

# SERVICE QUALITY AND CUSTOMER REPURCHASE INTENTIONS IN THE AUTO INSURANCE INDUSTRY IN THAILAND

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## Abstract

The insurance industry in Thailand has become increasingly competitive in recent years. The improvement of service quality, more understanding of customer satisfaction, customer loyalty and customer perception of corporate image, along with such issues as customer repurchase intention, have become critical in this competitive environment.

This study reviews the factors discussed in the literature which influence customer perceived service quality, customer satisfaction and customer repurchase intention in the auto insurance industry in Thailand. Secondly, the study examines the significance of service quality, using the SERVQUAL model. Next, a model of perceived service quality, customer satisfaction, customer loyalty, corporate image and customer repurchase intention, relating to the Thai auto insurance industry, will be developed and tested as a hypothesis. Moreover, the relationship between customer satisfaction and customer repurchase intentions will be examined to determine if the moderating variables – switching cost, the image of the insurance company and the size of the insurance company – impact on these relationships from a Thai customer's perspective.

The results indicated that the 'assurance' dimension was a key determinant of a customer assessment of service quality in the auto insurance industry in Thailand. A linear relationship between perceived service quality, customer satisfaction, perception of company image and customer repurchase intentions was found to have a positive significance. The study also found that customer loyalty and customer satisfaction showed no significant relationship to each other. Lastly, the study found that the size of the insurance company and the switching cost were slightly significant in moderating the initial relationship between customer satisfaction and customer repurchase intention

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## Introduction

In recent years, service quality has been receiving considerable prominence in the literature because of its apparent relationship to customer satisfaction and repurchase intention. Service quality has been defined in terms of customer satisfaction: the degree of alignment between the customer expectation and perception of service received. Ultimately the customer, rather than the service provider, is determinative of what aspects of the service are the most beneficial (Babakus and Boller, 1992).

Previously the complaint data, as a measure of customer dissatisfaction, might be an illustration of a performance score in the insurance industry, since it assesses company-level performance in terms of reduction of complaints. Similarly, Doerpinhaus (1991) first openly used complaint data as a quality indicator to investigate the variations in service quality across auto insurers. However, the insurance industry's complaint index fails to distinguish between problem areas in service delivery since it only assesses reported numbers of complaints and not customer perceptions (Stafford *et al*, 1998). There is a need for a more sophisticated measure, and the distinct dimensionality of the SERVQUAL (service quality) measure suggests its application here for a closer examination of service quality in the insurance industry. Furthermore, customer satisfaction and service quality remain critical issues in most service industries. For example, in the insurance industry, the key approach to differentiation, and the principal means by which one insurer can distinguish itself from another, is service before and after the sale of the policy (Stafford and Wells, 1996). Otherwise, it may not be possible to meaningfully differentiate between companies because insurance providers offer standardized (sometimes state-mandated) products (Roberts, 1993).

The purpose of this research is first, to investigate the influence of the five SERVQUAL dimensions- *tangibles, reliability, responsiveness, assurance and empathy*- in service quality as outlined by Parasuraman *et al.* (1991). This paper will then compare and reassess the outcomes of this analysis of the SERVQUAL dimensions with reference to the customer perception relationship relative to the auto insurance industry in Thailand. What emerges is a 'revised' model with relevance to the auto insurance industry in Thailand. Next, the relationship between customer satisfaction and customer repurchase intention is gauged to determine if the moderating variables- switching cost, image of insurance company, and size of insurance company- have an impact on these relationships from the customers' point of view.

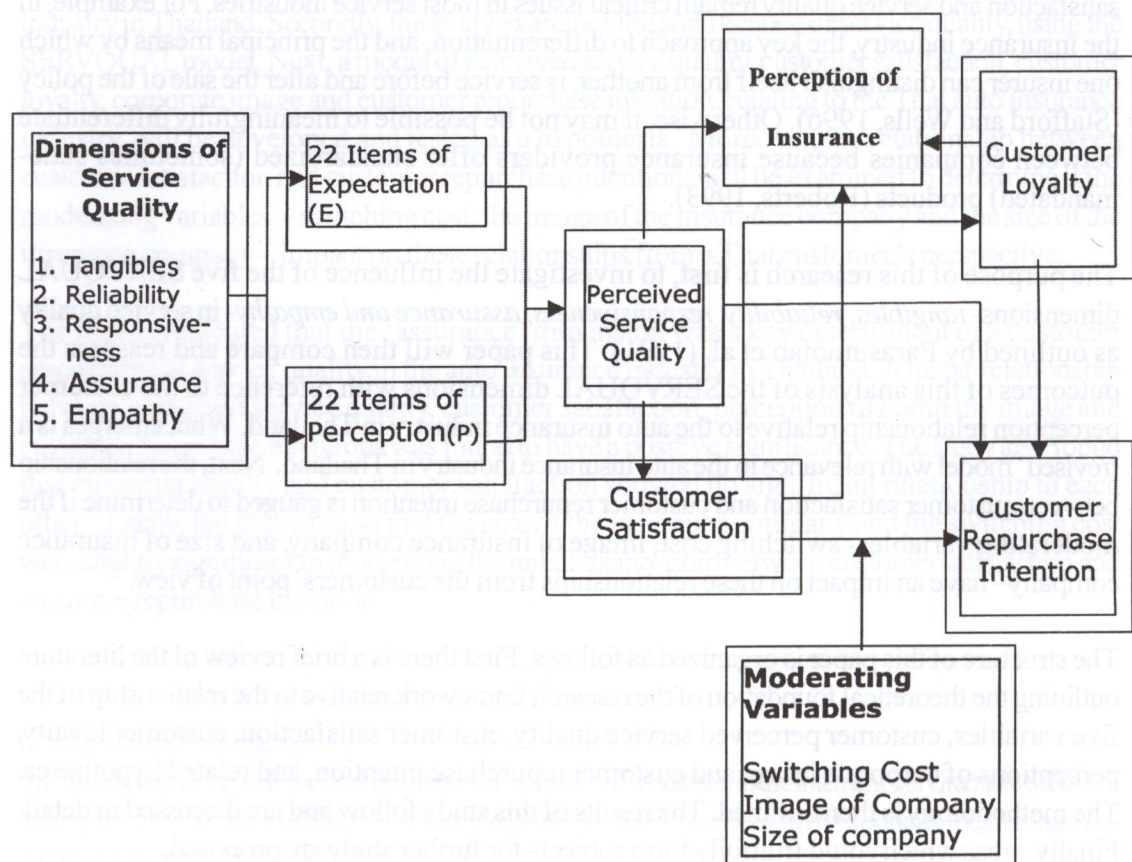
The structure of this paper is organized as follows. First there is a brief review of the literature outlining the theoretical foundation of the research framework relative to the relationship of the five variables, customer perceived service quality, customer satisfaction, customer loyalty, perceptions of corporate image and customer repurchase intention, and related hypotheses. The methodology is then outlined. The results of this study follow and are discussed in detail. Finally, areas which could fruitfully form subjects for further study are proposed.

## Theoretical Background and Hypotheses

The theoretical basis of the model upon which the research framework is based (see figure 1) is derived from several sources. The service quality model developed from SERVQUAL by Parasuraman *et al.* (1991), utilized four variables: customer satisfaction, loyalty, perception of corporate image and customer repurchase intention. To this model, as indicated in Figure 1, four additional variables have been added. The various terms in Figure 1 are subsequently explained.

There is evidence to suggest that perceived service quality, customer satisfaction as well as loyalty have been identified as key antecedents in service industries (Lewis, 1993). Parasuraman *et al.* (1985) hypothesize that perceived quality of a service was a derivative of the expectation/perception gap of the consumer. In addition, Johnston (1987) defines service quality using the phrase “customer satisfaction” meaning the degree of match between customer’s expectation and perceptions of service. There have been other findings to suggest that the satisfaction will lead to higher repurchase intentions (LaBarbera and Mazursky, 1983).

**Figure 1 Research Framework**



Furthermore, some past studies have attempted to link service quality, customer satisfaction or customer repurchase intentions (Anderson and Fornell, 1994; Cronin and Taylor, 1992). Therefore, the relationship between customer satisfaction, customer loyalty, customer perception of corporate image and customer repurchase intentions, and their moderating effects on the relationship between customer satisfaction and customer repurchase intention, form the basis of the hypotheses in this study.

### **Customers' Expectations Compared to Perceptions of Service Quality**

Customer perceived service quality is the level and path of difference between customer service perceptions and expectations (Parasuraman *et al.* 1985). In addition, if the customers' assessment of a product and service performance exceeds their standard or level of expectation, this leads to satisfaction, while performance falling below this standard results in dissatisfaction (Wilkie, 1990; Wells and Prensky, 1996; Oliver, 1997). Furthermore, Oliver (1980) predicted that clients will judge quality to be low if performance does not meet their expectations. Perceptions of quality increase as performance equals or exceeds expectations.

### **The SERVQUAL Scale**

The five dimensions of service quality that were originally outlined in the SERVQUAL approach by Parasuraman *et al.* (1988) are as follows:-

- (1) Tangibles (physical facilities, equipment, and appearance of personnel);
- (2) Reliability (ability to perform the promised service dependably and accurately);
- (3) Responsiveness (willingness to help customers and provide prompt service);
- (4) Assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence); and
- (5) Empathy (caring, individualized attention the firm provides its customers).

The model postulated by Parasuraman *et al.* (1985) is widely used. A key aspect of this model is the customers' determination of perceived service quality. The gap between expected service and experienced service are both directly influenced by the determinants of service quality which finally set the overall level of service quality satisfaction. The initial research of Parasuraman *et al.* (1985) identified ten determinants and these were later condensed to five. The five determinants in the scale are *tangibles, reliability, responsiveness, assurance and empathy*.

### **Gap Analysis Methodology for Measuring Service Quality**

Parasuraman *et al.* (1985; 1988b; 1991), Lewis (1989) and Gronroos (1988) used the gaps between expectation and experience as a measure of service quality. Moreover, Parasuraman *et al.* (1988) used this conceptualization in the construction of SERVQUAL – a twenty-two

item scale that measures perceived service quality based on the difference between a consumer's expectations of service and the consumer's perception of actual performance.

The first part of the SERVQUAL instrument consists of twenty-two items measuring expectations of customers and twenty-two similarly worded items measuring perceptions or experience of customers. Assessing the quality of service involves computing the difference between the rating customers assigned to the paired expectation/perception statements (Parasuraman et al. 1991).

This study is the first to examine the significance and importance of the five original SERVQUAL dimensions in predicting levels of perceived service quality in the auto insurance industry in Thailand. Therefore 10 hypotheses emerge; beginning with:

*H1: All five dimensions of SERVQUAL model dimensions are drivers of service quality.*

### **Corporate Image**

Grönroos (1984) described a firm's image as how "customers see and perceive" that firm. The image consumers have of a service firm will have a direct positive effect on their future expectations and this will apply even if the customer is using the firm for the first time. (Clow et al. 1991; Mazursky and Jacoby, 1980). Additionally, the image of corporate service is influenced by word-of-mouth communications between customers (Clow et al. 1991; Grönroos, 1990). Positive word-of-mouth communications will have a positive consequence on a consumer's image of a company, while negative word-of-mouth communications will have a negative impact on perception of corporate image.

There is evidence that 'image' is significantly related to perceptions of quality (Darden and Schwinghammer, 1985; Stafford and Enis, 1969). Whereas, image will precede customer evaluations as these evaluations are components of image (Mazursky and Jacoby, 1986). Therefore:

*H2: Perceived service quality has a significant effect on the corporate image*

*H3: Customer satisfaction has a significant effect on corporate image*

*H4: Customer loyalty has a significant effect on the corporate image*

### **Customer Satisfaction and Service Quality**

Several researchers have found customer perceived service quality to be antecedent to satisfaction. Satisfaction has been described as a consumer's post-purchase evaluation of a product or service, relative to pre-purchase expectations (Kotler, 1991). Further, Oliver, (1980) argues that customer satisfaction generally arises from an individual's comparison of actual

product performance compared with performance expectations. Most researchers agree that satisfaction is an attitude or evaluation which is formed by the customer comparing their pre-purchase expectations of what they gain from the product related to subjective perceptions of the performance they actually received (Oliver, 1980). Additionally, Spreng and Singh, (1993) state that high levels of service quality should result in highly satisfied consumers. Therefore:

*H5: Customer perceived service quality has a significant effect on customer satisfaction.*

### **Service Quality and Customer Repurchase Intentions**

There are many studies about service quality antecedent to repurchase intentions (Cronin and Taylor, 1992). Moreover, Boulding *et al.* (1993) found positive relationships between service quality and repurchase intentions. Additionally, Zeithaml *et al.* (1990) presented a positive relationship between service quality and the willingness to pay a higher price and the intention to remain loyal in case of a price increase.

Indeed, Jones and Sasser, (1995) suggest that the application of satisfaction in service industries is driven by the assumption that a satisfied customer will return for a repurchase. Furthermore, Cronin and Taylor (1992) identified a correlation between service quality and customer preference loyalty focused solely on the relationship between perceived service quality and repurchase intentions. Similarly, customer orientation has been found to be related to customer service perceptions and outcome behaviors (Brady and Cronin, 2001). Therefore:

*H6: Customer perceived service quality has a significant effect on customer repurchase intention.*

### **Customer Satisfaction and Customer Repurchase Intention**

In general, it is considered that levels of satisfaction determine the likelihood that consumers will pay for the service again (Szymanski and Henard, 2001). Moreover, LaBarbera and Mazursky (1983) propose that customer satisfaction will be factored into stronger repurchase intentions and customer loyalty (Butcher *et al.* 2001). In addition, previous research indicates that satisfaction has a positive influence on repurchase intentions regardless of the service offered by the provider (Taylor and Baker, 1994).

As stated earlier, many studies have reported a direct positive relationship between customer satisfaction, customer loyalty and repurchase intention (Bolton, 1998; Cronin and Taylor, 1992; Fornell, 1992; Oliver 1980). These studies established that overall customer satisfaction with a service is associated with customer loyalty and repurchase intention. Therefore:

*H7: Customer satisfaction has a significant effect on customer loyalty*

*H8: Customer satisfaction has a significant effect on customer repurchase intention.*

*H9: Customer loyalty has a significant effect on customer repurchase intention.*

### **The Effect of the Three Moderator Variables on the Relationship Between Customer Satisfaction and Customer Repurchase Intentions.**

Although past research has looked at the drivers of customer satisfaction associated with customer repurchase intention, what has not been tested in the context of auto insurance companies in Thailand is the extent to which the moderating variables (switching cost, image of insurance company and the size of the insurance company) have an impact on this relationship. Therefore:

***H10: Moderating variables will moderate the relationship between customer satisfactions and customer repurchase intentions***

*H10a: Switching cost will moderate the relationship between customer satisfaction and customer repurchase intention*

*H10b: The image of an insurance company will moderate the relationship between customer satisfaction and customer repurchase intention*

*H10c: The size of an insurance company will moderate the relationship between customer satisfaction and customer repurchase intention.*

### **Research Methodology**

In this research a questionnaire survey was used to collect quantitative data from the auto insurance sector in Thailand. The questionnaire was pre-tested on twenty customers before it was applied to collecting data. Customers who held an auto insurance policy in Thailand were surveyed. Randomly selected samples from the customer database of three auto insurance companies in Thailand were used. The mailed self-administered questionnaires were sent to all respondents who were randomly selected.

### **Questionnaire Development**

The questionnaires were posted to the selected sample group to be completed by them and returned via pre addressed envelopes. The SERVQUAL scale developed by Parasuraman *et al.*, (1991) was used to examine predictors of perceived and expected performance and to measure levels of satisfaction with the auto insurance sector in Thailand. The tool of measurement was a general 7-point Likert scale. The questionnaire consisted of three parts for data collection. The first part of the questionnaire included the twenty-two expectation and the second part included perceptions items from Parasuraman *et al.* (1988) SERVQUAL scale. SERVQUAL requires the customer to rate a provider's performance on a Likert scale extending from (1) extremely low to (7) extremely high.

In the third part of the questionnaire, customers were asked to rate their overall satisfaction with their auto insurance company. Next, the customer had to rate their past loyalty by indicating the frequency of renewal of their auto insurance policy with the same insurance company. The customer was also asked to rate their perceptions of corporate image and their intention to repurchase (renew) their auto insurance policy with the same company in the future.

The sampling process began by randomly selecting 2,100 names of customers who were auto insurance policy holders with three insurance companies in Thailand (700 from each company).

Of two thousand one hundred questionnaires posted out, four hundred and thirty eight questionnaires were returned by the respondents but thirty two were eliminated as unusable; four hundred and six questionnaires were used to analyze data. The response rate was 19.3 percent. According to the 2002 Annual Report of the Insurance Department of the Commercial Ministry of Thailand, (2002) the number of policy holders of auto insurance policies was 18,610,479. Since Krejcie and Morgan (1970) suggested that given a population size of 1,000,000, or over the sample size should be three hundred and eighty four, the total of six hundred and four responses used represents an appropriate sample size.

### **Data Analysis and Results**

Initially, the twenty two items of expectations and perceptions used to test the hypotheses were collapsed into five dimensions (tangibles, reliability, responsiveness, assurance and empathy). A factor analysis was performed on perception-minus-expectation gap scores to verify dimensionality of the twenty two items in the revised of SERVQUAL scale. The composite reliability for internal consistency was demonstrated for twenty two items of expectations and perceptions were .90 and .96 which is generally accepted as very good reliability.

In the regression results for each of the twenty two items, expectations matched their respective perceptions, and individual gap scores could be calculated. Additionally, most SERVQUAL studies have been based on gap analysis (the difference between expectations and perceptions of performance). Consistent with the SERVQUAL approach items were summed and averaged within each dimension. Individual dimension scores were then used as predictor variables in regression models to determine which of the five elements of SERVQUAL significantly related to the overall measures of service quality and perceived service quality. It was found that all standardized path coefficients relating to the five dimensions (tangibles, reliability, responsiveness, assurance and empathy) associated with perceived service quality to overall service quality, were statistically significant. Among them, all paths were significant to the 0.05 level which showed support for H1. Significantly, the results also indicated that in the Thai auto insurance industry, 'assurance' was the most important driver of overall service quality



To test the relative relationship between perceived service quality, customer satisfaction, customer loyalty company image and customer repurchase intention, a Pearson correlation was conducted. As Sekaran (2000) suggested, a Pearson correlation coefficient is appropriate for interval and ratio-scaled variables. As hypothesized, the outcome indicated that perceived service quality has positive relationships with customer satisfaction (H5). Perceived service quality also has a positive relationship with customer repurchase intention (H6) and with perception of company image (H2) at 0.05 significant level. Therefore, H2, H5 and H6 were supported.

Furthermore, the result of the Pearson correlation also produced evidence to support the hypothesis that customer satisfaction has a significant positive relationship with both customer perception of corporate image (H3) and with repurchase intention (H8). On the other hand, there was no evidenced to support the relationship between customer perceptions of company image (H4), and the relationship between past loyalty and customer satisfaction (H7). Similarly, Andreassen and Lindestad (1998) could not find a significant link between satisfaction and loyalty in the package tour industry. However, the results also showed a positive relationship between customer loyalty and customer repurchase intention which indicated that H9 was supported. The results are summarized in the following table:-

**Table 1 Research results**

	<b>Hypothesis</b>	<b>Support</b>
H1	All five dimensions of service delivery related dimensions are drivers of service quality	Supported
H2	Perceived service quality has a significant effect on the image of the insurance company	Supported
H3	Customer satisfaction has a significant effect on company image	Supported
H4	Customer loyalty has a significant effect on the image of the insurance company	Not supported
H5	Customer perceived of service quality has a significant effect on customer satisfaction	Supported
H6	Customer perceived service quality has a significant effect on customer repurchase intentions.	Supported
H7	Customer satisfaction has a significant effect on customer loyalty	Not supported
H8	Customer satisfaction has a significant effect on customer repurchase intention.	Supported
H9	Customer loyalty has a significant effect on customer repurchase intention.	Supported
H10(a)	Switching cost will moderate the relationship between customer satisfaction and customer repurchase intention.	Supported
H10(b)	Image of insurance company will moderate the relationship between customer satisfaction and customer repurchase intention.	Not supported
H10(c)	Size of insurance company will moderate the relationship between customer satisfactions and customer repurchase intention.	Supported

Regression analysis was then undertaken hierarchically to test for significant interaction effects over and above the simple effects of the independent variables in the hypotheses with respect to the moderating variables (Aiken and West, 1991; Irwin and McClellan, 2001).

H10 posited that moderating variables will moderate the relationship between customer satisfaction and customer repurchase intention. However, the results indicated that only switching cost and the size of company, as moderators, had a significant positive relationship to customer repurchase intentions, confirming the moderating effects of switch cost and size of insurance company at 0.05 level; hypothesis H10a and H10c respectively ( $p=0.13$  and  $p=.006$ ). There were no major indicators to suggest that the image of an insurance company influenced customer repurchase intentions. There was no significance of company image as a moderator in initial relationship (H10b).

### Discussion

This research is the first to utilize the SERVQUAL measurement model in the context of perceived service quality in the insurance industry in Thailand. In this study, the regression results showed that “assurance” emerged as the most critical determinant of perceived service quality in the auto insurance industry in Thailand. Such findings are consistent with the work of Stafford *et al.*, (1998) who found that assurance was the most critical dimension of service quality. This is in contrast to the original work of the SERVQUAL researchers who found that “reliability” was the most critical dimension (Parasuraman *et al.*, 1988b). However, the low rating of the tangibles dimension on perceived service quality may indicate that tangibles, such as appearance of physical facilities, equipment, personnel and communication materials, may be the least important dimension to auto insurance customers in Thailand.

The study found that customers’ perceived quality of service in the auto insurance industry in Thailand influences customer satisfaction. The finding also clearly shows that perceived service quality and customer satisfaction influence repeat purchase behavior. This supports the work of Lijander and Strandvic (1995) who studied models of the relationship between customer satisfaction and repeat purchase behavior and focused on the benefits of using a service. This is consistent with the work of Spreng and Singh, (1993), who found that the high levels of service quality result in highly satisfied consumers. Furthermore, this study also found perceived service quality by customers affects customer repurchase intention. Consistent with the work of Boulding *et al.* (1993) this study found positive relationships between service quality and customer repurchase intention.

In general, the relationship between perceived service quality and customer satisfaction to corporate image was confirmed. Consistent with the work of Ostrowski *et al.*, (1993), this research demonstrated that continuous service experience co-creates the corporate image. It was clearly shown that the positive relationship between the corporate auto insurance image in

Thailand depends on customers' perceived service quality and customer satisfaction levels. An explanation for this might be that those customers who have higher levels of satisfaction and perceived higher quality of service of auto insurance companies might perceive a higher positive image of auto insurance companies in Thailand. However, customer satisfaction has a much higher impact on company image than perceived service quality. In addition, this study found that a customer's past loyalty has a positive relationship to customer repurchase intentions. Customers who had a high frequency of auto insurance renewals indicated a higher intention to renew their auto insurance policy again with the same company. On the contrary, customer loyalty was not affected by customer satisfaction and the corporate image. This might show that the high frequency of renewal of auto insurance policies did not influence customer satisfaction or improve perception of the image of insurance companies in Thailand.

Lastly, the results obtained indicated that the moderating variables could influence the relationship between customer satisfaction and customer repurchase intention. The moderating variables (particularly switching cost and size of insurance company) could impact customer satisfaction, thereby slightly lowering customer repurchase intention.

### **Conclusion and Managerial Implications**

Whereas most studies attempt to link perceived service quality with customer satisfaction, the current study has attempted to build a more holistic model. In addition to addressing customer loyalty, perceptions of corporate image and customer repurchase intentions, this study also addresses the constructs relating to moderating variables such as switching cost, size of insurance company and corporate image.

Service quality, customer satisfaction, customer loyalty, corporate image and customer repurchase intentions are key factors in marketing. The outcome of this research suggests that the insurance industry should focus on the quality of service assurance dimension and not merely on customer satisfaction. A consideration of the underlying factors relating to 'assurance' may be of assistance to insurance industry marketers to improve customer retention rates. Losing a customer entails a decline in sales volume by insurance companies. Moreover, new customers need to be wooed by even more intense marketing activity. It is suggested that gaining new customers is more expensive than serving current customers (Heskett et al. 1990)

The level of service delivery in the auto insurance industry in Thailand could be refocused to improve customer satisfaction and thereby ensure higher customer retention. Unless auto insurance companies in Thailand adjust and adapt to the changing competitive environment, characterized by intense rivalry, they will not survive in commercial terms. The results of this study suggest that auto insurers in Thailand should now concentrate on providing superior levels of 'assurance'. By improving the product knowledge and higher levels of courtesy of

employees, their ability to convey trust and confidence to customers will contribute to higher levels of 'assurance'.

In contrast, the results indicated that the 'tangibles' dimension, the physical appearance of the auto insurance office, or the appearance of the service provider were not as important to auto insurance customers as assurance issues. However, tangibles which relate to physical facilities, equipment, personnel and promotional and informational materials, should not be neglected by the company but should be given a lower priority.

In terms of these research findings, the auto insurance industry in Thailand should seek to increase customer satisfaction by more effective marketing strategies that promote service quality as these appear to be the key factors which influence intention to renew an auto insurance policy.

### Further Research

This research suggests that parallel or comparative studies of the auto insurance industry in neighboring countries could be undertaken. An examination of a range of other service provider industries could be undertaken using the cross-sectional and longitudinal data analysis used in this paper.

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