

Vol 4 Issue 4 Oct 2014

ISSN No :2231-5063

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International Multidisciplinary  
Research Journal

Golden Research  
Thoughts

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**RNI MAHMUL/2011/38595**

**ISSN No.2231-5063**

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**GRT** **IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION WITH SPECIAL REFERENCE TO HDFC LIFE INSURANCE, MADURAI**

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**Abstract:-**This study will attempt to determine the impact of service quality is main factor for the success of a bank on customer satisfaction to acquire life insurance and maintain that continuously at long-time. Service Quality helps to distinguish the banking performance from the competitors. In this study, aim to how HDFC Life Insurance, Madurai maintain the service quality and keep goodwill image are impact on customer satisfaction. Quantitative data was collected using the non-probability self administered questionnaire that consists of questions with 5-points Likert scales distributed to our samples of individuals. By using ANOVA and Correlation analysis, it is found that, service quality factors are significant to HDFC Life Insurance holders' satisfaction. The result indicated the existence of significant differences between these business segments and they confirmed a relationship between the length of a customers' relationship with the HDFC Life Insurance holders' and their level of satisfaction experienced. From the result, service quality factors are (tangible, reliability, responsiveness, assurance and empathy) have positive and significant impact on insurance holders' satisfaction. The findings from the study should guide to HDFC Life for distinguish between the satisfaction experienced generated by the service quality used in specific segments in insurance banking.

**Keywords:** Service Quality, Tangible, Reliability, Responsiveness, Assurance and Empathy, Customer Satisfaction.

### 1.1 INTRODUCTION

Service quality is often conceptualized as the comparison of service expectations with actual performance perceptions. Service quality is a service doing what it was meant to do. Supplement that it is the customer's subjective assessment that the service they are receiving is the service that they expected. Service quality is a function of the difference scores or gaps between expectations and perceptions and these gaps include;

- Actual consumer expectations and management's belief of what consumers want.
- Management's beliefs and the actual specifications of the service
- What is delivered and hence experienced by the consumer/what consumers were led to expect by

external communication

- What has been specified and what is actually delivered.

The fast development of service sectors all over the world and the deregulation of many services industries have guided researchers with an interest in quality issues to the importance of acquiring more understanding about service quality. Most of the researchers would agree without any prompting on the importance of offering their customers with service quality.

Service quality and customer satisfaction are two elements that many services firms would willingly confess to be motivated to provide to their customers. Companies of various shades, the popular business press, as well as business schools in particular have relentlessly expounded service quality.

### 1.1.1 Service Quality Dimensions

Five key dimensions of service quality have been identified by Parasuraman et al (1988).

- ❖ Reliability is defined as the ability to deliver the promised service dependably and accurately. It is about keeping promises about delivery, pricing, complaint handling etc.
- ❖ Responsiveness can be described as the willingness to help customers and provide prompt service. The dimension stresses service personnel's attitude to be attentive to customer requests, questions and complaints.
- ❖ Assurance is the service quality dimension that focuses on the ability to improve trust and confidence.
- ❖ Empathy is the service aspect that stresses the treatment of customers as individuals.
- ❖ Tangible is the service dimension that focuses on the elements that represent the service physically.

## 1.2 CUSTOMER SATISFACTION

Customer satisfaction and retention are key issues for organizations in today's competitive market place. A customer satisfaction with a provided service achievement is clearly a difficult task. By those service providers where the quality criteria are not clearly defined is the board of customer's satisfaction defining a greater problem.

Customer satisfaction is the key to long term success of any organization. Keeping the importance of customer satisfaction in mind, service sectors need to maintain stable and close relationships with their customers. Customer satisfaction levels need to be judged. The application of the knowledge of customer satisfaction is imperative to establishing and maintaining a long-term relationship with customers and long-term competitiveness. Customers' wants, needs, and expectations change quickly.

The importance of measurement of customer satisfaction lies in the fact that one key to customer retention is customer satisfaction. A highly satisfied customer generally stays longer, buys more as the company introduces new products and services and upgrades existing products and services, talks favorably to others about the company, pays less attention to competing brands, offers product or service ideas to the company, and costs less to serve than new customers because transactions can become routine.

### 1.2.1 Customer Satisfaction in Insurance Banking

The economic growth and development of India has been influenced and accelerated by the expansion of the insurance banking system. The Indian insurance banking industry has shown enormous growth during the past two to three decades. Insurance banking is a service industry and delivers its services to the consumer. A satisfied customer is the best person to generate positive word of mouth for the insurance banking.

Banking institutions all over the world have recognized the importance of customer satisfaction and of developing and maintaining enduring relationships with their customers as two crucial parameters leading to increased business performance. At the same time, several banking institutions are experiencing increasing levels of retail customer dissatisfaction. Research suggests

that customer dissatisfaction is still the major reason of bank customers' switch to other banks. This dissatisfaction could be because of a variety of reasons (access, services, products, prices, image, personnel skills, treatment credibility, responsiveness, waiting time, location and technology).

## 2. STATEMENT OF THE PROBLEM

During the last some years, many new insurance product lines have been extended and launched in the insurance segment. In a globalised world where insurance markets become more and more international, where access and offer of different services increase and where service quality become more and more similar then customer take a policy, the importance of service quality gain essential meaning. As mentioned above, service quality is a key factor to a successfully keep the customer satisfaction and it is important for insurance banks to understand that customer expectations.

### 2.1 RESEARCH OBJECTIVES

With a basis in the above mentioned problem discussion work from the following research objectives:

- To analyze the customer satisfaction impact by service quality in HDFC Life, Madurai.
- To find out relationship between service quality and customer satisfaction.

### 2.2 RESEARCH HYPOTHESES

H1: Service Quality significantly influences the customer satisfaction in HDFC Life.

H1: There is a relationship between service quality factors (namely tangibles, reliability, responsiveness, assurance and empathy) and customer satisfaction.

## 3. REVIEW OF LITERATURE

Parasuraman et al. (1988) identified five dimensions of service quality (viz. reliability, responsiveness, assurance, empathy, and tangibles) that link specific service characteristics to consumers' expectations.

- a)Tangibles - physical facilities, equipment and appearance of personnel;
- b)Empathy - caring, individualized attention;
- c)Assurance - knowledge and courtesy of employees and their ability to convey trust and confidence;
- d)Reliability - ability to perform the promised service dependably and accurately; and
- e)Responsiveness - willingness to help customers and provide prompt service.

Lee (2000) suggested service quality leads to customer satisfaction. To achieve a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction. As service quality improves, the probability of customer satisfaction increases. Quality was only one of many dimensions on which satisfaction was based; satisfaction was also one potential influence on future quality perceptions.

Laroche et al., (2004) made an assessment of the dimensionality of should and will service expectations. They used a survey measuring customers' post encounter expectations and a well-known airline with a sample of 363 and examined the existence of hypothesized functional and technical dimensions of should and will expectations and determined the casual relationships between two types of expectations and hypothesized dimensions. They tested their dimensions in the context of the turbulent airline industry.

## 4. RESEARCH METHODOLOGY

|                                 |  |
|---------------------------------|--|
| <b>Research Design</b>          | Descriptive Research   |
| <b>Sample Design:</b>           |  |
| <b>Sampling Frame</b>           | Customers who have insurance policy in HDFC Life.  |
| <b>Sampling Unit</b>            | Customers from different age groups, gender, locations, income levels, occupation and educational backgrounds in Madurai area. |
| <b>Sampling Size</b>            | 200 customers  |
| <b>Sampling Methods</b>         | <b>Convenience sampling</b>  |
| <b>Data Collection Methods:</b> |  |
| <b>Primary Data</b>             | <b>Survey Method</b> (The entire schedule is standardized and formalized)  |
| <b>Secondary data</b>           | Data were collected from respondents and journals and from previous study related to the retailing sector.                     |
| <b>Type Of Schedule</b>         | Structured <b>Questionnaire</b> with suitable scaling.   |

Sampling Design and Selection of Sample Size

Non-Probability sampling technique will be adopted to conduct survey in this research. Moreover, units of the sample of this research were selecting on the basis of convenience sampling. There are 20000 more than respondents have HDFC life insurance in the Madurai area and the information is adopted based on the last updated date of 30 August 2014 form their official website. Therefore, the researcher should took sample size in their investigation is limited to be 200 for researcher convenient.

5.1 ANALYSIS RESULTS

**Table 5.1 Variables Entered/Removed**

| Model | Variables Entered   | Variables Removed | Method |
|-------|---|-------------------|--------|
| 1     | <b>Tangibles, Reliability, Responsiveness, Assurance, Empathy</b> | .                 | Enter  |

a. All requested variables entered

**Table 5.2 shows impact level of Service Quality on Customer Satisfaction**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .629 <sup>a</sup> | .395     | .380              | 4.97470                    |

a. Predictors: (Constant), Tangible, Reliability, Responsiveness, Assurance and Empathy

**Table 5.3 Service Quality \* Customer Satisfaction <sup>b</sup>**

| Model                  |            | Sum of Squares | Df  | Mean Square | F             | Sig.                    |
|------------------------|------------|----------------|-----|-------------|---------------|-------------------------|
| <b>Service Quality</b> | Regression | 3138.550       | 5   | 627.710     | <b>25.364</b> | <b>.000<sup>a</sup></b> |
|                        | Residual   | 4801.045       | 194 | 24.748      |               |                         |
|                        | Total      | 7939.595       | 199 |             |               |                         |

a. Predictors: (Constant), Tangible, Reliability, Responsiveness, Assurance and Empathy  
 b. Dependent Variable: Customer Satisfaction

**Table 5.4 Coefficients Value <sup>a</sup>**

| Model          | Unstandardized Coefficients |            | Standardized Coefficients | t             | Sig.        | Collinearity Statistics |       |
|----------------|-----------------------------|------------|---------------------------|---------------|-------------|-------------------------|-------|
|                | B                           | Std. Error | Beta                      |               |             | Tolerance               | VIF   |
| (Constant)     | 22.958                      | 1.743      |                           | <b>13.170</b> | <b>.000</b> |                         |       |
| Tangible       | 1.119                       | .213       | .295                      | <b>5.240</b>  | <b>.000</b> | .986                    | 1.014 |
| Reliability    | 1.217                       | .224       | .306                      | <b>5.443</b>  | <b>.000</b> | .988                    | 1.012 |
| Responsiveness | .518                        | .157       | .186                      | <b>3.303</b>  | <b>.001</b> | .982                    | 1.019 |
| Assurance      | .832                        | .131       | .355                      | <b>6.340</b>  | <b>.000</b> | .994                    | 1.006 |
| Empathy        | .328                        | .094       | .196                      | <b>3.502</b>  | <b>.001</b> | .990                    | 1.010 |

a. Dependent Variable: Customer Satisfaction

**Table 5.5 shows Relationship between – Service Quality \* Customer Satisfaction**

|                       |                     | Customer Satisfaction | Tangible | Reliability | Responsiveness | Assurance | Empathy |
|-----------------------|---------------------|-----------------------|----------|-------------|----------------|-----------|---------|
| Customer Satisfaction | Pearson Correlation | 1                     |          |             |                |           |         |
|                       | Sig. (2-tailed)     |                       |          |             |                |           |         |
|                       | N                   | 200                   |          |             |                |           |         |
| Tangible              | Pearson Correlation | .242**                | 1        |             |                |           |         |
|                       | Sig. (2-tailed)     | .001                  |          |             |                |           |         |
|                       | N                   | 200                   | 200      |             |                |           |         |
| Reliability           | Pearson Correlation | .249**                | .968**   | 1           |                |           |         |
|                       | Sig. (2-tailed)     | .000                  | .000     |             |                |           |         |
|                       | N                   | 200                   | 200      | 200         |                |           |         |
| Responsiveness        | Pearson Correlation | .195**                | .685**   | .721**      | 1              |           |         |
|                       | Sig. (2-tailed)     | .006                  | .000     | .000        |                |           |         |
|                       | N                   | 200                   | 200      | 200         | 200            |           |         |
| Assurance             | Pearson Correlation | .216**                | .906**   | .929**      | .674**         | 1         |         |
|                       | Sig. (2-tailed)     | .002                  | .000     | .000        | .000           |           |         |
|                       | N                   | 200                   | 200      | 200         | 200            | 200       |         |
| Empathy               | Pearson Correlation | .229**                | .746**   | .785**      | .555**         | .849**    | 1       |
|                       | Sig. (2-tailed)     | .001                  | .000     | .000        | .000           | .000      |         |
|                       | N                   | 200                   | 200      | 200         | 200            | 200       | 200     |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

## 5.2 DISCUSSION AND MAJOR FINDINGS

**Table 5.6 – Summary of Results**

| Hypotheses  | Result              | Supported |
|---|---------------------|-----------|
| H1: There is a significant influence between service quality and customer satisfaction.   | P=0.000<br>(P<0.01) | Yes       |
| H2: There is a significant relationship between tangible and customer satisfaction.       | P=0.001<br>(P<0.01) | Yes       |
| H2: There is a significant relationship between reliability and customer satisfaction.    | p=0.000<br>(p<0.01) | Yes       |
| H2: There is a significant relationship between responsiveness and customer satisfaction. | p=0.006<br>(p<0.01) | Yes       |
| H2: There is significant relationship between assurance and customer satisfaction.        | p=0.002<br>(p<0.01) | Yes       |
| H2: There is significant relationship between empathy and customer satisfaction.          | p=0.001<br>(p<0.01) | Yes       |

H<sub>1</sub>: Service Quality significantly influences the customer satisfaction in HDFC Life insurance holders.

It is gathered from the above table-5.3 the obtained 'p' values are lesser than 0.05. The 't' value indicates tangible (5.240), reliability (5.443), responsiveness (3.303), assurance (6.340), and empathy (3.502) are positively significant to customer satisfaction at the level of 0.01. So, the null hypothesis is rejected; alternative hypothesis is accepted. Hence the proposed hypothesis (H1) stated customer satisfaction is impact by service quality factors is accepted. So there is a positive significant influence between customers' opinion about the service quality factors on the basis of their satisfaction to take HDFC Life insurance.

H<sub>2</sub>: There is a significant relationship between service quality factors and customer satisfaction on HDFC Life insurance policy.

It is gathered from the above table-5.5 the obtained 'p' values are lesser than 0.05. The value indicates tangible (0.001), reliability (0.000), responsiveness (0.006), assurance (0.002) and empathy (0.001) is positively correlated to customer satisfaction at the level of 0.01. So, the null hypothesis is rejected; alternative hypothesis is accepted. Hence the proposed hypothesis (H2) stated customer satisfaction had relationship with service quality factors is accepted. So there is positive significant relationship between customers' opinion about the service quality factors on the basis of their satisfaction to take HDFC Life insurance.

### 6.1 IMPLICATIONS OF THE STUDY

- The findings of this study also provide some implications for insurance business practice. Based on the results of this study, the following recommendations are offered to producers.
- HDFC Life insurance, have to keep in mind that the service attributes valuation is crucial for their company. While measures such as profitability ratios must be considered short term, the value of the service quality is a long term strategic measure, which gives indication of the future potential of both insurance policies and company.
- The findings reveal that the customers are in trademark conscious and loyal service which attests to the importance of their satisfaction. So, the creators keeping their services in a successful way continuously.
- The respondents are believed that the service quality factors would make an impact and influence on their satisfaction. It will make possible a very aggressive push and pull demand for the services and it will help create positive image about the company in the minds of the customers.

### 6.2 LIMITATIONS OF THE STUDY

- ◆ One of the important limitations of this study lies in the fact that the data were collected in a single urban city and among the customers of a single insurance bank.

- ♦ Results might vary from according to the various locations, other insurance bank, standard of living, etc. and all those factors are not considered separately.
- ♦ The insurance holders were busy in their own work so they might not have given actual responses.
- ♦ Nevertheless, we effort to concluded the impact that different service quality features have on HDFC Life insurance holders' satisfaction with the bank's insurance based offers, which, to the best of our knowledge, has not been done so far.

### 6.3 CONCLUSION

In insurance banking today, the different performers offer a wide variety of services. Every bank has to think about how to construct and protect its competitive position. The service quality is most appropriate indicator on service seeker's satisfaction to take insurance policy. The intention of this study was to make a deeper reflection about the impact of service quality (i.e., tangible, reliability, responsiveness, assurance and empathy) on customer satisfaction to purchase especially insurance policy. In order to comply with this a questionnaire administered survey has been conducted among 200 respondents and data revealed that services have made strong impact on customer satisfaction. From the results, the HDFC offers superior quality of the service up to the customer's expectation and satisfaction. In addition, the aspects of service quality can be observed from another point of view. Findings of this part too, illustrate that both resulted dimensions have a positive and important relation with customer satisfaction. The study shows that how HDFC Life insurance company become successful by getting close to the customers and satisfying through their quality of services according to the customers' needs and give satisfaction.

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