

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

**AGENT SERVICE QUALITY AND CUSTOMER SATISFACTION  
AT GGI TOKIO MARINE GENERAL INSURANCE COMPANY  
LIMITED**

**THET PAING OO  
MI II - 49  
MI 1<sup>st</sup> BATCH**

**FEBRUARY, 2025**

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LIMITED**

A thesis is submitted as a partial fulfillment towards the requirements for the  
degree of Master of Insurance (MI)

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## **ABSTRACT**

This study examines the effect of agent service quality on customer satisfaction at GGI Tokio Marine General Insurance Company Limited. The study aims to identify key service quality dimensions and analyze their effects on customer satisfaction. A quantitative research approach was adopted, collecting data from 385 insured customers who interacted with active agents between April 2023 and March 2024. A structured questionnaire based on the SERVQUAL model assessed five service quality dimensions: responsiveness, reliability, empathy, tangibles, and assurance. The findings reveal that responsiveness has the most significant effect on customer satisfaction, followed by reliability, empathy, tangibles, and assurance. The results emphasize that prompt responses, proactive communication, and personalized interactions are essential for enhancing customer experience. While tangibles and assurance contribute positively, their effect is comparatively lower. Based on these insights, the study recommends that GGI Tokio Marine General Insurance Company Limited enhance responsiveness through faster communication channels, improve reliability by ensuring policy transparency and efficient claims processing, and strengthen empathy by personalizing customer interactions. These findings provide practical implications for improving agent service quality and customer retention in Myanmar insurance sector. Future studies could extend the study by examining other insurance companies and assessing the effect of digital service channels on customer satisfaction, thereby offering a broader industry industry.

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## **LIST OF ABBREVIATIONS**

|       |   |
|-------|---|
| GGITM | Grand Guardian Tokio Marine General Insurance |
| IBRB  | Insurance Business Regulatory Board           |
| ECT   | Expectation Confirmation Theory               |
| CRM   | Customer Relationship Management              |

# **CHAPTER I**

## **INTRODUCTION**

The insurance industry is an essential pillar of financial stability, providing individuals and businesses with the means to mitigate risks associated with unforeseen events. In the context of service-driven sectors like insurance, service quality is an essential determinant of customer satisfaction and loyalty. Customers' perceptions of service quality often dictate their long-term relationship with an insurance provider, particularly in markets where trust and reliability play a central role in decision-making. In Myanmar, the insurance industry has undergone significant transformation following regulatory reforms and the entry of private and international insurers. Among the key players in this competitive market, GGI Tokio Marine General Insurance Company Limited (GGITM) is a major player in Myanmar insurance industry, offering a range of policies designed to meet the evolving needs of customers (GGITM, n.d.) offering a wide range of insurance products and emphasizing the importance of customer-centric service delivery.

The distribution channel of agents is an essential component of GGI Tokio Marine General Insurance Company Limited, which has approximately 1,200 contracted agents, of whom 600 are actively engaged. Insurance agents serve as important intermediaries between insurance companies and customers, facilitating policy selection, addressing inquiries, and managing claims. Agent's ability to deliver high-quality service significantly influences customer satisfaction, trust, and long-term loyalty. In Myanmar competitive insurance sector, where public awareness of insurance benefits remains in its developmental stages, agents play an indispensable role as both educators and advisors, guiding customers through complex insurance products. The effectiveness of these interactions is often assessed through established service quality dimensions, including tangibles, reliability, responsiveness, assurance, and empathy (Parasuraman, Zeithaml, & Berry, 1988). Each of these dimensions uniquely contributes to shaping customer perceptions and enhancing their overall service experience.

Despite the importance of service quality in driving customer satisfaction, limited research has been conducted on the specific role of insurance agents in Myanmar insurance sector. Much of the existing literature on service quality focuses on organizational level practices, overlooking the significant influence of individual agents on customer outcomes. Given the direct interactions between agents and customers, understanding how agents deliver service quality is important for improving customer satisfaction and ensuring the success of insurance companies. This study aims to identify agent service quality at GGI Tokio Marine General Insurance Company Limited.

GGI Tokio Marine General Insurance Company Limited has established itself as a trusted brand in Myanmar, renowned for its innovative insurance solutions and customer focused approach. However, maintaining this reputation in an increasingly competitive market requires continuous improvement in service delivery. Customers today expect not only reliable insurance coverage but also personalized and efficient service experiences. The service quality provided by agents is a key determinant of customer retention and loyalty, making it a important area of focus for GGI Tokio Marine General Insurance Company Limited. This study aims to assess the current state of agent service quality at the company and identify areas for enhancement to align with evolving customer expectations.

The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry (1988), serves as a comprehensive framework for assessing service quality within the insurance sector. This model evaluates service performance across five key dimensions: tangibility, reliability, responsiveness, assurance, and empathy. Tangibles refers to the physical aspects of service, including the appearance of facilities, equipment, and personnel. Reliability measures the ability to deliver promised services consistently and accurately. Responsiveness reflects the willingness of service companies to assist customers promptly. Assurance encompasses the competence, courtesy, and credibility of service personnel, instilling confidence in customers. Empathy captures the degree of personalized attention and care provided to customers. Applying this framework, the present study examines agent service quality and its effect on customer satisfaction at GGI Tokio Marine General Insurance Company limited.

## **1.1 Rationale of the Study**

The insurance sector is essential for financial protection, assisting individuals and enterprises in managing risks linked to unforeseen occurrences. With the advancement of Myanmar's economy, the need for reputable insurance services is increasing. Customers want financial stability, and insurance companies have to promise good service quality to maintain trust and build strong relationships. In contrast to tangible items, insurance services depend on customer perception, providing service quality an essential component of customer satisfaction. In Myanmar, changes to the law and market expansion have heightened competition, necessitating insurers to enhance their service standards to satisfy increasing customer needs.

GGI Tokio Marine General Insurance Company Limited (GGITM) is a significant general insurance company in Myanmar, delivering a wide range of insurance products. The company combines worldwide competence with local market knowledge through its joint venture with Tokio Marine, a globally respected insurer. GGI Tokio Marine General Insurance Company Limited, as a reputable insurance company, significantly contributes to the business by guaranteeing consumers enjoy superior service and financial security. As consumer expectations evolve, sustaining service quality becomes progressively crucial. Improving service quality at the agent level is essential for maintaining customer satisfaction and enhancing the company's market position.

Service quality is a fundamental determinant of business success, particularly in the insurance sector, where customer trust and satisfaction are directly linked to service experiences. Research has consistently shown that high service quality leads to greater customer satisfaction, loyalty, and retention (Parasuraman, Zeithaml, & Berry, 1988; Addis & Dalega, 2019). However, most existing studies focus on developed markets, leaving a gap in understanding how service quality is perceived and delivered in developing economies like Myanmar. Addressing this gap is essential for tailoring service quality improvements to local market needs.

Furthermore, customer satisfaction is a key driver of business sustainability in the insurance sector. Satisfied customers are more likely to renew policies, recommend the company to others, and develop long-term relationships with their insurers. As competition intensifies in Myanmar insurance market, companies must focus on improving customer satisfaction to enhance customer retention and brand reputation

Insurance agents function as the primary intermediary between clients and the organization. They facilitate policy selection, claims processing, and customer assistance, providing their service quality a direct determinant of consumer satisfaction. At GGI Tokio Marine General Insurance Company Limited, agents embody the company in everyday engagements, and their professionalism, expertise, and responsiveness influence customer experiences. Although service quality research frequently emphasizes company-wide enhancements, there is a limitation of studies examining the effect of individual agents on customer satisfaction in Myanmar.

This study intends to measure the quality of agent services at GGI Tokio Marine General Insurance Company Limited and its influence on customer satisfaction. Employing established service quality models, provides information into the agents' role in improving customer experience. The results will assist GGI Tokio Marine General Insurance Company Limited in identifying areas for enhancement, such as agent training, communication proficiency, and customer service approaches. Developing these areas will help ensure that agents consistently fulfil customer requirements efficiently.

This study relates to GGI Tokio Marine General Insurance Company Limited and improves the wider insurance industry in Myanmar. With the escalation of competition, organizations must prioritize service quality to attract and retain customers. Understanding the determinants of consumer happiness would enhance industry standards. The findings may offer useful information for regulators aiming to set service quality criteria in the insurance sector.

This study analyses the function of agents in service delivery and offers significant ideas for enhancing customer satisfaction. It underscores the significance of specialized service and professional engagement in sustaining a competitive advantage in Myanmar's insurance sector.

## **1.2 Objectives of the Study**

The objectives of this study are:

1. To identify agent service quality at GGI Tokio Marine General Insurance Company Limited
2. To analyse the effect of agent service quality on customer satisfaction at GGI Tokio Marine General Insurance Company Limited

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

This study adopted a quantitative research method to explore the effect of active insurance agent service quality on customer satisfaction at GGI Tokio Marine General Insurance Company Limited in Yangon. Using simple random sampling, 385 respondents were selected from customers between April 2023 and March 2024. Data collection was conducted using a structured questionnaire incorporating Likert scale questions, covering five key service quality dimensions: tangibility, reliability, responsiveness, assurance, and empathy, as well as customers' perceptions of satisfaction. The analysis included descriptive statistics and correlation analysis to summarize relationships between service quality dimensions and customer satisfaction, while regression analysis identified the most significant influencing factors.

The scope of this study is focused on customers of active insurance agents at GGI Tokio Marine General Insurance Company Limited within the Yangon region, examining how service quality practices influence customer satisfaction. The study provides insights from customers directly engaged in daily interactions with agents, ensuring that findings are relevant and applicable to the company service framework. However, the results may not be fully generalizable to other regions of Myanmar or inactive agents within the company. Despite these limitations, the study contributes to a deeper understanding of service quality in Myanmar evolving insurance industry, offering practical recommendations for enhancing agent practices, customer engagement, and service delivery at GGI Tokio Marine General Insurance Company Limited.

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

This study comprises five chapters. Chapter One is the Introduction, which includes the background, objectives, scope, method of the study, and organization of the study. Chapter Two presents the Literature Review, discussing the concepts and dimensions of service quality, customer satisfaction, loyalty, key theoretical models such as SERVQUAL and Grönroos' Service Quality Model, and findings from relevant studies in the insurance sector. Chapter Three focuses on the History and Current Situation of Insurance Agents at GGI Tokio Marine, including the role of agents, challenges, opportunities, and the evolving insurance landscape in Myanmar. Chapter Four presents the Survey Analysis, covering the demographic profile of respondents, the dimensions of service quality, analysis of customer satisfaction, and agent practices

influencing loyalty. Chapter Five contains the Conclusion and Recommendations, summarizing the findings of study, providing suggestions for improving agent service quality, and discussing future research opportunities.

## **CHAPTER II**

### **THEORETICAL BACKGROUND**

This chapter presents service quality and customer satisfaction in the insurance industry. It examines how these theories explain the relationship between service delivery, customer perception, and satisfaction, particularly in agent-customer interactions. The discussion is structured into five sections, covering service quality dimensions, customer satisfaction, and their relevance to the insurance sector.

#### **2.1 Service Quality**

Service quality has emerged as a fundamental aspect of business success, particularly in service-oriented industries where customer perception plays an essential role. Gronroos (1983) define service as a collection of activities performed by firms that offer services as their primary business function or by organizations that consider themselves service companies. According to Woodall (2001), service is described as activities that involve assisting or guiding customers to fulfill their needs. In contrast, perceived service quality, as conceptualized by Parasuraman, Zeithaml, and Berry (1985), is the customer evaluative judgment regarding the overall excellence or superiority of an organization service offering.

The growing transition from manufacturing to service-oriented economies highlights the significance of service quality. Since the 1990s, researchers and practitioners have explored service quality as a strategic tool to understand customer perceptions and improve service delivery (Bala, Sandhu, & Nagpal, 2011). Several organizations have adopted various methods to assess their standing in the eyes of customers. The service industry has drawn valuable lessons from the manufacturing sector, which emphasize that "quality does not improve unless it is measured" (Adil, Ghaswyneh, & Albkour, 2013). However, unlike tangible goods, the measurement of service quality remains inherently complex due to its intangible nature. Banerjee and Sah (2012) argue that service quality can only be effectively evaluated by understanding and meeting customer expectations.

Service quality is widely recognized as a determinant of both marketing and financial performance within service-based businesses (Buttle, 1996). According to Banerjee and Sah (2012), service quality fosters customer satisfaction, which ultimately leads to customer loyalty. Beyond enhancing customer retention, service quality plays an important role in driving profitability and sustaining competitive advantage. Bala et al. (2011) highlight that despite its significance, the precise measurement of service quality remains complex and difficult to quantify. The degree of service quality is determined by the extent to which customer expectations and needs are met throughout the service delivery process. Furthermore, service quality is acknowledged as a key factor in sustaining businesses in both traditional and digital markets (Banerjee & Sah, 2012). Delivering high-quality service not only distinguishes a company from its competitors but also enhances its reputation and long-term viability.

Gronroos (1984) defines service quality as the outcome of an evaluation process in which consumers compare their expectations with the service they receive. He proposed that customer-perceived service quality is a function of expected service, perceived service, and image quality. Lehtinen and Lehtinen (1982) categorized service quality into three dimensions: physical quality, interactive quality, and corporate (image) quality. Physical quality refers to the tangible aspects of the service, while interactive quality pertains to the interaction between the customer and service provider, including both automated and personal interactions. Corporate quality is associated with the reputation attributed to the service provider by customers and the general public.

As a result of the multifaceted and intangible nature of many services, evaluating service quality is often more challenging than assessing the quality of tangible goods. Given that customers are actively involved in service production, particularly in people-processing services, it is essential to distinguish between the service delivery process and the actual service outcome. The perceived quality of a service is the result of an evaluation process in which customers compare their perception of service delivery and its outcome against their expectations (Gronroos, 1984). Ken Irons (1997) emphasized the competitive significance of service quality, asserting that "service is the one unique opportunity we have to be better than competitors and make sure our customers return." This statement underscores the necessity of service quality as a key driver of business success and customer retention. Empirical evidence suggests that superior service quality enables firms to differentiate

themselves within competitive markets, fostering customer trust, enhancing brand image, and strengthening customer relationships, ultimately leading to sustained business growth.

## **2.2 Customer Satisfaction**

In alignment with Tsoukatos and Rand (2006), customer satisfaction is fundamental to sustaining long-term business success. To maintain or expand market share, organizations must surpass competitors by delivering superior-quality products or services to fulfill customer expectations. Corresponding to Tsoukatos and Rand (2006), satisfaction denotes a state of contentment resulting from the possession or achievement of something. It involves the fulfillment of a requirement, aspiration, demand, or expectation. Customers evaluate a product or service by comparing their pre-purchase expectations with the actual benefits received.

As articulated by Kotler and Armstrong (2010), satisfaction refers to an individual emotional response, either positive or negative, stemming from the comparison between perceived product performance and expectations. Additionally, customers' emotions and perceptions play a significant role in shaping their level of satisfaction.

According to Zeithaml (2009), satisfaction or dissatisfaction represents an assessment of a product or capability of service to fulfill a customer needs or expectations. Razak et al. (2007) further emphasize that overall satisfaction is derived from a customer cumulative assessment of multiple interactions with a service provider. It is observed that organizations prioritizing customer expectations achieve a higher degree of satisfaction. If customers perceive that an organization services meet their expectations, they are more likely to remain loyal, leading to customer retention, which benefits the organization by increasing profitability, market share, and consumer base (Karatepe et al., 2005).

Customer satisfaction has gained prominence due to heightened market competition, as it serves as an essential determinant of a business's competitive standing (Berry et al., 2002). Systematic and continuous assessment of satisfaction levels is essential since a satisfied customer is a valuable asset, ensuring sustained profitability even in highly competitive markets. Cronin et al. (2000) highlight that a satisfied customer is likely to repurchase and recommend the product, thereby attracting new customers through positive word-of-mouth. Conversely, a dissatisfied customer may

switch to alternative companies and share negative feedback, potentially harming the organization reputation. Customer satisfaction is thus an experiential outcome shaped by a customer interaction with a product or service, necessitating that organizations continuously monitor and enhance their offerings to meet customer expectations.

Edvardsson (1998) asserts that the concept of service should be examined from the perspective of the customer. Satisfaction is shaped by a customer holistic perception of a service outcome, which influences their evaluation of quality. Since customers have diverse values and criteria for judgment, they may perceive the same service differently. Hence, organizations must assess their customers' satisfaction levels to implement necessary improvements. One widely adopted method for measuring satisfaction involves identifying key satisfaction determinants and evaluating a service provider performance relative to competitors. Many firms employ a seven-point scale to gauge satisfaction, ranging from "Very Dissatisfied" to "Very Satisfied." The insights gained from satisfaction surveys help estimate customer loyalty and identify those at risk of switching to competitors (Lovelock & Wright, 1999, cited in Deborah Mamo, 2014).

Customer satisfaction can be described as an individual perceived state of contentment or dissatisfaction resulting from the comparison between a product actual performance and their expectations (Zhilin, Minjoon, & Robin, 2004). It has long been recognized as a fundamental factor influencing a company market share and customer retention. Research suggests that satisfied customers exhibit lower susceptibility to competitor influence, reduced price sensitivity, and higher loyalty (Zhilin, Minjoon, & Robin, 2004). Several studies suggest that satisfaction is more affective than cognitive in nature (Oliver, 1997; Olsen, 2002). Rust and Oliver (1994) define satisfaction as the "customer's fulfillment response," which encompasses both an evaluative and emotional reaction to a service. It reflects the customer belief in the likelihood of experiencing a favorable outcome from a service (Festus, Maxwell, & Godwin J., 2006). Satisfaction is thus regarded as an overall customer perception of a service provider or an emotional response to the gap between anticipated and actual service outcomes in fulfilling specific needs or objectives (Hansemark & Albinson, 2004).

## **2.3 Theoretical Framework**

The relationship between service quality and customer satisfaction has long been central to service based industries, particularly in sectors where trust and reliability drive customer loyalty. In the insurance industry, high quality service is essential due to the complex, often intangible nature of insurance products, which require clear communication, empathy, and dependable support to foster customer trust.

Understanding service quality and its relationship with customer satisfaction in the insurance sector relies on foundational service quality theories.

### **2.3.1 SERVQUAL Model**

The SERVQUAL model, introduced by Parasuraman, Zeithaml, and Berry (1988), is a widely recognized framework for evaluating perceived service quality. This model identifies five important dimensions tangibles, reliability, responsiveness, assurance, and empathy that collectively shape customer perceptions of service quality. Each dimension addresses unique aspects of the service experience, enabling organizations to systematically assess and improve their service delivery.

Tangibles refer to the physical facilities, equipment, and appearance of personnel. In service industries such as insurance, tangibles include office environments, professional appearance of agents, and accessible communication tools. Although tangibles are not the core of the service provided, tangibles contribute significantly to customers' first impressions and perceptions of the company professionalism.

Reliability reflects the ability to perform promised services dependably and accurately. It is often considered the most important dimension of service quality, especially in the insurance sector, where customers rely on agents to provide accurate information, ensure timely policy issuance, and handle claims efficiently (Zeithaml, Berry, & Parasuraman, 1996).

Responsiveness measures the willingness and ability of service companies to assist customers promptly. This includes responding to inquiries, addressing concerns, and providing timely updates on services. For insurance agents, responsiveness is vital in building customer trust and reducing anxiety during important interactions such as claims processing.

Assurance involves the knowledge, competence, and courtesy of employees, as well as their ability to inspire trust and confidence. In the insurance context, assurance is particularly important due to the complex nature of policies and the high level of trust required in agent customer relationships.

Empathy captures the ability of service companies to understand and care for customers individual needs. This dimension emphasizes personalized attention and the importance of agents demonstrating genuine concern for the well being of the clients.

The SERVQUAL model comprehensive approach makes it highly applicable to the insurance industry, where trust and reliability are paramount. By measuring service quality across these dimensions, organizations can identify strengths and weaknesses in their service delivery, ultimately enhancing customer satisfaction and loyalty (Parasuraman et al., 1988).

### **2.3.2 Grönroos Model**

Grönroos Service Quality Model, developed in 1984, offers a nuanced approach by distinguishing between technical quality and functional quality in service delivery. According to Grönroos, both dimensions are essential for meeting customer expectations and achieving customer satisfaction.

Technical quality refers to the outcome of the service provided. In the insurance industry, this includes the accuracy of information shared by agents, the efficiency of policy issuance, and the timeliness of claims processing. Customers often judge technical quality based on whether the promised service outcomes are delivered effectively.

Functional quality emphasizes the process of service delivery how the service is provided rather than what is provided. Functional quality encompasses the demeanor of insurance agents, their communication skills, and their ability to provide a seamless and comfortable experience for customers. For instance, the ability of an agent to patiently explain complex policy details can significantly enhance functional quality.

Grönroos also introduced the concept of image quality, highlighting the role of a company reputation in influencing customer perceptions. This is particularly relevant in industries like insurance, where trust is a significant factor in decision making. A positive corporate image can amplify the perceived quality of both technical and functional aspects of service delivery.

By integrating both outcome and process based elements, Grönroos model provides a holistic framework for understanding service quality. This model is especially valuable in the insurance sector, where both the efficiency of service outcomes and the interpersonal interactions with agents shape customer satisfaction (Grönroos, 1984).

### **2.3.3 Expectation Confirmation Theory (ECT)**

Expectation Confirmation Theory (ECT), developed by Oliver (1980), is a widely used framework in customer satisfaction studies. The theory posits that customer satisfaction is achieved when perceived service quality meets or exceeds customer expectations. If the actual service experience aligns with or surpasses preservice expectations, customers are likely to report higher levels of satisfaction. Conversely, if the service falls short of expectations, dissatisfaction occurs.

ECT is particularly relevant in the insurance industry, where customer satisfaction depends heavily on whether agents deliver on their promises. For instance, if an agent assures a customer of quick claims processing and the promise is fulfilled, the customer satisfaction is likely to increase due to the alignment between their expectations and the actual experience.

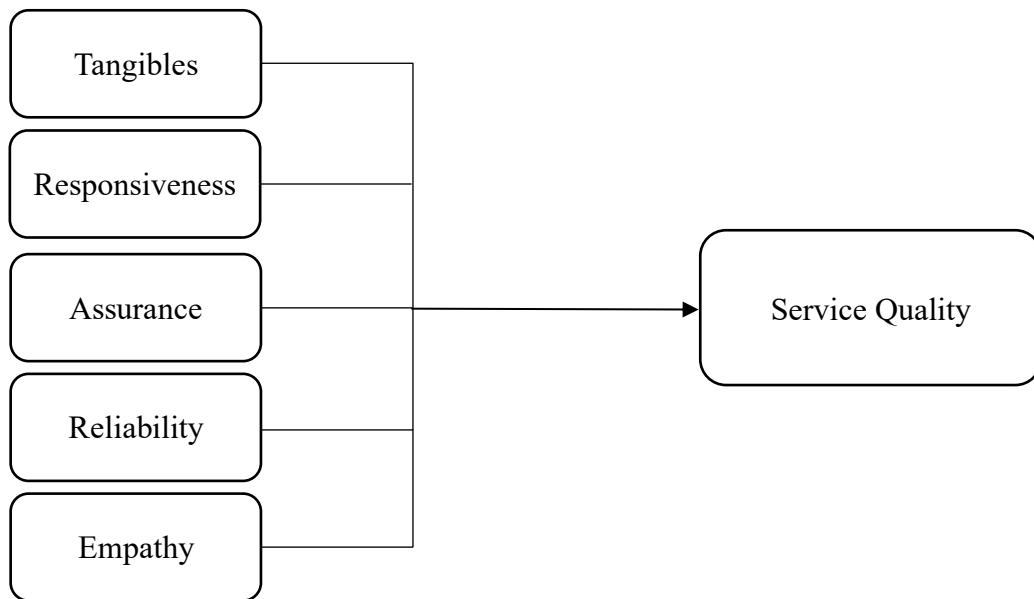
The theory is often applied alongside service quality frameworks like SERVQUAL to examine how preservice expectations shaped by factors such as marketing, word of mouth recommendations, and prior experiences interact with the actual service delivered. In the insurance context, the expectations of customers may include transparency, reliability, and timely responses, all of which are essential for maintaining trust and satisfaction (Oliver, 1980).

ECT also emphasizes the role of perceived value in customer satisfaction. For example, in the insurance sector, customers often evaluate the overall value of their experience by considering not only the price of policies but also the quality of service provided by agents. When the perceived value of the service exceeds the cost, customers are more likely to develop a positive attitude toward the company, fostering loyalty and long term engagement.

## **2.4 Previous Studies**

Sabita Lama (2014), conducted a study titled “The Role of Sales Agents in Achieving Service Quality of Life Insurance in Bhutan: The Case Study of Life Insurance in Bhutan” to examine the role of sales agents in delivering service quality in the life insurance sector, focusing on the Royal Insurance Corporation of Bhutan Ltd. (RICBL). The research aimed to compare the service quality provided by sales agents and employees, and to identify gaps between customer expectations and perceptions of service quality. The study employed a mixed methods approach, combining quantitative surveys and qualitative interviews, and utilized the SERVQUAL model to measure service quality across five dimensions: tangibles, assurance, responsiveness, empathy, and reliability.

**Figure 2.1 : The Role of Sales Agents in Achieving Service Quality of Life Insurance in Bhutan: The Case Study of Life Insurance in Bhutan**

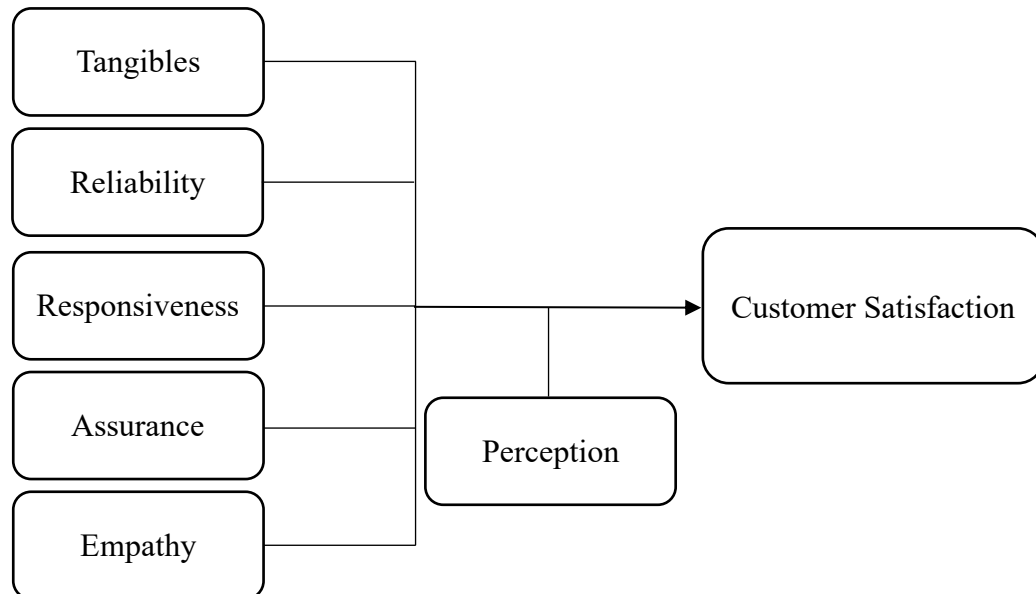


**Source :** Sabita Lama (2014)

The findings revealed that while both sales agents and employees fell short of meeting customer expectations, employees performed slightly better than sales agents in delivering service quality. The largest gaps were observed in the dimensions of reliability and empathy, indicating that customers felt these areas were lacking the most. Specifically, customers expected more personalized attention, prompt service, and error free documentation, which were not consistently delivered. The study also found that 84% of respondents were willing to renew the policies and recommend Royal Insurance Corporation of Bhutan Limited to others, suggesting a level of customer loyalty despite the identified service gaps.

The research concluded that Royal Insurance Corporation of Bhutan Limited should focus on improving service quality, particularly in reliability and empathy, to better meet customer expectations. Recommendations included enhancing training for sales agents, leveraging technology for better service delivery, and fostering stronger relationships with customers through improved communication and responsiveness. These measures could help Royal Insurance Corporation of Bhutan Limited maintain its competitive edge in the life insurance market, especially as the industry faces potential future competition.

**Figure 2.2 : A Positive relationship between the five service dimensions and customer satisfaction**



**Source :** Getachew, H. (2019)

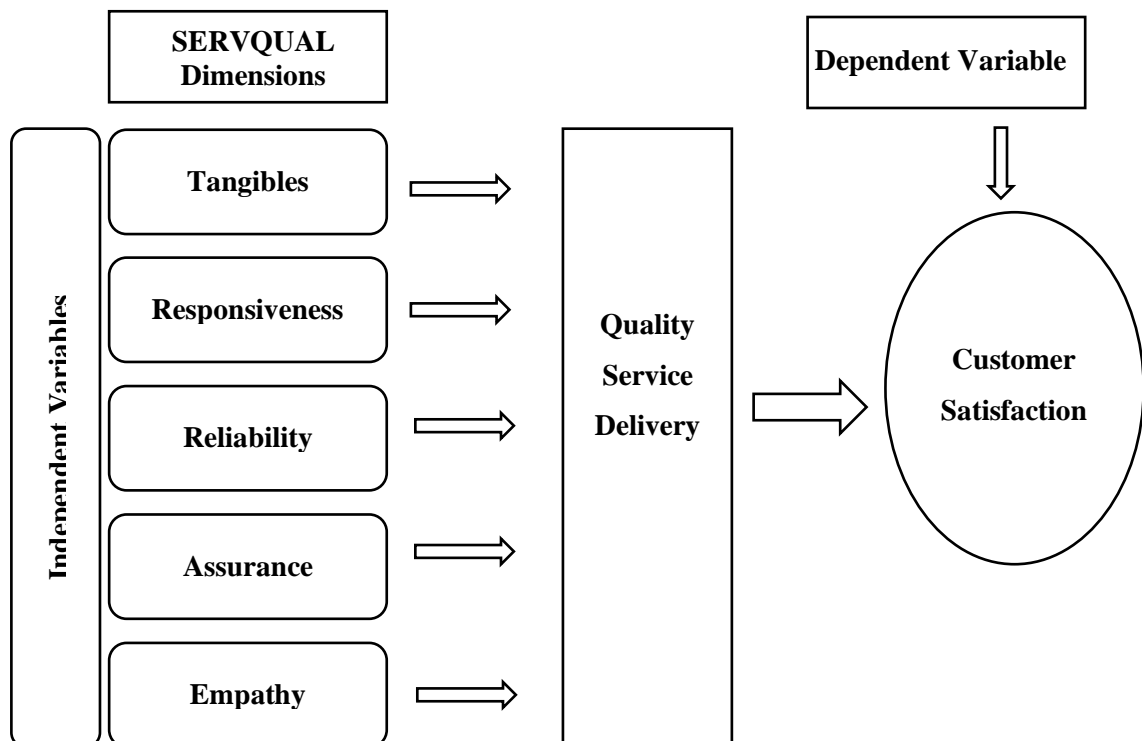
Helen Getachew (2019), conducted a study titled “ The Effect of Service Quality on Customer Satisfaction: The Case of Ethiopian Insurance Corporation to examine the effect of service quality on customer satisfaction in Ethiopian Insurance Corporation.

The research focused on Ethiopian Insurance Corporation and its operation Addis Ababa. This research employs a quantitative approach to examine its objectives. Specifically, it explores the relationship between service quality variables and customer satisfaction, alongside how these dimensions influence customer satisfaction. The study utilizes a modified version of the SERVQUAL instrument, known as SERVPERF, to measure service quality.

The findings of this study indicated a significant positive correlation between service quality dimensions and customer satisfaction at Ethiopian Insurance Corporation. Specifically, the dimensions of assurance and empathy were found to have the strongest effect on customer satisfaction. However, the overall performance of Ethiopian Insurance Corporation in delivering quality service fell short of customer expectations. The analysis revealed that low levels of service quality, particularly in areas such as responsiveness and tangibles, contributed to lower levels of customer satisfaction.

These findings suggested that Ethiopian Insurance Corporation should prioritize efforts to improve service quality across all dimensions to enhance customer experiences and foster long term loyalty.

**Figure 2.3: Assessment of Service Quality and Customer Satisfaction : The case of Bunna Insurance S. Co., Ltd**



Source : : LEGESSE, Y. (2021)

Yared Legesse (2021) conducted to find out the quality of service provided by Bunna Insurance S. Co, how do its customers perceive the serviced provided by the company and also the research help to understand the service gap and service quality provided by insurance company using SERVQUAL measures to determine service quality and customer satisfaction.

The research is a descriptive research, applied cross sectional survey design and to understand the relationship between service quality and customer satisfaction, the research focused on five dimensions service quality.

The findings of this study revealed that Buna Insurance S.C. demonstrated strengths in several dimensions of service quality, including tangible aspects like physical facilities and communication channels, as well as intangible dimensions such as responsiveness, reliability, assurance, and empathy. Approximately 75% of

respondents rated the company highly on these dimensions. These strengths contributed to a positive customer experience, as customers perceived the company as efficient, knowledgeable, and customer oriented.

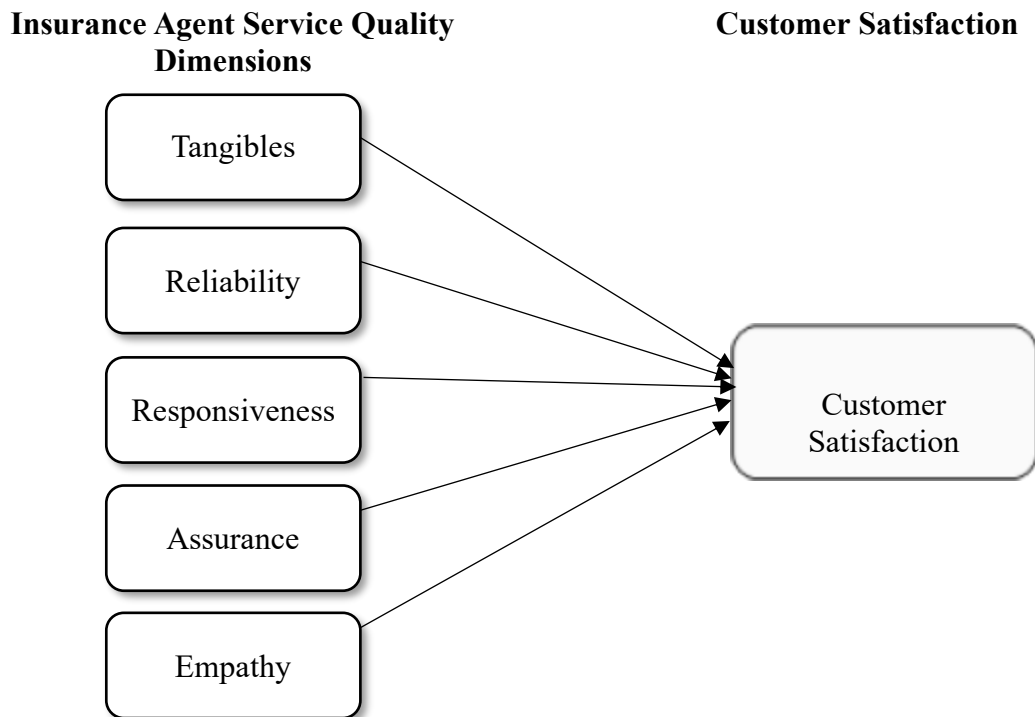
However, the study also identified areas where the company could improve its service delivery. Specifically, the company faced challenges in conducting comprehensive customer need assessments and ensuring price transparency. Only 40% of respondents felt that the company effectively addressed the specific needs, and 35% expressed dissatisfaction with the clarity of pricing information. These shortcomings could negatively effect customer satisfaction, loyalty, and the company's competitive position.

To enhance customer satisfaction and strengthen its competitive position, Buna Insurance S.C. should prioritize a customer centric approach, improve communication channels, invest in employee training, and implement a robust performance monitoring system. By addressing these areas, the company could significantly improve its service quality and foster long term customer relationships.

## **2.5 Conceptual Framework**

The conceptual framework for this study is structured around the SERVQUAL model, which identifies five key dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy (Parasuraman, Zeithaml, & Berry, 1988). These dimensions collectively form the foundation for analysing service quality in service oriented industries and are particularly relevant in sectors where trust and customer interaction are important, such as insurance. In this study, these dimensions serve as independent variables, representing different aspects of service quality as perceived by insurance agents. The perspectives of the agents on these dimensions are expected to influence their approach to customer interactions and ultimately effect overall customer satisfaction. By focusing on the agents' service qua, this framework allows the study to explore how each dimension of service quality contributes to customer satisfaction, thereby highlighting specific agent practices that foster customer loyalty and retention. This structured approach provides a clear pathway for examining the relationship between service quality and customer satisfaction within Myanmar insurance sector, offering insights that could guide strategic improvements in service delivery.

**Figure 2.4: Conceptual Framework of study**



**Source:** Own Compilation, 2024.

As shown in Figure (2.4), the conceptual framework is developed to analyze the relationship between the independent variables and the dependent variable. The independent variables in this study are Service Quality Dimensions Tangibles, Reliability, Responsiveness, Assurance, and Empathy derived from established service quality models. These dimensions represent key aspects of agent customer interactions in the insurance sector. The dependent variable is Customer Satisfaction, which is influenced by the quality of service delivered by insurance agents. The framework illustrates how these service quality dimensions contribute to shaping customer perceptions and satisfaction levels within GGI Tokio Marine General Insurance Company Limited.

### **2.5.1 Working Definition**

Service quality in the insurance sector is assessed through multiple dimensions that capture various aspects of agent-customer interactions. These dimensions help define customer expectations and measure satisfaction with service delivery.

Tangibles refer to the physical aspects of the service encounter, including the appearance of the agent, office environment, and quality of communication materials such as brochures, forms, or digital resources. A professional and well-organized presentation enhances credibility and positively influences customer perception.

Reliability emphasizes the consistency and dependability of service provided by the agent. This includes accuracy in providing policy information, adherence to commitments, and timely processing of requests or claims. A reliable agent fosters trust and long-term customer relationships.

Responsiveness measures the agent willingness to assist customers efficiently and promptly. It involves proactive engagement, quick resolution of customer queries, and timely follow-ups. Customers expect insurance agents to be easily accessible and responsive, particularly in urgent situations.

Assurance relates to the agent knowledge, courtesy, and ability to instill confidence in customers. It encompasses factors such as expertise in insurance products, professionalism, and trustworthiness. Agents who demonstrate competence and credibility contribute to a sense of security and satisfaction among customers.

Empathy refer the level of care and individual attention provided to customers. It involves actively listening, understanding specific needs, and offering personalized solutions. An empathetic agent fosters stronger relationships by making customers feel valued and respected.

Customer Satisfaction represents the overall experience and perception of service quality delivered by agents. It is influenced by how well the agent meets expectations across all service dimensions, effecting customer loyalty and retention. High service quality directly correlates with greater customer satisfaction and long-term engagement with the insurance company.

## **CHAPTER III**

### **BACKGROUND AND SERVICE QUALITY OF AGENT AT GGI TOKIO MARINE GENERAL INSURANCE COMPANY LIMITED**

This chapter examines the historical development of insurance agents in Myanmar, the background of GGI Tokio Marine General Insurance Company Limited, and the role of insurance agents in delivering high-quality service. Understanding these aspects is essential for evaluating how agent service quality influences customer satisfaction and the company competitive position in the insurance industry.

#### **3.1 Historical Background of Insurance Agents in Myanmar**

The insurance industry in Myanmar has a storied history, deeply intertwined with the country economic and political developments. Prior to the liberalization of the sector in 2013, the insurance market was dominated by Myanma Insurance, a state-owned entity established in 1975. For nearly four decades, Myanmar Insurance operated as the sole provider of insurance services, offering a limited range of products under strict government control. This monopolistic structure stifled competition, innovation, and professional development, leaving little room for insurance agents to evolve beyond their role as intermediaries for the state entity.

During this period, insurance agents in Myanmar were primarily tasked with selling policies and collecting premiums, with limited involvement in customer education or service delivery. The role of agent was largely transactional, constrained by the lack of competition and the absence of market driven incentives to improve service quality. The state controlled nature of the industry also meant that agents operated within rigid frameworks, with little autonomy or opportunity for professional growth. As a result, the insurance sector remained underdeveloped, with low penetration rates and limited public awareness of the benefits of insurance.

The turning point for the insurance industry came in 2013, when the Myanmar government introduced sweeping economic reforms aimed at modernizing the country financial sector and attracting foreign investment. These reforms included the

liberalization of the insurance market, allowing private and international insurance companies to enter the industry. This marked a significant shift from a state controlled monopoly to a competitive market, creating new opportunities for innovation, professional development, and customer centric service delivery.

Insurance agents, who were once confined to rigid operational frameworks, began to play a more dynamic and multifaceted role in the industry. No longer mere policy sellers, agents became trusted advisors, educators, and advocates for customers. This transformation was particularly significant in a market like Myanmar, where insurance literacy remains relatively low. Agents took on the responsibility of educating customers about the value and necessity of insurance, simplifying complex policy terms, and guiding them through the claims process. This shift toward customer centric service delivery was further reinforced by the adoption of global service quality models, such as SERVQUAL and SERVPERF, which emphasize the importance of reliability, responsiveness, assurance, and empathy in shaping customer satisfaction.

The liberalization of the insurance sector also created new opportunities for professional development among agents. Private companies like GGI Tokio Marine General Insurance Company Limited (GGI TM) invested heavily in training programs, equipping agents with the skills and knowledge needed to navigate the complexities of the insurance market. These programs focused on areas such as customer relationship management, product knowledge, and communication skills, enabling agents to deliver high quality service and build long term relationships with customers. As a result, insurance agents in Myanmar began to emerge as key drivers of customer satisfaction and loyalty, playing a important role in the growth and development of the industry.

Despite these advancements, the insurance sector in Myanmar continues to face challenges, including low penetration rates, limited public awareness, and a lack of trust in insurance products. These challenges highlight the ongoing importance of insurance agents as educators and advocates, particularly in underserved regions where access to insurance remains limited. By addressing these challenges and embracing emerging trends, such as digital transformation and policy innovation, insurance agents are well positioned to strengthen their role as trusted advisors and contribute to the continued growth of the industry.

The historical evolution of insurance agents in Myanmar reflects the broader transformation of the country insurance sector, from a state controlled monopoly to a competitive market characterized by innovation and customer centric service delivery.

This evolution underscores the important role of agents in driving customer satisfaction and loyalty, as well as the importance of continuous professional development in meeting the evolving needs of the market.

### **3.2 Background of GGI Tokio Marine General Insurance Company Limited**

GGI Tokio Marine General Insurance Company Limited (GGI Tokio Marine) is one of Myanmar general insurance company, established through a joint venture between Grand Guardian Insurance (GGI) and Tokio Marine, Japan largest general insurer. The company offers a diverse range of insurance solutions, including fire insurance, motor insurance, marine insurance, industrial all-risk insurance, and personal accident insurance. With a strong commitment to customer service and operational efficiency, GGI Tokio Marine General Insurance Company Limited emphasizes professional agent development to enhance service delivery and customer experience. By leveraging Tokio Marine international expertise and GGI deep local market knowledge, the company continues to strengthen its market presence and expand its offerings in Myanmar growing insurance sector.

GGI Tokio Marine General Insurance Company Limited (GGITM), established in 2012, has grown to become one of the most trusted names in Myanmar insurance industry. The company journey has been marked by a commitment to safeguarding the financial well being of individuals and businesses through premium insurance products tailored to local needs. In 2019, Grand Guardian General Insurance Company Limited (GGGI) formed a strategic partnership with Tokio Marine, Japan leading general insurance provider. This partnership brought together Grand Guardian General Insurance Company Limited (GGGI) deep understanding of the Myanmar market and Tokio Marine global expertise, enhancing the quality and scope of its offerings.

Mission of GGI Tokio Marine General Insurance Company Limited (GGITM) is to deliver better products and value added services while raising professionalism in the insurance industry. Vision of GGI Tokio Marine General Insurance Company Limited (GGITM) focuses on building an ideal environment for the growth and protection of wealth and lives. These goals are underpinned by core values of integrity, progressiveness, simplicity, and customer care. These values directly influence the company operations and the behavior of its insurance agents, who are trained to uphold these principles in their interactions with customers. By embedding these values into its operations, GGITM has created a customer centric culture that distinguishes it in the competitive insurance market of Myanmar.

### **3.3 Service Quality of Agents at GGI Tokio Marine General Insurance Company Limited**

Insurance agents play a fundamental role in shaping customer satisfaction, particularly in a service-driven industry like insurance, where trust and reliability are key determinants of consumer behavior. At GGI Tokio Marine General Insurance Company Limited (GGITM), agents serve as the primary point of contact for customers, influencing their perceptions of service quality through direct interactions. Given that insurance services are intangible, the role of agents in providing clear communication, reliable assistance, and professional guidance is essential in fostering customer confidence and long-term engagement. This section explores Objective 1, which seeks to identify agent service quality at GGITM by examining the five dimensions of service quality tangibles, reliability, responsiveness, assurance, and empathy and their collective effect on overall customer satisfaction.

The tangibility aspect of service quality encompasses the physical environment, professional appearance of agents, and accessibility of informational materials. Customers form immediate perceptions of service reliability based on these tangible factors, which can influence their level of trust in an insurance provider. At GGITM, agents are expected to maintain a professional and well-groomed appearance, as their presentation reflects the company commitment to high service standards. In addition to agent appearance, office environments and digital platforms play an important role in shaping the customer experience.

Customers interacting with agents in person expect clean, organized office spaces, structured documentation, and well-designed policy brochures. In the digital realm, professional emails, Viber messages, and well-organized online documents contribute to enhanced clarity and transparency in service communication. Despite the widespread adoption of digital communication tools, some customers continue to rely on printed materials for policy-related decisions. Ensuring that brochures, application forms, and policy summaries are visually appealing, easy to understand, and informative enhances the perceived quality of service. Investments in modernized office layouts, customer service desks, and interactive platforms can further contribute to improving customer satisfaction by creating a more professional and engaging service environment.

Reliability is another important dimension of service quality that influences customer satisfaction, as it reflects an ability of agent to provide accurate information,

deliver consistent service, and uphold commitments. Customers expect GGITM agents to be knowledgeable about policy details, transparent in their dealings, and dependable in fulfilling service promises. Reliability in service delivery requires agents to provide precise and truthful information about policy terms and benefits, process claims and renewals in a timely manner, and maintain consistency in service quality across all interactions. A major concern in the insurance industry is the difference between customer expectations and actual service delivery. If an agent fails to provide accurate policy details or delays policy processing, customer trust can be undermined, potentially leading to dissatisfaction and policy cancellations. To address these challenges, GGITM implements standardized training programs and regular performance assessments to ensure that agents adhere to industry best practices and maintain service reliability. Additionally, the establishment of customer feedback mechanisms allows policyholders to report inconsistencies in service delivery, enabling the company to identify areas for improvement and take corrective measures.

Responsiveness is a vital component of customer satisfaction, as it determines how quickly and effectively an agent addresses customer inquiries, concerns, and requests. GGITM places significant emphasis on proactive engagement, timely responses, and personalized customer support. Customers highly value agents who respond promptly to phone calls and emails, provide timely updates on policy renewals or claims status, and offer immediate assistance in important situations. A lack of responsiveness can create frustration among policyholders, leading to dissatisfaction and potential loss of business. To improve responsiveness, GGITM has integrated digital communication tools such as automated customer service chatbots, CRM systems, and real-time email notifications. However, technology alone is not sufficient; personalized attention remains essential in fostering a positive customer experience. By establishing service response benchmarks and monitoring agent performance, GGITM ensures that customers receive timely and effective assistance. Implementing service time goals, such as responding to inquiries within 24 hours, enhances service efficiency and strengthens customer trust.

Assurance is another key dimension of service quality that relates to the knowledge, professionalism, and trustworthiness of insurance agents. Customers want to feel confident that their agents understand the intricacies of insurance policies and can provide sound financial advice. At GGITM, assurance is demonstrated through strong product knowledge, ethical and transparent sales practices, and professionalism

in handling customer concerns. Trust plays a fundamental role in customer retention, as policyholders entrust the company with their financial security. If an agent fails to inspire confidence, customers may question the legitimacy of policy offerings and seek alternative insurance companies. Training programs that focus on technical expertise, regulatory compliance, and effective communication help agents build credibility with clients. Certifications and continuous professional development initiatives further ensure that agents stay informed about industry trends and policy updates, reinforcing their ability to serve customers effectively.

Empathy represents the ability of an agent to provide personalized, customer-centric service by understanding individual needs and concerns. Customers expect insurance agents to demonstrate a genuine interest in their financial security, provide tailored policy recommendations, and offer solutions that align with their unique circumstances. GGITM agents are trained to actively listen to customers, ask relevant questions, and ensure that policy options meet their specific needs. However, challenges arise when agents focus primarily on sales targets rather than customer well-being, potentially leading to dissatisfaction. To maintain high empathy levels, GGITM prioritizes customer-first training programs that emphasize personalized interactions, proactive follow-ups, and flexibility in policy adjustments to accommodate customer needs. By fostering a culture of customer care, GGITM enhances customer loyalty and strengthens relationships with policyholders.

The relationship between service quality and customer satisfaction is well established in academic literature, with numerous studies confirming that higher service quality leads to improved customer experiences and stronger retention rates. At GGITM, the integration of the five dimensions of service quality forms the foundation of a customer-centric service model. Tangibles enhance brand perception and professionalism, reliability strengthens customer trust and long-term relationships, responsiveness ensures prompt and efficient service delivery, assurance builds customer confidence in the company offerings, and empathy fosters customer satisfaction and retention. By continuously refining these dimensions, GGITM can maintain a competitive position in the insurance market and enhance overall service performance.

To sustain long-term customer satisfaction, GGITM invests in ongoing agent training, service quality monitoring, and customer engagement initiatives. Further recommendations for improving agent service quality include conducting regular

service quality audits to measure agent performance, implementing customer feedback mechanisms to identify service gaps, introducing incentive programs to reward high-performing agents, and utilizing technology-driven solutions to streamline customer interactions. These strategic initiatives reinforce GGITM commitment to service excellence, strengthening customer relationships, enhancing brand loyalty, and maintaining its competitive positioning in the evolving insurance market in Myanmar.

# CHAPTER IV

## AGENT SERVICE QUALITY AND CUSTOMER SATISFACTION AT GGI TOKIO MARINE GENERAL INSURANCE COMPANY LIMITED

This study investigates the effect of active insurance agent service quality on customer satisfaction at GGI Tokio Marine General Insurance Company Limited in Yangon. This chapter presents the research design and provides detailed information about the analysis of agent service quality and customer satisfaction. It includes demographic information about the respondents, their perceptions of service quality dimensions tangibles, reliability, responsiveness, assurance, and empathy and their overall satisfaction with the insurance company.

### 4.1 Research Design

This study adopts a quantitative research method to explore the effect of active insurance agent service quality on customer satisfaction at GGI Tokio Marine General Insurance Company Limited in Yangon. Simple Random Sampling of an estimated 385 customers as population is unknown. Data will be collected through those insured by active agents. Primary data collection was conducted using a structured questionnaire with 5 Point Likert scale questions covering key service quality dimensions tangibles, reliability, responsiveness, assurance, and empathy as well as agents' perceptions of customer satisfaction.

Descriptive statistics and correlation analysis will summarize and examine effect of service quality dimensions on customer satisfaction, with regression analysis to identify which dimensions are most effectful, if feasible. Cronbach alpha will confirm internal consistency of the questionnaire. The data collection period is between December 2024 and January 2025. Cochran formula (1977) is considered especially appropriate in situations with large populations.

$$n_0 = \frac{Z^2 pq}{e^2}$$
$$= ((1.96)^2 (0.5) (0.5)) / (0.5)^2 = 385$$

Where:

e = the desired level of precision

p = the (estimated) proportion of the population which has  
the attribute in question,

q = 1 – p

## 4.2 Demographic Profile of Respondents

The demographic characteristics of respondents are discussed in this section. Table (4.1) provides a detailed illustration of demographic characteristics including gender, age, education level, occupation, monthly income, years of policy ownership, purchased insurance policy type, frequency of interaction with insurance agent and primary reason for choosing GGI Tokio Marine General Insurance Company Limited.

**Table (4.1) Demographic Profile of Respondents**

| <b>Sr. No.</b> | <b>Particular</b>    | <b>No. of Respondents</b> | <b>Percentage (%)</b> |
|----------------|----------------------|---------------------------|-----------------------|
|                | Total                | 385                       | 100.0                 |
| 1.             | <b>Gender</b>        |                           |                       |
|                | Male                 | 211                       | 54.8                  |
|                | Female               | 174                       | 45.2                  |
| 2.             | <b>Age (Years)</b>   |                           |                       |
|                | 18 - 24              | 56                        | 14.6                  |
|                | 25 - 34              | 64                        | 16.6                  |
|                | 35 – 44              | 97                        | 25.2                  |
|                | 45 - 54              | 101                       | 26.2                  |
|                | 55 and Above         | 67                        | 17.4                  |
| 3.             | <b>Education</b>     |                           |                       |
|                | High School or Lower | 71                        | 18.5                  |
|                | Graduate             | 189                       | 49.2                  |
|                | Master Degree        | 82                        | 21.3                  |
|                | PhD                  | 43                        | 11.2                  |
| 4.             | <b>Occupation</b>    |                           |                       |
|                | Student              | 84                        | 21.8                  |
|                | Self-Employed        | 167                       | 43.4                  |
|                | Unemployed           | 52                        | 13.5                  |
|                | Retired              | 82                        | 21.3                  |

| <b>Sr. No.</b> | <b>Particular</b>  | <b>No. of Respondents</b>          | <b>Percentage (%)</b>                     |
|----------------|--|------------------------------------|---|
| 5.             | <b>Years of Policy Ownership(Years)</b><br>Below 1<br>1 – 2<br>2 – 3<br>Above 3  | 130<br>156<br>99                   | 33.8<br>40.5<br>25.7                      |
| 6.             | <b>Purchased insurance policy type</b><br>Fire Insurance<br>Motor Insurance<br>IAR Insurance<br>Marine Insurance<br>Personal Accident Insurance<br>Money Insurance                                 | 105<br>127<br>30<br>34<br>54<br>35 | 27.3<br>33.0<br>7.8<br>8.8<br>14.0<br>9.1 |
| 7.             | <b>Frequency of interaction with insurance agent</b><br>Rarely<br>Occasionally<br>Frequently<br>Always   | 33<br>161<br>127<br>64             | 8.6<br>41.8<br>33.0<br>16.6               |
| 8.             | <b>Primary reason for choosing GGI Tokio Marine</b><br>Reputation of the company<br>Recommendations from others<br>Quality of service provided by the agent<br>Range of insurance products offered | 84<br>87<br>170<br>44              | 21.8<br>22.6<br>44.2<br>11.4              |

Source: Survey Data (2025)

Based on the demographic characteristics of the respondents in Table (4.1), the following observations can be made. A majority of the respondents were male, making up 54.8% of the total, while 45.2% were female. The age distribution shows a relatively balanced spread across different age groups. The 45-54 age group had the highest representation at 26.2%, followed by the 35-44 age group at 25.2%. The 18-24 age group had the lowest proportion at 14.5%. A significant proportion of the respondents had a graduate education, with 49.2% having a degree. The Master Degree holders made up 21.3%, and those with High School or Lower education accounted for 18.5%. PhD holders represented the smallest group at 11.2%. The largest group of respondents were self-employed, making up 43.4% of the sample, followed by students at 21.8%. Those who were unemployed represented 13.5%, and retired individuals accounted for 21.3%.

The majority of respondents had owned a policy for 1 to 2 years (40.5%), followed by those with a policy for below 1 year (33.8%). 25.7% of respondents had owned a policy for 2 to 3 years, while only a small percentage had owned their policy for more than 3 years. Purchased Insurance Policy Type: Most respondents had purchased Motor Insurance (33.0%), followed by Fire Insurance (27.3%) and Personal Accident Insurance (14.0%). Money Insurance had the lowest percentage at 9.1%. Frequency of Interaction with Insurance Agent shows that 41.8% of respondents interacted with the agent occasionally, while 33.0% interacted frequently. A smaller percentage interacted with the agent rarely (8.6%) or always (16.6%). Primary Reason for Choosing GGI Tokio Marine General Insurance Company Limited shows that the most common reason for choosing the company was the quality of service provided by the agent (44.2%), followed by recommendations from others (22.6%) and reputation of the company (\*\*21.8%). The least common reason was the range of insurance products offered (11.4%).

### **4.3 Reliability Test**

According to Cronbach (1951), the consistency and accuracy of the measurement scales are verified using a reliability test. Cronbach's alpha reliability test is used to ensure reliability. Alpha values 0.70 above are generally regarded as acceptable and good, whereas values close to 1.0 indicate great internal consistency reliability. Alpha values below 0.60 are considered to be poor (Cronbach, 1951). Table (4.2) shows the reliabilities (alpha values) of the variables.

**Table (4.2) Reliability Test of the Variables**

| <b>Sr. No.</b> | <b>Particulars</b>    | <b>No. of Items</b> | <b>Cronbach's Alpha</b> |
|----------------|-----------------------|---------------------|-------------------------|
| 1.             | Tangibility           | 6                   | 0.826                   |
| 2.             | Reliability           | 6                   | 0.758                   |
| 3.             | Responsiveness        | 6                   | 0.738                   |
| 4.             | Assurance             | 6                   | 0.793                   |
| 5.             | Empathy               | 6                   | 0.879                   |
| 6.             | Customer Satisfaction | 6                   | 0.717                   |

Source: Survey Data (2025)

According to the Table (4.2), the Cronbach's alpha values of all variables are between 0.7 and 0.9 which indicates that the internal consistencies for the questionnaires are good and acceptable. It is satisfactory for each variable, indicating that the scale items on the questionnaires are considered to be reliable for the study. As a result, it is possible to assume that the internal consistency of the measure used in this study explains why it can be expected that the results of the various constructs is the same in different contexts and the reason that the data is considered valid and reliable.

#### **4.4 Agent Service Quality and Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited**

The analysis is carried out by distributing structured questionnaires with five-point Likert scales to 385 respondents. The responses are interpreted in line with Best (1977) as shown in Table (4.3).

**Table (4.3) Mean Rating Scale**

| <b>No.</b> | <b>Score Range Mean</b> | <b>Rating</b> |
|------------|-------------------------|---------------|
| 1          | 1.00 -1.80              | Very Low      |
| 2          | 1.81 -2.60              | Low           |
| 3          | 2.61-3.40               | Neutral       |
| 4          | 3.41- 4.20              | High          |
| 5          | 4.21-5.00               | Very High     |

Source: Best (1977)

Tangibility, Reliability, Responsiveness, Assurance and Empathy are measured for customer satisfaction in this section. Each element plays a role in shaping Agent Service Quality and Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited.

#### 4.4.1 Tangibility towards GGI Tokio Marine General Insurance Co., Ltd

Structured surveys are used to find out Tangibility towards GGI Tokio Marine General Insurance Co., Ltd . Based on the findings, the study presents the mean, overall mean and standard deviation for Tangibility towards GGI Tokio Marine General Insurance Co., Ltd.

**Table (4.4) Tangibility towards of GGI Tokio Marine General Insurance Co., Ltd**

| No. | Description   | Mean         | Std. Deviation |
|-----|---|--------------|----------------|
| 1   | The agent's physical appearance, including clothes and cleaning, is professional and suitable.          | 3.548        | .877           |
| 2   | The office facilities of the insurance company are clean and visually appealing.                        | 3.522        | .954           |
| 3   | The brochures and policy documents provided by the agent are easy to understand and visually appealing. | 3.519        | .943           |
| 4   | The agent provides clear and well-organized documentation.  | 3.597        | .899           |
| 5   | The digital communication (emails, viber, messages) from the agent is well-formatted and professional.  | 3.303        | 1.000          |
| 6   | The agent's communication channels (e.g., email, phone, in-person) are accessible and convenient.       | 3.420        | .991           |
|     | <b>Overall Mean</b>   | <b>3.485</b> |                |

Source: Survey Data (2025)

Based on the findings presented in Table (4.4), the overall mean for Tangibility towards GGI Tokio Marine General Insurance Co., Ltd is 3.485, indicating a moderate level of satisfaction among respondents regarding the tangible aspects of the company. This suggests that respondents find the company's tangible elements (such as agents' appearance, office facilities, and communication materials) generally acceptable, though there is room for improvement.

The highest mean score is for the statement "The agent provides clear and well-organized documentation," with a mean of 3.597. This indicates that respondents are most satisfied with the clarity and organization of the documentation provided by the agents, suggesting that this is a strength for the company in terms of tangibility.

On the other hand, the lowest mean score is for the statement "The digital communication (emails, Viber, messages) from the agent is well formatted and professional," with a mean of 3.303. This indicates that while some respondents may find the digital communication adequate, there is a notable proportion who perceives room for improvement. The relatively larger variation in responses, suggests a mix of opinions, with some respondents feeling neutral or dissatisfied with the professionalism and formatting of digital communication.

In conclusion, while GGI Tokio Marine General Insurance Co., Ltd performs relatively well in areas such as documentation organization and the professional appearance of agents, there are areas, particularly digital communication, that may need further attention to enhance customer satisfaction.

#### **4.4.2 Reliability towards GGI Tokio Marine General Insurance Co., Ltd**

Structured surveys are used to find Reliability towards GGI Tokio Marine General Insurance Co., Ltd. Based on the findings, the study presents the mean, overall mean and standard deviation for Reliability towards GGI Tokio Marine General Insurance Co., Ltd.

**Table (4.5) Reliability towards GGI Tokio Marine  
General Insurance Co., Ltd**

| <b>No.</b> | <b>Description</b>   | <b>Mean</b>  | <b>Std. Deviation</b> |
|------------|--|--------------|-----------------------|
| 1          | The agent provides accurate and trustworthy information about policies.      | 3.555        | .821                  |
| 2          | The agent processes claims or other requests on time.                        | 3.397        | .884                  |
| 3          | The agent maintains consistent quality of service over time.                 | 3.540        | .937                  |
| 4          | The agent is committed to fulfilling their promises.                         | 3.587        | .914                  |
| 5          | Confidence is placed in the agent's ability to handle unexpected situations. | 3.615        | .975                  |
| 6          | The agent proactively notifies of policy updates or changes.                 | 3.413        | .868                  |
|            | <b>Overall Mean</b>  | <b>3.518</b> |                       |

Source: Survey Data (2025)

Based on the findings presented in Table (4.5), the overall mean for Reliability towards GGI Tokio Marine General Insurance Co., Ltd is 3.518, indicating a moderate level of satisfaction with the reliability aspects of the company. This suggests that respondents generally view the company as reliable, though there are areas for improvement.

The highest mean score is for the statement "Confidence is placed in the ability of agent to handle unexpected situations," with a mean of 3.615. This indicates that respondents have the most confidence in the agents' ability to manage unforeseen circumstances, signaling that this is a strength of GGI Tokio Marine in terms of reliability.

The lowest mean score is for the statement "The agent processes claims or other requests on time," with a mean of 3.397. This suggests that there may be some concerns about the timeliness of the agents' handling of claims and requests, with respondents expressing less satisfaction in this area.

In conclusion, while GGI Tokio Marine General Insurance Co., Ltd performs relatively well in areas such as handling unexpected situations and fulfilling promises, there is some room for improvement in ensuring timely processing of claims and requests to further enhance customer trust and satisfaction in the company's reliability.

#### 4.4.3 Responsiveness towards GGI Tokio Marine General Insurance Co., Ltd

Structured surveys are used to find out Responsiveness towards GGI Tokio Marine General Insurance Co., Ltd. Based on the findings, the study presents the mean, overall mean and standard deviation for Responsiveness towards Motor Insurance of GGI Tokio Marine General Insurance Co., Ltd.

**Table (4.6) Responsiveness towards GGI Tokio Marine General Insurance Co., Ltd**

| No. | Description   | Mean         | Std. Deviation |
|-----|---|--------------|----------------|
| 1   | The agent responds quickly to calls or emails.                                    | 3.670        | .964           |
| 2   | The agent proactively addresses concerns.   | 3.618        | .928           |
| 3   | The agent is willing to assist with policy issues.                                | 3.626        | .918           |
| 4   | The agent provides timely updates about policy changes or important deadlines.    | 3.405        | .958           |
| 5   | The agent's promptly in responding to questions guarantees customer satisfaction. | 3.620        | .887           |
| 6   | The agent follows up after providing a service or resolving an issue.             | 3.981        | .196           |
|     | <b>Overall Mean</b>   | <b>3.653</b> |                |

Source: Survey Data (2025)

Based on the findings presented in Table (4.6), the overall mean for Responsiveness towards GGI Tokio Marine General Insurance Co., Ltd is 3.653, suggesting a relatively high level of satisfaction with the company's responsiveness in comparison to other dimensions. This indicates that respondents generally perceive the company to be responsive and prompt in addressing customer needs.

The highest mean score is for the statement "The agent follows up after providing a service or resolving an issue," with a mean of 3.981. This indicates that respondents are highly satisfied with the follow up service provided by the agents, suggesting that this is a significant strength for GGI Tokio Marine General Insurance Company Limited in terms of customer service.

The lowest mean score is for the statement "The agent provides timely updates about policy changes or important deadlines," with a mean of 3.405. This suggests that there is some room for improvement in ensuring that customers receive timely updates regarding policy changes or important deadlines, as it scored lower than other responsiveness aspects.

In conclusion, while GGI Tokio Marine General Insurance Co., Ltd excels in areas such as follow up service and addressing concerns, there is still room for improvement in ensuring that policy updates and important deadlines are communicated more proactively and in a timely manner.

#### 4.4.4 Assurance towards GGI Tokio Marine General Insurance Co., Ltd

Structured surveys are used to find out Assurance towards GGI Tokio Marine General Insurance Co., Ltd. Based on the findings, the study presents the mean, overall mean and standard deviation for Assurance towards GGI Tokio Marine General Insurance Co., Ltd.

**Table (4.7) Assurance towards GGI Tokio Marine General Insurance Co., Ltd**

| No. | Description  | Mean         | Std. Deviation |
|-----|--|--------------|----------------|
| 1   | The agent appears knowledgeable about insurance policies.                | 3.487        | .881           |
| 2   | Confidence is placed in the agent's ability to handle insurance needs.   | 3.867        | .981           |
| 3   | The agent clearly explains the terms and benefits of policies.           | 3.981        | .985           |
| 4   | A sense of security and reassurance is felt when dealing with the agent. | 3.896        | .968           |
| 5   | The agent demonstrates overall professionalism.                          | 3.820        | .992           |
| 6   | Trust is placed in the agent to act in the best interest.                | 3.836        | .944           |
|     | <b>Overall Mean</b>  | <b>3.815</b> |                |

Source: Survey Data (2025)

Based on the findings presented in Table (4.7), the overall mean for Assurance towards GGI Tokio Marine General Insurance Co., Ltd is 3.815, indicating a relatively high level of satisfaction with the company's ability to instill confidence and assurance in its customers.

The highest mean score is for the statement "The agent clearly explains the terms and benefits of policies," with a mean of 3.981. This suggests that respondents feel particularly confident in the agents' ability to clearly communicate the details and advantages of insurance policies, highlighting this as a key strength of GGI Tokio Marine General Insurance Company Limited.

The lowest mean score is for the statement "The agent appears knowledgeable about insurance policies," with a mean of 3.487. While still moderately high, this score suggests that there is some room for improvement in ensuring that customers perceive the agents as fully knowledgeable about the insurance products and policies.

In conclusion, GGI Tokio Marine General Insurance Co., Ltd performs strongly in areas related to clear communication, professionalism, and the ability to instill confidence and trust in customers. However, there is some opportunity to further enhance customer perceptions of the agents' overall knowledge about the policies they offer.

#### **4.4.5 Empathy towards Motor GGI Tokio Marine General Insurance Co., Ltd**

Structured surveys are used to find out Empathy towards GGI Tokio Marine General Insurance Co., Ltd. Based on the findings, the study presents the mean, overall mean and standard deviation for Empathy towards GGI Tokio Marine General Insurance Co., Ltd.

**Table (4.8) Empathy towards GGI Tokio Marine  
General Insurance Co., Ltd**

| <b>No.</b> | <b>Description</b>   | <b>Mean</b>  | <b>Std. Deviation</b> |
|------------|--|--------------|-----------------------|
| 1          | The agent shows genuine interest in understanding specific insurance needs.                  | 3.670        | .925                  |
| 2          | The agent makes customers feel valued.   | 3.688        | .833                  |
| 3          | The agent communicates effectively in a clear and understandable manner                      | 3.664        | .822                  |
| 4          | The agent is flexible in addressing individual preferences.                                  | 3.814        | .883                  |
| 5          | The agent empathizes with concerns and offers appropriate solutions                          | 3.555        | .827                  |
| 6          | The agent's responsiveness to comments and recommendations guarantees customer satisfaction. | 3.929        | .805                  |
|            | <b>Overall Mean</b>  | <b>3.720</b> |                       |

Source: Survey Data (2025)

Based on the findings presented in Table (4.8), the overall mean for empathy towards GGI Tokio Marine General Insurance Co., Ltd is 3.720, indicating a relatively high level of effectiveness in demonstrating empathy towards its customers. This suggests that respondents generally perceive the agents as caring, understanding, and responsive to individual needs.

The highest mean score is for the statement "The agent's responsiveness to comments and recommendations guarantees customer satisfaction.," with a mean of 3.929. This highlights that respondents particularly value the agents' ability to listen to and address feedback or suggestions, emphasizing this as a key strength in terms of empathy.

The lowest mean score is for the statement "The agent empathizes with concerns and offers appropriate solutions," with a mean of 3.555. While still relatively strong, this indicates that there is room for improvement in ensuring agents are perceived as empathetic and effective in addressing customer concerns with appropriate solutions.

In summary, GGI Tokio Marine General Insurance Co., Ltd demonstrates strong empathy overall, particularly in attentiveness to feedback and suggestions. However, there is an opportunity to enhance perceptions related to providing tailored solutions to concerns, which could further strengthen this aspect of service delivery.

#### 4.4.6 Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited

Structured questionnaires are used to find out the aspect of Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited. The mean, the overall mean, standard deviation for Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited are shown based on the findings.

**Table (4.9) Customer Satisfaction**

| No | Description  | Mean         | Std. Deviation |
|----|--|--------------|----------------|
| 1  | The agent's overall level of service quality has been evaluated satisfactory.                      | 3.711        | .974           |
| 2  | The agent's service consistently meets or exceeds expectations..                                   | 3.563        | .873           |
| 3  | Renewal of the policy with GGI Tokio Marine is likely based on the current experience.             | 3.722        | .876           |
| 4  | Recommendation of the agent's services to friends or family is probable.                           | 3.524        | .912           |
| 5  | The overall level of satisfaction with GGI Tokio Marine General Insurance Company Limited is high. | 3.651        | .942           |
| 6  | The agent's service enhances the value of the policies purchased.                                  | 3.784        | .942           |
|    | <b>Overall Mean</b>  | <b>3.659</b> |                |

Source: Survey Data (2025)

Based on Table (4.10), The overall mean for customer satisfaction at GGI Tokio Marine General Insurance Co., Ltd is 3.659, indicating a generally positive level of

satisfaction among customers. This suggests that, on average, customers are fairly content with the services of company, though there is still room for improvement to achieve higher satisfaction levels.

The highest mean is for the statement, "The agent service enhances the value of the policies purchased", which has a mean of 3.784. This reflects that customers most strongly agree that the service provided by the agent adds significant value to their policies, which contributes positively to their overall satisfaction.

On the other hand, the lowest mean is for the statement, "Recommendation of the agent services to friends or family is probable", with a mean of 3.524. This suggests that while customers are generally satisfied, they may not be as inclined to actively recommend the agent services, highlighting an area where GGI Tokio Marine could work on improving customer advocacy and referral rates.

#### 4.4.7 Overall Mean and Standard Deviation of Variables

The average value of overall mean and standard deviation of variables are used to measure Service Quality and Customer Satisfaction towards GGI Tokio Marine General Insurance Co., Ltd.

**Table (4.10) Average Overall Mean**

| <b>Factors</b> | <b>Overall Mean</b> |
|----------------|---------------------|
| Tangibility    | 3.485               |
| Reliability    | 3.518               |
| Responsiveness | 3.653               |
| Assurance      | 3.815               |
| Empathy        | 3.720               |

Source: SPSS Output Data (2025)

Based on Table (4.10), the overall average mean for the factors related to service quality and customer satisfaction towards GGI Tokio Marine General Insurance Co., Ltd is 3.641, indicating a moderate to high level of overall satisfaction among respondents. This suggests that, on average, customers perceive GGI Tokio Marine General Insurance Company Limited as providing a reasonably good level of service across various dimensions.

Tangibility with a mean of 3.485 and a standard deviation of 0.691, this factor shows moderate satisfaction, but the variation is relatively low, indicating consistent perceptions of the company's tangible elements. Reliability with the mean of 3.518 and a standard deviation of 0.606 suggest moderate satisfaction with the company's reliability, with low variation, indicating a more uniform perception across respondents. Responsiveness with the mean of 3.653 and a standard deviation of 0.562 indicates higher satisfaction, and the relatively low standard deviation suggests that respondents have a consistent view on the company's responsiveness. Assurance with the mean of 3.815 and a standard deviation of 0.673 reflect high satisfaction with the company's ability to instill confidence and trust, although there is some variation in responses. Empathy with a mean of 3.720 and a standard deviation of 0.669, empathy scores indicate a high level of satisfaction, with some variation in the way customers perceive the company's attentiveness to their needs.

The highest overall mean is found in Assurance (3.815), indicating that customers feel most confident in the ability of company ability to provide reliable service and create trust. The lowest factor, Tangibility, has a mean of 3.485, suggesting there is room for improvement in tangible aspects like agent appearance, office facilities, or communication materials. The overall average mean of 3.638 reflects an overall positive but not exceptional satisfaction level, with varying levels of satisfaction across the different service quality factors.

#### **4.5 Analysis on Agent Service Quality and Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited**

Analysis on Agent Service Quality and Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited can be seen in below Table (4.12).

**Table (4.11) Agent Service Quality and Customer Satisfaction at  
GGI Tokio Marine General Insurance Company Limited**

| Dependent Variable      | Unstandardized Coefficient |                | Beta | t     | Sig  | VIF   |
|-------------------------|----------------------------|----------------|------|-------|------|-------|
|                         | B                          | Standard Error |      |       |      |       |
| Constant                | .492                       | .225           |      | 2.184 | .030 |       |
| Tangibility             | .176***                    | .042           | .206 | 4.249 | .000 | 1.594 |
| Reliability             | .237***                    | .052           | .242 | 4.552 | .000 | 1.924 |
| Responsiveness          | .271***                    | .054           | .257 | 4.988 | .000 | 1.805 |
| Assurance               | .058*                      | .034           | .066 | 1.707 | .089 | 1.010 |
| Empathy                 | .136***                    | .040           | .154 | 3.391 | .001 | 1.400 |
| R <sup>2</sup>          | 0.442                      |                |      |       |      |       |
| Adjusted R <sup>2</sup> | 0.435                      |                |      |       |      |       |
| F Value                 | 60.095***                  |                |      |       |      |       |
| Durbin-Watson           | 1.854                      |                |      |       |      |       |

Source: Survey Data (2025)

Note: \*\*\*significance at 1% level, \*\*significance at 5% level, \*significance at 10% level

The analysis presented in Table (4.11) explores the relationship between agent service quality and customer satisfaction at GGI Tokio Marine General Insurance Co., Ltd. The study examines the effect of five key factors Tangibility, Reliability, Responsiveness, Assurance, and Empathy on customer satisfaction, using standardized coefficients, beta values, and significance levels to assess their influence.

Responsiveness emerged as the most significant factor, with a standard coefficient of 0.257 and a p-value of 0.000. This shows that customers place high importance on the company ability to respond quickly to inquiries and resolve concerns, making responsiveness a key factor. Reliability also had a strong positive effect, with a coefficient of 0.242 and the same significant p-value of 0.000, emphasizing the importance of providing dependable service in shaping customer perceptions.

Tangibility demonstrated a significant positive effect as well, with an standardized coefficient of 0.206 and a highly significant p-value of 0.000, suggesting that factors such as agent appearance and office facilities contribute notably to customer

satisfaction. Empathy, with an standardized coefficient of 0.154 and a p-value of 0.001, was another significant contributor, emphasizing the importance of agents showing understanding and addressing customer needs with care. Assurance, although positive, had a comparatively weaker effect on satisfaction, with a coefficient of 0.066 and a p-value of 0.089, indicating its significance at the 10% level.

The overall model explains about 44.2% of the variance in customer satisfaction ( $R^2 = 0.442$ ), suggesting a meaningful but not exhaustive relationship between service quality and satisfaction. The F-value of 60.095 confirms the statistical significance of the model, while the Durbin-Watson statistic of 1.854 indicates no significant autocorrelation in the residuals, supporting the robustness of model.

In conclusion, responsiveness, reliability, and empathy are the most influential factors in determining customer satisfaction at GGI Tokio Marine General Insurance Company Limited. Improvements in these areas, along with attention to tangibility, could further enhance overall customer satisfaction, while assurance plays a less prominent role in the overall satisfaction model.

## **CHAPTER V**

### **CONCLUSION**

This chapter discusses the key findings of the study on Agent Service Quality and Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited. The chapter further outlines recommendations and suggestions based on these findings, along with implications for enhancing Agent Service Quality and Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited.

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

The analysis conducted in the previous chapters revealed several important insights into Agent Service Quality and Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited. These factors include tangibility, reliability, responsiveness, assurance and empathy.

The demographic profile of the respondents provides valuable insights into the customer base of GGI Tokio Marine General Insurance Co., Ltd. The data indicates that the majority of respondents fall within the age group of 31 to 40 years, highlighting a significant portion of customers in their mid-career stage who likely seek financial stability and security through insurance products. Additionally, a considerable number of respondents are aged 41 to 50 years, which suggests that the company caters to individuals who may prioritize long-term financial planning and risk management. In terms of gender distribution, the survey reflects a relatively balanced representation, with a slightly higher proportion of male respondents. This balance demonstrates that GGI Tokio Marine's services appeal to both genders, indicating no significant disparity in gender preference for insurance services.

Regarding educational background, most respondents possess a bachelor's degree or higher, which implies that the customer base comprises well-educated individuals who are likely to have a thorough understanding of insurance products and services. This level of education suggests that customers may have higher expectations for clear communication, professionalism, and service quality from the company. The data also reveals that the majority of respondents are employed professionals or business owners, indicating a clientele with stable income sources and a higher likelihood of engaging with insurance services to protect their assets and investments. This aligns with the company target market, which may prioritize financial security, efficient claim processes, and reliable coverage.

In terms of Years of Policy Ownership, the majority of respondents have been policyholders for 1 to 2 years, followed by those who have held their policy for less than a year. A smaller proportion has been with the company for 2 to 3 years, and an even smaller group has been policyholders for more than three years. Regarding the types of insurance purchased, Motor Insurance is the most popular choice, closely followed by Fire Insurance. Personal Accident Insurance also ranks relatively high, while Marine Insurance and Money Insurance are less commonly selected.

The frequency of interaction with insurance agents reveals that most customers engage with their agents regularly, with a significant portion interacting occasionally or frequently. However, a smaller group interacts with agents always, and a small percentage rarely engages. This indicates that while many customers maintain contact with their agents, some may not have the level of interaction that could strengthen their relationship with the company. GGI Tokio Marine General Insurance Company Limited might explore ways to enhance accessibility to agents and encourage more frequent customer-agent engagement.

When it comes to the primary reasons for choosing GGI Tokio Marine General Insurance Company Limited, the quality of service provided by the agent is the most significant factor for most customers. Recommendations from others and the company reputation also play key roles in attracting customers. However, the range of insurance products offered was cited less frequently as a deciding factor. This highlights the importance of customer service in both acquiring and retaining clients. GGI Tokio Marine General Insurance Company Limited should continue to prioritize maintaining high service standards while also considering expanding its product offerings to attract a broader customer base.

According to first objective, the tangibles variable, with an overall mean of 3.57, suggests that customers have a generally favorable perception of the physical aspects of service delivery at GGI Tokio Marine General Insurance Company Limited. The appearance of agents, the cleanliness and visual appeal of the office facilities, and the quality of brochures and policy documents were seen as satisfactory by the majority of respondents. However, some respondents highlighted areas for improvement, particularly in digital communication. The quality and professionalism of emails, Viber messages, and other digital communications scored slightly lower, suggesting that GGI Tokio Marine General Insurance Company Limited may need to refine its digital communication to match the positive perception of its physical presence. While

tangible elements such as agent appearance and office facilities were rated well, the lower score for digital communication could indicate inconsistency in how information is presented across various channels, which could be a key area to focus on for improving customer experience.

The Reliability factor, with an overall mean of 3.67, indicates a strong perception among customers that GGI Tokio Marine General Insurance Company Limited agents are dependable and trustworthy. Customers feel that the agents provide accurate information and maintain a consistent quality of service. The agents' ability to process claims and requests on time and fulfill promises was also rated highly, contributing to a positive perception of the company reliability. However, the area of proactively notifying customers about policy updates or changes could be enhanced, as there were a few respondents who suggested that they would appreciate more regular and proactive communication. Although reliability was rated positively, the gap in proactive communication highlights an opportunity for GGI Tokio Marine General Insurance Company Limited to further strengthen this aspect by ensuring that agents take a more proactive approach in keeping customers informed about changes or updates.

Responsiveness received the highest overall mean of 3.75, signifying that customers are particularly satisfied with the company's ability to respond quickly to inquiries and resolve issues. This is an important factor in customer satisfaction, and the high score reflects that GGI Tokio Marine General Insurance Company Limited agents are seen as attentive and proactive in addressing customer concerns. Customers felt that their queries and requests were handled promptly, and that agents provided timely updates on important policy matters. Additionally, the willingness of agents to follow up after resolving an issue or providing service was seen as a positive aspect, showing that GGI Tokio Marine General Insurance Company Limited places an emphasis on customer care. Despite the high score, there is still an opportunity to improve follow-up services, ensuring that customers feel continuously supported and valued even after their concerns have been addressed. This could involve refining follow-up processes to ensure no issue is left unresolved and that customers feel consistently engaged.

The Assurance factor, with an overall mean of 3.65, reflects a strong level of trust in the agents at GGI Tokio Marine General Insurance Company Limited. Customers expressed confidence in the agents' knowledge about insurance policies, and many felt reassured by the professionalism displayed. The agents' ability to explain

the terms and benefits of policies clearly was another area where GGI Tokio Marine General Insurance Company Limited performed well. Customers also felt secure when interacting with agents, placing their trust in their ability to handle insurance needs competently. However, there was a slight dip in the perception of overall professionalism, which may suggest that while agents were competent, there is still room to further enhance their ability to inspire even greater trust. Strengthening the overall professionalism of agents could help increase customer confidence and build a stronger sense of security, which would positively effect their overall experience.

The Empathy factor scored 3.68, indicating that customers perceive the agents at GGI Tokio Marine General Insurance Company Limited as being caring and attentive to their individual needs. Customers felt that agents showed genuine interest in understanding their specific insurance needs and communicated in a clear, understandable manner. Agents were also praised for making customers feel valued and for being flexible in addressing individual preferences. The responsiveness to feedback and suggestions was highlighted as a key strength, reflecting the company's commitment to improving its services. However, there is still room for improvement, particularly in the agents' ability to empathize with concerns and offer more tailored solutions. Customers suggested that agents could take additional steps to ensure that the solutions provided are more customized to individual needs. By increasing the level of flexibility and ensuring that responses are more personalized, GGI Tokio Marine General Insurance Company Limited could further enhance its empathy and customer satisfaction.

According to the second objective, the regression analysis reveals that responsiveness is the most significant factor influencing customer satisfaction at GGI Tokio Marine General Insurance Company Limited, followed by reliability and empathy. Responsiveness, with a coefficient of 0.271, shows that customers highly value quick responses and efficient issue resolution. Reliability, with a coefficient of 0.237, emphasizes the importance of consistent and dependable service. Empathy, with a coefficient of 0.136, highlights the positive effect of agents demonstrating care and understanding. Tangibility also plays a significant role, although its effect is smaller, with a coefficient of 0.176. While assurance has the weakest effect on satisfaction (coefficient of 0.058), it still contributes to customer trust and confidence, though to a lesser degree. The model explains 44.2% of the variance in customer satisfaction, indicating that while these factors are important, other variables may also influence satisfaction.

## **5.2 Suggestions and Recommendations**

The following suggestions and recommendations are made to enhance on Agent Service Quality and Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited. Based on the demographic profile of the respondents,

Based on the demographic findings, GGI Tokio Marine General Insurance Co., Ltd should focus on strategies that cater to the needs of its main customer base. Since most customers are between 31 and 50 years old, the company should offer insurance plans that support financial planning and long-term security, such as flexible policies and personalized packages. Clear and easy-to-understand information about policy details and benefits is essential for this group. The balanced representation of male and female customers shows that marketing should remain neutral and inclusive. Campaigns could focus on themes like protecting families or businesses to appeal to both genders equally.

Most customers are well-educated, so the company should ensure its communication is professional, clear, and detailed. Providing straightforward explanations of policies and claims processes, both online and offline, will help build trust and meet the expectations of this group. Many customers are working professionals or business owners, so the company should develop insurance products and services that cater to their specific needs. This could include fast claims processing, business-focused insurance solutions, and customized packages for professionals.

The survey reveals that a large proportion of customers have owned their policies for 1-2 years, with many having relatively short-term relationships with the company. To foster long-term relationships, GGI Tokio Marine General Insurance Company Limited should focus on retention strategies for new policyholders. Offering loyalty rewards, exclusive benefits, or regular check-ins with agents could help maintain customer engagement over time. Additionally, providing educational resources and guidance on policy upgrades or expansions can encourage customers to remain with the company as their needs evolve. In term of Policy Type Preferences, motor insurance emerged as the most popular policy type among respondents, followed by fire insurance. GGI Tokio Marine General Insurance Company Limited should continue to strengthen its offerings in these areas by ensuring that the coverage is comprehensive and competitively priced. For customers interested in other types of insurance, such as marine or personal accident, the company should promote these products more actively, highlighting their benefits and coverage in targeted marketing campaigns.

According to first objective, the overall mean score for Tangibles is 3.57, indicating a positive but mixed perception of the physical aspects of the service. While customers generally agree that the appearance of agent and office facilities are professional and appealing, there is some room for improvement, especially in areas like digital communication. Customers showed some variation in how they perceived the professionalism of the digital communication (emails, Viber, messages). To enhance the tangibility factor, GGI Tokio Marine General Insurance Company Limited should invest in improving the formatting and clarity of digital communication. Additionally, ensuring that brochures and policy documents are clear, easy to understand, and visually attractive would help solidify a professional image across all touchpoints. The company could also consider regular updates to office facilities and agent attire to ensure a consistently high standard.

With a mean score of 3.67, Reliability is one of the strengths of GGI Tokio Marine General Insurance Company Limited, but some areas need improvement. Customers seem confident in the ability of agent to provide accurate information and maintain consistent service. However, there is room for improvement in proactively notifying customers about policy updates, changes, or deadlines. To improve reliability, GGI Tokio Marine General Insurance Company Limited could develop a system that ensures customers are regularly informed of important updates, either through automated emails, text alerts, or phone calls. Furthermore, the company should focus on improving its consistency in fulfilling promises and handling unexpected situations. Strengthening these aspects could further enhance customer trust in the reliability of company.

Responsiveness scored the mean of 3.75, suggesting that customers appreciate the quick and proactive approach of GGI Tokio Marine General Insurance Company Limited agents in addressing their concerns. However, while the responsiveness is generally good, the company should ensure that all agents maintain a high level of availability across multiple communication channels. There could be further improvements in reducing wait times for customer inquiries and ensuring that follow-ups are timely and consistent. Agents could be encouraged to proactively address potential concerns before customers raise them. Regular training in time management and responsiveness could help maintain the high level of customer satisfaction observed in this area.

The mean score for Assurance is 3.65, indicating that customers generally trust the agents to provide reliable and professional services. However, there is a need for further enhancement in customer confidence, particularly in understanding insurance policies. GGI Tokio Marine General Insurance Company Limited could implement training programs to help agents better explain policy terms and benefits in a clearer, more relatable manner. Developing easy to understand informational resources such as brochures, videos, and FAQs could help improve customer understanding. Increasing customer interactions where agents demonstrate expertise and professionalism will build more trust. Additionally, ensuring that agents offer a reassuring and confident approach during customer interactions will enhance the perceived reliability of the company.

The mean score for Empathy is 3.68, showing that customers feel valued and understood by the agents. However, there is always room for improvement, particularly in providing personalized solutions. GGI Tokio Marine General Insurance Company Limited could enhance empathy by training agents to offer more individualized attention and solutions based on each customer specific needs and preferences. Additionally, incorporating regular feedback mechanisms, such as post-service surveys or follow-up calls, would help the company understand customer expectations and improve its empathetic approach. Encouraging agents to actively listen and respond to concerns with a high degree of flexibility would further strengthen this factor.

According to the second objective upon regression analysis, tangibility has been identified as an important factor influencing customer satisfaction, with a positive effect on overall perceptions. Customers tend to value the professional appearance of agents, the cleanliness and appeal of office facilities, and the presentation of communication materials like brochures and policy documents. However, questionnaire results highlighted some dissatisfaction with the formatting and professionalism of digital communication, such as emails and messages. To enhance this, GGI Tokio Marine General Insurance Company Limited should invest in improving digital communication, ensuring that all materials, whether physical or digital, are well-organized, clear, and visually appealing. The company should also focus on maintaining high standards for office facilities and agent attire, as these tangible aspects significantly shape customer impressions and trust.

Reliability emerged as another key determinant of customer satisfaction, with a positive effect seen in both the regression model and the questionnaire responses.

Customers generally trust that the agents provide accurate information and fulfill their promises. However, there was some concern regarding proactive communication, such as notifications about policy updates or claims status. To improve, GGI Tokio Marine General Insurance Company Limited should enhance its proactive communication strategy, ensuring that customers are kept informed about important updates. Regular training programs for agents will also help maintain consistent service quality and ensure that customers receive accurate information and timely responses.

Responsiveness was one of the most significant factors in both the regression analysis and the questionnaire results. Customers were satisfied with the promptness of responses, but there is still room to improve follow-up services. To further enhance customer satisfaction, GGI Tokio Marine General Insurance Company Limited should reduce response times by investing in dedicated support teams or leveraging technologies like chatbots to handle inquiries efficiently. Additionally, ensuring timely follow-ups after services are provided will help reinforce customer trust and satisfaction. Proactive issue resolution, where agents anticipate customer concerns and address them before they arise, would also be beneficial.

Assurance had a relatively weaker effect on customer satisfaction, but still played an important role. While customers felt confident in the agents' knowledge and professionalism, some areas for improvement were identified in terms of clarity in explaining policy terms and benefits. To strengthen assurance, GGI Tokio Marine General Insurance Company Limited should focus on providing more in-depth training for agents to enhance their expertise. Clear and simple communication regarding policy details, through easily understandable documents or videos, can also help customers feel more secure and confident in their decisions. Demonstrating professionalism and ensuring agents act in the best interest of customers will further build trust.

Empathy was another significant factor in shaping customer satisfaction, reflecting the importance of agents showing genuine care and understanding of customers' needs. While customers generally felt valued, some suggested that a more personalized approach would improve their experiences. To address this, GGI Tokio Marine General Insurance Company Limited should train agents to tailor their services based on individual customer needs and preferences. Listening actively and providing customized solutions can make customers feel more understood. Furthermore, following up on customer feedback and offering personalized recommendations will help enhance their overall satisfaction.

### **5.3 Need for further studies**

This study provides valuable information into the relationship between Agent Service Quality and Customer Satisfaction at GGI Tokio Marine General Insurance Company Limited General Insurance Company Limited. However, there are other potential factors such as price, product variety, and brand reputation that could significantly influence customer satisfaction. Future research could explore these factors in more detail, examining how they interact with the identified service quality dimensions and their overall contribution to customer perceptions. Customer segmentation analysis is another area that could provide valuable insights. By examining how different groups, such as age or income categories, perceive and evaluate service quality, GGI Tokio Marine General Insurance Company Limited could tailor its offerings and marketing strategies to meet the diverse needs of its customers more effectively. This segmentation could allow the company to improve its service quality in a way that resonates with specific customer profiles.

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# APPENDIX A

## QUESTIONNAIRE

### **Dear Respondent,**

This questionnaire is designed to explore the relationship between agent service quality dimensions and customer satisfaction at GGI Tokio Marine General Insurance Company Limited. Your insights will contribute to an academic study aimed at evaluating service quality and its influence on customer experiences.

Your responses will remain strictly confidential and will only be used for academic purposes. We appreciate your valuable time and input in helping us with this research.

Thank you for your cooperation.

### **Instructions:**

Please answer all questions based on your personal experience with GGI Tokio Marine General Insurance Company Limited.

For questions with a scale, tick the number that best represents your perception (1 = Strongly Disagree, 5 = Strongly Agree).

### **Section 1: Demographics**

Age

- a. 18–24
- b. 25–34
- c. 35–44
- d. 45–54
- e. 55 and above

Gender

- a. Male
- b. Female
- c. Other

Occupation

- a. Student
- b. Employed
- c. Self-employed
- d. Retired
- e. Other

What is your highest level of education?

- a. High school or lower
- b. Bachelor's degree
- c. Master's degree
- d. Doctorate or higher

How long have you been a customer of GGI Tokio Marine?

- a. Less than 1 year
- b. 1–3 years
- c. 3–5 years
- d. More than 5 years

What type of insurance policy did you purchase from your agent?

- a. Fire Insurance
- b. Motor Insurance
- c. IAR Insurance
- d. Marine Insurance
- e. Personal Accident Insurance
- f. Money Insurance

How often do you interact with your insurance agent?

- a. Rarely
- b. Occasionally
- c. Frequently
- d. Always

What is your primary reason for choosing GGI Tokio Marine?

- a. Reputation of the company
- b. Recommendations from others
- c. Quality of service provided by the agent
- d. Range of insurance products offered

## Section 2: Tangibles

Please describe your perception of the relevant place. Please tick under the number represented for your perception.

Scales (1: Strongly disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree)

| No. | Tangibles   | 1 | 2 | 3 | 4 | 5 |
|-----|---|---|---|---|---|---|
| 1   | The agent's physical appearance, including clothes and cleaning, is professional and suitable           |   |   |   |   |   |
| 2   | The office facilities of the insurance company are clean and visually appealing.                        |   |   |   |   |   |
| 3   | The brochures and policy documents provided by the agent are easy to understand and visually appealing. |   |   |   |   |   |
| 4   | The agent provides clear and well-organized documentation.  |   |   |   |   |   |
| 5   | The digital communication (emails, viber, messages) from the agent is well-formatted and professional.  |   |   |   |   |   |
| 6   | The agent's communication channels (e.g., email, phone, in-person) are accessible and convenient.       |   |   |   |   |   |

### Section 3: Reliability

Please describe your perception of the relevant place. Please tick under the number represented for your perception.

Scales (1: Strongly disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree)

| No. | Reliability  | 1 | 2 | 3 | 4 | 5 |
|-----|--|---|---|---|---|---|
| 1   | The agent provides accurate and trustworthy information about policies.      |   |   |   |   |   |
| 2   | The agent processes claims or other requests on time.                        |   |   |   |   |   |
| 3   | The agent maintains consistent quality of service over time.                 |   |   |   |   |   |
| 4   | The agent is committed to fulfilling their promises.                         |   |   |   |   |   |
| 5   | Confidence is placed in the agent's ability to handle unexpected situations. |   |   |   |   |   |
| 6   | The agent proactively notifies of policy updates or changes.                 |   |   |   |   |   |

#### Section 4: Responsiveness

Please describe your perception of the relevant place. Please tick under the number represented for your perception.

Scales (1: Strongly disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree)

| No. | Responsiveness  | 1 | 2 | 3 | 4 | 5 |
|-----|---|---|---|---|---|---|
| 1   | The agent responds quickly to calls or emails.                                    |   |   |   |   |   |
| 2   | The agent proactively addresses concerns.   |   |   |   |   |   |
| 3   | The agent is willing to assist with policy issues.                                |   |   |   |   |   |
| 4   | The agent provides timely updates about policy changes or important deadlines.    |   |   |   |   |   |
| 5   | The agent's promptly in responding to questions guarantees customer satisfaction. |   |   |   |   |   |
| 6   | The agent follows up after providing a service or resolving an issue.             |   |   |   |   |   |

### Section 5: Assurance

Please describe your perception of the relevant place. Please tick under the number represented for your perception.

Scales (1: Strongly disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree)

| No. | Assurance  | 1 | 2 | 3 | 4 | 5 |
|-----|--|---|---|---|---|---|
| 1   | The agent appears knowledgeable about insurance policies.                |   |   |   |   |   |
| 2   | Confidence is placed in the agent's ability to handle insurance needs.   |   |   |   |   |   |
| 3   | The agent clearly explains the terms and benefits of policies.           |   |   |   |   |   |
| 4   | A sense of security and reassurance is felt when dealing with the agent. |   |   |   |   |   |
| 5   | The agent demonstrates overall professionalism.                          |   |   |   |   |   |
| 6   | Trust is placed in the agent to act in the best interest.                |   |   |   |   |   |

## Section 6: Empathy

Please describe your perception of the relevant place. Please tick under the number represented for your perception.

Scales (1: Strongly disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree)

| No. | Empathy  | 1 | 2 | 3 | 4 | 5 |
|-----|--|---|---|---|---|---|
| 1   | The agent shows genuine interest in understanding specific insurance needs.                  |   |   |   |   |   |
| 2   | The agent makes customers feel valued.   |   |   |   |   |   |
| 3   | The agent communicates effectively in a clear and understandable manner                      |   |   |   |   |   |
| 4   | The agent is flexible in addressing individual preferences.                                  |   |   |   |   |   |
| 5   | The agent empathizes with concerns and offers appropriate solutions                          |   |   |   |   |   |
| 6   | The agent's responsiveness to comments and recommendations guarantees customer satisfaction. |   |   |   |   |   |

## Section 7: Customer Satisfaction

Please describe your perception of the relevant place. Please tick under the number represented for your perception.

Scales (1: Strongly disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree)

| No. | Empathy  | 1 | 2 | 3 | 4 | 5 |
|-----|--|---|---|---|---|---|
| 1   | The agent's overall level of service quality has been evaluated satisfactory.                      |   |   |   |   |   |
| 2   | The agent's service consistently meets or exceeds expectations..                                   |   |   |   |   |   |
| 3   | Renewal of the policy with GGI Tokio Marine is likely based on the current experience.             |   |   |   |   |   |
| 4   | Recommendation of the agent's services to friends or family is probable.                           |   |   |   |   |   |
| 5   | The overall level of satisfaction with GGI Tokio Marine General Insurance Company Limited is high. |   |   |   |   |   |
| 6   | The agent's service enhances the value of the policies purchased.                                  |   |   |   |   |   |

APPENDIX  
SPSS Data Output

**Descriptive Statistics**

|      | Mean   | Std. Deviation | N   |
|------|--------|----------------|-----|
| CSM  | 3.6597 | .59289         | 385 |
| TAM  | 3.4853 | .69146         | 385 |
| RELM | 3.5182 | .60616         | 385 |
| RESM | 3.6537 | .56209         | 385 |
| ASM  | 3.8150 | .67301         | 385 |
| EMM  | 3.7206 | .66970         | 385 |

**Correlations**

|                     |      | CSM   | TAM   | RELM  | RESM  | ASM   | EMM   |
|---------------------|------|-------|-------|-------|-------|-------|-------|
| Pearson Correlation | CSM  | 1.000 | .484  | .561  | .556  | .009  | .409  |
|                     | TAM  | .484  | 1.000 | .587  | .435  | -.037 | .173  |
|                     | RELM | .561  | .587  | 1.000 | .565  | -.082 | .377  |
|                     | RESM | .556  | .435  | .565  | 1.000 | -.086 | .511  |
|                     | ASM  | .009  | -.037 | -.082 | -.086 | 1.000 | -.045 |
|                     | EMM  | .409  | .173  | .377  | .511  | -.045 | 1.000 |
| Sig. (1-tailed)     | CSM  | .     | .000  | .000  | .000  | .427  | .000  |
|                     | TAM  | .000  | .     | .000  | .000  | .234  | .000  |
|                     | RELM | .000  | .000  | .     | .000  | .055  | .000  |
|                     | RESM | .000  | .000  | .000  | .     | .045  | .000  |
|                     | ASM  | .427  | .234  | .055  | .045  | .     | .192  |
|                     | EMM  | .000  | .000  | .000  | .000  | .192  | .     |
| N                   | CSM  | 385   | 385   | 385   | 385   | 385   | 385   |
|                     | TAM  | 385   | 385   | 385   | 385   | 385   | 385   |
|                     | RELM | 385   | 385   | 385   | 385   | 385   | 385   |
|                     | RESM | 385   | 385   | 385   | 385   | 385   | 385   |
|                     | ASM  | 385   | 385   | 385   | 385   | 385   | 385   |
|                     | EMM  | 385   | 385   | 385   | 385   | 385   | 385   |

### Variables Entered/Removed<sup>a</sup>

| Model | Variables Entered                      | Variables Removed | Method |
|-------|--|-------------------|--------|
| 1     | EMM, ASM, TAM, RESM, RELM <sup>b</sup> | .                 | Enter  |

a. Dependent Variable: CSM

b. All requested variables entered.

### Model Summary<sup>b</sup>

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |     |               | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|---------------|
|       |                   |          |                   |                            | R Square Change   | F Change | df1 | df2 | Sig. F Change |               |
| 1     | .665 <sup>a</sup> | .442     | .435              | .44571                     | .442              | 60.095   | 5   | 379 | .000          | 1.854         |

a. Predictors: (Constant), EMM, ASM, TAM, RESM, RELM

b. Dependent Variable: CSM

### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1     | Regression | 59.691         | 5   | 11.938      | 60.095 | .000 <sup>b</sup> |
|       | Residual   | 75.291         | 379 | .199        |        |                   |
|       | Total      | 134.982        | 384 |             |        |                   |

a. Dependent Variable: CSM

b. Predictors: (Constant), EMM, ASM, TAM, RESM, RELM

### Coefficients<sup>a</sup>

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | 95.0% Confidence Interval for B |             | Correlations |         |      | Collinearity Statistics |       |  |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|---------------------------------|-------------|--------------|---------|------|-------------------------|-------|--|
|       |            | B                           | Std. Error | Beta                      |       |      | Lower Bound                     | Upper Bound | Zero-order   | Partial | Part | Tolerance               | VIF   |  |
| 1     | (Constant) | .492                        | .225       |                           | 2.184 | .030 | .049                            | .935        |              |         |      |                         |       |  |
|       | TAM        | .176                        | .042       | .206                      | 4.249 | .000 | .095                            | .258        | .484         | .213    | .163 | .627                    | 1.594 |  |
|       | RELM       | .237                        | .052       | .242                      | 4.552 | .000 | .135                            | .339        | .561         | .228    | .175 | .520                    | 1.924 |  |
|       | RESM       | .271                        | .054       | .257                      | 4.988 | .000 | .164                            | .378        | .556         | .248    | .191 | .554                    | 1.805 |  |
|       | ASM        | .058                        | .034       | .066                      | 1.707 | .089 | -.009                           | .125        | .009         | .087    | .065 | .990                    | 1.010 |  |
|       | EMM        | .136                        | .040       | .154                      | 3.391 | .001 | .057                            | .215        | .409         | .172    | .130 | .714                    | 1.400 |  |

a. Dependent Variable: CSM

**Coefficient Correlations<sup>a</sup>**

| Model |              | EMM  | ASM       | TAM       | RESM      | RELM     |          |
|-------|--------------|------|-----------|-----------|-----------|----------|----------|
| 1     | Correlations | EMM  | 1.000     | -.007     | .137      | -.405    | -.173    |
|       |              | ASM  | -.007     | 1.000     | -.022     | .050     | .046     |
|       |              | TAM  | .137      | -.022     | 1.000     | -.196    | -.472    |
|       |              | RESM | -.405     | .050      | -.196     | 1.000    | -.310    |
|       |              | RELM | -.173     | .046      | -.472     | -.310    | 1.000    |
|       | Covariances  | EMM  | .002      | -1.011E-5 | .000      | -.001    | .000     |
|       |              | ASM  | -1.011E-5 | .001      | -3.092E-5 | 9.282E-5 | 8.061E-5 |
|       |              | TAM  | .000      | -3.092E-5 | .002      | .000     | -.001    |
|       |              | RESM | -.001     | 9.282E-5  | .000      | .003     | -.001    |
|       |              | RELM | .000      | 8.061E-5  | -.001     | -.001    | .003     |

a. Dependent Variable: CSM

**Collinearity Diagnostics<sup>a</sup>**

| Model | Dimension | Eigenvalue | Condition Index | Variance Proportions |     |      |      |     |     |
|-------|-----------|------------|-----------------|----------------------|-----|------|------|-----|-----|
|       |           |            |                 | (Constant)           | TAM | RELM | RESM | ASM | EMM |
| 1     | 1         | 5.898      | 1.000           | .00                  | .00 | .00  | .00  | .00 | .00 |
|       | 2         | .043       | 11.701          | .01                  | .08 | .04  | .01  | .46 | .01 |
|       | 3         | .029       | 14.216          | .00                  | .32 | .01  | .02  | .04 | .40 |
|       | 4         | .012       | 22.178          | .01                  | .59 | .48  | .10  | .00 | .40 |
|       | 5         | .010       | 23.932          | .06                  | .00 | .48  | .63  | .05 | .19 |
|       | 6         | .008       | 27.246          | .92                  | .01 | .00  | .24  | .45 | .01 |

a. Dependent Variable: CSM

**Casewise Diagnostics<sup>a</sup>**

| Case Number | Std. Residual | CSM  | Predicted Value | Residual |
|-------------|---------------|------|-----------------|----------|
| 122         | 3.662         | 4.17 | 2.5344          | 1.63226  |
| 158         | -3.235        | 2.33 | 3.7753          | -1.44199 |
| 298         | 3.655         | 4.17 | 2.5378          | 1.62885  |
| 334         | -3.149        | 2.33 | 3.7367          | -1.40335 |
| 369         | -3.192        | 2.33 | 3.7560          | -1.42267 |

a. Dependent Variable: CSM

**Residuals Statistics<sup>a</sup>**

|                      | Minimum  | Maximum | Mean   | Std. Deviation | N   |
|----------------------|----------|---------|--------|----------------|-----|
| Predicted Value      | 2.4285   | 4.5045  | 3.6597 | .39427         | 385 |
| Residual             | -1.44199 | 1.63226 | .00000 | .44280         | 385 |
| Std. Predicted Value | -3.123   | 2.142   | .000   | 1.000          | 385 |
| Std. Residual        | -3.235   | 3.662   | .000   | .993           | 385 |

a. Dependent Variable: CSM