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AN ASSESSMENT OF SERVICE QUALITY AND CUSTOMER SATISFACTION IN LIFE INSURANCE CORPORATION OF INDIA WITH SPECIAL REFERENCE TO DELHI AND NCR

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ABSTRACT:

Customer satisfaction is an offshoot of the quality of service delivered by the service organizations. Quality improvement and customer satisfaction assumes vital importance for all service organizations in the world. The present paper investigates the impact of service quality provided by LIC on the satisfaction of customers in Delhi and NCR. A sample of 150 LIC customers has been selected for the study. Data have been collected through questionnaires designed on a five point Likert scale. Simple Linear Regression has been used as the statistical tool to measure the impact of service quality on the satisfaction of customers. The analysis of the data revealed that there is a significant impact of service quality on the satisfaction of customers in Delhi and NCR.

Key words: *Customer satisfaction, service quality, LIC, regression.*

INTRODUCTION:

The quality of service delivery results in customer satisfaction. Service quality supports the perception that the value of service received is greater than the price paid for it. Quality improvement and customer service are the generic term in the modern concept of marketing of services and assumes vital importance in all service organizations. Quality is one of the competitive priorities which have migrated from the literature of manufacturing strategy to the service arena (Pariseau & McDaniel, 1997). Delivering quality service is considered an essential strategy for success and survival in today's competitive environment (Dawkins & Reichheld, 1990; Parasuraman et al., 1985; Reichheld & Sasser 1990; Zeithaml et al., 1990). The key to sustainable competitive advantage in today's competitive environment lies in delivering high-quality service that result in satisfied customers (Shemwell et al., 1998). In fact, service quality has become a great differentiator, the most powerful competitive weapon which many leading service organizations possess (Berry et al., 1985). In the huge service sector, insurance sector is one of the most important entities which has been growing relatively fast in India. At present there are twenty

three players in the Indian life insurance industry out of which Life Insurance Corporation is one of the leading public companies, holds largest number of policies in the world to suit different financial requirement of an individual. With a greater choice and an increasing awareness, there is a continuous increase in the customer's expectations and they demand better quality service. Therefore, to sustain in the market, service quality becomes a most critical component of competitiveness for Life Insurance Corporation of India. LIC stands for trust and is servicing 270 million policyholders in India and abroad. Although, by providing quality services to its customers, the Corporation can differentiate itself from other service firms and will able to improve its profitability. The purpose of the present study is to measure customer's satisfaction towards service quality of Life Insurance Corporation of India with the help of questionnaire.

Components of Service Quality:

Service quality is a comprehensive term and includes the following components.

- Assurance
- Corporate Image
- Tangibles
- Overall service quality
- Responsiveness
- Reliability

In order to measure the impact of service quality on customer's satisfaction of LIC in Delhi and NCR, The present research paper takes first four components namely assurance, corporate image, tangibles and overall service quality.

Review of Literature:

1. Parikh (2006) in his research paper entitled, *"Measuring Retail Service Quality: An Empirical Assessment of the Instrument"* measured the gap between the customers' expectations and their perceptions about the service quality of retail stores in India by taking a sample of 102 retail shoppers. The author measured the gap on five dimensions namely physical aspects, reliability, personal interaction, problem solving, and policy of service quality. The results revealed that the few gaps arise between perceptions and expectations of customers on 102 retail shoppers.

2. Tiwari & Verma (2008) in their research paper entitled, *"Service Quality in Telecom Industry: A Study of Telecom Service Providers in Dehradun City"* measured the customer perceptions and variation of their perceptions of service quality across different telecom companies. The author has taken six major service providers operating in the Dehradun city as the sample of the study. Besides, service quality has been measured on the grounds of consumer problem solving, Network, Information and Records, Appearance, Convenience, and Promotion. The study revealed that BSNL, Reliance, Tata Indicom were perceived to be the best service providers for their network, whereas Vodafone and Idea were found for their information and records. Airtel was rated as the best for its consumer problem solving. The concrete finding of the study is that BSNL got the overall first position and Vodafone was rated as the poorest in terms of service quality among the six service providers in Dehradun city.

3. Parasuraman et al (1988) in their research paper entitled, *"SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality"* developed a 22-item instrument named SERVQUAL for assessing customer perceptions of service quality in service and retailing organizations. The study found that the SERVQUAL has a variety of potential applications and proved as a helpful instrument in measuring consumer expectations and perceptions of service quality.

4. Tung (2004) in their study entitled, *"Service Quality and Perceived Value's Impact on Satisfaction, Intention, and Usage of Short Message Service (SMS)"*examined the impact of service quality of the mobile service providers on customer's satisfaction. In his study, he found how customer satisfaction affects their behavioral intention to continue to use SMS which in turn affect the extent of SMS usage in the local context. The author collected primary data from 150 customers and applied Partial-Least-Square (PLS) method as the statistical tool. The study found that the tangibles, empathy and assurance dimensions of service quality were antecedents of customer satisfaction and there exists a positive relationship between customer satisfaction and these variables.

Research Question:

Is there any impact of service quality on customer's satisfaction of LIC in Delhi and NCR?

Objectives of the study

The objective of the study is to examine the impact of service quality on customer's satisfaction of LIC in Delhi and NCR.

Following are the objectives of the study:

1. To provide the concept of service quality in brief.
2. To investigate the impact of assurance on the satisfaction of LIC customers in Delhi and NCR.
3. To examine the impact of corporate image on the satisfaction of LIC customers in Delhi and NCR.
4. To find out the impact of tangibles on the satisfaction of LIC customers in Delhi and NCR.
5. To analyze the impact of overall service quality on the satisfaction of LIC customers in Delhi and NCR.

Hypotheses of the study:

In the light of the objectives of the study, the following null hypothesis has been formulated:

Ho1: There is no significant impact of assurance (component of service quality) on customer's satisfaction in Delhi and NCR.

Ho2: There is no significant impact of corporate image (component of service quality) on customer's satisfaction in Delhi and NCR.

Ho3: There is no significant impact of tangibles (component of service quality) on customer's satisfaction in Delhi and NCR.

Ho4: There is no significant impact of overall service quality (component of service quality) on customer's satisfaction in Delhi and NCR.

Research Design:

a) Population or Universe: The population of this study consists of all LIC customers living in Delhi, Ghaziabad, Gurgaon and Noida.

b) Size of the Sample: The size of the sample is 150 respondents taken 75 from Delhi and 75 from Ghaziabad, Gurgaon and Noida.

Sample Size

Area	Delhi	NCR	Total
Number of Respondents	75	75	150

c) Data collection: A well designed questionnaire has been used for collecting data from customers of LIC living in Delhi, Ghaziabad, Gurgaon and Noida. The questionnaire set on a five point Likert-scale (5-highly satisfied to 1-highly dissatisfied).

d) Tools: Linear regression has been used to analyze the results through Statistical Package for the Social Sciences (SPSS).

Data Analysis:

Firstly, reliability, validity, and normality of the collected data have been tested by applying appropriate statistical tool and thereafter hypothesis developed has been tested by applying linear regression.

Demographic Profile of Respondents:

Table 1 to table 4 and (figure 1 to 5) highlight the demographic profile of respondents. 76 respondents belong to the age of 35-50 years whilst 47 were of the age of more than 50 years. Besides, 94 were males and 56 were females. Thirdly, the maximum respondents (96) were Hindu and minimum respondents (13) were belonging to Muslim religion. Fourthly, 52 respondents monthly income lies between Rs 80000- Rs 120000.

Table 1: Age of the Respondents

Age	Delhi	NCR	Total
20-35 Years	23	24	27
35-50 Years	37	39	76
Above 50 Years	15	12	47
Total	75	75	150

Source: Primary Data

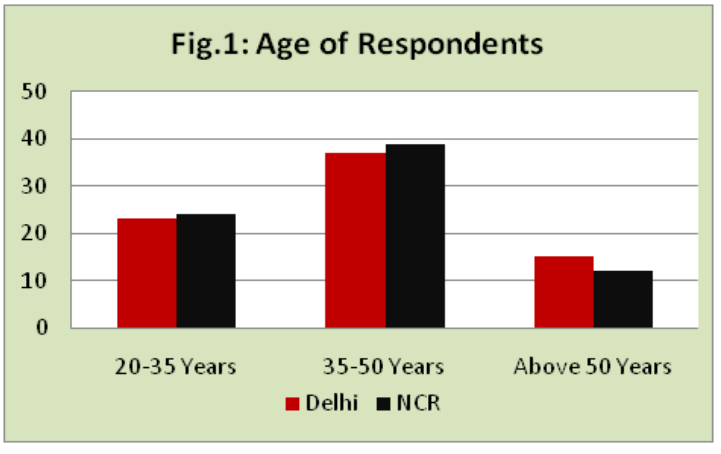
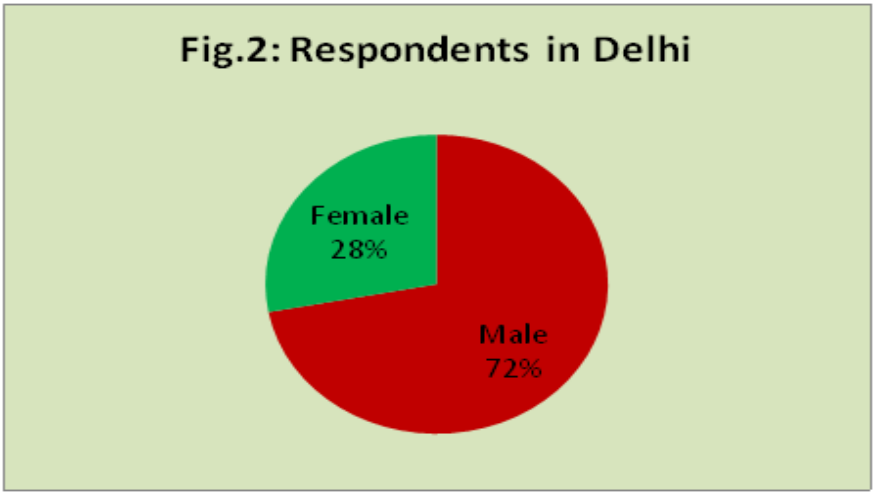


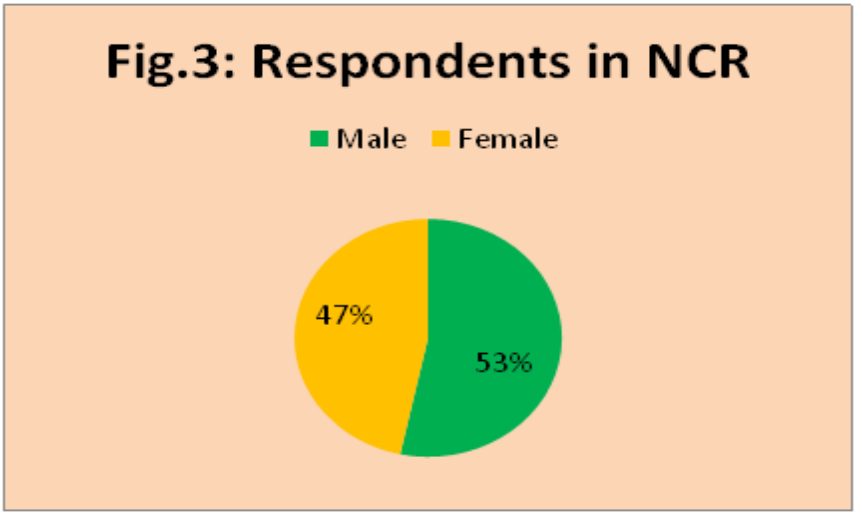
Table 2: Gender of the Respondents

Gender	Delhi	NCR	Total
Male	54	40	94
Female	21	35	56
Total	75	75	150

Source: Primary Data



Source: Table 2

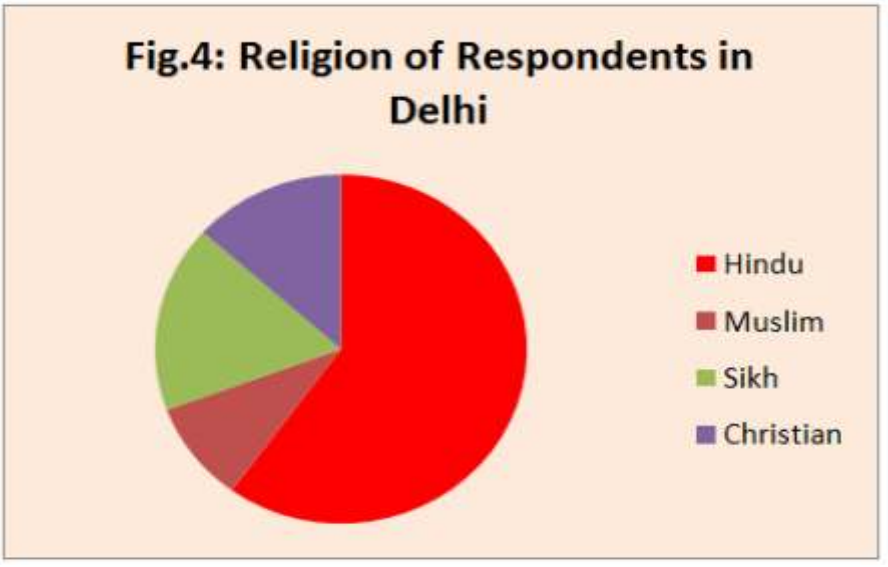


Source: Table 2

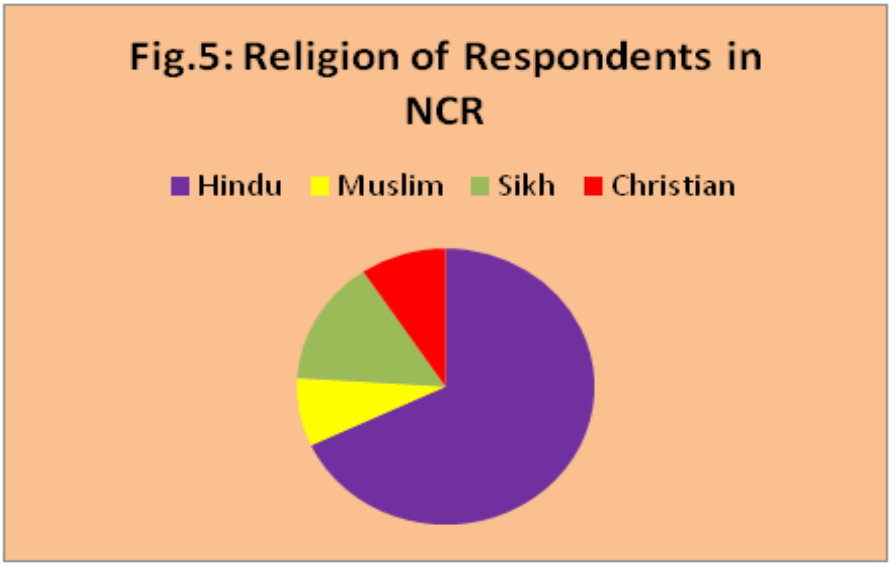
Table 3: Religion of the Respondents

Religion	Delhi	NCR	Total
Hindu	45	51	96
Muslim	7	6	13
Sikh	13	11	24
Christian	10	7	17
Total	75	75	150

Source: Primary data



Source: Table 3

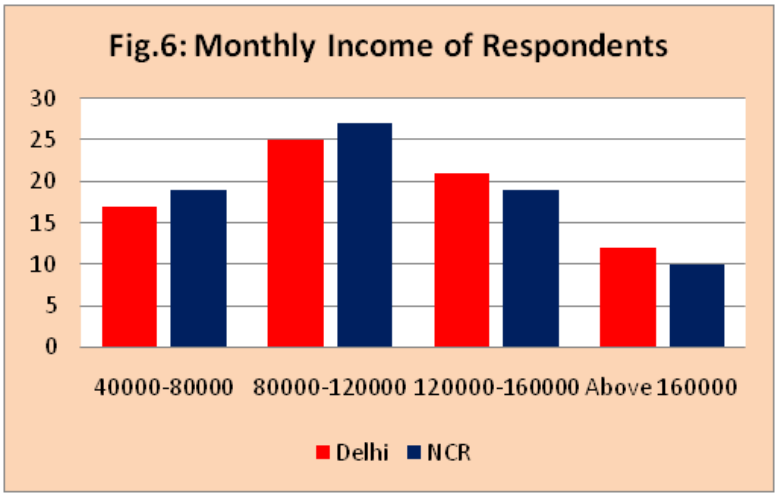


Source: Table 3

Table 4: Monthly Income of the Respondents

Monthly Income (in Rs)	Delhi	NCR	Total
40000-80000	17	19	36
80000-120000	25	27	52
120000-160000	21	19	40
Above 160000	12	10	22
Total	75	75	150

Source: Primary data



Source: Table 4

Hypothesis Testing:

Hypothesis 1-

Ho1: There is no significant impact of assurance (component of service quality) on customer's satisfaction in Delhi and NCR.

Ha1: There is a significant impact of assurance (component of service quality) on customer's satisfaction in Delhi and NCR.

Table 5: Regression Analysis of Assurance and Customer's satisfaction

Model	R	R Square	Adjusted R Square	Standard Error	Durbin Watson
1	0.549[a]	0.623	0.597	2.72775	1.441

a. Predictors: (Constant), Assurance:

Table 5 shows the linear regression analysis of assurance and customer's satisfaction. The adjusted R square shows the amount of variation in one variable (customer's satisfaction) that is accounted by another variable (assurance). The above table shows the value of adjusted R square is 0.597. It means 59.7 percent variation in customer's satisfaction is explained by the assurance and the rest of the variation (1-R2) is an unexplained variation in customer's satisfaction due to variables that has not been considered in this model.

Table 6: ANOVA of Assurance and Customer's satisfaction

Model-16	Sum of Squares	df	Mean Square	F	Sig.
Regression	239.779	1	239.779	92.045	0.001[a]
Residual	385.565	148	2.605		
Total	625.344	149			

a. Predictors: (Constant), Assurance

b. Dependent Variable: Customer's satisfaction

The above ANOVA table assesses the overall significance of the model. The overall model is significant because the significant value is 0.000 which is less than 0.05 at 95 percent confidence interval. Hence, the model construct is validated.

Table 7: Coefficients of Assurance and Customer's satisfaction

Model-1	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	3.417	1.964		14.621	0.745
Assurance	0.622	1.336	0.721	58.735	0.000

a. Dependent Variable: Customer's satisfaction

Table 7 shows the values of unstandardized and standardized beta coefficients, standard error, significant value, and t value. A standardized beta coefficient gives a measure of contribution of each variable to the model. A larger value indicates that a unit change in the predictor variable has a larger impact on the criterion variable. The results show that the value of standardized beta coefficients is 0.721 which is an indication of positive impact of assurance on customer's satisfaction. Nevertheless, this impact is strong and statistically significant as the value significant value is 0.000 which is less than 0.05 at 95 percent confidence interval. Therefore, the null hypothesis is rejected and it can be said that there is a significant impact of assurance (component of service quality) on customer's satisfaction in Delhi and NCR.

The Regression equation of Model 1 is:

Y (Dependent Variable) = α (Intercept) + ß (Slope) x (Independent Variable) + e

Customer's satisfaction = 3.417 +0.721 Assurance

Regression equation (Y= a+ ß x + e) shows the linear relationship between customer's satisfaction and assurance. It signifies the values of a (Intercept) and ß (Slope). Intercept shows the change in customer's satisfaction when assurance is zero, whereas slope shows the change in customer's satisfaction with respect to assurance. The e shows the random error that will occur in the prediction of Y (customer's satisfaction) for the values of X (assurance) because X does not explain all the variability of Y. The error term e allows the customer's satisfaction values to vary for any given value of X (assurance).

Hypothesis 2

Ho2: There is no significant impact of corporate image (component of service quality) on customer's satisfaction in Delhi and NCR.

Ha2: There is a significant impact of corporate image (component of service quality) on customer's satisfaction in Delhi and NCR.

Table 8: Regression Analysis of Corporate Image and Customer's satisfaction

Model	R	R Square	Adjusted R Square	Standard Error	Durbin Watson
2	0.583	0.564	0.532	2.687	1.043

b. Predictors: (Constant), Corporate image

Table 8 shows the linear regression analysis of corporate image and customer's satisfaction. The adjusted R square shows the amount of variation in one variable (customer's satisfaction) that is accounted by another variable (corporate image). The above table shows the value of adjusted R square is 0.532. It means 53.2 percent variation in customer's satisfaction is explained by the corporate image and the rest of the variation (1-R2) is an unexplained variation in customer's satisfaction due to variables that has not been considered in this model.

Table 9: ANOVA of Corporate Image and Customer's satisfaction

Model-2	Sum of Squares	df	Mean Square	F	Sig.
Regression	1349.779	1	1349.779	207.69	0.000[a]
Residual	975.565	148	6.587		
Total	2325.344	149			

a. Predictors: (Constant), Corporate image

b. Dependent Variable: Customer's satisfaction

The above ANOVA table assesses the overall significance of the model. The overall model is significant because the significant value is 0.000 which is less than 0.05 at 95 percent confidence interval. Hence, the model construct is validated.

Table 10: Coefficients of Corporate Image and Customer's satisfaction

Model-2	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	4.105	1.064		22.987	0.457
Corporate image	0.496	1.354	0.534	19.678	0.001

a. Dependent Variable: Customer's satisfaction

Table 10 shows the values of unstandardized and standardized beta coefficients, standard error, significant value, and t value. A standardized beta coefficient gives a measure of contribution of each variable to the model. A larger value indicates that a unit change in the predictor variable has a larger impact on the criterion variable. The results show that the value of standardized beta coefficients is 0.534 which is an indication of positive impact of corporate image on customer's satisfaction. Nevertheless, this impact is strong and statistically significant as the value significant value is 0.000 which is less than 0.05 at 95 percent confidence interval. Therefore, the null hypothesis is rejected and it can be said that there is a significant impact of corporate image (component of service quality) on customer's satisfaction in Delhi and NCR.

The Regression equation of Model 2 is:

Y (Dependent Variable) = α (Intercept) + ß (Slope) x (Independent Variable) + e

Customer's satisfaction = 4.105 +0.534 Corporate image

Regression equation (Y= a+ ß x + e) shows the linear relationship between customer's satisfaction and corporate image. It signifies the values of a (Intercept) and ß (Slope). Intercept shows the change in customer's satisfaction when corporate image is zero, whereas slope shows the change in

customer's satisfaction with respect to corporate image. The e shows the random error that will occur in the prediction of Y (customer's satisfaction) for the values of X (corporate image) because X does not explain all the variability of Y. The error term e allows the customer's satisfaction values to vary for any given value of X (corporate image).

Hypothesis 3

Ho3: There is no significant impact of tangibles (component of service quality) on customer's satisfaction in Delhi and NCR.

Ha3: There is a significant impact of tangibles (component of service quality) on customer's satisfaction in Delhi and NCR.

Table 11: Regression Analysis of Tangibles and Customer's satisfaction

Model	R	R Square	Adjusted R Square	Standard Error	Durbin Watson
3	0.672	0.712	0.697	1.664	1.746

c. Predictors: (Constant), Corporate image

Table 11 shows the linear regression analysis of tangibles and customer's satisfaction. The adjusted R square shows the amount of variation in one variable (customer's satisfaction) that is accounted by another variable (tangibles). The above table shows the value of adjusted R square is 0.697. It means 69.7 percent variation in customer's satisfaction is explained by the tangibles and the rest of the variation (1-R2) is an unexplained variation in customer's satisfaction due to variables that has not been considered in this model.

Table 12: ANOVA of Tangibles and Customer's satisfaction

Model-3	Sum of Squares	df	Mean Square	F	Sig.
Regression	1139.717	1	1139.717	203.571	0.002[a]
Residual	834.214	148	5.636		
Total	1973.931				

a. Predictors: (Constant), Corporate image

b. Dependent Variable: Customer's satisfaction

The above ANOVA table assesses the overall significance of the model. The overall model is significant because the significant value is 0.000 which is less than 0.05 at 95 percent confidence interval. Hence, the model construct is validated.

Table 13: Coefficients of Tangibles and Customer's satisfaction

Model-3	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	3.745	1.992		11.015	0.987
Tangibles	0.687	1.650	0.594	46.124	0.000

a. Dependent Variable: Customer's satisfaction

Table 13 shows the values of unstandardized and standardized beta coefficients, standard error,

significant value, and t value. A standardized beta coefficient gives a measure of contribution of each variable to the model. A larger value indicates that a unit change in the predictor variable has a larger impact on the criterion variable. The results show that the value of standardized beta coefficients is 0.594 which is an indication of positive impact of tangibles on customer's satisfaction. Nevertheless, this impact is strong and statistically significant as the value significant value is 0.000 which is less than 0.05 at 95 percent confidence interval. Therefore, the null hypothesis is rejected and it can be said that there is a significant impact of tangibles (component of service quality) on customer's satisfaction in Delhi and NCR.

The Regression equation of Model 2 is:

Y (Dependent Variable) = α (Intercept) + ß (Slope) x (Independent Variable) + e

Customer's satisfaction = 3.745 +0.594 Corporate image

Regression equation (Y= a+ ß x + e) shows the linear relationship between customer's satisfaction and corporate image. It signifies the values of a (Intercept) and ß (Slope). Intercept shows the change in customer's satisfaction when tangibles is zero, whereas slope shows the change in customer's satisfaction with respect to corporate image. The e shows the random error that will occur in the prediction of Y (customer's satisfaction) for the values of X (corporate image) because X does not explain all the variability of Y. The error term e allows the customer's satisfaction values to vary for any given value of X (corporate image).

Hypothesis 4:

Ho4: There is no significant impact of overall service quality (component of service quality) on customer's satisfaction in Delhi and NCR.

Ha4: There is a significant impact of overall service quality (component of service quality) on customer's satisfaction in Delhi and NCR.

Table 14: Regression Analysis of Overall service quality and Customer's satisfaction

Model	R	R Square	Adjusted R Square	Standard Error	Durbin Watson
4	0.644	0.776	0.709	2.5461	1.7412

d. Predictors: (Constant), Overall service quality

Table 14 shows the linear regression analysis of overall service quality and customer's satisfaction. The adjusted R square shows the amount of variation in one variable (customer's satisfaction) that is accounted by another variable (overall service quality). The above table shows the value of adjusted R square is 0.709. It means 70.9 percent variation in customer's satisfaction is explained by the overall service quality and the rest of the variation (1-R2) is an unexplained variation in customer's satisfaction due to variables that has not been considered in this model.

Table 15: ANOVA of Overall service quality and Customer's satisfaction

Model-4	Sum of Squares	df	Mean Square	F	Sig.
Regression	343.430	1	343.430	306.25	0.008[a]
Residual	166.637	148	1.128		
Total	510.067	149			

a. Predictors: (Constant), overall service quality

b. Dependent Variable: Customer's satisfaction

The above ANOVA table assesses the overall significance of the model. The overall model is significant because the significant value is 0.000 which is less than 0.05 at 95 percent confidence interval. Hence, the model construct is validated.

Table 16: Coefficients of Overall service quality and Customer's satisfaction

Model-4	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	5.607	2.169		17.584	0.777
Overall Service Quality	0.598	2.004	0.664	51.124	0.001

a. Dependent Variable: Customer's satisfaction

Table 16 shows the values of unstandardized and standardized beta coefficients, standard error, significant value, and t value. A standardized beta coefficient gives a measure of contribution of each variable to the model. A larger value indicates that a unit change in the predictor variable has a larger impact on the criterion variable. The results show that the value of standardized beta coefficients is 0.664 which is an indication of positive impact of overall service quality on customer's satisfaction. Nevertheless, this impact is strong and statistically significant as the value significant value is 0.000 which is less than 0.05 at 95 percent confidence interval. Therefore, the null hypothesis is rejected and it can be said that there is a significant impact of overall service quality (component of service quality) on customer's satisfaction in Delhi and NCR.

The Regression equation of Model 4 is:

Y (Dependent Variable) = a (Intercept) + ß (Slope) x (Independent Variable) + e

Customer's satisfaction = 5.607 +0.664 Overall service quality

Regression equation (Y= a+ ß x + e) shows the linear relationship between customer's satisfaction and overall service quality. It signifies the values of a (Intercept) and ß (Slope). Intercept shows the change in customer's satisfaction when overall service quality is zero, whereas slope shows the change in customer's satisfaction with respect to overall service quality. The e shows the random error that will occur in the prediction of Y (customer's satisfaction) for the values of X (overall service quality) because X does not explain all the variability of Y. The error term e allows the customer's satisfaction values to vary for any given value of X (overall service quality).

Table 17: Summary of Hypothesis Tested

No	Hypotheses	Results
1	There is no significant impact of assurance (component of service quality) on customer's satisfaction in Delhi and NCR.	Rejected
2	There is no significant impact of corporate image (component of service quality) on customer's satisfaction in Delhi and NCR.	Rejected
3	There is no significant impact of tangibles (component of service quality) on customer's satisfaction in Delhi and NCR.	Rejected
4	There is no significant impact of overall service quality (component of service quality) on customer's satisfaction in Delhi and NCR.	Rejected

Summary:

Table 2 shows the summary of the hypotheses tested. All the null hypotheses have been rejected which shows that there is a significant impact of service quality on the customer's of LIC in Delhi and NCR.

Limitations of the Study:

1) The sample size is very small to represent the overall population.
2) Convenience sampling technique was used to collect data from LIC customers.
3) The data were collected only from Delhi and NCR while customers from other areas of the country may have different perceptions.
4) Moreover, the impact of service quality variables on customer loyalty has not been studied.
5) In future researchers may study the mediating effect of customer satisfaction between service quality and customer loyalty.

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