REVIEW ARTICLE

IMPACT OF CUSTOMER SATISFACTION AND ATTITUDE TOWARDS INSURANCE COMPANY

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ARTICLE DETAILS

ABSTRACT

The purpose of this study was to inspect the effect of customer satisfaction and customer attitude towards the investment in Insurance Companies. After the data was collected, SPSS 2.0 version were used to measure the data. Correctness of data entry was checked. Descriptive and percentage techniques are used for data analysis. Chi square and cross tabulation analysis are used to assess both relationships and effects as per the hypotheses of the study. The data which was collected through survey. About 120 Questionnaire were distributed in Burewala area, from which 103 questionnaire were received back. The limitations connected with analysis area unit acknowledged. There must to be more study on this subject to know the connection between these factors and their impact on one another. This analysis was on little scale, the sample size was also little. So, the study should conducted on large scale area along with larger sample size. This study is very helpful to see the effect of customer satisfaction toward insurance sector. Policies makers should developed the strategies for also those person whose income level is low. The originality in this research was the specific area. This research applied in Burewala area. Because in this area the research with these variable are not applied before.

KEYWORDS

Customer Satisfaction, Customer Mood, Insurance Company.

1. INTRODUCTION

Insurance business was grown in 18th century. People are insecure towards risks and uncertainties. Time of death and uncertainty of an individual isn't bound. Everyone needs to reduce their risk Insurance companies have created opportunity to reduce or minimize the risk. The main purpose of Insurance Corporation is to reduce and share the risk of their customer and policy holder. Due to increasing competition in Insurance companies and increasing expectation of policyholder's results in live the attention and satisfaction level of the policy holder or customers.

The insurance sector like several different financial institutes is facing new challenges in market, latest technologies, economic conditions, taught competition and additional demanding of policy holders therefore the dynamic climate has bestowed associate point exceptional challenges. Just like companies of different business which fields, life insurance conjointly considers their customers because it is most important plus. However, the important issue is whether or not the customer's orientation is reflected in methods (Siddiqui, 2010).

A business cannot be imaginary while not client as a result of client is that the lifetime of a business. Thus, it's extremely a crucial part to subsume a good attention, otherwise failure in this hard task will cause disaster that destroys the presence of a corporation. Success in this business is powerfully associated with client satisfaction, thus success of insurance companies is relational to client satisfaction. Once the business is far harder and competitive, company's profit is higher from client satisfaction comparatively. Most of the businesses square measure flowing from product designed to service designed for the purpose of glad or satisfy to their policy holders. Firm's paying their attention on their policy holders or customers' wants and needs to make sure higher services to stay customers with them. So, nowadays company's square measure rather more involved regarding what customer expected and what they are providing to customers or policy holder for their satisfaction (Shamsuzzaman, 2013).

Customer satisfaction may be a selling thought that includes a customers' impression, awareness or willingness of company. It's full of advertising, social media, personal expertise and alternative channels. The gain of business and success or failure depends on client satisfaction. It is three stage method that interprets raw stimuli into meaty data i.e. exposure, attention and interpretation. In alternative terms, it's however a client see's a specific whole with no matter he or she has been ready to perceive by looking the product, its promotions, feedback etc. it's the image of that particular whole within the mind of the client (Banerjee, 2017).

2. LITERATURE REVIEW

Antonio examined in his study that client or customer's satisfaction with insurance companies is usually seen because the key factor for success and long-run fight for insurance companies. The insurance trade is obtaining heaps of attention as client satisfaction. Within the situation of relationship promoting, client satisfaction is usually observed as a central determinant of client retention. The main purpose of this study is to develop an abstract basis for work the client retention method, with the employment of the ideas of client or policy holder's satisfaction and

improve relationship quality. Client satisfaction could be a key metric for insurance firms to observe so as to determine that arras of their client service are robust and that areas would like improvement so as to keep up or increase their membership base (Antonio, 2017).

Maya Kannan said in his study that satisfaction level of policy holder towards insurance in Chennai City. Because of increasing awareness among individuals regarding their uncertainty of insurance. It's vital for insurance corporations to know the requisite of their client. The most aim of his study is hold their client satisfaction towards LIC. This study supported primary knowledge that is collected through form among one hundred fifty policy holder in metropolis and knowledge were analyzed with multi selection applied math tools like proportion, chi-square and multivariate analysis analyses were wont to establish the issue chargeable for client satisfaction towards LIC (Kannan, 2018).

Damodar said in his study that settlement of return claims has like a reaction for a life insurance company which policy holder see the real image of insurance company. Insurance sector which fails to settle the claim, the satisfaction of policy holder or customer will definitely decrease the firm goodwill and discourage to continue or the repurchase of policy. The main purpose of the research is to study the awareness and satisfaction of policy holder or customers towards life insurance claim settlement in Nepal. Descriptive research methods was designed for analyzed. In the study. Sample 391respondent agents for which stratified sampling were used. Primary data were collected through questionnaire method used specifically Likert scale. The collected data measured for the study through SPSS software and MS Excel. This study tell that that government should attention or work for the awareness of life insurance for policy holders and make it compulsory for every citizen (Damodar, 2017).

Gregory research in his study that consumer or client satisfaction related with the purchases of life insurance policies or products and compares with satisfaction. Benchmarks are identified for consumer satisfaction with the life insurance product, the agent, and the institution. The research shows that trust, competence, and product appropriateness play an integral part in consumer satisfaction. Practicing financial planners can apply the implications of this study in their own practices, and future researchers can determine whether consumer satisfaction increases or decreases as distribution (Gregory, 2014).

Masood H Siddiqui examined in his research that life insurance agent have started and identifying their business depends on better services and customer's satisfaction. This research using positive factor analyses, proposes six dimensional service-quality instrument consisting of assurance, personalized financial planning, competence, corporate image, tangibles and technology in life insurance. A causal model was suggested to investigate the effects of the proposed service quality instrument on customer satisfaction with agents satisfaction with functional services satisfaction with the company and finally with overall satisfaction. The suggested framework attempts to provide a plan for the appropriate course of action by life insurance to create a base of satisfied customers through quality services (Siddiqui, 2010).

Aswani Kevin, studied to determine the effects of different marketing strategies on the performance of insurance companies in Kenya. The data was collected from the marketing managers. About 43 self-administered questionnaires were distributed among the advertising managers. Organizational performance includes the actual output or results of an organization was measured against its actual outputs. In addition, the products available were not designed to meet for person who income level is low. According to the insurance industry report 2008 from AKI the perception of insurance in Kenya is very low at only 2.54% of Gross Domestic Product (GDP) compared to2.57% in 2005.Insurance recorded a penetration ratio of 0.76% while that of general insurance was 1.78%. The penetration ratio reveals existing coverage and growth challenges for insurance market in a given country (Kevin, 2010).

"Dr. Kamal" investigate in his study that the influence of service and products quality on Customer or client satisfaction of Jordan City Insurance Companies. The sample for this study contains the policy holders or client of Jordan insurance companies. These data were collected from local area people of insurance company located in several locations in Jordan. 233 questionnaire were backed with the response rate of 58.25%. The findings of the study have important insinuations for managers of Jordan Insurance Companies (Kamal, 2013).

"Md. Shamsuzzaman "said in his study that Customers have specific opinions on their purchase or consumption expertise from a product or service. The study was created for a case of National life assurance Company restricted, Khulna Branch and therefore the objective was to seek out its customers' satisfaction level still on offer important recommendations to enhance it. Quantitative survey technique was utilized by suggests that of a form. The questionnaires, designed queries associated with the client satisfaction components, were distributed among the shoppers and therefore the responses were collected anon. Finally, the result was shown and analyzed through graphical displays. The results of the analysis disclosed that current business ways of National life assurance Company, Khulna branch don't seem to be taking part in positive impact on customers' satisfaction level. So, clients instructed that variety of actions ought to be taken to enhance customer service, employees coaching, technology application, service setting, and trait.

Tripti Ghosh Sharma investigate in his study that liberalization of the financial institute has run to insurance companies functioning increasingly under competitive pressures (Shamsuzzaman, 2013). This study tries to develop a complete and reliable instrument to analyzed customers satisfaction and service quality in life-insurance industry. The resultant valid instrument involved of six dimensions: assurance, personalized monetary coming up with, competence, company image, tangibles and technology. more the results of analytical hierarchy method highlighted the priority areas of service instrument with assurance is that the best predictor, followed by ability and personalized monetary coming up with. The gap scores show that there's ample area for improvement all told the aspects associated with service quality. These results would facilitate the service managers to with efficiency allot attention and resources among these dimensions on the differential basis, in keeping with the client priorities. These findings may be remodeled into effective ways and actions for achieving competitive advantage through client satisfaction and retention (Sharma, 2010).

Sandeep Chaudhary said in his study that Insurance companies play a very important role within the welfare of human well-being by providing protection to several individuals against life risks like unsure death or accident. Even the life assurance is quickest growing service sector in Bharat once privatization and increase. Therefore, it's become essential to check the shopping for pattern of the life assurance policies. This study examines the assorted factors that have an effect on the patron perception towards life assurance policy. Knowledge was collected with the assistance of structured form. The sample planted of a hundred respondents from Amritsar, Ludhiana and Chandigarh. The applied mathematics technique used for the analysis square measure descriptive and correlational analysis. the most finding of the study mirrored that there square measure six factors i.e. made-to-order and timely services, higher company name, effective service quality , client convenience , tangible advantages and healthy client consumer relationship that influence the patron perception towards life insurance policies (Chaudhary, 2016).

Dr. Shamsheer investigate in his study that economic performance of insurance firms is that the outcome or results of customer's satisfaction and their opinion on service quality of the insurance companies. This study was targeted on searching or finding client views towards service quality which provided by the life assurance firms to the customer. The primary data was collected from 139 respondents from Delhi NCR Region. The correlational analysis and correlation was applied for measuring the results. The study has found that there are four major factors that influence client perception of service quality, particularly responsiveness and assurance, convenience, tangible and fellow feeling. Only age of the respondents are found to be considerably connected with the client perception and demographic factors haven't any impact on it (Shamsher, 2014).

Muhammad Farooq studied was designed to measure the people's attitude toward insurance companies. This study additionally explores why the people of Pakistan are unaware from these policies and unwilling to get the policy to secure their future and reducing risk. Additionally discover the important factors behind the relation of insurance sectors and client. The magnitude relation of policy holders in Pakistan was found therefore tiny once man of science compared to the developed countries. The statistics relating to insurance sectors defined very badly relation of policy holders even among developing countries. There are some ancient, cultural, and spiritual causes concerned behind the low rate of policy house owners in Pakistan. The analysis examines the behavior of employees of the insurance companies that there is barrier or communication gap by the community to get the policy. Such significant factors encompassing the entire study analyzed through the quantitative knowledge collected from the insurance firm employees, and policy holders in Faisalabad City (Farooq, 2015).

Ubaid Ur Rehman investigate in their study that the market of life Insurance has obtained considerable development with respect to awareness about insurance, terrorism, target killing, and uncertainty in world. In 2014-15, the growth rate was 29% that showed life Insurance market has a key contribution in Pakistan's economy. The core rationale of this research is to investigate the services quality aspects and its influence on corporate customer's behavioral intentions. This research has two objectives first; determine the perceptions of corporate customers concerning the quality service of group life insurance. Second, is to study the response of customers or client with respect to several features of service or policies. About 218 responses from customers are gathered with the through questionnaires and by using simple random sampling method. The major antecedents 'of behavioral intentions are personalized competence and planning. Conversely, in this study, assurance is not found as a predictor of behavioral intention of corporate customers. This is first study in the perspective of group life insurance in Asia as well as in the context of developing country (Rehman, 2016).

Muhammad Ibrar examined in his study that how to result of product stigmatization and marketing to a company growth has its performance. The insurance trade as a result of the expansion of this trade is principally tied to the success of fine product brands and marketing. However, the structure performance and increase in profit and revenue ought to be understood by the content. The study conjointly aims to point out focus. How to insurance trade result the performance of sale promotion and products stigmatization. Survey of insurance corporations is to be thought of however because of the big variety of the operators, the authors selected just one case sample of State life assurance that features a larger retail store and smart variety of branches nationwide. A complete of sixty field survey questionnaires were distributed whereas fourteen refined. The info collected and analyzed exploitation the chi-square methodology. Hence, our conclusions from findings show that product stigmatization and marketing have an effect on structure growth. By reviewing the various finding that the Sale promotion and products stigmatization. The contribution of this paper is to seem at a way to finding the resulted answer of sale promotion and products stigmatization to effect the performance of insurance sector (Ibrar, 2015).

"Gloria A Fofe "investigate in her study that how-to efforts to get and live the social economic and demographic (SED) factors that area unit probably to influence of insurer in Ghana. 200 sample were selected to response semi-structured questionnaires. By employing a integrity political economy regression model for analysis, the results show these SED determinants area unit absolutely and considerably associated with insurance demand, except that of faith. This means that SED determinants with the exception of faith play major roles in influencing people's call to subscribe insurance policies. Again, it absolutely was discovered that with the exception of faith, all the SED variables have sturdy positive relationship with insurance patronage in Ghana. With insurance policies, alternative challenges like lack of information on insurance policies, inadequate transparency of insurance policies, and problem in getting insurance claims, do deter folks from seizing insurance policies. Supported these outcomes and challenges, the study recommends that insurance firms develop selling ways that area unit client focused, by taking into thought the SED characteristics (Fofe, 2016).

3. RESEARCH OBJECTIVES

- To study customers satisfaction towards investment in life insurance company.
- To study customers attitude towards investment in life insurance company.
- To study the willingness of the policy holders to buy Life Insurance Policy.
- To study the market values of life insurance companies.
- To measuring the awareness about insurance policies.

3.1 Significant of Study

The main importance of study is to see the behavior of peoples and their satisfaction level with the insurance sectors. It's helpful for insurance sectors for making policies according to customer demand and their needs. And also see the factor to reduce the risk for those whose income level is low.

3.2 Hypothesis

Ho =Customer will not satisfy with policies of insurance sectors.
H1 =Customer will satisfy with policies of insurance sectors.

3.3 Research Method

Descriptive research method are designed for measuring the customer satisfaction and attitude towards Life Insurance Companies. Primary data are used to analyzing the satisfaction. Primary data are collected through questionnaire. Which based on demographic part, Customer satisfaction, Customer attitude and insurance sectors. The sample size is limited to 100+ and suitable sampling techniques were adopted for collecting the data. The raw data has been collected through survey and online methods. Busing suitable statistical tools like percentage analysis, cross tabulation. The collected data are analyzed and results were interpret

4. FINDING

4.1 Demographical Results

Table 1: GENDER					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	72	69.9	69.9	69.9
	Female	31	30.1	30.1	100.0
	Total	103	100.0	100.0	

This table shows that there are 69.9% are male and 30.1% are female in this study

Table 2: Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	42	40.8	40.8	40.8
	31-40	17	16.5	16.5	57.3
	41-50	38	36.9	36.9	94.2
	51+	6	5.8	5.8	100.0
	Total	103	100.0	100.0	

In this table. There are 40.8% are persons are fall between 20-30 age group, 16.5%1 are persons are fall between 31-40 age group, 36.% are persons are fall between 41-50 age group and 5.8% are persons 50+ age group

Table 3: Job					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Private	14	13.6	13.6	13.6
	Public	12	11.7	11.7	25.2
	Permanent	50	48.5	48.5	73.8
	Temporary	27	26.2	26.2	100.0
	Total	103	100.0	100.0	

In this table. There are 13.6% persons are performing private job, 11.7% persons are performing public job,48.5% persons are performing permanent job, and 26.2% persons are performing temporary job.

Table 4: Monthly Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10-20K	7	6.8	6.8	6.8
	20-30K	10	9.7	9.7	16.5
	30-40K	21	20.4	20.4	36.9
	40-50K	64	62.1	62.1	99.0
	50K+	1	1.0	1.0	100.0
	Total	103	100.0	100.0	

In this table. There are 6.8% persons are earning 10-20k, 9.7% persons are earning 20-30k, 20.4% persons earning 30-40-30k, 62.1% persons are earning 40-50k, and 1.0% persons are earning 50+

4.2   Customers Attitude

Table 5: Did you aware about insurance companies and their plans? * Gender Cross tabulation				
		Gender		Total
		Male	Female	
Did you aware about insurance companies and their plans?	Yes	52	19	71
	No	20	12	32
Total		72	31	103

This table shows that there are 52 male & 19 female are aware form insurance policies. And 20 male & 12 female are unaware form insurance policies.

Table 6: Do you have invested in any insurance sector? * Gender Cross tabulation				
		Gender		Total
		Male	Female	
Do you have invested in any insurance sector?	Yes	64	23	87
	No	8	8	16
Total		72	31	103

This table shows that there are 64 male & 23female are purchase the insurance policies.8 male & 8 female are not purchase the insurance policies.

Table 7: Did you satisfy with your investment? * Gender Cross tabulation				
		Gender		Total
		Male	Female	
Did you satisfy with your investment?	Yes	34	9	43
	No	38	22	
Total		72	31	

This table shows that there are 34 males 9 females are satisfy with their investment in insurance sectors and 38 males 22 females are not satisfy

Table 8: In which company you like to invest * Gender Cross tabulation				
		Gender		Total
		Male	Female	
In which company you like to invest	Govt Companies	40	22	62
	Private	15	4	19
	Public Companies	17	5	22
Total		72	31	103

This table shows that there are 40 males and 22 females are performing Govt Job. 15 males and 4 females are performing Private Job. 17 males and 5 females are performing Public companies Job.

Table 9: In your opinion which policy is better? * Gender Cross tabulation				
		Gender		Total
		Male	Female	
In your opinion which policy is better?	Children Benefits	45	11	56
	Money back policy	9	7	16
	Single Premium Policy	17	12	29
	Pension Plan	0	1	1
	Other	1	0	1
Total		72	31	103

This table shows that there are 45 males and 11 females are agree for children benefit policy, 9 males and 7 females are agree for money back policy, 17 males and 12 females are agree for single premium policy, 1 female agree for pension plan policy, and 1 male for other plan.

4.3   Customer Satisfaction

Table 10: Wide Risk Coverage * Gender Cross tabulation				
		Gender		Total
		Male	Female	
Wide Risk Coverage	Strongly Disagree	9	1	10
	Disagree	45	20	65
	Neutral	4	4	8
	Agree	7	4	11
	Strongly Agree	7	2	9
Total		72	31	103

This table shows that there are 9 males and 1 female are Strongly disagree, 45 males and 20 females are disagree, 4 males and 4 females are neutral, 7 males and 4 females are agree and 7 males and 2 female are Strongly agree with this quotation.

Table 11: Reasonable Premium * Gender Cross tabulation				
		Gender		Total
		Male	Female	
Reasonable Premium	Strongly Disagree	26	13	39
	Disagree	4	3	7
	Neutral	15	8	23
	Agree	16	7	23
	Strongly Agree	11	0	11
Total		72	31	103

This table shows that there are 26 males and 13 female are Strongly disagree, 4 males and 3 females are disagree, 15 males and 8 females are neutral, 11 males are agree and 72 males and 31 female are Strongly agree with this quotation.

Table 12: Quick Settlement of claims * Gender Cross tabulation			
		Gender		Total
		Male	Female	
Quick Settlement of claims	Strongly Disagree	10	1	11
	Disagree	24	16	40
	Neutral	11	2	13
	Agree	20	8	28
	Strongly Agree	7	4	11
Total		72	31	103

This table shows that there are 10 males and 1 female are Strongly disagree, 24 males and 16 females are disagree, 11 males and 2 females are neutral, 20 males and 8 females are agree and 7 males and 4 female are Strongly agree with this quotation.

Table 12: Image and Goodwill * Gender Cross tabulation			
		Gender		Total
		Male	Female	
Image and Goodwill	Strongly Disagree	9	1	10
	Disagree	21	12	33
	Neutral	31	13	44
	Agree	8	4	12
	Strongly Agree	3	1	4
Total		72	31	103

This table shows that there are 9 males and 1 female are Strongly disagree, 21 males and 12 females are disagree, 31 males and 13 females are neutral, 8 males and 4 females are agree and 3 males and 1 female are Strongly agree with this quotation

Table 13: Known agent/ Official * Gender Cross tabulation			
		Gender		Total
		Male	Female	
Known agent/ Official	Strongly Disagree	9	1	10
	Disagree	18	9	27
	Neutral	32	18	50
	Agree	8	3	11
	Strongly Agree	5	0	5
Total		72	31	103

This table shows that there are 9 males and 1 female are Strongly disagree, 18 males and 9 females are disagree, 32 males and 18 females are neutral, 8 males and 3 females are agree and 5 males and 0 female are Strongly agree with this quotation.

4.4 Insurance Sector

Table 14: Reason for investing in insurance sector? * Gender Cross tabulation			
		Gender		Total
		Male	Female	
Reason for investing in insurance sector?	Reduce Risk	18	9	27
	Family Protection	31	10	41
	Securing Uncertainties	20	8	28
	Others	3	4	7
Total		72	31	103

This table shows that there are 18 males and 9 female are insured to reduced risk, 31 males and 10 females are insured for family's safety, 20 males and 8 females are insured to secured uncertainties , 7 males and 4 females are agree for other beneficial.

Table 15: Who influence you to get insured? * Gender Cross tabulation			
		Gender		Total
		Male	Female	
Who influence you to get insured?	Insurance Agent	17	6	23
	Advertisement	6	7	13
	Self-motivation	15	1	16
	F&F	34	17	51
Total		72	31	103

This table shows that there are 17 males and 6 female are get insured with influence by insurance agent, 6 males and 7 females are get insured with influence by advertising, 15 males and 1 females are get insured with influence by self motivate , 34 males and 17 females are get insured with influence by F&F.

Table 16: Have you received any insurance claimed? * Gender Cross tabulation			
		Gender		Total
		Male	Female	
Have you received any insurance claimed?	Yes	11	3	14
	No	61	28	89
Total		72	31	103

This table shows that there are 11 males and 3 female have received insurance and 61males 28 female have not received yet.

Table 17: Do you think insurance is good to secure risk * Gender Cross tabulation			
		Gender		Total
		Male	Female	
Do you think insurance is good to secure risk	Yes	50	19	69
	No	22	12	34
Total		72	31	103

This table shows that there are 50 males and 19 female have think that insurance is good and 22 males 12 female have not think yet.

Table 18: Do you think everyone should purchase policy? * Gender Cross tabulation			
		Gender		Total
		Male	Female	
Do you think everyone should purchase policy?	Yes	33	15	48
	No	39	16	55
Total		72	31	103

This table shows that there are 33 males and 15 female have think that everyone should purchase it. And 39 males 16 female does not think yet.

5. LIMITATION OF THIS STUDY

The limited of this study was limited sample size. The sample size is very low of local area people. This should be on large sample area people to see the behavior at large area. And the variable of this study are also limited according to the sample size. There should be study with more variable at high sample size. It is also helpful for the insurance sector for making the policies according to people income level and their risk.

6. Discussion

The findings show that there is a significant impact of customer satisfaction towards the insurance sectors. Many of people are not aware from insurance industry and its function. People think that it is against the Islamic rules and regulation because it's based on interest. Islam does not allow any interest on investment. Some of insurance companies also introduced the takaful based insurance for people but Government and insurance sector should developed the strategy to giving awareness or encourage them to invest in insurance sector. Government should also aware the people by telling its functions and giving knowledge about takalful. For this Government should organized seminar to aware the people deeply.

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