

**THE ANTECEDENTS AND CONSEQUENCES OF
SERVICE QUALITY IN THE HEALTH INSURANCE
INDUSTRY IN SAUDI ARABIA**

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By

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ABSTRACT

The main purpose of this study was to investigate the antecedents and the consequences of service quality in the Saudi health insurance industry. Specifically, it aimed at investigating both the mediating effect of customer satisfaction on the relationship between perceived service quality and customer loyalty, and the moderating effect of corporate image on the relationship between service quality and customer satisfaction. The motivation for this study was driven by the inconsistent findings in the literature concerning the relationships between the antecedent and the consequences variables related to perceived service quality. Due to these inconsistencies, a new research stream emerged which suggests investigating the effect of possible mediating and moderating variables that may better explain such inconsistencies. Accordingly, this study has integrated different theories such as the expectancy-disconfirmation theory, service quality theory and social exchange theory to map and position the possible relationships between the variables in the conceptual framework. The study utilized a survey questionnaire which was randomly distributed to 800 customers of 3 major insurance companies in Saudi Arabia. Out of the 420 returned questionnaires, 400 were found to be complete and used in the analysis. Correlation and hierarchical regression analysis were used to analyze the direct and indirect relationship between the related variables in the study. The results revealed that communication, information and communication technology (ICT), customer knowledge and prior experience were positive determinants of perceived service quality. Moreover importantly, the mediating effect of customer satisfaction on the relationships between perceived service quality and customer loyalty was confirmed by the findings. This study also found that there was a moderating effect of corporate image on the relationship between service quality and customer satisfaction. Finally, managerial, policy and theoretical implications as well as directions for future research were discussed.

Keywords: antecedent variables of service quality, corporate image, customers' satisfaction, customer loyalty, Saudi insurance industry

ABSTRAK

Matlamat utama kajian ini adalah untuk menyelidik anteseden dan konsekuen kualiti perkhidmatan dalam industri insurans kesihatan di Arab Saudi. Secara khususnya, kajian ini bertujuan untuk meneliti kesan perantara kepuasan pelanggan terhadap hubungan antara persepsi kualiti perkhidmatan dan kesetiaan pelanggan ; dan kesan perantara imej korporat dalam hubungan antara kualiti perkhidmatan dan kepuasan pelanggan. Kajian ini didorong oleh hasil penemuan yang tidak konsisten dalam literatur tentang hubungan antara anteseden dan pemboleh ubah konsekuen yang berkaitan dengan kualiti perkhidmatan yang dianggarkan. Berdasarkan ketidaktekalan tersebut, suatu aliran kajian baharu yang mencadangkan penelitian terhadap kesan ke atas perantara dan pemboleh ubah yang berkemungkinan boleh menjelaskan ketidaktekalan telah dibangunkan. Secara dasarnya, kajian ini mengintegrasikan teori-teori yang berbeza seperti teori jangkaan-ketidaktentuan, teori kualiti perkhidmatan dan teori pertukaran sosial bagi membuat pemetaan dan meletakkan hubungan yang munasabah di antara pemboleh ubah-pemboleh ubah dalam rangka kerja konsep. Kajian ini menggunakan soal selidik yang diedarkan secara rawak kepada 800 orang pelanggan di tiga buah syarikat insurans terbesar di Arab Saudi. Daripada 420 soal selidik yang dikembalikan hanya 400 yang telah dilengkapi dan boleh digunakan untuk dianalisis. Analisis korelasi dan regresi hirarki digunakan untuk melihat hubungan langsung dan tidak langsung di antara pemboleh ubah-pemboleh ubah dalam kajian. Keputusan menunjukkan bahawa komunikasi, teknologi maklumat dan komunikasi (ICT), pengetahuan dan pengalaman sedia ada pelanggan adalah penentu positif dalam persepsi kualiti perkhidmatan. Lebih penting lagi, kesan perantara kepuasan pelanggan terhadap hubungan antara persepsi kualiti perkhidmatan dan kesetiaan pelanggan telah disahkan melalui dapatan tersebut. Kajian ini juga mendapati bahawa wujud kesan perantara imej korporat terhadap hubungan antara kualiti perkhidmatan dan kepuasan pelanggan. Akhir sekali, implikasi, pengurusan, polisi dan teoritikal serta arah tuju bagi kajian pada masa hadapan turut dibincangkan.

Kata kunci: pemboleh ubah anteseden kualiti perkhidmatan, imej korporat, kepuasan pelanggan, kesetiaan pelanggan, industri insurans Arab Saudi

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LIST OF ABBREVIATIONS

AS	Assurance
C2C	Customer-To-Customer
CC	Communication
CCHI	Council of Cooperative Health Insurance
CI	Corporate Image
CK	Customer Knowledge
EM	Empathy
EWOM	Electronic Word-Of-Mouth
GCC	Gulf Cooperation Council
HDI	Human Development Index
ICT	Information and Communications Technologies
KMO	Kaiser-Meyer-Olkin
LY	Customer Loyalty
NCCI	the National Company for Cooperative Insurance
PE	Prior Experience
PSQ	Perceived Service Quality
RL	Reliability
ROE	The Return On Equity
RS	Responsiveness
SAMA	Saudi Arabian Monetary Agency
SERVQUAL	Service Quality

SIMR	The Saudi Insurance Market Report
SNIC	Saudi National Insurance Company
ST	Customer Satisfaction
TA	Tangible
TAM	Technology Acceptance Model
USA	United States of America
WTO	World Trade Organization

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The delivery of a suitable service quality has a key role in service industry particularly, insurance industry as service quality is significant to these firms' survival and profitability (Urban, 2009). Zeng *et al.* (2010) argued that service quality is a critical issue in securing customer satisfaction in most service industries. Owing to the heightened role of service organizations in the economy, and the significance of services in competitive environments, service organizations like the insurance companies should strategically manage service qualities and clearly comprehend service quality, customer expectations and basic quality specifications (Al-Rousan & Mohamed, 2010).

Service quality has developed to become a top instrumental co-efficient in the dynamic competitive market. Hence, in order to succeed and survive in this environment, any economic enterprise needs to deliver quality service (Sandhu & Bala, 2011). In a related study, Kara *et al.* (2005) stated that the delivery of quality service is important for any business in order to survive and succeed in today's business environment. This is because once services delivered to customers are of high quality, this would ensure that these customers are satisfied with the services, and in turn would lead to the paramount goal of the company - customers' loyalty (Tsoukatos, 2007).

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