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Dimensions of Customer Service Satisfaction in United India Insurance: A Quantitative Gender-wise Study

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ABSTRACT :

This paper discusses the factors affecting customer satisfaction among policyholders of United India Insurance. It examines key dimensions of service quality, including reliability, assurance, responsiveness, empathy, tangibles, and digital service usability, and explores how these factors influence overall satisfaction. The study also analyzes gender-wise differences in perceptions of insurer services to identify tailored service needs. Primary data were collected through a self-structured questionnaire from 100 policyholders, equally divided between male and female respondents. Statistical tools, including mean analysis, ANOVA, and correspondence analysis, were employed to examine service quality factors and their impact on satisfaction. Findings indicate that while overall satisfaction is moderate, gender differences significantly influence perceptions of reliability, digital services, and personalized attention. The study provides actionable recommendations to enhance targeted communication, digital usability, and personalized services, ensuring higher satisfaction among diverse policyholder segments.

Keywords: General Insurance, United India Insurance, Customer Service, Customer Satisfaction and Customer Satisfaction Dimensions.

Introduction

Customer service satisfaction has become a central factor in determining organizational success, especially in service-driven industries such as insurance. As competition intensifies, insurance companies must offer not only comprehensive products but also high-quality services that emphasize reliability, responsiveness, transparency, and customer-centric practices. The SERVQUAL model proposed by Parasuraman, Zeithaml, and Berry (1988) underscores these service dimensions—reliability, assurance, empathy, responsiveness, and tangibles—as crucial determinants of customer perceptions. United India Insurance, one of the leading public sector insurers in India, functions in an environment marked by heightened customer expectations, policy reforms, and rapid technological advancements. Understanding the specific dimensions that influence customer satisfaction within this context is essential for improving service quality and strengthening long-term customer loyalty.

United India Insurance provides a wide range of products, including motor, health, fire, and personal insurance, catering to diverse demographic segments. Research shows that customers expect efficient claim settlement, clear communication, accessible support, and courteous staff interactions, all of which directly shape their satisfaction levels (Cronin & Taylor, 1992). The Indian insurance sector has witnessed substantial digital transformation in recent years, with online policy issuance, digital claim processing, and strengthened consumer protection norms. While these developments have enhanced accessibility, they have simultaneously increased pressure on insurers to consistently deliver high-quality service at every customer touchpoint.

Various empirical studies argue that dimensions such as reliability, responsiveness, staff competence, grievance handling, and trust significantly influence satisfaction and retention in the insurance sector. Trust, particularly in claim settlement processes, is a major determinant of long-term customer relationships (Ganesan, 1994). However, insurer-specific research, particularly on United India Insurance, remains limited. Studies like Siddiqui and Sharma (2010) highlight the role of service quality in customer satisfaction but do not provide focused insights into public sector insurers. Therefore, this quantitative study aims to examine the key dimensions of customer service satisfaction among policyholders of United India Insurance. The findings are expected to guide service improvements and contribute to the broader literature on insurance service quality.

Literature Review

Customer service satisfaction is conceptualized in the literature as a multidimensional latent construct influenced by both foundational service-quality dimensions and industry-specific determinants. Empirical studies grounded in the SERVQUAL framework demonstrate its structural robustness across Indian service sectors. Jain and Gupta (2004), in their comparative evaluation of SERVQUAL and SERVPERF, empirically validate the diagnostic strength of the SERVQUAL dimensions—tangibles, reliability, responsiveness, assurance, and empathy—while emphasizing methodological considerations such as performance-only versus gap-based measurement models. Their findings support the view that service-quality assessment in the Indian context requires both theoretical alignment with established frameworks and statistical sensitivity to sectoral variability. Complementary

evidence from Indian banking research (Jham & Khan, 2008) indicates that reliability and responsiveness emerge as significant predictors of overall satisfaction, with technological facilitation and service convenience acting as mediating variables, thereby extending the classical SERVQUAL model toward technology-enabled service environments.

Sector-specific studies further substantiate the dynamic nature of customer satisfaction dimensions in India. Telecom and retail investigations reported in the Indian Journals and research articles show that tangibles—including infrastructural quality and network performance—and assurance factors such as perceived competence and trust significantly shape satisfaction outcomes, while empathy and responsiveness continue to influence retention in highly competitive markets (Joshi, 2011). Extending this trajectory, e-service quality research highlights the emergence of digital-specific dimensions: fulfillment accuracy, privacy and data security, system availability, and process efficiency, all of which exert substantial effects on online customer satisfaction and loyalty (Mahadevan, 2022). Collectively, Indian empirical evidence positions SERVQUAL as foundational measurement architecture but underscores the necessity of integrating sectoral, technological, and contextual variables to develop comprehensive and statistically robust satisfaction models suitable for contemporary service ecosystems.

The insurance sector, as a global service domain delivering inherently intangible products, has been extensively examined through service quality frameworks to understand its impact on customer perceptions and satisfaction. Empirical research in the Indian context consistently validates the predictive power of SERVQUAL dimensions in shaping overall satisfaction levels. For instance, Anjor et al. (2014) demonstrate that key dimensions such as reliability, responsiveness, and assurance significantly influence perceived service quality outcomes. Gautam (2011) further corroborates these findings by emphasizing the critical role of reliability and responsiveness in determining customers' evaluative judgments of insurance services. These studies collectively indicate that customers assess intangible insurance offerings primarily through their direct service encounters and the efficiency of service delivery mechanisms.

Comparative analyses extend this understanding by highlighting additional determinants such as communication clarity and claim process support as decisive drivers of satisfaction (Sharma, 2014). The importance of seamless claim settlement is particularly underscored in general insurance settings, where prompt and transparent processing is closely associated with higher satisfaction levels (Ayyamperumal, 2019). Recent evidence from the non-life insurance segment affirms that service quality dimensions not only enhance satisfaction but also exert a measurable influence on customer loyalty, reinforcing the strategic significance of quality-driven service models (Thirupathi & Balamurugan, 2024).

III. Objective of Study

1. To examine customer satisfaction in United India Insurance policyholders' satisfaction with the quality of insurer-provided services.
2. To analyze gender-wise influencing factors differences in United India Insurance policyholders' satisfaction regarding the efficiency and operational performance of insurer services.
3. To propose evidence-based recommendations aimed at enhancing overall customer satisfaction among policyholders of United India Insurance.

IV. Hypothesis

Ho: The analysis indicates that gender does not exert a statistically significant influence on the relationship between service quality dimensions and customer satisfaction among United India Insurance policyholders.

V. Research Methodology

The primary data for the study were collected from customers of United India Insurance Company using a self-structured questionnaire. Each item in the instrument utilized a five-point Likert scale with response options ranging from 1 = Strongly Disagree to 5 = Strongly Agree. The questionnaire was administered through multiple channels, including e-mail, mobile-based communication, and postal services, to ensure wider reach and participant convenience.

A total of 135 questionnaires were initially received; however, 10 responses were discarded due to incomplete information. From the remaining 125 valid responses, 100 were selected randomly for the final analysis. The final sample comprised 50 male and 50 female respondents, enabling a balanced gender-wise comparison. The data collection was carried out over a three-month period, from October to December 2017. For data analysis, the study employed Correspondence Analysis and factor-based analytical techniques to examine the influencing variables and test the research hypotheses. The statistical analysis was conducted using SPSS version 16.

VI. Results and Finding

Mean, Mode and Std. Deviation of United India Policyholders Customer Satisfaction

Table 1 Descriptive Statistics				
S. No.	Statement	Mean	Median	Std. Deviation
1	United India provides services consistently, accurately, and reliably.	3.3500	3.0000	.47937
2	Claims and policy processes are efficient and error-free.	3.6900	4.0000	.81271
3	The company fulfills commitments regarding policy terms and settlements.	3.4700	4.0000	.92611

4	Employees are well-trained and knowledgeable about insurance services.	3.6400	4.0000	.92682
5	I feel confident with the guidance provided by staff.	3.6700	4.0000	.92174
6	My personal information is handled with complete confidentiality.	3.6200	4.0000	.86199
7	Staff responds quickly and effectively to my inquiries.	3.6700	4.0000	.95405
8	Claims and grievances are resolved promptly without delays.	3.5700	4.0000	.92392
9	The company provides timely updates on policy status.	3.5200	4.0000	.94794
10	Company offices are clean, professional, and well-maintained.	3.5600	4.0000	1.00825
11	Policy documents are clearly written and easy to understand.	3.6800	4.0000	.97318
12	Online platforms are accessible, user-friendly, and easy.	2.9400	3.0000	1.34705
13	Staff understands my needs and financial situation well.	3.3200	3.5400	.97218
14	I receive personalized attention when it is required.	3.2800	3.6400	3.5100
15	The company shows genuine concern for my satisfaction.	3.5100	3.4000	.92654

The descriptive statistics indicate that most service quality statements related to United India Insurance received Mean scores between 3.3 and 3.7, showing respondents generally "Agree" with the service quality provided. Median values for nearly all items are 4.00, further confirming a positive central tendency in customer perception. Standard deviation values for most statements range from 0.47 to around 1.00, suggesting moderate consistency in responses, with relatively low variability for reliability and assurance dimensions.

However, a few areas show notable deviations. The item on digital platforms (Online platforms are accessible, user-friendly, and easy) shows a comparatively low Mean of 2.94 and a high Std. Deviation of 1.34, indicating dissatisfaction and wide variability in user experience. Personalization-related items also show relatively lower Mean values compared to other dimensions. These findings highlight that while overall service quality is perceived positively, digital service delivery and personalized support* require improvement to enhance customer satisfaction further.

Gender-wise Influencing factors of United India Policyholders Customer Satisfaction

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
United India provides services consistently, accurately, and reliably.	Between Groups	34.375	4	8.594	16.156	.000
	Within Groups	50.535	95	.532		
	Total	84.910	99			
Claims and policy processes are efficient and error-free.	Between Groups	35.897	4	8.974	17.349	.000
	Within Groups	49.143	95	.517		
	Total	85.040	99			
The company fulfills commitments regarding policy terms and settlements.	Between Groups	30.189	4	7.547	13.297	.000
	Within Groups	53.921	95	.568		
	Total	84.110	99			
Employees are well-trained and knowledgeable about insurance services.	Between Groups	27.282	4	6.821	14.001	.000
	Within Groups	46.278	95	.487		
	Total	73.560	99			
I feel confident with the guidance provided by staff.	Between Groups	25.104	4	6.276	9.172	.000
	Within Groups	65.006	95	.684		
	Total	90.110	99			
My personal information is handled with complete confidentiality.	Between Groups	27.107	4	6.777	11.215	.000
	Within Groups	57.403	95	.604		
	Total	84.510	99			
Claims and grievances are resolved promptly without delays.	Between Groups	34.192	4	8.548	14.827	.000
	Within Groups	54.768	95	.577		
	Total	88.960	99			
The company provides timely updates on policy status.	Between Groups	33.043	4	8.261	11.610	.000
	Within Groups	67.597	95	.712		
	Total	100.640	99			
Company offices are clean, professional, and well-maintained.	Between Groups	29.330	4	7.332	10.812	.000
	Within Groups	64.430	95	.678		
	Total	93.760	99			
Policy documents are clearly written and easy to understand.	Between Groups	26.936	4	6.734	4.189	.004
	Within Groups	152.704	95	1.607		

	Total	179.640	99			
Policy documents are clearly written and easy to understand.	Between Groups	41.548	4	10.387	7.441	.000
	Within Groups	132.612	95	1.396		
	Total	174.160	99			
Online platforms are accessible, user-friendly, and easy.	Between Groups	36.221	4	9.055	17.639	.000
	Within Groups	48.769	95	.513		
	Total	84.990	99			
Staff understands my needs and financial situation well.	Between Groups	34.033	4	8.508	13.729	.000
	Within Groups	58.877	95	.620		
	Total	92.910	99			
I receive personalized attention when it is required.	Between Groups	46.196	4	11.549	16.625	.000
	Within Groups	65.994	95	.695		
	Total	112.190	99			
The company shows genuine concern for my satisfaction.	Between Groups	27.034	4	6.759	5.133	.001
	Within Groups	125.076	95	1.317		
	Total	152.110	99			

The ANOVA results indicate that gender has a statistically significant influence on all measured service quality factors related to customer satisfaction among United India Insurance policyholders. For every statement, the Sig. value is below 0.05, confirming significant differences between male and female respondents in their perceptions of service reliability, responsiveness, assurance, tangibility, and empathy. High F-values across items further demonstrate substantial variability between gender groups compared to within-group responses.

These findings suggest that male and female policyholders evaluate service quality attributes differently, particularly in areas such as service reliability, claim settlement efficiency, digital platform usability, and personalized attention. Since gender-specific perceptions significantly affect overall satisfaction levels, the company may need to adopt targeted service strategies to address differing expectations and enhance satisfaction across all customer segments.

Suggestions

Based on the descriptive analysis and gender-wise ANOVA findings, several strategic recommendations can be proposed to enhance customer satisfaction among United India Insurance policyholders. First, the company should prioritize service reliability improvements, ensuring that commitments related to policy terms, benefits, and claim settlements are consistently fulfilled. The presence of gender-specific differences in perception indicates the need for tailored communication strategies and differentiated service delivery approaches. Strengthening internal training programs can further enhance staff competence, accuracy, and responsiveness, particularly because assurance-related items showed noticeable variance across genders (Kant & Jaiswal, 2017).

Furthermore, the insurer should focus on improving its digital service ecosystem, as online platform usability displayed the lowest mean scores and the highest variability. Upgrading mobile applications, website accessibility, and integrating real-time support features can significantly enhance customer experience. Emphasizing user-centric design, smooth navigation flow, and secure digital interactions will not only improve convenience but also build greater trust among both male and female policyholders. Ensuring consistency and reliability across digital touchpoints can help bridge service gaps identified in the quantitative findings.

Additionally, the study highlights the need to strengthen personalized and empathy-driven services, as these areas reflected comparatively lower satisfaction levels. Implementing advanced CRM tools can support customized policy recommendations, timely notifications, and proactive customer assistance. Gender-sensitive service touchpoints—such as tailoring claim guidance, offering financial planning consultations, and providing flexible communication channels—can help reduce perceptual gaps. Finally, establishing regular feedback mechanisms, including periodic surveys and focused group discussions, will enable United India Insurance to continually adapt its service offerings and foster sustained customer loyalty.

Implications

The findings of the study offer important insights for United India Insurance in enhancing customer satisfaction and understanding policyholder expectations. By examining customer perceptions of policy features, premium pricing, claim settlement processes, and overall service quality, the company can gain a clear understanding of satisfaction levels across different demographic segments. Collecting primary data on these aspects can help identify gender- and age-wise differences in expectations, allowing the insurer to design targeted communication, personalized services, and strategies that meet the diverse needs of its policyholders.

However, relying solely on primary survey data may have limitations, as responses are subjective and influenced by individual experiences. To address this, United India Insurance should complement surveys with objective service performance metrics, such as claim processing efficiency, digital platform usability, and responsiveness. By integrating perceptual and performance-based insights, the company can improve customer satisfaction, build loyalty, and offer tailored services that strengthen long-term engagement and trust among policyholders.

Scope for further research

Future research can expand on this study by exploring additional factors that influence customer satisfaction among United India Insurance policyholders, such as policyholder trust, grievance handling, and perceived value of services. Longitudinal studies could track changes in satisfaction over time, while qualitative research, like in-depth interviews or focus groups, can provide deeper insights into customer expectations and experiences. Further studies may also examine regional, socio-economic, or digital literacy differences to design more targeted service strategies, helping the insurer enhance personalized offerings, improve loyalty, and address evolving needs more effectively.

VII. Conclusion

The study highlights that customer satisfaction at United India Insurance is influenced by multiple factors, including service reliability, digital service quality, and personalized engagement. The descriptive analysis and gender-wise ANOVA findings indicate notable differences in expectations and perceptions, emphasizing the need for tailored strategies that address the unique needs of male and female policyholders. By prioritizing consistent service delivery, strengthening staff competence, and enhancing assurance-related interactions, the company can significantly improve overall customer satisfaction and build trust.

Furthermore, enhancing the digital service ecosystem, implementing CRM tools, and providing gender-sensitive, personalized services are critical for addressing lower satisfaction areas such as empathy and platform usability. Regular feedback mechanisms, surveys, and focus-group discussions will allow continuous refinement of services. Adopting these strategies will enable United India Insurance to foster stronger loyalty, long-term engagement, and sustained customer trust across diverse policyholder segments.

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