

**YANGON UNIVERSITY OF ECONOMICS  
DEPARTMENT OF COMMERCE  
MASTER OF INSURANCE PROGRAMME**

**SERVICE QUALITY AND CUSTOMER SATISFACTION  
TOWARDS SERVICES OF CALL CENTER AT FIRST  
NATIONAL INSURANCE GENERAL CO., LTD.**

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**MI II– 26**

**MI 1<sup>st</sup> BATCH**

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This thesis is submitted to Board of Examiners in partial fulfillment of the  
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## **ABSTRACT**

This study analyzes the effect of service quality on customer satisfaction within the call center operations of First National Insurance General Co., Ltd. (FNIG). Data were collected from 195 customers using a simple random sampling method, who interacted with the FNIG call center between November and December 2024. A quantitative research method was applied in this study. Among the service quality dimensions, customer perception of empathy achieved the highest mean value, while other variables remained within the agree level of customer perception. The overall customer satisfaction mean score also fell within the agree level. According to the regression analysis, all the variables such as tangibility, responsiveness, assurance, and empathy had a statistically significant impact on customer satisfaction, except for reliability. Among these, assurance had the most substantial and statistically significant positive effect. Based on the findings, it is recommended to train staff to consistently fulfill promises, establish a robust follow-up process, and implement performance metrics to monitor service delivery. Introducing a ticketing system can further improve service consistency and accountability, ultimately strengthening customer satisfaction and service quality. This study contributes to a broader understanding of how service quality influences customer satisfaction on FNIG and offers implications for improving service operations and ensuring long-term customer retention.

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# **CHAPTER 1**

## **INTRODUCTION**

The development of Myanmar insurance sector, which began in 1826, has experienced numerous challenges and significant transformations over the centuries. Initially influenced by British colonial policies, the sector faced regulatory and operational restrictions, which limited its early growth and accessibility. Following Myanmar's independence in 1948, the industry saw a period of nationalization, resulting in the consolidation of insurance services under government control. The insurance sector further struggled due to economic sanctions and isolationist policies that restricted foreign investments and market competition. However, with economic reforms in the early 2010s, Myanmar opened its doors to private insurance companies and international partnerships. The liberalization of the insurance market in 2013, there are two main sectors; General and Life insurance to serve the needs of the public.

In the insurance sector, characterized by intricate services and reliance on client trust, the caliber of service provided may profoundly impact customer retention, satisfaction, and brand loyalty (Berry, 1981). Service quality is a critical factor in assessing client happiness and loyalty. It denotes the extent to which a service fulfills or beyond consumer expectations (Parasuraman, Zeithaml, & Berry, 1988). In contrast to physical items, services are intangible, and their quality is mostly evaluated based on consumer perceptions and experiences (Grönroos, 1984).

High service quality in the insurance industry leads to customer trust, which is vital in a sector where customers rely on the promise of financial protection. Additionally, constant high-quality service may lessen customer complaints and boost good word-of-mouth, boosting the company's long-term profitability (Sweeney & Webb, 2007). Insurance service quality is crucial. Since consumers frequently contact with insurance firms via call centers, service staff dependability, attentiveness, and empathy shape customer experiences (Kuo, 2011).

In the current competitive business environment, customer satisfaction has emerged as a key driver of organizational success, particularly in service-oriented industries. In the insurance sector, where customer interactions often involve complex and sensitive issues, the quality of service delivered by customer-facing teams plays a crucial role in shaping customer perceptions and loyalty. Among these teams, call

centers serve as a vital touchpoint, acting as the bridge between companies and their clients by addressing inquiries, resolving issues, and providing information.

The call centers for insurance businesses are also known as contact centers since the employees typically manage client emails and other back office tasks. In-bound calls, or calls that customers make to the insurance business, and out-bound calls, or calls that the firm makes to its customers, are handled by call centers. According to Cook (2008), a customer's primary advantages while utilizing a business's contact center are ease of use, rapid response time, and convenience. These calls can be related to sales or service, or in some companies both may be handled by call centers (Customer Contact Council, 2008).

First National Insurance General (FNIG) is 100% local owned in Myanmar. FNIG, as one of the general insurance providers in Myanmar, recognizes the importance of maintaining high levels of customer satisfaction through efficient and effective call center services. A well-functioning call center not only enhances the overall service experience but also strengthens the company's reputation and fosters long term customer relationships. The contact center must constantly give high-quality service that meets or exceeds customer expectations to satisfy customers.

This research examines FNIG contact center service quality and customer satisfaction. This study examines how dependability, responsiveness, assurance, empathy, and tangibles affect customer satisfaction. This research will help FNIG improve its customer service and maintain its insurance sector leadership by evaluating strengths and weaknesses. Furthermore, this study is particularly relevant given the growing support on call centers as a primary channel for customer engagement in Myanmar's insurance market. As customers' expectations evolve and competition increases, understanding the factors influencing customer satisfaction becomes increasingly important for ensuring customer loyalty and business growth.

## **1.1 Rationale of the Study**

In Myanmar, the insurance business is unique compared to other sectors, with customer satisfaction emerging as a crucial determinant of corporate success and sustainability. Given the intangible nature of insurance goods, client interactions and service delivery are important in influencing perceptions, trust, and loyalty.

The contact center is essential to the operations of general insurance businesses, functioning as the main communication conduit between the company and its clients. It offers help for policy queries, claim processing, complaint settlement, and general support, ensuring clients get fast and precise information (Siuch, 2022). Efficient contact center services not only improve client happiness but also foster trust and loyalty, which are crucial in the competitive insurance sector (Convin, 2023). Call centers, as the primary interface for customer interaction, play a crucial role in sustaining favorable customer relationships and affirming the company's dedication to service excellence. Call centers, as a principal medium for client interaction, have become vital instruments for delivering prompt and effective assistance. Considering the essential function of contact centers in customer service, comprehending the correlation between service quality and customer happiness is paramount for First National Insurance General Co., Ltd. (FNIG).

First National Insurance General Co., Ltd. is a prominent supplier of general insurance products in Myanmar, serving a varied clientele. Nonetheless, while FNIG has allocated resources to contact center operations, the efficacy of these services in fulfilling consumer expectations has not been thoroughly assessed. Given the rising consumer demands for speed, precision, and personalized services, it is essential to evaluate the quality of service provided and its impact on customer satisfaction.

The quality of service is crucial in affecting consumer satisfaction and loyalty, which are critical for company success, particularly in the service industry. The insurance industry is heavily dependent on the quality of service delivered, since it involves intangible products and long-lasting relationships between companies and customers. Ladhari, 2009. Studies demonstrate that inadequate service quality may result in customer discontent, diminished loyalty, and ultimately, revenue loss (Chou & Chang, 2012). Conversely, providing outstanding service quality improves customer retention, trust, and favorable word-of-mouth, which are essential factors for competitive advantage in the market (Lee & Wu, 2016). In a competitive market, it is essential for insurance providers to evaluate and enhance service quality to fulfill

consumer expectations; hence, understanding the elements that affect service quality in this sector is crucial for this research.

Oliver (1997) claims that customer satisfaction is a key performance and service indicator. Service quality and customer satisfaction are examined in this study. Service quality—Tangibility, Responsiveness, Reliability, Assurance, and Empathy— influences customer satisfaction independently. These dimensions are based on Parasuraman, Zeithaml, and Berry's SERVQUAL model (1988). Consumer satisfaction measures how well service meets or exceeds expectations.

Understanding how dependability, responsiveness, assurance, empathy, and tangibles affect customer satisfaction will help FNIG improve its contact center operations. This may increase customer loyalty, market share, and long-term success. This study will explore how service quality affects customer satisfaction in Myanmar's insurance market, focusing on contact center services.

This study examines how FNIG contact center service quality affects customer satisfaction. This study will help FNIG enhance client experiences and help other insurance companies improve service and customer satisfaction.

## **1.2 Objectives of the Study**

The objective of the study are;

- To identify the service quality of call center services at First National Insurance General Co., Ltd (FNIG)
- To analyze the effect of service quality on customer satisfaction towards services of call center at First National Insurance General Co., Ltd (FNIG)

## **1.3 Scope and Method of the Study**

To achieve the objectives of this study, a quantitative research approach was employed, focusing on structured surveys to collect empirical data from FNIG customers. This approach allows for the investigation of correlations between independent factors such as dependability, responsiveness, assurance, empathy, and tangibles and their impact on customer satisfaction with FNIG contact center services.

The survey was conducted using a simple random method, a sample population of 380 customers who were using the FNIG call center from November 2024 to December 2024. Among them 195 customers are selected for the survey by using the

Yamane (1967) sampling formula. A standardized questionnaire with a 5-point Likert scale is used to collect primary data from respondents. Data collection was carried out through online platforms, phone interviews, and in-person distribution of the questionnaires at FNIG branch offices, ensuring accessibility for a diverse range of respondents. The questionnaire assessed customer satisfaction across the five dimensions of service quality. Moreover, a range of sources, such as previous research papers, textbooks, relevant websites, articles and industry data, are used to gather as secondary data.

#### **1.4 Organization of the Study**

This study has five chapters. Chapter I is an introduction. It comprises the motivations for the study, its objectives, scope, and the methodologies utilized. The literature review is included in Chapter II. It includes the idea of customer satisfaction, the principle of service quality, previous research, the conceptual framework of the study, and the format of the study. Chapter III is FNIG profile and determine the service quality offered by contact center at First National Insurance General Co., Ltd (FNIG). Chapter IV is about looking at how the quality of service offered by the contact center at First National Insurance General Co., Ltd (FNIG) affects customer satisfaction. The concluding chapter, Chapter V, is a conclusion that incorporates results, ideas, and recommendations.

## **CHAPTER II**

### **THEORETICAL BACKGROUND**

This chapter outlined the theoretical foundations of service quality and customer happiness. This chapter addresses the components of service quality, such as tangibility, reliability, responsiveness, assurance, and empathy, as well as the idea of customer satisfaction. This chapter also outlines the findings from previous studies and the theoretical framework.

#### **2.1 Concept of Service Quality**

Parasuraman, Zeithaml, and Berry (1988) identified five variables that consumers use to assess the quality of the service they received: tangibles: certainty, responsiveness, empathy, and reliability (Evans, Moutinho, & Van Raaij, 1996, p. 260). The physical components of a business, the company's response to requests for assistance, the assurance of the company's knowledge, empathy for the staff's ability to care for clients, and dependability towards the company are all tangible features of a business (Lovelock & Wirtz, 2007; East, Wright, and Vanhuele, 2008). Customers choose their level of satisfaction by considering the quality of the product and their expectations. As stated by Lovelock and Wirtz (2007, pp. 46–47), "Customers perceive service quality as high when their expectations are met or surpassed."

The SERVQUAL instrument, which is a questionnaire designed to assess how consumers see the quality of service, was used to create these five assessment criteria (Lovelock and Wirtz, 2007). Every service business, as well as every sociocultural and economic setting, might benefit from a distinctive and all-encompassing approach to the many aspects of service quality. According to Varambally and Motlagh (2010), SERVQUAL is a common method for measuring the quality of services, particularly in the healthcare field (Woodside et al., 1989; Reidenbach and Sandifer-Smallwood, 1990; Babakus and Boller, 1992; Lytle and Mokwa, 1992; Bebeko and Garg, 1995; Licata, 1995).

## 2.2 Service Quality Dimensions

The SERVQUAL model, established by Parasuraman, Zeithaml, and Berry in the 1980s, is a well-known framework for assessing service quality and customer satisfaction. Parasuraman devised the SERVQUAL model in 1985 to measure service quality based on five factors: tangibles, assurance, responsiveness, empathy, and dependability. This paradigm is particularly useful in service-oriented industries like insurance, where interactions with consumers have a big impact on their happiness and loyalty. The SERVQUAL model evaluates the quality of insurance services (Stafford et al., 1998). Customers assess the quality of a service by comparing their expectations with their experiences with it (Grönroos, 1982; Parasuraman et al., 1985).

Butt et al. (2015) modified the SERVQUAL model for the life insurance sector in Pakistan by including a new technological component. Juhari et al. (2016) made changes to the SERVQUAL model for the Malaysian Islamic insurance market. They proposed that it be assessed based on four dimensions: tangibility, responsiveness, equity, and dependability.

The SERVQUAL dimensions are founded on the premise that the quality of a service may be measured by comparing the expectations of consumers with their assessments of the service they got. When the service that is perceived matches or surpasses expectations, it is probable that the customer will be satisfied. On the other side, a large difference causes customers to be unhappy.

**a) Tangibility** is the look of buildings, equipment, and communications. Since services are intangible, buyers judge their quality by their concrete aspects. (Parasuraman et al., 1985)

**b) Responsiveness** refers to the willingness to assist customers and deliver timely service. This dimension highlights the importance of being attentive and quick in addressing customer requests, complaints, and issues. Customers perceive responsiveness through the time taken to receive help, answers to their inquiries, or solutions to their problems. It also reflects the flexibility and ability to tailor services to meet customers' specific needs. (Parasuraman et al., 1985)

**c) Reliability** refers to the ability to deliver the promised service consistently and accurately. It involves fulfilling commitments related to service delivery, problem resolution, and pricing. Customers prefer to engage with companies that honor their promises, especially regarding service outcomes and key service features. Businesses must recognize that customers place significant value on reliability. Failing to deliver



the core service that customers expect represents the most fundamental way a company can let them down. (Parasuraman et al., 1985)

**d) Assurance** refers to the ability to build trust and instill confidence in customers. It is characterized by the knowledge, courtesy, and professionalism of employees, as well as the company's ability to foster trust. Trust and confidence are often reflected in the employees who serve as the connection between customers and the company, such as those in marketing roles. Employees recognize the importance of earning customers' trust and confidence, as this plays a key role in gaining a competitive edge and fostering customer loyalty. (Parasuraman et al., 1985)

**e) Empathy** refers to the personalized and attentive care that a company offers to its customers. In today's competitive environment, customer expectations are constantly increasing, and it is the responsibility of businesses to go above and beyond to meet the unique needs of each customer. If customers feel that they are not receiving the individual attention they require, they are likely to seek it from other companies (Parasuraman et al., 1985). The SERVQUAL model was developed for broad applicability across many services, with a flexible structure that may be tailored to unique requirements.

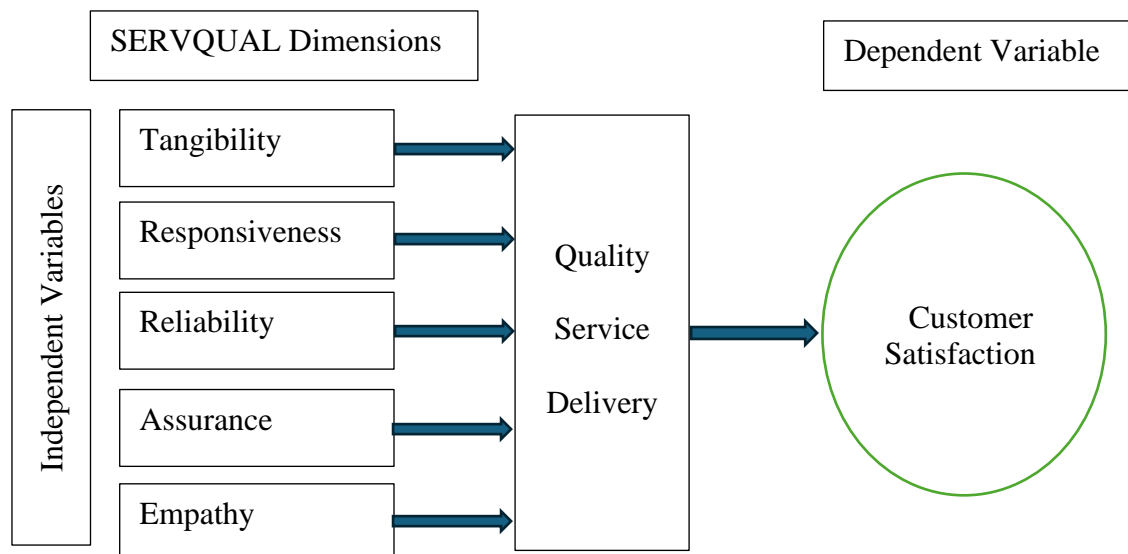
### **2.3 Customer Satisfaction**

According to Oliver (1997), a product's performance in relation to what was expected might lead to either pleasure or disappointment. Positive disconfirmation happens when a product or service meets or surpasses consumer expectations. Negative disconfirmation occurs when expectations are not satisfied. Neutral satisfaction, or zero confirmation, occurs when expectations are met exactly (Oliver, 1997). Kotler (2000) defined customer satisfaction as the sentiments of happiness or unhappiness that a buyer experiences after comparing the performance of a product to their expectations. Another model of customer satisfaction is that when a consumer purchases a product from a firm, they have preconceived ideas and compare, evaluate, or contrast the standardized product with the one they received. According to Lowe's (2005), alternative providers are trying to offer customers more value for the premium in this competitive environment. When clients in the insurance sector are unhappy, they switch providers. Furthermore, even when they are pleased, they may not remain loyal to the company (Capgemini, 2007).

## 2.4 Previous Studies

Legesse (2021) measures service quality and customer satisfaction utilizing the SERVQUAL dimensions of tangibility, responsiveness, dependability, assurance, and empathy. This study focuses on the quality of service and customer satisfaction at Buna Insurance S.C. Legesse (2021) employs descriptive methods. Customers supplied data at many branch offices in Addis Abeba. A total of 145 out of 227 customers were sampled, and a Likert Scale was utilized to analyze respondents' perspectives on the quality of service delivery and satisfaction in the questionnaire.

**Figure (2.1) Assessment of Service Quality and Customer Satisfaction:  
The Case of Bunna Insurance S. Co.**



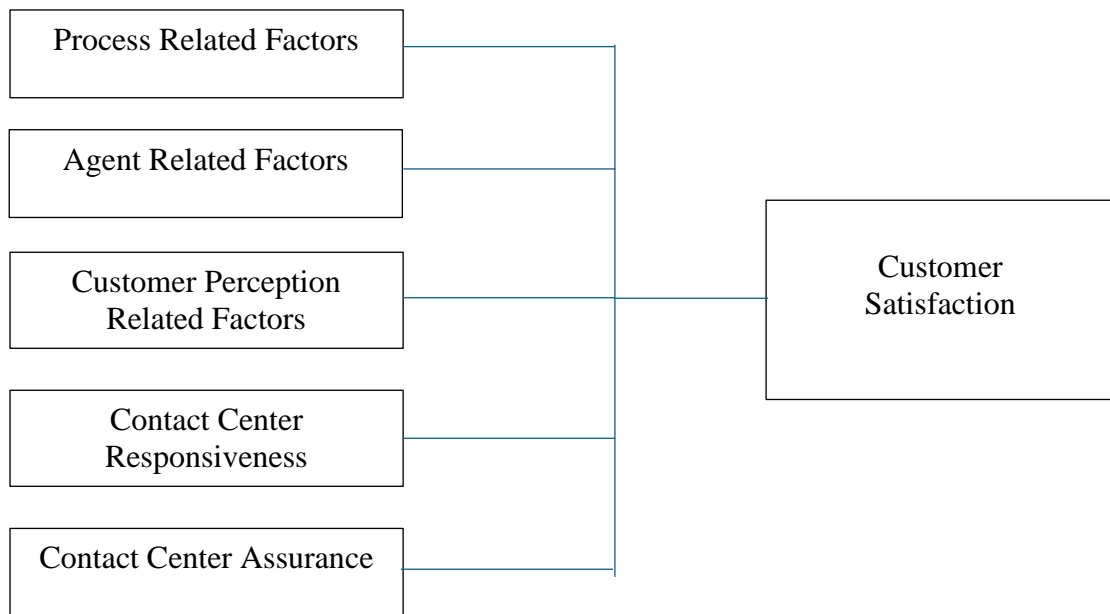
Source: Legesse (2021)

The analysis showed that the organization has strengths in specific SERVQUAL dimensions and their corresponding components, with empathy being highlighted as an important characteristic. However, it also found that there were some problems with the quality of the service that was being provided. These included the difficulty to adequately tell consumers about the services that would be conducted after their insurance policies expired and limits in completing evaluations of customer requirements.

Aman (2019) examines how many factors affect customer happiness at the Ethio Telecom contact center. Aman (2019) looked at the procedure, agent, client perception, responsiveness of the contact center, and assurance. The researcher made use of both primary and secondary data. The primary data was collected using a questionnaire. The

secondary data was obtained from Ethio Telecom's databases, customer satisfaction surveys, unpublished documents, and other publicly available resources. A basic random sampling approach was used to collect primary data from a total of 586 people.

**Figure (2.2) The Effect of Contact Center on Customer Satisfaction:  
The Case of Ethio Telecom Contact Center**

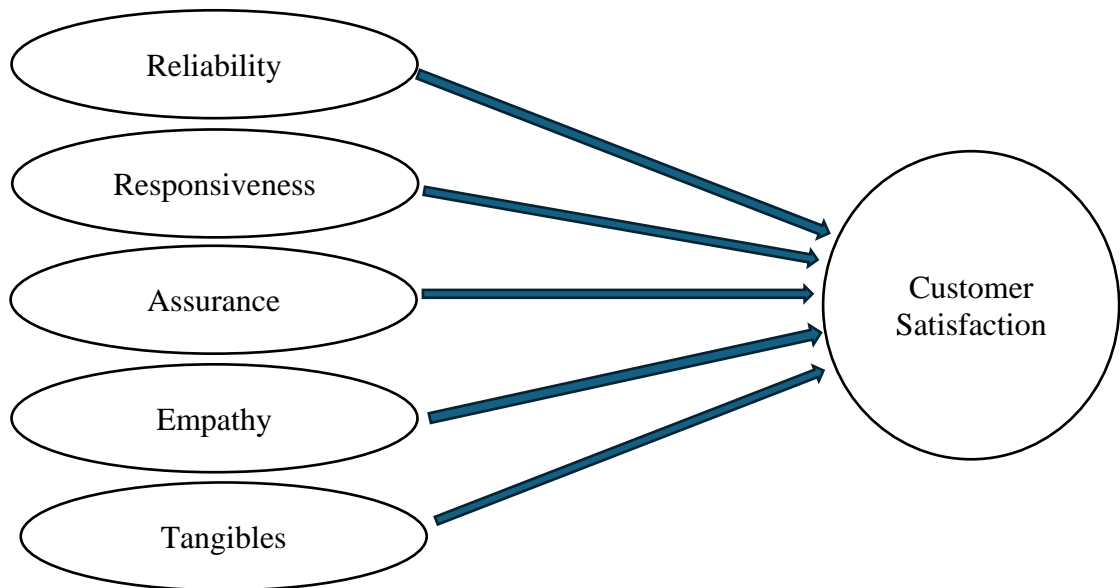


Source: Aman (2019)

The findings revealed that contact center timeliness, assurance, process variables, agent factors, and customer perception factors all had a beneficial impact on customer satisfaction. This research helps Ethio Telecom enhance their contact center to satisfy consumers. The researcher advised Ethio telecom to focus on contact center customer happiness.

Makonnen (2017) analyzes the determinants of customer happiness by using independent variables to evaluate the correlation between dependability, responsiveness, assurance, empathy, tangibles, and customer satisfaction. This research investigated the correlation between service quality parameters and customer satisfaction at the Ethiopian Airlines Global Call Center. Questionnaire data were collected from random passengers at Bole International Airport by using quantified and statistical methods, total sampling is 330.

**Figure (2.3) Relationship between Service Quality and Customer Satisfaction:  
The Case of Ethiopian Airlines Call Center**



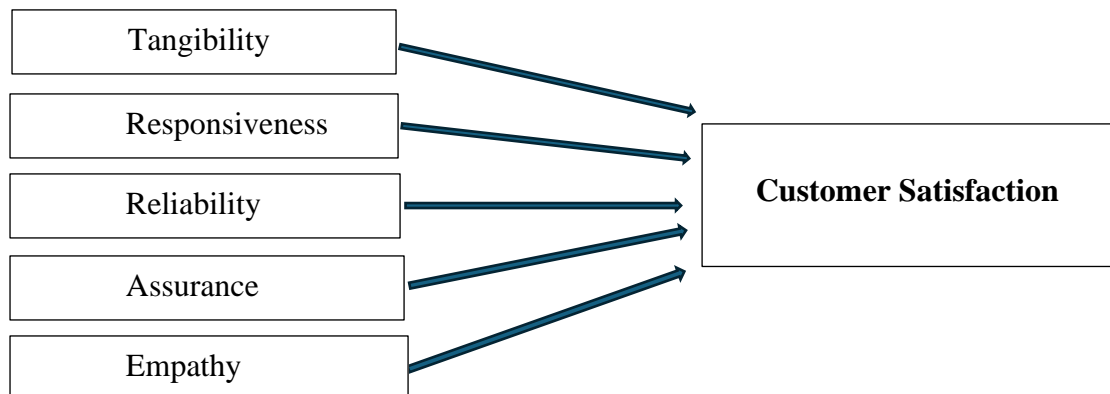
Source: Makonnen (2017)

The results demonstrated a correlation between the characteristics of service quality and customer satisfaction. Assurance, Responsiveness, and Empathy substantially affect customer satisfaction at Ethiopian Airlines' worldwide contact center, but Tangibility and Reliability have little effect. Consequently, initiatives aimed at improving customer happiness and service quality must focus on these three essential characteristics. The study posits that empathy is the crucial attribute for a customer care worker, since it facilitates a genuine understanding and support of consumer needs. The researcher concurs with the findings of the report, asserting that empathy exhibits the most significant correlation with customer happiness relative to other characteristics of service excellence.

## 2.5 Conceptual Framework of the Study

The study's conceptual framework, informed by prior research, identifies tangibility, responsiveness, dependability, assurance, and empathy as independent factors influencing customer satisfaction, the dependent variable. The study's conceptual framework is shown in Figure 2.4.

**Figure (2.4) Conceptual Framework of the Study**



Source: Own compilation (2025)

### Working Definition

**Tangibility:** refers to the physical and technological aspects of FNIG's call center services, including clear and professional communication, accessible and informative websites, high-quality phone lines, modern technology, and user-friendly systems.

**Responsiveness:** measures FNIG's ability to provide prompt and efficient customer service, characterized by minimal waiting times, quick call answering, effective responses to inquiries and complaints, and timely resolution of issues.

**Reliability:** relates to FNIG's consistency and dependability in delivering promised services, ensuring accurate information and effectively handling customer inquiries and complaints without requiring repeated follow-ups.

**Assurance:** reflects the competence, professionalism, and courtesy of FNIG's call center employees in demonstrating knowledge of insurance products and procedures, inspiring trust and confidence through polite communication and expertise.

**Empathy:** represents the capacity of FNIG's call center employees to understand and address customer concerns, actively listening to their needs and providing personalized, tailored solutions.

**Customer Satisfaction:** refers to the overall evaluation of the customer's experience and perceived fulfillment of expectations regarding the services provided by the call center at First National Insurance General Co., Ltd.

## **CHAPTER III**

### **BACKGROUND AND CALL CENTER SERVICE QUALITY AT FIRST NATIONAL INSURANCE GENERAL CO., LTD.**

This chapter describes the profile of First National Insurance General Co. Ltd. In the first section, the profile of the company is explained. It is then followed by the products and services provided by the company. In this chapter presented the call center service by First National Insurance General Co. Ltd.

#### **3.1 Profile of First National Insurance General Co., Ltd.**

First National Insurance General Co., Ltd. was founded June 14, 2013. With integrated insurance and general insurance business licenses (No. 007 and No. 003, respectively), FNIG operates with Ministry of Planning and Finance and Insurance Business Regulatory Board (IBRB) approval. Since April 1, 2019, FNIG has begun delivering insurance services with a capital of 40 billion MMK and 500,000 USD, providing coverage in both Myanmar kyats and US dollars.

FNIG now provides 18 categories of insurance products to address the varied requirements of the public. FNIG provides insurance access across the country from its headquarters in Yangon, which is supported by three branch offices in Yangon and 13 regional offices in various locations throughout Myanmar, including Mandalay, Monywa, Mawlamyine, Pyay, Magway, Patheingyi, Nay Pyi Taw, Myittha, Taunggyi, Taungtha, Kalay, Myeik, and Pyigyitagon.

FNIG operates insurance agent training institutions in Mandalay and Yangon to help produce future insurance professionals. FNIG's mission is to become Myanmar's top insurance company by promoting industrial and economic progress and increasing people's quality of life. Our mission is to assist our clients confidently secure their money and attain financial stability. The key principles include honesty, team spirit, customer centricity, respect and civility, innovation, and devotion (First National Insurance General, n.d.).

First National Insurance General Co., Ltd. (FNIG) operates with a structured organizational framework designed to effectively manage its insurance services across Myanmar. At the helm of FNIG is a strong management team comprising experienced insurance professionals who oversee the company's strategic direction and operational

activities. The company's head office is located in Yangon, serving as the central hub for its administrative and executive functions. To extend its reach and provide localized services, FNIG has established branches in key cities including Mandalay, Monywa, Mawlamyine, Pyay, Myitkyina, and Naypyitaw. This network enables FNIG to deliver prompt and professional insurance solutions to clients nationwide. Additionally, FNIG has implemented a Management Development Program (MDP) aimed at enhancing the skills and capabilities of its employees, ensuring effective service delivery and fostering internal growth.

### **3.2 Products and Services Provided by First National Insurance General Co., Ltd.**

First National Insurance General Co., Ltd. (FNIG) is a leading insurance provider in Myanmar, delivering a wide array of general insurance products designed to address the varied requirements of people and enterprises. FNIG, having been established as a public business, received general insurance license No. 003 from the Insurance Business Regulatory Board (IBRB) and began operations on April 1, 2019.

FNIG's product line includes diverse insurance products aimed at delivering financial security and reassurance. Their offerings include Fire and Allied Perils Insurance, which safeguards properties against damages caused by fire and other specified risks. Motor Vehicle Insurance is available to cover private and commercial vehicles against accidents, theft, and third-party liabilities. For businesses handling cash transactions, FNIG provides Cash In Safe Insurance and Cash In Transit Insurance to protect against potential losses. Additionally, Fidelity Insurance is offered to cover losses arising from employee dishonesty.

In the realm of marine insurance, FNIG offers Inland Marine Cargo Insurance and Overseas Marine Cargo Insurance to protect goods during transit within the country and internationally. Marine Hull Insurance is also available for vessel owners, covering potential damages to ships and boats. For travelers, FNIG provides Travel Insurance policies that offer coverage for personal accidents, medical expenses, and other travel-related risks.

FNIG is committed to delivering prompt and professional claims services, ensuring that clients receive timely assistance when needed. With a strong management team and a network of branches across Myanmar, including locations in Yangon,



Mandalay, Monywa, Mawlamyine, Pyay, Myitkyina, and Naypyitaw, FNIG is well-positioned to serve clients nationwide.

By offering a diverse array of insurance products and maintaining a focus on customer satisfaction, First National Insurance General Co., Ltd. plays a vital role in supporting Myanmar's social and economic development, providing individuals and businesses with the security they need to thrive.

### **Types of First National Insurance General Co., Ltd Lines of Business and Services**

The lines of business of First National Insurance General Co., Ltd. are shown in the following table.

**Table (3.1) FNIG Lines of Business**

| <b>No.</b> | <b>Line of Business</b>   |
|------------|---|
| 1          | Comprehensive Motor Insurance   |
| 2          | Fire & Allied Perils Insurance  |
| 3          | Cash in Safe Insurance  |
| 4          | Cash in Transit Insurance   |
| 5          | Fidelity Insurance  |
| 6          | Marine Hull Insurance   |
| 7          | Inland Marine Cargo Insurance   |
| 8          | Overseas Marine Cargo Insurance   |
| 9          | Travel Insurance  |
| 10         | Highway Express (Special) Travel Insurance  |
| 11         | Industrial All Risk Insurance (start from 1 <sup>st</sup> October 2020)                     |
| 12         | Construction All Risk/Erection All Risk Insurance (start from 1 <sup>st</sup> October 2020) |
| 13         | Bailee's Liability Insurance (start from 1 <sup>st</sup> October 2020)                      |
| 14         | Micro Health Insurance  |
| 15         | Personal Accident Insurance   |
| 16         | Health Insurance  |
| 17         | Critical Illness Insurance  |
| 18         | Parcel Insurance  |

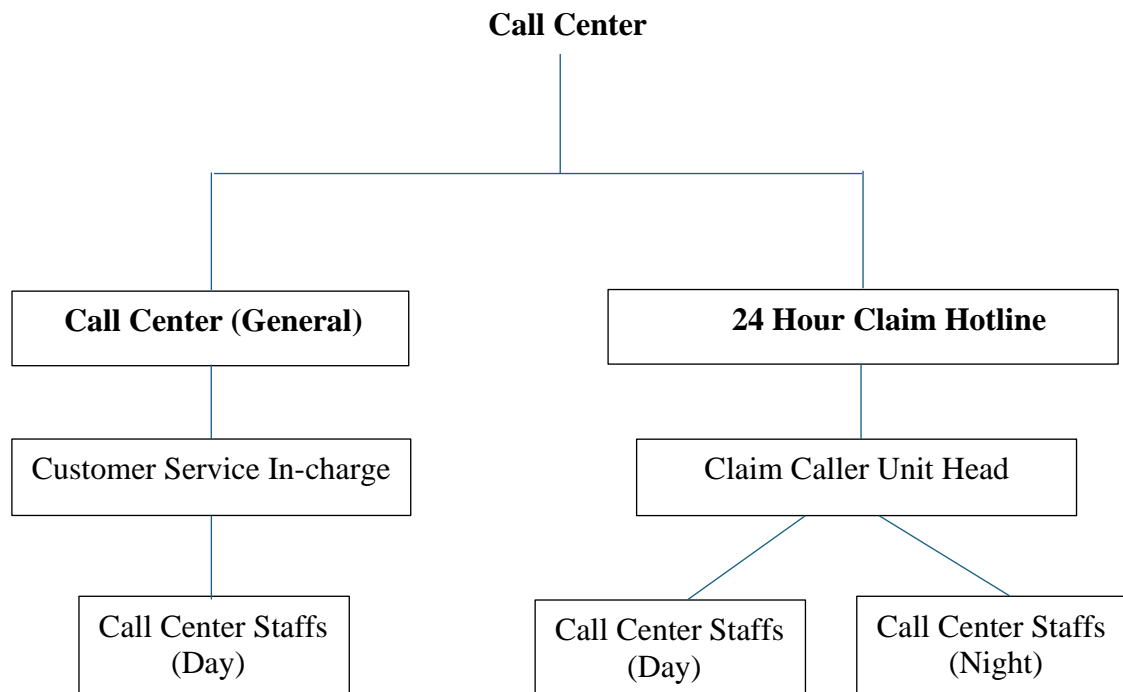
### **First National Insurance General Co., Ltd Services.**

1. Identifying customer needs
2. Promoting Insurance awareness
3. Managing customer's risk
4. Responsive Claims Center
5. Innovative Information & Technology
6. Call Center
7. Claim Hot Lines
8. Facebook Page
9. Door to Door

### **3.3 Call Center Operation of First National Insurance General Co., Ltd.**

FNIG call center operation: Call Center (General) and 24 Hour Claim Hotline are shown in the following table.

**Figure (3.1) FNIG Call Center Operation**



Source: FNIG (2025)

The Call Center at First National Insurance General Co., Ltd. operates through two distinct divisions: the Call Center (General) and the 24-Hour Claim Hotline.

#### **Call Center (General)**

This division operates during regular office hours and is managed by a Customer Service In-Charge. The team comprises two staff members responsible for handling general inquiries from customers.

#### **24-Hour Claim Hotline:**

This division operates around the clock under the supervision of the Claim Caller Unit Head. It consists of four staff members, with two assigned to day duty and two to night duty. The primary responsibility of this division is to handle customer claims.

All call center staff are required to hold a bachelor's degree as a qualification for their roles. Additionally, they must attend and complete the necessary training to ensure competence in delivering high-quality service and meeting the company's operational standards.

### **3.4 Call Center Procedures of First National Insurance General Co., Ltd.**

Call centers play a pivotal role in ensuring customer satisfaction and maintaining service quality. At First National Insurance General Co., Ltd., the call center functions as the primary interface between the company and its customers, facilitating the resolution of inquiries, complaints, and service requests. The effectiveness of a call center lies in its well-structured procedures, which are designed to enhance customer experience while aligning with organizational goals.

#### **3.4.1 Customer Query Handling**

The first step in every engagement with a client is to handle their questions. This sets the tone for the rest of the service experience. When a consumer reaches out to First National Insurance General Co., Ltd., their call is either sent via an Interactive Voice Response (IVR) system or sent to an agent who is available to assist them. The IVR system is important for making the process more efficient by organizing client demands, such as questions about policies, help with claims, or complaints. This

guarantees that the consumer is linked to the department that is most suited to assist them.

After the connection is established, the agent verifies the customer's identity by verifying important information such as their policy number or identification. This phase guarantees that the data are accurate and that the service is tailored to the individual. Agents are able to meet client demands quickly and effectively because they have the capacity to classify questions accurately, whether they are related to general information, claims, or complaints.

### **3.4.2 Service Provision**

The call center's activities are centered on the provision of service. Agents are educated to provide accurate and complete information by using a consolidated knowledge base. For instance, simple questions about insurance coverage or premium payments are answered right away, while more complicated matters, like claims processing or policy changes, are handled according to established procedures.

When agents need to coordinate with other departments, they escalate the situation to specialist teams. This way, clients are kept up to date on the status of their requests. In order to preserve trust and reduce customer annoyance, it is crucial to have a smooth transition between departments.

### **3.4.3 Feedback Collection**

In contact center operations, feedback is essential for ongoing improvement. First National Insurance General Co., Ltd. uses a variety of methods to get consumer thoughts, such as surveys after phone calls and collecting feedback directly from customers. Customers are asked to assess their experience, taking into account elements such as the professionalism of the agent, the settlement of the problem, and their overall happiness.

In addition, supervisors listen to recorded calls to evaluate the quality of service and determine where improvements might be made. These evaluations not only improve the performance of each agent but also help to make the whole contact center operation more efficient.

#### **3.4.4 Performance Monitoring**

Performance indicators are consistently checked and evaluated in order to guarantee that the contact center is functioning at its highest level of efficiency. Key Performance Indicators (KPIs) like Average Handling Time (AHT), First Call Resolution (FCR), and Customer Satisfaction Score (CSAT) are important tools for assessing how well agents are doing and how satisfied customers are. AHT is a metric that is used to assess the efficiency of call handling. It may be used to discover possibilities for simplifying operations while maintaining the quality of service. FCR is a metric that evaluates how well customer concerns are resolved during the first contact. It provides insight into the call center's ability to answer customer demands quickly and correctly. CSAT, which is commonly gathered via surveys after interactions, is a direct indication of customer satisfaction and points out areas where service changes may be needed. The contact center may monitor these KPIs in order to recognize performance patterns, establish improvement goals, and carry out targeted training programs for agents. This will eventually lead to improvements in both operational performance and customer experience.

In addition, agents take part in frequent training programs that are intended to improve their technical knowledge, communication skills, and ability to solve problems. This dedication to professional growth guarantees that the contact center is prepared to meet the changing demands of customers and the difficulties of the business.

#### **3.4.5 Complaint Escalation and Resolution**

In order to keep customers' confidence and loyalty, it is essential to have a systematic method for dealing with complaints. First National Insurance General Co., Ltd. keeps a systematic record of complaints, and each client is given a unique tracking ID for reference. This guarantees that the settlement process is both accountable and transparent.

The business is dedicated to resolving customer problems in a timely manner, as seen by its adherence to predetermined resolution timetables. If a resolution cannot be reached within the specified time period, the matter is brought to the attention of upper management. This guarantees that customer complaints are addressed as a top priority.

### **3.4.6 Technological Integration**

Technology is a crucial component of modern contact centers, as it helps to improve both the quality of service and the efficiency of operations. The use of modern technology, such as IVR software, which help improve the management of client contacts. The IVR system decreases the amount of time consumers have to wait and sends them to the right department.

Furthermore, the contact center provides support for several communication methods, such as phone and email, which gives clients more options and makes it easier for them to get in touch. This omni-channel approach is an integrated strategy in which a firm offers clients a variety of methods to communicate with it, whether via phone, email, live chat, social media, or in-person visits. This ensures that all of these channels are integrated and function together smoothly, and it guarantees that the organization stays accessible to its varied client base, strengthening its commitment to providing excellent service.

### **3.5 Service Quality and Customer Satisfaction Towards Services of Call Center at First National Insurance General Co., Ltd**

In firms where direct interaction with customers is a significant component of the operation, the quality of service is very crucial for ensuring customer happiness. The operations of the First National Insurance General Co., Ltd (FNIG) contact center are an example of this. In order to assess the quality of service offered by the FNIG contact center, it is crucial to analyze a number of key aspects, including tangibility, responsiveness, reliability, assurance, and empathy. These criteria, when combined, assess the ability of the contact center to satisfy client needs and exceed their expectations. FNIG demonstrates its commitment to delivering high-quality services that meet customer expectations by identifying and implementing these elements.

#### **a) Tangibility**

The First National Insurance General Co., Ltd. (FNIG) contact center's tangibility is an important aspect in determining the level of service it provides to its consumers. It encompasses the physical and technical characteristics that improve customer interactions and happiness. The contact center guarantees clear and professional communication by using well-trained individuals who exemplify the company's commitment to quality. The website and digital platforms of the firm are

meant to be easy to use and accessible. They provide clients with a wide range of information and assistance. To ensure that conversations are clear and uninterrupted, high-quality phone lines are used, which creates a seamless communication experience. The contact center is able to give prompt and accurate support thanks to the deployment of current technologies, such as sophisticated communications networks and effective data management tools. These concrete elements provide a basis for assessing the entire quality of service at the FNIG contact center, emphasizing the company's dedication to fulfilling and surpassing the expectations of its customers.

#### **b) Responsiveness**

Responsiveness is an important aspect of service quality that demonstrates FNIG's dedication to quickly and effectively meeting the demands of its customers. At First National Insurance General Co., Ltd., the contact center makes it a priority to respond to client questions as quickly as possible and to address any problems with urgency and professionally. Trained contact center staff are able to give rapid support, suggest solutions, and solve client concerns with empathy and speed. FNIG's utilization of innovative communications technologies and real-time data management enables for the efficient processing of client requests, which reduces waiting times and improves the overall service experience. The contact center shows its commitment to customer satisfaction by taking a proactive approach to customer care. This ensures that every encounter leaves a pleasant impression and increases the faith that customers have in the service offered by FNIG.

#### **c) Reliability**

Reliability refers to how reliable FNIG's call center is based on how consistently and accurately they provide service. Customers rely on the contact center to provide accurate information, resolve issues in a timely manner, and fulfill commitments made during conversations. FNIG guarantees dependability by using innovative technology that minimizes mistakes and enhances precision, as well as by having well defined procedures and highly-trained personnel. The contact center routinely fulfills client requests and keeps its promises, which helps to create trust and confidence. The FNIG contact center works hard to fulfill client expectations and give dependable service every time, whether it is answering questions about policies, dealing with claims, or giving assistance.

**d) Assurance**

The staff at the contact center are trained to address client issues in a way that is effective and to provide correct information. Customers feel confident about the company's services because of the FNIG contact center's straightforward and helpful communication. FNIG is dedicated to providing excellent service by ensuring that every encounter is courteous and compassionate. Customers have faith in the quality of the company's services because of its strong reputation and commitment to standards. The FNIG contact center builds client confidence and pleasure by constantly offering dependable and knowledgeable help.

**e) Empathy**

At the FNIG contact center, empathy is an important part of the quality of service. It shows that the organization really cares about and understands the requirements of its customers. The employees at the contact center are educated to listen carefully and answer with empathy, so that clients feel appreciated and understood. The professionals work hard to give individualized service that is tailored to the particular circumstances of each client, whether they are addressing concerns, answering inquiries, or resolving difficulties. FNIG's dedication to empathy is also seen by its attempts to establish a welcome and supportive atmosphere for clients, making sure that their issues are addressed with compassion and respect. The FNIG contact center places a high value on empathy, which improves customer satisfaction and strengthens relationships, leading to increased trust and loyalty over time.



## CHAPTER IV

### ANALYSIS OF SERVICE QUALITY AND CUSTOMER SATISFACTION

The data results are presented in this chapter. The first section describes the respondents' demographics, while the second portion explores how service quality affects customer satisfaction with First National Insurance General Co., Ltd.'s contact center services.

#### 4.1 Research Design

The data results are presented in this chapter. The first section describes the respondents' demographics, while the second portion explores how service quality affects customer satisfaction with First National Insurance General Co., Ltd.'s contact center services. This study specifically used survey research to collect empirical data from FNIG customers. The survey will be conducted using a simple random method. The sample size 195 customers are selected among 380 customers who are using the FNIG call center from November 2024 to December 2024 by using Taro Yamane (1967) formula.

$$\begin{aligned}n &= \frac{N}{1 + Ne^2} \\n &= \frac{380}{1 + 380 * 0.05^2} \\&= 194.8781 \\&\approx 195\end{aligned}$$

Where  $n$  = sample size  $N$  = population size = 37,581  $e$  = error (0.05) reliability level 95% or;  $e$  = level of precision always set the value of 0.05

The questionnaire will assess customer satisfaction in five service quality areas: tangibility, dependability, responsiveness, assurance, and empathy. The responders completed a standardized questionnaire to provide primary data. The questionnaire included a 5-point Likert scale, which ranged from strongly disagree to strongly agree (with the following values: strongly disagree = 1, disagree = 2, neutral = 3, agree = 4, and strongly agree = 5). Data collection method was carried out through online platforms, phone interviews, and in-person distribution of the questionnaires at FNIG branch offices. Moreover, a range of sources, such as previous research papers,

textbooks, relevant websites, articles and industry data, are used to gather as secondary data. The gathered data is examined using descriptive statistics and multiple regression analysis via SPSS. Likert Scale questions were analyzed by using the evaluation criteria given in Table (4.1) (Best, 1977).

**Table (4.1) Likert Scale Score Interpretation**

| <b>No.</b> | <b>Mean Score between</b> | <b>Interpretation</b> |
|------------|---------------------------|-----------------------|
| 1.         | 1.00 -1.80                | Strongly disagree     |
| 2.         | 1.81 – 2.60               | Disagree              |
| 3.         | 2.61 – 3.40               | Neutral/ no opinion   |
| 4.         | 3.41 – 4.20               | Agree                 |
| 5.         | 4.21 – 5.00               | Strongly agree        |

Source: Best, (1977)

#### **4.2 Demographic Characteristics of Respondents**

The first part of the analysis describes the study participants. Table (4.1) shows the sampled customers' gender, marital status, age, education, occupation, and call frequency.

**Table (4.2) Profile of Respondents**

| <b>Items</b>                  | <b>No. of Respondents</b> | <b>Percent</b> |
|-------------------------------|---------------------------|----------------|
| Total No. of Respondents      | 195                       | 100.00         |
| <b>Gender</b>                 | <b>No. of Respondents</b> | <b>Percent</b> |
| Male                          | 81                        | 58.50          |
| Female                        | 114                       | 41.50          |
| <b>Marital Status</b>         | <b>No. of Respondents</b> | <b>Percent</b> |
| Single                        | 113                       | 57.90          |
| Married                       | 66                        | 33.80          |
| Other                         | 16                        | 8.30           |
| <b>Age (years)</b>            | <b>No. of Respondents</b> | <b>Percent</b> |
| Under 25 years                | 61                        | 31.30          |
| 26 - 35 years                 | 24                        | 12.20          |
| 36 – 45 years                 | 82                        | 42.10          |
| 45 – 55 years                 | 24                        | 12.30          |
| Over 55 years                 | 4                         | 2.10           |
| <b>Level of Education</b>     | <b>No. of Respondents</b> | <b>Percent</b> |
| High School                   | 1                         | 0.50           |
| Under Graduate                | 20                        | 10.30          |
| Graduated                     | 170                       | 87.20          |
| Master                        | 2                         | 1.00           |
| PhD                           | 2                         | 1.00           |
| <b>Occupation</b>             | <b>No. of Respondents</b> | <b>Percent</b> |
| Own Business                  | 32                        | 16.40          |
| Company Staff                 | 126                       | 64.60          |
| Government Employee           | 15                        | 7.70           |
| Dependent                     | 22                        | 11.30          |
| <b>Frequency of Call Time</b> | <b>No. of Respondents</b> | <b>Percent</b> |
| One time a month              | 11                        | 5.60           |
| More than one time a month    | 10                        | 5.10           |
| One time a quarter            | 87                        | 44.60          |
| One time a year               | 31                        | 15.90          |
| More than one time a year     | 47                        | 24.10          |
| Several times in every year   | 9                         | 4.70           |

Source: Survey Data (2025)

According to Table (4.2), more female customers respond the survey than male customers. There are 81 male customers (58.5%) and 114 female customers (41.5%). Over the half of participants are single (57.9%), 33.8 % are married and the remaining 8.2 percent are others. The main participants (42.1%) are age between 36 to 45 years. In contrast, the smallest segment is customers who are above 55 years representing 2.1% of the total respondents.

The education background of the participants included High School, Undergraduate, Graduate, and Master. The largest group of participants 87.2% hold bachelors and the smallest group hold Master and PhD which represent 2% of the total. Among the total respondents, 126 respondents representing 64.6 % were company staff while 22 respondents (11.3%) were dependent person. The largest portion (44.6%) use call center services of First National Insurance General Co., Ltd (FNIG) one time in a quarter while the smallest portion (4.6%) use several times in a year.

#### 4.3 Reliability Test of the Study

After the survey, service quality and customer satisfaction reliability evaluations are done. The reliability coefficient Cronbach's alpha measures group item positive association (Sekaran, 2003). Cronbach's alpha coefficient interpretation parameters are in Table 4.3.

**Table (4.3) Rule of Thumb on Cronbach's Alpha**

| <b>Alpha Coefficient Range</b> | <b>Strength of Association</b> |
|--------------------------------|--------------------------------|
| < 0.6                          | Poor                           |
| 0.6 to < 0.7                   | Moderate                       |
| 0.7 to < 0.8                   | Good                           |
| 0.8 to < 0.9                   | Very Good                      |
| 0.9                            | Excellent                      |

Source: Sekaran (2003)

Cronbach's alpha was used to assess the internal consistency and reliability of the variables using survey data. Table 4.4 displays the Cronbach's alpha coefficient values from the survey investigation.

**Table (4.4) Reliability Test from Employee Responses**

| <b>Sr.</b> | <b>Factors</b>        | <b>No. of items</b> | <b>Cronbach's Alpha</b> |
|------------|-----------------------|---------------------|-------------------------|
| 1.         | Tangibility           | 7                   | .887                    |
| 2.         | Reliability           | 6                   | .925                    |
| 3.         | Responsiveness        | 7                   | .918                    |
| 4.         | Assurance             | 7                   | .915                    |
| 5.         | Empathy               | 7                   | .922                    |
| 6.         | Customer Satisfaction | 8                   | .913                    |

Source : Survey Data (2025)

Cronbach's alpha coefficients, as reported in Table (4.4), ranged from 0.887 to 0.925. The data show that all items have high internal consistency. The significant result of Bartlett's test of sphericity was 0.000, which indicates statistical significance since it is less than the 0.05 threshold. Consequently, the findings demonstrated strong internal consistency, indicating the data's reliability.

#### **4.4 Descriptive Statistics of the Service Quality and Customer Satisfaction**

To get the objectives of this study, the participants for the survey were asked by the statements with 5 point Likert scales for all variables. The customer perception of the service quality and customer satisfaction was examined using descriptive statistics. Likert Scale questions were analyzed by using the evaluation criteria given in Table (4.1) (Best, 1977). The standard deviation measures the consistency of responses; a lower standard deviation suggests more reliable, while a higher one implies greater variability and less reliability.

#### 4.4.1 Respondent Perception on Tangibility

In this survey, tangibility questionnaires include seven statements. The mean value of tangibility of call center services at First National Insurance General Co., Ltd (FNIG) is shown in Table (4.5).

**Table (4.5) Tangibility**

| <b>Sr. No.</b>      | <b>Items</b>  | <b>Mean</b> | <b>Standard Deviation</b> |
|---------------------|---|-------------|---------------------------|
| 1.                  | The call center has modern and up-to-date equipment.  | 3.81        | .819                      |
| 2.                  | The call center provides a clear and professional voice connection during calls.                            | 3.93        | .844                      |
| 3.                  | The call center provides clear and high-quality audio communication.  | 3.84        | .821                      |
| 4.                  | The call center representatives provide standardized and consistent information across different inquiries. | 3.67        | .951                      |
| 5.                  | The call center staff is well-organized and efficient in handling queries.                                  | 3.69        | .879                      |
| 6.                  | The technology used by the call center ensures smooth and uninterrupted service.                            | 3.68        | .844                      |
| 7.                  | The materials or documents shared by the call center (e.g., emails, follow-ups) are clear and professional. | 3.65        | .850                      |
| <b>Overall Mean</b> |   | <b>3.75</b> |                           |

Source : Survey Data (2025)

Table (4.5) indicates the mean of each statement ranged within agree level. With regard to inquiry, the professional appearance of the call center staff received the highest mean score (3.93) indicating agree level of customer perception. However, the materials or documents shared by the call center (e.g., emails, follow-ups) are clear and professional scored the lowest mean score (3.65) indicating agree level of employee perception. Furthermore, the overall mean value of the tangibility is 3.75, indicating an agree level of customer perception and it can be said that most customer appreciate the tangibility of call center.

#### 4.4.2 Reliability

In this survey, reliability questionnaires include six statements. The mean value of reliability of call center at First National Insurance General Co., Ltd (FNIG) is shown in Table (4.6).

**Table (4.6) Reliability**

| <b>Sr. No.</b>      | <b>Factors</b>  | <b>Mean</b> | <b>Std. Deviation</b> |
|---------------------|---|-------------|-----------------------|
| 1.                  | The call center provides accurate information about services and policies.        | 3.88        | .865                  |
| 2.                  | In calls are answered promptly without unnecessary delays.                        | 3.89        | .833                  |
| 3.                  | The call center staff consistently follows through on promises made during calls. | 3.77        | .908                  |
| 4.                  | The responses receive from call center staff are clear and easy to understand.    | 3.84        | .882                  |
| 5.                  | The call center staff handles my inquiries and issues with professionalism.       | 3.86        | .867                  |
| 6.                  | The call center operates consistently during its advertised hours.                | 3.85        | .852                  |
| <b>Overall Mean</b> |   | <b>3.85</b> |                       |

Source: Survey Data (2025)

Table (4.6) shows the mean values of each statement. The respondents perception on reliability of call center services fall within agree level. The highest mean value of (3.89) for the statement, the call center answers call promptly without unnecessary delays reflects an agree level of customer perception. During calls, the call center staff are consistent with promises received the lowest mean score (3.77) representing the agree level of customer perception. It can be described that respondents generally agree the reliability of call center services at First National Insurance General Co., Ltd (FNIG) by representing the average mean value of (3.85).

#### 4.4.3 Responsiveness

In this survey, responsiveness questionnaires include seven statements. The mean value of responsiveness of call center at First National Insurance General Co., Ltd (FNIG) is shown in Table (4.7).

**Table (4.7) Responsiveness**

| <b>Sr. No.</b> | <b>Items</b>  | <b>Mean</b> | <b>Standard Deviation</b> |
|----------------|---|-------------|---------------------------|
| 1.             | The call center staff responds to the inquiries promptly.                           | 3.86        | .784                      |
| 2.             | The staff is quick to address the concerns and issues.                              | 3.92        | .831                      |
| 3.             | Company provides the customers' requests are handled with urgency and priority.     | 3.84        | .808                      |
| 4.             | The call center staff is readily available to assist when customer need help.       | 3.91        | .832                      |
| 5.             | The staff is proactive in providing updates or follow-ups about customer inquiries. | 3.87        | .820                      |
| 6.             | The call center is responsive to customers' feedback or suggestions.                | 3.89        | .846                      |
| 7.             | The responsiveness of the staff meets customers' expectations.                      | 3.80        | .859                      |
|                | <b>Overall Mean</b>   | <b>3.87</b> |                           |

Source : Survey Data (2025)

Table (4.7) represents the mean values of each statement. The respondent perception on responsiveness of call center services fall within agree level. The highest mean value was (3.92) in which the statement that the staff is quick to address the concerns and issues, representing the agree level of customer perception. The responsiveness of the staff meets customers' expectations, has the lowest mean score of 3.80, indicating the agree level of customer perception. The overall mean of 3.87 shows a generally high level of agreement on responsiveness items of call center services.



#### 4.4.4 Assurance

In this survey, assurance questionnaires include seven statements. The mean value of assurance of call center at First National Insurance General Co., Ltd (FNIG) is shown in Table (4.8).

**Table (4.8) Assurance**

| <b>No.</b>          | <b>Items</b>  | <b>Mean</b> | <b>Standard Deviation</b> |
|---------------------|---|-------------|---------------------------|
| 1.                  | The call center staff is knowledgeable about the company's products and services. | 3.91        | .807                      |
| 2.                  | The call center staff demonstrates professionalism in their communication.        | 3.81        | .780                      |
| 3.                  | The representatives are polite and courteous during calls.                        | 3.80        | .871                      |
| 4.                  | Customers have trust the call center to handle the inquiries accurately.          | 3.93        | .844                      |
| 5.                  | The call center staff provides clear explanations of policies and procedures.     | 4.02        | .870                      |
| 6.                  | The call center staff makes the feel secure about the solutions provided.         | 3.87        | .890                      |
| 7.                  | The representatives show a genuine willingness to help.                           | 3.83        | .850                      |
| <b>Overall Mean</b> |   | <b>3.88</b> |                           |

Source : Survey Data (2025)

Table (4.8) describes the mean values of each statement on assurance of call center services. The respondent perception on assurance falls within agree level. The representatives are polite and courteous during calls is the statement that received the highest mean score (4.02) representing the agree level of customer perception. The call center staff demonstrates professionalism in their communication got the lowest mean score (3.81) representing the agree level of customer perception. The overall mean score of (3.88) indicates the customer generally agree the assurance of call center services at First National Insurance General Co., Ltd (FNIG).

#### 4.4.5 Empathy

In this survey, empathy questionnaires include seven statements. The mean value of empathy of call center at First National Insurance General Co., Ltd (FNIG) is shown in Table (4.9).

**Table (4.9) Empathy**

| <b>Sr. No.</b>      | <b>Items</b>   | <b>Mean</b> | <b>Standard Deviation</b> |
|---------------------|--|-------------|---------------------------|
| 1.                  | The call center staff listens carefully to my concerns.                                      | 3.87        | .855                      |
| 2.                  | Call Center make to feel the representatives genuinely care about resolving customer issues. | 3.88        | .768                      |
| 3.                  | The call center staff is patient when addressing my inquiries.                               | 3.89        | .817                      |
| 4.                  | The representatives personalize their responses to meet customer specific needs.             | 3.95        | .782                      |
| 5.                  | The staff shows a willingness to go the extra mile to help customers.                        | 3.98        | .834                      |
| 6.                  | The call center staff is empathetic and supportive in stressful situations.                  | 3.91        | .813                      |
| 7.                  | The staff makes to feel comfortable and respected during calls.                              | 3.95        | .811                      |
| <b>Overall Mean</b> |  | <b>3.92</b> |                           |

Source : Survey Data (2025)

Table (4.9) highlights the mean score of each statement on empathy of call center services is ranged within agree level. With regard to inquiry, the willingness of the staff to go the extra mile to help customers received the highest mean score (3.98) showing the agree level of customer perception. In contrast, the call center staff listens carefully to my concerns received the lowest mean score (3.87) indicating the agree level of customer perception. The overall mean score (4.12) shows the perception of respondents on the assurance of call center services is high enough.

**Table (4.10) Overall Mean Score of Service Quality Dimensions**

| <b>No.</b> | <b>Factors</b> | <b>Mean</b> |
|------------|----------------|-------------|
| 1.         | Tangibility    | 3.75        |
| 2.         | Reliability    | 3.85        |
| 3.         | Responsiveness | 3.87        |
| 4.         | Assurance      | 3.88        |
| 5.         | Empathy        | 3.92        |

Source: Survey Data (2025)

According to Table (4.10), the mean scores for service quality of call center at First National Insurance General Co., Ltd (FNIG) indicate the customer perception level ranging within agree level. Empathy has the highest mean score of 3.92, indicating that customers feel the company demonstrates care and personalized attention effectively. Nonetheless, tangibility has the lowest mean score of 3.75, indicating that the physical facilities, equipment, and personnel appearance are somewhat less excellent relative to the other aspects.

#### **4.4.6 Customer Satisfaction**

In this survey, customer satisfaction questionnaires include eight statements. The mean value of customer satisfaction of call center at First National Insurance General Co., Ltd (FNIG) is shown in Table (4.11).

**Table (4.11) Customer Satisfaction**

| <b>Sr. No.</b>      | <b>Items</b>   | <b>Mean</b> | <b>Standard Deviation</b> |
|---------------------|--|-------------|---------------------------|
| 1.                  | The speed of response by the call center meets the expectations for timely service.      | 3.87        | .861                      |
| 2.                  | The call center staff provides clear and accurate information.                           | 3.92        | .831                      |
| 3.                  | The call center staff communicates with respect and courtesy during the call.            | 3.84        | .856                      |
| 4.                  | The call center provides consistent and reliable service.                                | 3.96        | .833                      |
| 5.                  | Satisfying with the way the staff handles the inquiries and complaints.                  | 3.87        | .812                      |
| 6.                  | The call center staff creates a friendly and supportive atmosphere during conversations. | 3.67        | .846                      |
| 7.                  | The call center follows up on customer issues when necessary.                            | 3.92        | .821                      |
| 8.                  | The overall service provided by the call center meets the expectations.                  | 4.04        | .756                      |
| <b>Overall Mean</b> |  | <b>3.89</b> |                           |

Source : Survey Data (2025)

Regarding to Table (4.11), the mean score of each statement on customer satisfaction is ranged within agree level. The item with the highest mean score (4.04) is the overall service provided by the call center meets the customer expectations indicating that customers perceive the service quality as meeting or exceeding their expectations. The item with the lowest mean score (3.67) is the call center staff creates a friendly and supportive atmosphere during conversations, indicating that very standardized conversations are discomfort point for customers. The overall mean score of (3.89) reflects a positive level of customer satisfaction with the call center, though addressing specific areas like wait times could further enhance satisfaction.

#### 4.5 Relationship between Service Quality, and Customer Satisfaction

To examine independent-dependent relationships, this section will use correlation and regression. Service quality and customer satisfaction were correlated using the Pearson Correlation Coefficient. The coefficient, often denoted by the letter  $r$ , may vary from +1 to -1. A perfect positive correlation is denoted by a value of 1, signifying a robust relationship between the two variables, whereby a rise in one measure corresponds to an increase in the other. A value of -1 indicates a complete negative correlation (Saunders et al., 2016). Person correlation classified into five level according to table (4.12).

**Table (4.12) Criteria for the Range and Strength of the Correlation Coefficient ( $r$ )**

| Range                  | Strength    |
|------------------------|-------------|
| $\pm.81$ to $\pm 1.00$ | Very Strong |
| $\pm.61$ to $\pm.80$   | Strong      |
| $\pm.41$ to $\pm.60$   | Moderate    |
| $\pm.21$ to $\pm.40$   | Weak        |
| $\pm.00$ to $\pm.20$   | Very Weak   |

Source: Abera (2016)

Table (4.13) shows the results of the correlation analysis, which demonstrates the link between the quality of the service and the pleasure of the client.

**Table (4.13) Correlation between Service Quality and Customer Satisfaction**

| No.  | Factors        | Correlation Coefficient | P-value |
|--|----------------|-------------------------|---------|
| 1.   | Tangibility    | .838**                  | .000    |
| 2.   | Reliability    | .844**                  | .000    |
| 3.   | Responsiveness | .876**                  | .000    |
| 4.   | Assurance      | .891**                  | .000    |
| 5.   | Empathy        | .849**                  | .000    |
| **. Correlation is significant at the 0.01 level (2-tailed). |                |                         |         |

Source: Survey Data (2025)

The correlation analysis in Table (4.13) demonstrates that service quality and customer satisfaction differ. All service quality characteristics—tangibility, reliability, responsiveness, assurance, and empathy—have a favorable impact on customer satisfaction, with correlation values ranging from 0.838 to 0.891. The dimension with the strongest correlation is Assurance ( $r = 0.891$ ,  $p = 0.000$ ) indicating that customer are satisfied with clear explanations, instilling trust, and demonstrating knowledge. However, tangibility has the lowest correlation ( $r = 0.838$ ) among the dimensions, though still strongly associated with satisfaction, indicating the relevance of physical aspects like appearance and equipment.

#### 4.6 Analysis on Effect of Service Quality on Customer Satisfaction

Calculating the correlation coefficient ( $r$ ) in correlation analysis underscores the strength and relevance of the linear connection between variables. The last stage involves examining the causal link between the independent and dependent variables by regression analysis (Zikmund et al., 2013). Consequently, Table 4.14 illustrates the examination of the impact of service quality on customer satisfaction at First National Insurance General Co., Ltd (FNIG) by multiple regression analysis.

**Table (4.14) Effect of Service Quality on Customer Satisfaction**

| Dependent<br>Variable: Customer<br>Satisfaction                                    | Unstandardized<br>Coefficients |      | Standardized<br>Coefficients | t     | Sig  | VIF   |
|--|--------------------------------|------|------------------------------|-------|------|-------|
|  | B                              | SE   | Beta                         |       |      |       |
| (Constant)   | .077                           | .125 |                              | .615  | .539 |       |
| Tangibility  | .228***                        | .064 | .220                         | 3.531 | .001 | 4.645 |
| Reliability  | .044                           | .069 | .048                         | .646  | .519 | 6.489 |
| Responsiveness   | .189**                         | .084 | .186                         | 2.252 | .025 | 8.158 |
| Assurance  | .334***                        | .080 | .334                         | 4.159 | .000 | 7.725 |
| Empathy  | .189**                         | .068 | .184                         | 2.783 | .006 | 5.225 |
| R <sup>2</sup>   | .842                           |      |                              |       |      |       |
| Adjusted R <sup>2</sup>  | .838                           |      |                              |       |      |       |
| F statistics   | 201.063***                     |      |                              |       |      |       |
| Statistically significant indicate ***at 1%, ** at 5%, * at 10% level respectively |                                |      |                              |       |      |       |

Source: SPSS Output (2025)

The model accounts for 84.2% of the variance in customer satisfaction, as shown by  $R^2 = 0.842$ , with an Adjusted  $R^2$  of 0.838 reinforcing the model's validity. The F-value (201.063) is significant at the 1% level, suggesting that the whole model is statistically significant.

Tangibility significantly enhances customer happiness. The beta coefficient implies that a 1-unit increase in tangibility boosts customer satisfaction by 22% after correcting for other variables. Responsiveness is statistically significant at the 5% level. It contributes 18.6% to customer satisfaction since the beta value .186, emphasizing the importance of timely and helpful service. Assurance has the most substantial and statistically significant positive effect on customer satisfaction as the Beta value is .334 and P value is .000. The significance at 1% level and the increase in assurance factor by 1 unit at First National Insurance General Co., Ltd (FNIG) can increase customer satisfaction by 33.4 percent. Empathy is statistically significant at the 1% level, contributing 18.4% to customer satisfaction highlighting the value of personalized attention and care. However, reliability does not significantly predict customer satisfaction in this model (Beta =0.048, p = 0.519).

## **CHAPTER V**

### **CONCLUSION**

This chapter provides the results and reasons from the study of service quality and customer satisfaction at First National Insurance General Co., Ltd. (FNIG). It also includes recommendations and a request for further research.

#### **5.1 Findings and Discussions**

This study aims to evaluate the quality of service provided by contact center operations and to investigate how the quality of service affects customer satisfaction. In order to achieve its objective, this study included the selection and surveying of 195 customers. According to the survey, the majority of clientele are married women who are middle-aged. They have bachelor's degrees, and the majority of them are employees of the corporation. According to the study majority of the clients use call center services of First National Insurance General Co., Ltd (FNIG) once in a quarter.

The findings of the survey indicate that the respondents had a positive view of the call center's tangibility at a high level. Customers have given FNIG's contact center services a favorable rating in terms of the tangibility dimension. They especially like the professionalism of the staff's appearance and the clarity of their speech. On the other hand, there are areas that might be enhanced in order to further strengthen the customer's experience of tangibility, such as the use of technology and the quality of shared materials. When it comes to the dependability of contact center services at FING, the people who were surveyed agreed that the staff's professionalism, the quality of the information, and the speed with which calls are answered are all special strengths. On the other hand, there is room for improvement when it comes to following through on promises made during conversations.

Most customers are satisfied with the response of FNIG's contact center services. They like the staff's quick actions in addressing complaints, the availability of staff members, and the team's willingness to respond to comments. On the other hand, there was a chance to improve the alignment between responsiveness and consumer expectations. The majority of consumers feel secure and comfortable in the services that the contact center provides. The results show that consumers place a high value on the clarity and openness of the information that is delivered to them. On the other side,



there was a possibility for development in this element of contact, as demonstrated by the fact that customers are less likely to regard agents as pleasant and courteous during calls.

Customers have a good view of the empathy component, especially since they appreciate the staff's willingness to go above and beyond, the individualized replies, and the courteous and supportive atmosphere throughout contacts. On the other hand, the contact center workers, who pay close attention to the problems of customers, have the lowest average score. As a result, this area might benefit from further attention in order to improve active listening abilities.

The analysis indicates that there is a positive relationship between customer satisfaction and all areas of service quality, including Tangibility, Reliability, Responsiveness, Assurance, and Empathy. Assurance is significantly associated to higher levels of customer satisfaction, which indicates that customers' trust in the staff's knowledge, politeness, and competence has a major impact on their overall happiness.

The findings show that certainty, tangibility, empathy, and responsiveness are the most important factors that affect customer happiness, with assurance being the most influential of the four. However, reliability does not have a statistically significant effect.

## **5.2 Suggestions and Recommendations**

In this part, FNIG should bring out the following correct and acceptable suggestions. First National Insurance General Co., Ltd (FNIG) might use the following ideas and recommendations to further improve its contact center services and increase customer satisfaction. It is important to address the identified concerns with the quality of service.

According to the data, the dependability component of FNIG contact center services obtained the lowest mean score among the reliability variables. Additionally, it was statistically negligible in its influence on customer satisfaction during the regression analysis. FNIG should concentrate on a number of important changes in order to increase dependability. Because clients seem to be worried about this, the contact center employees should be instructed to always follow through on the promises they make during calls. By improving internal communication and monitoring mechanisms, it is possible to make sure that obligations are monitored and fulfilled. In addition, putting a strong follow-up strategy in place can assist guarantee that client

problems are remedied within the period that was promised, which will increase consumer trust in the business. FNIG may include performance measures that explicitly assess follow-through rates and the veracity of the information delivered, allowing for ongoing monitoring and improvement. Investing in a ticketing system to monitor, escalate, and address customer concerns may increase service consistency and accountability, which would boost the dependability of contact center operations.

The organization has to concentrate on enhancing the quality and clarity of communication via shared materials in order to improve customer satisfaction with the tangibility of contact center services, even if there is current technology available. To counteract the notion of obsolete technology, the company should invest in sophisticated contact center solutions to guarantee that communication is smooth and uninterrupted. To improve customer satisfaction, FNIG should focus on building trust and professionalism (assurance) and improving physical facilities, timely responses, and empathetic interactions. In terms of the responsiveness of call center services, the employee at the call center provides prompt responses, but there is a lack of meeting customer expectations and prioritizing requests. In order to resolve these issues, the firm needs to make improvements to its workforce and technology in order to reduce the amount of time customers have to wait and to increase the speed at which it responds. A clear ranking system for important client requests might help guarantee that they are handled with the right level of urgency. In addition, the corporation need to have a procedure for quickly responding to consumer feedback in order to show that it is attentive to their recommendations and worries.

The contact center of First National Insurance General Co., Ltd. (FNIG) is known for providing clear explanations and trustworthy services, which most customers like. However, there is room for improvement in the civility and professionalism of the call center personnel. The company's management need to provide advanced training to employees on communication skills, with a focus on courtesy, professionalism, and encounters that help create confidence. In addition, making sure that all agents respond to questions in the same way and that all consumers get the same high degree of assurance might improve customer satisfaction with contact center services.

The FNIG contact center should concentrate on enhancing attention and ensuring that employees listen to and respond to consumer complaints about the empathy of call center services in a consistent manner. The organization should focus on strengthening the listening abilities of its employees so that they can completely

understand and handle all of the issues of customers. In addition, the organization encourages its reps to customize their approach by recognizing returning clients and personalizing their replies to meet the demands of each individual. FNIG can strengthen its advantages, improve on its weaknesses, and continue to provide high-quality service that promotes long-term client satisfaction and loyalty by addressing these suggestions.

### **5.3 Needs for Further Research**

This study emphasizes on the service quality and customer satisfaction of call center services at First National Insurance General Co., Ltd (FNIG). The study itself is restricted in the sense that it First National Insurance General Co., Ltd (FNIG) only. Further studies could examine other customer service channels, such as in-branch services, online platforms, or mobile applications, to provide a more comprehensive view of the overall customer experience. This research yields quantitative data; nevertheless, the inclusion of qualitative approaches, such as interviews or focus groups, might provide more profound insights. Examining external elements, such economic situations, technology improvements, or industry laws that may affect customer happiness and service quality might provide a more nuanced comprehension of consumer behavior.

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## **APPENDIX – A**

### **Survey Questionnaire**

This survey is part of the research titled "Service Quality and Customer Satisfaction towards Services of Call Center at First National Insurance General Co., Ltd." The aim of this study is to analyze the quality of services provided by the call center and how this affect customer satisfaction. Your participation is valuable and it would help to improve the overall service experience. The survey will take approximately five to ten minutes to complete. Please be assured that your responses will be kept confidential and will only be used for academic purposes. I am sincerely appreciating your time and input.

Thank You Very Much

May July Aung

#### **Section 1: Demographic and General Information**

##### **1. Gender**

- ☐ Male
- ☐ Female

##### **2. Age**

- ☐ Under 30 years
- ☐ 30 – 40 years
- ☐ 40 – 50 years
- ☐ Above 50 years

##### **3. Education Background**

- ☐ Undergraduate
- ☐ Graduated
- ☐ Master
- ☐ PhD

##### **4. Occupation**

- ☐ Government Employee
- ☐ Company Employee
- ☐ Own Business
- ☐ Retired
- ☐ Dependent

## 5. Frequency of Call Time

- ☐ One time a month
- ☐ More than one time a month
- ☐ One time a quarter
- ☐ More than one time a quarter
- ☐ One time a year
- ☐ More than one time a year
- ☐ Several times in every year

## Section 2: Service Quality and Customer Satisfaction of Call Center Services at FNIG

Please respond to the questions provided in this section 2. Please indicate your agreement with the proposed statements by using following Likert Scale Keys.

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

### (A) Tangibility

| Sr. No. | Statements  | 1 | 2 | 3 | 4 | 5 |
|---------|---|---|---|---|---|---|
| 1       | The call center provides clear and high-quality audio communication.  |   |   |   |   |   |
| 2       | The call center staff is well-organized and efficient in handling queries.                                  |   |   |   |   |   |
| 3       | The technology used by the call center ensures smooth and uninterrupted service                             |   |   |   |   |   |
| 4       | The materials or documents shared by the call center (e.g., emails, follow-ups) are clear and professional. |   |   |   |   |   |
| 5       | The call center provides a clear and professional voice connection during calls.                            |   |   |   |   |   |
| 6       | The call center has modern and up-to-date equipment.  |   |   |   |   |   |
| 7       | The call center representatives provide standardized and consistent information across different inquiries. |   |   |   |   |   |



**(B) Reliability**

| <b>Sr.<br/>No.</b> | <b>Statements</b>   | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> |
|--------------------|---|----------|----------|----------|----------|----------|
| <b>1</b>           | The call center provides accurate information about services and policies.        |          |          |          |          |          |
| <b>2</b>           | In calls are answered promptly without unnecessary delays.                        |          |          |          |          |          |
| <b>3</b>           | The call center staff consistently follows through on promises made during calls. |          |          |          |          |          |
| <b>4</b>           | The responses from call center staff are clear and easy to understand.            |          |          |          |          |          |
| <b>5</b>           | The call center staff handles my inquiries and issues with professionalism.       |          |          |          |          |          |
| <b>6</b>           | The call center operates consistently during its advertised hours.                |          |          |          |          |          |

**(C) Responsiveness**

| <b>Sr.<br/>No.</b> | <b>Statements</b>   | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> |
|--------------------|---|----------|----------|----------|----------|----------|
| <b>1</b>           | The call center staff responds to the inquiries promptly.                           |          |          |          |          |          |
| <b>2</b>           | The staff is quick to address the concerns and issues.                              |          |          |          |          |          |
| <b>3</b>           | Company provides the customers' requests are handled with urgency and priority.     |          |          |          |          |          |
| <b>4</b>           | The call center staff is readily available to assist when customer need help.       |          |          |          |          |          |
| <b>5</b>           | The staff is proactive in providing updates or follow-ups about customer inquiries. |          |          |          |          |          |
| <b>6</b>           | The call center is responsive to customers' feedback or suggestions.                |          |          |          |          |          |
| <b>7</b>           | The responsiveness of the staff meets customers' expectations.                      |          |          |          |          |          |

**(D) Assurance**

| <b>Sr. No.</b> | <b>Statements</b>   | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> |
|----------------|---|----------|----------|----------|----------|----------|
| <b>1</b>       | The call center staff is knowledgeable about the company's products and services. |          |          |          |          |          |
| <b>2</b>       | The call center staff demonstrates professionalism in their communication.        |          |          |          |          |          |
| <b>3</b>       | The representatives are polite and courteous during calls.                        |          |          |          |          |          |
| <b>4</b>       | Customers have trust the call center to handle the inquiries accurately.          |          |          |          |          |          |
| <b>5</b>       | The call center staff provides clear explanations of policies and procedures.     |          |          |          |          |          |
| <b>6</b>       | The call center staff makes the feel secure about the solutions provided.         |          |          |          |          |          |
| <b>7</b>       | The representatives show a genuine willingness to help.                           |          |          |          |          |          |

**(E)Empathy**

| <b>Sr. No.</b> | <b>Statements</b>  | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> |
|----------------|--|----------|----------|----------|----------|----------|
| <b>1</b>       | The call center staff listens carefully to my concerns.                                      |          |          |          |          |          |
| <b>2</b>       | Call Center make to feel the representatives genuinely care about resolving customer issues. |          |          |          |          |          |
| <b>3</b>       | The call center staff is patient when addressing my inquiries.                               |          |          |          |          |          |
| <b>4</b>       | The representatives personalize their responses to meet customer specific needs.             |          |          |          |          |          |
| <b>5</b>       | The staff shows a willingness to go the extra mile to help customers.                        |          |          |          |          |          |
| <b>6</b>       | The call center staff is empathetic and supportive in stressful situations.                  |          |          |          |          |          |
| <b>7</b>       | The staff makes to feel comfortable and respected during calls.                              |          |          |          |          |          |

### Customer Satisfaction

| Sr. No. | Statements   | 1 | 2 | 3 | 4 | 5 |
|---------|--|---|---|---|---|---|
| 1       | The speed of response by the call center meets the expectations for timely service.      |   |   |   |   |   |
| 2       | The call center staff provides clear and accurate information.                           |   |   |   |   |   |
| 3       | The call center staff communicates with respect and courtesy during the call.            |   |   |   |   |   |
| 4       | The call center provides consistent and reliable service.                                |   |   |   |   |   |
| 5       | Satisfying with the way the staff handles the inquiries and complaints.                  |   |   |   |   |   |
| 6       | The call center staff creates a friendly and supportive atmosphere during conversations. |   |   |   |   |   |
| 7       | The call center follows up on customer issues when necessary.                            |   |   |   |   |   |
| 8       | The overall service provided by the call center meets the expectations.                  |   |   |   |   |   |

\*\*\*\*\* Thank You\*\*\*\*\*

## APPENDIX – B

### SPSS Output

#### Gender

|       |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------|-----------|---------|---------------|--------------------|
| Valid | Female | 114       | 58.5    | 58.5          | 58.5               |
|       | Male   | 81        | 41.5    | 41.5          | 100.0              |
|       | Total  | 195       | 100.0   | 100.0         |                    |

#### MatSt

|       |         | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------|-----------|---------|---------------|--------------------|
| Valid | Married | 66        | 33.8    | 33.8          | 33.8               |
|       | Single  | 113       | 57.9    | 57.9          | 91.8               |
|       | Other   | 16        | 8.2     | 8.2           | 100.0              |
|       | Total   | 195       | 100.0   | 100.0         |                    |

#### Age

|       |                      | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------------|-----------|---------|---------------|--------------------|
| Valid | Under 25 Years       | 61        | 31.3    | 31.3          | 31.3               |
|       | 26 Years to 35 Years | 24        | 12.3    | 12.3          | 43.6               |
|       | 36 Years to 45 Years | 82        | 42.1    | 42.1          | 85.6               |
|       | 46 Years to 55 Years | 24        | 12.3    | 12.3          | 97.9               |
|       | Over 55 Years        | 4         | 2.1     | 2.1           | 100.0              |
|       | Total                | 195       | 100.0   | 100.0         |                    |
|       |                      |           |         |               |                    |

### EduLvl

|       |               | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | High School   | 1         | .5      | .5            | .5                 |
|       | Undergraduate | 20        | 10.3    | 10.3          | 10.8               |
|       | Graduated     | 170       | 87.2    | 87.2          | 97.9               |
|       | Master        | 2         | 1.0     | 1.0           | 99.0               |
|       | PhD           | 2         | 1.0     | 1.0           | 100.0              |
|       | Total         | 195       | 100.0   | 100.0         |                    |

### Occupation

|       |                    | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------|-----------|---------|---------------|--------------------|
| Valid | Own Business       | 32        | 16.4    | 16.4          | 16.4               |
|       | Company Staff      | 126       | 64.6    | 64.6          | 81.0               |
|       | Goverment Employee | 15        | 7.7     | 7.7           | 88.7               |
|       | Dependent          | 22        | 11.3    | 11.3          | 100.0              |
|       | Total              | 195       | 100.0   | 100.0         |                    |

### Frequency

|       |                                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------------|-----------|---------|---------------|--------------------|
| Valid | one time in every month           | 11        | 5.6     | 5.6           | 5.6                |
|       | more than one time in every month | 10        | 5.1     | 5.1           | 10.8               |
|       | one time call in every quarter    | 87        | 44.6    | 44.6          | 55.4               |
|       | one time in yearly                | 31        | 15.9    | 15.9          | 71.3               |
|       | More than one time in yearly      | 47        | 24.1    | 24.1          | 95.4               |
|       | several times in every year       | 9         | 4.6     | 4.6           | 100.0              |
|       | Total                             | 195       | 100.0   | 100.0         |                    |

### Descriptive Statistics

|                    | N   | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|-----|---------|---------|------|----------------|
| Tan1               | 195 | 1       | 5       | 3.81 | .819           |
| Tan2               | 195 | 1       | 5       | 3.93 | .844           |
| Tan3               | 195 | 2       | 5       | 3.84 | .821           |
| Tan4               | 195 | 1       | 5       | 3.67 | .951           |
| Tan5               | 195 | 1       | 5       | 3.69 | .879           |
| Tan6               | 195 | 1       | 5       | 3.68 | .844           |
| Tan7               | 195 | 2       | 5       | 3.65 | .850           |
| Valid N (listwise) | 195 |         |         |      |                |

### Descriptive Statistics

|                    | N   | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|-----|---------|---------|------|----------------|
| Rel1               | 195 | 1       | 5       | 3.88 | .865           |
| Rel2               | 195 | 2       | 5       | 3.89 | .833           |
| Rel3               | 195 | 1       | 5       | 3.77 | .908           |
| Rel4               | 195 | 1       | 5       | 3.84 | .882           |
| Rel5               | 195 | 2       | 5       | 3.86 | .867           |
| Rel6               | 195 | 2       | 5       | 3.85 | .852           |
| Valid N (listwise) | 195 |         |         |      |                |

### Descriptive Statistics

|                    | N   | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|-----|---------|---------|------|----------------|
| Resp1              | 195 | 2       | 5       | 3.86 | .784           |
| Resp2              | 195 | 2       | 5       | 3.92 | .831           |
| Resp3              | 195 | 2       | 5       | 3.84 | .808           |
| Resp4              | 195 | 1       | 5       | 3.91 | .832           |
| Resp5              | 195 | 2       | 5       | 3.87 | .820           |
| Resp6              | 195 | 1       | 5       | 3.89 | .846           |
| Resp7              | 195 | 1       | 5       | 3.80 | .859           |
| Valid N (listwise) | 195 |         |         |      |                |

### Descriptive Statistics

|                    | N   | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|-----|---------|---------|------|----------------|
| Assur1             | 195 | 1       | 5       | 3.91 | .807           |
| Assur2             | 195 | 2       | 5       | 3.81 | .780           |
| Assur3             | 195 | 1       | 5       | 3.80 | .871           |
| Assur4             | 195 | 1       | 5       | 3.93 | .844           |
| Assur5             | 195 | 1       | 5       | 4.02 | .870           |
| Assur6             | 195 | 2       | 5       | 3.87 | .890           |
| Assur7             | 195 | 2       | 5       | 3.83 | .850           |
| Valid N (listwise) | 195 |         |         |      |                |

### Descriptive Statistics

|                    | N   | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|-----|---------|---------|------|----------------|
| Emp1               | 195 | 1       | 5       | 3.87 | .855           |
| Emp2               | 195 | 2       | 5       | 3.88 | .768           |
| Emp3               | 195 | 1       | 5       | 3.89 | .817           |
| Emp4               | 195 | 2       | 5       | 3.95 | .782           |
| Emp5               | 195 | 1       | 5       | 3.98 | .834           |
| Emp6               | 195 | 2       | 5       | 3.91 | .813           |
| Emp7               | 195 | 1       | 5       | 3.95 | .811           |
| Valid N (listwise) | 195 |         |         |      |                |

### Descriptive Statistics

|                    | N   | Minimum | Maximum | Mean | Std. Deviation |
|--------------------|-----|---------|---------|------|----------------|
| Cs1                | 195 | 1       | 5       | 3.87 | .861           |
| Cs2                | 195 | 1       | 5       | 3.92 | .831           |
| Cs3                | 195 | 1       | 5       | 3.84 | .856           |
| Cs4                | 195 | 1       | 5       | 3.96 | .833           |
| Cs5                | 195 | 1       | 5       | 3.87 | .812           |
| Cs6                | 195 | 1       | 5       | 3.67 | .846           |
| Cs7                | 195 | 2       | 5       | 3.92 | .821           |
| Cs8                | 195 | 2       | 5       | 4.04 | .756           |
| Valid N (listwise) | 195 |         |         |      |                |

### Correlations

|                      |                 | Tangible | Reliability | Responsiveness | Assurance | Empathy | CustomerSat |
|----------------------|-----------------|----------|-------------|----------------|-----------|---------|-------------|
| Tangible             | Pearson         | 1        | .867**      | .830**         | .838**    | .768**  | .838**      |
|                      | Correlation     |          |             |                |           |         |             |
|                      | Sig. (2-tailed) |          |             |                |           |         |             |
|                      | N               | 195      | 195         | 195            | 195       | 195     | 195         |
| Reliability          | Pearson         | .867**   | 1           | .885**         | .863**    | .826**  | .844**      |
|                      | Correlation     |          |             |                |           |         |             |
|                      | Sig. (2-tailed) |          |             |                |           |         |             |
|                      | N               | 195      | 195         | 195            | 195       | 195     | 195         |
| Responsiveness       | Pearson         | .830**   | .885**      | 1              | .907**    | .875**  | .876**      |
|                      | Correlation     |          |             |                |           |         |             |
|                      | Sig. (2-tailed) |          |             |                |           |         |             |
|                      | N               | 195      | 195         | 195            | 195       | 195     | 195         |
| Assurance            | Pearson         | .838**   | .863**      | .907**         | 1         | .878**  | .891**      |
|                      | Correlation     |          |             |                |           |         |             |
|                      | Sig. (2-tailed) |          |             |                |           |         |             |
|                      | N               | 195      | 195         | 195            | 195       | 195     | 195         |
| Empathy              | Pearson         | .768**   | .826**      | .875**         | .878**    | 1       | .849**      |
|                      | Correlation     |          |             |                |           |         |             |
|                      | Sig. (2-tailed) |          |             |                |           |         |             |
|                      | N               | 195      | 195         | 195            | 195       | 195     | 195         |
| CustomerSatisfaction | Pearson         | .838**   | .844**      | .876**         | .891**    | .849**  | 1           |
|                      | Correlation     |          |             |                |           |         |             |
|                      | Sig. (2-tailed) |          |             |                |           |         |             |
|                      | N               | 195      | 195         | 195            | 195       | 195     | 195         |

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



**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .887             | 7          |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .925             | 6          |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .918             | 7          |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .915             | 7          |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .922             | 7          |

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .913             | 8          |

**Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .917 <sup>a</sup> | .842     | .838              | .27654                     | 2.083         |

a. Predictors: (Constant), Empathy, Tangible, Reliability, Assurance, Responsiveness

b. Dependent Variable: CustomerSatisfaction

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df  | Mean Square | F       | Sig.              |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1     | Regression | 76.879         | 5   | 15.376      | 201.063 | .000 <sup>b</sup> |
|       | Residual   | 14.453         | 189 | .076        |         |                   |
|       | Total      | 91.332         | 194 |             |         |                   |

a. Dependent Variable: CustomerSatisfaction

b. Predictors: (Constant), Empathy, Tangible, Reliability, Assurance, Responsiveness

**Coefficients<sup>a</sup>**

| Model |                | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|-------|----------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|       |                | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| 1     | (Constant)     | .077                        | .125       |                           | .615  | .539 |                         |       |
|       | Tangible       | .228                        | .064       | .220                      | 3.531 | .001 | .215                    | 4.645 |
|       | Reliability    | .044                        | .069       | .048                      | .646  | .519 | .154                    | 6.489 |
|       | Responsiveness | .189                        | .084       | .186                      | 2.252 | .025 | .123                    | 8.158 |
|       | Assurance      | .334                        | .080       | .334                      | 4.159 | .000 | .129                    | 7.725 |
|       | Empathy        | .189                        | .068       | .184                      | 2.783 | .006 | .191                    | 5.225 |

a. Dependent Variable: CustomerSatisfaction