



Impact of Customer Service Quality on Customer Satisfaction in Nepalese Insurance Companies

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Abstract

This study examines the impact of customer service quality on customer satisfaction in Nepalese insurance companies. Customer satisfaction is the dependent variable. The selected independent variables are responsiveness, empathy, security, time saving, and assurance. The primary source of data is used to assess the opinions of respondents regarding responsiveness, empathy, security, time saving, assurance, and customer satisfaction. The study is based on primary data from 120 respondents. To achieve the purpose of the study, a structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and importance of impact of customer service quality on customer satisfaction in Nepalese insurance companies.

The study showed a positive impact of responsiveness on customer satisfaction. It indicates that being able to react quickly leads to increase in customer satisfaction. Similarly, the study showed a positive impact of assurance on customer satisfaction. It indicates that higher the assurance, higher would be the customer satisfaction. Likewise, the study showed a positive impact of empathy on customer satisfaction. It indicates that the ability to emotionally understand what other people feel leads to increase in customer satisfaction. Further, the study showed a positive impact of security on customer satisfaction. It indicates that higher the security, higher would be the customer satisfaction. In addition, the study showed a positive impact of time saving on customer satisfaction. It indicates that higher the time saving, higher would be the customer satisfaction.

Keywords: responsiveness, empathy, security, time saving, assurance, customer satisfaction

1. Introduction

Insurance companies are financial institutions that provide risk management services by offering insurance policies to individuals, businesses, and other entities. These policies are contracts in which the insurer (the insurance company) agrees to compensate the insured (the policyholder) for specific potential future losses or damages in exchange for a premium (a regular payment). There are various types of insurance like; health insurance, life insurance, commercial insurance and so on. Insurance companies play a crucial role in mitigating financial risks and providing economic stability for individuals and organizations. Jiang (2011) argued that the quality of customer service in insurance companies significantly impacts customer satisfaction. Effective customer service can enhance trust, foster loyalty, and contribute to positive perceptions of the insurer, leading to higher retention rates and a stronger competitive edge in the market. Conversely, poor customer service can result in dissatisfaction, negative word-of-mouth, and increased customer churn. Several studies have explored this dynamic relationship, highlighting the pivotal role that customer service quality plays in shaping customer experiences and overall satisfaction in the insurance industry.

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Likewise, Parasuraman *et al.* (1988) stated that customer satisfaction in the insurance sector is influenced by various dimensions of service quality, including responsiveness, reliability, empathy, and assurance. Responsiveness, or the willingness to help customers and provide prompt service, is particularly critical in scenarios such as claims processing and policy queries.

Ladhari (2009) argued that insurance companies must prioritize customer service quality as a strategic focus to enhance customer satisfaction and maintain competitive advantage. Investing in training programs, leveraging technology for efficient service delivery, and fostering a customer-centric culture are essential steps towards achieving this goal. Likewise, Siddiqui and Sharma (2010) analyzed the customer satisfaction with service quality in life insurance services. The study found that service quality dimensions influence customer satisfaction with agents, functional services and with company which in turn has an impact on overall satisfaction. Similarly, the impact of service quality and customer satisfaction on customer loyalty in life insurance in South Africa was explored by Carelse (2017). The study found that customer satisfaction mediates the relationship between perceived service quality and customer loyalty for customers from the customer walk-in-centers of metropolitan in South Africa. Likewise, Juhari *et al.* (2021) investigated the service quality and customer loyalty in Malaysian Islamic insurance sector exploring the mediating effects of customer satisfaction. The study found that fairness has a strongest impact on customer satisfaction and loyalty. Moreover, the effects of perceived cost, service quality, and customer satisfaction on health insurance service continuance was analyzed by Abu-Salim *et al.* (2017). The study found that some operational implications for health insurance managers, with strategies for reducing attrition and improving customer retention. Likewise, Gizaw and Pagidimarri (2014) investigated the mediation effect of customer satisfaction on service quality–customer loyalty link in insurance sector of Ethiopia-A study. The study found that service quality and customer satisfaction have direct and positive relationship to customer loyalty.

Ghodrati and Taghizad (2014) investigated the service quality effect on satisfaction and word of mouth in insurance industry. The study found that there is a significant and positive relationships between the dimensions of service quality with customer satisfaction and customer words of mouth in Iran insurance company in Guilan province. Similarly, the effects of the strategies for customer satisfaction on the performance of insurance firms in Enugu Metropolis was analyzed by Nebo and Okolo (2016). The study found that improve the seemingly battered image and performance of the insurance industry in Nigeria while deemphasizing expenditures in money, time and human resources on the less important variables. Likewise, Paposa *et al.* (2021) investigated the service quality and customer satisfaction: Variation in customer perception across demographic profiles in life insurance industry. The study revealed that quality of services has a significant impact on satisfaction of the customer in life insurance industry. Moreover, the customer service techniques and national insurance company efficiency was assessed by Jeya and Gopinath (2020). The study found that a fair premium and the usage of clearly understandable policy papers have a significant impact on national insurance company (NIC) efficiency. Likewise, Limna and Kraiwanit (2022) stated that the SERVQUAL Model (tangibles, reliability, responsiveness, assurance, and empathy) influenced customer satisfaction and customer loyalty. Similarly, the effect of brand loyalty on customer service in Kerman Asia Insurance Company was analyzed by Jandaghi *et al.* (2011). The study found that brand image and company's image

have direct and positive impact on service conceived quality while a significant relationship is not seen between company's confidence and employees' confidence with service quality.

Ramamoorthy *et al.* (2018) investigated the service quality and its impact on customers' behavioral intentions and satisfaction: An empirical study of the Indian life insurance sector. Likewise, the relationship between service quality and customer satisfaction in the Malaysian automotive insurance industry was analyzed by Arokiasamy and Huam (2014). The study found that the good relationship exists between service quality dimensions (reliability, empathy, assurance, responsiveness and tangibility) and customer satisfaction. Bogale (2019) investigated the effect of service quality on customer satisfaction: a study on four selected insurance companies in Hossana Town, Hadiya Zone, SNNPR, and Ethiopia. The study found that the selected insurance companies need to improve all the dimensions of service quality. Similarly, manage insurance customer satisfaction with premiums and perceived quality assessments was analyzed by Negara and Aripin (2023). The study found that customer satisfaction is influenced by two main factors, namely premium price and service quality. Moreover, Ali and Tausif (2018) investigated the service quality, customers' satisfaction, and profitability: An empirical study of Saudi Arabian insurance sector. The study found that there is a significant impact of customer satisfaction towards the insurance sectors.

In context of Nepal, Pandey *et al.* (2024) examined the factors influence on customers' satisfaction in government owned life insurance firm: A case of Rastriya Beema Sansthan, Nepal. The study found that service quality has no impact on customer satisfaction. Similarly, the customer's satisfaction towards life insurance claim settlement in Nepal was analyzed by Basaula (2017). The study found that government should focus on awareness of life insurance and make it mandatory for every citizen. Likewise, Adhikari (2020) investigated the perception of consumers towards Nepalese insurance products. The study found that company loyalty, service quality, satisfaction level, company image and ease of procedures have a positive impact on the perception of consumers in a Nepalese insurance product. Further, Goet (2022) investigated the factors affecting customer's choice of life insurance companies in Nepal. The study found that the elements that influence customers' decision to choose between different insurance providers in Nepal. In addition, Chaudhary and Kaur (2016) argued that there are six factors i.e. customized and timely services, better company reputation, effective service quality, consumer convenience, tangible benefits and healthy consumer client relationship that influence the consumer perception towards the life insurance policy.

The above discussion shows that empirical evidence varies greatly across the studies on the impact of customer service quality on customer satisfaction in insurance companies. Though there are the above-mentioned empirical evidences in the context of other countries, no such findings using more recent data exist in the context of Nepalese insurance companies. Therefore, in order to support one view or the other, this study has been conducted.

The major objective of the study is to examine the impact of customer service quality on customer satisfaction in Nepalese insurance companies. Specifically, it examines the relationship of responsiveness, empathy, security, time saving, and assurance with customer satisfaction.

The remainder of this study is organized as follows: Section two describes the sample, data, and methodology. Section three presents the empirical results, and the final section draws the conclusion.

2. Methodological aspects

The study is based on the primary data which were collected from 125 respondents through questionnaire. The study employed a convenience sampling method. The respondents' views were collected on responsiveness, empathy, security, time saving, assurance, and customer satisfaction. This study is based on descriptive as well as causal comparative research designs.

The model

The model used in this study assumes that customer satisfaction depends upon customer service quality. The dependent variable selected for the study is customer satisfaction. Similarly, the selected independent variables are responsiveness, empathy, security, time saving, and assurance. Therefore, the model takes the following form:

Customer satisfaction = f (responsiveness, time saving, empathy, assurance, and security).

More specifically,

$$CS = \beta_0 + \beta_1 R + \beta_2 TS + \beta_3 A + \beta_4 E + \beta_5 S + e$$

Where,

CS = Customer satisfaction

R = Responsiveness

TS = Time saving

E = Empathy

A = Assurance

S = Security

Customer satisfaction was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include "I satisfied with overall quality of products/ services provided by the company", "The Company meets or exceeds my expectation regarding customer services" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.858$).

Responsiveness were measure using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include "The Company addresses my quires and concern in timely manner", "I am likely to recommend this company to others because of its responsiveness" and so on. The reliability of the items was measured by computing the

Cronbach's alpha ($\alpha = 0.839$).

Assurance factor was measure using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include "I trust this company to deliver on its promise", "The Company consistently provides reliable and accurate information" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.838$).

Empathy were measure using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include "The company representatives understand my needs and concern", "The Company demonstrates empathy towards its customers in resolving issues" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.856$).

Security was measure using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include "The Company takes adequate measure to protect my sensitive data", "I Trust this company to handle my financial transactions securely" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.805$).

Time saving was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly agree and 1 for strongly disagree. There are 5 items and sample items include "The companies services help me save time compared to alternatives", "I find that interacting with this company is more efficient than with others. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.870$).

The following section describes the independent variables used in this study along with the hypothesis formulation.

Responsiveness

Olorunniwo *et al.* (2006) found that responsiveness has a positive impact on customer satisfaction. Similarly, Parasuraman *et al.* (1988) revealed that responsiveness as a key dimension of service quality that affect customer satisfaction. Likewise, Brady and Cronin (2001) showed that a hierarchical approach to service quality, emphasizing the importance of responsiveness in enhancing customer satisfaction. Similarly, Anderson *et al.* (1994) revealed a positive relationship between customer satisfaction and company performance. Further, Boshoff and Gray (2004) argued that there is a positive relationship between responsiveness and customer satisfaction. Based on it, this study develops the following hypothesis:

H₁: There is a positive relationship between responsiveness and customer satisfaction.

Empathy

Zeithaml *et al.* (1996) showed that the empathy as one of the essential dimensions of service quality that significantly influences customer perceptions and satisfaction. Likewise, Bitner *et al.* (1990) found that the empathy involves showing genuine care, understanding, and personalized attention to customers, which can lead to higher levels of satisfaction and

loyalty. Similarly, Ladhari (2009) showed a positive relationship between empathy and customer satisfaction, suggesting that when customers feel understood and valued by their insurance providers. Moreover, Caruana (2002) revealed that empathy has a positive impact on customer loyalty. Similarly, Yang and Fang (2004) showed that empathy has a positive impact on customer satisfaction. Based on it, this study develops the following hypothesis:

H₂: There is a positive relationship between empathy and customer satisfaction.

Security

Homburg *et al.* (2005) found a positive relationship between security and customer satisfaction, indicating that customers who perceive their insurance providers as secure are more likely to feel satisfied with the service. Similarly, Mattila and Enz (2002) stated that security is particularly important in the context of insurance companies due to the sensitive nature of the services provided, such as handling personal data and financial transactions. Based on it, this study develops the following hypothesis:

H₃: There is a positive relationship between security and customer satisfactions.

Assurance

Berry *et al.* (1996) found a positive relationship between assurance and customer satisfaction, indicating that customers who receive timely and relevant information from their insurance providers are more likely to feel satisfied with the service. Likewise, Njoki Chege (2021) showed that assurance significantly influenced customer satisfaction in the insurance industry in Kenya at the customer level. Moreover, Arokiasamy and Huam (2014) revealed a positive relationship between assurance and customer satisfaction. Likewise, Suki (2013) argued that assurance has a strong influence on customer satisfactions. Likewise, Ghodrati and Taghizad (2014) found a significant positive relationship between customer satisfaction and assurance. Similarly, Nguyen *et al.* (2018) stated that there is a significant positive relationship between assurance and customer satisfaction. Based on it, this study develops the following hypothesis:

H₄: There is a positive relationship between assurance and customer satisfaction.

Time saving

Effion (2019) emphasized that service encounters characterized by time-saving measures, where customers feel their time is valued, significantly enhance customer satisfaction. Similarly, Omar and Jaber (2020) argued that the insurance companies increasingly adopt digital platforms, ensuring efficient and time-saving processes through these services becomes even more critical in maintaining customer satisfaction and trust. Likewise, Ansari and Riasi (2016) found that time-saving measures are essential for achieving high levels of customer satisfaction in insurance companies. Moreover, Lee *et al.* (2015) stated that the prioritizing efficiency and minimizing wait times, insurance providers can meet customer expectations, foster loyalty, and gain a competitive advantage in the market. Based on it, this study develops the following hypothesis:

H₅: There is a positive relationship between time saving and customer satisfaction.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficient matrix

This table presents Kendall's Tau coefficients between dependent variable and independent variables. The correlation coefficients are based on 120 observations. The dependent variable is CS (Customer satisfaction). The independent variables are R (Responsiveness), A (Assurance), E (Empathy), S (Security), and TS (Time saving).

Variables	Mean	S.D.	CS	R	A	E	S	TS
CS	3.333	1.102	1					
R	3.838	1.949	0.048	1				
A	3.880	1.941	0.264**	0.018	1			
E	3.050	1.958	0.008	0.240**	0.179**	1		
S	3.942	1.841	0.201**	0.252**	0.187**	0.099	1	
TS	3.556	1.893	0.006	0.062	0.092	0.130*	0.004	1

Notes: The asterisk signs (**) and (*) indicate that the result are significant at one percent and five percent levels respectively.

Table 1 shows that responsiveness is positively correlated to customer satisfaction. It indicates that being able to react quickly leads to increase in customer satisfaction. Similarly, assurance is positively correlated to customer satisfaction. It indicates that higher the assurance, higher would be the customer satisfaction. Likewise, empathy is positively correlated to customer satisfaction. It indicates that the ability to emotionally understand what other people feel leads to increase in customer satisfaction. Further, security is also positively correlated to customer satisfaction. It indicates that higher the security, higher would be the customer satisfaction. In addition, time saving is positively correlated to customer satisfaction. It indicates that higher the time saving, higher would be the customer satisfaction.

Regression analysis

Having indicated the Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it shows the regression results of responsiveness, assurance, security, time saving, and empathy on customer satisfaction.

Table 2

Estimated regression results of responsiveness, assurance, security, time saving, and empathy on customer satisfaction

The results are based on 120 observations using linear regression model. The model is $CS = \beta_0 + \beta_1 R + \beta_2 A + \beta_3 E + \beta_4 S + \beta_5 TS + e$ where the dependent variable is CS (Customer satisfaction). The independent variables are R

(responsiveness), A (assurance), E (empathy), S (security), and TS (time saving)

Model	Intercept	Regression coefficients of					Adj. R_bar ²	SEE	F-value
		R	A	E	S	TS			
1	0.465 (1.753)	0.695 (10.688)**					0.536	0.435	115.748
2	0.465 (1.753)		0.760 (11.526)**				0.631	0.478	176.013
3	0.642 (2.414)*			0.750 (11.996)**			0.516	0.469	195.895
4	0.203 (0.871)				0.946 (17.841)**		0.621	0.416	178.304
5	0.569 (2.738)*					0.833 (15.026)**	0.546	0.468	123.790
6	0.102 (0.400)	0.505 (5.510)**	0.470 (5.314)**				0.502	0.429	146.086
7	0.102 (0.400)	0.434 (4.763)**	0.470 (5.314)**	0.399 (3.696)**			0.631	0.408	112.136
8	0.255 (1.138)	0.321 (3.780)**	0.102 (0.901)	0.232 (2.671)**	0.514 (4.965)**		0.755	0.373	106.837
9	0.252 (1.127)	0.289 (3.267)**	0.022 (0.207)	0.255 (2.593)**	0.443 (3.774)**	0.443 (3.774)**	0.776	0.372	86.193

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- iii. Customer satisfaction is dependent variable.

The regression results show that the beta coefficients for responsiveness are positive with customer satisfaction. It indicates that responsiveness has a positive impact on customer satisfaction. This finding is consistent with the findings of Olorunniwo *et al.* (2006). Similarly, the beta coefficients for assurance are positive with customer satisfaction. It indicates that assurance has a positive impact on customer satisfaction. This finding is consistent with the findings of Berry *et al.* (1996). Likewise, the beta coefficients for empathy are positive with customer satisfaction. It indicates that empathy has a positive impact on customer satisfaction. This finding is consistent with the findings of Bitner *et al.* (1990). Further, the beta coefficients for security are positive with customer satisfaction. It indicates that security has a positive impact on customer satisfaction. This finding is consistent with the findings of Homburg *et al.* (2005). In addition, the beta coefficients for time saving are positive with customer satisfaction. It indicates that time saving has a positive impact on customer satisfaction. This finding is similar to the findings of Ansari and Riasi (2016).

4. Summary and conclusion

Insurance companies are financial institutions that provide risk management services by offering insurance policies to individuals, businesses, and other entities. These policies are contracts in which the insurer (the insurance company) agrees to compensate the insured (the policyholder) for specific potential future losses or damages in exchange for a premium (a regular payment). There are various types of insurance like; health insurance, life insurance, commercial insurance and so on. Insurance companies play a crucial role in mitigating financial risks and providing economic stability for individuals and organizations. The quality of customer service in insurance companies significantly impacts customer satisfaction. Effective customer service can enhance trust, foster loyalty, and contribute to

positive perceptions of the insurer, leading to higher retention rates and a stronger competitive edge in the market. Conversely, poor customer service can result in dissatisfaction, negative word-of-mouth, and increased customer churn. Several studies have explored this dynamic relationship, highlighting the pivotal role that customer service quality plays in shaping customer experiences and overall satisfaction in the insurance industry. Customer satisfaction in the insurance sector is influenced by various dimensions of service quality, including responsiveness, reliability, empathy, and assurance. Responsiveness, or the willingness to help customers and provide prompt service, is particularly critical in scenarios such as claims processing and policy queries. Insurance companies must prioritize customer service quality as a strategic focus to enhance customer satisfaction and maintain competitive advantage. Investing in training programs, leveraging technology for efficient service delivery, and fostering a customer-centric culture are essential steps towards achieving this goal.

This study attempts to examine the impact of customer service quality on customer satisfaction in Nepalese insurance companies. The study is based on primary data from 120 respondents.

The major conclusion of the study is responsiveness, security, time saving, empathy, and assurance have positive impact on customer satisfaction. It indicates that higher the responsiveness, security, time saving, empathy, and assurance, higher would be the customer satisfaction. The study also concludes that security is the most significant factor followed by time saving that determines the customer satisfaction in Nepalese insurance companies.

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