

Comparative study on motor insurance practices of public and private insurance companies focusing on customer satisfaction: A case study of Ethiopian Insurance Corporation and some selected private insurance companies

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Abstract

The study entitled “Comparative Study on Motor Insurance Practices of Public and Private Insurance Companies Focusing on Customer Satisfaction; A Case study of Ethiopian Insurance Corporation and some selected Private Insurance Companies” was conducted with the general objective of giving a bird’s eye view on the motor insurance practices in the public and some selected private companies and to assess its implication on customer satisfaction. In order to achieve this objective, the study was conducted using descriptive research design since satisfaction can be measured using survey. Accordingly, as the study focuses on motor insurance, all employees and management engaged in underwriting of motor insurance, handling motor claims and sales of motor insurance constitute the population of the study. Census method was used as their number is less and does not create difficulty on data analysis and further in order to make the study complete. In addition to these, 40 non- randomly selected clients (voluntary clients) that have motor insurance with these insurers were considered and made part of the population. The investigation reveals that premium was the most competing variable among insurers than any other variable. Motor premium rate was relatively expensive in the public insurance company. Marketing and sales departments were not doing on marketing the services of the companies, especially in the public insurance company and further, insurers were not regularly visiting their respective clients and therefore they were rarely seen in loss prevention activities. Insurers were not using advertising as a tool of business promotion. In addition, Motor claims are not being paid as properly as they are and not settled on time. The other observed problem is that shortage of Cranes have been hindering claims department to timely satisfy customers in collecting damaged vehicles in both classes. On the other hand, the private insurance companies take shorter time to issue new policy. The motor policy wordings were too difficult to clients to understand, as it was a direct copy from foreign insurers. Customer care trainings were going well with all insurers but insurers have never used customer-handling service as a competing variable. There was no initiation and interest on the part of insurers to collect feedback from their customers. All insurers were applying extra loading on older vehicles in contrary to the literature.

Keywords: comparative study, private insurers, public insurers, motor insurance

1. Introduction

Human beings have been considerably successful in shaping the pattern of nature to best fit to their needs. However, in socio-economic circumstances, it is likely that disasters encounter them which have adverse effect on their well-being. In order to support a business organization that is liable from such unexpected events, an organized system in a society appeared—that is Insurance. Insurance conceived as a method of sharing of the losses, embodying the principle of co-operation existed in their early civilization. There is evidence that during the Aryan civilization, logs of profit in industry was insured by the village co-operatives in India (Modi, Manisha S., 2011).^[1]

Insurance, like most institutions, presents to society with various benefits. Peace of mind, indemnification, a basis for credit, stimulating savings and providing investment capital are the most important general benefits of insurance. (Dickson, 2001, PP 7-10)^[2]

Motor insurance is one of the main insurance services provided by insurers. Invention of internal combination engine in 1885 gave birth to motor insurance which began around the 1890’s

mainly transacting on fire and accident. Several insurance companies were formed to specifically underwrite motor insurance business. The trend was that these specialist motor insurance were eventually bought up by large companies transacting fire and accident insurances. Motor insurance indicates were also established at Lloyd’s during 1916.

Another feature of Motor Insurance, that makes it of a particular importance to insurers, is the fact that unlike most other classes of insurance, it does not require proportional re-insurance arrangement. This is mainly because it enjoys a favorable spread of risk. Only very high liability limits require excess of loss re-insurance provision and the cost of such cover are small. As a result the major part of the premium income generated by this class of business remains with the direct insurers. This big sum is therefore, used as the major source of investment earning. (UNCTAD, 1980, P.5)^[3]

The primary purpose of insurance is to act as a risk transfer mechanism. That is, insurance is a mechanism, which takes up on itself the risks of others. It does so by asking for a contribution, a premium, from each person seeking protection and then holds this money, investing it wisely, until some has

to be paid to the few who will actually become victim of risks. Thus, insurance companies gather together the people who want insurance protection and set it up to operate a common pool. (Ibid, PP 4-5)

The present state of affairs, since February 1994, where a new licensing and supervision of insurance business has started under the New Economic Policy of Ethiopia by which the involvement and active participation of the private sector in the industry has been called for and become practical (Birritu, No. 57/1994) ^[4]

Since motor insurance business is expanding rapidly in both private and public insurers, this paper tries to investigate the satisfaction of customers by comparing the private and the public sector insurers focusing on customer satisfaction.

2. Statement of the Problem

In their lifetime individuals, groups, and societies have gone through challenges, problems and risks. People have always sought ways to meet the challenges and solve the problems they face. Human life and property are open to the risk of loss or damages from different sources – the working member of a family may die leaving the family without any means of livelihood, the house of a person may catch fire, import or export goods are exposed to risks on voyage. Insurance is a form of co-operation through which all those who are open to such risks and losses bring together their resources to compensate those who really suffer a loss.

A risk is the uncertainty of loss. The uncertainty of loss ranges over loss of life, fire damage, theft of property and the like. Uncertainty of loss implies two distinct features - uncertainty as to when the loss will occur and also uncertainty as to how severe the loss will be.

When we come to Ethiopia, as the Dergue Revolution came in February, 1974, all financial institutions were nationalized at the end of 1974 and one government owned insurance firm namely the Ethiopian Insurance Corporation (EIC) was born in January, 1976. However, the current government, EPRDF, allowed the existence of private insurance companies by proclamation No. 86/1994, soon after it removed the Dergue Regime and seized power. Today, the people of Ethiopia have the choice to go for either the public insurer, the Ethiopian Insurance Corporation, or private insurance companies which are 15 in number. There is sense of competition on the basis of price and customer satisfaction relatively today.

Ethiopian Insurance Corporation and other private insurance companies were established with an objective of rendering efficient and reliable insurance service to their customers. However, whenever an issue about insurance particularly motor insurance is raised, it is common to hear clients' complaints. As gathered from clients, the under listed problems were identified:

- There is a usual dispute in settling claims with customers who hold motor insurance in both the public and private insurance companies.
 - Delay in claims settlement for various reasons in both the public and private insurance companies causes high dissatisfaction over the client.
 - A very big gap of premium between the public and the private insurers creates confusion in the part of the customer.
 - Lack of public awareness affects motor insurance business.
- Thus, this paper tried to investigate in detail the severity of

problems identified above and draws lessons, suggestions, and recommendations that would bring change.

3. Objectives of the Study

The general objective of this study was to compare the prices and services of public and private insurers on the motor insurance practice in the public and some selected private companies and to assess its implication on customer satisfaction. The specific objectives of this study are:

- To assess the basic factors of competition between the private insurers and the public insurer, the Ethiopian Insurance Corporation.
- To explore the factors those cause delay in claim handling and settlement in both the public and private insurers.
- To compare the bureaucracies of the private and the public sectors under which the clients are expected to pass so that customer satisfaction can be judged from it.

4. Significance of the Study

The study seeks to analyze the performance of motor insurance in public and private insurers and their effect on customer satisfaction. In this particular case, it was believed that the study would have the following specific significances.

- It briefly explains the importance of motor insurance and enhances the knowledge of the customers.
- It depicts the extent of customer satisfaction with existing motor insurance operational practices.
- It reveals the effect of centralization in prompt claim settlement and flexibility of premium discounts between the public and private companies.
- It will be used as a lesson and creates opportunity for detail and subsequent research on the same area.

5. Literature Review

Nowadays, most people choose various insurance policies to protect themselves and their properties. Due to different reasons, people pursue for several insurance types according to variations available such as property, health, medical and car insurance. Car insurance is generally imposed by the authority for those who own and drive vehicles and was established in the early 1900s, and has been applied since then. It is now mandatory in most residences around the world. Also in Ethiopia, it is compulsory when buying a car with a loan to buy a comprehensive insurance which can compensate for potential loss or damage to the car as well as any damage incurred to others.

In addition, most of the companies in the world today are using different marketing strategies to attract new clients and successfully differentiate from other competitors, and compete with rivals by raising their market shares and increasing profitability. They invest in marketing, sales, distribution, research and development, and other functional departments to meet customers' needs better.

Some companies use defensive strategies to protect their current customers (Roberts and Lotayif, 2006) ^[5]. Although other marketing strategies are also beneficial, research demonstrates that defensive strategies can be more worthwhile because it brings higher profit for companies than strategies focusing on market share expansion or cutting cost. Thus, companies within the insurance field such as other areas must pay particular attention to this matter to achieve long lasting relationships with customers and keep them. Customers are

clearly more pleased with high quality service, and when a company gains the customers' satisfaction, profitability is ensured hence, assessing their relationship can be beneficial for the managements in the companies.

Obviously, one of the basic sources of competitive advantage between companies to attract customers is the price of goods and services, in our insurance industry case, premium. However, unlike price, there are many quality issues which can be improved and stretched over time to attract customers by satisfying them. The service quality theory is considered one of the most debated subjects in service literature (Ooi, *et al.*, 2011) ^[6] since it lacks agreement when it comes to describing and defining service quality (Gupta, *et al.*, 2005) ^[7]. Service quality is a focused evaluation reflecting the customer's perception of specific service dimensions including reliability, responsiveness, assurance, empathy, and tangibility (Zeithaml & Bitner, 2003) ^[8]. Furthermore, Customer satisfaction is one of the main areas of interest in marketing, business and the academic world (Tikkanen & Alajoutsijau, 2002) ^[9].

In today's changing world, developed economies are becoming service oriented, meaning that customer impressions play a critical role in this field. A company delivers services to customers, while overall customer attitude towards the company is defined in the relationship between service quality and customer satisfaction. Different research was done on the positive relationship between service quality and customer satisfaction. In other words, if service quality decreases quickly, customer satisfaction declines dramatically and if service quality grows radically, customer satisfaction rises rapidly too. Some researchers have tested the inspiration of service quality and customer satisfaction. An assessment model suggested by Sharareh *et al.* (2012) ^[10] emphasizes on the relationship between perceived service quality, customer satisfaction and interest in purchasing. This research shows that customer satisfaction is an intervening variable of service quality and repurchases interest. In other words, service quality influences customer satisfaction, and customer satisfaction affects repurchase interest.

In addition, Zeithaml *et al.*, (1996) ^[11], documented that behavior trends demonstrate the effect of service quality on customer satisfaction. Moreover, other research has been carried out on the relationship between service quality and customer satisfaction, a connection which has received a good deal of attention in literature (Bolton & Drew, 1994) ^[12]. In spite of the results of relationship between service quality and customer satisfaction, I didn't come across a study which compares public insurers with that of the private insurers in relation to customer satisfaction. In addition, as far as my knowledge is concerned, there was no any research conducted on insurance service in the study area. Therefore, this research is expected to fill this gap in literature.

6. Research Methodology

6.1 Research Design

Research Design is a process of steps used to gather and evaluate information in order to increase understanding on an essential topic. It consists of three steps, namely posing a question, collecting data to answer the question, and presenting an answer to the question (Creswell, 2009) ^[13]. The research design for the current study refers to a qualitative form. This research concentrates on the comparative analysis of public and private insurance companies, and uses descriptive research

design. The study has employed descriptive research design so as to describe comparatively since it is a comparative study of public and private insurers concerning their services which directly affects customer satisfaction. The study was conducted on Ethiopian Insurance Corporation and private insurance companies operating as branches in Mettu Town. Among the private insurance companies currently operating, three companies with relatively long years of rendering service were considered for the reason of having more clients. These are Awash Insurance Company, Nyala Insurance Company and Oromia Insurance Company.

6.2 Study Population and Sampling Technique

The study population consisted two segments. The first segment consisted employees and management of the companies under study and the second segment consisted the customers of the companies. As the study focuses on motor insurance, in the first segment, all employees and management engaged in underwriting of motor insurance, handling motor claims and sales of motor insurance constituted the population of the study. There were 25 employees in Ethiopian Insurance Company; 10 employees in Awash Insurance Company; 8 employees in Oromia Insurance Company and 6 employees in Nyala Insurance Company. The total number of population of employees is therefore 49. Consequently, census method was used as their number is less and did not create difficulty on data collection, analysis and further in order to make the study complete. In addition to these, in the second segment, conveniently selected 40 clients (voluntary clients) that have motor insurance with these insurers were considered and made part of the sample. Convenience sampling was used for this group of respondents because voluntary response was given priority.

6.3 Sources of Data

The study is based on both primary and secondary data. The primary data was gathered by employing questionnaires and interview. Self-administered questionnaires were distributed to be answered by employees and clients as per requirement of the questions included in the questionnaires. In addition, interview was made with managers as supplementary.

The goal of the study was to provide information primarily out of raw data. After data gathering was completed it has been edited to detect errors or omissions and cross checked to verify consistency with other respondents. Then the data was grouped based on their similarity for easy handling. Raw data was transformed into a format that is easy to understand and interpret. Calculations of average and percentage were made for the purpose of summarizing data. Finally the task of interpretation and a report describing the result has been done. The secondary data was used for establishing research backgrounds and collected from books, magazines, journal articles and the web.

7. Results and Discussion

The overall result of the study recapitulates the following major findings on the practices and competition situation in the Ethiopian motor insurance market. The major problem areas have been summarized in the following tables. The responses of the customers are summarized in table one and that of the employees and managers in table two.

Table 1: Response of motor insurance customers

S. No	Item	Private Insurance		Public Insurance	
		No.	%	No.	%
1	Does your insurer describe about the detail of the insurance cover?				
	▪ Yes	0	0	0	0
	▪ Only high light	12	60	6	30
	▪ No	8	40	14	70
	Total	20	100	20	100
2	Have you had any motor accident?				
	▪ Yes	18	90	17	85
	▪ No	2	10	3	15
	Total	20	100	20	100
3	Is your vehicle collected in the time you expect after an accident?				
	▪ Yes	0	0	0	0
	▪ No	20	100	20	100
	Total	20	100	20	100
4	What is the reason to your damaged vehicle not to be collected on time?				
	▪ Shortage of cranes	20	100	2	10
	▪ Shortage of surveyors	0	0	0	0
	▪ Giving undue attention	0	0	18	90
	Total	20	100	20	100
5	What are the major obstacles you (your company) have faced when placing the risk in Motor Insurance?				
	▪ Too many documents are asked	10	50	12	60
	▪ They provide no prior information as to what documents are needed?	4	20	3	15
	▪ There is work load on employees	4	20	4	20
	▪ The process takes long time	1	5	1	5
	▪ The office is not equipped with necessary equipment	1	5	0	0
	Total	20	100	20	100
6	How do you evaluate your insurers' promotion to let the public know its products?				
	▪ Very good	3	15	1	5
	▪ Good	0	0	1	5
	▪ Satisfactory	7	35	3	15
	▪ Weak	10	50	15	75
	Total	20	100	20	100
7	What is the means that your insurer has been using to collect feedback?				
	▪ Suggestion box	0	0	0	0
	▪ By filling comment forms	0	0	0	0
	▪ Oral communication	0	0	0	0
	▪ Nothing	20	100	20	100
	Total	20	100	20	100
8	How do you evaluate your premium rate?				
	▪ Expensive	11	55	16	80
	▪ Reasonable	7	35	4	20
	▪ Cheaper	0	0	0	0
	Same with Market	1	5	0	0
	Total	20	100	20	100

Source: Survey, 2016

Table No. 1 clearly shows that the communication between the insurers and customers was very low. Most of the customers, 12 (60%) responded that insurers give only highlight and similarly, 8 (40%) say that they were not disclosing all material facts at the inception of the policy; especially the problem was highly visible in the public insurance company where 14 (70%) answered they got no idea about the details of their insurance. Almost all respondent clients, 18 (90%) had a motor accident under private insurers and 17(85%) under the public insurers which shows how much motor insurance is indeed a wanted business. All respondents, 20 (100%) agreed that damaged vehicles were not collected on time in both sectors. Furthermore, Motor claims were not being paid as properly as they should have been and not settled on time. As all the respondents, 20 (100%) said in private insurers, the other observed problem was shortage of Cranes which have been

hindering claims department to timely satisfy customers in collecting damaged vehicles. The private insurance companies took shorter time to issue new policy. In both sectors every claim payment is processed in committee. Almost half of the respondents, 10 (50%) in the private and 12 (60%) said that requirement of many documents (including what customers feel unnecessary) were the major problems faced with motor clients visiting office of insurers. The dominant client in the public insurance company was the government or the public sectors whereas the private sector dominated in the private insurers. That means the insurance of government vehicles in different sectors were covered under the huge governmental insurance company known as the Ethiopian Insurance Corporation (EIC). They could not go for private insurers by law. However, because of the long bureaucracy in EIC, private sectors usually go for the private

insurers for their need of motor insurance coverage. The implication is that in addition to price drops from the side of

private insurers there is a reduction of bureaucracies to respond to the interest of customers.

Table 2: Response of employees and managers of the insurance companies under study

S. No	Item	Private Insurance		Public Insurance	
		No	%	No	%
1	Have you ever taken any training in customer handling?				
	▪ Yes	13	54.17	16	64
	▪ No	11	45.83	8	32
	Total	24	100	25	100
2	What are the major complaint areas?				
	▪ Premium	12	50	15	60
	▪ Service	0	0	0	0
	▪ Policy coverage	0	0	0	0
	▪ Claims management	12	50	10	40
Total	24	100	25	100	
3	Are your policy wordings understandable to clients?				
	▪ Yes	0	0	5	20
	▪ No	24	100	20	80
	Total	24	100	25	100
4	Do you apply extra loading on older vehicles or give discounts?				
	▪ Extra Loading	24	100	25	100
	▪ Discounts	0	0	0	0
	Total	24	100	25	100
5	What is the average number of days you collect a vehicle sustained an accident to your Garage?				
	▪ Up To 5 days	0	0	0	0
	▪ 6 To 10 days	16	66.67	8	32
	▪ 11 To 20 days	8	33.33	10	40
	▪ Over 20 days	0	0	6	24
Total	24	100	25	100	
6	Does a committee process every claim payment?				
	▪ Yes	24	100	25	100
	▪ No	0	0	0	0
	Total	24	100	25	100
7	What is the maximum time you take to settle damage claim?				
	▪ 0 To 10 days	0	0	0	0
	▪ 10 To 20 days	0	0	0	0
	▪ 20 To 30 days	0	0	0	0
	▪ Over 30	24	100	25	100
Total	24	100	25	100	
10	Do you share information with other insurance companies?				
	▪ Yes	-	-	-	-
	▪ No	24	100	25	100
	Total	24	100	25	100
11	Do you think the supervisory authority, NBE, is working closely with insurers?				
	▪ Yes	2	8.33	4	20
	▪ No	22	91.67	20	80
	Total	24	100	25	100

Source: Survey, 2016

From table No. 2, one can understand that 13 (54%) and 16 (64%) of respondents from private and public insurers respectively answered that customer care trainings were going well with all insurers but insurers have never used customer-handling service as a competing variable. There was no initiation and interest on the part of insurers to collect feedback from their customers. As all respondents, 49 (100%) confirmed, all insurers were applying extra loading on older vehicles in contrary to the literature. That is to say they were not considering the concept of depreciation during the underwriting process. They focus on the risk occurrence side only and not on the value of the car during premium decision even after the car is depreciated. Almost half, 12 (50%) and 15 (60%) from private and public respectively argued that premium was the major complaint

area. The investigation reveals that premium was also the most competing variable among insurers than any other variable. Motor premium rate was relatively expensive in the public insurance company. Marketing and sales department were not doing much on marketing the services of the companies, especially in the public insurance company and further insurers were not regularly visiting their respective clients and therefore they were rarely seen in loss prevention activities. Insurers were not using advertising as a tool of business promotion. Discounts from the existing rate were more centrally operated in the public insurance company. Almost all respondents, 24 (100%) and 20 (80%) from the private and the public respectively agreed that the motor policy wordings were too difficult to clients to understand, as it was a direct copy from foreign insurers. This problem was seen in

both insurance sector but the private insurers have been giving continuous assistance to their customers so that they can understand the Act. There was more concentration of young employees in private insurers than in the public. This helps the private insurers to easily communicate and give assistance to the customers when compared to that of the public insurer.

Majority of the respondents, 22 (91.67%) and 20 (80%) from private and public insurers respectively agreed that National Bank of Ethiopia, the supervisory authority of banks and insurances was not regulating insurance companies as it was doing for banks. Interviews with management staffs disclose that there was no concrete reason why compulsory third Party Insurance has not been applied in Ethiopia.

Conclusion

Big premium gap among insurers is a result of problem in correctly rating a risk. Rating is the setting up of a premium to a given risk after the underwriter has decided to accept the risk. Incorrect rating may lead the insurance company to disaster while a good rating to success. "Good Rating" however does not necessarily mean high premium charge but rather to devise preventive system to minimize the cost and expenses to charge a reasonable premium.

The government and the public sectors business are dominating in the public insurer. It is very clear from the existing national policy that these public enterprises are to be privatized and the government institutions will seek for better service and ask for bids before placing the risk.

Competition should be based and should revolve around good services and not around premium rates. "Service" in insurance is essentially measured in claim payment. It should be settled promptly or declined soonest possible by giving adequate explanation for the declination. There is no third alternative in insurance business. What the insured public demands is just a quick payment with what is payable without dragging on the matter for months and months.

Insurers should stop giving discounts to new vehicles and surcharge the older ones as the action do not seem justifiable. Why do underwriters put a surcharge on older vehicle is the main point that needs elaboration. The literature in this regard rather advises to give discounts to older vehicles for the following main justifiable reasons:

- It assists with renewal retention
- The older the vehicle the slower the speed and the less the impact on accidents
- Older vehicles carry lower values and the amount payable is thus smaller. At most they should be charged a reasonable premium but loading is not understandable.
- Older vehicles are never sent to dealers' workshops for repair and they thus cost less. Their damaged parts are rarely replaced but rather repaired and painted even at the expense of creating a patchy look on the vehicle.

Unless and otherwise terms and conditions of the policy are violated there is no logical explanation not to translate the motor policy to Amharic (local) language. Even if the only English version is used with court cases, the public insurance company could translate the policy and issue together with the English (original) one.

As the responses from customers tell, there is high workload on motor operators as most of the insurers are doing things manually, the traditional way. Exploitation of ICT to the fullest extent possible can lead to the creation of competitive

advantage principally in the area of customer service. It is very clear that the Ethiopia insurers are not adequately employing the benefit of ICT and now it is high time to start using this benefit, as competition is very high in motor insurance in particular.

Suggestions

- Private insurers compete by cutting prices but they lack resources like cranes. They are better at customer service also. Therefore they should improve their capacity to keep their customers satisfied.
- Since public insurers had better capacity many customers want to join them. But their price is kept high. Therefore, public insurers should revise their old rate chart and change their focus accordingly.
- The public company should be aware of the fact that public development corporations which are currently dominating its market may be privatized one day and try to increase its share of private sector.
- The today's clients have choices to go to other companies to get better service than simply waiting for you till you fix your final premium by going up in the organizational hierarchy. So in this regard the public Insurance Company has to delegate authority down to the branch level.
- Insurers in the private sector must allocate enough money to buy motor Cranes as the problem is very much cited and commented by customers in creating delay on post risk action.
- Insurers should swap information with each other by working as collaborators instead of being enemies, as information is reciprocal for mutual use and they should play an active role in loss prevention efforts.
- The best source for profit is giving good customer service. It can therefore be said that good profit is a by-product of good customer service. Profit almost automatically appears wherever there is a good customer service. Customers follow customers through word of mouth transmission advertisement. Therefore insurers rather than competing only by cutting price, they must use customer satisfactions as a competition variable.

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