

## **The Impact of Extended Service Quality Dimensions on Customer Satisfaction in the Life Insurance Industry in Western Province, Sri Lanka**

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### **ABSTRACT**

**Purpose:** In insurance industry service quality is a crucial factor because the services offer by the company are not visible, the quality of the Service is intangible, and it is difficult to assess quality of the service at the point of purchasing the service. Hence the objective of this study is to examine the impact of service quality dimensions on customer satisfaction in life insurance industry in Sri Lanka.

**Design/ Methodology/ Approach:** The study empirically evaluated five service quality dimensions; Reliability, Responsiveness, Tangibility, Assurance, Technology and Corporate Image and their impact on life insurance customer satisfaction. The service quality measured by SERVQUAL model. Technology and Corporate Image are the newly introduced service quality dimensions to the insurance industry in Sri Lanka. The sample consisted of 277 life insurance customers in Western Province and primary data were gathered through a structured questionnaire among the respondents.

**Findings:** The results demonstrated that there is a significant impact from Reliability, Assurance, Responsiveness, Technology and Corporate Image to the customer satisfaction. But Tangibility has an insignificant impact to the customer satisfaction in Insurance industry.

**Originality:** This study concluded that Technology, Corporate Image, and Responsiveness are the key factors that influence mostly on customer satisfaction in life insurance industry in Sri Lanka. In the light of the results, extended service quality dimensions have an impact of customer satisfaction in Life Insurance Industry in Sri Lanka.

**Keywords:** *Service Quality, Customer Satisfaction, SERVQUAL Model, Insurance*