands fulfilled in time.

Marketing a product-base business is different from marketing of a service-base business. Healthcare marketing falls under the category of service marketing. Hence, it develops through service marketing.

Service marketing does involve any material objects. Last two-three decades have witnessed a fastest growth in service industry. Modern age is the age of service marketing. The changing life style and technology account for attracting a large share of consumer spending to get services. In fact, more than half of consumer's expenses are for services. In view of changing needs of customers, changing world, changing lifestyle and technological change and innovations, the market has become customer service oriented. Therefore, it is very important to learn about service marketing, service quality, service delivery and service management.

Characteristics of services

There are different modes of services provided to the customers. Services have four distinctive characteristics, which necessitate different marketing strategies. They are as follow:

[A] Intangibility

Services cannot be seen or touched like the physical products before they are purchased. From the language point of view, the word 'service' is an abstract noun because it is a matter of experience. Service can neither be seen nor be touched. It can only be experienced. The experience of the customer depends upon how he receives the services. The other important implications of intangibility of services include:

- 1. There are no inventories of services,
- 2. Precise standardization of services is not possible and
- 3. Production and consumption are inseparable.

We cannot own and store a service like a product. Services are used or hired for a specific period. For example, a patient admitted in the hospital gets healthcare services only for specific period of treatment and he expects the excellent services during that period. The patient gets surety of good services in advance before entering the hospital through others' reports, recommendations, and offers of the hospital and so on.

[B] Inseparability

Services are inevitably connected to service providers. Both cannot be separated from each other. Service is a complex term with several meanings. The moment we link up service with the service provider, the linkage definitely affects the latter is credibility and reliability. Therefore, any service should be seen as a part of the cluster of services. In marketing, the implications of inseparability include limited scale of operations and geographically limited market.

[C] Variability

Normally, the service provider has to offer a wide range of services. He has to take into account components involved in each of services he provides. For example, a lawyer provides a service of civil and allied laws and in the same way a mandap contractor does not provide only marriage services but allied services required in a function. In both cases, clients and service providers are changed. However, it is worth remembering that many of the concepts, as well as specific techniques, will work equally well whether they are directed at products or services. In development of marketing strategy is the same for products and services witch involves selecting target markets and formulating a marketing mix.

[D] Temporariness

Services last for a specific time and cannot be stored like a product for later use. If traveling by train, bus or air that service will last till the journey ends. The service is developed and used almost simultaneously. The vacant seats of the last journey cannot be re-utilized at present. In the same way, vacant beds in the hospital cannot be reutilized after the treatment is over. The service opportunity is lost forever. All the services are time bound and perishable. Temporariness prescribes a period. However, in many organizations the contracts are made for a fixed period and renewed. Thus,

temporariness depends on clients' need. The solution to overcome the problem emerging from temporal feature lies in creating a match between demand and supply by price adjustments according to the needs of a particular situation.

Marketing mix for services:

There are four Ps in Product marketing like Product, Price, Place and Promotion. In case of services, there are three additional elements namely People, Physical evidence and Process. All the seven elements are the element of service marketing mix.

1. Product (service product):

Services are products, even though intangible. They are things. In addition, service marketers always remember that consumers do not buy any products. They buy attributes that are converted into benefits. The marketing of services can be successful only when the service product is designed to match the consumer's viewpoint. It becomes, therefore, necessary to understand what benefits costumer gets from the services. In order to understand the customer, provider should think at multi-levels. They are as follows:

[A] Consumer benefit concept:

While developing the service package, the starting point is obviously the consumer. Consumers are not buying the service; they are only buying specific benefits and values. The service products should be designed to benefit consumer needs. For example, the customer joins a club for getting recreation, entertainment, education and status.

[B] The service concept

Services offer specific benefits. The forms and levels of services vary in reference to consumer's need, satisfaction, benefits and attributes. The various levels analyzed by the service provider are Core benefits level, Expected service level, Increase level and Potential level.

[C] The service offer

Service concept is closely linked with service offer. It spells out, in more details those services to be provided, how they will be provided and to whom. Service offer is the element that makes up the total service package, including both the tangible and intangible components of service. For example, types of dance, the quality and performance of dancer are intangible aspects of the

service offer. Physical facilities like dancing hall, sitting capacity, types of seats, air-conditioning, and toilets are the tangible aspects.

[D] The service forms

A service product refers to the performer of service in connection to the consumer who buys some thing from service provider to satisfy a desire. The way service is provided refers to service form. The text may provide knowledge of entire study of a particular subject.

[E] The service delivery system

The way the service is provided to the consumer is known as the process of service delivery system. The final dimension of the service product is the service delivery system. The delivery system represents interaction between the service provider and the consumer and between the consumer and the service facility.

2. Pricing

Pricing of services is very difficult. In case of intangible and people based services, it is difficult to calculate the cost and determine the price. In professional services, for example, fees of doctors, lawyers, and chartered accountants are not the same. The price policy of service marketers tallies with the general marketing. Most service marketers follow competitive price policy pricing their service either at the market price or slightly below it. Some times, bargaining between the seller and buyer may settle prices of services. The government fixes prices of public utility service. The practices used in the pricing of services are as follows:

[A] Differential pricing

The pricing objectives of service marketers vary, but typically, the pricing goal of the most is to maximize profit on each sale. However, the sale may not necessarily be the wisest pricing practice. It means price differs according to time, place or customer's ability to pay. It causes smooth fluctuations in demand.

[B] Diversionary pricing

Some times, main product is having a low price and related services have very high charges. This is a strategy to attract to customers. For example, a restaurant may charge low price of regular dish and compensate the loss by charging high prices for ice creams, and cold drinks.

[C] Discount price

It is a practice of offering a discount to brokers and intermediates such as stockbrokers, property dealers and advertising agencies for rendering a service. It stimulates demand and promotes services.

[D] Guaranteed price

In this strategy, customer is to pay price if he is satisfied with the service. For example, a property dealer charges his commission only after the deal.

[E] High price maintenance

This strategy goes with high charged product or branded product. It includes high quality services like that of lawyers, doctors, and other professionals.

3. Promotion

Promotion is an important part of the marketing mix for any marketer. The key to successful promotion is beneficial to the product. However, services are intangible and it is difficult to evaluate the quality and nature of a service before buying it. The main methods of promotion are as below:

Advertising

Advertising in some service lines, like telephone, solicitation and even direct mail play an increasingly important role. In advertisements of a service, the focus should be on relevant tangible objects that symbolize the service.

Personal selling

In the case of services, the producer and the marketer are virtually inseparable. It is desirable that sellers should be knowledgeable professionals who can give needed advice and counseling. Service often requires detailed explanations and continuing relationship or negotiation. Therefore, personal selling is the backbone of service marketing. Customer contract staff needs training to educate and reassure customers.

Sales promotion

The traditional methods of sales promotion are not very useful in service marketing. However, service firms do not use premiums and contests on special occasions and festivals. Use of several sales promotion techniques minimizes intangibility of services. For example, a hospital may provide some services free of charge along with the main treatment.

Publicity

Service oriented products also use market-oriented publicity. No service marketer would miss the chance for positive public opinion. Publicity is the most significant element of service marketing.

4. Physical distribution

Channels of distribution for intangible dominant products such as services are generally limited to the buyers and sellers. Due to inseparability, the service provider can serve only a limited number of consumers. In addition, many services require the consumer to go to the service centers like hospitals, universities and theatres. Therefore, location is of key importance in services. The importance of service, nature of service and flexibility of service are the main factors to be considered in deciding the location for services. The other main issue is whether to sell directly or through intermediaries. Direct sale is the only way if the service is inseparable from the performer.

5. People

Service personnel are present at two levels within the organization-contact personnel and support personnel. Contact personnel are those individuals whom the consumers see which as receptionists. Consumers judge them through the quality of service they provide. Customers are actively involved in service marketing. The total satisfaction should be more effective because one consumer influences others leading to a chain reaction.

6. Physical evidence

Since service is a matter of experience, it is important for the client to search for tangible or physical clues, which enable them to evaluate the service. Service firms are aware of the expectations of the customer and so they strive to provide physical facilities too. Physical evidences are of two types as follows:

- I. Essential evidence: Building, interior decoration, logo of the service organization are essential evidences. It is very difficult to determine the environment of the service provider.
- II. Peripheral evidence: The purchase of service has little or no independent value. It is usually a part of peripheral evidence. For example, a chequebook is useless if it does not transfer or store any fund.

7. Process

The process element of the service marketing mix refers to the delivery of service to the consumer. Line operations, job shop operations and intermittent operations are the delivery processes used in services. In line operation, the consumer moves through a logically arranged operation in a sequence. For example, different patients need different services in a hospital.

The controllable variables of the firm product, price, place, promotion of product marketing are not equally adequate for marketing services. The special features of the service marketing have brought about the requirement for the extended marketing mix like people, physical evidence and process. Because of the inseparability of the service production and consumption, the consumer is subject to direct experience of the production process. This also includes the interaction with the front line staff. Service being intangible needs to be tangible through the physical evidence.

Thus, the marketing mix for services consists of seven elements. It is not enough to define each of these elements in a proper manner. Different elements should function together to achieve a harmonious blend that can fully satisfy the wants of consumers.

History of Corporate Healthcare Services

The history of corporate hospitals does not go long back. However, the forms of healthcare services underwent drastic changes from time to time all over the world. Even the term 'corporate' is derived in medical field from the world of trade and commerce in recent years. Therefore, the concept of corporate hospital is a novel one and it requires clarification. Formerly, patients used to get treatment for their diseases from government hospitals. However, these hospitals could not meet all the demands of their patients. They fell short of their patients expectations. They could not satisfy the patients through their healthcare services. As a result, private hospitals came into existence. Private hospitals, of course, charged high fees and all patients did not afford high charges. Private hospitals were in different forms like clinics, dispensaries, nursing homes, individual hospitals and trust hospitals. With the passage of time, the importance of government hospitals decreased. The hospitals

mentioned above had limited scope and limited functions. Some of them worked at regional level and some in rural areas. With the advance of industrialization and urbanization, corporate hospitals entered into healthcare field. Corporate hospitals obviously out-beat the health centers and the hospitals run at individual level. The concept of corporate hospital is inevitably connected to the civilized city lifestyle. At the entail stage, corporate hospitals meant for the employees of corporate companies only. Later on, this concept underwent modifications. In modern times, corporate hospitals have extended their horizons. The scope and functions of corporate hospitals have been widened. The doors of corporate hospitals are open for all people without any discrimination based on sex, community, monetary position, creed and caste. Though corporate hospitals originated from the urban culture, even rural people are their beneficiaries. It became difficult for non-corporate hospitals to compete with corporate hospitals. These hospitals had double aims. One was to contribute to the society by providing healthcare services to the patients and another was to create a sound source of income. To achieve the latter aim, corporate hospitals began the marketing of their healthcare services and thereby attracted the patients to use their medical facilities.

Corporate hospitals first developed in western countries like USA, UK, and Switzerland. They became very popular among people of the society. In the second half of 20th century, corporate hospitals entered Indian society. They developed during the last three decades of 20th century in India. These hospitals provide ultra-modern facilities with latest equipments and experienced hospitals staff. Patients are fully satisfied with the services of corporate hospitals. In other words, corporate hospitals play the role of the provider of healthcare services and they prove to be the caretaker of the patients in real sense. The services of corporate hospitals are prompt and for any time. Even in the matter of infrastructural facilities, corporate hospitals surpass private hospitals. The management made of trustees or owners of private companies runs corporate hospitals. Corporate hospitals strive to maintain the standard and quality of their healthcare services. They also arrange camps, campaigns, drives and rallies for creating awareness in public regarding health and hygiene. They work for the welfare and prosperity of the society.

Corporate hospitals in India have made healthcare services available at affordable charges in India. Prior to this, these services were available only in foreign countries and that too at high charges. Even the foreign patients come to India to take the benefits of the healthcare services provided by Indian corporate hospitals. In Gujarat state, some corporate hospitals began to work for the needy patients. In connection to corporate hospitals of Gujarat, medical tourism flourished rapidly. The marketing of the healthcare services of corporate hospitals of Gujarat led to the healthy competition among them and such competition ultimately proved beneficial to the patients as well as the society. It would be indeed a matter of genuine interest to see how corporate hospitals do the marketing of there healthcare services.

Therefore, the researcher has selected the topic for present study regarding the marketing of healthcare services provided by corporate hospitals of Gujarat. The title of the study is "Marketing of Healthcare Services –A study of Corporate Hospitals in Gujarat." He has selected only ten leading corporate hospitals of Gujarat. They are as follows:

- 1. Apollo Hospital, Ahmedabad
- 2. Bankers Heart Institute, Baroda
- 3. Baroda Heart Institute, Baroda
- 4. Krishna Hospital, Ahmedabad
- 5. Rajasthan Hospital, Ahmedabad
- 6. SAL Hospital, Ahmedabad
- 7. Shalby Hospital, Ahmedabad
- 8. Sterling Hospital, Ahmedabad
- 9. Wockhardt Hospital, Bhavnagar & Rajkot

The business of corporate hospitals is a new one and it opens altogether a new area in the field of marketing.

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