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Customer satisfaction with a company’s products or services is often seen as the key to a company’s success and long-term competitiveness. In the context of a service industry, customer satisfaction is often viewed as a central determinant of customer retention through the development of relationships. However, the few empirical investigations in this area indicate that a direct relationship between these constructs is weak or even nonexistent. The overall purpose of this article is to develop a conceptual foundation for investigating the customer dissatisfying elements, customer switching behavior and customer retention process, with the use of the concepts of customer satisfaction.

The article involves a critical examination of the satisfaction–retention relationship, and the development of a more comprehensive view of the customer’s quality perception. The study considered three cues Price, Empathy and Responsiveness. The objective of the recommendations is to prove further insights of how to minimize the level of customer dissatisfaction occurred within the motor insurance industry. The recommendations will be based on the research findings, their implications and the insights of the findings towards strategy development.

Keywords: Customer Dissatisfaction, Switching Behavior