

Service Quality, Customers' Satisfaction and Loyalty: A Study on Insurance Companies in Adama, Ethiopia

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Abstract

The aim of this research is to examine the level of customers' satisfaction and loyalty with respect to the current service being delivered at the target insurance companies. The study examines the level of customer satisfaction through the application of two different customer satisfaction measurements namely; the SERVQUAL and overall customers' satisfaction models. Moreover, the study investigates the significance relationship between the overall customer's satisfaction and their loyalty. In order to address the aim of the research, both primary and secondary data were collected and employed. Related literatures were reviewed and descriptive research method was employed. The result from the SERVQUAL analysis reveals that reliability is the most critical dimension followed by responsiveness, assurance, empathy while tangibility is found to be less critical dimension of service quality and customers satisfaction. Moreover, it is found that customers' satisfaction is significantly and positively related with customers' loyalty.

Keywords: Insurance, service quality, customer satisfaction, loyalty, Adama, Ethiopia.

1. Introduction

The greatest challenges facing organizations today is the ever-growing competition, the continuous increase in customer expectation and customers' subsequent demand as service improves. Furthermore, customers are becoming increasingly critical of the quality of service they experience (Kandampully, 1998). To cope up with these fashionable competitive challenges one approach which has gained momentum in the service industry is the concept of quality and quality management. According (L. Berry, 1987; Kim, 2011), service quality has become a great differentiator and the most powerful competitive weapon which many leading service organizations possess.

Service business success has been associated with the ability to deliver superior service and conveying superior service by maintaining high quality is a precondition for success (L. L. Berry & Parasuraman, 2004). In addition, leading service organizations strive to maintain a superior quality of service in an effort to gain customer loyalty. Thus, a service organization's long-term success in a market is essentially determined by its ability to expand and maintain a large and loyal customer base (L. L. Berry & Parasuraman, 2004). Evaluating the impact of service quality through customer retention will help companies to judge the financial impact of service quality (Blut, Beatty, Evanschitzky, & Brock, 2014; Cronin Jr, Brady, & Hult, 2000; Zeithaml, Berry, & Parasuraman, 1996).

Contrarily, although service quality is considered as the key to measure user satisfaction, many marketing scholars do have different view on the way that customers' satisfaction is measured. Cronin Jr et al. (2000), and (Oliver, 1999) identified several factors that precede customer satisfaction. They argued that there are 5 antecedents that contribute to satisfaction: clear understanding of customer needs and expectations, perceived value, service quality, internal satisfaction and complaint management. This research showed that service quality is one major attribute of satisfaction. Therefore, from the above theoretical and empirical findings and suggestions it can be infer that customers level of satisfaction can be measured as a function of perceptions and expectations of service quality dimensions and as a function of a of some general attributes like clear understanding and realization of customer needs and expectations by the providers, perceived value of the customers to the company, attribute like the excellence of the existing service; pleasure and relief customers enjoy by having service with the provider; firms effort made on provision of best care for customers, firms excellence of complaint management.

The excellence in the service quality and the resulting level of customers' satisfaction is constantly related to the customers' loyalty. With respect to the above conceptual rational, customers will remain loyal to a service organization if the value of what they receive is determined to be relatively greater than what they expected from competitors (Zeithaml et al., 1996). This long-term perspective has created a strong shift in orienting service strategy towards a service promise. Moreover, in the present competitive setting, if one were to understand the lifetime value of a customer, developing a long-term customer relationship is paramount to an organization's survival. Therefore, it has become increasingly important for service organizations' like insurance to have a vision to conceptualize the service concept beyond the short-term financial goal. This would be achieved only through delivering and maintain a superior quality of service and having very satisfied customer. In order to provide excellent service and maintain customers' satisfaction the insurance companies under

investigation have to understand the ever changing customers' interest and update themselves with the changing market conditions. Customer loyalty reflects people's attitudes and behaviors towards services and their repeat usage. It is important for an organization to increase the numbers of loyal customers since it is easier and more profitable to retain current customers than to attract new ones (Alexandris, Dimitriadis, & Markata, 2002; Hanif, Hafeez, & Riaz, 2010).

2. Theoretical Framework.

2.1. Measuring Customers' Satisfaction through SERVQUAL Model

According to the SERVQUAL model customer satisfaction is treated with the level of service quality offered. Thus, service quality is conceptualized as the comparison between customers' expectation and perception or actual performance. The magnitude and direction of the resulting gap will enable us to know the level of service quality and the resulting customers' satisfaction. Many researchers argue that service quality as a measure of how well the service delivered matches the customers' expectations. This argument is supported by many researchers. L. Berry (1987) and Grönroos (1984) demonstrated customers' perception of service quality results from comparing expectation before receiving the service and the actual performance experienced with the service.

In addition, in order to measure the service quality gap between customers' expectation and actual experience, SERVQUAL model is a commonly used. The SERVQUAL model is a conceptual model to measure service quality quantitatively was originally developed by (Parasuraman, Zeithaml, & Berry, 1985) and revised many times their after. Therefore, in order to measure service quality and look the resulting effect on customers' satisfaction the SERVQUAL model is found more appropriate.

2.2. Customer Satisfaction via an Overall Customers' Satisfaction Model

The SERVQUAL model determines the level of satisfaction as a function of expectation and perception (Parasuraman et al., 1985). However, sometimes customers do not care about a service or do not have any expectations towards a service. To another extent, other researchers suggested that service quality and customer satisfaction are separate with a distinct constructs. Boulding, Kalra, Staelin, and Zeithaml (1993) argued that service quality has specific dimensions of judgments while customer satisfaction can be resulted from any dimension, whether or not it is quality related. They report that expectations for quality are based on ideals or perceptions of excellence, whereas customer satisfaction assessment comprise by non-quality issue such as needs, equity, perceptions of fairness and related issues. Therefore, operationally, satisfaction can also be assessed as the sum of the satisfactions with the various attributes of service (Churchill Jr & Surprenant, 1982; Mittal, Gera, & Singhvi, 2013; Morgeson III, Mithas, Keiningham, & Aksoy, 2011). Andreassen (1994); Mittal et al., (2013) argue that customer satisfaction is the accumulated experience of a customer's purchase and consumption experiences. Similarly, according to (Levesque and McDougall (1996); Morgeson III et al., 2011) satisfaction is conceptualized as an overall, customer attitude towards a service provider.

2.3. Customer's Loyalty Measuring Dimensions

In a services context, loyalty is frequently defined as observed behavior, however, behavioral measures such as repeat purchasing and purchasing sequence have been criticized for a lack of a conceptual basis and for having a narrow outcome focused view of what is in fact a dynamic process (Day, 1969). Therefore, the behavioral approach to loyalty may not yield a comprehensive insight into the underlying reasons for loyalty; instead it is a consumer's disposition in terms of preferences or intentions that plays an important role in determining loyalty (J. Bloemer, De Ruyter, & Wetzels, 1999). Researchers also suggest that repeat purchasing behavior may not even be based on a preferential disposition but on various bonds that act as switching barriers to consumers (J. Bloemer, De Ruyter, & Wetzels, 1999). During the past decades, therefore, customer loyalty has also been approached as an attitudinal construct (Oliver, 1999). This is reflected, for instance, in the willingness to recommend a service provider to other consumers. A further approach other than behavioral and attitudinal approach in more recent years is also a cognitive side to customer loyalty. In this sense, customer loyalty is frequently operationalised as the product or service that first comes to mind when making a purchase decision the product or service that is a customer's first choice among alternatives (Kandampully, 1998). Gremler and Brownb (2006) also categorized service loyalty into three specific components namely: the purchase, attitude and cognition. They also define service loyalty as: "The degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists (Gremler & Brownb, 2006)" This study therefore, modeled customer's loyalty as a product of three specific components namely: the purchase, attitude and cognition.

3. Research Methodology

The aim of this research was to examine the level of customers' satisfaction and the loyalty with respect to the

current service being delivered at the target insurance companies. The study examines the level of customer satisfaction through the application of two different customer satisfaction measurements namely the SERVQUAL and overall customers' satisfaction models. Moreover, the study investigates the significance relationship between the overall customer's satisfaction and the customers' loyalty. To this end, both primary and secondary data were collected and employed. Related literatures were reviewed and a descriptive research method was employed.

In order to address the aim of the study, by applying multiple stage sampling technique, the study delimited to the insurance policy holders at and around Adama city. Three insurance companies were randomly selected. In order to make the sample sizable and to make the data collected reliable 133 comprehensive insurance policy holders was sampled proportionally as a final target group. Out of one hundred thirty three questionnaires that were administered one hundred eighteen responses were found valid and used for this analysis.

Self-administered structured questionnaires were developed based on research question and frame of reference. The logical structure of questionnaire followed the order of service quality dimension in the frame of reference then overall satisfaction and loyalty. A 5 point likert-scale was used ranging from *strongly disagrees* to *strongly agree* and assigned from 1 to 5 respectively. The drafts of questionnaire were handed out to five marketing university instructors to check the content validity. Then the questionnaire was translated to a local language, Amharic, and given for two language experts for comment on grammatical error, defect on translation and clarity of understanding. After taking a pilot test an improved questionnaire was developed and distributed to the respondents accordingly. Finally, Statistical Package for Social Sciences (SPSS 20) was employed for the data analysis.

4. Results and Discussion

4.1. Descriptive Analysis of the Survey

Out of one hundred thirty three questionnaires that were administered one hundred eighteen responses were found valid and used for this analysis. This contributes to 89% response rate. From the total sample respondents (n=118) majority of the sample respondents 76 (65%) were male, while the remaining 41 respondents (35%) were female. The survey result also shows that 74 (63.2%) of the sample respondent demonstrated that they have diploma and above whereas 43 (36.8%) demonstrated less than diploma and certificate. Large proportions of the respondents 95 (80.3 %) have a customer relationship with the insurers for more than 2 years. The findings also shows that the Cronbach's Alpha scores for SERVQUAL dimensions are above 0.7 which fulfils the requirement level of reliability.

4.2. Customers satisfaction through SERVQUAL model

In order to determine the gaps, which determines the difference between customers' expectation and perception, the SERVQUAL instrument developed by (parasuraman, barry and zithmal 1985) was adopted and customized in to the context of insurance service industry. It combines five determinant factors namely Tangibles or Physical Evidence of the service, Reliability, Responsiveness, Assurance and Empathy. It is, therefore, thought this five dimension's customer's expectation and perception would be used to measured level of customers satisfaction for the existing service delivered at the insurance service counter. In light of the above in order to measure the gap between the customers' expectation and perception a paired -t -test see in table 1) which calculate the mean of expectation and perception for the 22 parallel expectations/ perception items was computed first. Then, the mean difference for each pair parallel expectation and perception items would be analyzed through a pair sample test.

4.2.1 Tangibility: physical evidence of the insurance service.

Tangibles are attributes that represents the service physically. It is measured in terms of physical appearance of facilities, equipments, personals, and communication materials. All of these provide physical representation or images of the service that insured particularly prospect new customers/insured will use this to evaluate the service. The highest gap with respect to this dimension was observed on the physical evidences of Visual appearances of physical facilities. The main point of having such a good offices and personnel are to build confidence in the heart of the insured.

4.2.2. Reliability: Delivering service as promised

Reliability of service is measured in terms of the ability to perform the promised service dependably and accurately. As the findings shows the highest score on expectation attribute '*insurers Reliability of Promises to provide a service and performance*' and the lowest is attribute '*ability to perform the service right the first time*'. In terms of perception, Reliability of '*Provision of insurance services at the time that the insurer promises to do so*' score highest and attribute 9 which refers to '*Reliability of Insistence on error free transaction records*' scored the lowest. The highest gap was observed with the Reliability Promises to provide a service and doing it accordingly. Generally, the result shows that there was a gap on the reliability of insurers on delivering the

promise.

4.2.3. Responsiveness: being willing to help the insured/ customer

Responsiveness in this research context is the insurers and its personnel willingness and responsiveness to help the insured and provide prompt insurance service. The dimension emphasizes on the attentiveness and speed in dealing with customers service request, questions, compliant and problems. It can be measured in terms of the length of time that the insured wait for assistance, answer to a question and or attention to a problem on the customers. With respect to responsiveness as a dimension although both the minimum expectation and perception scores were observed, the biggest gap was also exhibited on 'employees prompt response to insured's requests'. The result shows that insurance companies fail to give their customer short waiting time or fast service turnaround.

4.2.4. Assurance: Inspiring Trust and Confidence

In this research context assurance means the employee's knowledge, courtesy and the ability of the insurance company and its personnel to inspire trust and confidence to the insured. This dimension is particularly important for customers that perceive as involving in a highly risky and or which they feel uncertain about the ability to evaluate the outcomes, in banks, insurances, brokerage, medical and legal services (parasuraman, barry and zithmal 1985).

The result shows that there is a slightly significant difference on the assurance of employee's behaviors to instill confidence; trustworthiness to the insured business transactions; consistency of politeness; and employee's knowledge and competency to answer insured questions. Trustworthy and honest should be considered as important because the insurance business transaction deals with money. In addition, contract of insurance is based up on the principle of Ut most good faith where both the insured and insurers are imposed with an extreme good faith. Therefore, customers need employees who are honest and skilled to handle their transactions and to keep the promised contractual agreements trustworthy.

4.2.5. Empathy: Treating Customers as Individual

It is about caring and individual attention that the insurance company provides to its insured. The essence of empathy is convincing through personalized or customized service that the customers are unique and special.

Table 1 paired mean differences for expectation and perceptions of the five SERVQUAL dimensions
 Paired Samples Test

		Paired Differences							
					95% Confidence Interval of the Difference				
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper	t	df	Sig. (2-tailed)
1	TAN1P – TAN1E	-.81356	.71551	.06587	-.94401	-.68311	-12.351	117	.000
2	TAN2P – TAN2E	-.855932	.889400	.081876	-1.018083	-.693781	-10.454	117	.000
3	TAN3P – TAN3E	-.67797	.97736	.08997	-.85615	-.49978	-7.535	117	.000
4	TAN4P – TAN4E	-.84746	.88315	.08130	-1.00847	-.68645	-10.424	117	.000
5	REL5P - REL5E	-.88983	.71353	.06569	-1.01992	-.75974	-13.547	117	.000
6	REL6P - REL6E	-.70339	.71980	.06626	-.83462	-.57216	-10.615	117	.000
7	REL7P - REL7E	-.61017	1.15495	.10632	-.82073	-.39960	-5.739	117	.000
8	REL8P - REL8E	-.61538	1.07355	.09925	-.81196	-.41881	-6.200	116	.000
9	REL9P - REL9E	-.77966	1.02228	.09411	-.96604	-.59328	-8.285	117	.000
10	RES10P - RES10E	-.59322	.76502	.07043	-.73269	-.45375	-8.423	117	.000
11	RES11P - RES11E	-.85593	.93622	.08619	-1.02662	-.68525	-9.931	117	.000
12	RES12P - RES12E	-.69492	.89164	.08208	-.85747	-.53236	-8.466	117	.000
13	RES13P - RES13E	-.88136	1.02256	.09413	-1.06778	-.69493	-9.363	117	.000
14	ASS14P - ASS14E	-.69492	.76804	.07070	-.83494	-.55489	-9.829	117	.000
15	ASS15P - ASS15E	-.71186	.83821	.07716	-.86468	-.55905	-9.225	117	.000
16	ASS16P - ASS16E	-.70339	.87030	.08012	-.86206	-.54472	-8.779	117	.000
17	ASS17P - ASS17E	-.72034	.94177	.08670	-.89204	-.54864	-8.309	117	.000
18	EMP18P - EMP18E	-.80508	.74258	.06836	-.94047	-.66970	-11.777	117	.000
19	EMP19P - EMP19E	-.69492	.94741	.08722	-.86764	-.52219	-7.968	117	.000
20	EMP20P - EMP20E	-.77119	.85145	.07838	-.92642	-.61595	-9.839	117	.000
21	EMP21P - EMP21E	-.74576	.90758	.08355	-.91123	-.58030	-8.926	117	.000
22	EMP22P - EMP22E	-.77119	.98198	.09040	-.95022	-.59216	-8.531	117	.000

Note: 1. TAN, REL, RES, ASS and EMP represents for tangibility, reliability, responsiveness, assurance and empathy.

2. P and E represents for perception and expectation respectively.

The issues that matters most in empathy is that customers need attention from the insurance company as whole

and insurance service counter personnel and any other concerned body should handle and offer services that signify good quality of service which will satisfy the insured interest at heart. Gap exists along all the five items of the dimension and the highest gap is on attribute on ‘Insurer provision of their customer individual attention’ whereas the lowest gap was observed at convenience of operating hours to all their insured. The result indicates that the working hours were convenient while the insurance company’s attention to the individualized service perform less than the expected.

Table 2: Expectation and perception of service dimension wise

		Customers perception {P}	Customers expectation {E}
Pair 1	Tangibility	3.8452	4.6441
Pair 2	Reliability	3.9814	4.7011
Pair 3	Responsiveness	3.9767	4.7330
Pair 4	Assurance	4.0233	4.7309
Pair 5	Empathy	4.0322	4.7898
	Over all		

Table 2, illustrates the mean scores of five SERVQUAL dimensions in terms of perception and expectation. The highest score on customers’ expectation was empathy while the lowest expectation score goes to tangibility (4.6441) and followed by reliability (4.7011). Again empathy (4.0322) and tangibility (3.8452) scores the highest and lowest perception score. It indicates that customer expects highest on assurance and actual service quality performs well onward. On the other hand the expectation and perception score for tangibility shows the lowest of all dimensions this shows that although customers expect relatively lower expectation the actual performance of the service was reliability poor.

The service quality gap for assurance (-.708) dimension indicates small gap between customers’ perception and expectation. It means that assurances perceived by the customers are nearly meet customers’ expectation. Tangibility (-.799) shows the highest gap which means that the physical appearance of the facilities, equipments, personnel and communication materials which would create good atmosphere for the service were not as expected. In comparisons of the five SERVQUAL mean difference (un-weighted score) on ascending order of the magnitude of gap the first attribute was assurance, reliability, responsiveness, empathy, and tangibility.

Relative Importance of the five Dimensions from the customers point of view

In order to come up with a critical decision making there was a need to prioritize the service dimensions according to their relative importance. Thus, customers were asked to allocate 100% weight to prioritize the five service quality measurement dimensions according to the relative order of importance. Then the weighted average gap analysis was calculated based on the SERVQUAL un-weighted score amount and the prioritization of service quality gaps observed.

Table: 3. The relative importance weight of the five dimensions.

	N	Relative weight %	Std. Deviation	Rank
Reliability.	103	26%	4.948	1 st
Responsiveness.	103	24%	4.851	2 nd
Assurance.	103	19%	4.634	3 rd
Empathy.	103	17%	6.522	4 th
Tangibles.	103	14%	5.765	5 th
Valid N (listwise)	103			

Table 3, shows the relative importance of the dimensions in descending order of relative importance to the customers. Accordingly, the highest relative importance were given to Reliability and followed by responsiveness, assurance and empathy as the second third and fourth highest respectively As the table 3 above shows, given two prioritizations namely; the customers weigh prioritization and prioritization based on the gap observed between the customers’ expectation and perception the weighted difference can be derived. According to the end result of the SERVQUAL analysis reliability is found to be the most critically important dimension followed by responsiveness, assurance empathy and finally tangibility is founded as less critically important dimension of service quality.

4.2. Customers satisfaction through overall customers satisfaction measures

Table: 4. Customers' satisfaction through overall customers satisfaction Measures

DESCRIPTIVE STATISTICS/ DESCENDING ORDER				
	Attribute	N	Mean	Std. D
1	Insured experience of excellent service from the insurer.	118	4.3983	.64238
2	Pleasure insured does enjoy with the insurer	118	4.2966	.73158
3	Provision of best care to the insured as a customer.	118	4.2797	.67793
4	Efforts made on realization of needs/ expectations of the insured	118	4.2627	.64620
5	Level of insured's satisfaction with the existing insurance service.	118	4.2288	.94653
6	Absence of disappointment with the insurer.	118	4.2288	.68452
7	Trust toward the insurer and its personnel.	118	4.1780	.73533
8	Insurers effort to respond insured complaints	118	4.0424	.76677
	Overall customers satisfaction		4.2394	.10246

The mean score of each satisfaction attributes shown as in the table below listed based on the descending order of mean score and finally the overall mean score (4.2394) shows the customers conformity of their moderate level of satisfaction. This finding is found supporting the existing theories and findings of (Brown, 1992) where comparability is apparent, the customer is deemed to be satisfied; however, in many cases, this will not be enough to create a competitive advantage. More and more, there is a need to offer superior service and to exceed customer expectations to delight the customer; as opposed to merely satisfying his/her needs

4.3. Descriptive statistical analyses for customer's loyalty

As table 4 shows the customers overall level of liability was high with a group mean of (4.167) which shows

Table: 5. Level of Customers loyalty

	Loyalty measurement attribute	N	Mean	Std. D
1	Giving Positive word-of-mouth	118	4.3136	.62291
2	Get a pleasure for being a customer in the respective insurer	118	4.2966	.68325
3	Recommend to others to be a customer	118	4.2797	.63898
4	Having the insured's identification with is my pleasure	118	4.2373	.74739
5	Take the respective insurer as first choice for future	118	4.1441	.70741
6	Plane to continue purchasing the same services with the insurer	118	4.0932	.79515
7	Plane to do more business in the future with insurer	118	4.0847	.81205
8	Encourage others to use this insurance company.	118	4.0678	.86458
9	Reluctant to switch my business to a competitor.	118	3.9915	.85230
	Overall customers loyalty		4.167	.1168

the customers moderate level of conformity of their *attitudinal commitment*, *behavioral re-purchase intention* and constructive outlook of their insurers as a first choice among alternatives. With respect to comparative scrutiny to the highest and lowest mean score of customers' loyalty attributes "Customers disposition in giving Positive word-of-mouth" and "Reluctance to switch their business to a competitor" scores the highest (4.3136) and lowest (3.9915) mean scores respectively. Furthermore, comparative to the three loyalty dimension, findings shows that most of the attitudinal loyalty attributes scored the first four highest mean score values. This implies that customers have positive attitudinal disposition toward the provider through openhanded Positive word-of-mouth by talking about the brand and recommend it to their friends and relatives, which will generate much more new businesses. This is because organizations' goal with creating customer loyalty is mainly to increase their profits, since loyal customers have direct value on a company's profitability.

4.4. Regression analysis

The study employed a simple regression analysis to see how customers' overall satisfaction, defined as an independent variable impacts customers loyalty, which is defined as the dependant variable. As the finding shows overall customers' satisfaction was significantly ($p < 0.03$) and positively (0.697) related (impact) with the customers' loyalty. For the significance relationship, it was evident that (Sig. 0.037) is lower than ($P < 0.05$) the level of statistical significance. Moreover, the positive (direction) and magnitude of the coefficient of parameter, the beta value (0.697) shows that the relationship between customers satisfaction was positive and the relationship was strong. It is evident that the overall customers' satisfaction significantly and positively impacts the customers' loyalty. This therefore shows that a small increase in customer satisfaction boosted customer loyalty dramatically.

Table 6: Simple regression analysis between overall customers' satisfaction and loyalty

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Conf. Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	0.562	1.401		.401	0.70	-2.751	3.874
Customer Satisfaction	0.851	0.330	0.697	2.57	.037	0.069	1.632

a. Dependent Variable: Customers Loyalty

5. Conclusion and Recommendation

Accordingly, the end result of the SERVQUAL analysis reliability is rated as the most critically important dimension followed by responsiveness, assurance empathy and finally tangibility is founded as least critically important dimension of service quality. With respect to the overall customers' satisfaction customers are found satisfied with the existing service delivered. Therefore, managerial efforts and resources allocations should be focused on improving reliability of the insurance, followed by responsiveness, assurance, empathy, and finally towards tangibility within these SERVQUAL dimensions, more management efforts and intensive strategy must be geared towards improving upon important dimensions for which customers are least satisfied such as reliability and responsiveness.

Customers overall level of loyalty is high which shows their moderate level of conformity on their *attitudinal commitment, behavioral re-purchase intention* and constructive outlook to their insurers as a first choice among alternatives. A finding also shows that overall customers' satisfaction is significantly and positively related with the customers' loyalty. These findings have good implication for insurance companies to realize that having satisfied customers is not good enough; they should have extremely satisfied customers. Moreover, a small increase in customer satisfaction boosted customer loyalty dramatically. In addition to benefiting from the extremely satisfied customers' repeat investment, the insurance managers and concerned bodes can save their marketing expenses because of the extreme satisfied customers marketing power.

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