

Relationship between Service Quality and Customer Satisfaction: An empirical Study of Indian Life Insurance Industry

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Abstract-Life Insurance is pure service in which customer face more difficulty in evaluation of quality as compared to goods. Moreover there is also a pure competition in life insurance industry in India. Each service provider is doing hard to satisfy their customers by match the customer's expectation with their service offering but customer's expectation are keep on going high. This paper analyses the relationship between service quality and customer satisfaction. Sample of 200 customers of ten life insurance companies in Haryana state were selected with the help of random number table. Responses of customers were analysed with the help of factor analysis. Multiple Regressions was used to test the relationship between Service Quality and Customer Satisfaction in life insurance Industry. The study found that customer expectations and perception toward tangibility, assurance, competency & credibility dimension of service quality have more impact on customer satisfaction. That means customers are more conscious towards statements related to these dimensions.

Keywords- Service Quality, Customer Satisfaction, Life Insurance

1. INTRODUCTION

Life insurance providers offer services that are credence products with very few cues to signal quality. Due to big population base and huge untapped market, life insurance industry is a big opportunity area in India for national as well as foreign investors. India tops the list of countries in terms of life insurance density, according to the World Economic Forum. China and Japan are ranked second and third respectively.¹ Life insurance industry has been focused on quality and certain positive measures have been taken with regard to service quality in this industry, but there is not enough research work was done on quality in life insurance in India. In this respect the industry seems to be reclusive. However, a number of studies conducted by academicians in the world. Some of these studies will be briefly presented here.

1.1 Service Quality in Insurance

Schlesinger and Graf von der Schulenburg (1991) suggest that the perceived service quality is a factor upon which the customer can distinguish between otherwise identical insurance products. Wells and Stafford (1995) found that lower complaint ratios are significantly related to higher levels of perceived service quality, as measured by SERVPERF, and this implies that regulators perceive

service quality accurately. Researcher also found that customers tend to rate service quality higher if they are aware of their right to complain to the regulator. At a later stage, Wells and Stafford (1997) employed both SERVQUAL and SERVPERF to measure service quality and relate overall quality perceptions to formal insurance education. They reported a statistically significant relation between insurance education and quality ratings was evident. Mehta et al. (2002), recognized the following six dimensions of service quality: Assurance, Personalized Financial Planning, and Relationship with Agent, Tangibles, Corporate Image and Competence. Josep et al. (2003) identified five factors of quality in insurance, i.e. claims, personal relationships, products/ services, life insurance and agent/benefit.

1.2 Customer Satisfaction in Insurance Industry

Gronroos (1984) suggested that consumers usually rely on extrinsic cues like brand image to ascertain and perceive service quality. Crosby and Stephens (1987) & Johnston *et al.* (1984) explained that the outcomes of life insurance purchase are often delayed, and thus do not allow immediate post-purchase valuation. Richard and Allaway, (1993); Clow and Vorhies (1993); Crosby and Cowles (1986) found that insurance policy is almost always sold by an agent who, in 80% of the cases, is the customer's only contact. Sherden (1987) expressed that high quality service (defined as exceeding "customers' expectations") is rare in the life insurance industry but increasingly demanded by customers. Slattery (1989) also said that the quality of the agent's service and his/her relationship with the customer, serves to either mitigate or aggravate the

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<http://www.hindustantimes.com/NewsFeed/BusinessBankingInsurance/India-tops-global-life-insurance-density-rankings-WEF/Article1-954646.aspx>

perceived risk in purchasing the life insurance product. Pointek (1992) identified that customer want more responsive agents with better contact, personalized communications from the insurer, accurate transactions, and quickly solved problems. Toran (1993) points out that pure service like insurance may, therefore, call up different expectations than that of services that include tangible products and quality should be at the core of what the insurance industry does. Berry (1995) suggested that because of the amount of money that is typically invested in an insurance policy, customers seek long-term relationships with their insurance companies and respective agents in order to reduce risks and uncertainties. Walker and Baker (2000) suggested those understanding consumers' expectations of life insurance agent's service is crucial as expectations serve as standards or reference points against which service performance is assessed.

1.3 Service Quality and Customer Satisfaction in Insurance Industry

Research has shown that the quality of services and the achievement of customer satisfaction and loyalty are fundamental for the survival of insurers. Taylor (2001) concluded that the quality of after sales services can lead to very positive results through customer loyalty, positive WOM, repetitive sales and cross-selling. Lawrence A. Crosby, Nancy Stephens (1987) explained that life insurance consists largely of credence properties & insurance providers should engage themselves in relationship-building activities that emphasize buyer-seller interaction and communication. Leonard L. Berry (1995) said that because of the amount of money that is typically invested in an insurance policy, customers seek long-term relationships with their insurance companies and respective agents in order to reduce risks and uncertainties. Raj Arora, Charles Stoner, (1996) found that perceived service quality has a significant effect on the attitude towards obtaining insurance. Marla Royne Stafford and Brenda P. Wells (1996) suggest that males and females are, overall, identical in their perceptions of claims service quality. Westbrook and Peterson (1998) found that professional customers evaluate the quality of services in the same way as retail customers. Clare Chow-Chua, Geraldine Lim, (2000) found that insurers are widely disliked by customers, and insurance agents talked to clients on average once every eight years. Jackie L.M. Tam, Y.H. Wong, (2000) concluded that as the salespersons are able to enhance their relationships with the clients, clients are more satisfied and are more willing to trust, and thus secures the long-term demand for the services. Mehta, S.C., Lobo, A. and Khong, H.S. (2002) recognized the six dimensions of service quality: Assurance, Personalized Financial Planning, and Relationship with Agent, Tangibles, Corporate Image and Competence and also said that expectations guide the customers' assessment of the quality of services and managers cannot ignore this factor when deciding and designing quality programs in their companies. Gayathri,

H., Vinaya, M.C. and Lakshmisha, K. (2005) identified that the service quality dimensions could be a basis for differentiation of the insurance players that could be developed into a sustainable competitive advantage for the players in the long run and they also concluded that non-price differentiation instruments have a better potential than price differentiation, because any reaction from the competitors to match non-price differentiation may require changes in the entire service strategy. Evangelos Tsoukatos, Graham K. Rand, (2006) found that tangibles dimensions does not affect customer satisfaction while word of mouth (intangible dimension) is an antecedent of customer repurchasing intentions and customer satisfaction does not directly influence the customer loyalty. Evangelos Tsoukatos, Graham K. Rand, (2007) developed and tested the hypotheses on all 25 possible relationships between the dimensions of culture and of service quality and also found that out of the 25 hypothesized relationships between the dimensions of culture and of service quality, 23 are confirmed and the remaining two are directionally supported. Sonia Chawla and Fulbag Singh (2008) revealed that the accessibility factor has a higher mean satisfaction as compared to mean satisfaction of reliability and assurance factors. Masood H Siddiqui (2010) revealed that in all the service quality dimensions of life insurance industry in India ,the gap-scores are negative and for each of six factors, the gap scores were statistically significant (sig. <.05) and also found the maximum gap in competence dimension of service quality. Overall, the causal relationships between service quality and customer satisfaction have been examined by a number of studies, in service settings around the world. A review of literature revealed that the earlier studies on measurement of customer perceived service quality were very few for the life insurance and banking industry, more so in the Indian context. The topic therefore needs to be investigated. This is a literature gap that this research attempts to narrow by reporting its findings.

2. RESEARCH METHODOLOGY

2.1 Geographical scope

The study is limited to the investigation of relationship of service quality and customer satisfaction. The life insurance companies which have been selected for collecting the responses customers include Tata AIG, Birla Sun life, LIC, HDFC Std Life, Reliance Life Insurance, Max New York Life Insurance, Aviva Life Insurance, ICICI Prudential, Kotak Life Insurance, SBI Life Insurance. The geographical scope of the study is restricted to Hissar city.

2.2 Objectives of the Study

- To study the relationship between service quality and customer satisfaction.
- To study the effect various dimension of service quality on customer satisfaction.

2.3 Research Design

2.3.1 Population-Customers of life insurance in Hissar city served as the population for the study.

2.3.2 Sample and Sampling Technique-A sample of 200 customers of life insurance sectors was selected for this study. Sampling units were selected using simple random table.

2.3.3 Data-Primary and secondary data both were utilized for the purposes of this study. The primary data related to life insurance companies were collected from the customers of 10 life insurance companies located in Hissar region. The secondary data was obtained from journals, newspapers and magazines.

2.3.4 Collection of data: Structured questionnaire based on service quality model (SERVQUAL).

2.3.5 Tools used for analysis: Percentages, Factor analysis and Multiple Regression were used for the analysis and interpretation of data.

2.4 Research Hypothesis

H1 : There is no relationship between customer perception and customer satisfaction in life insurance services.

H2 : There is no relationship between customer expectation and customer satisfaction in life insurance services.

3. ANALYSIS OF DATA

3.1 Respondent Insurance Customer’s Demographic Profile

29.5% of respondent are belonging to age group of 36-40 years (Table 1). Majority of respondent (79%) were men & 59.5 % respondents were belonging to service class. 87 % of respondents were married. 35% belonged to the income category of 10001-15000/-per month.

Table 1 Demographic profile of Respondents of Life Insurance Services			
S.No	Groups	Frequency	Percentage
Age Wise			
1	Up to 25 yrs	35	17.5
2	26-30 yrs	48	24
3	31-35 yrs	13	6.5
4	36-40 yrs	59	29.5
5	41-45 yrs	31	15.5
6	46-50 yrs	6	3
7	51-55 yrs	4	2
8	56-60 yrs	2	1
9	More than 60 yrs	2	1
	Total	200	100
Gender Wise			
1	Male	158	79
2	Female	42	21
	Total	200	100
Marital Status Wise			
1	Unmarried	26	13
2	Married	174	87
	Total	200	100
Profession Wise			
1	Service class	119	59.5
2	Business class	58	29

3	Others	23	11.5
	Total	200	100
Income Category (per month) Wise			
1	Up to 5000/-	4	2
2	5001/--10000/-	10	5
3	10001-15000/-	70	35
4	15001-20000/-	30	15
5	20001-25000/-	38	19
6	Above 25000/-	48	24
	Total	200	100

The implication is that the majority of life insurance service users are in the 30-40 years of age followed by less than 30 years of age. Then the use of life insurance services reduces with the increase in age. The mostly of life insurance service users are married and are private employee followed by businesspersons. Mostly of life insurance service users have annual income more than 3 lakhs. Then the use of life insurance services reduces with the decrease in annual income.

3.2 Factor Analysis

3.2.1 Measure of Sampling Adequacy

The results show that Bartlett’s Test of Sphericity (approx. Chi-Square is 2.843, Degree of Freedom is 325, and significance is 0.000) and Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) value is 0.855 which indicates that data were adequate for factor analysis. 7 Factors have been extracted. According to communalities table, all the variables fit well in factor solution as all factors have value more than 0.40. Rotated component matrix (Table3 in Appendix) is used. The result of factor analysis exhibits that the instrument used is appropriate for measuring the variables of service quality and allows to proceeds for data collection.

3.3 Validity and Reliability of Scale:

The scale was sent to management experts for testing the content validity of the scale for Service Quality. The comments/suggestions received from the experts were incorporated before administering the scale on the target sample. The reliability of the scale was tested by performing the Cronbach’s Alpha reliability statistics. The reliability coefficient of Cronbach’s was computed as 0.86 which indicates the high reliability of the present measure of service quality of life insurance services.

3.4 Testing of Hypothesis

H1₀ : There is no Relationship between Customer Perception and Customer Satisfaction in Life Insurance Services.

The Multi-regression analysis was performed on the mean scores data collected from the respondents. In the model 2, the multiple correlation coefficient value is 0.757 and R² value is 0.558 which means that dimensions of Customer Perception account for 55.8 % of the variation in Customer Satisfaction. The adjusted R square value is 0.553 which is

only 0.005 less than r square that means this model is fair bit. This shrinkage in R square means that if the model is derived from complete population (all insurance customer of Haryana) rather than sample, it would account for approximately 5.5 % less variance in outcome (customer satisfaction). The value of F- test (86.312) which is highly significant ($p \leq 0.0001$). In coefficient table, the B value is highest (0.481) for the Tangibility dimension of service quality that means Tangibility alone lead to customer satisfaction up to 48.1 % if the affect of all other 6 dimension of service quality kept constant. T-test associated with b- value is also significant in case of tangibility, competency & credibility dimension of service quality.

H2₀: There is no Relationship between Customer Expectations and Customer Satisfaction in Life Insurance Services.

In the model 2, the multiple correlation coefficient value is 0.460 and R^2 is 0.192. The adjusted R square value is 0.116 which is only 0.005 less than r square that means this model is fair bit. This shrinkage in R square means that if the model is derived from complete population rather than sample, it would account for approximately 5.5 % less variance in outcome (customer satisfaction). The value of F- test (17.532) which is highly significant ($p \leq 0.0001$). The B value is highest (0.267) for the credibility dimension of service quality that means credibility alone lead to customer satisfaction up to 26.7 % if the affect of all other 6 dimension of service quality kept constant. T-test associated with b- value is also significant in case of assurance, competency & credibility dimension of service quality.

4. CONCLUSIONS

The results show that of customer's perception toward tangibility dimension of service quality has the greatest impact on customer satisfaction followed by competency and credibility. Responsiveness, reliability, empathy and assurance dimension of service quality have the negligible impact. The results also show that customer expectation toward credibility dimension of service quality has the greatest impact on customer satisfaction followed by assurance and competency. Responsiveness, reliability, tangibility and empathy dimension have the negligible impact on customer satisfaction. The study found that customer expectations and perception toward tangibility, assurance, competency & credibility dimension of service quality have more impact on customer satisfaction. That means customers are more conscious towards statements related to these dimensions.

5. SUGGESTIONS

In order to give better customer service and more satisfaction to customers, it is suggested that insurance company should use modern equipment and technology.

Insurance company should offers its products and services at competitive prices and of the utmost quality, Insurance company should keeps its promise when it undertakes to do something by a certain time, insurance company should issues contracts containing clear, transparent and non ambiguous terms, insurance company should settles claims easily and with no unnecessary delays. The behavior of insurance company's employees and agents must instill confidence in customer. Insurance company must have operating hours convenient to all its customers. The employees and agents of insurance company must be neat appearing.

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APPENDIX

Table 2: Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.658	37.147	37.147	9.658	37.147	37.147	3.355	12.904	12.904
2	1.633	6.282	43.429	1.633	6.282	43.429	2.807	10.795	23.699
3	1.502	5.775	49.204	1.502	5.775	49.204	2.76	10.617	34.316
4	1.289	4.956	54.16	1.289	4.956	54.16	2.351	9.043	43.359
5	1.219	4.69	58.85	1.219	4.69	58.85	2.152	8.277	51.636
6	1.194	4.591	63.44	1.194	4.591	63.44	2.095	8.057	59.693
7	1.054	4.053	67.493	1.054	4.053	67.493	1.58	6.077	65.77

Extraction Method: Principal Component Analysis.

Table :3 Rotated component matrix

Statement. No	1	2	3	4	5	6	7
1	0.527						
5	0.541						
6	0.66						
7	0.721						
8	0.736						
9	0.48						
2	0.446						
18		0.841					
19		0.695					
26		0.675					
4			0.449				
12			0.662				
13			0.831				
22			0.422				
25			0.647				
10				0.729			
11				0.781			
20				0.514			
17					0.77		
21					0.664		
14						0.708	
15						0.791	
16						0.565	
23							0.609
3							0.088
24							0.645

Table 4 Naming of Factors

Fac. No	Name	S.No	Statements	Loading
1	Tangibles	1	Insurance company uses modern equipment and technology.	0.527
		5	Insurance company offers to you its products and services at competitive prices.	0.541
		6	Insurance company offers to you products and services of the utmost quality.	0.66
		7	Insurance company keeps its promise when it undertakes to do something by a certain time.	0.721
		8	Insurance company issues contracts containing clear, transparent and non ambiguous terms.	0.736
		9	Insurance company settles claims easily and with no unnecessary delays.	0.48
		2	Insurance company's physical facilities are visually appealing.	0.446
2	Credibility	18	You feel safe in transactions with insurance company.	0.841
		19	The behavior of insurance company's employees and agents instill confidence in you.	0.695
		26	The employees and agents of insurance company understand specific needs	0.675
3	Competency	4	Service associated materials (leaflets, prospects, various service documents etc) used by insurance company are visually appealing	0.449
		12	Insurance company offers its services to you within the specified by contract time limits.	0.662
		13	Insurance company issues error free bills, statements, receipts, contracts, claims and other documents.	0.831
		22	Insurance company gives you individual attention.	0.422
		25	Insurance company has best interests at heart.	0.647
4	Empathy	10	When you have a problem insurance company shows sincere interest in solving it	0.729
		11	Insurance company offers to you its services right the first time without discomfoting you.	0.781
		20	Employees and agents of insurance company are consistently courteous with you.	0.514
5	Reliability	17	Employees and agents of insurance company are never too busy to respond to requests.	0.77
		21	Employees and agents of insurance company have the necessary knowledge to give professional service to you.	0.664

6	Responsiveness	14	Employees and agents of insurance company tell you customers exactly when the services will be performed.	0.708
		15	Employees and agents of insurance company do their best to give you prompt service	0.791
		16	Employees and agents of insurance company are always willing to help you.	0.565
7	Assurance	23	Insurance company has operating hours convenient to all its customers.	0.609
		3	The employees and agents of insurance company are neat appearing.	0.088
		24	Insurance company has employees and agents who give you personal attention.	0.645

Table 5 Model Summary of Multi-Regression Analysis Between Customer perception And Customer Satisfaction In Life Insurance Services

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.720a	0.518	0.515	0.42001	0.518	212.638	1	198	0
2	.757b	0.558	0.553	0.40324	0.04	17.811	1	197	0

a. Predictors: (Constant), Tangibility

b. Predictors: (Constant), Tangibility, Competency, Credibility

c. Dependent Variable: Customer Satisfaction

Table 6: ANOVA results of Multi-Regression Analysis Between Customer perception And Customer Satisfaction In Life Insurance Services

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.51	1	37.51	212.638	.000a
	Residual	34.928	198	0.176		
	Total	72.439	199			
2	Regression	41.23	3	13.743	86.312	.000b
	Residual	31.209	196	0.159		
	Total	72.439	199			

a. Predictors: (Constant), Tangibility

b. Predictors: (Constant), Tangibility, Competency, Credibility

c. Dependent Variable: Customer Satisfaction

Table 7: Coefficients of Multi-Regression Analysis Between Customer perception And Customer Satisfaction In Life Insurance Services

Model		Unstandardized Coefficients	s.e	Standardized Coefficients	t	Sig.	Collinearity Statistics	VIF
				Beta			Tolerance	
1	(Constant)	1.122	0.184		6.103	0		
	Tangibility	0.719	0.049	0.72	14.582	0	1	1
2	(Constant)	0.618	0.203		3.039	0.003		
	Tangibility	0.481	0.068	0.481	7.059	0	0.473	2.114

	Credibility	0.25	0.069	0.234	3.64	0	0.531	1.882
	Competency,	0.125	0.055	0.137	2.274	0.024	0.602	1.66

c. Dependent Variable: Customer Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.348a	0.121	0.116	0.56716	0.121	27.197	1	198	0
2	.460b	0.192	0.184	0.54509	0.071	17.356	1	197	0

a. Predictors: (Constant), Credibility

b Predictors: (Constant), Credibility ,Assurance, Competency

c. Dependent Variable: Customer Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.748	1	8.748	27.197	.000a
	Residual	63.69	198	0.322		
	Total	72.439	199			
2	Regression	15.326	3	5.109	17.532	.000b
	Residual	57.113	196	0.291		
	Total	72.439	199			

a. Predictors: (Constant), Credibility

b Predictors: (Constant), Credibility Assurance,Competency

c. Dependent Variable: Customer Satisfaction

Model		Un-standardized Coefficients	Std. Error	Std Coefficients	t	Sig.	Co linearity Statistics	
				Beta			Tolerance	VIF
1	(Constant)	1.105	0.512		2.159	0.032		
	Credibility	0.607	0.116	0.348	5.215	0	1	1
2	(Constant)	-1.249	0.719		-1.738	0.084		
	Credibility	0.466	0.115	0.267	4.06	0	0.932	1.073
	Assurance	0.374	0.111	0.23	3.379	0.001	0.872	1.147
	Competency	0.304	0.138	0.15	2.208	0.028	0.876	1.142

a. Dependent Variable: customer satisfaction