

Impact of demographics on the perception service quality

Peeyush Ranga, Research Scholar,
Maharishi Markandeshwar Institute of Management,
Maharishi Markandeshwar (Deemed to be University)

Dr. Dharamveer Narwal, Assistant Professor,
Maharishi Markandeshwar Institute of Management,
Maharishi Markandeshwar (Deemed to be University)

Abstract

The study is done with the purpose to identify that the perception of the customers of Insurance industry is impacted by the demographics or not. This study was conducted in the state of Haryana and the sample size drawn was 1100. This sample was representing three segments of customers. This segmentation was done on the basis of occupation and annual income. This paper has used EFA and ANOVA technique to analyse the collected data. A set of 33 variable formed questionnaires was used for the data collection and was later analysed. The results showed that there is no significant difference in the perception of people regardless of their demographics. There were a few points of difference though but not much variation was found. That is because every customer is important this has been understood by the companies. The companies have started to treat each customer in the same manner and all facilities are being provided to each customer in the similar manner.

Keywords – Insurance, Public and Private sector, ANOVA, Factor Analysis and Reliability

Introduction

The insurance industry in India is day by day becoming the competitive. With the new foreign players entering in the industry and the private players rising, the life insurance industry is witnessing a boom (Broderick and Vachirapornpuk, 2002). Although the insurance industry market share in case of life insurance is slide to one corner and LIC has more market share then all other combined. India is a huge nation and with the amount of population there is big scope for the insurance players to score in the market (Aslam et. Al., 2015).

Customer retention is one of the objective for a company like LIC as they have the maximum market share they ne to hold on to it. For private players gaining new clients as well as the retention of current customers are the two main objectives. Excellent service quality is the key to achieve this (Deb, 2013). Since LIC belongs to public sector, it enjoys the benefit of trust among the Indian consumer. The safety of the hard earned money is a major concern in a country like India. Since the level of struggle for earning money is higher in the nation, the regard for the same is higher in comparison. More than growth and cover security of the investment is the concern above other factors (Haron et. al.,2011).

LIC is a company that has been able to assure that the money is safe, but with private players the mindset of the Indian customers is not the same. The situation although has started to shift in the mindset of the consumers. The amount increased rules and regulations by the government related to private players and the security of investment of their customers, it has ensured the investors that the money is safe (Irulappan and

Bincy, 2015). When it comes to providing quality service, the private players outperform the public sector. This shift in the mind set in the last decade has also resulted in the shift in the market share. LIC has started to lose market share, which is being gained by the private players (Miremadi, 2008).

The millennials are the customer segment to whom the quality of service matters. Their decision making is not merely based on the security but other factors also. The upcoming segment of customer is highly informed and has more number of queries regarding their investment also at the same time (Jain and Saini, 2012). In this competitive environment every company needs to be on their toes to fetch the customer segment. At the pace with which consumers are switching to the private sector, it is time for the public sector companies to start taking the matter of service quality and ROI very seriously (Joseph et. al., 2012).

Life Insurance Industry of India

The economies throughout the world are becoming service economies. In developed as well as developing nations the service sector has surpassed agriculture and industry. India used to be an agro based economy but today more than two third of the GDP contribution is done by the service sector (Han and Baek, 2004). In developed nations like US and France the GDP contribution from service sector is almost 78% and other economies like, Brazil, Japan, Spain, Canada and Italy are receiving more than 60% from their service sector. (Source: United Nation Account Statistics)

In India like mentioned above the contribution of tertiary sector or service sector is increasing every year. The contribution of service sector was 33.5% in 1950-1951; India back then was a Agro-based economy (Jun and Cai, 2001). Then from there service sector contribution touched the highest mark of 64.4% in 2011-2013. Today India has experienced a 55.3% contribution, which is a growth of 8.3% from last year.

Literature review

What is important for the insurance companies to understand is the perception of the customers. The companies must understand that every customer is unique and is not carrying the same expectations. The tangibility in the sector might expect to be on the similar level but certainly not the other parts. The expectations are to match the perceptions. The company perception and the customer expectation gap when filled is the utility point for both the parties. The company and the consumer both are benefit seekers from each other. Their interest and expectations match at a point, that point is the highest utility point (Samridhi, 2011).

From the above mentioned point one evident point can be derived and that is the importance of service quality. The subject of service quality has encountered numerous numbers of studies. The reason why so much has been done on the topic shows the utmost importance of the topic. The service sector is the major contributors to the economy in most nations of the world (Annamalah, 2013). Understanding to make it

better is a thought on most of the minds in every nation. Although the number of studies had been huge in this subject but particularly on the insurance sector are not too many. The aimed study therefore conducted for exploring the various aspects of service quality in the insurance sector.

Research Methodology

Research Problem

The reason to conduct this study was to check whether the perception of service quality in the eyes of consumer varies with demographics or not. Although there have been numerous studies on the similar subject but the variables in this study were more. In this study under the five dimensions there were 33 variables that have been studied. SERVQUAL Model has been used for identifying the five dimensions. SERVQUAL is a well accepted theory to define the service quality with a five dimension model.

This study has utilized the same model and for the insurance sector the number of variables under the five construct were increased to 33. These variables were crucial for the study. Since the variables were new and not been studied prior the implementation of Exploratory Factor analysis (EFA) was conducted. EFA was needed as the few new variables were added to the study. Only after the utilization of the same the study could have been able to move forward as the variables will convert in to the construct on which the required ANOVA test will be conducted.

Aim of the study

The main aim of the study is to check whether certain important demographics like Annual Income and occupation designs the perception towards the service quality of the company or not.

Population and sampling

This study was conducted on the general public who are customers to the insurance companies. The sample was drawn by standing outside the insurance company in order to get the fresh perspective of the customers about the company, as they were coming out of the environment by experiencing it.

The sampling technique which was used by the researchers was judgmental. Since the population was undefined the only way for data collection was Multi stage judgmental technique. In this technique the population area was on first stage sub divided in to various zones, North Haryana, East Haryana, West Haryana and South Haryana (Brady, 2002). The second stage one allocated district was selected from each zone. Subsequent to the size of the district the sample size was selected also selected making it a total of 1100.

Data Instrument and Analysis Technique

There were 33 items in the questionnaire that has been categorized under 8 major factors. The items in the questionnaire are recording the perception of the customers one a 5 pointer Likert scale ranging from 'Strongly Disagree to Strongly Agree'. Most of the analysis is done by the help of SPSS (Statistical Package for Social Science), as this is the most favored tool for analysis for most of the researchers in India.

For the further analysis the EFA test has been run as discussed above and after that to compare the 3 segments of customers. One were the ones who were insured with the public sectors, then the second ones were the one who were insured with the private sector and then the third ones were the one who were insured with both.

Data Analysis and interpretation

With the application of EFA (Exploratory Factor Analysis) the purpose is to find that whether the scale designed by distributing variable to predefined factors or construct is same as the exploration of the similar. If the EFA places the variables under a predefined category then the surety of the dimensions can be taken. And more than that there will be statements that are comparatively weaker in factor loading and Eigen value which will require elimination. To check those statements is also a purpose.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.869
Bartlett's Test of Sphericity	Approx. Chi-Square	19778.618
	Df	538
	Sig.	.000

The above mentioned table suggests the sample adequacy. The KMO value is .869 which is more than 0.6. The value that represents a standard of sample adequacy is a minimum 0.6. Since the value is 0.869 the sample represents the adequacy for running the test.

The second value is the Bartlett's test of sphericity, which understood by the significance value which needs to be less than 0.05 and the value as can be noticed is too minimal in decimal space that value is shown as zero. this means that the sphericity of the population for running the test is also adequate.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.577	35.993	35.993	8.577	35.993	35.993
3	3.846	11.654	37.646	3.846	11.654	37.646

3	3.173	9.614	47.361	3.173	9.614	47.361
4	1.843	5.581	53.843	1.843	5.581	53.843
5	1.733	5.348	58.090	1.733	5.348	58.090
6	1.335	3.713	61.803	1.335	3.713	61.803
7	1.053	3.189	64.993	1.053	3.189	64.993
8	1.015	3.077	68.069	1.015	3.077	68.069
9	.891	3.701	70.769			
10	.760	3.303	73.073			
11	.703	3.133	75.303			
13	.658	1.993	77.197			
13	.631	1.883	79.080			
14	.576	1.744	80.834			
15	.531	1.608	83.433			
16	.503	1.534	83.956			
17	.473	1.433	85.390			
18	.448	1.356	86.746			
19	.433	1.383	88.038			
30	.411	1.345	89.373			
31	.403	1.318	90.490			
33	.373	1.136	91.616			
33	.361	1.093	93.709			
34	.309	.936	93.645			
35	.301	.911	94.557			
36	.380	.847	95.404			
37	.376	.838	96.343			
38	.363	.793	97.035			
39	.331	.701	97.736			
30	.336	.684	98.430			
31	.305	.631	99.041			
33	.169	.513	99.553			
33	.147	.447	100.000			

The above mentioned tables are represented by dividing the same table in to two parts. As the numbers of columns were higher and it was not possible to fit the columns in the same table, the table is divided in to two parts. The table of extraction values from variables represents the explanation of the phenomena.

This means that together all the variables by forming the construct are capable of explaining the phenomena aimed. In this case the extraction values are forming 8 constructs and the constructs are explaining 68.069%

of the service quality dimension. From the ninth variable the value Eigen value has started to drop under 1. And the explanation goes lower, so, only eight constructs were considered.

The name of the variables that came out in the result of EFA has been decided on the basis of how the variables were clubbed. The five dimensions that were there were split in 8 factors. The first most important contributing factor to service quality was *Reliability* this was expected as reliability matters most to the customers in India. As mentioned in the study prior that India is a country in which most of the customers have earned money with a lot of struggle. This is one of the biggest reason that they want to invest in a company that appears reliable to them and ensures the safety of money. Reliability is one of the biggest reasons why public sector financial institutions are having a higher market share. The following construct surprisingly was *Tangibility* followed by *Assurance1*, *Assurance2*, *Responsiveness1*, *Responsiveness2*, *Empathy1* and *Empathy2*. These were the 8 construct and the results have been explained in detail in Annexure.

The impact of one's demographic is also high in this case. Like the impact of annual income and occupation can be well understood in this behalf. The main aim of this paper was to understand the fact that with the changing demographic if the personality of the person changes does that change the attitude towards judging a company's service quality. Several studies in the past have proven the psychology of people from various occupations and income group varies. In order to prove the same the collected sample of 1100 respondents were analysed with the help of ANOVA.

H1a: There is no significant impact of Occupation in forming the perception of the respondent towards service quality.

		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Reliability	Student	84	.1355031	1.00576905	.10973840	-3.37357	3.44935
	Salaried	338	-.0340180	1.03186683	.05643316	-3.99533	3.44935
	Business	366	.0543958	1.01604830	.05310970	-3.74560	3.44935
	Home Maker	334	-.0630363	.95490533	.05305030	-3.74560	3.34915
	Total	1103	.0000000	1.00000000	.03013376	-3.99533	3.44935
Tangibility	Student	84	.3884033	.98791438	.10779030	-1.98474	3.34437
	Salaried	338	-.0333693	.97354356	.05369973	-1.93643	3.19186
	Business	366	-.0736343	1.04504338	.05463534	-3.39974	3.31811
	Home Maker	334	.0141103	.95903440	.05337913	-3.39974	3.31811
	Total	1103	.0000000	1.00000000	.03013376	-3.39974	3.31811
Assurance_1	Student	84	.0999011	1.03303374	.11360411	-3.39481	1.86471
	Salaried	338	-.0103038	.97897587	.05405490	-3.40393	1.86471
	Business	366	-.0097535	1.00060660	.05330354	-3.30173	1.86667
	Home Maker	334	-.0044535	1.01513574	.05639587	-3.40393	1.86667

Total		1103	.0000000	1.00000000	.03013376	-3.40393	1.86667
Assurance_3	Student	84	-.1371106	.94635016	.10334436	-3.03396	1.79473
	Salaried	338	.0337979	1.06886767	.05901834	-3.94835	3.39636
	Business	366	.0071553	.93638537	.04894565	-3.03396	1.97319
	Home Maker	334	-.0057384	1.01344967	.05634730	-3.50043	3.39636
	Total	1103	.0000000	1.00000000	.03013376	-3.94835	3.39636
Responsiveness_1	Student	84	.1398338	.97886865	.10680333	-3.63577	3.17367
	Salaried	338	-.0366183	1.01331795	.05594560	-3.65895	3.17367
	Business	366	-.0473705	1.01131079	.05386306	-3.53163	3.13487
	Home Maker	334	.0467999	.97854131	.05436341	-3.65895	3.13487
	Total	1103	.0000000	1.00000000	.03013376	-3.65895	3.17367
Responsiveness_3	Student	84	.0546008	1.03766030	.11313693	-3.19396	1.88150
	Salaried	338	-.0517984	.94650699	.05336311	-3.38863	3.78644
	Business	366	.0834777	.99380398	.05194697	-3.33148	3.77948
	Home Maker	334	-.0560168	1.04866873	.05835937	-3.33148	3.78644
	Total	1103	.0000000	1.00000000	.03013376	-3.33148	3.78644
Empathy_1	Student	84	-.0756571	.94039416	.10360541	-3.53335	1.89579
	Salaried	338	-.0167715	.98371430	.05431654	-4.38535	1.96174
	Business	366	.0100339	1.03331190	.05343710	-4.38535	1.96174
	Home Maker	334	.0353701	1.00905753	.05605875	-4.38535	3.15577
	Total	1103	.0000000	1.00000000	.03013376	-4.38535	3.15577
Empathy_3	Student	84	.0973955	.86818333	.09473655	-3.41887	3.00173
	Salaried	338	-.0086387	1.03889390	.05736333	-3.46687	3.57893
	Business	366	-.0188801	.95715663	.05003138	-3.46687	3.75340
	Home Maker	334	.0048333	1.04118671	.05784371	-3.46687	3.93413
	Total	1103	.0000000	1.00000000	.03013376	-3.46687	3.93413

Test of Homogeneity of Variances

	Levene Statistic	df1	df3	Sig.
Reliability	.966	3	1098	.408
Tangibility	1.534	3	1098	.304
Assurance_1	.555	3	1098	.645
Assurance_3	3.335	3	1098	.073
Responsiveness_1	.383	3	1098	.838
Responsiveness_3	3.945	3	1098	.033
Empathy_1	.370	3	1098	.774
Empathy_3	3.086	3	1098	.036

Levene’s score for test of homogeneity of variance proves that in testing all the above factors have homogeneity of variance accept 3 factors, which are responsiveness-3 and Empathy-3. Therefore in order to test the same the Welch test has been applied as well.

The value of all factors is above the level of 0.05 just the above mentioned two factors have the value of 0.033 and 0.036 respectively. Hence in order to study those two factors Welch test has been applied and also for the F-Test value is there.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Reliability	Between Groups	4.347	3	1.416	1.417	.336
	Within Groups	1096.753	1098	.999		
	Total	1101.000	1101			
Tangibility	Between Groups	15.011	3	5.004	5.059	.003
	Within Groups	1085.989	1098	.989		
	Total	1101.000	1101			
Assurance_1	Between Groups	.914	3	.305	.304	.833
	Within Groups	1100.086	1098	1.003		
	Total	1101.000	1101			
Assurance_3	Between Groups	1.961	3	.654	.653	.581
	Within Groups	1099.039	1098	1.001		
	Total	1101.000	1101			
Responsiveness_1	Between Groups	3.179	3	1.060	1.060	.365
	Within Groups	1097.831	1098	1.000		
	Total	1101.000	1101			
Responsiveness_3	Between Groups	4.698	3	1.566	1.568	.195
	Within Groups	1096.303	1098	.998		
	Total	1101.000	1101			
Empathy_1	Between Groups	.817	3	.373	.373	.846
	Within Groups	1100.183	1098	1.003		
	Total	1101.000	1101			
Empathy_3	Between Groups	.959	3	.330	.319	.813
	Within Groups	1100.041	1098	1.003		
	Total	1101.000	1101			

In the above mentioned table the value of the entire factor are higher than the standard significance value that is 0.05. This means that all segments have the similar opinion about all the factors but one. The value of Tangibility is very low, the value is 0.03. This means that Tangibility is one factor on which the opinion varies according to the occupation the respondents are involved in.

For the two factors which was not having homogeneity of variance according to the Levene's value. In Welch test the two factors are also having the value way above the standard significance level. Therefore, it

can be concluded that the null hypothesis is accepted other than one tangibility factor (Brady, 2002). In order to study that factor further properly. We need to test the same in the post hoc.

Robust Tests of Equality of Means

		Statistic ^a	df1	df3	Sig.
Reliability	Welch	1.436	3	343.155	.335
Tangibility	Welch	5.040	3	344.197	.003
Assurance_1	Welch	.387	3	341.544	.835
Assurance_3	Welch	.697	3	345.997	.554
Responsiveness_1	Welch	1.078	3	345.010	.359
Responsiveness_3	Welch	1.569	3	341.359	.197
Empathy_1	Welch	.391	3	347.948	.833
Empathy_3	Welch	.407	3	353.145	.748

Post Hoc

Multiple Comparisons

Tangibility

Games-Howell

(I) Occupation	(J) Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Student	Salaried	.43077341*	.13043595	.004	.1073693	.7343756
	Business	.46103754*	.13084149	.001	.1465034	.7755537
	Home Maker	.37439303*	.13033899	.013	.0613518	.6873343
Salaried	Student	-.43077341*	.13043595	.004	-.7343756	-.1073693
	Business	.04035513	.07660013	.953	-.1570137	.3375339
	Home Maker	-.04647939	.07564607	.937	-.3413303	.1483614
Business	Student	-.46103754*	.13084149	.001	-.7755537	-.1465034
	Salaried	-.04035513	.07660013	.953	-.3375339	.1570137
	Home Maker	-.08673453	.07630585	.667	-.3833473	.1097783
Home Maker	Student	-.37439303*	.13033899	.013	-.6873343	-.0613518
	Salaried	.04647939	.07564607	.937	-.1483614	.3413303
	Business	.08673453	.07630585	.667	-.1097783	.3833473

*. The mean difference is significant at the 0.05 level.

Since the homogeneity of variance for this factor was all right, the post hoc test that has been implemented to check the result is Games-Howell. According to the result the significance value of one segment that is student is varying from all the other three categories. If the result is seen properly than it is the segment of students that are convinced with Tangibility of the organisation more than the other three segments.

H2a: There is no significant impact of Annual Income in forming the perception of the respondent towards service quality.

		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Tangibility	Below 3L	387	-.1331387	1.03105337	.06086115	-3.39974	3.19186
	3L – 5L	354	.0070179	.99507361	.06343641	-3.39974	3.19186
	5L – 7.5L	371	.0437518	.98364438	.05969139	-1.96569	3.16450
	Above 7.5L	390	.0738431	.98315503	.05773385	-1.93643	3.31811
	Total	1103	.0000000	1.00000000	.03013376	-3.39974	3.31811
Reliability	Below 3L	387	.0508417	.99375333	.05865940	-3.99533	3.44935
	3L – 5L	354	.0031086	1.04057440	.06539144	-3.99533	3.34915
	5L – 7.5L	371	.0303039	.97675333	.05933348	-3.74560	3.44935
	Above 7.5L	390	-.0803867	.99158838	.05833807	-3.30005	3.44935
	Total	1103	.0000000	1.00000000	.03013376	-3.99533	3.44935
Assurance_1	Below 3L	387	.0461878	.98553003	.05817400	-3.40393	1.86667
	3L – 5L	354	.0644039	.98657073	.06190395	-3.40393	1.86471
	5L – 7.5L	371	.0343486	1.03856985	.06308863	-3.39481	1.86667
	Above 7.5L	390	-.1348733	.98333080	.05773730	-3.39481	1.86471
	Total	1103	.0000000	1.00000000	.03013376	-3.40393	1.86667
Assurance_3	Below 3L	387	-.0543963	1.04304795	.06156917	-3.94835	3.39636
	3L – 5L	354	.0313834	.93846033	.05888434	-3.39983	3.39636
	5L – 7.5L	371	.0718865	.95974161	.05830015	-3.03396	1.97319
	Above 7.5L	390	-.0330835	1.04513369	.06137173	-3.94835	1.97319
	Total	1103	.0000000	1.00000000	.03013376	-3.94835	3.39636
Responsiveness_1	Below 3L	387	.0647770	1.00111415	.05909390	-3.65895	3.17367
	3L – 5L	354	-.0476574	1.03579037	.06499137	-3.65895	3.13487
	5L – 7.5L	371	.0306379	1.01711105	.06178510	-3.63577	3.17367
	Above 7.5L	390	-.0509963	.94999471	.05578561	-3.53163	3.13487
	Total	1103	.0000000	1.00000000	.03013376	-3.65895	3.17367
Responsiveness_3	Below 3L	387	-.0675501	1.00336078	.05933651	-3.33148	3.33070
	3L – 5L	354	-.0381946	.99679635	.06354456	-3.38863	3.30339
	5L – 7.5L	371	.1076096	.95737387	.05815019	-3.19396	3.77948
	Above 7.5L	390	-.0003548	1.03478333	.06076456	-3.38863	3.78644
	Total	1103	.0000000	1.00000000	.03013376	-3.33148	3.78644
Empathy_1	Below 3L	387	.0458875	1.03118398	.06037858	-4.38535	1.89579
	3L – 5L	354	-.0388300	1.05639334	.06637773	-4.38535	3.15577
	5L – 7.5L	371	.0093135	.96356946	.05853368	-4.38535	3.15577
	Above 7.5L	390	-.0388738	.96434390	.05663339	-3.74633	1.96174
	Total	1103	.0000000	1.00000000	.03013376	-4.38535	3.15577

Empathy_3	Below 3L	387	.0877519	.98410830	.05809007	-3.46687	3.93413
	3L – 5L	354	-.0430535	1.03536111	.06433060	-3.43535	3.75340
	5L – 7.5L	371	.0333057	1.00873817	.06137648	-3.41887	3.75340
	Above 7.5L	390	-.0803010	.98171471	.05764837	-3.46687	3.93413
	Total	1103	.0000000	1.00000000	.03013376	-3.46687	3.93413

Test of Homogeneity of Variances

	Levene Statistic	df1	df3	Sig.
Tangibility	.357	3	1098	.784
Reliability	1.016	3	1098	.385
Assurance_1	.517	3	1098	.671
Assurance_3	3.134	3	1098	.094
Responsiveness_1	.353	3	1098	.860
Responsiveness_3	.308	3	1098	.830
Empathy_1	.863	3	1098	.460
Empathy_3	.146	3	1098	.933

Levene's score for test of homogeneity of variance proves that in testing all the above factors has homogeneity of variance. This means that the sample sizes are comparable and measurable.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Tangibility	Between Groups	6.394	3	3.131	3.138	.094
	Within Groups	1094.606	1098	.997		
	Total	1101.000	1101			
Reliability	Between Groups	3.864	3	.955	.955	.413
	Within Groups	1098.136	1098	1.000		
	Total	1101.000	1101			
Assurance_1	Between Groups	6.348	3	3.116	3.133	.096
	Within Groups	1094.653	1098	.997		
	Total	1101.000	1101			
Assurance_3	Between Groups	3.660	3	.887	.886	.448
	Within Groups	1098.340	1098	1.000		
	Total	1101.000	1101			
Responsiveness_1	Between Groups	3.790	3	.930	.930	.436
	Within Groups	1098.310	1098	1.000		
	Total	1101.000	1101			

Responsiveness_3	Between Groups	4.818	3	1.606	1.609	.186
	Within Groups	1096.183	1098	.998		
	Total	1101.000	1101			
Empathy_1	Between Groups	1.081	3	.360	.360	.783
	Within Groups	1099.919	1098	1.003		
	Total	1101.000	1101			
Empathy_3	Between Groups	4.807	3	1.603	1.605	.186
	Within Groups	1096.193	1098	.998		
	Total	1101.000	1101			

In the above mentioned table the value of the entire factor are higher than the standard significance value that is 0.05. This means that all segments have the similar opinion about all the factors but one. Therefore, it can be concluded that the null hypothesis is accepted.

We can conclude from the upper result that the income of a person does not impact their impression of an insurance company. the opinion in which they measure service quality is similar.

Conclusion

The above mentioned vales indicate that to the consumers of 2018 what matters more is the factor of reliability. More than anything other factors regardless of their demographics the most important point of consideration is that the investment in the insurance company must remain safe. It is because of such factor till date the maximum market share is with LIC (Devlin, 2002). Also the data has indicated towards the fact that demographics impact the perception of an individual. At times it is to a great extent and at times to a small extent. Although the study conducted has shown a minimal impact and mostly the result has shown insignificant, but the impact of the demographics can be seen. The study also highlights the fact that the service quality importance has increased higher than prior.

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