

# Evaluation of Customer Satisfaction toward Life Insurance Claim Settlement Service

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## **Abstract**

The study evaluates the impact of service quality variables on customers' satisfaction toward life insurance claim settlement. Through survey results of 300 customers using Life Insurance, reliability techniques, exploratory factors, and multivariate regression were analyzed. The analysis results show that customer satisfaction is most affected by tangible means; the second is service reliability, the third is service responsiveness, and the last is service capacity. However, the results of multivariate regression did not show any impact of employee empathy on the satisfaction of customers. The study's results, conclusions, limitations, and future research directions are also discussed at the end of this study.

**Keywords:** Service quality, Customer satisfaction, Insurance claim settlement service, life insurance.

## **1. Introduction**

The life insurance sector is one of the fiercely competitive sectors in Vietnam. Under the impact of the Covid 19 pandemic, this competition has become more fierce, and market share has been significantly disturbed. According to statistics from the Insurance Supervision and Administration Department (Ministry of Finance), the total insurance premium revenue of the whole market in 2021 is estimated at VND 182,654 billion, up 14.1% compared to 2020, of which premium revenue is estimated at VND 182,654 billion life insurance is estimated at 127,560 billion VND. In 2021, the market share of insurance companies also had many changes. According to the insurance industry report 2021, outlook 2022 of the SSI Securities Analysis Center (SSI Research, 2022), among the top 10 life insurance companies, six companies have increased market share, including Manulife, AIA, Generali, MB Ageas, FWD, and AVIVA. The four companies that lost market share were Baoviet Life, Prudential, Dai-ichi Life, Chubb Life, and Hanwha Life.

This fierce competition continued in the following years. Many experts also believe that the insurance "piece of cake" will continue to be divided as businesses continuously launch new strategies to gain market share and compete for the number one position in the life insurance market. In addition, many businesses also focus on customer care and product improvement. If in the past, the agency system, personnel, and customer care of some life insurance companies had poor service quality, leading to many cases where customers reacted by canceling contracts and transferring to businesses with better customer care products and services.

Service quality and satisfaction are always studied by administrators and managers because this is the main and most effective competitive method of financial institutions, including insurance businesses. Much research has been implemented, and results have been applied in practice ( eg. Damodar Basaula, 2017; Bui, 2016; Nguyễn, 2020; and Nguyễn, 2021). However, due to the ever-changing practice, many gaps have appeared that need further research to supplement and perfect the theoretical basis for the topic. The characteristics of financial services, including insurance services, are that services are copied very quickly, and price competition becomes less meaningful in these areas. Therefore, most businesses are interested in improving service quality, increasing customer satisfaction to retain customers, and expand market share. Therefore, studying the influence of service quality on customer satisfaction in insurance services is decisive, helping businesses increase their

competitiveness and capture market share. Thereby helping insurance businesses have important solutions to improve service quality and increase customer satisfaction in the context of fierce competition today.

For customers, the insurance benefit settlement service is a very important activity that directly affects the insurance benefits of the customer as well as the financial activities of the life insurance company. Settlement of insurance benefits will be required when an insured event occurs (the risk is committed to cover by the insurance company) during the policy period. If this activity is done well, it will create customer satisfaction and increase customers' confidence in the life insurance services provided by the company. This helps insurance companies retain customers and attract new customers.

## **2. Literature review**

### **2.1 Customer satisfaction**

User satisfaction can be seen as the sum of user feelings and attitudes toward several factors affecting the usage situation (Bailey et al., 1983). Besides, Quan et al. (2020) also pointed out that satisfaction will create customer loyalty when using the services or products of the business. According to Bitner and Hubbert (1997), consumer satisfaction is the emotion toward a service provider when transacting and interacting with that business. Customers experiencing using the service will feel satisfied when their needs are met. From there, it affects the intention of buying behavior and creates a trust index for the quality of service that that business provides customers. According to Oliver (1980), customer satisfaction is defined as a summary psychological state when the emotions surrounding expectations are combined with the consumer's prior feelings about the consumption experience. According to Zeithaml and Bitner (2000), satisfaction is the customer's emotional state after experiencing a specific experience or achieving the desired result, related to different degrees between the desired and the felt..

Customer satisfaction is a psychological concept related to emotional well-being and pleasure resulting from getting what the customer hopes and expects from an attractive product and or service. Customer satisfaction is often defined as post-consumer evaluations regarding a particular product or service (Gundersen et al., 1996). Satisfaction is the degree to which a person's sensory state begins by comparing the results obtained from the product/service with the person's expectations (Kotler, 2000). In summary, satisfaction is the comparison between actual perceived benefits and expectations.

### **2.2 Service quality**

Service quality is a fundamental concept in business and management, including many different factors to assess customer satisfaction with the product or service provided. According to Gronroos (1984), "Service quality is the result of an evaluation process when the customer is based on a comparison of the actual service received by the customer with his or her expectations."

Agreeing with this view, Parasuraman et al. (1985) developed a conceptual framework for service quality to demonstrate that "quality is a comparison between expectations and actual experiences," leading to customer satisfaction. Agreeing with this concept, Grzanic & Jasmina (2007) have defined service quality as a way to control business processes to ensure overall customer satisfaction at all levels; increasing customer satisfaction increases competitive advantage for the company. Therefore, the establishment of a service quality measure is essential thing in several empirical and theoretical studies in the field of service marketing.

Across all service industries, service quality is a crucial driver of profitability performance (Schoeffler et al., 1974) and an essential issue as businesses compete to maintain a comparative advantage market (Kandampully & Duddy, 1999). Researchers have shown that financial firms that excel in service quality have distinct marketing advantages and improved service quality levels associated with higher revenue, increased cross-selling rates, and higher customer retention (Bennett, 2003). Product and service quality has also been shown to enhance a bank's reputation, improve customer retention, attract new customers, increase financial performance and profitability (Julian & Balasubramanian, 1994; Zeithaml et al., 1996) and expand market share (Bowen & Hedges, 1993).

In business activities, businesses need to understand how customers feel about service quality and the factors that affect service quality. In order to achieve customer satisfaction in service quality management, businesses need to combine both expected quality and perceived quality. Gronroos (1984) argues that the service quality of an enterprise is determined by three components: technical quality, functional quality, and image.

When the SERVQUAL scale (Parasuraman et al., 1988) was published, there were debates about best-measuring service quality. Nearly two decades later, many researchers have tried to prove the effectiveness of the SERVQUAL scale. The SERVQUAL scale set aims to measure service perception through five service quality components, including (i) Reliability: showing the ability to perform the service appropriately and on time at the first time. ; (ii) Responsiveness: showing the willingness of service staff to provide timely service to customers. (iii) Assurance: showing professional qualifications and polite and welcoming customer service. (iv) Empathy: showing care for each customer; (v) Tangibles: shown through appearance, the dress of service staff, and equipment to perform the service.

### **2.3 The relationship between service quality and customer satisfaction**

Across all service industries, service quality is a crucial driver of profitability performance (Schoeffler et al., 1974) and an essential issue as businesses compete to maintain a comparative advantage market (Kandampully & Duddy, 1999). Researchers have shown that financial firms that excel in service quality have distinct marketing advantages and improved service quality levels associated with higher revenue, increased cross-selling rates, and higher customer retention (Bennett, 2003). Product and service quality has also been shown to enhance a bank's reputation, improve customer retention, attract new customers, increase financial performance and profitability (Julian & Balasubramanian, 1994; Zeithaml et al., 1996) and expand market share (Bowen & Hedges, 1993).

Customer satisfaction is considered an outcome and predictive, while service quality is considered the cause. Customer satisfaction is a general concept of satisfaction when consuming a service. Meanwhile, service quality focuses only on specific service components (Zeithaml et al., M.J., 2000). Although there is a relationship between service quality and satisfaction, few studies focus on testing the explanatory level of service quality components for satisfaction, especially for each industry-specific service (Lassar et al., 2000). Cronin and Taylor tested this relationship and concluded that perceived service quality is an antecedent of satisfaction (Cronin et al., 1992) and a significant factor affecting satisfaction (Cronin et al., 1992). In other words, service quality and customer satisfaction are closely related, in which service quality is the first thing that determines customer satisfaction. The causal relationship between these two factors is critical in most customer satisfaction studies. If the quality is improved but not based on the customer's needs, the customer will never be satisfied with that service. Therefore, when using the service, if customers perceive the service as high quality, they will be satisfied with that service. Conversely, dissatisfaction will appear if the customer perceives the service to be of low quality.

For insurance services, service quality is an essential factor affecting customer satisfaction. The research of Bui (2016) has shown a positive relationship between service quality and customer satisfaction for the insurance services of Bao Minh Tra Vinh Company. In addition, in the study of Le (2016), service quality is expressed through 5 aspects of reliability, responsiveness, service capacity, empathy, and valuable means; the image positively affects customer satisfaction. Research results of the authors Nguyen (2020) & Nguyen (2021) also agree with the positive relationship between service quality and customer satisfaction for insurance services.

**Service Reliability:** This is the trust that insurers create for customers when they request to settle benefits. It is how insurance companies quickly and accurately settle insurance benefits, following the contract's commitments, which will increase customer satisfaction with the insurance benefit settlement service of KH. In the research works of Research by Parasuraman et al. (1988), Pikkarainen et al. (2004), Ayo et al. (2016) and Nguyen (2020) has a positive impact on customer satisfaction using the service. Therefore, the study builds hypothesis H1 as follows:

Hypothesis H1: Service reliability positively impacts customer satisfaction with insurance benefits settlement services for customers participating in life insurance.

Service responsiveness: the ability to solve problems quickly, handle complaints effectively, be willing to help customers, and respond to customer requests. For insurance customer benefit settlement services, the ability to respond shows that the settlement of insurance benefits is quick, accurate, timely, and meets customers' requirements. Simple and convenient profile. Scientific, fast, and simple process for customers. In the studies of Parasuraman et al. (1988), Nupur (2010), Sakhaei et al. (2013), Gerrard & Cunningham (2015), Bui (2016), Le (2016), Nguyen (2020) also shows that service responsiveness has a positive impact on customer satisfaction. Therefore, the study builds hypothesis H2 as follows:

Hypothesis H2: Service responsiveness positively impacts customer satisfaction with insurance benefits settlement services for life insurance customers.

Service capacity: the factor that creates trust and trust for customers, which is felt through professional service, sound professional knowledge, polite demeanor, and good communication ability of staff. Pellets. For resolving insurance benefits of customers, the service capacity shown by the staff's professional qualifications, communication skills, and problem-solving skills is an essential factor in creating the capacity to serve such as the studies of Nupur (2010), Sakhaei et al. (2013); Bui (2016), Le (2016), and Nguyen (2020) also show that service capacity has a same impact direction to customer satisfaction. Therefore, the study builds hypothesis H3 as follows:

Hypothesis H3: Service capacity positively impacts customer satisfaction with insurance benefits settlement services for customers participating in life insurance.

The empathy of employees: is the care, customer care, understanding customers' needs to serve customers best. For the customer's insurance benefit settlement service, empathy shows concern and understanding for customers' risks. Accordingly, the staff always creates all conditions so customers can fully enjoy their insurance benefits. The studies of Parasuraman et al. (1988), Nupur (2010), Bui (2016), and Le (2016) showed that empathy is an essential factor in creating customer satisfaction. Therefore, the study builds hypothesis H4 as follows:

Hypothesis H4: Employee empathy positively impacts customer satisfaction with insurance benefits settlement services for customers participating in life insurance.

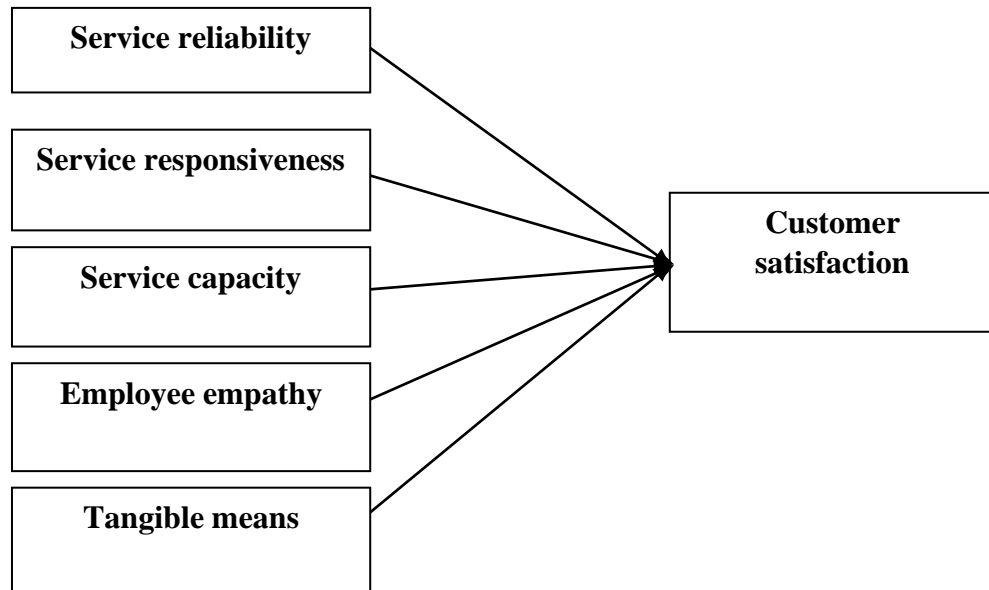
Tangibles: are external images such as facilities, equipment, machinery, documents, manuals, and communication systems. For insurance benefits settlement services, tangible means are shown through visible images, such as staff uniforms, online software to solve insurance problems, and technical facilities in the company's customer's rights settlement department. Sufficient and modern tangible means are an essential factor affecting customer satisfaction in the same direction. The studies of Parasuraman et al. (1988), Nupur (2010), Gerrard & Cunningham (2015), Bui (2016), and Le (2016) have shown a positive relationship between tangible means and customer satisfaction with service. Therefore, the study builds hypothesis H5 as follows:

Hypothesis H5: Tangibles positively impact customer satisfaction with insurance benefits settlement services for customers participating in life insurance.

Based on surveying previous studies on service quality affecting customer satisfaction, the study synthesized and selected the SERVQUAL model with five aspects (1) Service reliability; (2) Service responsiveness; (3) Service capacity; (4) Employee empathy; (5) Tangible means to base their research model. The selection and application of the scale model of (Parasuraman et al., 1988) as the basis for building a scale of service quality to resolve insurance benefits.

### **3. Research Methods**

In this study, the author uses a 5-level Likert scale (from 1: strongly disagree to 5: totally agree) to measure service quality factors' of Insurance Claim Settlement. The study builds and codes the scale based on the research model adjusted from the preliminary research and initial survey to customer satisfaction; questions related to the demographic information of the survey sample were also built into the questionnaire. Six factors, including:



**Figure 1. Research model**

Service reliability (there are five observed variables REL -5),

Service responsiveness (there are four observed variables RES-4),

Service capacity (there are four observed variables CAP -4),

Employee empathy (there are four observations EMP-4),

Tangible means (there are four observed variables TAN-4).

Besides the dependent variable, Customer satisfaction has three observed variables (SAT-3).

The optimal sample population depends on the expectations of reliability, the method of data analysis, the method of estimating the parameters to be estimated, and the distribution law of the set of choices. Data is collected cross-over at the same time, so the size of survey respondents is determined according to the formula of exploratory factor analysis model EFA: According to Hair et al. (2006), the sample size is determined based on the minimum and the number of variables included in the model. Based on the number of scales built, the author determines the minimum size; on that basis, the research sample size can be determined. The minimum sample size is 120 (24\*5).

In addition, to compensate for a percentage of information that is discarded (questionnaires have many missing cells, or more than one answer box, or have a basis for determining unreliable), the study performed surveyed 350 customers who have been participating in life insurance in Hanoi city in the period of 2020 - 2023.

Research Using the statistical software SPSS version 26.0 to synthesize and analyze the data collected from the survey results. The internal consistency method assesses the scale's reliability through Cronbach's Alpha coefficient. Use Cronbach's Alpha reliability coefficient method before analyzing EFA factors to eliminate inappropriate variables because these garbage variables can create dummy factors (Nguyen Dinh Tho & Nguyen Thi Mai Trang, 2009). The correlation matrix between the dependent variable and the regression model is analyzed to consider the relationship between the independent and dependent variables and the phenomenon of multicollinearity between the independent variables and the independent variable. Levene (F test): Sig > 0.05: Use t-test in the column Equal variances assumed. Sig < 0.05: Use the t-test in the column. Equal variances are not assumed. At T-test: Sig > 0.05: H0 accepted, no difference. Sig < 0.05: H0 is rejected; there is a difference. Multivariate regression at a 5% significance level tested the theoretical model with the research hypotheses.

#### 4. Research results

##### 4.1. Demographic information of the survey sample

With 350 survey questionnaires distributed, 320 were collected after coding and cleaning data (removing the answer sheets without access to pervasive marketing information about natural cosmetics), obtained 300 samples for data analysis. The study is based on three demographic characteristics to group the research sample, including gender, age, and education level. The results of descriptive statistics of the study sample are presented in Table 1.

**Table 1 Descriptive statistics of demographic characteristics**

Variable	Valid	Frequency	Percent
Gender	Male	122	40.6
	Female	178	59.4
Age	Under 25 years old	24	8
	From 26 to 35 years old	130	43.3
	Over 35 years old	146	48.7
Education	High school and below	114	38
	University	145	48.3
	Graduate	41	13.7

Regarding gender, the sample statistics showed that male accounted for 40.6% of the sample. The number of female is 178 people, accounting for 59.4%.

Regarding the age of the sample, 24 of people are under 25 years old, accounting for 10.5%; from 26 to 35 years old, including 146 people, accounting for 43.3%, the number of people are above 35 and older include 146, accounting for 48.7%.

The descriptive statistic results show that the number of people with university degrees is 145, accounting for 48.3%, 41 people at graduate level, accounting for 13.7%. There are 114 people with high school and below, accounting for 38% in this study.

##### 4.2 Reliability testing and exploratory factor analysis

###### Reliability testing

**Table 2. The results of Cronbach Alpha**

Variable	Number of items	Cronbach's Alpha
Service reliability	5	0.752
Service responsiveness	4	0.731
Service capacity	4	0.724
Employee empathy	4	0.883
Tangible means	4	0.784
Customer satisfaction	3	0.827

Based on Table 2, the analysis results show that the value of Conbach's Alpha fluctuates from 0.724 to 0.883, and the minimum coefficient of correlation for each variable is more significant than 0.3. Therefore, the scales have gained such confidence and will be used for exploratory factor analysis..

#### *Exploratory factor analysis*

The results show that  $KMO = 0.835$  satisfies the condition that  $KMO > 0.5$  (Kaiser, 1974). Thus, factor analysis is appropriate with the available data. Similarly, the results of the Barlett test show that the Sig coefficient =  $0.000 < 5\%$  shows that the observed variables are significantly correlated with each other in the overall population. Therefore, the observations are suitable for factor analysis by the EFA test.

Principal Component Analysis extraction with Varimax rotation is used in factor analysis to measure independent variables. Variables with Factor loading less than 0.3 will be eliminated, and the stops when Eigenvalue (representing the variation explained by each Factor)  $> one$  and the total variance extracted is greater than 50% ( Gerbing & Anderson, 1988).

**Table 3. EFA results**

Items	Factors				
	Emotional value	Social value	Brand awareness	Perceived safety value	Subjective norm
REL1	.883				
REL2	.777				
REL3	.803				
REL4	.735				
REL5	.688				
RES1		.760			
RES2		.852			
RES3		.729			
RES4		.749			
CAP1			.759		
CAP2			.841		
CAP3			.823		
CAP4			.773		
EMP1				.803	
EMP2				.806	
EMP3				.735	
EMP4				.768	
TAN1					.815
TAN2					.746
TAN3					.751
TAN4					.782
Eigenvalue	6.854	3.841	2.757	1.925	1.503
Cumulative variance (%)	32.034	45.178	58.552	69.717	76.054

The results show that from 21 observed variables, five groups of factors can be drawn. The total explanatory variance when the group of factors is drawn is 76.1054% ( $>50\%$ ). The eigenvalue coefficient reached 1.503 (greater than 1). These indexes are all satisfactory, and the factor loading coefficients of the observed variables are all greater than 0.5, so all observed variables are kept.

#### *Correlation analysis*

Pearson correlation analysis to determine the linear relationship between the dependent variable and the independent variables before conducting regression analysis. Correlation analysis results are presented in Table 4 .

**Table 4 Correlation analysis**

	REL	RES	CAP	EMP	TAN	SAT
REL	1					
RES	.209**	1				
CAP	.262**	.578**	1			
EMP	.393**	.365**	.266**	1		
TAN	.448**	.404**	.390**	.309**	1	
SAT	.506**	.589**	.561**	.363**	.606**	1

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

#### 4.3 Hypothesis testing

**Table 5 Regression analysis results**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Results
		B	Std. Error	Beta			
1	(Constant)	-.176	.146		-1.865	.199	
	REL	.295	.039	.291	11.106	.000	Supported
	RES	.209	.033	.203	7.063	.000	Supported
	CAP	.190	.038	.189	6.305	.000	Supported
	EMP	.007	.020	.005	.117	.865	Unsupported
	TAN	.396	.039	.392	11.294	.000	Supported
$R^2=0.651$ ; $F = 97.156$ , $p<0.05$							

a. Dependent Variable: SAT

The regression analysis results show that the adjusted value of  $R^2$  is 0.651, which means that the independent variables in the research model explain 65.1% of the variation in customer satisfaction, showing the compatibility of the reasonable model.

Show that the research model is consistent with reality. The F test results are shown in Table 5, showing that  $F = 97.156$  at  $p < 0.05$ . Thus, this relationship ensures reliability with an allowable level of 5%. Therefore, the independent variables impact customer satisfaction, and the multiple linear regression model fits the data set and is usable.

The results of testing the correlation relationship between the independent variables and the dependent variable in Table 5, showing the degree of influence of factors on customer satisfaction as determined through standardized regression coefficient (Beta), the larger the absolute value of Beta coefficient, the greater the importance of that independent variable, that variable has a more substantial impact on the dependent variable. The relationship between the dependent variable (cohesion) and the independent variables is expressed as a standardized regression equation as follows::

The regression coefficients 4 factor have a positive sign (+), showing that the independent variables have a positive relationship with the dependent variable. The customer satisfaction is affected as ordered: tangible means ( $\beta = 0.392$ ), service reliability ( $\beta = 0.291$ ), service responsiveness ( $\beta= 0.209$ ) and service capacity ( $\beta = 0.189$ ). However, The results show no positive relationship between employee empathy and Customer satisfaction. Thus, it can be concluded that 4/5 hypotheses are supported by the model.

#### 4.4 Discussion

This study shows certain similarities with the studies of Damodar Basaula (2017); Bui (2016); Nguyễn (2020); and Nguyễn (2021). The research results show that 4/5 hypotheses about the factors of service quality that affect customer satisfaction with insurance claim settlement services, including tangible means, service reliability, service responsiveness, and service capacity. Among the SERVQUAL factors that affect the customer satisfaction, the tangible means factor has the most substantial impact. This result confirms the



research of Nguyễn (2020) when it is said that the psychology of Vietnamese consumers is also easily affected by the what they seeing which is caused by information that has not been fully and accurately captured. They often through observing tangible means of service to find out and feel more secure when someone has used it. However, the study did not show the influence of employee empathy on customer satisfaction with insurance claim settlement services.

## 5. Conclusion

This research aims to study the intended behavior of the customer in buying natural cosmetic products. This study has developed the viral marketing model including five-factor of SERVQUAL model (Service reliability, Service responsiveness, Service capacity, Employee empathy, Tangible means). This study has conducted a survey with a customer 300 valid questionnaires are imputed in the model. The result shows that 4/5 hypotheses about the factors that affect the customer satisfaction with insurance claim settlement services of life insurance, are supported, tangible means, service reliability, service responsiveness, and service capacity. However, the study did not show the influence of of employee empathy on customer satisfaction with insurance claim settlement services .

The research results show that employee empathy donot impacts customer satisfaction. Therefore, insurance companies need to review recruitment, training, and use of insurance agents to improve agency quality and transform agency activities from part-time to full-time professional work.

Customer service and settlement of insurance benefits must be quick and convenient for customers. In the context of the 4.0 technology revolution, businesses must apply information technology in customer service and insurance benefits settlement to bring convenience and improve customer experience. On the other hand, continue to focus on propaganda and raise people's awareness about life insurance. Insurers must continue to closely coordinate with the Vietnam Insurance Association and media and press agencies to promote propaganda and insurance promotion, helping raise awareness of people and organizations, insurance agencies, and agencies in charge of insurance fraud prevention.

Although the paper has solved the proposed research objectives, there are still some limitations: Firstly, the research object is a customer in Hanoi. The sample is just reasonable. Therefore, the following study needs to conduct in other cities with a more significant sample. Secondly, The method used in this study is simple; the following study should use better technic such as CB-SEM or PLS-SEM.

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