

Advantages and Challenges of Health Tourism Development in Croatia

By Anica Hunjet*, Goran Kozina[±] & Anton Vučaj[°]

This paper presents the advantages and challenges of Croatia as a health tourism destination. Croatia is a popular tourist destination where tourism significantly contributes to the country's GDP. Health tourism in Croatia is based on natural health resorts, preventative medical and rehabilitation programs, and various wellness offerings. However, the current state of health tourism is not very promising, as large medical institutions (such as clinical hospital centers, general hospitals, and polyclinics) show little interest. Previous guests have expressed dissatisfaction with the lack of innovation in the programs offered and the limited accessibility for persons with special needs. Significant investment in hotel and medical infrastructure is necessary to meet contemporary global tourist demand, including staff education and increased competitiveness in the international market. This research highlights the importance of health tourism as a selective type necessary for the current and future development of tourism at both local and international levels. The objective is to understand the existing potential of the Saint Nicholas Polyclinic and explore possibilities to further valorize health resources. The research methodology included a survey questionnaire, with results displayed graphically. The findings indicate that Croatia has the prerequisites for health tourism development, particularly in medical tourism.

Keywords: *tourism, health tourism, sanatorium, polyclinic, development*

Introduction

Croatia has a strong foundation for developing a successful health tourism destination, offering safe, high-quality, and accessible treatments in dental and cosmetic surgery, physical therapy, and medical rehabilitation. According to the Croatian National Bank, tourism contributes nearly 20% to the country's GDP. In 2019, before the 2020 pandemic, tourism contributed significantly to Croatia's Gross Domestic Product (www.htz.hr). Unfortunately, health tourism accounts for only a small portion of this contribution. The observed co-dependence between GDP and tourism is potentially problematic and risky due to external factors beyond the control of service providers, such as the COVID-19 pandemic and subsequent lockdowns.

To maximize tourism's potential, health tourism must be leveraged, as it is in season year-round and arises from need rather than want. Croatia has natural advantages, a long tradition, and the potential for excellent infrastructure for health

*Vice Rector, University North, Croatia.

[±]Vice Rector, University North, Croatia.

[°]Chief Financial Officer, Croatia.

tourism, including medical centers, hospitals, sanatoriums, spas, and wellness centers. However, political and transportation infrastructures require significant reengineering and improvement.

Croatia is a potentially attractive health tourism destination due to its natural and geographical features. Dubbed “The Mediterranean Garden,” Croatia boasts eight national parks and eleven nature parks, with one-tenth of its territory under some form of nature preservation and protection program. Croatia is an attractive year-round destination due to its beautiful nature, rich history, beneficial climate, powerful tradition, numerous cultural sights, professional staff, and high-quality service. Simply put, Croatia offers value for money. Certain natural predispositions, such as its mild climate, natural factors, and proximity to other European destinations, helped Croatia establish a foothold in health tourism as far back as the nineteenth century.

Before the COVID-19 pandemic, tourism was the third-largest export category in the world after fuel and chemicals. Tourism creates jobs and boosts economies, and the sector's recovery is expected to spur growth worldwide (Al-Balushi and Atef 2024). Tourism organizations, supranational political bodies, and national governments see a sustainable tourism economy as key to recovery after the COVID-19 pandemic (Jones 2022).

However, health tourism in Croatia faces significant challenges. Private healthcare clinics are frustrated by the lack of official coordination within the health tourism segment. While the Kvarner Health Tourism Cluster enjoys the most global recognition, there are other significant health clusters, especially in Zagreb. Some private clinics have gained international recognition, such as The Saint Catherine Specialty Hospital, The Saint Nicholas Polyclinic in Varaždin, The Bagatin Clinic, and The Eye Clinic Light. These clinics have invested significant funds in marketing. However, many entrepreneurs promoting health tourism within their institutions face the problem: “an entrepreneur cannot brand a destination.” Various fragmented initiatives have led to confusion in the international market for Croatian health tourism, lack of cohesion, and competition among clinics and regions rather than a unified strategy to establish Croatia as a top health tourism brand.

Croatia holds immense potential for developing health tourism as an integral part of its tourism industry. However, a lack of public sector efforts and political will has diminished these possibilities. Croatia needs a thorough reform of the health sector to improve its outdated infrastructure, low-quality services, lodgings, and accompanying recreational and hospitality facilities.

Literature Review

Conceptual Determination of the Term “Health Tourism”

Health tourism encompasses subcategories such as medical tourism, thermal tourism, spa and wellness tourism, tourism for the elderly, sports tourism, and tourism for the disabled. It involves travel with the objective of benefiting from

treatments, therapies, or activities that improve or maintain certain health conditions. The primary goal of health tourism is to contribute to the physical, mental, and spiritual health of individuals through medical and wellness activities. Health tourism includes both mental and spiritual health via medical and wellness tourism, referring to travel to another country for health services and treatment (IGI Global 2022).

Several authors and institutions have defined health tourism. Quintela et al. (2016) describe it as based on travel to take care of one's health. The International Union of Tourism Organizations (IUTO) defines health tourism as "providing health services that utilize natural resources of the land, particularly mineral water and climate" (IUTO 1973). Goodrich and Goodrich (1987) define it narrowly as: "... an attempt made by a tourist facility (a hotel, f. e.) or destination (Baden, Switzerland, f. e.) to attract tourists by intentionally promoting their health services and facilities alongside their regular tourist facilities and programs." Hall (2011) suggests that "Health tourism is a commercial phenomenon of the industrial society, which includes a person travelling overnight, away from their usual home environment, in order to obtain specific benefits, i.e., improvement or maintenance of their health, via services provided by facilities and destinations that offer such benefits."

Despite the lack of a universal definition, health tourism remains underdeveloped both professionally and legally. According to Quintela et al. (2016), health tourism spans from wellness to hospital/clinical tourism, including specialized hospitality companies and health service providers.

Back in 1841, Thomas Cook organized a roundtrip for 570 people, who all travelled from Leicester to warm springs in Loughborough (Zhong et al. 2021). This has become known as the first historically documented trip organized by a travel agent. This instance, however, isn't the oldest example of health travel and tourism: way back in Ancient Greece, people used to cross significant distances in order to obtain treatment. The quest for health and medical treatment has been a crucial reason for travel for centuries. Nowadays people travel for relaxation, health reasons, or to maintain overall wellbeing.

To accommodate growing demand, countries, medical service providers, and tourism organizations offer a broader spectrum of medical, health, and wellness experiences. The concept of medical/health/wellness tourism is a relatively new field of scientific research within tourism. While medical travel has existed for over twenty years, most research has focused on its medical aspects rather than travel or tourism (Ivandić et al. 2016).

Medical/health/wellness tourism can be classified into two categories, depending on the tourist's choice – mandatory or elective. Mandatory trips occur when certain treatments are unavailable or illegal in the travellers' home location, necessitating travel elsewhere. Elective trips are scheduled based on convenience and cost, even if treatments are available locally. Other studies classify these forms of travel into subcategories according to the type of treatment, such as dental tourism, spa tourism, thermal springs tourism, stem cell tourism, IVF tourism, hip and knee replacement tourism, ophthalmological tourism, cosmetic surgery

tourism, cardiology and organ transplantation tourism, and many others (Quintela et al. 2016).

There is yet to be a consensus on the definitions and contents of medical, health, and wellness tourism, as well as their mutual interactions and potential overlaps (Madžar et al. 2016). Medical travel and tourism, health tourism, wellness tourism, and other similar terms (e.g., nature tourism, cosmetic surgery tourism, dental tourism) are usually separate research subjects in tourism research. Regardless of the seemingly disjointed nature of published research in this field, medical/health/wellness tourism is becoming increasingly popular due to various economic and cultural reasons, as well as changes in the way of living and free time. Given its speedy development, it only seems appropriate to offer a comprehensive overview of its definitions, history, typology, driving factors, and possible future developments (Quintela et al. 2016).

Bartoluci and Hendija (2012) note certain Croatian authors who tried to define health tourism. It is one of the oldest forms of tourism, involving the professional and controlled application of natural curative agents and physical therapy to maintain and improve health and quality of life (Kušen 2006). This form of tourism utilizes natural healing agents like thermal springs, the sea, or the climate (Bartoluci et al. 2015). Bartoluci and Hendija (2012) define it as temporary relocation to a place with beneficial climate or healing waters to cure or prevent conditions and achieve health rehabilitation.

Kordej-De Villa and Slijepčević (2023) emphasize the pandemic's uncertainty and its behavioral impacts. Literature on COVID-19's psychosocial impact shows it can cause significant health problems. Farzanegan et al. (2021) found a positive link between international tourism and COVID-19 cases and deaths using cross-country regression analysis for over 90 countries. The pandemic had immense consequences for tourism supply and demand.

Parallel to the evolution of the concept of sustainable development, the notion of sustainable tourism is swiftly gaining prominence. Following the publication of the Brundtland Report, there has been a notable surge in research and investigation into sustainable tourism (Niñerola et al., 2019). Consequently, the definition of sustainable tourism is undergoing continuous refinement and enhancement, as noted by Engelbert Manumpil et al. (2023)

According to TOMAS (2019), health tourism is a complex product encompassing specialized offers and services aimed at improving health and quality of life. The Croatian Tourism Development Strategy, the National Health Development Strategy in Croatia (2012-2020), and European Commission documents recognize three types of health tourism: wellness tourism, sanatorium tourism, and medical tourism.

Wellness tourism (mostly takes place in hotels and sanatoriums) – aims for achievement of physical and spiritual balance. However, it is necessary to point out the difference between medical and holistic wellness. Medical wellness stands for organized conduction of preventative and curative programs in order to prevent illnesses and maintain/improve one's health. This occurs under the supervision of a multidisciplinary team that includes a doctor and other professional staff (for example, a physiotherapist, nutritionist, kinesiologist). Medical wellness includes

conventional, complementary, and traditional medical methods. On the other hand, holistic wellness encompasses all remaining colorful, non-medical wellness programs (Ministry of Tourism 2014).

Sanatorium tourism (takes place in sanatoriums and specialized hospitals) – encompasses professional and controlled utilization of natural healing agents and physical therapy in order to maintain and improve health and the quality of life. Emphasis is usually placed upon revitalization of psychological and physical capabilities via curative therapies, special rehabilitation programs, and a balanced diet during an individual's stay in destinations characterized by a beneficial climate, the proximity of the sea, or thermal springs spas/sanatoriums.

Medical tourism (takes place in medical offices, clinics/polyclinics, and specialized hospitals) – encompasses travel to other destinations in order to obtain medical treatment. This includes partial surgical procedures, dental, cosmetic, psychiatric, and alternative procedures or treatments, with all accompanying healthcare and recovery services. These travels are primarily motivated by the top-of-the-line medical services offered by certain destinations, often at a lower cost and on shorter notice, or the inability to access certain treatments and procedures in one's country of origin (Ministry of Tourism, 2014).

Croatia has a respectable tradition of thalassotherapy centers along the Adriatic coast. However, recent years have seen a focus on developing competitive hotel and wellness centers across different regions. Additionally, there has been an increase in specialized private healthcare institutions, laying the foundation for medical tourism development (TOMAS, 2019).

Health Tourism Challenges in Republic of Croatia

As a nation traditionally focused on tourism, Croatia is actively promoting the development of health tourism. The Croatian Ministry of Tourism identified health tourism as a top priority within its Tourism Development Strategy spanning from 2013 to 2020. Despite this emphasis, health tourism in Croatia only contributes 300 million euros annually, representing less than 3% of total tourism revenue in 2013.

The concept of traveling for healthcare has ancient roots. Civilizations like the Sumerians and Ancient Romans built healthcare complexes and resorts around natural springs, while the Greeks had shrines dedicated to healing gods like Asclepius, attracting travelers seeking health benefits (Meštrović 2020). Health tourism leverages natural and climatic factors to enhance individual well-being, targeting physical, mental, and spiritual health (Mesić et al. 2021). In Croatia, health tourism traces back to the nineteenth century, mirroring European sanatoriums and utilizing natural resources like thermal springs and healing muds. This legacy persists today, with thermal springs in Varaždin, Lipik, and Daruvar forming the backbone of Croatian health tourism (Čorak 2011).

However, the evolution of health tourism in Croatia faced a hurdle during the latter half of the twentieth century when bathing facilities, primarily sanatoriums and specialized hospitals, integrated into the healthcare system. This integration slowed the sector's growth, with the majority of current users being patients

referred for treatment or rehabilitation by the Croatian Health Insurance Institute (Bartoluci and Hendija 2012). Presently, health tourism in Croatia encompasses wellness tourism, with around 80 hotels and various wellness centers, as well as sanatorium tourism, comprising approximately fifteen specialized hospitals and sanatoriums. Additionally, medical tourism services are offered by major hospital systems and numerous private offices, particularly in dental, orthopedic, and plastic surgery fields (Ministry of Tourism 2014).

Statistics from the National Healthcare Strategy (2012) highlight the developed nature of health tourism in Croatia's continental regions, renowned for their spas and sanatoriums with extensive traditions (Ministry of Health 2012). Research from the Tourism Institute (2018) indicates that wellness and medical service users predominantly consist of foreign visitors (82% and 73%, respectively), while sanatorium services cater more to domestic guests (67%). The discerning nature of health tourists underscores the importance of continuous investment in service development and enhancement (Marušić and Vranešević 2001).

As the demand for healthcare tourism services continues to rise, knowing your customers is key to creating successful marketing strategies. A marketing strategy refers to a company's overall plan to reach as many customers as possible. Each marketing strategy takes into consideration company values, tone of communication, demographic data about the target audience, and other detailed information. When creating a marketing strategy, one must use and carefully analyze information collected during the process of market research, market segmentation, and SWOT analysis (Kesić 2006). Numerous internal and external factors can influence the marketing strategy. The ultimate goal of a marketing strategy is to achieve and communicate sustainable competitive advantage on the market via understanding the wants and needs of one's consumers. Whether the company chooses printed adds or undertakes a social media campaign, the quality of marketing activities can be assessed based on how effectively the campaign communicates in accordance with the company's core values (Renko and Pavičić 2004).

Croatia's membership in the European Union since 2013 has bolstered trust among EU tourists, attracted by the country's relatively lower healthcare costs. The tourism sector significantly contributes to Croatia's GDP, reaching 24.3% in 2019, with projections suggesting a rise to 31.7% by 2028. However, the COVID-19 pandemic in 2020 led to a sharp decline in tourism's contribution to GDP (-10.2%) and employment (-15.6%). The sector has made some serious progress during the past years, yet there are still no other differentiated tourism products such as health tourism. Medical tourism could provide the perfect solution to lengthening the short tourist season and terminating Croatia's dependence on the "sun and seaside" type of tourism.

The current situation with regards to medical tourism in Croatia isn't very promising, given that large public healthcare institutions (such as clinical hospital centres, clinical and general hospitals, and polyclinics) refuse to show any interest in it.

Croatia holds immense potential for development of health tourism. However, a distinctive lack of the public sector's efforts and political will have diminished

these possibilities. Croatia needs a thorough reform of the health sector in order to improve its outdated infrastructure with low quality services, including lodgings and the accompanying recreational and hospitality facilities. Barač-Miftarević (2022) notes that health tourism isn't competitive on this extremely demanding market.

Consumers who visit health tourism destinations mostly make their own travel arrangements and have marked health tourism in Republic of Croatia as moderately developed. The respondents displayed the highest levels of satisfaction with the traffic accessibility, the value for money ratio, and the quality of services at the health tourism destination. More information about the offered services, a better promotion, and lower prices might incite consumers to use health-tourism services more often.

The modern concept of a resort was developed by Europeans in the sixteenth and seventeenth century. Seaside resorts such as Blackpool and Margate in the United Kingdom were built due to the belief that seaside air and water hold healing powers. England soon experienced a boom in sanatorium-cities, all catering to those who could afford it. Mineral water and thermal springs were used to treat rheumatism, digestive issues, and various skin infections. Switzerland has always been known for its mineral springs and the cities that blossomed around them (Lausanne, Baden, St. Moritz, Interlaken). The development of railway traffic incited yet more travel. People started travelling to Austria (Vienna), Germany (Wiesbaden and Baden-Baden) and Hungary (Budapest) for health reasons.

Most European sanatoriums have integrated sanatorium tourism with other forms of tourism. Sanatoriums that accepted this tendency added various additional services to their offer and have henceforth been making progress on the tourism market. Said market is primarily connected to traditionally competitive countries such as France, Hungary, The Czech Republic, Slovenia, Germany, Austria, and Italy (Milićević and Jovanović 2015).

Examples of Potential Health Tourism Destination in Continental Croatia

The thermal spa in Varaždinske Toplice is the biggest, oldest, and probably best-known sanatorium in Croatia. This form of contemporary health tourism is based on thermal water at the temperature of 60°C, which first came into use for its healing properties back in 1820. Nowadays, the specialized medical rehabilitation hospital Thermal Spa Varaždinske Toplice holds domination over the city's economic and social life. It is comprised of five main buildings and four acres of land. The hospital counts 923 beds and several medical departments, and is characterized by its special equipment and infrastructure, therapeutic units, external baths, and a congress center. This entire complex generates approximately two hundred thousand overnight stays per year, whereby approximately 80% of these stays come from patients referred by the public health system. The buildings are old and lacking in standards and quality. The complex employs 688 employees - half of them work in the health sector, whereas the other half works in the tourism sector (Lehman and Kurečić 2016).

The specialized hospital recently presented their first ever concept of central hospital area development (Lehman and Kurečić 2016).

In Daruvar Thermal Spa, the average water temperature measures in at 46.7°C. The Daruvar Spa is a modern health preservation center that continuously upgrades the quality of their services in order to improve customer satisfaction, in accordance with the Quality Management System ISO 9001. The Daruvar Spa is comprised of two accommodation facilities with 182 beds in total. It employs 86 medical professionals and 147 other employees. In 2013, the spa counted 76,720 overnight stays: mostly by domestic guests. According to data from the Tourism Institute, the Daruvar Spa had fewer overnight stays in 2013 compared to 2012. Over 50% of these guests were referred to the spa by the public health insurance. The Daruvar Spa's new strategy to achieve a favorable market position relies on the +Green concept, thereby marketing itself as the first green thermal spa in Croatia. The synergy achieved with the EU concept of copyright +Green brought the Daruvar Spa into EHTTA back in 2011, thus solidifying its position along some well-known international resorts such as Vichy, Evian, Baden-Baden, Wiesbaden, and Karlovy Vary. Implementation of innovative and green action on all levels builds networks within the interdisciplinary umbrella of the EU's concept of copyright + the Green concept. This creates a new, +Green brand of health tourism in the Daruvar Thermal Spa (Lehman and Kurečić 2016).

Figure 1. *Thermal Spa in Varaždinske Toplice– Minerva*



Source: <https://www.minerva.hr/zdravstveni-programi/>.

Figure 2. *Thermal Spa in Daruvar*



Source: <http://www.tzbbz.hr/turisticka-ponuda/bjelovar/daruvarske-toplice>.

What makes such a product and its promotion a success? The secret lies within the fact that it includes components of health tourism alongside other sights and values that make the destination unique and interesting. Combined, these factors work to enrich the tourists' stay in the region. Accordingly, promotion of continental Croatia as a "health destination" is linked not only to preservation of health, thermal springs, and attractive nature, but also rich cultural heritage (castles, museums, festivals, art colonies, UNESCO traditional craftsmanship – *licitar* hearts, The Holy Mary shrine), active vacation options, exquisite wines, and gastronomy (for example, the traditional cuisine in Hrvatsko Zagorje, critically acclaimed chefs, eco-friendly food ingredients, and wine roads).

Materials and Methods

The objectives of this paper are to examine the advantages and disadvantages of Croatia as a health tourism destination, assess the existing potential of the Saint Nicholas Polyclinic, and explore opportunities for further leveraging health resources. Additionally, the study aims to investigate and analyze perceptions of healthcare services provided by the Saint Nicholas Polyclinic, identify possibilities for program development and specialization, and evaluate its impact on tourism development in Varaždin. Furthermore, the paper seeks to underscore the significance of health tourism as a pivotal sector for both current and future tourism development at local and international levels. It also endeavors to elaborate on the potential enhancement of the Saint Nicholas Polyclinic's health offerings through theoretical exploration and practical illustrations.

To elucidate the motivators and opinions of health tourism service consumers, data were collected via a survey questionnaire (Benšić and Šuvak 2013). The questionnaire was available online from February 1st, 2023, to May 1st, 2023, and attracted 121 respondents. Comprising 34 questions, the survey covered general demographics such as age, income, gender, and education level, as well as inquiries into factors influencing destination selection, the importance of destination development for health tourism, and specific questions related to the Saint Nicholas Polyclinic.

Measuring opinions is a term that describes the process of displaying the respondents' opinions during market research. Opinions are typically researched via various measuring scales to determine the respondents' beliefs and feelings about product characteristics. The data is finally used in order to determine their overall thoughts and intentions to make a purchase. In other words, the goal is to discover cognitive, emotional, and behavioral components of an opinion. The respondents' opinions must be quantified in order to measure their satisfaction or dissatisfaction. Various scales can be utilized to measure the respondents' satisfaction or dissatisfaction. The choice of scale is very important, as it affects the ease of providing answers, expressing opinions, and the overall precision and simplicity of data analysis and result presentation (Nakić 2014).

The Likert scale was designed by the American psychologist Rensis Likert in 1932. This scale remedied the shortcomings of the Thurston scale, which prompted the respondents to choose from a series of offered statements. The Likert

scale enables respondents to evaluate their degree of agreement with a certain statement (Marušić and Vranešević 2001).

The number of degrees on the Likert scale ranges from 3 to 9. When analyzing data obtained via a Likert scale, the degrees are coded via numbers from 5 to 1, whereby number 5 marks the most positive opinion, and number 1 marks the most negative one. If number 5 marks the most positive opinion, it is important to note that a person has a positive opinion on a certain statement only if they agree with a positive mark or disagree with a negative mark. The opposite is true for negative statements. To put it simply, completely agreeing with a positive statement and completely disagreeing with a negative statement are both marked with number 5. The problem with Likert scale is coming up with the series of statements for the respondents – this is where the researchers' creativity and knowledge truly shine (Marušić and Vranešević 2001).

Results and Discussion

A total of 121 respondents participated in the research study, comprising 98 females (81%) and 23 males (19%). Regarding educational attainment, 53 respondents held a bachelor's degree (43.8%), 46 had completed high school (38%), 19 held a master's degree, and only 3 respondents (2.5%) held a Ph.D.

Participants spanned various age groups: 20 respondents (16.5%) were aged 18-25, 22 (18.2%) were aged 26-33, 17 fell within the 34-40 age range, 23 (19%) were aged 42-48, 22 (18.2%) were aged 49-56, and 17 (14%) were aged 57 and above.

The majority of respondents were employed at the time of the survey. In terms of income, 38 respondents (31.4%) reported monthly earnings between 4,501 kn and 6,300 kn, 31 (25.6%) reported incomes between 6,501 and 8,500 kn, 18 (14.9%) reported incomes ranging from 8,501 to 10,500 kn, 17 (10.7%) reported incomes over 10,501 kn, while 4 respondents (3.3%) reported incomes from 3,501 to 4,500 kn. Additionally, 17 respondents (14%) reported incomes below 3,500 kn.

Respondents were able to answer questions via a Likert scale, whereby 1 marked the lowest grade, and 5 marked the highest grade.

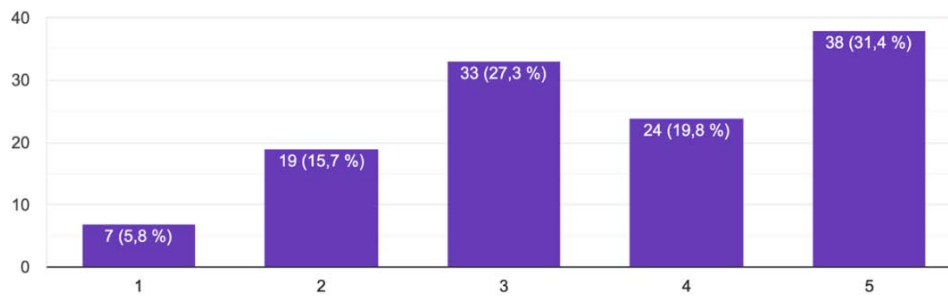
Only 7 respondents (5.8%) stated that they didn't find the presence of health facilities and programs important when choosing a destination, thus marking this statement with a 1, whereas 19 respondents (15.7%) found health facilities and programs of little importance. On the other hand, 33 persons (27.3%) found health facilities and programs important, 24 respondents (19.8%) found it very important, whereas 38 persons (31.4%) found it crucial, thus marking this statement with a 5 (refer to Figure 3).

According to the results, only 9 respondents (7.4%) found the presence of wellness facilities and programs irrelevant, thus marking this statement with a 1, whereas 8 respondents (6.6%) found wellness facilities and programs of little importance. On the other hand, 20 respondents (16.5%) found wellness programs and facilities important. The number of respondents who found wellness facilities

and programs very important (41 persons, i.e., 33.9%) and extremely important (43 persons, i.e., 35.5%) was almost the same. This leads to the conclusion that the respondents find wellness facilities and programs important when choosing accommodations, as displayed on Figure 4.

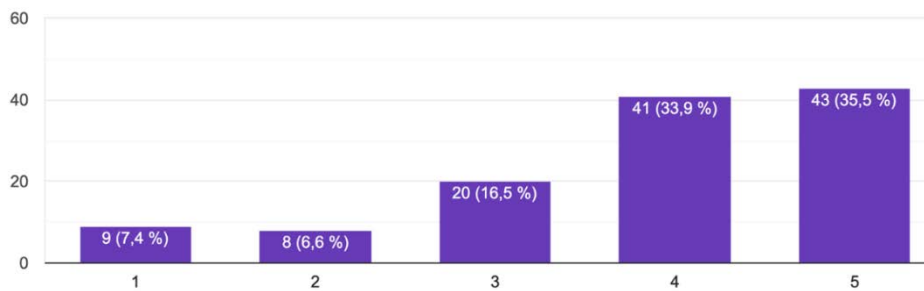
Figure 5 shows that the majority of respondents (66 persons, i.e., 54.5%) found authenticity and diversity of extreme importance when choosing a destination, whereas 40 persons (33.1%) found it quite important. Only a very small number of respondents found these factors irrelevant.

Figure 3. *The Importance of Health Facilities and Programs when Choosing a Destination*



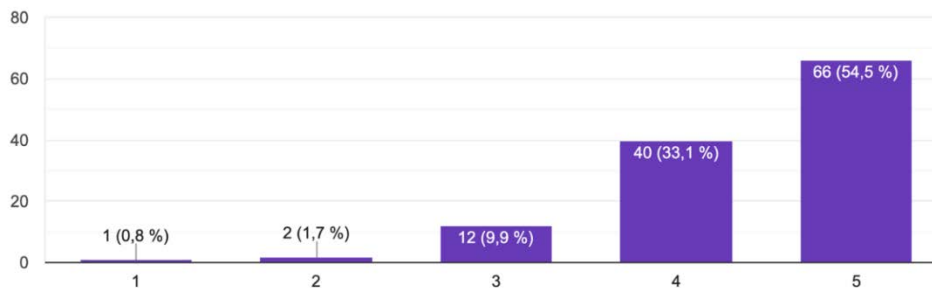
Source: Authors' own research.

Figure 4. *Importance of Wellness Facilities and Programs when Choosing Accommodations*



Source: Authors' own research.

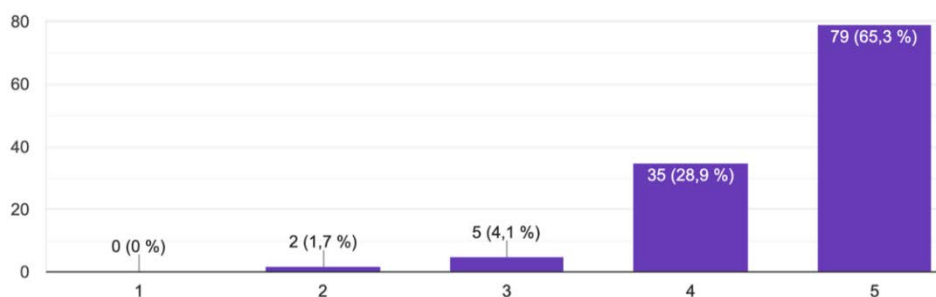
Figure 5. *Importance of Authenticity and Diversity when Choosing a Destination*



Source: Authors' own research.

Quality of accommodations is definitely the most important factor when it comes to choosing a destination. Accordingly, 79 respondents (65.3%) found high-quality accommodations extremely important, whereas 35 respondents (28.9%) found it quite important. The remaining results were insignificant, as that they amounted to only 5.8% combined (illustrated on Figure 6).

Figure 6. *Quality of Accommodations*



Source: Authors' own research.

The majority of respondents (66 persons, i.e., 54.5%) found the “breakfast included” package extremely important when choosing accommodations, 30 persons (24.8%) found it quite important, and 18 respondents (14.9%) found it important. The remaining results were insignificant, as they only amounted to 5.8% combined, as illustrated in Figure 7.

Furthermore, 45 respondents (38%) found available amenities and extra facilities (rent-a-bike, wellness facilities, spa programs) extremely important when choosing accommodations, 33 respondents (27.3%) found it quite important, whereas 25 respondents (20.7%) found amenities important. On the other hand, 12 respondents (9.95%) attributed little importance to extra facilities and amenities, and only 5 respondents (4.1%) found them completely irrelevant, as shown in Figure 8. It is possible to conclude that extra facilities and amenities have great importance when tourists are choosing accommodations.

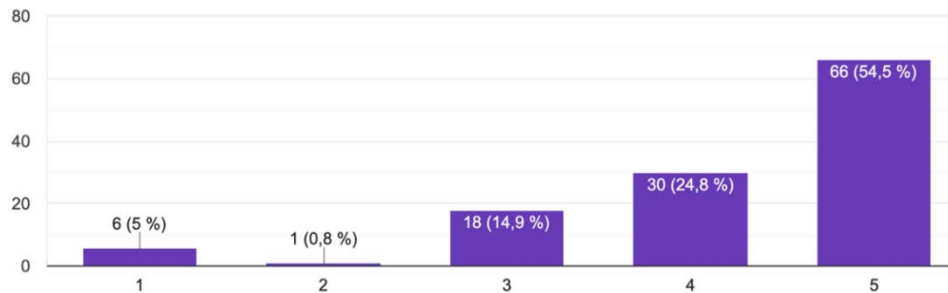
The vast majority of respondents found clean and untouched nature important, 34 respondents (28.1%) stated unmarred nature was of extreme importance, 42 (34.7%) found it quite important, and 36 respondents (29.8%) found it important. Only 2 respondents (1.7%) stated untouched nature was of little importance, whereas 7 persons (5.8%) found this factor completely irrelevant (as shown in Figure 9).

The obtained results are a testament to the importance of professional and high-quality medical staff when choosing polyclinic accommodations. Accordingly, 71 respondents (58.7%) found the presence of high-quality medical staff of extreme importance, 22 respondents (18.2%) found it quite important, whereas 19 (15.7%) persons found it important. On the other hand, 5 respondents found the presence of high-quality medical professionals of little importance, whereas 4 persons (3.3%) found this factor completely irrelevant, as shown in Figure 10.

Respondents mostly found the proximity of the city center important when choosing a destination, 37 respondents (30.6%) found it of extreme importance, 34 respondents (28.1%) found it quite important, and 38 persons (31.4%) found it

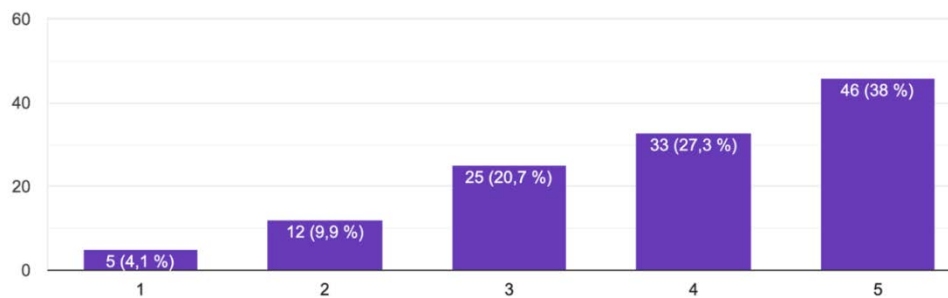
important, whereas 5 respondents (4.1%) found it of little importance. Only 7 respondents (5.8%) stated this factor was completely irrelevant, as displayed on Figure 11.

Figure 7. Breakfast Included



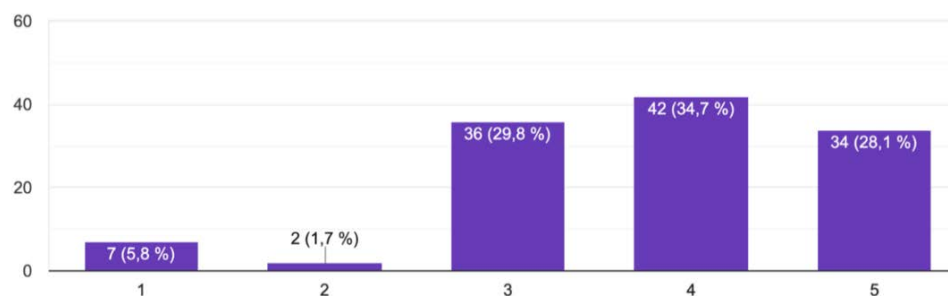
Source: Authors' own research.

Figure 8. Additional Facilities and Amenities



Source: Authors' own research.

Figure 9. The Importance of Clean and Untouched Nature when Choosing a Destination

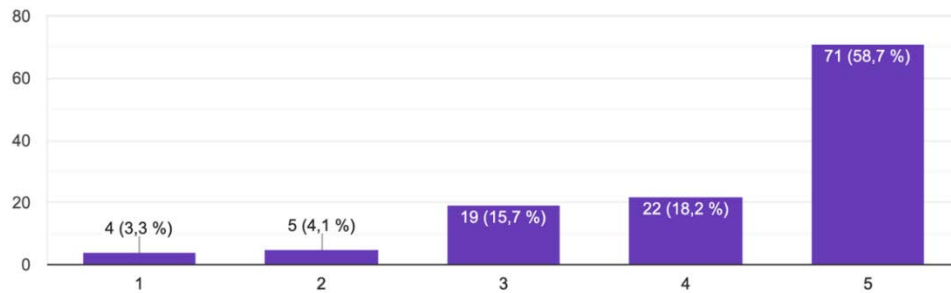


Source: Authors' own research.

Figure 12 illustrates hospitality displayed by the local population, which is also very important when choosing a destination, 55 respondents (44.6%) stated hospitality was of extreme importance, 37 respondents (30.6%) found it quite important, and 21 persons (17.4%) found it important. On the other hand, 4 respondents (3.3%) attributed little importance to hospitality, whereas only 5 persons (4.1%) found it completely irrelevant.

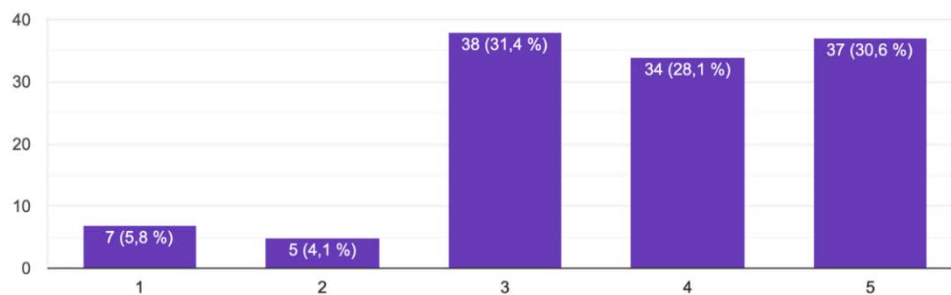
Local and eco-friendly products also play an important role when picking out a vacation destination. Accordingly, 37 respondents (30.6%) attributed great importance to this factor, 41 respondents (33%) found it quite important, whereas 36 persons (29.8%) found it important. Only 5 respondents (4.1%) attributed little relevance to this factor, whilst a further 2 respondents (1.7%) found it completely irrelevant, as displayed on Figure 13.

Figure 10. *The Importance of Professional and High-quality Medical Staff when Choosing a Destination*



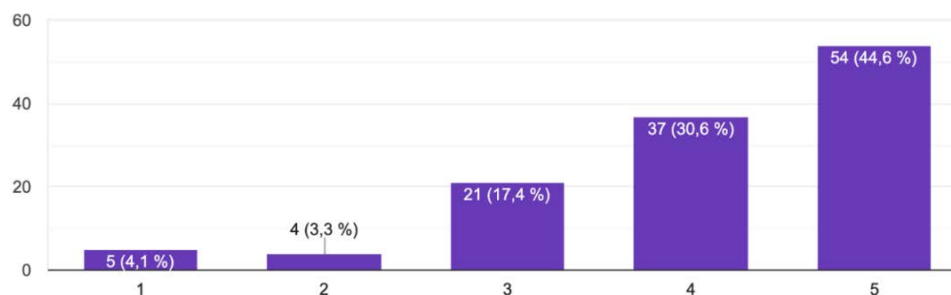
Source: Authors' own research.

Figure 11. *Proximity of the City Center*



Source: Authors' own research.

Figure 12. *Hospitality Displayed by the Local Population*

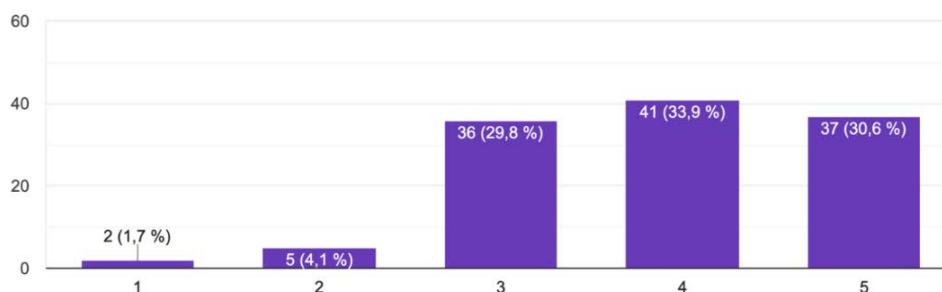


Source: Authors' own research.

Figure 14 illustrates the importance of sports events (track competitions, cycling, and other competitions). According to the results, these types of events are important, but not crucial, 14 respondents (11.6%) found sports events extremely

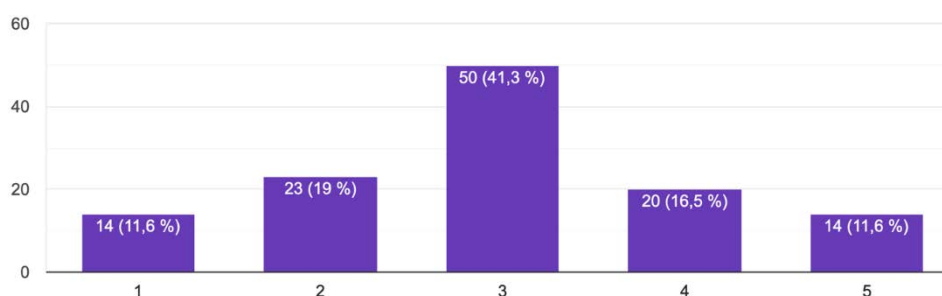
important, 20 respondents found them quite important, whilst 50 respondents (41.3%) found them important. On the other hand, 23 respondents (19%) attributed little importance to sports events, whereas the remaining 14 (11.6%) found them completely irrelevant.

Figure 13. *Local and Eco-friendly Products*



Source: Authors' own research.

Figure 14. *Sports Events*



Source: Authors' own research.

According to the research results, 25 respondents (21%) attributed great importance to professional staff when traveling abroad to have a medical treatment or procedure done, 21 respondents (17.6%) found low prices of great importance, avoiding waiting list was crucial to 20 people (16.8%), whereas privacy and reliability were important factors to 11 respondents (9.2%). The vast majority of respondents (36 people, i.e., 30.3%) attributed great importance to all of the above. On the other hand, only 6 respondents (5%) stated they would travel abroad to get a procedure done solely for the purposes of tourism and vacation.

The question "In your opinion, does the Varaždin County have potential to develop year-round continental tourism?" generated 107 affirmative responses (88.4%) and only 4 negative responses (3.3%). The remaining 10 respondents (8.3%) said they didn't know.

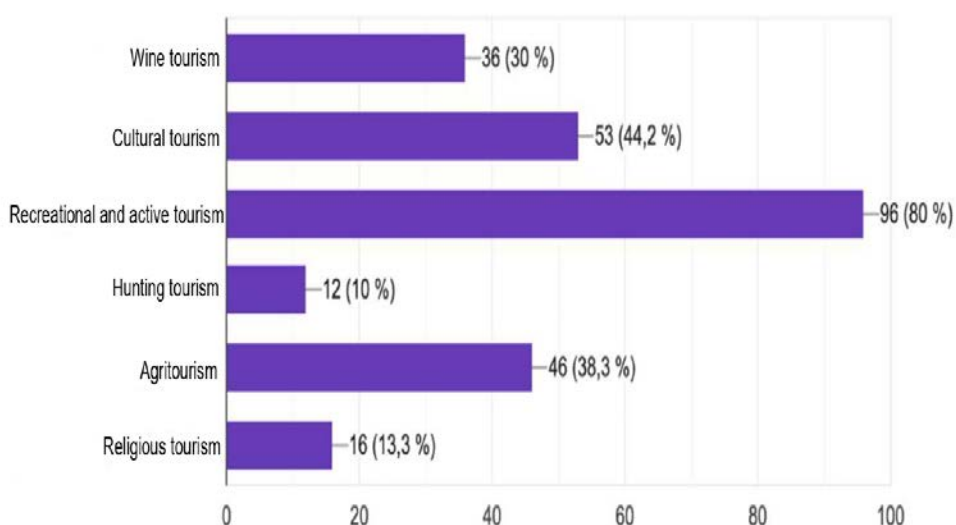
The question "Can the development of health tourism cause further development of the Varaždin Thermal Spa, Varaždin City, and Varaždin County?" generated 117 affirmative (96.7%) and only 4 negative responses (3.3%).

Most respondents (84 persons, i.e., 73.7%) have previously used wellness services (e.g., massages, saunas, baths, and face-and-body treatments). Furthermore, 15 respondents (13.2%) have previously experienced sanatorium tourism, whereas

only 10 respondents had previous encounters with medical tourism. Only 5 respondents (4.4%) have previously experienced medical prevention tourism.

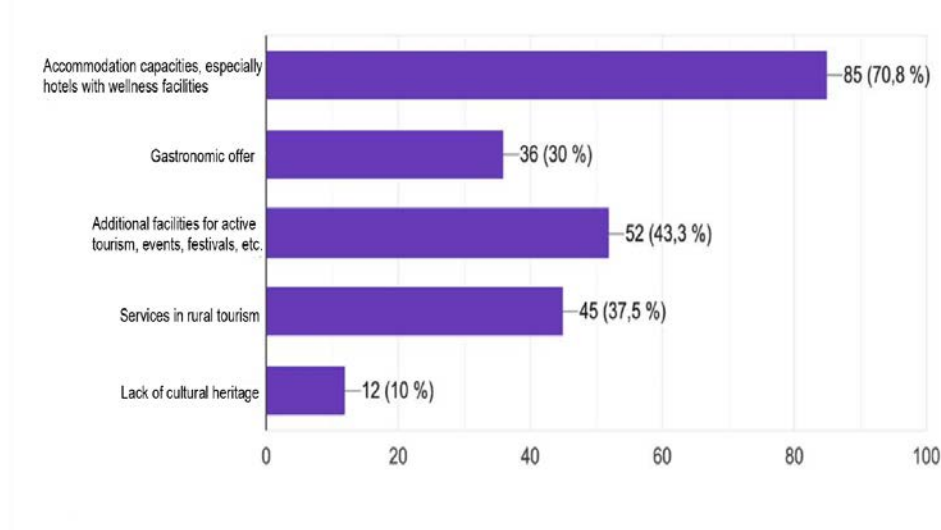
The question “What type of tourism should be developed alongside health tourism?” was answered with "recreational and active tourism" by the majority of respondents (96 persons, i.e., 80%). Furthermore, 53 respondents (44.2%) opted for cultural tourism, 46 (38,3%) chose agritourism, and 36 respondents (30%) were in favor of wine tourism. The remaining respondents were split between religious tourism (16 persons, i.e., 13.3%) and hunting tourism (12 persons, i.e., 10%), as illustrated on Figure 15.

Figure 15. Development of other Types of Tourism alongside Health Tourism



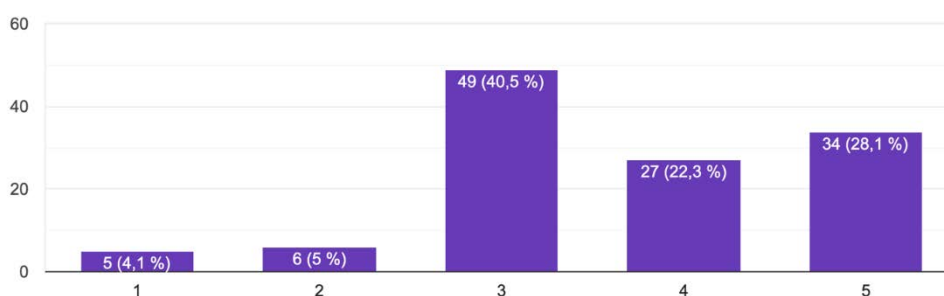
Source: Authors' own research.

According to research results, 85 respondents (70.8%) found Varaždin sorely lacking when it comes to accommodations that offer wellness services, 52 respondents (43.3%) found the city was missing accompanying tourist facilities and services, whereas 45 respondents (37.5%) believed there was a lack of services in rural tourism. Moreover, 36 persons (30%) found there was a lack of a distinctive gastronomic offer, and the remaining 12 respondents (10%) pointed out a lack of cultural heritage, as illustrated on Figure 16.

Figure 16. *Lack of Facilities and Programs in Varaždin*

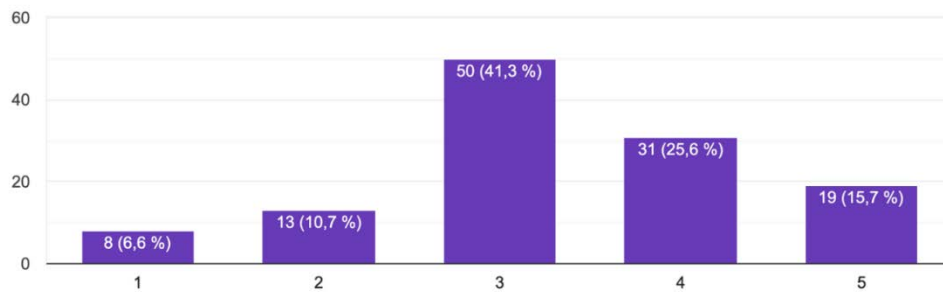
Source: Authors' own research.

According to research results, 34 respondents (28.1%) believed that the Saint Nicholas Polyclinic was very much intended for sick people, 27 (22.3%) believed it was quite intended for sick people, whereas 49 respondents (40.5%) stated it was intended for sick people. According to 6 respondents (5%), the Polyclinic was a little bit intended for sick people. Only 5 respondents (4.1%) believed the Saint Nicholas Polyclinic wasn't intended for sick people, as illustrated on Figure 17.

Figure 17. *Services Offered by the Saint Nicholas Polyclinic, Part 1*

Source: Authors' own research.

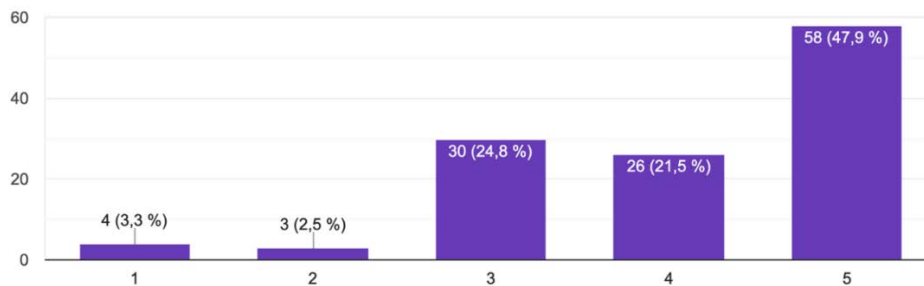
When asked about the accommodations available at the Saint Nicholas Polyclinic, 19 respondents (15.7%) found them excellent, but not numerous enough to pursue serious development and expansion. Furthermore, 31 respondents (25.6%) marked the accommodations as very good, 50 (41,3%) found them good, whereas 13 (10.7%) respondents marked the accommodations as good enough. Only 8 respondents (6.6%) found the accommodations unsatisfying and not numerous enough to pursue serious development. Accordingly, it is possible to conclude that the Saint Nicholas Polyclinic offers good accommodations that might be sufficient to pursue serious development of medical tourism in Varaždin, as illustrated on Figure 18.

Figure 18. *Services Offered by the Saint Nicholas Polyclinic, Part 2*

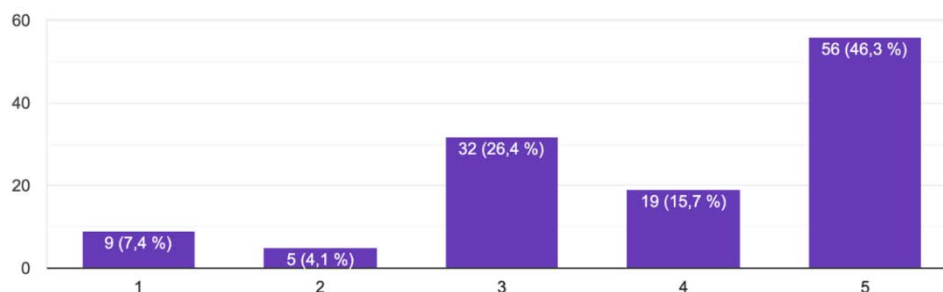
Source: Authors' own research.

Next, the respondents were presented with the following statement: "Saint Nicholas Polyclinic should offer esthetic surgery services." The majority of respondents (58 persons, i.e., 47.9%) completely agreed, 26 (21.5%) quite agreed, and 30 respondents (24.8%) partially agreed. On the other hand, 3 respondents (2.5%) almost disagreed, whereas the remaining 4 respondents (3.3%) completely disagreed, as visible in Figure 19.

According to research results, 56 respondents (46.3%) completely agreed with the following statement: "Saint Nicholas Polyclinic should offer dental services." Furthermore, 19 respondents (15.7%) quite agreed, 32 (26.4%) partially agreed, 5 (4.1%) almost disagreed, whereas 9 respondents (7.4%) completely disagreed with the statement (as visible in Figure 20).

Figure 19. *Services Offered by the Saint Nicholas Polyclinic, Part 3*

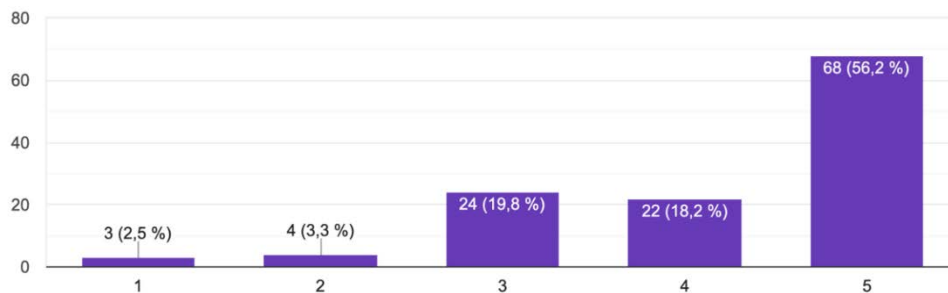
Source: Authors' own research.

Figure 20. *Services Offered by the Saint Nicholas Polyclinic, Part 4*

Source: Authors' own research.

Most respondents (68 persons, i.e., 56.2%) completely agreed with the following statement: “Saint Nicholas Polyclinic should focus their marketing strategy on accommodations and accompanying facilities for their patients, as well as their private practice and the development of new forms of health tourism.” Furthermore, 22 respondents (18.2%) quite agreed with the aforementioned statement, 24 (19.8%) partially agreed, whereas 4 respondents (3.3%) almost disagreed. The remaining 3 respondents (2.5%) completely disagreed, as illustrated on Figure 21.

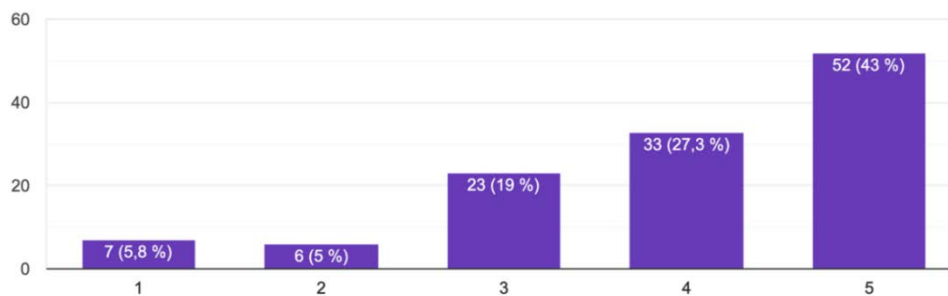
Figure 21. *Services Offered by the Saint Nicholas Polyclinic, Part 5*



Source: Authors' own research.

Almost half of the respondents (52 persons, i.e., 43%) completely agreed with the following statement: “Saint Nicholas Polyclinic should focus their strategy on preventive care, rest and relaxation from the fast-paced lifestyle, and escape into nature.” Moreover, 33 respondents (27.3%) quite agreed with this statement, 23 (19%) partially agreed, 6 (5%) almost disagreed, whereas 7 respondents (5.8%) completely disagreed (as visible in Figure 22).

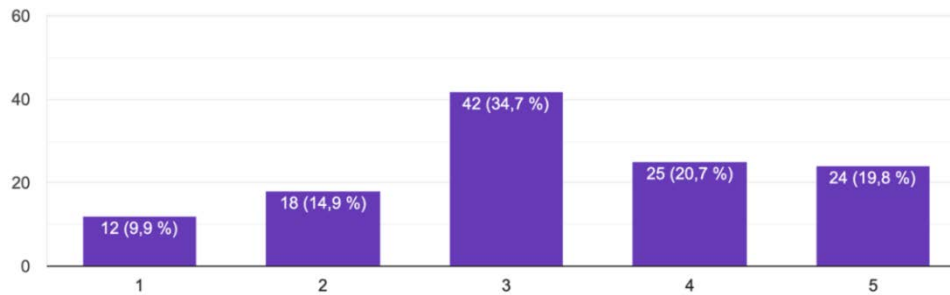
Figure 22. *Services Offered by the Saint Nicholas Polyclinic, Part 6*



Source: Authors' own research.

According to research results, 24 respondents (19.8%) completely agreed with the following statement: “Saint Nicholas Polyclinic should focus their marketing strategy on wellness facilities and programs.” Another 25 respondents (20.7%) quite agreed with the aforementioned statement, 42 (34.7%) partially agreed, 18 (14.9%) almost disagreed, whereas 12 respondents (9.9%) completely disagreed. This leads to the conclusion that wellness facilities and programs shouldn't be the primary focus of the Saint Nicholas Polyclinic, as illustrated on Figure 23.

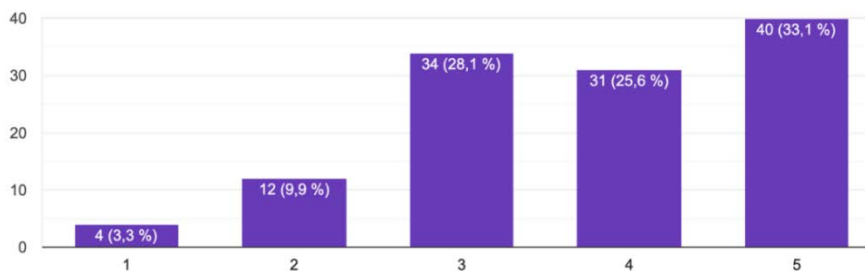
Figure 23. Services Offered by the Saint Nicholas Polyclinic, Part 7



Source: Authors' own research.

According to respondents, Saint Nicholas Polyclinic should focus their marketing strategy on bone and joint exams, as well as medical rehabilitation – 40 respondents (33.1%) completely agreed with this statement, 31 (25.6%) quite agreed, 34 (28.1%) partially agreed, whereas 12 respondents (9.9%) almost disagreed. Only 4 respondents (3.3%) completely disagreed. It is possible to conclude that the Polyclinic should come up with a plan for development of their rehabilitation services, as illustrated on Figure 24.

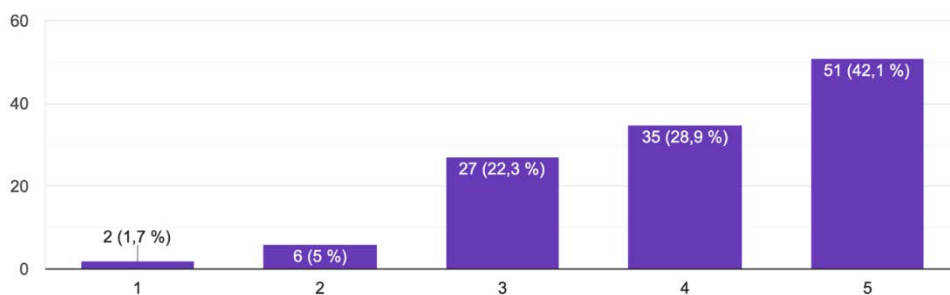
Figure 24. Services Offered by the Saint Nicholas Polyclinic, Part 8



Source: Authors' own research.

According to the respondents, the Saint Nicholas Polyclinic's marketing strategy should be focused on neurological exams, 51 respondents (42.1%) completely agreed with this statement, 35 (28.9%) quite agreed, 27 (22.3%) partially agreed, 6 respondents (5%) almost disagreed, whereas only 2 (1.7%) completely disagreed (as shown in Figure 25).

Figure 25. Services Offered by the Saint Nicholas Polyclinic, Part 9



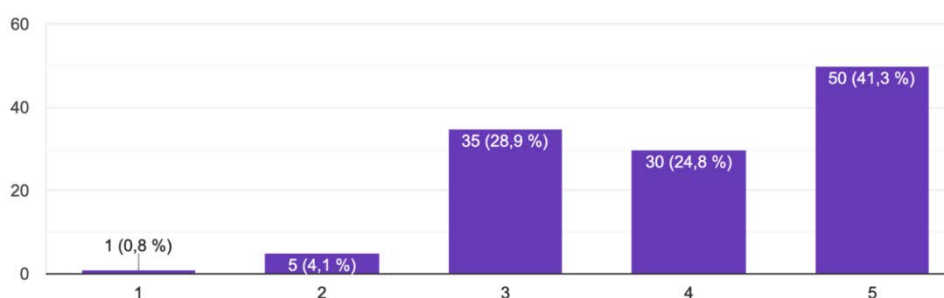
Source: Authors' own research.

Most respondents (50 persons, i.e., 41.3%) completely agreed with the following statement: “The Saint Nicholas Polyclinic should focus their marketing strategy on eyesight examinations.” Another 30 respondents (24.8%) quite agreed with the statement, 35 (28.9%) partially agreed, whereas 5 respondents (4.1%) almost disagreed. Only 1 person (0.8%) completely disagreed, as illustrated by Figure 26.

Respondents were presented with the following statement next: “The Saint Nicholas Polyclinic should focus their marketing strategy on doppler diagnostics” – 62 respondents (51.2%) completely agreed, 26 (21.5%) quite agreed, 28 (23.1%) partially agreed, whereas 4 respondents (3.3%) almost disagreed. Only 1 person (0.8%) completely disagreed with the statement, as illustrated on Figure 27.

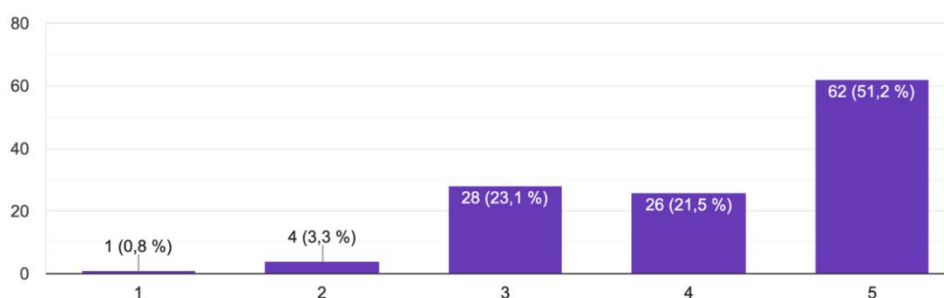
Finally, 48 respondents (39.7%) completely agreed with the following statement: “The Saint Nicholas Polyclinic should focus their marketing strategy on colonoscopy.” Another 29 respondents (24%) quite agreed with this statement, 31 (25.6%) partially agreed, and 10 respondents (8.3%) almost disagreed. Only 3 persons (2.5%) completely disagreed with the statement, as illustrated on Figure 28.

Figure 26. *Services Offered by the Saint Nicholas Polyclinic, Part 10*

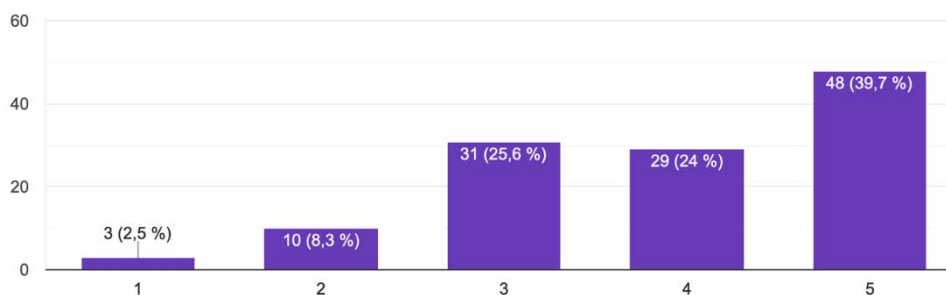


Source: Authors' own research

Figure 27. *Services Offered by the Saint Nicholas Polyclinic, Part 11*



Source: Authors' own research.

Figure 28. Services Offered by the Saint Nicholas Polyclinic, Part 12

Source: Authors' own research.

Conclusions

The current status of health tourism in Croatia presents several challenges, as major public health institutions, including clinical hospital centers, general hospitals, and polyclinics, display minimal interest in its development. Health tourism in Croatia remains sporadic, insufficiently diversified, relatively unregulated, and lacks widespread recognition. Previous guests have expressed dissatisfaction primarily with the lack of innovation in offered programs and the limited accessibility of centers for individuals with special needs. Despite the satisfaction reported with the content and services available in wellness centers and health institutions, Croatia has yet to establish itself as an internationally recognized health tourism destination.

In Croatia, health tourism services are predominantly offered by small business owners, entrepreneurs, or private offices specializing in dental or plastic surgery, dermatology, IVF treatments, ophthalmology, orthopaedic surgery, physical therapy, and rehabilitation. Moreover, health tourism is concentrated mainly in three areas: Zagreb, Istra, and Kvarner. Substantial investments are needed to enhance the capacity of hotel and medical infrastructure to meet contemporary global tourist demands. This includes staff training and enhancing competitiveness in the international market.

Research findings underscore several key factors influencing destination choice, including the availability of health/medical facilities and services, destination authenticity and diversity, tranquillity, high-quality accommodations, a professional medical team, and hospitality. Respondents believe that Varaždin County holds potential for year-round tourism development, with health tourism playing a pivotal role in further enhancing facilities like the Thermal Spa in Varaždinske Toplice, Saint Nicholas Polyclinic, and the entire county. Additionally, recreational and active tourism should be developed alongside health tourism, yet the scarcity of accommodations offering wellness services poses a significant challenge.

Croatia, with its diverse offerings and top-quality hotel accommodations, professional staff, and the picturesque Adriatic Coast, possesses the potential to extend the tourist season throughout the year. However, relying solely on private

organizations for development initiatives is insufficient. Active involvement from the Republic of Croatia is essential for steering and promoting its tourism sector effectively.

References

- Al-Balushi M, Atef T (2024) An Analytical Reading of the Omani Tourism and Hospitality Industry Figures (2019-2022) *Athens Journal of Tourism* 11(1): 9–44.
- Barač - Miftarević S (2022) Medical Tourism in Croatia: Where are we now? *Journal of Applied Health Science* 8(1): 121–131.
- Bartoluci M, Hendija Z (2012) Stanje i perspektive razvoja zdravstvenog turizma u Republici Hrvatskoj. (The state and perspectives of the development of health tourism in the Republic of Croatia). In *Međimursko veleučilište u Čakovcu, Zbornik radova sa 2. međunarodne konferencije o menadžmentu u turizmu i sportu; „Stanje i mogućnosti zdravstvenog i sportsko-rekreacijskog turizma*, 10–22.
- Bartoluci M, Hendija Z, Petračić M (2015) Possibilities of sustainable development of rural tourism in continental Croatia. *Acta Turistica* 25(2): 191–219.
- Benšić M, Šuvak N (2013) *Primijenjena statistika*. (Applied statistics). Sveučilište J.J. Strossmayera, Odjel za matematiku, Osijek.
- Čorak S (2011) *Izazovi upravljanja turizmom*. (Challenges of tourism management). Zagreb: Tourism Institute.
- Engelbert Manumpil F, Warno Utomo S, Seputro Koestoer RH, Budhi Soesilo TE (2023) Multicriteria Decision Making in Sustainable Tourism and Low-Carbon Tourism Research: A Systematic Literature Review. *Tourism: An International Interdisciplinary Journal* 71(3): 447–471.
- Farzanegan MR, Gholipour HF, Feizi M, Nunkoo R, Andargoli AE (2021) International Tourism and Outbreak of Coronavirus (COVID-19): A Cross-Country Analysis. *Journal of Travel Research* 60(3).
- Geić S, Geić J, Čmrlec A (2010) Zdravstveni turizam egzistencijalna potreba u suvremenom društvu. (Health tourism is an existential need in modern society). *Informatologia* 43: 317–334.
- Goodrich JN, Goodrich GE (1987) Health Care Tourism –An Explanatory Study. *Tourism Management* 8(3): 217–222.
- Hall CM (2011) Health and medical tourism: a kill or cure for global public health? *Tourism Review of AIEST – International Association of Scientist Experts in Tourism* 66(½): 4–15.
- IGI Global (2022) *What is Health Tourism*. Available at: <https://www.igi-global.com/dictionary/infernum/68254>.
- Ivandić N, Kunst I, Telišman - Košuta N (2016) Pretpostavke održivosti zdravstvenog turizma u Republici Hrvatskoj – načela razvoja i ključni činitelji uspjeha. (Assumptions of the sustainability of health tourism in the Republic of Croatia - principles of development and key success factors). *Radovi Zavoda za znanstveni rad HAZU Varaždin* 27: 25–46.
- Jones P (2022) Tourism and Biodiversity: A Paradoxical Relationship. *Athens Journal of Tourism* 9(3): 151–162.
- Kesić T (2006) *Ponašanje potrošača*.
- Kordej - De Villam Ž, Slijepčević S (2023) Impact of COVID-19 on Croatian island tourism: a study of residents' perceptions. *Economic Research - Ekonomska istraživanja* 36(2): 2142631.

- Kušen E (2005) Zdravstveni turizam. (Health tourism). In S Čorak, V Mikačić (eds.), *Hrvatski turizam plavo, bijelo, zeleno*, 215–238. Zagreb: Tourism Institute.
- Lehman M, Kurečić P (2016) The Possibilities of Health Tourism Development in the Continental Region of Croatia. In *15th International Scientific Conference on Economic and Social Development – Human Resources Development Proceedings*, Varazdin Development and Entrepreneurship Agency, Varazdin, Croatia and University North, Koprivnica, Croatia, 282–293.
- Madžar T, Lazibat T, Mikulić J (2016) *Mjerenje kvalitete usluga u zdravstvenom turizmu*. (Measuring the quality of services in health tourism). *Poslovna izvrsnost* 1: 190.
- Marušić M, Vranešević T (2001) *Istraživanje tržišta*. (Market research). 5. Amended Edition. Zagreb: Adeco d.o.o.
- Mesić Ž, Hercigonja D, Hadelan L, Tomić Maksan M (2021). Health tourism in Croatia – characteristics of demand of users of health – tourism services. *Agroeconomia Croatica* 11(1): 42–50.
- Meštrović T (2020) *Medical Tourism History*. Available at: <https://www.news-medical.net/health/Medical-TourismHistory.aspx>.
- Miličević S, Jovanović D (2015) Wellness Tourism – Competitive Basis of European Health Tourism Destination. *DIEM: Dubrovnik International Economic Meeting* 2(1): 851–863.
- Ministarstvo turizma (2014) Nacionalni program– akcijski plan razvoja zdravstvenog turizma. (National program – action plan for the development of health tourism).
- Nakić S (2014) Područja Primjene Stavova Potrošača. (Areas of Application of Consumer Attitudes). *Praktični menadžment: stručni časopis za teoriju i praksu menadžmenta* 5(1): 14–21.
- Niñerola A, Sánchez - Rebull MV, Hernández - Lara AB (2019) Tourism Research on Sustainability: A Bibliometric Analysis. *Sustainability* 11(5): 1377.
- Quintela JA, Costa C, Correia A (2016) Health, Wellness and Medical Tourism – A conceptual approach. *Enlightening Tourism a Pathmaking Journal* 6(1): 1–18.
- Renko N, Pavičić J (2004) *Marketinška strategija*. (Marketing strategy). Marketing, Zagreb, Adverta.
- TOMAS Zdravstveni turizam 2018 (2019) *Stavovi i potrošnja korisnika usluga zdravstvenog turizma u Hrvatskoj*. (Attitudes and consumption of users of health tourism services in Croatia). Tourism Institute.
- Zhong L, Deng B, Morrison AM, Coca - Stefaniak JA, Yang L (2021) Medical, Health and Wellness Tourism Research - A Review of the Literature (1970-2020) and Research Agenda. *International Journal of Environmental Research and Public Health* 18(20): 10875.
- <https://www.minerva.hr/zdravstveni-programi/>.
- <http://www.tzbbz.hr/turisticka-ponuda/bjelovar/daruvarske-toplice>.
- <https://www.htz.hr/hr-HR/opce-informacije/o-nama>.