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**Assessment of Service Quality and Customer Satisfaction of Non-Life Insurance Sector in Bangladesh: A Comparative Study of Public and Private Firms**

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**Abstract.** This article will present the ‘Service Quality and Customer Satisfaction Assessment’ of non-life insurance sector of public and private firms in Bangladesh. The analysis is based on the SERVQUAL model which is consisted with five generic dimensions like ‘Tangibility,’ ‘Reliability,’ ‘Responsiveness,’ ‘Assurance,’ ‘Empathy,’ and 22 statements relating to expectations and perceptions of the customer. Another two statements have been included for identifying the relationship between service quality and customer satisfaction. There is a gap analysis between expectation and perception conducted under this model. When customer’s perception is higher than their expectation that indicates better service quality provided by nonlife insurance firms. Inversely, when customer’s expectation is lower than perception that indicates low service quality provided by nonlife insurance firms. As per this investigation, the comparative standard service ascertainment of govt. as well as individual sector has shown that service quality of govt. area nonlife insurance firm is significantly high up than individual sector in 13 items out of 22 items except 1 called “Understand the specific needs of their customers of empathy dimension”. In others, 9 statements out of 22, there is no difference between the service standard of public and private nonlife insurance firms. Apparently, service quality of govt. sector is high up than individual or private sector. But, in the areas of the 22 statements of SERVQUAL model both sectors public and private should progress their overall service quality level. Because, a simultaneous relationship is activated in the middle of standard service quality and customer satisfaction. In this study, correlation and regression results have shown that standard service quality has a muscular influence on customer pleasure. So, a high quality service leads a high level customer satisfaction.

**Key words:** Service Quality, Customer satisfaction, Tangibility, Reliability, Responsiveness, Assurance, Empathy, Perception, Expectation

**Introduction**

The present service quality and other professional requirements of insurance industry especially general insurance (nonlife) side in our country are away from satisfaction. A huge number of nonlife insurance firms are working with an aggressive tendency by overlooking the need and wants of the clients. As a result, whole insurance industry is going to be faced lots of problems and ultimately it is harmful for the economy (Mamun, 2011). Giving of the quality service to the shoppers has ended up an essential calculate for victory and survival within the competitive environment of insurance industry. Non-life insurance could be a white-collar benefit which is categorized by tall connection of the shoppers due to the sign in the business environment. We need to provide more attention on customer service. Occasionally, we fail to define our customer’s needs and wants. In addition, the recognizing the customers is also an technique, which is nothing, but it is an innovation to progress the base line of a business .We need to be continuously following the customer portrait and their attitude and thus it can help us to identified our customers. Here customer innovation

indicates to know their mind sets and attitude shape and accordingly serve them with their kind of needs and wants of insurance.

Mohatma Ghandi has rightly said “We depend on the customers, they don’t depend on us, they have many other options to go elsewhere” writer shratchadra had said “By Providing services, we don’t honor a client; rather we get honored ourselves.” Philip Kotler said that “Customer is the king”.

So, non-life insurance firms themselves realize they have to be advance benefit quality. Beneath these circumstances, there's a need to evaluate how distant the govt. and private non-life insurance firms will be able to fulfill their client’s needs by conveying quality service benefit.

### **What is Service Quality?**

As per contemporary conceptualization: service quality is a comparison of perceived expectations of a service with perceived performance, giving rise to the equation  $SQ = P - E$ . Quality or standard is always acknowledged as an essential instrument due to accomplishing useful productivity or progression of trade execution (Phillips et al., 1983). Parasuraman et al. (1985, 1988) submitted and functionalized standard of service as a differentiation in the middle of buyer assumptions for what they need and wants through creating and exchange services and value with others. In our examination, we will utilize the SERVQUAL model for ascertain of service quality through customer satisfaction of nonlife insurance firms in Bangladesh.

### **What is Customer satisfaction?**

Philip Kotler defined Customer satisfaction as a person’s feeling of pleasure or disappointment, which resulted from comparing a product’s or service’s perceived performance or outcome against his/her expectation. Customer satisfaction means customer’s aggregated feeling about a service which is provided by a service organization (Cronin & Taylor, 1992). Customer satisfaction has been defined as an act of the customer’s expectation and perceptions of performance as per expectancy – disconfirmation paradigm (Tse & Wilton, 1988). Customer satisfaction build closely related to perceived service quality (Magi & Julander, 1996, p.34).

### **SERVQUAL Model**

Beginning of this gap dummy called SERVQUAL Scale introduced by Parasuraman et al. (1985, 1988). As per this hole dummy, fulfillment is identified with measurement in addition negates oversight in relation to an individual's encounter opposite their initiating/opening assumptions. As a hole or contrast between clients as untruthful by the side of a keeping going from a suitable grade to comprehensively inadmissible grade for certain focuses alongside the keeping addressing agreeable standard. Parasuraman et al. (1985) recommended by emphasizing on one concept i.e. if customer sees that quality is high, at that point it will prompt expansion in consumer loyalty. Parasuraman et al. (1985) initiated a reasonable dummy in relation to service standard, they have distinguished 5 (five) gaps. These gaps strongly influence on the buying behavior of service quality in the case of 4 unmistakable businesses (Personal banking service, Visa, protections financier and item fix support). Coming up next are the five holes:

- Gap 1: Clients Assumption – Service perceptivity hole
- Gap 2: Service perceptivity – Service Standard Identification hole
- Gap 3: Service quality specification – Service delivery gap
- Gap 4: Service delivery – external communication gap
- Gap 5: Expected service – perceived service gap

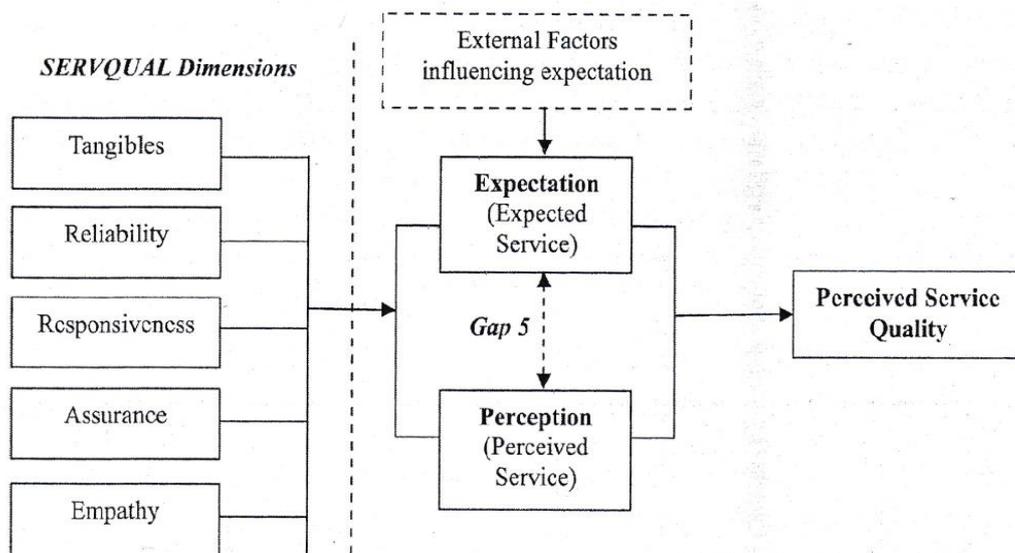
In 1988, Parasuraman et al. later acquainted SERVQUAL which showed with evaluate client faithfulness for service businesses. Their appraisal included recognizes clients' insights and assumptions dependent on five nonexclusive measurements:

- **Tangibility:** appearance of actual offices, gear, staff and composed materials.
- **Reliability:** capacity to play out the guaranteed administration reliably and precisely.
- **Responsiveness:** eagerness to help clients and offer brief assistance.
- **Assurance:** representatives' information and politeness and their capacity to move trust and certainty.
- **Sympathy:** mindful, personalized consideration throwing prior to clients.

Parasuraman et al. (1988) planned a bunch of 22 factors/things/proclamations tapping five unique components of service quality develop. We have not changed the first SERVQUAL instrument. Since service quality has been operationalized just like a hole between client's assumptions and impression of execution on these factors/articulations/things, the service quality scale contained all out 44 things (22 for perception and 22 for expectation).

### Activating of the SERVQUAL Model

SERVQUAL addresses service quality as the error between a client's assumptions for a service offering and the client's impression of the assistance got, expecting respondents to address inquiries concerning both their assumptions and their discernments Parasuraman et al. (1988). The contrast among assumptions and discernments is known as the gap which is the determinant of clients' impression of service quality as demonstrated on Figure 1 underneath.

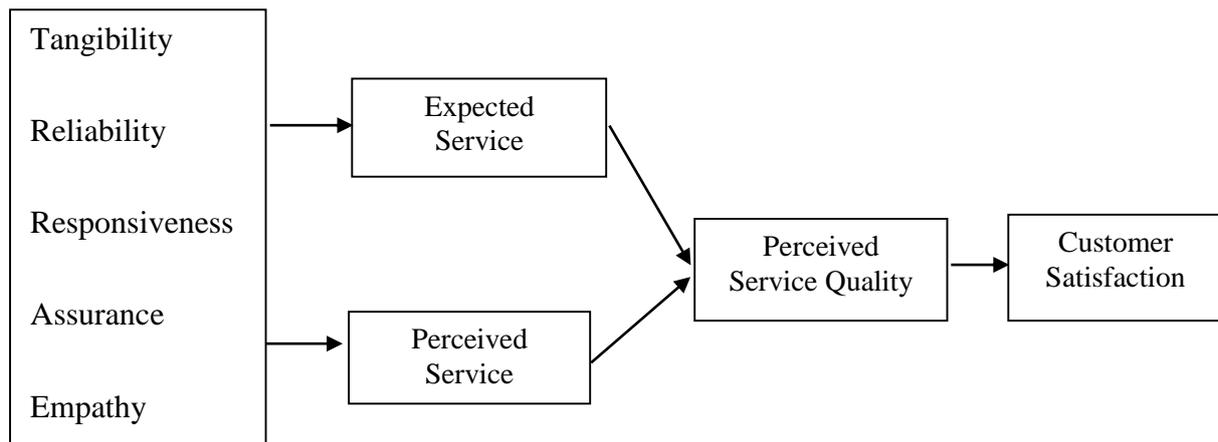


**Figure 1. Ascertaining service quality utilizing SERVQUAL model (Kumar et al., 2009)**

The expectation for clients are dependent upon outside factors which are heavily influenced by the specialist organization as demonstrated on the chart. The hole 5 on the outline addresses the distinction between clients' expectations and clients' perceptions which is alluded to as the apparent help/service quality (Kumar et al., 2009, p.214). This investigation centers on this hole, the contrast between nonlife insurance clients' expectations and perceptions of service.

### Theoretical Framework

The theoretical framework (Figure 2) portrays the hidden system, which is executed to control this investigation. It is examined over that the SERVQUAL model is an agreeable instrument for evaluating service quality and consumer loyalty in nonlife insurance firms offering services utilizing the service quality conventional measurements. We utilize the conventional measurements to evaluate both service quality and consumer loyalty since we expect that both are connected (Parasuraman et al., 1988) and consumer loyalty is an archetype of service quality (Negi, 2009). The SERVQUAL recommendation coordinates the two manufactures and suggested that apparent service quality is an archetype to satisfaction (Negi, 2009, p. 33).



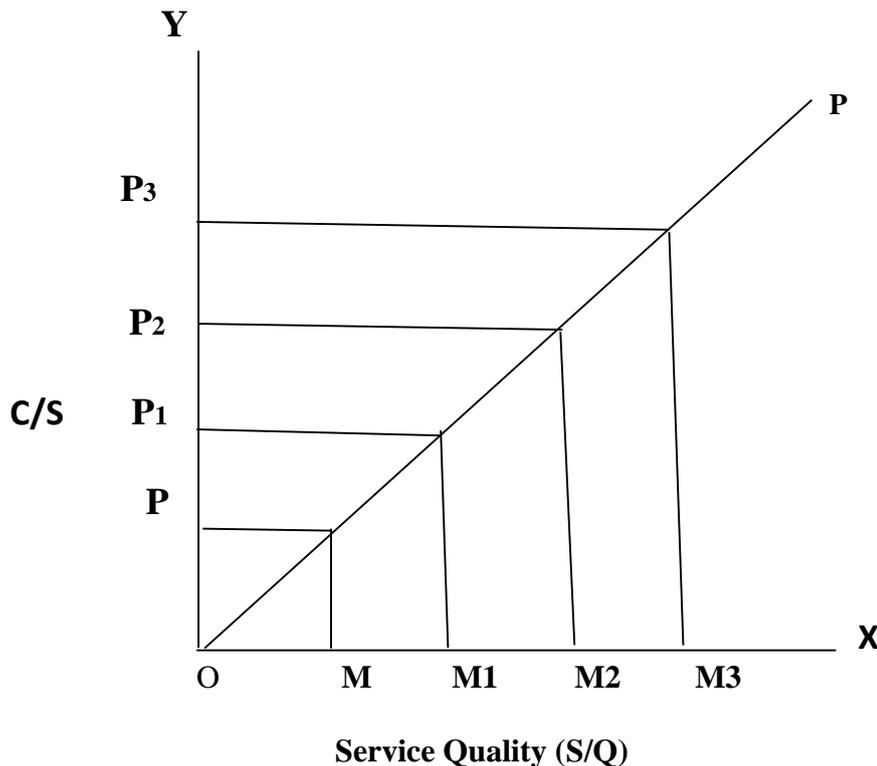
**Figure 2. Theoretical framework**

Source: Authors' own calculation

Thus, in this exploration, the underlying 22 things of SERVQUAL model has been utilized to survey the apparent service quality and buyer fulfillment in nonlife insurance firms. The model is a rundown for the 22 things and we need to look through the general service quality saw by clients and their fulfillment. In light of the filtration made by Parasuraman (2004) on SERVQUAL model, we have applied the 22-things to our examination for distinguishing the most essential measurements that matter generally fundamental to clients and that fulfill them. These things are simply the out lined in the structured questionnaire/poll.

### A Relationship between Service Quality and Customer Fulfillment/Satisfaction

As per Eshghi et al. (2008) and Magi and Julander (1996, p. 40) Service quality and consumer loyalty have gotten a lot of consideration from the two analysts and specialists as a result of their pertinence and relationship. Parasuraman et al. (1985) recommended that when see quality is high, at that point it will prompt expansion in consumer loyalty. Parasuraman et al. (1988, p. 16) attempted to relate consumer loyalty to support quality. These investigations all affirm a connection between service quality and consumer loyalty and most analysts concur that service quality and consumer loyalty have ascribes that are quantifiable. That is the reason, in this examination the SERVQUAL instrument will use with its measurements to measures these ideas (Service quality and consumer loyalty) and for truth that service quality prompts client satisfaction (Negi, 2009). This presumption will make in our exploration for estimating consumer loyalty. Based on previously mentioned references, the connection between service quality and consumer loyalty can be appeared by the accompanying graph. How service quality prompts consumer loyalty/satisfaction.



**Figure 3. Relationship between service quality and customer satisfaction**

Source: Author's own

In above diagram, OX axis indicates service quality and OY axis indicates customer satisfaction(C/S). When service quality is OM quantity, then customer satisfaction is OP quantity. Again, when service quality is OM1, then customer satisfaction is OP1. In this way, when service quality increased to OM2 and OM3, customer satisfaction has increased to OP2 and OP3 respectively. It is clear that there is a positive connection between service quality and consumer loyalty. At this point when service quality is expanded, consumer loyalty is also increased. OP is the performance curve.

### Review of Related Literature

One of the early strides in arranging an exploration work is to audit research done beforehand in the specific territory of interest and applicable which gives a sign and rule to an examination laborer. It is required for each specialist to be modern in his data with respect to the writing which identified with his own concern as of now perform by others. It assists a specialist with evading replication of the examination discoveries. He can assess his own undertaking in the field. The audit of writing gives an unmistakable pen image of the issue to be settled. Here, an outline of different angles and issues identified with this exploration task straight the survey of research previously did two sides at the homegrown and worldwide aspects in the insurance area. This likewise provides an unbiased opportunity for recognizing a gap which presents nearby examination. A portion of the significant examinations have been checked on identifying with service quality ascertaining in the accompanying passages.

Parsuraman et al. (1988), in their investigation, created 22-thing tools (called SERVQUAL) for evaluating client view of utility grade in assistance and merchandizing associations. The information was gathered through poll. At first, they took 97-thing instrument from a standard of 200 grown-up respondents. The outcomes showed that 22 things of SERVQUAL model spread among five measurements; specifically, substantial

quality, dependability, responsiveness, confirmation and sympathy. Seven unique measurements, for example, correspondence, believability, security, ability, civility, understanding and knowing clients, and access generate from Assurance and sympathy. In this manner, just there are five particular measurements belongs to SERVQUAL. The examination enlightened that SERVQUAL has an assortment of likely petitions, and there is a scope of administration and merchandizing associations in appraisal of customer assumptions and view of service quality. The examination likewise pinpoints the regions requiring administrative consideration and activity to improve the service quality.

Carman (1990) conducted a research titled, "Consumer Perceptions of Service Quality: An Assessment of the SERVQUAL Dimensions." According to the investigation, the phrasings and the matter of few personal things should be tweaked to every service arranging on the grounds that the measurements of the SERVQUAL's steadiness that was amazing, yet the PZB measurements are not totally 3 generic. On the basis of the measures of front legitimacy and elements examination, the article proposed that the things on 7 or 8 of the first 10 PZB measurements (as opposed to five) be held until factor investigation shows them not to be extraordinary things. The paper additionally suggested the refinement of scales by factor examination and unwavering quality tests before business application.

Parasuraman et al. (1991) conducted a research titled, "Refinement and Reassessment of the SERVQUAL Scale." They did a multi-sector study to redefine their SERVQUAL scale and re-examined the reliability and validity of this scale. There was reliability co-efficient for the perception-expectation space score for the 5 generic dimensions that were more consistently across the various samples and a high internal consistency among each dimensions.

Cronin and Taylor (1992) directed an exploration named "Measuring Service Quality: A Re-assessment and Extension". The Study pointed toward researching the conceptualization and estimation of service quality. It additionally centered on the connections between service quality, consumer loyalty and buyer expectation. They gathered information utilizing a survey by directing individual meetings from 660 respondents in second category city in size south-eastern U.S.A. This research outcomes directed that service grade ought to be estimated as a mentality. The validity of the SERVQUAL scale is not exactly the SERVPERF scale. The article uncovered that the service quality is a precursor of purchaser fulfillment, where the shopper fulfillment impact the buy expectations by and large yet the effect of service quality to initiate buy goals is not as much as buyer fulfillment.

Teas (1993) directed an exploration named, "Assumptions, Performance, Evaluation and Consumers' Perceptions of Quality." This examination pointed toward creating and testing elective models of customers' impression of value dependent on the assessment of the legitimacy of P-E "whole" structure. The evaluation of P-E service quality model distinguished various issues concerning the applied and operational meanings of the assumptions (E) and the modified assumptions (E\*) segments of the model.

Forbes (2000) led an exploration named, "Conveying Customer Service Excellence." The examination underscored on conveying incomparable client care in the insurance business. It expressed that the conveyance of preeminent client support is adroitly straightforward, is hard to accomplish on the grounds that it requests long time and tremendous energy and force. It should be a piece of the association's principal theory and ought to be perceived and embraced by every single one. Frameworks must be set up and items and cycles ought to be refurnished to hold it and to convey it. Most importantly, individuals from each part of association need to have the right stuff, energy and obligation to make it work.

Stott (2001) led an examination named, "Service Grade in an upgrading Market." It inspected the components identified with how a functioning and creating insurance firm

accomplished assistance conveyance greatness. The article likewise talked about service quality issues and the accentuation of the arrangement of elements to accomplish the organization objective. It zeroed in on setting up a complete assistance/service quality arrangement. To accomplish beneficial consumer loyalty, the article proposed the organization plan its service quality end-all strategy including administration mindfulness, estimating consumer loyalty, interior help programs, business measures, outside enhancements, administration quality control, accentuation on five quality measurements like responsiveness, confirmation, physical assets, sympathy and dependability, service quality culture, adjusting individuals, item and service quality. The paper expressed that the organization will linger behind the contenders in the event that it neglects to convey quality items and services.

Bhat (2003) conducted a research titled, "Service Quality in Public Sector Banks." The examination inspected how to make in general assistance nature of banks more compelling and effective. He accumulated information from 400 bank clients in regards to the nature of services they chosen their individual embankment. This investigation indicates that service grade of govt. bank is inferior and furthermore demonstrates that the help quality between two public area banks didn't vary fundamentally besides on substance where PNB has taken a lead. Purposes for these observational confirmations were uniform work culture, uniform control/course, uniform administrations, uniform HRD arrangements and so forth.

Jain and Gupta (2004) led an exploration named, "Estimating Service Quality: SERVQUAL Vs SERVPERF Scales." The examination pointed toward surveying the analytic force of the two help quality scales, SERVQUAL and SERVPERF scales. Tests were gathered from 300 understudies and instructors of various schools and divisions of the Delhi University expand everywhere on Delhi's Town. The investigation showed that SERVPERF statistical instrument to give better joined as well as separate legitimate clarification of the standard of service develop.

Azam (2005) led an exploration named, "Client's Attitude General Insurance service differentiating the Public and Private areas in Bangladesh." By investigating 8 conspicuous convictions, in particular, sound monetary strength, generosity, agreeable case repayment, simple danger endorsing, expanded arrangement, experienced worker, incredible customer service and great office climate the article inspected the clients' perspectives toward general protection associations' items. Fishbeins' multi-trait disposition object model is utilized to check in general mentality. T-test was utilized to test the theory. The investigation showed that clients' discernments on monetary strength, generosity and office climate among 8 significant convictions are measurably unique at 0.001 levels, simultaneously hazard endorsing and customer service are distinctive at 0.05 degrees of importance. The outcomes divulged that clients have positive discernment towards Sadharan Bima Corporation because of monetary strength and altruism, while office climate, hazard guaranteeing and customer attitudes made private players good.

Sandhu and Bala (2006) directed an exploration named, "Promoting of Life Insurance Services Revisited." This examination article looked into some past article that attention on different parts of extra security, interconnected to client administrations, administration showcasing, development, working, issues and privatization of life coverage area. The investigation found that the life coverage area has acquired more noteworthy significance after progression. The whole assistance range of various extra security players is yet to cover by recently led investigates in light of the fact that they need thoroughness. During the changed situation it was underscored on additional examination with respect to various different perspectives including the part of data innovation, bank affirmation and client relationship the board in the extra security area.

Jampala and Rao (2007) conducted a research titled, "Distribution Channels of LIC" The study concluded that a number of distribution channels or intermediaries have emerged in this era of reformation. The LIC unable to increase its market share by using the new dispersion channels like corporate specialists, agents and references. Indeed, the recently arisen circulation channels contributed just 1.12 per penny of the complete commercial task of LIC during the study period. In any case, the private players used these new channels and got business 40.71% in 2004-05. Along these lines, in the exceptionally serious protection business, the endurance and accomplishment of LIC depended on powerful and proficient utilization of new appropriation channels. LIC should improve their commercial activities.

Bodla and Verma (2007) directed an exploration named, "Disaster protection Policies in Rural Areas: Understanding Buyer Behavior." The investigation zeroed in on the purchaser conduct in regards to life insurance approaches in the rustic zones of Haryana. They utilized 188 polls to lead the exploration and the examples were picked utilizing accommodation examining methods. The examination shown that those are age from 31-40, they need provincial protection. Bazar specialists stayed the main wellspring of data and as the strategy holder buy an arrangement that is recommended by a specialist. Cash back arrangement is generally liked in the country regions thus did Jeevan Anand and Endowment Policy. The private back up plans neglected to acquire the believability of country safety net providers. The discoveries likewise uncovered that the ladies in provincial territories stayed uncovered and the job of ads in spurring country individuals to purchase protection strategies was sketchy.

Devasenathipathi et al. (2007) led an examination named, "A commensurable Description of whole life insurance Firms: "A Study on Consumer Preference. This investigation pointed toward contrasting and rating all the life insurance organizations, estimating the buy conduct, client insight and purchaser mindfulness in regards to disaster protection industry. This investigation likewise centered on the privatization, strategy mindfulness and life inclusion mindfulness among the purchasers. They gathered the information utilizing a survey filled from 500 clients who were from Chennai. The examination revealed that better assistance/service, fast settlement, more prominent mindfulness and more decision opened up soon after the passage of private players. The quality, openness and quickness of administrations shape the buying conduct of the purchasers and an organization can get the high level with a gigantic market share by guaranteeing them.

Khurana (2008) directed a review named, "Customer priority in life insurance fabrication in India" The investigation pointed toward distinguishing client's inclinations with respect to plans and motivation behind buying protection/insurance arrangements, fulfillment level and tentative arrangements for the new protection strategy. She gathered the essential information through a survey where the 200 respondents were chosen utilizing accommodation inspecting strategy from Hisar city. The investigation revealed that the backup plans actually favor public players than to private area. Individuals buy the arrangements for insurance. The study uncovered 68.8 percent respondents have strategy with the LIC, while 31.2 percent have strategy with the privately owned businesses. For the most part, 56.3 percent respondents showed their advantage in purchasing new insurance strategy from a similar organization.

Singla and Singh (2008) led an exploration named, "Conceptualization, Perceived Service Quality in Hotel Industry." Their paper examined the view of a moderate sized inns' clients in metropolitan city by applying an altered SERVQUAL approach. The investigation distinguished seven components contained 33 factors that a normal lodging client uses to survey inn administrations. The discoveries demonstrated the substance, dependability and responsiveness as the prevailing elements while forming insights about the help/service

nature of inns. The investigation uncovered that the conceptualization of service quality tends directors to utilize assets to improve the help/service quality all things considered or explicit parts of the assistance /service act.

Chawla and Singh (2008) directed an examination named, "Service grade assumption of life insurance clients in Northern India: Before Privatization and After Privatization. This investigation pointed toward testing the help/service quality components influencing consumer loyalty levels of the policyholders. They gathered the information from 210 policyholders utilizing a poll from northern India through. They utilized factor Analysis and unwavering quality investigation to test the information. The examination found a higher mean fulfillment of the availability factor than mean fulfillment of unwavering quality and affirmation factor. The examination depended on different elements expected and showed that respondents buying protection/insurance approaches before privatization score a higher mean than to respondents buying protection arrangements after privatization.

Kamble et al. (2009) led an examination named, "A link in the middle of service quality and consumer fulfillment by following E- retailing atmosphere: An experimental research on line visit and E-Mart retail". This investigation pointed toward dissecting the view of clients toward e-service quality measurements. The investigation additionally inspected the view of clients with respect to these measurements. They recognized 10 significant components of online assistance quality like dependability, responsiveness, capability, convenience, item portfolio, security, site highlights and access, validity, fulfillment of data and commotion. The model tried to connection in the middle of facility measurements and consumer loyalty was discovered to be mollified for lower stage.

Kumar (2010) directed an exploration named, "Performance Assessment of Nonlife Insurance firms: post-Reform aspect" This examination was led as a piece of execution to quantify the general service quality saw by client of public and private areas nonlife protection industry by utilizing the SERVQUAL model. The examination showed that the public area ought to be improved its service quality in the event of substance, dependability, responsiveness, sympathy, item accessibility, item accommodation and four things of confirmation measurement. In the event that private area means to improve its service quality level, it should be improved the degree of service on 26 things out of 38, to be specific, addressing three things of substance measurement, six of dependability, four of responsiveness, confirmation, sympathy every, three things of item accessibility and two of item accommodation, i.e., where negative hole between clients insight and assumption is huge. The investigation recommended that if public area needs to build its service quality level when contrasted with private area, it should expand the degree of service on eight things i.e., one of substance, two of dependability, one of responsiveness, four of sympathy measurement, where the negative hole of service nature of the private area is altogether lesser than the public area.

Mandal (2012) directed an exploration named, " Comparison of Customers' Perception as to Service Quality in Public and Private Insurance Companies utilizing SERVQUAL" The reason for the investigation is to locate the nature of service being given by the Insurance organizations. This examination pointed toward analyzing the hole between the assumption and view of clients about the Insurance organizations. He gathered the information utilizing a nonexclusive survey created by Parasuraman in 1988. The examination uncovered that the private insurance agencies are contending forcefully on the lookout. However, they accomplished a low score for dependability measurement. Private players should zero in on the unwavering quality part thus, they should use it for their fast development. For consumer loyalty they should zero in on affirmation.

Lau et al. (2013) led an examination named, "Ascertainment of service grade in the embankment fabrication: Study based in Hong Kong. The investigation inspected how to

make interrelationships between service quality, consumer loyalty and client dedication in the retail banking area in Hong Kong. The another point of the examination was to distinguish significant credits of service nature of in retail banks, that will be utilized to assess the highlights of banking service quality as seen by clients. There were 119 example of retail banking clients from the Hong Kong and Shanghai Banking Corporation (HSBC) in Hong Kong. An organized poll was created dependent on conventional five elements of SERVQUAL model like substance, dependability, responsiveness, confirmation and sympathy for the investigation. The investigation inferred that five SERVQUAL measurements impact consumer loyalty. Substance, unwavering quality, responsiveness and confirmation were huger for consumer loyalty and sympathy was the most un-critical in contributing consumer loyalty. The examination recommend that SERVQUAL model is a reasonable instrument for estimating service quality level of retail banking in Hong Kong, which can be useful for improving assistance/service quality.

### **Research Gap**

On the basis of above review of literature, it is observed that maximum research has been executed relating to nonlife insurance at intercontinental level not at the national level. Especially in Bangladesh, an insignificant number of research has been conducted on service quality and customer satisfaction assessment of nonlife insurance sector. There is no vast research conducted consisting to show a relative or comparative analysis in the middle of public as well as private institutions. So, a research hole is present there and our research title is, *“Assessment of Service Quality and Customer Satisfaction of Non-life Insurance Sector in Bangladesh-A comparative study of Public and Private Firms”* is an initiative to cover this hole.

### **Objective of the Study**

The followings are the objective of the study;

- To assess the service quality and customer satisfaction in the middle of public (govt.) and private (individual) sector non-life insurance firms in Bangladesh.
- To identify the relationship between service quality and customer satisfaction
- To recognize the holes in the presentation and make recommendation to improve the nonlife insurance services in Bangladesh.

### **Methodology**

Primary data is the main source of this study. The data was collected with the help of a structured questionnaire based on SERVQUAL scale. A questionnaire included 22-items from the original five generic dimensions (i.e. Tangibility, Reliability, Responsiveness, Assurance, and Empathy) of the SERVQUAL instrument developed and updated by Parasuraman et al. (1994). The essential information was gathered from clients of both public and private area nonlife insurance firms and just in the division of Dhaka. Upwards of 400 self-finished questionnaires were drawn closer to the client of both public and private nonlife insurance firms (200 for public areas and 200 for private areas) for gathering the necessary information for the investigation. 302 surveys filled by the client of both public and private nonlife insurance firms, 152 from privately owned businesses and 150 from public firm. Absolute reactions rate was 75.5%. The respondents were approached to assess their guarantors on 22 things. All the things were estimated on the five-point Liker scale from 5 (Strongly agree) to 1 (Strongly disagree) in light of their encounters, assumptions and discernments. Prior to going to be investigated for result, the examination apparatus was analyzed for its reliability. For analyzing reliability, a suitable statistical tool is cronbach's

alpha, where density of grouping is determined for testifying scale. The suitable testifying scale value is .60 or above. In our study, cronbach's alpha values were more than .90 in both cases perception and expectation of customer about service quality of public and private nonlife insurance firms. Independent Sample t-test was used to assess the significance of gap between customers' perceptions and customers' expectations on 22 items of service quality and perceptions of overall service quality and customer satisfaction of the public and private sector respondents. Another two statements were included for ascertaining the relationship between service quality and customer satisfaction. The correlation and regression analysis was conducted to determine the relative importance of service quality items influencing the customer satisfaction. IBM SPSS software has been used for analyzing of data.

### Hypotheses of the Study

To accomplish the particular targets of the examination, the speculations/hypotheses formed for the current investigation are as per the following:

Ho; In case of service quality in the middle of public and private nonlife insurance firms in Bangladesh has no huge gap.

H1; In case of service quality in the middle of public and private nonlife insurance firms in Bangladesh has huge gap.

Ho; In case of Customer Satisfaction in the middle of public and private nonlife insurance firms in Bangladesh has no huge gap.

H1; In case of Customer Satisfaction in the middle of public and private nonlife insurance firms in Bangladesh has huge gap.

### The Space/Gap Examination between Client's Expectation and Perception of Service Quality Level of Public/Govt. and Private Area Non-Life Insurance Firm by Applying SERVQUAL Model

The space/gap investigation between client's assumptions and their impression of service quality is given by nonlife insurance firms. It is a degree for the service to know how well their real assistance execution is by contrasting and the assumptions for their clients. Accordingly, the investigation of this space is particularly helpful for the administration in directing and controlling the service conveyance by investigating or piloting policy holder's perception. It will assist to determine whether the service quality delivered by the nonlife insurer at the level of the expectations of the insured.

### Tangibility

**Table 1. A gap analysis between expectations and perceptions of customers about tangibility dimension**

Tangibility	Govt. Area			Private Area		
	Perception M	Expectation M	Gap (P-E)	Perception M	Expectation M	Gap (P-E)
Modern equipment and technology	3.1	4.41	-1.31	3.46	4.83	-1.36
Physical facilities visually appealing	3.12	4.45	-1.31	3.42	4.84	-1.42
Employees and agents neat in appearance	3.18	4.41	-1.23	3.27	4.88	-1.60
Materials associated with the services appealing	3.13	4.35	-1.21	3.40	4.88	-1.47

Source: Authors' own calculation, in table, M=Mean, P=Perception, E= Expectation

Table 1 has represented a refusal score about the all statements of tangible dimension of the two areas. In any case, the public area has displayed a lower negative an incentive than

private area which implies a lesser hole/gap between client insight and assumptions. The negative SERVQUAL scores against all the things of substance which may advance the help/service quality by and large. The private area need to show more true interest than public area in embracing new innovation, computerization, web and intranet based services and so on. This leads customer satisfactions.

## Reliability

**Table 2. A gap analysis between expectations and perceptions of customers about reliability dimension**

Reliability Statements	Govt. Area			Private Area		
	Percepti on M	Expecta tion M	Gap (P-E)	Percep tion M	Expect ation M	Gap (P-E)
Concern insurance company is committed to do something by a particular time and they do.	3.36	4.41	-1.05	3.21	4.92	-1.71
The employee of concern insurance company expresses sincere interest for solution of clients Problem.	3.41	4.48	-1.07	3.28	4.84	-1.56
Perform the services at right in the first instance	3.39	4.49	-1.10	3.32	4.86	-1.53
The employee of concern insurance company is committed to Provide their services at the committed time.	3.38	4.45	-1.07	3.34	4.88	-1.53
Error free record	3.41	4.43	-1.01	3.37	4.92	-1.55

Source: Authors' own calculation, in table, M=Mean, P=Perception, E= Expectation

Table 2 has represented pessimistic scores of all statements of reliability dimension in the case of both govt. and individual area. The SERVQUAL scores against all the five things of unwavering quality measurement on account of both public and private area non-life protection firms are negative, yet the hole among discernments and assumptions for clients of public safeguards is lesser than that of private guarantors. Here, plainly the two back up plans are not proficient to meet the clients' assumptions regarding unwavering quality measurement. Along these lines, the service of both the govt. and private guarantors should focus their brain on improving nature of dependability measurement to advance over all service quality and to satisfy client's assumptions which leads customer satisfaction.

## Responsiveness

**Table 3. A gap analysis between expectations and perceptions of customers about responsiveness dimension**

Responsiveness Statements	Govt. Area			Private Area		
	Percepti on M	Expect ation M	Gap (P-E)	Perc eptio n M	Expe ctati on M	Gap (P- E)
During the period of performing service, Employees and agents of insurance firms provides exact information.	3.17	4.42	-1.25	3.55	4.86	-1.31
Employees and agents provides prompt services to customer	3.11	4.43	-1.32	3.52	4.87	-1.34

Employees and agents remain willing to help customer	3.21	4.4	-1.19	3.57	4.88	-1.30
When customer of insurance company requests to the employee and agent for something, they are ready to response.	3.19	4.41	-1.22	3.61	4.88	-1.26

Source: Authors' own calculation, in table, M=Mean, P=Perception, E= Expectation

Table 3 has presented the variation between the customer's perception and expectation regarding the things of responsiveness measurement of both govt. and private area non-life protection firms. The SERVQUAL scores against all the five things of responsiveness measurement on account of both govt. and private area non-life coverage firms are negative, yet the hole among discernments and assumptions for clients of public guarantees is lesser than that of private safety net providers. The present circumstance demonstrates that both govt. and private non-life protection firms can't meet the expectation for their clients. The negative SERVQUAL scores of both the safety net providers express about their helpless service quality principles on all things of responsiveness. Along these lines, Govt. area and individual area should improve their utility standard which leads customer satisfaction. Especially, Private sector should be more careful about its service.

## Assurance

**Table 4. A gap analysis between expectations and perceptions of customers about assurance dimension**

Assurance	Govt. Area			Private Area		
	Perception M	Expectation M	Gap (P-E)	Perception M	Expectation M	Gap (P-E)
The employee and agents of insurance company behaves with their customer confidently.	3.14	4.47	-1.33	3.42	4.86	-1.44
During the transaction period, clients feel free and safe.	3.09	4.45	-1.35	3.36	4.89	-1.52
The services which are provided by the Employees and agents to the customers are professional.	3.12	4.42	-1.3	3.46	4.89	-1.43
Employees and agents of insurance company provide accurate information about products and services.	3.11	4.4	-1.29	3.40	4.88	-1.48

Source: Authors' own calculation, in table, M=Mean, P=Perception, E= Expectation

Table 4 has represented the mean estimation of client's perception and expectation regarding the things of affirmation measurements of both the public area and the private area non-life coverage firms. Here, it is noticeable from above table that all mean value of expectation is greater than the mean value of the perception which demonstrate that both govt. and private non-life coverage firms can't meet the assumptions for their clients. The pessimistic scores of SERVQUAL Scale in relation to the couple the guarantors express regarding belonging to them helpless utility/service standard norm on confirmation measurement. In any case, the public area has shown a slight lesser negative worth which implies lesser hole among discernments and assumptions. Thus, the outcomes recommend that Govt. area and individual area should improve their utility/service standard which leads customer satisfaction.

## Empathy

**Table 5. A gap analysis between expectations and perceptions of customers about empathy dimension**

Empathy Statements	Govt. Area			Private Area		
	Perc eptio n M	Expe ctati on M	Gap (P-E)	Perc eptio n M	Expe ctati on M	Gap (P-E)
Concern insurance company should focus on client's personal observation.	3.10	4.39	-1.29	3.61	4.84	-1.22
The functioning time should be suitable for all clients of the concern insurance company.	3.13	4.36	-1.23	3.53	4.85	-1.31
The staff of concern insurance company should give emphasize on personal attention of consumers.	3.08	4.45	-1.37	3.54	4.85	-1.30
The customers best interests at heart.	3.07	4.4	-1.32	3.51	4.85	-1.33
Understands the specific needs of their customers	3.11	4.46	-1.35	3.66	4.84	-1.18

Source: Authors' own calculation, in table, M=Mean, P=Perception, E= Expectation

Table 5 presents the data relating to the perception and expectation for clients from both people in govt. and private area non-life insurance firms for each of the five things under empathy measurement. The average rates of five items of sympathy measurement of assumptions are higher than those of the insights which imply that both the non-life safety net providers can't meet the assumptions for their clients. In any case, the pessimistic scores of three things of private areas ('Customers singular consideration' 'Representatives and specialists who give clients individual consideration' 'Comprehends the particular requirements of their clients') is showing lower than govt. area, which demonstrates a preferable service over the public area if there should be an occurrence of these three things. The negative scores of the other two things of public sectors ('Operating hours helpful to every one of their clients' 'The client's eventual benefits on a fundamental level') is lesser than that of the private area, which shows a preferred assistance over the public area if there should arise an occurrence of these three things. Eventually, it communicates their helpless service quality norm on the whole five things under the empathy measurement on account of both public and private guarantors. Along these lines, it is needed for both govt. and private safety net providers to expand their degree of service for advancing by and large service quality which leads customer satisfaction.

### **Another Investigation of Service Quality between Public and Private Area Nonlife Insurance Firms by Applying SERVUQAL Model**

The Preceding investigation of the service quality has done dependent on the gap/hole (P-E) examination which shows a refusal scores for both govt. and private area non-life insurance firms on all the measurements which require satisfactory advancement on these ascribes. Another point of this investigation is to analyze the similar service quality level of govt. and private area non-life insurance firms. In spite of the fact that, Tables 1 to 5 shows that, refusal scores of gap (P-E) of private area is greater than public area on account of all five dimensions measurements with the exception of the three things of empathy measurement. It shows that, the service nature of public area is superior to that of private area. Presently, a stage has been taken to confirm the huge hole in the middle of the nature of service of govt. and private sector nonlife insurance firms by utilizing "Independent Sample" 't' test on the hole (P-E) on all the things of five measurements.

## Tangibility

**Table 6. A significance test about tangibility dimension according to gap**

Tangibility	Govt. Area hole (Pr-Ex)	Individual Area hole (Pr-Ex)	Table V	Probability V
Concern insurance company has contemporary instrument and automation	-1.31	-1.36	1.12	.265
Physical facilities visually appealing	-1.31	-1.42	1.98	.048
Employees and agent neat in appearance	-1.23	-1.60	6.59	.000
Materials associated with the service appealing	-1.21	-.147	4.15	.000

Source: Authors' own calculation

Note: In above table, Pr = Perception, Ex = Expectation, V = Value

Table 6 indicates that the contrast between hole (P-E) about thing number 2, 3 and 4 under substantial component of the Govt. and private area is huge because of their p esteem/value is  $<.05$ . The thing called "Current hardware and Technology" shows an inconsequential contrast between space (P-E) of the govt. and private area nonlife insurance firms because of the p esteem/value is  $>.05$ . The investigation offers that the service nature of the public area is essentially higher than that of the private area to the extent the second, third and fourth items are concern.

## Reliability

**Table 7. A significance test about reliability dimension according to gap**

Reliability	Govt. Area Gap (P-E)	Private Area Gap (P-E)	T value	P Value
Concern insurance company is committed to do something by a particular time and they do.	-1.05	-1.71	11.00	.000
The employee of concern insurance company expresses sincere interest for solution of clients Problem.	-1.07	-1.56	10.13	.000
Perform the services at right in the first instance	-1.10	-1.53	7.72	.000
Provide their service at the time they promise to do so.	-1.07	-1.53	9.58	.000
Error free record.	-1.01	-1.55	9.34	.000

Source: Authors' own calculation

Note: In above table, Pr = Perception, Ex = Expectation, V = Value

Table 7 shows that p value of all items is  $<.05$  which implies that there is a critical hole in the middle of service standard for all five statements of reliability measurement between individual and govt. area non-life protection firms. On account of all things of dependability measurement of service nature of public area is fundamentally higher than that of private area.

## Responsiveness

**Table 8. A significance test about responsiveness dimension according to gap**

Responsiveness	Govt. Area hole (Pr-Ex)	Individual Area hole (Pr-Ex)	Table V	Probability V
Employees and agents tell customers exactly when service performed	-1.25	-1.31	1.18	.238
Employees and agents provides prompt services to customer	-1.32	-1.34	.505	..614
Employees and agents remain willing to help customer	-1.19	-1.30	2.02	.043
When customer of insurance company requests to the employee and agent for something, they are ready to response.	-1.22	-1.26	.844	.399

Source: Authors' own calculation

Note: In above table, Pr = Perception, Ex = Expectation, V = Value

The analysis of Table 8 features the variety in similar service quality degree of public and private area non-life coverage firms. The p estimation of thing 1, 2 and 4 is  $>.05$  which suggests that Standard of service of govt. and private area firms has no huge gap on these three things of the responsiveness measurement. The thing called "Representatives and specialist willing to help clients" shows a huge contrast between hole (P-E) of govt. and private area non-life coverage firms because of the p esteem/value is  $<.05$ . The examination shows that the service nature of Govt. area is fundamentally better than individual area all things considered.

### Assurance

**Table 9. A significance test about assurance dimension according to gap**

Assurance	Govt. Area hole (Pr-Ex)	Individual Area hole (Pr-Ex)	Table V	Probability V
The behavior of employees and agents instills confidence in customers	-1.33	-1.44	1.87	.062
During the transaction period, clients feel free and safe.	-1.35	-1.52	2.98	.003
The services which are provided by the Employees and agents to the customers are professional.	-1.3	-1.43	2.43	.016
Employees and agents of insurance company provide accurate information about products and services.	-1.29	-1.48	3.42	.001

Source: Authors' own calculation

Note: In above table, Pr = Perception, Ex = Expectation, V = Value

Table 9 indicates the difference in relative assistance/service quality level of govt. and private area non-life insurance firms. The p estimation of thing 2, 3 and 4 is  $<.05$  which infers that there is a huge hole between the service quality degree of both govt. and private area firms on these three things of the affirmation measurement. The thing called "The conduct of representatives and specialists imparts trust in clients" shows an immaterial distinction between hole (P-E) of the govt. and private area non-life protection firms because of the p esteem is  $>.05$ . The examination shows that the assistance/service nature of the public area is fundamentally higher than that of the private area to the extent the second, third and fourth items are concerned.

**Empathy****Table 10. A significance test about empathy dimension according to gap**

Empathy	Govt. Area hole (Pr-Ex)	Individual Area hole (Pr-Ex)	Table V	Probability V
Concern insurance company should focus on client's personal observation.	-1.29	-1.22	-1.17	.241
Operating hours convenient to all their customers	-1.23	-1.31	1.39	.165
The staff of concern insurance company should give emphasize on personal attention of consumers	-1.37	-1.30	-1.04	.300
The customers best interests at heart.	-1.32	-1.33	.161	.872
Understands the specific needs of their customers	-1.35	-1.18	-3.25	.001

Source: Authors' own calculation

Note: In above table, Pr = Perception, Ex = Expectation, V = Value

As is evident from Table 10, it is seen that there is no significant gap between the public and private sector non-life insurance firms regarding 1, 2, 3 and 4 statements under empathy dimension of service quality. The p-value of attribute five is  $<.05$  which implies that Service standard of govt. and individual general insurance firms has huge gap on this item. Here the result indicates that standard of service of individual area is fundamentally better than govt. area in case of 5<sup>th</sup> statement expressed "Understands the specific needs of their customers" is concurred.

### **A Perception of Clients regarding Service Quality and Customer Satisfaction between Govt. and Private Area of Nonlife Insurance Firms in Bangladesh**

A positive perception about overall service quality leads to customer satisfaction through buying decision. An optimistic observation of a buyer about a particular goods or service or idea is fundamentally significant for buying decision of a consumer. If any company wants to capture high market share, it must be satisfied its customer through delivering quality service. Here in our analysis it will be reflected, how high standard of services influences customer satisfactions. A well perception of standard service leads the customer satisfaction is the main subject matter relating to the service of nonlife insurance firms of govt. and individual area in Bangladesh.

**Table 11. Perception of Consumer about service quality between Govt. and Private Area**

Perception	Govt. Area		Private Area	
	Frequency	Percent	Frequency	Percent
Low quality	10	6.67	0	0
Average	115	76.67	114	75.00
High Quality	25	16.66	37	24.34
Extremely High	0	0	1	.66
Total	150	100	152	100

Source: Authors' own calculation

Table 11 shows that 16.66% clients have decidedly seen the general service quality of the public area nonlife protection firms. 76.67% positioned normal and 6.67% positioned inferior quality in regards to the general service quality discernment. Then again, 24.34% clients emphatically saw the general service quality of the private area nonlife protection firms of whom .66% positioned amazingly great and 75% clients positioned normal and 0%

clients positioned bad quality about the general service quality impression of the private area nonlife protection firms.

**Table 12. Perception of consumer about satisfaction between govt. and private area**

Perception	Govt. Area		Private Area	
	Frequency	Percent	Frequency	Percent
Dissatisfied	11	7.33	0	0
Neutral	90	60.00	78	51.32
Satisfied	48	32.00	73	40.02
Highly Satisfied	1	.67	1	.66
Total	150	100	152	100

Source: Authors' own calculation

Table 12 shows that 32.00% customers have positively seen the clients' fulfillment of the public area nonlife protection firms of whom .67% is profoundly fulfilled and Score of 60% client's positioned nonpartisan and 7.33% positioned disappointed about the consumer loyalty discernment. Then again, 40.02% clients decidedly saw the clients' fulfillment of the private area nonlife protection firms of whom .66% positioned exceptionally fulfilled and Score of 51.32% positioned nonpartisan and 0% positioned disappointed about the clients' fulfillment.

### Test of Hypothesis

For the test of hypothesis Independent Sample 't' test has been utilized. It has utilized to think about the methods for two autonomous gatherings to decide if there is factual proof that the related populace implies are fundamentally unique. Based on the issue and the factors utilized, the accompanying two null and alternative theories/hypothesis are to be tried:

**Table 13. A significant examination level between overall service quality and customer satisfaction of govt. and private area**

Perception	Govt. Area M	Private Area M	T Value	Degree of Freedom	Probability Value
Standard of Service	3.10	3.25	-2.93	300	.004
Customer satisfaction	3.26	3.49	-3.68	300	.000

Source: Authors' own calculation

Note: In the Table, M = Mean Value, T = Table

According to Table 13, Independent Sample 't' test has been calculated based on the data relating to perception of standard service quality and consumer loyalty. Two P-values are .004 and .000 separately that are <.05 for the service quality and consumer loyalty of public and private nonlife insurance firms. This test shows the accompanying outcomes: There is a huge hole of the overall service quality and customer satisfaction between govt. and private area nonlife insurance firms. Accordingly, the examination dismissed the null hypothesis and acknowledged alternative hypothesis

### Correlation and Regression Analysis about the Service Quality and Customer Satisfaction of Nonlife Insurance Area in Bangladesh

The long term success of a service organization totally depends on the quality maintain and satisfy customer. The main motto of modern marketing concept is to satisfy customer. Customer satisfaction depends on the quality service delivered by service provider that means service oriented firms. There is a connection between service quality and client dedication or

consumer loyalty. This relationship can be verified by using Correlation and regression statistical technique. These are given bellow:

**Table 14. A correlation analysis between service quality and customer satisfaction of govt. sector nonlife insurance firms**

	Standard of Service	Customer Pleasure
Standard of Service	1	.692
Customer Pleasure	.692	1

Significant of Correlation is at 0.01 level (Two – Tail)

Source: Authors' own calculation

**Table 15. A correlation analysis between service quality and customer satisfaction of private area nonlife insurance firms**

	Standard of Service	Customer Pleasure
Standard of Service	1	.618
Customer Pleasure	.618	1

Significant of Correlation is at 0.01 level (Two – Tail)

Source: Authors' own calculation

**Table 16. A regression analysis between standard of service and customer pleasure of govt. as well as individual area nonlife protection firms**

Sector	R	R Square	Adjusted R-Square	Std.Error of the Estimate	Change Statistics				
					R-Square Change	F Change	d.f.1	d.f.2	Sig.F-Change
Govt. Sector	.692	.478	.475	.432	.478	135.63	1	148	0.00
Private Sector	.618	.382	.378	.406	.382	92.67	1	150	0.00

Note: 1. Constant: Standard of Service; 2. Relative waiver: customer Pleasure

Source: Authors' own calculation

Tables 14, 15 and 16 represents that there is a most grounded relationship in the middle of Standard of Service and customer satisfaction of govt. and individual side nonlife insurance firms. The relationship coefficients of govt. and private guarantors between standard service quality and clients' fulfillment are 0.692 and 0.618 separately which demonstrates critical positive connection. As detailed in Table 16, the estimations of changed R2 on account of govt. as well as individual area are 0.475 as well as 0.378 individually that indicates a solid connection in the middle of both develops. The outcomes showed that the regression model clarified 47.5% and 37.8% variety for consumer loyalty because of nature of service of the govt. and private area firms individually. The investigation offers that the overall service quality level strongly affects consumer loyalty. So, we can draw a conclusion that overall service quality leads to customer satisfaction.

### Findings of the Study

In 1985, and 1988 Parasuraman et al. created SERVQUAL model to evaluate the client reliability for service businesses. Their estimation included the contrast between client's perception and expectation bases on five nonexclusive measurements. Tangibility: appearance of actual offices, hardware, staff and composing materials. Reliability: capacity to play out the guaranteed administration constantly and precisely. Receptiveness: Readiness to help clients and offer brief assistance. Assurance: Staffs data and kindness and their capacity

to move trust and certainty. Sympathy: Soft-hearted, personalized consideration given to clients. There are 22 things/proclamation has a place with five measurements. They likewise recommended that service quality is a component of the contrasts among assumption and execution along the quality measurements. They build up an assistance/service quality model dependent on gap investigation. This model of service quality is gotten from the size and course of five holes. The initial four holes influence the manner by which administration is conveyed and the current four holes lead to the degree of gap five (See Figure 1).

- It was discovered that on account of public guarantors the contrast between client's view of service quality and their assumption was negative in 22 things addressing all the things of tangibility, reliability, responsiveness, assurance and empathy. On account of private guarantors are same as service providers. The public area has displayed a lower negative score than private area which implies a lesser hole between client perceptions and expectation.

- The negative SERVQUAL scores against all the things of tangibility which may advance the service quality generally. The private area need to show more true interest than public area in receiving new innovation, computerization, web and intranet based services, and so on Which drives client fulfillments.

- For the situation of reliability measurement, the SERVQUAL scores against all the five things of unwavering quality measurement on account of both public and private area non-life insurance firms are negative, however the hole among insights and assumptions for clients of public sector is lesser than that of private sector service providers. Here, plainly the two sectors service providers are not able to meet the clients' assumptions regarding unwavering quality measurement. Thus, the service of both govt. and private guarantors should focus their psyche on improving nature of dependability measurement to advance over all assistance/service quality and to satisfy client's assumptions which drives consumer loyalty/satisfaction.

- The SERVQUAL scores against all the five things of responsiveness measurement on account of both public and private area non-life insurance firms are negative, however the hole among perception and expectation for clients of public sector is lesser than that of private guarantors. The present circumstance shows that both the govt. and private non-life insurance firms can't meet the assumptions for their clients. The negative SERVQUAL scores of both the back up plans express about their helpless assistance/service quality norms on all things of responsiveness. Along these lines, it is vital for both govt. and private sectors service providers to expand their degree of administration for advancing their general service quality which drives consumer loyalty. Particularly, Private area ought to be more cautious about its administration.

- For the situation of fourth measurement, it is represents that all mean value of expectation is greater than the mean value of the perception which demonstrate that both govt. and private non-life coverage firms can't meet the assumptions for their clients. The pessimistic scores of SERVQUAL Scale in relation to the couple the guarantors express regarding belonging to them helpless service standard norm on affirmation measurement. Be that as it may, the public area has displayed a slight lesser negative worth which implies lesser hole among perception and expectation. In this way, the outcomes propose that it is important for both govt. and private guarantors to expand their degree of administration for advancing their general service quality which drives consumer loyalty/satisfaction.

- For the situation of fifth component of SERVQUAL model, both the areas public and private non-life insurance firms are conveying negative space esteems. The average rates of five items of sympathy measurement of assumptions/expectations are higher than those of the insights/perception which imply that both the non-life service providers can't meet the assumptions for their clients. In any case, the pessimistic scores of three things of private

areas ('Customers singular consideration' 'Representatives and specialists who give clients individual consideration' 'Comprehends the particular requirements of their clients') is showing lower than govt. area, which demonstrates a preferable service over the public area if there should be an occurrence of these three things. The negative scores of others two things of public sectors ('Operating hours helpful to every one of their clients' 'The clients eventual benefits on a fundamental level') is lesser than that of private area, which demonstrate a preferable assistance over open area if there should arise an occurrence of these two things. Eventually, it communicates about their helpless service quality norm on the whole five things under sympathy measurement on account of both public and private back up plans. Thus, it is needed for both govt. and private guarantors to expand their degree of administration for advancing the service quality which drives consumer loyalty.

- The current examination further explores the correlation of the distinction of negative holes of perception and expectation between govt. and private area to make an examination of service quality level of govt. and private area non-life insurance firms. The outcome showed that the p-value of thing no 1, 10, 11, 13, 14, 18, 19, 20 and 21 is  $>.05$  which demonstrates that there is no critical hole between the service nature of public and private nonlife insurance firms in Bangladesh in the event of these 9 things. The p-value of others 13 out of 22 things is  $<.05$  which demonstrates that there is a huge hole between the service nature of public and private nonlife insurance firms in Bangladesh. According to proof of concern tables service nature of public area nonlife insurance firm is fundamentally higher than that of private area in these things aside from 1 called it "Comprehends the particular requirements of their clients of compassion measurement. Thus, clearly we can reach a determination that the service nature of public area is superior to that of private area.

- The current examination explores Customer's Perception about Overall Service Quality of govt. and private area non-life insurance firms. The outcome shows that 16.66% clients have decidedly seen the general service nature of the public area nonlife insurance firms. 76.67% positioned normal and 6.67% positioned inferior quality in regards to the general help quality insight. Then again, 25% clients emphatically saw the general service nature of the private area nonlife insurance firms of whom .66% positioned amazingly top notch and 24.34% positioned top caliber about the general service quality perception. Notwithstanding, 75% clients positioned normal and 0% clients positioned inferior quality about the general service quality view of the private area nonlife insurance firms.

- The current examination researches Customer's Perception about consumer loyalty of Public as well as private area non-life insurance firms. The outcome shows that 32.67% clients have emphatically seen the clients' fulfillment of the public area nonlife insurance firms of whom .67% is profoundly fulfilled and 48.3% fulfilled. Score of 60% client's positioned nonpartisan and 7.33% positioned disappointed about the consumer loyalty perception. Then again, 40.68% clients decidedly saw the clients' fulfillment of the private area nonlife insurance firms of whom .66% positioned profoundly fulfilled, 40.02% positioned fulfilled. Score of 51.32% positioned nonpartisan and 0% positioned disappointed about the customer satisfaction.

- The trial of speculation/hypothesis for both public and private area by utilizing Independent sample't' test. It has been done dependent on the information identifying with impression of by and large service quality and customer satisfaction. Two P-values are .004 and .000 separately that are  $<.05$  for the general service quality and consumer loyalty of public and private nonlife insurance firms. This test shows the accompanying outcomes: There is a huge hole of the overall service quality and customer satisfaction between govt. and private area nonlife insurance firms. For that reason, the examination dismissed the null theory/hypothesis and acknowledged alternative hypothesis/speculation.

• Correlation and regression factual method have been utilized to check the connection between service quality and consumer loyalty. The connection shows that there is the most grounded relationship between the service quality and consumer loyalty of both govt. and private area nonlife insurance firms. The relationship coefficients of govt. and private service providers between service quality and clients' fulfillment is 0.692 and 0.618 separately which shows critical positive connection. As detailed in Table 16, the estimations of changed R2 on account of govt.as well as individual area are 0.475 and 0.378 separately that represent a concrete connection in the middle of two builds. Finally the relapse/regression dummy clarified 47.5% and 37.8% variety in case of consumer loyalty because of the nature of service of govt. and private area firms separately. The examination offers that the overall service quality level strongly affects consumer loyalty. Thus, we can reach a determination that overall service quality leads customer satisfaction.

### **Conclusion and Recommendations**

The insurance industry of Bangladesh started an adventure based on 'Insurance Corporation (Amendment) Ordinance, 1984' for establishing more competent and competitive monetary process which is more effective for the economy of the country. The government of that time assumed that insurance sector should be follow the concept of perfect competition market for improving the service quality of the customers. It was also the demand of business society of the country. After opening the private insurance firms in the market, it was a challenge for Public Sector Insurance Corporation. Private insurance firms are running their business activities without following the rules and regulations of regulatory body and insurance act such as aggressive marketing, unlawful commission paid, delay to settlement of customer's claim etc. The changing scenario of insurance industry has created many chances for insurer but in order to occupy these chances, insurer needs well equipped manpower, suitable working environment and facilities modern innovative service to the customers. Insurers should think seriously how they deal with the need and wants of their customers. If the insurers wants to survive in the insurance market, they need to be delivered an effective service to their customer so that customer be satisfied. In our study, the ascertainment of service standard of govt. and individual sector reveals that the public sector apparently exhibited better service quality than private sector and service quality leads the customer satisfaction.

### **Recommendations of the Study**

• The service nature of both public and private area should improve regarding substantial quality, dependability, responsiveness, affirmation and compassion of every one of the 22 things. Since all SERVQUAL scores of the two areas are negative.

• To the view point of negative hole investigation the examination proposed that if private area needs to expand its service quality level when contrasted with the public area it should upgrade the degree of service on Twelve things, in particular" Physical offices outwardly engaging" "Representatives and specialists flawless in appearance "and "Materials related with the assistance engaging" of substance, "guarantee to accomplish something by a specific time, they do as such; "Show genuine premium in taking care of clients issues, "Execution the assistance at the organizations occurrence," "offer their support at the time they guarantee to do as such" and "Mistake free record" of dependability measurement, "Workers and specialist willing to help clients" of responsiveness measurement, "Clients feel that their exchange are protected", "Representatives and specialists are gracious with clients "and "Workers and specialist information to give proficient Service to clients" of affirmation measurement. Where the negative hole of service nature of the public area is huge lesser than the private area. To get improvement these territories, the private service providers should

utilized proficient train up faculty so that, they can introduce themselves flawless and perfect and one next to the other a spotless workplace. These safeguards should utilize certain workers explicitly who can accomplish something according to the craving of the client, shows a genuineness to tackle the client issue and offer support at the correct time, at perfect spot and the correct way.

- In the instance of public area, if this area needs to expand its service quality level when contrasted with the private area, it should improve the degree of service on one things in particular; "Comprehends the particular necessities of their clients" of compassion/empathy measurement, where the negative hole of service nature of the private area is essentially lesser than the public area. To acquire improvement these regions, govt. sector should utilize certain representatives who will give consideration actually comprehend their necessities and needs about the approaches, the situation with their arrangements and cases, due date of recharging of strategies and any remaining data which the clients require.

- The executives of the two areas can assume a basic part in upgrading contact workers service conveyance measure by setting superior guidelines, empowering contact representatives to fulfill these guidelines, and evaluating and remunerating them in like manner.

- All nonlife insurance firms ought to accentuate more on advocating web utilization by clients as it improves over the entirety of clients' service quality and savvy as well. Initially, utilizing of web by clients will lessen CTV, where C = Cos, T=Time, V= Visit .It is the new motto of advancement program of Peoples Republic of Bangladesh.

#### **Chance for Future Research**

The current examination has been addressed a relative execution of public and private area non-life insurance firms. It has been broke down the similar service quality degree of non-life insurance firms in Bangladesh. There still remaining parts a suitable possibility for future exploration.

1. The present investigation has learned service quality and customer satisfaction of non-life insurance firms. Exploration should be possible in future to discover specialized proficiency, Productivity and dissolvability position of non-life insurance firms those are generally significant and important for the endurance of the organizations.
2. The present exploration conducted in just on similar execution of govt. and private area non-life insurance firms. Future exploration should be possible to investigation the near presentation of both life and non-life insurance firms.
3. The present examination has centers around nonlife insurance firms just in Bangladesh. Future examination should be possible to investigation the similar between nations (Bangladesh-India) execution of non-life insurance firms.
4. The current examination has evaluated service nature of non-life insurance firms by utilizing SERVQUAL model. In this model, the service bearing of five holes. However, in this examination, just one hole between client's perception and client's expectation has been investigation. Future exploration should be possible on others four spaces.
5. SERVQUAL and SERVPERF establish two significant assistance/service quality estimation scales. An agreement, notwithstanding, keeps on escaping till date with regards to which one is the awesome. Exploration should be possible in future to examination the service quality by utilizing the two models and analyze the consequences of the two models in non-life insurance firms in Bangladesh.
6. The assistance/service nature of non-life insurance firms has been evaluated uniquely in the prefecture of Dhaka. Along these lines, service quality can likewise be ready for any remaining prefecture of Bangladesh.

### Limitations of the Study

Each exploration has not many constraints. Any examination identifying with sociology is comprised with restriction. The current investigation has additionally the accompanying limits:

1. The respondents of this examination have been chosen from the division of Dhaka as it were. The insights and assumptions for the clients in Dhaka may fluctuate from those of the remainder of Bangladesh.
2. The clients of just six nonlife insurance firms were chosen for the current examination to analyze service nature of govt. and private area. Where 45 nonlife insurance firms are working business in Bangladesh.
3. The existing examination explores the vital components of the service quality in the nonlife insurance firms. A sum of 22 markers fewer than five measurements were adjusted to find out the buyers' perception and expectation for the service quality.
4. An examination which depends on the essential information gathered through the organized questionnaire influenced from the fundamental special case of plausibility of contrast between what is recorded and what is truth, regardless of how cautiously the meeting has been directed. The present circumstance might be with the current investigation, in light of the fact that the client may not uncover their real assessment for some inclination.
5. The data which is identified with auxiliary information based conveys all the constraints natural with the optional information.

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**Appendix-1**

**Performance of Non-life Insurance Sector in Bangladesh - A Comparative Study of Public and Private Firms**

(Questionnaire to be filled by the non-life Insurance Customers)

Fill in the blank or tick mark (☐) to the appropriate response. All information is strictly used for research purpose.

**Section A**

1. Name: .....

2. City/Village: .....

3. Gender: Male  Female

4. Age...  
 Below: 30   
 Between: 31-40   
 Between: 41-50   
 Between: 51-60   
 Above: 60

5. Status  
 Single   
 Married   
 Others

6. Monthly Income (Tk):  
 Below : 10,000   
 Between : 10,000-20,000   
 Between : 20,000-30,000   
 Between : 30,000-40,000   
 Between : 40,000-50,000   
 Above : 50,000

7. Occupation:  
 Executive:   
 Non-executive:   
 Self-employed:   
 Others:

**Section B**

1. What types of non-life Insurance Policy (s) do you have at your present non-life Insurance Company? Just tick (✓) on the box

Fire   
 Motor   
 Marine   
 Health   
 Miscellaneous

2. What is the name of your non-life insurance company? Just tick (✓) on the box

(i) BGIC  (v) Progati   
 (ii) Eastland  (VI) Agrani

(iii) Reliance (vii) others (if any) (iv) Sadharan Bima Corporation **Section C**

**Expectation:** This section deals with your opinion about the expected service from your ideal nonlife insurance corporation/company. Please show the extent to which you think such a non-life Insurance corporation/company should possess the following characteristics. There are no right or wrong answers- kindly tick () or circle (o) the number that truly reflects in your mind.

**Service Quality Dimensions**

SI no	Tangible Dimension	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree
E1	Ideal non-life Insurance Companies should have modern equipment and Technology.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E2	The Physical facilities at should be visually appealing	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E3	Employee and agents should be neat in appearance.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E4	It should have provides details information of products & packages.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

SI no	Reliability Dimension	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree
E5	When they promise to do something by a certain time, they should do so.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E6	When customer has a problem, it should show a sincere interest in solving it.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E7	It should perform the service right in the first time /instance.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E8	They should provide their services at the time they promise to do.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E9	They should keep their record accurately	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

SI no	Responsiveness Dimension	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree
E10	Employees should offer product and services as per needs of the customers	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E11	Employees should provide prompt services to customers	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E12	Employees should always be willing to help customer	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E13	Employees should never be too busy respond to customer request	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

SI no	Assurance Dimension	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree
E14	The behavior of employees should instil confidence in customers.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

E 15	Customers should be able to feel safe in their transactions with employees in company.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E 16	Their employee should be polite.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E 17	Their employee should have the knowledge to give professional services to customers.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

SI no	Empathy Dimension	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree
E 18	Insurance Company should give customer individual attention.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E 19	Their operating hours should be convenient to all their customer.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E 20	Employees should give customer personal attention.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E 21	They should have their customer's best interest at heart.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
E 22	The employees should understand the specific needs of their customers	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

### Section D

**Perception:** This section deals with your opinion about the perception. Please show the extent to which these statement reflect your perception of service in your ideal nonlife insurance corporation/company. There are no right or wrong answers- kindly tick (□) or circle (o) the number that truly reflects in your mind.

No	Tangible Dimension	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree
P 1	Non-Life Insurance Company has modern equipment and technology.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 2	The physical facilities are visually appealing.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 3	Employees are well dressed and appear neat.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 4	It has detail information's relating to product and packages.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

No	Reliability	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree
P 5	When they promise to do something by a certain time, they do.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 6	When customer has a problem, it should show a sincere interest in solving it.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 7	Insurance company perform the service right first time.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 8	They provide their services at the time they promise to do.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

P 9	They keep their record accurately	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
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No	Responsiveness	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree
P 10	Employees offer product and services as per needs of the customers	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 11	Employees provide prompt services to customers.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 12	Employees always be willing to help customer	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 13	Employees never be too busy respond to customer request	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

No	Assurance	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree
P 14	The behavior of employees should instill confidence in customers.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 15	Customers are able to feel safe in their transactions with employees in company	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 16	Employees are polite with customer.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 17	Their employee have the knowledge to answer customer's questions.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

SI no	Empathy	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree
P 18	Insurance Company give customer individual attention.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 19	Their operating hours are convenient to all their customers.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 20	Employees give customers personal service.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 21	They have their customer's best interest at heart.	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>
P 22	The employees understand the specific needs of their customers	<input type="text" value="5"/>	<input type="text" value="4"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="1"/>

## Section D

1. What is your opinion about the overall Service quality of your Corporation/company?

Extremely high      High quality      Average      Low quality      extremely low quality

2. Customers' Satisfaction measures: - Are you satisfy with the service provided by your non-life Insurance Corporation/Company?

Highly Satisfied      Satisfied      Neutral      Dissatisfied      Highly Satisfied

**Please give your suggestion to improve the service quality of the non-life Insurance Corporation/ Company (If any).**

.....  
.....

**(Thanks for your cooperation)**