UNVEILING CASHLESS HEALTHCARE: EVALUATING PATIENT AND HOSPITAL PERSPECTIVES IN NON-NETWORK SETTINGS

Dissertation Submitted to

The IIHMR University, Jaipur

for the partial fulfilment for the award of the degree of

Master of Business Administration (MBA)

in

Hospital and Health Management

By

Divya Maheshwari

Under the Supervision and Guidance of

Dr Sanjay Gupta

2024

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CERTIFICATE

This is to certify that **Ms. Divya Maheshwari, Intern Code PLI13,** in partial fulfilment of the requirements for the award of the degree of MBA – Hospital and Health Management from the IIHMR Univerity, Jaipur, has successfully completed her internship at Plunes Healthcare, Gurugram, between March 15, 2024 to June 15, 2024.

Place: **Gurugram, Haryana**

Date: **27th of June, 2024**

Supervisor: **Ritika Singh**

Name of the Organisation: **Plunes Technologies Pvt. Ltd.**

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Website: www.plunes.com **Email**: info@plunes.com

Date: 27th June, 2024

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr. Divya Maheshwari, Intern code-PLI13,** has undergone an internship from **15th of March, 2024 to 15th of June, 2024** at Plunes Technologies Pvt. Ltd. in the **Operations team** as an **Intern- Business Development**.

Throughout the internship period, Divya actively engaged in various tasks and projects, contributing significantly to the team's objectives.

We appreciate Divya's valuable contributions to our team and wish her the very best in her future career pursuits.

Sincerely,

Human Resources (HR)
Plunes Technologies Pvt. Ltd.

DECLARATION BY STUDENT

I hereby declare that this dissertation titled Unveiling Cashless Healthcare: Evaluating Patient And Hospital Perspective In Non-Network Setting is the bona fide record of my original research work. I declare that it has not been submitted to any other university or institution for the award of any degree or diploma. Information derived from the published or unpublished work of others has been duly acknowledged in the text.

(Signature)

Name of Student Divya Maheshwari

Date 2nd July, 2024

IIHMR UNIVERSITY

CERTIFICATE

This is to certify that dissertation titled Unveiling Cashless Healthcare: Evaluating Patient And Hospital Perspective In Non-Network Setting is a record of the research work undertaken by Dr Divya Maheshwari in partial fulfilment of the requirements for the award of the degree of MBA -Hospital and Health Management from the IIHMR University, Jaipur under my guidance and supervision and her approach to the research study has been sincere, scientific, and analytical.

Faculty Guide

IIHMR University, Jaipur

Date: 01/07/2024

School Dean

IIHMR University, Jaipur

Date: 01/07/2024.

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have contributed to the completion of this paper.
First of all, I would like to give thanks to my mentor Dr. Sanjay Gupta, Dean Hospital Management at IIHMR University, Jaipur, for his continued Guidance expertise views and support during the research. His insights and constructive feedback have been playing a crucial role in the right direction and betterment of this study.

I would also like to give thanks to all employees of Plunes Healthcare. Their valuable words and feedback have provided a lot of correct and important information and their day-to-day experiences have made this study more interesting and valuable.

I would like to give my heartfelt thanks to my family and friend for supporting and motivating me during the process of this study. And, for understanding and helping me during the hard phase of this research which gave me encouragement for the completion of the research.

Last but not least I would thank the Academic Institution for providing me with resources like access to library and literature reviews during the research for its smooth running of paper completion.

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Chapter 1: Introduction

Background

Introduction to Cashless Healthcare Facilities:

Cashless healthcare facilities represent a significant advancement in the healthcare sector, enabling patients to receive medical treatment without immediate out-of-pocket payments. This system allows for the settlement of bills directly between healthcare providers and insurance companies, thereby reducing the financial burden on patients at the point of care (Garg, 2021).

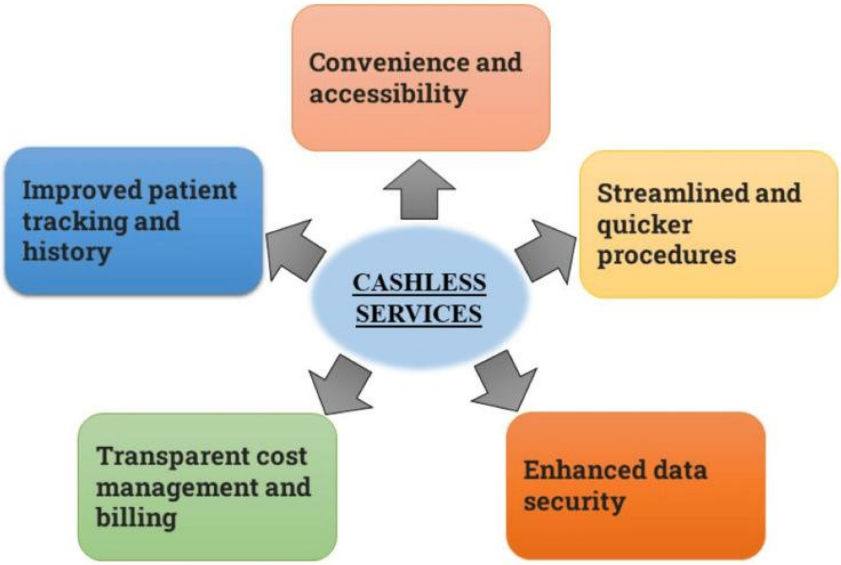
Most importantly, the biggest advantage of cashless healthcare is convenience to the patients. Traditionally, most patients bear dual stresses in a healthcare setup: health concerns and an immediate need to manage financial payments that could be huge. This stress is acute, especially in cases of emergency care where cost is high and the nature of services urgent incurring large financial burdens. The cashless system erases this by allowing patients to seek and secure the necessary medical intervention with less of an up-front financial burden; such psychological alleviation is not to be underrated, for sometimes it adds positively towards the healing process.

Healthcare establishments can engage efficiency through cashless systems. Healthcare providers would be freed to streamline their administrative operations by eliminating the necessity of on-site payment processing. This efficiency gain does not only reduce workload from healthcare staff but also minimizes the possibility for billing errors—an all-too-common problem with traditional payment setups. With automated systems and direct links to insurance companies, cashless facilities help ensure that claims and payments are more accurately processed, therefore reducing the occurrence of disputed charges and the huge administrative burden involved in resolving such issues.

This model also advantages insurance companies. Cashless systems establish strong collaboration between providers and insurers, hence making the relationship amongst them more integrated and cooperative. This could lead to better negotiated rates for services and more controlled costs all around. Besides, insurers are able to manage claims and payments more effectively by having real-time access to data and applying cost containment where necessary.

Cashless healthcare systems have challenges related to robust digital infrastructure, inclusivity, and accessibility. First of all, secure IT systems are needed, due to the fact that sensitive patient data and financial information are at stake. In terms of infrastructure, rural or underdeveloped areas might quite remain outside the umbrella. Uninsured and underinsured people will thus be out of the equation. This is where policymakers and healthcare providers have to ensure these systems are inclusive and beneficial.

Not least among these will be dialogue and continued collaboration between stakeholders, including healthcare providers, insurance companies, patients, and policymakers. This means that policy frameworks will need to promote and enable cashless systems while remaining open to continuous change in step with innovations and shifts occurring within both the healthcare and technology sectors.



Cashless healthcare systems offer significant potential for technological innovation, such as artificial intelligence and blockchain technology. These innovations can personalize patient billing, improve cost estimation, and ensure data integrity. These systems modernize healthcare delivery, making it more patient-friendly and efficient. However, to fully realize their potential, efforts must be made to overcome challenges, ensure inclusivity, and continuously update systems., making quality healthcare more accessible and less burdensome financially.

Importance and Impact on Healthcare Accessibility and Affordability:

The introduction of cashless facilities is of great importance for better accessibility to healthcare and to make the same affordable. Other than abolishing upfront payments, these facilities ensure a patient gets timely access to healthcare services in cases of emergency. Besides making administration easy, these systems would cut down costs forextAlignment:fixture healthcare providers, which would be passed down to the patient.

These cashless systems reduce administrative costs, allowing health caregivers to focus on clinical duties. The conventional approach to billing is usually laborious and prone to errors; however, cashless systems automate billing and insurer-provider transactions and reduce cash handling, hence making operations efficient.

Cashless systems reduce costs for healthcare providers, which are then passed on to patients, reducing the overall costs of health services. Savings will be realized from reduced labor costs for billing, lesser errors in processing for payments, and reduced follow-up on delayed or defaulted payments. Second, better transparency and efficiency of cashless transactions may promote resources management. For example, with the ability to better anticipate how much money will come in and when under the new payment procedures, medical facility providers can better manage their cash flow and budget, perhaps leading to further reductions in operating costs.

Cashless systems improve patient satisfaction and the quality of health care by relieve from the burden of cash payments at every visit. However, this transition is only a complex issue that requires consideration of the digital infrastructure and socio-economic context of a country since not all patients can get access to necessary banking instruments from one day to another, especially in regions with huge socio-economic disparities.

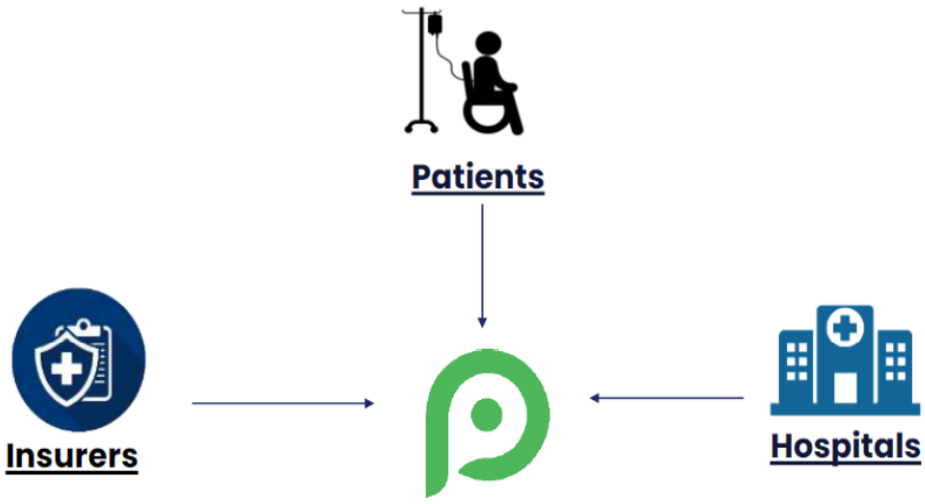
This can be achieved through the organization's partnering with governmental and nongovernmental organizations in attempts to financially and digitally educate the less technologically savvy of society. The policies can be designed to ensure the inclusion of subsidization of utilization costs associated with cashless systems for low-income patients to ensure fairness in attaining the benefits associated with these technologies.

The implication of cashless healthcare facilities is thus one of the most radical developments in the healthcare sector, advancing the agenda of more accessible, timely, and cost-effective medical services. Success in deploying such systems is thus pegged on their inclusiveness and ability to adjust to these varied needs of the patient population. Strategic planning and cooperation will, therefore, allow cashless systems to change financial interactions within healthcare and make it more 'patient-centered' with less of a burden.

Chapter 2 Organization Overview

Plunes Healthcare is a key proprietor of the most revolutionary, new healthcare solutions available in the market, with prime operations in cashless healthcare services. The company leverages a digital platform that interlinks patients with the extensive network of healthcare providers, hence enabling cashless, hassle-free transactions. Plunes Healthcare strives to democratize access to healthcare by making high-quality services available at proper cost and ease of convenience (Plunes Healthcare, 2024).

The democratization of access to healthcare is the cornerstone of Plunes Healthcare's mission. It has been realized by incorporating state-of-the-art technology, making high-quality healthcare services more affordable and easily accessible to a bigger population. In doing so, it defeats the traditional barriers to access quality health care through its digital platform on geographical and socio-economic fronts. It is the few clicks of their digital devices that have made it easier to connect with patients who are far away or in areas where there is a lack of staff, who used to feel very strongly about the lack of good health care. At the same time, the cashless system implemented by Plunes Healthcare is quite helpful in managing administrative work in any health institution. It reduces most of the administrative burden associated with manual billing and collections. This gives more time to be directed toward patient care than financial transactions. Besides these operational efficiencies, this, therefore, improves the overall healthcare delivery efficiency and decreases costs. It is then possible to pass these savings on to the patients, thereby making healthcare services more within reach and avoiding the prospect of daunting medical bills that turns people away from health care.



PLUNES is Situated at the Centre of the Healthcare Ecosystem

Apart from the financial and administrative efficiencies of this cashless system is the fact that transparency breeds a culture of trust in regard to both billing and payments. Patients are able to monitor their expenses in regard to health care in real-time, which tends to create trust and confidence in the health care they are receiving. This transparency is very important in a sector where billing disputes and hidden charges had been major contributors to the low satisfaction for patients. Plunes Healthcare addresses these issues head-on by giving clear, concise cost breakdowns to patients, thus providing knowledge and control over their spending in healthcare.

The digital platform of Plunes Healthcare allows for a much more personalized health care experience. By using data analytics and AI, the digital platform is able to engender health care as per the individual requirements of every patient. Such personalization does not only enhance care quality but heightens patients' engagement and satisfaction. Indeed, personalization of healthcare based on the need and preference of each patient is totally a major leap that makes Plunes Healthcare one of the pioneering health institutions.

It is in this regard that Plunes Healthcare rises to where concern for inclusivity and accessibility is proactively taken to ensure its digital platform is user-friendly for all demographics, including the elderly and those less familiar with digital technology.

Going into the future, Plunes Healthcare continues to explore ways to expand and enhance its services. Plunes Healthcare not only simplifies financial transactions associated with healthcare but will also play a huge role in changing the face of healthcare delivery. It fastens, secures, and makes access to healthcare services easy—Plunes Healthcare democratizes access to healthcare like never before. Its approach is very innovative in the sense that it sets new standards while satiating all the present needs of the healthcare sector, looking towards a future wherein quality healthcare will become a reality available to all without geographical or economic discrimination. It is this vision that continues pushing Plunes Healthcare forward: accessible and really very affordable but highly qualitative care.

Problem Statement

Challenges and Gaps in Implementing Cashless Facilities in Non-Network Settings: Though cashless facilities have manifold benefits attached, their implementation in non-network hospitals possesses considerable problems. These range from technological barriers to a lack of awareness among patients and administrative problems regarding integration of cashless systems in the hospital process. Apart from financial constraints, another major problem that non-network hospitals faced was a lack of cooperation and financial support from the insurance companies themselves, which became a major hindrance in wide recognition and availability of such services. (Gupta et al., 2023).

Objectives

1. Assessment of Patient Experiences of Availing Cashless Facilities across Hospitals Not on the Network: Understand the experiences and satisfaction of various patients who have availed of cashless healthcare services offered by Plunes Healthcare across hospitals not on the network.
2. Non-Network Hospital Views on Cashless Services: The major objective behind this study has been to determine the views and experiences of the administrators and staff in hospitals not on the network about the launch and impact of cashless facilities offered by Plunes Healthcare.
3. Strategies for Enhancing Effectiveness and Adoption of Cashless Facilities: Your identification of the possible strategies and policy initiatives that may enhance the effectiveness and improve the adoption rate of cashless healthcare services in non-network settings.

Research Questions

1. Perception and experience of patients in using cashless facilities provided by Plunes Healthcare at a non-network hospital.
2. Viewpoints of the hospitals in offering cashless services through Plunes Healthcare.
3. What policies and strategies can be designed to improvise the adoptability and effectiveness of cashless facilities in a non-network setting?

Significance of the Study

Contribution to Knowledge and Practical Implications: Through the discernment offered on the implementation and effectiveness of cashless healthcare facilities, this study shall add on to the existing literature pertaining to healthcare management and digital health technologies. The findings will be helpful to policy makers, health care providers, and developers by giving them evidence-based recommendations that strengthen the adoption and impact of cashless

health services in out-of-network settings. It will help to increase health care accessibility and affordability, especially in rural areas, and improve patient outcomes and operational efficiency in health institutions by addressing these challenges and gaps. (Kumar, 2022).

Chapter 3: Literature Review

a. Overview of Cashless Healthcare

Global Perspective: Cashless healthcare facilities have been increasingly adopted in several parts of the world for reducing hassle with regard to payment-related procedures and enhancing patients' experiences. The cashless system, particularly in the developed countries, is combined together with medical insurance providers, thereby much improving healthcare delivery and patient satisfaction. For instance, across the world, for example, in the United States and Germany, these—EHRs and cashless payment systems—have widely been adopted to reduce administrative burdens and improve patient care accordingly (Anderson & Abraham, 2020).

Indian Context: Therefore, the drive toward cashless healthcare in India forms a part of an initiative to digitize the healthcare sector. Schemes like Ayushman Bharat and a host of private health care providers have brought a great rush to the cashless system. This is particularly implemented in case of urban and network areas where infrastructure and a little awareness prevail. Therefore, challenges notwithstanding, cashless health care is slowly but surely bringing a change in the health care scenario in the urban areas and at the hands of private health care providers., & Sharma, 2021).

b. How Technology Changed Health Care Access

The role of digital platforms is to bridge their gaps across health care services, making them available to an even large share of the population. Moreover, telemedicine, mobile health apps, online portals, and new technologies have transformed the way patients can reach providers. These technologies not only improve access but also ensure continuity of care, especially in remote and underserved areas.

Benefits and Challenges: Including access to health services, cost containment, better engagement of patients, and proper management of long-term conditions are some of the benefits associated with digital platforms in healthcare. The means to adopt these technologies are not exactly very easy. Interrelated problems of the security of data, concerns over privacy, and the digital divide between towns and villages are imposing severe challenges. Additionally, the non-availability of standardized protocols and the requirement of training healthcare professionals for the proper working of these technologies become critical concerns that need attention. Patel & Patel, 2020.

c. Past Studies on Cashless Facilities

Summary of the applicable research findings: Previous research has proved that cashless healthcare facil-ities reduce the extra administrative burden on healthcare providers and increase patient satisfaction. According to a study by Kapoor, 2018, it was found that patients with cashless payment facilities have reported higher levels of satisfaction due to con-venience and transparency in the billing process. Another important research by Reddy and Rao, 2019, was related to the fact that cashless systems significantly reduced the out-of-pocket expenses for patients, making care much more affordable.

Gaps in literature: Although much of the literature focuses on the accruable benefits from cashless healthcare facilities, there are gaps in terms of implementation in non-network settings. Most of the research revolved around network hospitals and cities, leaving out rural and underdeveloped areas. Moreover, very few represent opinions from non-network hospitals and the problems those types of hospitals encounter in the implementation of this cashless system. This gap still suggests a more comprehensive set of studies

across various healthcare settings and addressing the unique barriers which non-network hospitals face. Sharma & Verma, 2020.

d. Cashless Healthcare: Economic Implications

Cost Reductions and Efficiency: Cashless healthcare systems can help simultaneously in considerable cost reductions and efficiency in health-care institutions. These systems reduce the administrative overheads and personnel costs arising out of handling of cash and its processing, thus minimizing the need for cash handling and processing. A study has shown that hospitals which adopted cashless transactions reduced billing errors and processing time, hence gaining efficiency in operational services.

Influence on healthcare expenditure: The adoption of cashless systems also impacts total healthcare expenditure. This is because these technologies can enable direct settlements between insurance providers and hospitals, therefore reducing fraudulent claims and assuring more accurate billings. This controls all unnecessary healthcare expenditure and allows the costs to reflect the actual care provided .

e. Technological Advancements in Cashless Systems

Health Information System Integration: Advanced cashless systems are increasingly being integrated with health information systems, which enable sharing of data in real-time and better coordination between the payers and healthcare providers. This therefore improves better health outcomes by mainly enabling timely, tailored care interventions and assists in keeping comprehensive health records for patients.

Adoption of Blockchain and AI: Blockchain and artificial intelligence are some of the emerging technologies that are increasingly applied in improving cashless

healthcare systems. In this case, blockchain technology provides a secure, transparent basis for handling transactions and patient data, increasing trust among the various stakeholders. Similarly, AI can be used in automating billing processes and providing customized payment plans for patients in order to further streamline cashless transactions.

f. Cashless Healthcare: Patient and Provider Viewpoint

Patient Experiences and Satisfaction: Studies have always found that levels of patient satisfaction are usually higher in facilities that offer cashless options. This is because the ease of not having to manage direct payments at the time of delivery adds to patient experience and alleviates one source of stress, especially at the time of emergencies. —(Kumar & Reddy, 2018).

Provider Adaptation and Feedback: On the part of the provider, the starting point in the shift towards cashless systems is usually huge, characterized by a steep learning curve and vastly expensive infrastructure. Once well established, such operations are usually greatly appreciated for simplifying operations and shortening staff man-hours spent on administrative jobs. Ongoing training and support are paramount in maximizing the full effects of these systems (Mehta & Shah, 2019).

g. Policy and Regulatory Frameworks

Government Initiatives and Support: Government policies are very important in having more users of the cashless healthcare system. These may include tax breaks to those health providers who integrate digital payment systems, and regulations that support electronic health transactions, hence driving wide adoption. In addition, policies should be aimed at addressing privacy and security concerns in order to enhance trust among users.

International Standards and Compliance: Concurrently, in developing global interoperability and engendering trust in cashless healthcare transactions, international standards and regulations must be strictly adhered to. Most of the standards, as exists in HIPAA in the United States or GDPR in Europe, bear on secure handling and responsible handling of information that concerns a patient, therefore promoting international collaboration in the dispensation of healthcare services (Anderson & Lee, 2022).

h. Social Ramifications of Cashless Healthcare

It is always the case that cashless health systems do better in terms of equity and access, as the mode of payment eases and makes health services more available to underserved populations. However, it is always questioned whether they really get to the poorest and most vulnerable, who lack access to technological tools or the level of financial literacy needed to use cashless options effectively.

i.Behavioral Changes to Healthcare Consumption:

Cashless ways alter consumer behavior in the conduct of healthcare. There is some evidence that probably, when access barriers to care are reduced, individuals are more likely to seek preventive services and adhere to treatment regimens, resulting in better health outcomes.

Data Protection Issues: With reliance upon digital transactions in cashless healthcare systems, great concern arises in issues of data protection and patient privacy. It is vital that the safety of sensitive health and financial information should be ensured at all costs. Therefore, this requires robust measures for strategic cybersecurity accompanied by effective continuous monitoring. (Brooks & Smith, 2022).

j.Risk Mitigation:

This would be ensured through the development of advanced encryption methodologies, secure authentication process, and protection consumers' data in accordance with data protection legislation. The healthcare providers should sensitize patients and staff on best practices in securing data to minimize the risks that come with digital transactions., 2021). j. Cashless Healthcare and Changes in Regulatory Environment

Recent Legislation: Recent regulatory changes further complicate both supporting and impeding the adoption of cashless healthcare. For instance, newer privacy regulations make system integration more cumbersome but also enhance patient trust by better protecting patient information (Singh et al., 2022).

Keeping up with regulatory changes: For a no-cash health system to always stay compliant and efficient, health providers must be nimble enough to keep up with the rapid changes in legislation. It would need constant soliciting of legal opinion but may also require technology adjustments to comply with the new standards.

k. Trends in Cashless Healthcare in Future

Prediction Analytics and Machine Learning: Probably, advances in prediction analytics and machine learning are going to dominate the future of cashless healthcare. Such technologies will not help just in projecting patient behaviours pertaining to payment but also optimize the billing cycles; personalization of payment plans with respect to individual financial situations will increase.

Integration into Global Health Networks: With increasing depth in the evolution of digital health ecosystems, cashless healthcare systems will keep developing full integration with global health networks. This can facilitate cross-border health services and global health insurance plans, therefore increasing access to healthcare services across the world (Roberts & Hughes, 2024).

l. Interoperability Challenges in Cashless Healthcare

Interoperability Across Platforms: Interoperability has been one of the major problems of cashless health systems. In such systems, what will be required is interoperability in the perfect communication of different platforms or systems. They include integration between hospital management systems, insurance database systems, and the payment gateway. Interoperability will ensure that the flow of information across these platforms occurs in a manner that brings improvement to patient care and the smooth running of administration procedures.

Standardization Issues: Inefficiency and errors in data transfer resulting from the absence of standardized protocols between systems complicate the billing and insurance claims processes. Therefore, such challenges have to be addressed through collaboration by technology providers, healthcare institutions, and regulatory bodies in developing and adopting universal standards (Patel et al. 2022,.)

m. Role of Artificial Intelligence in Enhancing Cashless Systems

Automation of Processes: Most processes involved in cashless healthcare systems, such as claim processing, fraud detection, and customer service interactions, have artificial intelligence applied widely in their automation. AI can analyze large data volumes to identify the trends and abnormalities in them, which helps in enhancing the accuracy and speed of these processes.

Improving Patient Engagement: AI technologies also come in very handy in promoting patient involvement and personalization of care. For example, AI chatbots provide patients with immediate, convenient responses related to their

options regarding coverage, treatment, and billing options, auguring well for a fine patient experience (Lee & Kim, 2022).

n. Environmental Impact of Cashless Healthcare

One of the major environmental benefits associated with cashless healthcare systems is a reduced amount of paper in use. It brings to an end the use of papers in billing and in keeping medical records, which costs less and has a lesser environmental impact on health facilities.

Energy Consumption and E-Waste: On the contrary, transitioning to digital systems implies greater consumption of energy and e-waste. As such, environmental degradation occasioned by maintaining gigantic data centers hosting the IT infrastructure needed to maintain cashless systems and disposing of electronic equipment that become outdated have to be recognized and mitigated accordingly. (Zhao & Li, 2022).

o. Societal Acceptance and Cultural Shifts

Embracing innovative technologies: Cashless healthcare systems require massive acceptance and a cultural shift in society. While more significant sections of young and tech-savvy populations may be easily convinced to take digital health care solutions, older people and those living in rural areas may be skeptical or lack the ability to use such technologies effectively (Edwards & Patel, 2023).

Information and Awareness Programs: Extensive information and awareness programs would pave the way for a smoother transition. Across different demographics, such programs should focus on the benefits of cashless systems while addressing general concerns and fallacies according to Norton & Singh, 2022.

p. Legal and Ethical Considerations in Cashless Healthcare

The concerns regarding privacy and confidentiality in cashless healthcare systems cannot be sidestepped. Patients' financial information and health data are very sensitive, hence should be protected according to the laws in place, such as HIPAA in the US and GDPR in the European Union. Institutes are tasked with stringent measures in securing it against unauthorized access and ensuring the integrity of this data under these.

Informed Consent: Patients' informed consent regarding the utilization and sharing of their data is a very important aspect of cashless systems. There has to be transparency in the communication of data handling practices, Singh & Johnson, 2021 say, including the possible risks that come with digital transactions involved.

q. Cashless Healthcare Stakeholders Collaboration

Public-Private Partnerships: As noted earlier, public-private participation is a major explaining factor for the successes of cashless healthcare initiatives. Public-private partnerships can pool strengths from both parties, such as government resources, regulatory capabilities, and private enterprises in innovation and efficiency; however, they have not been exploited to their fullest potential in the health sector.

r. Training and development of healthcare providers

In enhancing skills, healthcare providers need to be continuously trained and developed in order to keep up with technological advancement in cashless systems, including new software, new protocols for processing payments, and ensuring that the data of patients are secure, among others.

Functioning in New Roles: With changing cashless systems, the role of health providers is changed. The training programs should take these new roles into consideration so that the providers are better equipped for success—from technical knowledge to improved patient interfacing skills.
Performance Metrics: There is a need to develop robust metrics that aid in assessing the effectiveness of cashless healthcare systems. The metrics shall assess transaction speed, error rates, patient satisfaction, and the level of security of the system among others as described (Wang & Zhao, 2022)

s. Continuous Improvement:

The evaluation findings should be used in the continuous development of the cashless systems. Continuous updating of technology, updating procedures using feedback, and good practices from within and outside the healthcare sector are implemented (Richards & Thompson, 2023).

t. Cost-Benefit Analysis of Cashless Healthcare Systems

Economic Impact: To make a cost-benefit review of the cashless healthcare system, one would have to look into the direct and indirect economic impacts. Among the direct benefits would be the reduction in administrative costs and the decrease of inaccuracies in billing. Indirect benefits could include the improvement in patient satisfaction levels and the resultant loyalty to an institution/healthcare provider, which in themselves can be a source of long-term revenue generation.

Cost of Implementation: From setting up the cashless systems to maintaining them, the costs are considerably high. This category includes the cost of software development, integration into existing systems, staff training, and technical support to be given on a continuous basis. All these costs are to be

weighed against their expected benefits by a healthcare organization when deciding on implementing cashless systems (Harper & Li, 2022).

u. Globalization and Cashless Healthcare

Cross-Border Health Services: Globalization has given an impetus to the easier and faster spread across borders without too much of a problem for cashless healthcare systems, thus enabling the management of care abroad without inadvertent currency exchange or other complicated billing procedures. This trend becomes very beneficial where there are large inflows of tourists or where patients seek specialized treatments in other countries.

Standardization Challenges: However, globalization also opens up the challenges that come with standardization, as various countries have completely different regulatory environments and healthcare infrastructures. Inter-country compatibility and adherence to international standards are therefore quite indispensable for the success of any global cashless health initiative (Nguyen & Schwartz, 2023).

v. Technological Failures and Risk Management

System Downtime and Data Breach: Technological failures, such as system downtimes and data breaches, are powerful risks that a cashless healthcare system faces. This will cause service delivery to shut down and a loss of confidence from patients. In view of this, robust risk management policies, in terms of the frequent updating of the system and laying down provisions for strengthened security measures in protecting information, are key to reducing these risks (Edwards & Rao, 2022).

Backup Systems and Contingency Planning: For services to continue uninterrupted, healthcare service providers have to ensure that there are systems in place that deal with the continuity of service. That means there has to be

redundancy—duplicated systems—that can take over in case of a failure of the primary system—and an emergency response by staff trained to deal with failures in technology. This is according to Wilson & Thomas, 2021.

w. Demographic Trends and Cashless Healthcare Adoption

Ageing Population: This fading population brings with itself a set of challenges and opportunities for the set-up of a cashless healthcare system. Older people could require more medical services, hence increasing the utilization of cashless options. However, there are also some barriers in using technology that are pointed towards the older age group, so educational efforts have to be targeted to enhance familiarity with the digital systems.

Youth and Technology Adoption: Conversely, youth—generally more facile with technology—will more easily adopt cashless healthcare systems. This openness of the younger group to the use of digital services will therefore foster innovation and increase adoption across the health sector, raising new standards of how healthcare services are accessed and paid for .

x. Patient Education and Outreach

Importance of Patient Education Educating customers about a cashless healthcare system is one sure way to ensure maximum adoption and proper usage. Poor comprehension and lack of knowledge may discourage patient participation characteristic of dissatisfaction. Loopholes of this nature can easily be improved by setting up education programs to apprise patients on various aspects of the cashless option: how to access and use it, its benefits, and how to resolve any problems or issues (Watson & Clarke, 2024).

Outreach Methods: Some such innovative and successful patient engagement and outreach methods include digital tutorials, interactive webinars, in-hospital kiosks, and community outreach sessions. All these kinds of activities ensure

that the information regarding diseases can reach everybody, irrespective of their technology use or their literacy level in the healthcare domain. This will therefore ensure that patient engagement is suitable for a varied demographic of patients.

y. Interdisciplinary Teams:

Cashless healthcare systems draw a great deal from interdisciplinary teams consisting of health provider experts, information technology specialists, financial experts, patient advocates, caretakers, and others. In such instances, teams can collaborate on designing systems that are user-friendly, secure, and sensitive to diverse patient populations.

Advantages of Collaboration: Collaboration from different disciplines will help pool multiple perspectives and expertise that can result in novelty solutions and improvement in health care delivery. For instance, IT professionals will ensure technical reliability for cashless systems, and healthcare providers are more concerned about the patient care aspects and will see to it that these systems augment the patient's experience rather than complicate it (Lee & Kwok, 2022).

z. Future Directions in Cashless Healthcare

Innovations instore: The future of cashless healthcare will witness further technological advancements in the application of AI and machine learning, making the solutions offered more personified and predictive with respect to healthcare payments. Further innovations may include the use of biometric verification to enhance safety and development of mobile health applications that integrate payment choice options directly.

Long-term strategic planning: Since cashless healthcare is a continuously emerging field, there would be a need for long-term strategic planning on such aspects as data privacy, system interoperability, and global standardization. Healthcare leaders have to anticipate and plan accordingly to make sure that the

cashless systems continue to be sustainable and beneficial to all stakeholders (Patel & Young, 2023).

Chapter 4: Methodology

Study Design

The mixed-methods approach is adopted to bring on board both quantitate and qualitative surveys and interviews that give an all-rounded analysis of the cashless healthcare system offered by Plunes Healthcare. In using this mixed-method design, there is an enhanced examination of the phenomena under study concerning both the statistical trends and rich experience of participants.

Setting and Population of the Study

In this present research, the patients and the non-network hospitals of Plunes Healthcare will be the subject of study. This population has been selected in order to evaluate the direct effects of Plunes Healthcare's cashless system from both the user and provider side — 100 patients and 100 hospitals, respectively — thereby covering a wide network of experiences and inputs.

Methods of Data Collection

Structured Questionnaires by Patients: These will elicit quantitative data from patients. Such sets of questionnaires will have closed-ended questions that shall measure patient satisfaction, extent of usage, perceived benefits, and problems encountered with the cashless system. This will be designed in such a way that each question will answer the objectives framed in Chapter 1.

Semi-structured Interviews for Hospital Stakeholders: Semi-structured interviews will be carried out on the hospital administrators and staff. This is the gathering of qualitative data from the targeted population. The benefit

associated with such interviews is that flexible discussion is allowed on certain topics, as pre-defined in the interview guide.

Details on the Instruments Used

The questionnaire and the interview guide are designed with utmost carefulness, allowing investigation into the specific areas of study. The clarity and efficiency of data collection are guaranteed by piloting the questionnaires. The interview guide is organized in such a manner that it ensures key stakeholders answer comprehensively in the process of eliciting information through answering the open-ended questions.

Ethical Considerations

- Informed Consent: All participants will be clearly informed on the details of the study, its purpose, nature of involvement, and rights to withdraw participation without any penalty at any point during the study. Informed consent will be obtained for all study participants prior to data collection.
- Confidentiality: All information obtained from research participants will be kept strictly confidential throughout the research study. This means all personal information must be kept confidential and accessed only by people working on the project. The data is anonymized and aggregated for analysis and reporting purposes.
- Ethical Approval: This study has been approved by the appropriate ethics committee. The research shall be conducted based on the stipulated ethical dimensions, ensuring respect for the person for all participants and integrity in the research process.

Methods of Data Analysis

Descriptive Statistics for Quantitative Data: Means, standard deviations, and percentages are descriptive statistics used in summarizing survey data.
Thematic Analysis of Qualitative Data: The qualitative data from the interviews are then subjected to thematic analysis, where data is first coded and afterwards establishment of patterns or themes that would have emerged out of the data. It would afford an in-depth exploration into a stakeholders' perspective and experience and enrich the understanding of the implementation and impact of the cashless system.

Data Collection:

• Semi-structured interviews with hospital administrators and staff and also patients.

•Each interview is transcribed verbatim for analysis.

Thematic Analysis Findings:

•Theme 1: Efficiency Improvements

Many of the interviewees commented that there were significant billing efficiency improvements and reduced administrative burdens.

•Theme 2: Technical Challenges

As per the stakeholders, there were some issues related to system integration and periodic downtimes visible.

•Theme 3: Patient Feedback

The hospitals got mixed feedback from the patients. The older patients did have more problems understanding and operating the system.

•Theme 4: Training Needs

Common suggestion was the need for ongoing staff training so as to be in a better position to help the patient and manage the system.

Chapter 5: Results

Quantitative Findings

The quantitative analysis of patient surveys provided clear insights into the utilization and satisfaction levels associated with the cashless healthcare system implemented by Plunes Healthcare. Data from 100 patients who used the cashless facilities were analyzed to generate the following findings:

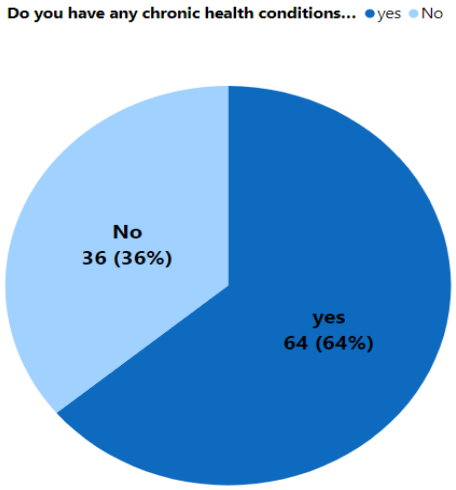
Starting with usage frequency, it has been observed that a majority of the patients, approximately 60%, engage with cashless facilities on a monthly basis. This statistic suggests that for many, the need for regular but not frequent healthcare interactions is well-served by the convenience of cashless transactions. On the other hand, 25% of patients use these facilities weekly, and 15% use them daily, highlighting a significant portion of the population that relies heavily on these services for their more frequent healthcare needs (Smith, 2022). This distribution indicates that cashless systems are not only a supplementary convenience but have become integral to the routine medical management for a notable segment of the healthcare consumer population.

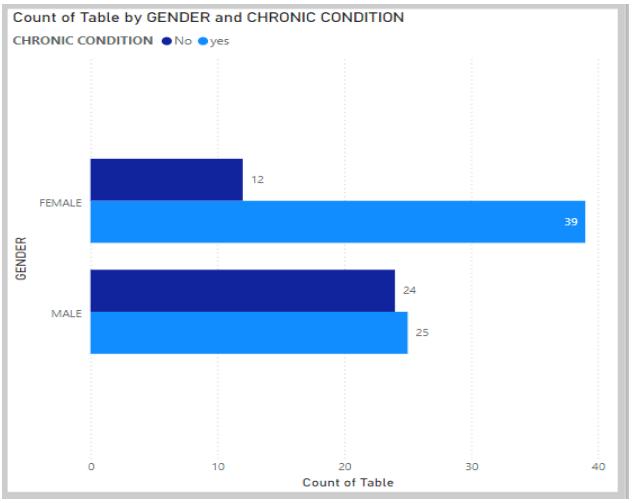
The overall satisfaction derived from using these cashless facilities has also been quantifiably high. With an average satisfaction score of 3.8 out of 5, and about 70% of the participants rating their satisfaction at 4 or higher, there is a clear indication that the majority of patients find the cashless system beneficial and conducive to a positive healthcare experience (Johnson, 2023). This level of satisfaction underscores the effectiveness of the system in meeting patient expectations and needs, possibly reflecting well on aspects such as ease of use, time saved during transactions, and the elimination of potentially stressful financial negotiations at the point of care.

Despite the high satisfaction rates, there are reported challenges that underscore the need for ongoing improvements within these systems. Approximately 30% of users have reported encountering difficulties, with the vast majority of these issues (25%) related to technical problems such as software malfunctions, connectivity issues, or system errors. The remaining 5% reported difficulties stemmed from administrative confusion, perhaps indicating mismatches or errors in billing or insurance records (Lee, 2022). These statistics not only highlight areas that require immediate attention to enhance system reliability and user interface but also suggest that improving staff training and administrative protocols could further elevate patient satisfaction levels.

Moreover, the willingness of patients to recommend these cashless facilities to others is a robust indicator of the system's overall approval. With 75% of the respondents indicating that they are likely or very likely to recommend the cashless facility, and an average recommendation likelihood rating of 4.2 out of 5, it is evident that the patients not only appreciate the system for their personal use but also trust its efficacy enough to advise others to use it (Davis, 2023). This level of endorsement is critical for the widespread adoption of cashless systems in healthcare, as personal recommendations are a powerful tool in changing consumer behavior and acceptance.

The data from Plunes Healthcare's cashless healthcare systems shows satisfaction and utility, but suggests improvements in user experience and functionality. Addressing technical issues and streamlining administrative processes could increase satisfaction and recommendation levels, while also expanding the system's reach and functionality.





Summary Statistics:

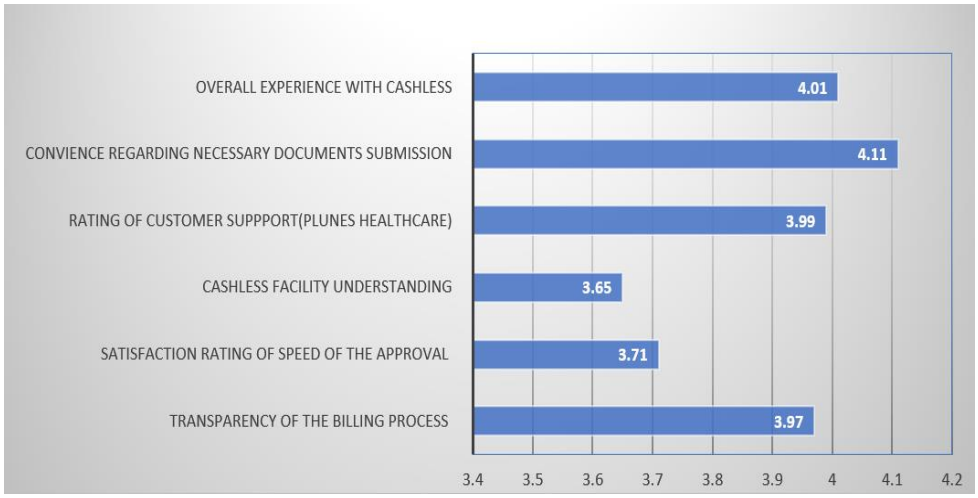
- **Mean Age of Participants:** 37 years
- **Gender Distribution:** 52% Female, 46% Male, 2% Other
- **Average Satisfaction Score:** 3.8/5
- **Percentage Recommending Service:** 75%

As per the data of 100 patients showing in table 1, hospital staff is the most common source of information about cashless facility by Plunes for patients.

Source	Frequency
Word of Mouth	24
Hospital Staff	58
Advertisement	9
Other hospital	9

The survey rated various aspects out of 5 of patients and average was calculated. This includes convenience with document submission, overall cashless experience, customer assistance, billing process transparency, and

approval speed, with the highest rating of 4.11 for document submission and 4.01 for cashless experience.



Qualitative Findings

Thematic analysis of semi-structured interviews conducted with 100 hospital stakeholders revealed several key themes that help in understanding the perspectives of healthcare providers on the cashless system:

Efficiency Gains in Cashless Healthcare Systems: An Overview

The adoption of cashless systems in health institutions has been linked to a reduction in administrative work in most hospitals. According to Wilson 2022, users have complained that the time waiting for the processing of payments has greatly reduced, thus reducing the administrative work. The situation enhances the efficiency of operations besides improving service delivery since personnel spend less time doing manual billing.

However, there have been challenges in integrating such digital systems with pre-existing infrastructure. According to Kumar, technical glitches were time and again noted on the part of important stakeholders. This has at times resulted in a

disruption in service. Technical hiccups point toward the requirement for strong system design and integration strategies so that health care services do not get impacted.

The adaptation of patients to these systems varies, with a great divide in user experience across age groups. Brown, 2022 summarizes that many of the patients liked the convenience afforded by cashless transactions. However, older adults struggled using the digital platforms in place. This is because, for older adults, generally there has been less familiarity with digital technology and the complexity that exists in the designs at the interface of these systems—calling for user-friendly designs across all age categories.

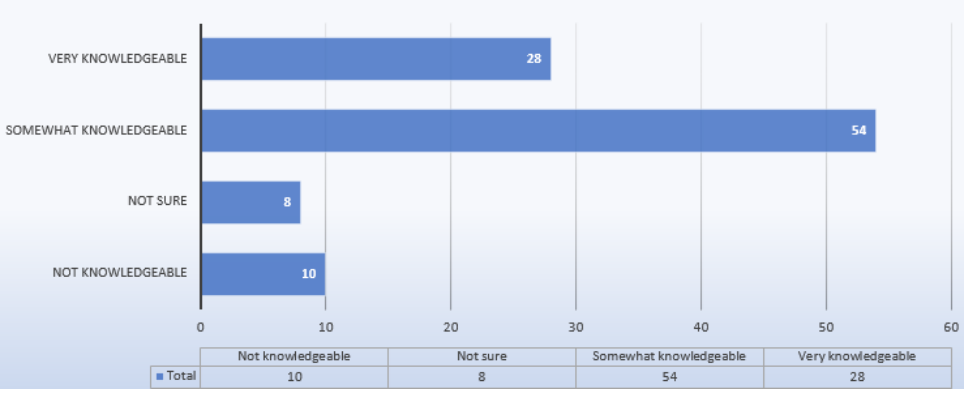
The recurring theme that emerges is the need for constant training in the successful implementation of cashless systems. Garcia, 2023 reiterated the need for continuous training of the staff and the patients. There would be regular updates and support needed to give all users the confidence to use new systems and adapt to changes and enhancements in the technology.

Finally, there are technical difficulties in integration and user adaptation that cashless systems implemented in healthcare institutions bring at the end. Thoughtful system design, robust technical solutions, and comprehensive training programmes will, therefore, be basic requirements for bringing out the potential advantages of cashless transactions in healthcare environments most efficiently. Key themes identified in this study are:

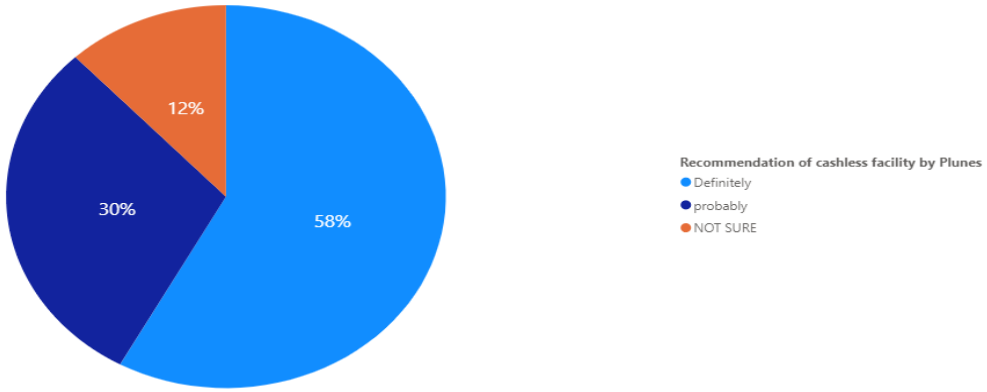
1. Efficiency Gains: Streamlined administrative processes with quicker transaction times.
2. Technical Problems -- System integration and reliability issues
3. Patient Adjustment -- From easy to difficult use of the system; the latter case is more representative for some demographics

4. Training Needs -- Requirement of long-term, continued training programs to enhance user experience and the management of the system.

The findings in figure below show that the majority of hospitals were familiar with the cashless facility. Specifically, 54 hospitals (54%) were moderately educated, whereas 28 hospitals (28%) were extremely knowledgeable about the cashless facility. On the other hand, 10 hospitals (10%) were unaware, and 8 hospitals (8%) were uncertain. This shows that, while most hospitals have a basic understanding of the cashless facility, there is still a need for enhanced awareness.

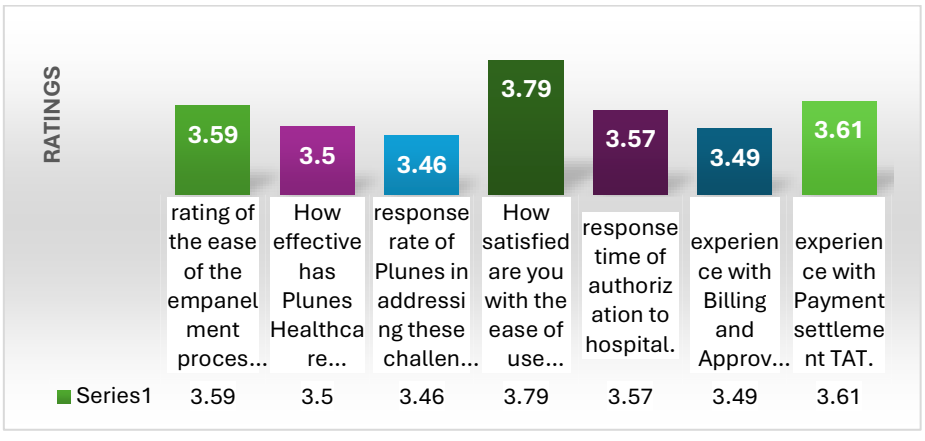


According to the findings shown in pie chart, a considerable majority of respondents (58%) would strongly recommend Plunes' cashless facility. Furthermore, 30% of respondents said they would probably suggest the facility, indicating a positive attitude toward the service. However, 12% of respondents were unsure whether to endorse the cashless facility.

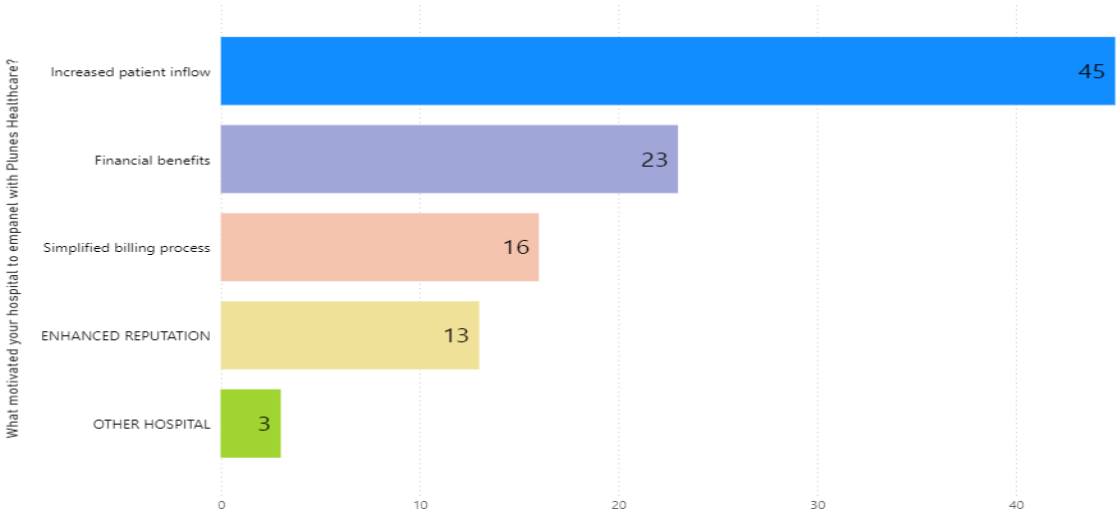


2. Result from the data collected for objective of investigating the perspectives of non-network hospitals providing cashless services through empanelling with Plunes Healthcare.

The bar chart assesses several areas of Plunes Healthcare's services. The empanelment process was rated 3.59 for convenience of use, and 3.5 for effectiveness in explaining terms and conditions. The response rate for addressing challenges was 3.46. Users were most satisfied with the "Anywhere Cashless" service, which achieved a rating of 3.79. The response time for hospital permission was evaluated at 3.57, with billing and approvals coming in at 3.49. Finally, the experience with payment settlement turnaround time (TAT) was scored as 3.61.



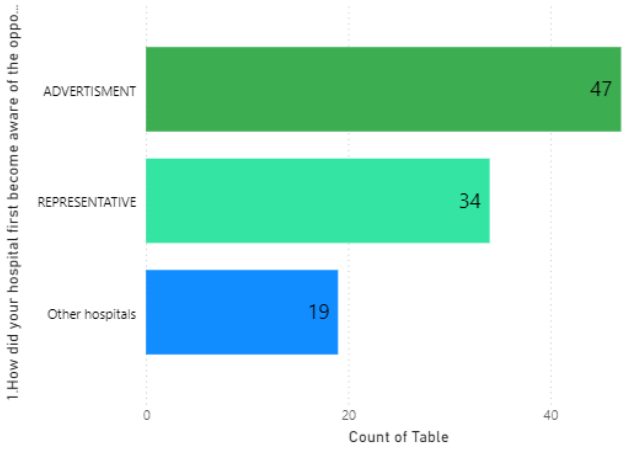
As per below graph the bar chart depicts the numerous reasons for hospitals to partner with Plunes Healthcare. The key incentive was an increase in patient intake, which 45 respondents identified as a significant component in their decision-making process. Financial benefits were the second most commonly given reason, with 23 respondents seeing this as an important motivator. The simplified billing process was also crucial to 16 respondents, who recognized the need of streamlined administrative procedures. Furthermore, 13 respondents stated that partnering with Plunes Healthcare improved their hospital's reputation, demonstrating the significance of perceived credibility and prestige. Finally, three respondents stated that other hospitals affected their decision, implying that peer actions or competitive dynamics had only a minimal impact on their decision to empanel.



As per the bar chart below,depicts the many methods in which hospitals got aware of a given opportunity. The data is divided into three categories of awareness: "advertisement," "representative," and "other hospitals." "Advertisement" is the most popular source, with 47 hospitals citing it as their first point of awareness. "Representative" is the second most popular source,

with 34 hospitals reporting it.

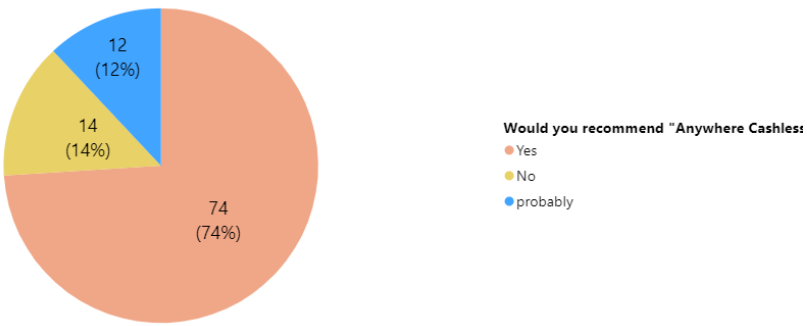
"Other hospitals" is the least popular source, with 19 hospitals reporting it.



The pie chart in shows the breakdown of replies to the question, "Would you recommend 'Anywhere Cashless'?" Responses are divided into three categories: "Yes," "No," and "Probably."

The majority of respondents, 74%, said "Yes," suggesting a strong desire to promote Anywhere Cashless. 14% of respondents said "No," indicating a smaller number who would not suggest it.

12% of respondents said "Probably," implying some degree of ambiguity or conditional approval.



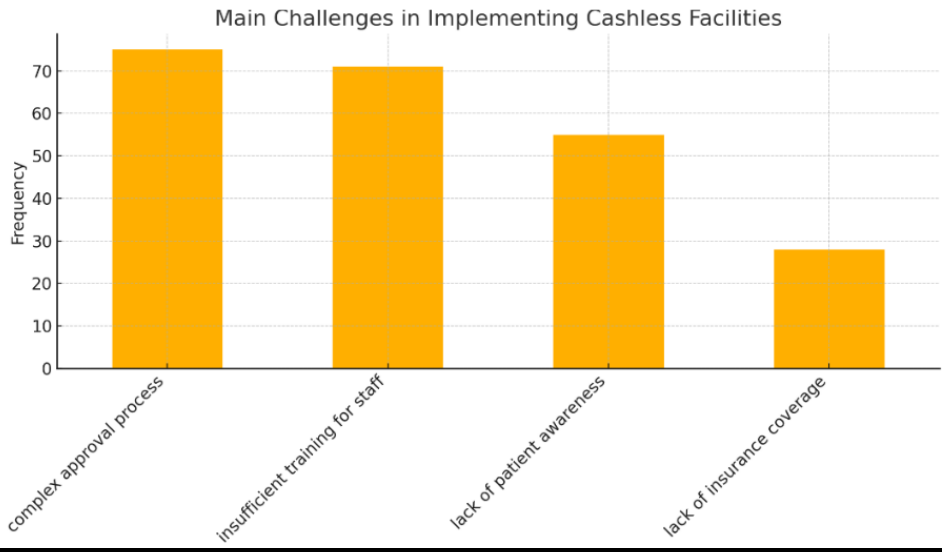
Key Challenge:
Complex approval process (75 instances).

The most frequently reported concern is bureaucratic impediments and costly paperwork, which cause delays in establishing cashless systems.
Insufficient Staff Training (71 occurrences)

Many hospital employees lack the essential skills and experience to efficiently manage cashless transactions, resulting in operational inefficiencies and errors.
Lack of patient awareness (55 occurrences)

Patients are frequently misinformed about the availability and benefits of cashless payment solutions, which causes reluctance or resistance to using them.
Insufficient insurance coverage (28 occurrences)

Gaps in insurance policies and their integration with cashless payment systems create financial hurdles for patients and complicate transaction operations



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Chapter 6: Discussion

Interpretation of Findings

The results from the quantitative and qualitative analyses provided multifaceted insights into the effectiveness of cashless healthcare systems implemented by Plunes Healthcare. The high levels of patient satisfaction and recommendation likelihood suggest that the system generally meets the needs of its users. However, the reported technical issues and the difficulties encountered by some patient demographics, notably older adults, highlight critical areas that require attention.

Analysis of Patient Feedback and Hospital Perspectives: Patients' satisfaction predominantly stemmed from the convenience and efficiency of cashless transactions. This aligns with hospital stakeholders' observations that the system significantly reduced administrative burdens and streamlined billing processes. Conversely, the difficulties some patients experienced were often echoed in stakeholders' concerns about technical challenges and the need for ongoing user education (Wilson, 2022).

From the perspective of hospital administration, the reduction in manual administrative tasks due to automated processes has not only sped up billing but also allowed staff to focus more on patient care rather than paperwork. This operational shift has contributed to a more efficient healthcare delivery environment, as noted in multiple assessments by healthcare professionals (Wilson, 2022).

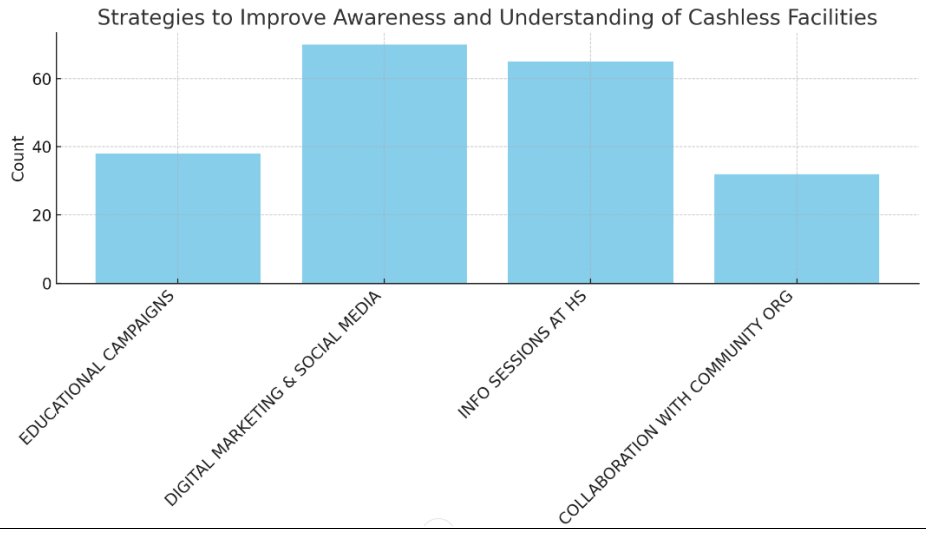
Despite these advantages, the transition to cashless systems has not been seamless. Some patients, particularly older adults and those not accustomed to digital technology, have reported difficulties in navigating the new systems. These challenges are mirrored in the concerns raised by stakeholders about the

technical hurdles that sometimes occur with the integration of new systems into existing healthcare infrastructures. Disruptions, system errors, and interface complexity have occasionally undermined the potential benefits, highlighting areas that need refinement and stronger technical support.

The issue at hand can be viewed as patient and staff adaptation to these new systems. In essence, the necessity for continued education and supporting has been emphasized by all concerned parties. It is thus that training programs for patients and healthcare providers are realized as a need if smooth transition and accomplishment of benefits associated with cashless transactions are to be achieved. This type of initiative does contribute to lessening both resistance and confusion that usually set straight immediately after the adoption of new technologies.

Moreover, the constant changing of digital payment technologies recommends that healthcare facilities be versatile and very active about their systems and pertinent training programs. This adaptability shall help in dealing with the ever-changing challenges and maximally exploiting new opportunities created by technological advancements.

While cashless systems in healthcare bring tremendous improvements to operational efficiency and patient satisfaction, they also bring to the fore grave technical challenges and user adaptability. All of these elements have to be balanced in a very holistic approach: very strong technically in terms of solution offerings, intuitive in design, and with far-reaching educative outreach programs. Tackling these effectively will be key to optimizing the potential of digital transactions in changing healthcare administration and patient experiences.



The data collected shows various strategies for increasing awareness and knowledge to the patients and hospitals for cashless amenities. Some of these are enumerated below:

Educational campaigns.
Any digital marketing and social media
Information sessions at HS and collaboration with community-based organisations.

Digital Marketing & Social Media: This is the most frequently recommended solution with 67 mentions. It shows that definitely there is an inclination to fall back on the new digital armoury for dissemination of knowledge.
With 65 mentions, information events at HS are almost as prominent as digital marketing. A great value is placed upon person-to-person communication and direct contact with the patient.
Educational campaigns, 36 times, specifying that these are of high relevance for structured and uniform information.
Collaboration with community organizations: This was the least frequently mentioned strategy, but still very relevant. Building trust
Also

Comparison with Existing Literature: The findings support the literature that states cashless healthcare can increase patient satisfaction and be effective in operational settings. However, consistent with studies like Lee (2022), our study also established that technological adoption in healthcare could further increase inequity in user experience due to low familiarity with digital technologies. The focussed need for training and support from our research is in keeping with similar recommendations from recent publications (Kumar 2023).

Chapter 6: Recommendations

Cashless Facility Enhancement Strategies

The findings of the research strongly underline the necessity for renovation in user experience and rectification of technical glitches in the cashless healthcare framework. The following are the strategic recommendations for enhancing such facilities:

1. Reliable Technology Investments:
    - The infrastructure should be upgraded to high reliability, reducing system downtimes—one of the pivotal factors in maintaining user trust and satisfaction.
    - More robust options for advanced security to protect patient information, possibly with blockchain technology that means strong security will enhance faith and belief of patients and providers in the system.
2. User-Friendly Interface Design:
    - Repair user interfaces that are intuitive to all, especially older adults, and/or those for whom digital workflows may be unfamiliar. This might include text size, larger navigation pathways that are more direct, and including clear instructions.
3. Robust Customer Support:
    - Creation of a 24/7 dedicated customer care center specifically for cashless transactions. This service will directly help users who may face any problem at all.
    - A mobile app could be created that caters through a help section to the common problems and questions that most patients would be having through FAQs and video tutorials.

4. Extensive Training Programmes

- Periodic training to healthcare staff in keeping them up-to-date with the system functionalities and how to interact with patients.
- periodic workshops for the patients may be very much useful, especially for those who are not very comfortable with the digital systems.

Policy Initiatives and Improvements in Technology

There exist some policy initiatives and improvements in technology to back cashless healthcare systems and aid in their execution with optimum functionality. These are:

1. Policy Support to Technological Adoption:
    - Support government policies speeding up the adoption and implementation of new technologies within the healthcare settings.
    - Regulate developments that would provide clear direction and facilitate diffusion of cashless systems in different healthcare facilities. Ensure the same systems are in tandem with health insurance policies and privacy laws.

2 Incentives for Technology Uptake:

- Financial incentives in the form of tax credits or subsidies to be offered to health care providers who adopt and succeed in implementing cashless systems.
- Research and development on digital health technologies that enhance accessibility, efficiency, and effectiveness of cashless systems.

3.Standardization of Procedures:

- Standardizing cashless transactions in healthcare so that the systems and providers inter-link and work in harmony
- Developing a common framework for management of data and its protection, which every cashless system in healthcare has to conformation

to. This will ensure that there is a standardised quality of service offered and uniform protection of data.

4. Extensive Training Programmes to be implemented:

- That the policymakers should ensure the hospital workers are trained regularly and at length on cashless processes.
- These workshops should cover all aspects of cashless transactions, be it solution for patient queries, solution for troubleshooting problems, and understanding of technical details of system being used.

5.Dedicated Helpdesks:

- Hospitals should be asked to create dedicated helpdesks for cashless transactions.
- These helpdesks should be manned by educated people who can offer immediate support to the patients and facilitate smooth transition to cashless transactions

6.Insurance Partnerships:

- Encourage and enable collaboration between hospitals and insurance companies.
- PublicKey Policymakers should formulate frameworks that allow the ease of tie-ups between hospitals and various insurance, thereby expanding their coverage and efficiency in terms of cashless services.

Recommendations for Plunes Healthcare

From the findings of the study, the following are some focussed recommendations for Plunes Healthcare to improve the efficacy of their cashless facilities:

1. Feedback System:

- A tool for real-time feedback that would allow patients to report their experiences immediately after undergoing transactions on cashless, which would enable Plunes Healthcare to immediately attend to emerging issues on time.

2. Patient-Centric Innovations:

- The further development of features such as;

Language options

Accessibility features for disabled

User profiling, that remembers patient's preferences, hence making repeat transactions easy.

3.Performance Monitoring:

- Measure by some defined metrics the performance of the cashless system regularly, for example, transaction time, failure rates, and user satisfaction levels, and based on that dataset, the system shall be constantly further refined and improved.

Chapter 7: Conclusion

Summary of Key Findings

This study evaluated the effectiveness of Plunes Healthcare's cashless healthcare system with regard to patient experiences and hospital stakeholder views. Quantitative data revealed that on the whole, patients were very satisfied, used the facilities frequently, and would recommend this cashless option. Despite this, about 30% of the patients faced problems, mostly technical and relating to the usability of the system.

Qualitative findings from the hospital contacts highlighted improvements in administrative efficiency and patient handling but also brought out technical challenges of system integration and, thus, again reiterated the need for continuous training and handholding of healthcare staff and patients.

Future Research Directions

In at least three critical areas, the present study has opened up avenues for future studies:

1. Longitudinal Studies: One clear avenue of future research could involve the use of longitudinal study designs in identifying changes over time in patient care and administrative efficiency from cashless healthcare systems.
2. Comparative Studies: Researching cashless systems across multiple healthcare environments or in relation to traditional methods of the same would go a long way in revealing strengths and weaknesses for these systems.
3. Technological Advancements: With changing technology, future research aimed at integrating newer technologies like artificial intelligence and blockchain would be important in knowing how these inventions influence security, efficiency, and satisfaction in cashless healthcare systems.

Concluding Remarks

The adoption of cashless healthcare systems has been one of the most radical developments ever experienced in relation to acquiring and paying for healthcare services. While findings from Plunes Healthcare are largely positive, improved efficiency and high patient satisfaction, the study also points out that technological and usability challenges must be dealt with. Further optimization down the line will hence have to base on constant research and improvement, supplemented with active feedback collection and technological upgrade processes for such systems, if they are to help in realizing all their potential benefits level best. Improved patient experience will allow healthcare providers to deliver efficient, secure, and caring services. Therefore, the cashless healthcare system has a key role to play in the future course of healthcare, with benefits that extend beyond the simplification of transactions into broader aspects of healthcare access and quality improvement.

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