The Impact of Service Quality on Customer Satisfaction with Special Reference to Motor Insurance Industry in Sri Lanka

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Motor insurance has been a frequently researched subject in the Western part of the world yet there is only limited and rare research on the aspect of service quality of insurance providers towards customer satisfaction of motor insurance. Hence this study aims to investigate the relationship among the service quality aspect of motor insurance towards customer satisfaction. Service quality can be mentioned as one of the significant factors which influence the satisfaction of the customers. Thus, with this aspect the study has been carried out to identify the impact of service quality on customer satisfaction. The research was based on deductive research approach and quantitative research method. The research used a selfstructured questionnaire as main tool in collecting data, and the research based on the population of customer in terms of motor insurance sector. The data was analyzed with SPSS and the findings were represented through the descriptive as well as analytical tools. Findings of the study revealed that the factors such as assurance, reliability, tangibles, empathy which are major elements of measuring service quality have significant impact over the customer satisfaction. And it was recommended that improving the above-mentioned factors when delivering the services can increase the service quality and customer satisfaction to a greater level.

Keywords: Customer Satisfaction, Motor Insurance, Service Quality, Sri Lanka