AN ASSESSMENT OF CUSTOMER SATISFACTION FROM THE INSURANCE POLICIES OF SIERRA LEONE NATIONAL INSURANCE COMPANY

Philip Suleiman Koroma[1],
Sheku Kamara[1],
Samu Baion[2i]
[1]Dr.,
University of Sierra Leone,
Fourah Bay College,
Sierra Leone
[2]Accountant General's Department,
Ministry of Finance,
Sierra Leone

Abstract:

The primary focus revolves around dissecting the key factors influencing satisfaction and dissecting the intricate interplay between customer satisfaction and behavioral intentions exhibited by consumers within the company's context. The study employs a cross-sectional survey methodology, employing a meticulously designed self-administered structured questionnaire that has been disseminated among the customer base of the Sierra Leone National Insurance Company. Employing the robust Structural Equation Modeling (SEM) approach, the research orchestrates an insightful exploration into the dynamics of relationships between various variables. The outcomes of this meticulous inquiry underscore the paramount importance of reliability and responsiveness as integral facets affecting customer satisfaction within the realm of the Sierra Leone National Insurance Company. Contrarily, the study finds technical quality, price, and image quality to lack significant influence as determinants of consumer satisfaction within the company's domain. Significantly, the study unravels a substantial and positive nexus between customer satisfaction and diverse behavioral intentions, spanning from the intent to recommend, switch, and repurchase. Interestingly, the intricate interplay between customer satisfaction and behavioral intentions remains resilient even in the face of demographic influences such as gender, age, educational attainment, and income levels. In conclusion, this study presents insightful recommendations for future explorations, delves into the multifaceted implications for management and theoretical frameworks, and takes cognizance of the inherent limitations encountered during the research journey.

[i] Correspondence: email philipsulainman@gmail.com, ksheku11@yahoo.com, samubaion@yahoo.com.au

1. Introduction

The satisfaction of insurance policies to customers helps the performance of the financial well-being of any country, which, in practical terms, cannot be overemphasised. It is, however, extremely important to a nation's survival and economic growth. Nevertheless, it is essential that the processes that deliver satisfaction to individuals, including the performance of the insurance policy, are regularly monitored. Insurance company roles and operations in any given nation are important and are gaining ground because they enhance corporate image, often provide insulation from price competitiveness, and can increase productivity and sales, profit and business performance.

It is an indispensable fact that the degree of comfort we mostly enjoy depends on the insurance since it is related to the range of Merchandise and services we can buy. The commodities in their numbers moved across the world in consignment worth perhaps several millions of Leones, which traders could not afford to send unless they were covered by insurance. Without insurance, the loss of these goods will mean bankruptcy. However, by having an institution that is ready and willing to take up and mitigate the effect of the risk, the confidence of investors/businessmen who would other wised hesitate to go ahead with risky projects would have been restored. One such company is the case of the Sierra Leone National Insurance Company (the protectorate), which is ready and willing to reduce the financial consequences caused by not knowing when and if a loss is anticipated to help ensure the payment of a certain guaranteed monetary amount in case of such a circumstance of the insured occurring. Numerous studies have established the fact that customer satisfaction (CS) drives customer retention and loyalty (Heskett *et al.*, 1997; Heskett *et al.*, 1994; Reichheld and Sasser, 1990; Duodu & Amankwah, 2011), it is believed that the average business allocates resources at a ratio of six (6) to one for acquiring new customers compared to maintaining existing customer relationships. The concept of customer retention represents, therefore, basically a product that engineers the establishment of enduring customer allegiance and value, which in turn is a function of the extent of how satisfied or dissatisfied customers are (Reichheld, 1996; Duodu & Amankwah, 2011).

Organisations with long-term perspectives for growth are increasingly ascertaining customer satisfaction/dissatisfaction by developing suitable measures. Worthy of note also is that effectively customer complaints can be used to ascertain, though there are shortcomings with this since on the average business enterprise never hears from 96% of their two unhappy customers and 91% will never come back; they get furthermore, merely 4% of unsatisfied customers tend to voice their concerns, while the remaining majority quietly withdraw their patronage. This underscores the contemporary approach of businesses that employ meticulous qualitative and

quantitative methodologies to assess customer satisfaction (CS), thereby informing strategic marketing initiatives and decision-making processes. In that regard, measuring customer satisfaction provides feedback on how successful an organization is at providing products and/or services to the satisfaction of customers in the marketplace and market space. The Sierra Leone National Insurance Commission (SLICOM) regulates the Sierra Leone Insurance industry which aims to ensure effective administration, supervision, regulation, and control of the insurance business in Sierra Leone. Over the past decade, competition in the industry has greatly increased as many new entrants have joined the industry. The problem relating to the study is principally informed by considering the reality that there is very limited empirical documentation in terms of achieving customer satisfaction (CS) and service quality (SQ) in the Sierra Leone National Insurance Company for both research and industrial management. On the one hand, the empirical studies within the Sierra Leone context on the state of CS within the realm of the insurance sector are very scanty. As far as the research is concerned, no study has been published on CS within Sierra Leone's insurance sector to inform stakeholders, especially the industry regulator, the regulatory body known as the Sierra Leone Insurance Commission (SLICOM) within the nation of Sierra Leone, regarding the service quality delivered by entities operating in the insurance sector to customers.

The increased competition in the Sierra Leone Insurance industry and the growth trend in the gross insurance premiums for the past decade do not provide empirical support for the claim that the satisfaction that customers derived from service quality as delivered by firms in the industry. While several attempts have been made by the SLICOM to encourage players in the Sierra Leone Insurance Companies to improve upon service quality (Sierra Business News, December 12, 2010), the absence of any empirical insufficient availability of data concerning the perception of customers regarding the quality of services of these firms.

A widespread view regarding business operations in numerous African nations is that the nature of insurance is such that carriers generally may not perform/honour insurance policies activated upon the incidence of insured losses and, in most cases, resort to fine prints embedded in these insurance contracts to either deny claims or substantially reduce claim payments. This sentiment is echoed not solely by policyholders but also frequently resonates within the broader community, thereby contributing to the unfavorable and limited adoption of insurance offerings and solutions in most African countries. The company faces much pressure today from changing regulations, intensifying competition from insurance and non-insurance financial service firms, the spreading internationalization of insurance markets and continuing innovations in technology and automation.

The problem within the insurance sector portfolio is that non-performing insurance policies grow so that revenues fall off as insurance loss expenses, alongside operational costs, increase and absorb all the remaining earnings. Based on the identified research problem, this research is intended to bring out suggestions to help reduce this problem, or it will continue if nothing is done.

The general objective of the research study is to assess the satisfaction that customers derive from the insurance policies of the Sierra Leone National Insurance Company (NIC) to determine how efficient management has been in operating these policies. To achieve this, the following specific objectives are itemized in the context of this research: to examine determinants around the satisfaction of customers within the Sierra Leone National Insurance Company, to highly examine what influences satisfaction in Customers behaviour intentions, to clearly scrutinize and assess the effects of background data regarding the intricate interconnection existing among satisfaction as well as behaviour intention.

2. Literature Review

2.1 Empirical Frameworks

According to reports from the Faculty of Claims of the Chartered Insurance Institute, it refers to considering the reality that in Europe, in recent years, numerous adjustments have occurred in how claims are handled, seen, and managed. As opposed to abrupt and dramatic, these changes are gradual and cumulative, resulting in a perpetual flux of claims. It is generally acknowledged that claims are now more crucial to the business than ever before. Many situations are considered to be the main factor in determining an organization's gains and losses.

Francis and Butler (2010), in their research, suggested that insurance companies should strive to maintain healthy relationships with their clients to improve their overall performance by reducing risks. Ensure that insurance firms carefully follow the five primary areas of claims management. This represents a notable aspect of the fundamental areas to observe and encourage such a healthy relationship. In order to accomplish this, they must exercise effective control over the claim management process and ensure that they fully comprehend the needs of their clients to effectively provide advice, engage with them regarding the right policy cover model for their business, develop mutual relationships with other service providers in a similar field of operation and also ensure that they get the information required for their advantage. The arrangement implemented to guarantee that SONARWA General Insurance has effective control over the claims process is the subject of this research.

According to a study by Scott (2015), anything below a 5% return on assets is considered risky when evaluating a company's financial performance using ratios. Anything between 10% and 14% in terms of equity return and return on investment is considered good. The combined assets or net assets may be referred to as investments. The funds employed in net assets are known as capital employed. Net assets constitute the sum of tangible fixed assets, current assets, and current liabilities, excluding bank loans, for the current period.

According to a study carried out by Frank Kwadwo Duodu & Theresa Amankwah (2011) on the topic: An examination and evaluation of customer satisfaction concerning service quality within the insurance industry in Ghana, with the objective of reviewing Ghana's insurance market, the thesis attempted to measure and analyzes consumer

satisfaction with relation to service quality. It specifically examined the factors that affect Customer satisfaction and its relation to how it affects consumers' behavior intentions in Ghana's insurance market industry (GII), additionally, the influence of background information on the connection between behavior intention and satisfaction.

The research methodology used was a cross-sectional survey with a target group of Ghanaian insurance customers who self-administered a standardized questionnaire. One thousand and fifty-one complete questionnaires—or 87.6%—were obtained from the total of one thousand and one hundred that were distributed. The analysis and testing of relationships between variables were done using the method of structural equation modeling (SEM).

The study discovered that the functional quality aspects of responsiveness and reliability were significantly associated with GII customer satisfaction. Once more, it was discovered that technical quality, price, and image quality are not significant influences on GII's evaluation of consumer happiness. Additionally, it was discovered that the satisfaction experienced by customers had a large and favorable impact on behavior intentions, including the propensity to refer, the intention to switch, and the intention to repurchase. Additionally, it was discovered that the correlation between customer satisfaction and behavior was unaffected greatly by demographic factors, including gender, age, educational background, and income levels.

The research study recommended the use of quantitative methods in determining the drivers and how that affects customer contentment within the Ghanaian insurance sector through a cross-sectional study. It is suggested that forthcoming studies could examine the factors influencing satisfaction using other in-depth, projective qualitative techniques such as interview and focus group discussions to provide a more in-depth understanding of determinants that are key to satisfaction within the insurance sector.

The aforementioned study contributed to the literature on the factors influencing customer satisfaction within the insurance sector, in particular in Ghana and developing country contes. Knowledge is practically lacking on which factors are assessing customer satisfaction within Ghana's insurance sector. This study is among the first to research the customer satisfaction factors in Ghana's insurance industry. It provides support for the empirical highlight on the satisfaction of customers within the industry could be significantly influenced by the quality of service, which is well supported by other previous research in general. The study specifically provides empirical support given the relative significance of reliability in helping the service provider assess customer satisfaction in Ghana's insurance industry.

According to a research by John Quist (2018) on the topic of the impact of claims complaints on the profitability of non-life insurance operations within Ghana. The main purpose of the research was to determine the presence of a significant relationship between several complaints on account of claims management and Ghana's non-life insurer profitability from 2010 to 2016 and investigate the relationship between the quantities of claims complaints impact on insurers' profitability in Ghana.

The focus is on the non-life insurance firms due to the huge number of complaints and claims the regulator receives annually. The short-term nature of insurance contracts

enables the feasibility of examining the effects of customer claims complaints on the firm's finances. A quantitative research method approach was adopted to accomplish the research objectives and find solutions in response to the inquiries asked in this research. The research method adopted comprises a purposive assessment of financial statements from the selected Ghanaian insurance firms and NIC annual reports on their complaints and financial indicators. The selection was done for a targeted population of twelve (12) insurance companies dealing with non-life operations. The total number of insurance companies for the research was twelve, and also seven (7) years of observations were made. Hence, twelve by seven, eighty-four (84) total observations were included.

The research investigated secondary data from the National Insurance Commission (NIC) for the selected insurers from 2010 to 2016 and employed a randomly selected sample from 12 active insurers. According to the study, the correlation was negative between complaints and ROA, premium growth, claims paid out, investment yield, leverage, and the lag of ROA.

However, the research showed that complaints were correlated positively with liquidity. The model indicated that the variables independently elucidated 64% variation in ROA. The panel fixed effect estimation results. The study's findings indicated a significant and negative relationship between complaints and the financial viability of Ghana Insurance companies. The study concludes that an increase in complaints considerably lowers ROA, lag of ROA, investment yield, premium growth, and claims incurred. According to empirical data, complaints annually lower ROA by an average of 31.3%.

However, it was shown that increased complaints increased insurance companies' liquidity base. The study anticipated that the operational effectiveness of Ghanaian non-life insurance companies with claims-paying solid record businesses would result in lower profitability and that all claims' concerns must be addressed before payment is made. Leverage, growth, and investments all positively affected ROA, while their effects were minor, excluding investment yield. The study suggested, including the fact that because of complaints' detrimental effects, they should be handled with the necessary care to keep customers and safeguard a steady revenue stream effectively.

The research strongly confirmed the negative impact of complaints (non-financial data) on Ghana's non-life insurance sector's financial success. This impact will definitely influence the companies' capital requirements, which may later disturb the solvency regime. If the NIC standard solvency regime requirements are not fulfilled, an insurance firm can be forced to liquidate. Complaints are handled with care and seriousness to effectively maintain customers, hence thereby protecting the long-term source due to its potential for generating a detrimental impact. Opportunities in customer complaints should rather be exploited to make the companies more profitable always.

The crucial aspect of the role played by the industry of insurance within the Ghanaian economy; later research should emphasise the effect of a measure pertaining to the satisfaction of customers switching on insurers' profit that would provide better intuitions for both insurers and the insurance regulator (NIC). A further issue that might be examined in subsequent studies includes the effect of operational

expense on claims payment regarding the success of insurance firms (both life and non-life). These are essential concerns to foster the expansion of the insurance industry in Ghana.

This research showed that growth correlated negatively with claims ratio, investment yield and liquidity, but it is correlated with positive leverage. Claims incurred have a positive correlation coefficient with investment yield, whilst when considering the independent factors, the correlation is negative. The investment yield has a relationship which has an adverse impact on all independent variables except claims. The related leverage is negative with all the variables that are not dependent except growth. The correlation between liquidity and complaint was positive. Liquidity correlates negatively with the remaining independent variables. The panel regression analysis's findings disclose that complaints have a negative statistically notable correlation with profitability. The coefficient's value for Comp specifies that an increase in complaints against insurers will decrease the ROA. The coefficient of the GPR model n the statistical analysis indicates that an upsurge in growth will increase ROA. From the coefficient, the relationship between CLA implies that as claims are incurred, escalation will bring a decrease in ROA. The coefficient for INY in the panel regression infers that an improvement in investment yield will increase ROA. The coefficient of Lev within the model framework demonstrates that a rise in leverage will cause an increase in ROA. The LQD coefficient in the panel of the regression analysis model indicates that whenever the liquidity ratio goes up, ROA will reduce. The coefficient for ROAi, t-1, is the mean reversion velocity. The value obtained shows that profits are not persistent since the value lies outside the given range for persistence.

According to a research by Lupyana Kahemela, 2017 on topic, an examination of the relationship exists between curative quality services and customer satisfaction supported by the national Dar Es Salaam health insurance. The study focused on the relationship between remedial quality services and customer satisfaction in accredited healthcare facilities and the health insurance fund that Dar es Salaam supported. A sample of 90 was engaged in the case study design. Within the research, primary data collection is done by using a questionnaire and in-depth interviews. Secondary information was gathered via documentary analysis.

Data analysis was conducted by SPSS; tables were employed to present data. The study found that 65.0% of the respondents agree that they receive precise identification and appropriate remedies in accredited health facilities. Additionally, the research revealed that a significant portion of the participants (52.5%) concurred that accredited health facilities indeed deliver the services promised to NHIF members. Furthermore, the findings indicated that a substantial proportion of respondents (43.8%) agreed that employees at accredited health facilities genuinely displayed an interest in resolving issues. In conclusion, the study establishes that facilities that offer accredited health is provide excellent service to NHF clients. The study also concludes that recognized medical facilities provide superior care because of their dependability. Accuracy in executing arrangements, ensuring accurate records and quotes, precision in invoicing, and preserving the services that are promised form the fundamental beliefs within

healthcare settings offered to the client's reliability, which critical factor is considered to encourage customers to continue using accredited health facilities, it is suggested that NHIF performs regular inspections and evaluations of these facilities. This will serve as a reminder to healthcare providers about the necessary services to offer clients.

According to the research by Santosh Adhikari, 2021, on the topic of customers' satisfaction with the claim settlement of life insurance policies in Nepal, in this research, the settlement claims are considered the most valuable possessions of insurers. It is the practice of insurance, which are claims handling, by satisfying customers to make insurance company image. The claim examination during the research concerned claimants' settlement and how it influences customer satisfaction. Specifically, the study investigates advice on settlement clarity, the procedure of claim, and claim payment for the claim clients. The conducted survey used 270 administered questionnaires for selected claimants of two companies in the realm of life insurance within the Kathmandu Valley. Descriptive statistics, correlation analysis, and regression analysis are employed to dissect the data. The findings disclose a discernible link between claimants who receive payment for their claims and their level of satisfaction, albeit with limited significance. Advice of clarity settlement and the process of submitting claims have been identified as significant factors in predicting customer satisfaction. However, the timely settlement of claims is significantly found in predicting customer satisfaction. This entire sequential process is efficiently executed to elucidate claim settlement comprehensively and ultimately fulfil customer satisfaction.

3. Research Methodology

3.1 Population
The designated demographic for the study comprises all individual customers within the operational scope of Sierra Leone's National Insurance Company. This thesis delves into conducting a thorough investigation into a specific population, encompassing a total of 1,100 individual customers who are linked to the Sierra Leone National Insurance Company. The company specializing in national insurance within Sierra Leone's context consists of various categories of players/stakeholders; at the moment, there are insurance policies for customers, such as non-life insurance, life insurance, and reinsurance insurance. These customers are situated across different regions of the country.

3.2 Sample Size
With the intention of conducting this research, I have specifically chosen Sierra Leone National Insurance Company to ensure ample time allocation in relation to this research endeavor, along with meticulous data collection for the comprehensive research at hand. Therefore, I have selected this organization for ease of time and resources in assessing and analyzing the satisfaction of customers originating from the insurance policies.

This study centres on the operational dynamics of a national insurance company in Sierra Leone, encompassing a spectrum of services that include both Life and Non-Life Insurance offerings. Consequently, therefore, the sample In relation to this research

endeavor will be limited to a sizeable six hundred (600) Individuals participating from the overall group of one thousand, one hundred (1100) customers.

3.3 Sampling Method

A convenient sampling technique, a characteristic that represents a non-probabilistic sampling technique, will become accustomed to selecting the respondents for three reasons. First, the customers are scattered across the country, which makes it very difficult to contact each of them individually. Secondly, the researcher is working within the demands of an academic schedule, so there is minimal time and resources to carry out the study.

3.4 Data Collection

Both secondary and primary data will be used. The principal methods employed for data collection will involve engaging in groups with focus discussions and administering structured questionnaires. Secondary data will include searches from companies' websites, the internet, documentaries, etc.

3.5 Data Analysis Tools

Data will be analyzed using software known as the Statistical Package for the Social Sciences (SPSS), version 16.0, and Analysis of Moment Structures (AMOS) version 18.0. The following describes the statistical methods will be used to analyse data:

- **Descriptive statistics:** First, descriptive statistics will be done using frequency counts, percentages, averages and standard deviations pertaining to both the dependent and independent variables factors**.** In this context, the dimensions will be ranked according to their means to determine the comparative importance of the dimensions of service quality.
- **Structural Equation Modelling** (SEM): constitutes a more robust statistical data method of analysis that involves the used of multivariate analysis with latent variables. SEM comprises a collection of linear equations for testing the hypothesis about exploring the connection between variables that are directly measured and those that possess inferred and use a confirmatory approach (Lavee, 1988; The authors Hair, Black, Babin, and Anderson**,** Tatham, 2006). Observed variables are the indicators representing the constructs in the questionnaire items, and the underlying or unobserved variables are the constructs in the conceptual framework model. SEM has several advantages during the course, according to Patrick (1997). First SEM makes assumptions, constructs, and hypothesized relationships in a researcher's theory. Second, SEM adds a degree of precision to the researcher's theory since it requires a clear definition of constructs, operationalization, and the functional relationship between constructs. Third, SEM permits a more complete representation of complex theories. Fourth, SEM establishes a structured framework for formulating and evaluating both theories along with measures and selection of the size of the sample by utilizing estimation methods in SEM.

The main primary objective of the concept within Structural Equation Modeling (SEM) entails finding the level to which a hypothesized model fits or adequately describes sample data. The fitness in the framework of a model could be tested using several Goodness-of-fit (GOF) (see Table 2). These indices try to measure the distance or disparity in sample covariance or correlation matrix and the fitted covariance. Hair, *et al.* (2006) recommend that for more robust analysis, a beyond-fit index is required, preferably five, including one from incremental GOF (CFI), one absolute GOF (GFI, RMSR, RFI), one Goodness-of-fit Index (GFI, CFI), and one badness-of-fit Index (RMSR, etc.), especially where the dataset encompasses a substantial sample size where the chi-square test fails.

4. Data Analysis

4.1 Regression and Confirmatory Factor Analysis: Validating Construct Factors

The suitability pertaining to the model of the study should be tested before the structural relationship could be examined to scrutinize hypothesis in the context of this research. Employing a rigorous statistical technique for verifying the accuracy and reliability of measurement, we conducted it using AMOS 18.0 SEM for the measurement model of Factors that shape customer satisfaction perceptions and intentions for future actions. The Unweighted Least Squares Estimation was deemed the optimal resolution to fit the model's measures. The results are presented and discussed for the model's fit indices, factor loadings (the relationship between the latent variable and the observer variable), and the variability extracted (the average square loading coefficient of each factor latent construct in the model used for measurement), specifically, the Extracted Average Variance (EAV).

4.1.1 CFA Fitting Indices

Table 9: Confirmatory Factor Analysis (CFA) Fitting Indices

Fit Indices	Estimates
CMIN (X^2)	1060.573
Df	265
GFI	.988
AGFI	.985
NFI	.986
RFI	.984
RMSR	.040

Table 9 shows six common model-fit measurements employed in the process of assessing the model's fit. As per the Table, although the resultant chi-square statistic was significant, which is not good news as it means the fact that the model is not fit, this was to be expected for the size of the sample was largely greater than 200 cases, according to Hair *et al.* in 2006. Again, most of the metrics for evaluating model-fit indices exceed the corresponding prevailing levels of consensus suggested by previous research,

demonstrating that the model for measurement in question exhibited a good fit with the data collected. Therefore, I assessed the Evaluation of Psychometric Attributes for the measurement model regarding reliability, convergent validity, and discriminant validity.

4.1.2 Factor Loading under Standardized Regression Estimation

Figure 8 illustrates the standardized estimation under Unweighted Least Square Estimation. A standard estimation has been used to find the weight of each question (measure) and related variables, along with the relationship between latent variables.

In functional quality dimensions, TA1 is the strongest indicator in explaining tangible variables by .70, and RL4 and RL2 contribute the most in explaining the reliability by .81 and .80, respectively. Again, while RS3 (.79) holds the utmost significance in elucidating the Responsiveness dimension, EM5 and EM4 help to explain the majority of the empathy dimension by .80 and .81, respectively. Moreover, in the assurance variable, AS2 loads the highest factor of .85, implying that although all the assurance indicators could provide an explanation for the dimension, AS2 helps in explaining the variability in the assurance variable.

Table 11: Correlation matrix between satisfaction determinants

			Estimate
TA	<-->	RL	.804
RL	<-->	RS	.876
RS	<-->	EM	.948
EM	<-->	AS	.962
AS	<-->	IM	.822
IM	<-->	PX	.286
TA	<-->	TQ	.863
RL	<-->	TQ	.787
RS	<-->	TQ	.906
EM	<-->	TQ	.905
TQ	<-->	AS	.972
TQ	<-->	PX	.553
TA	<-->	RS	.807
TA	<-->	EM	.782
TA	<-->	AS	.785
TA	<-->	IM	.762
RL	<-->	EM	.859
RL	<-->	AS	.798
RL	<-->	IM	.678
RL	<-->	PX	.463
RS	<-->	AS	.888
RS	<-->	IM	.773
RS	<-->	PX	.528
EM	<-->	IM	.746
EM	<-->	PX	.547
TA	<-->	PX	.434
TQ	<-->	IM	.867
AS	<-->	PX	.585

4.1.3 The Computed Average Variance Captured (AVC)

The AVC represents the mean percentage of variance extracted among an assemblage of construct items. It is a summary indicator of convergence (Hart *et al.,* 2006). It is computed as the cumulative sum of squared standardized factor loading coefficients (square multiple correlations) divided by the total count of measurement items**.** Thus, this represents the average square factor loading that is computed for each latent construct in a measurement model. The conservative approach for establishing discriminant validity compares the variance extracted approximations for individual elements with the squared inter-construct correlation associated with that factor. As a general guideline, a value of 0.5 and above is deemed appropriate. For the purpose of this research, Table 12 indicates the variance extracted (VE), and Table 13 shows the values for the square root pertaining to the range of differences or dispersion extracted, and Computed Average Variance Captured (AVC)**,** all of which are around 0.5.

Table 12: Extracted Variance

	PX	IM	AS	TQ	EM	RS	RL	TA
PX	.393							
IM	.130	.534						
AS	.211	.344	.328					
TQ	.217	.396	.347	.389				
EM	.185	.293	.296	.303	.289			
RS	.227	.388	.348	.387	.349	.469		
RL	.192	.328	.302	.325	.305	.397	.438	
TA	.147	.300	.242	.290	.227	.298	.287	.292

Table 13: Computed Average Variance Captured (AVC)

	PX	IM	AS	TQ	EM	RS	RL	TA
PX	**.626**							
IM	.130	**.730**						
AS	.211	.344	**.572**					
TQ	.217	.396	.347	**.623**				
EM	.185	.293	.296	.303	**.537**			
RS	.227	.388	.348	.387	.349	**.684**		
RL	.192	.328	.302	.325	.305	.397	**.661**	
TA	.147	.300	.242	.290	.227	.298	.287	**.540**

The elements along the diagonal indicate average variance extraction**.**

4.2 Analysis of Research Hypothesis

4.2.1 Latent Variable Evaluation

This study examines a configuration wherein the contentment of customers is postulated to be determined by eight latent variables being tangibles, dependability, understanding, promptness, assurance, image price, and technical quality. In the framework of the measurement model, 36 measures exist that find application in identifying the latent variables. The first five latent variables are described as functional quality variables, namely tangibles, dependability, understanding, promptness, and assurance. The

measures for each latent variable are presented in the questionnaire in this research. Again, the model also postulates that the satisfaction of customers positively influences behavior intention and that between the relationship behavior intentions and ensuring customer contentment stands as a priority moderated by customer demographic variables. The indicators for customer satisfaction, behavior intentions, and demographic factors and their hypothesized relationships have been justified in the review of the existing literature section. The outcomes derived from the reliability statistics to gauge the measurement instrument are discovered to be very good. This information as stated in the Cronbach alpha for the latent variables that are presented within this research. The results of comprising elements of both exploratory and confirmatory factors analysis procedures also support the convergence and differentiation validity of the model for assessing measurements.

4.2.2 Results of Structural Model pertaining in relation to Customer Satisfaction and Behavioral Intention

I formulated an SEM to examine the proposed model using AMOS 18.0. According to many scholars, the first issue to consider in examining a structural model is to investigate the goodness (suitability) of fit (GOF) associated with the model (Bogozzi and Yi, 1988; Hair, *et al.* 2006; Patrick 1997). Benchmarks for recommendable values for an overall fit have been suggested in previous studies (refer to Table 1).

4.2.3 Overall Fit Indices

The results stemming from the comprehensive fit indicators are shown in Table 14.

Table 14: Goodness-of-fit (GOF) Indices for the Structural Model

Goodness-of-fit Measure	Benchmark	Value
Chi-square (CMIN)	p≥0.5 (N<250), P<0.05(N>250)	1451.221
Chi-square /degree of freedom	≤3	1451.221 / 742 = 1.956
Goodness-of-fit Index (GFI)	≥0.90	0.989
Adjusted Goodness-of-fit Index (AGFI)	≥0.80	0.987
Normed Fit Index (NFI)	≥0.90	.987
Relative Fit Index (RFI)	≥0.90	.986
Root Mean Square Residual (RMSR)	≤0.1 or .08	0.040
Parsimony Goodness-of-Fit (PGFI)	0.50	0.852
Parsimony normed Fit Index (PNFI)	0.50	.893

Source: Patrick (1997); Hair, *et al.* (2006).

From Table 14, an assessment and comparison of the goodness-of-fit indicators produced by AMOS for the model that pertains to the structure indicates that the chi-square is significant, implying that the framework model does not have a suitable match. However, there is a presence of consensus in the realm of this discipline that scholars that the chi-square usually tends to be significant where the assumptions of the Interrelated Equation Model are violated or where the dataset comprises a substantial sample size (N>250). Therefore, since a large sample size was used within the scope of this research, the importance of the chi-square value might have been underestimated. Aside from chi-

square and its degree of freedom, all the numerical data regarding the alternative GOF indices have all shown that the framework model has an appropriate match. The badness-of-fit (RMSR) value is lower than the recommended value, implying that the probability of the model being bad is insignificant (0.040 < 0.080).

Given that the model's indication has proven to have good fit indices, I proceed to investigate the path coefficient to test the hypothesis related to the research.

4.2.4 Path Analysis for Hypothesis Testing

The properties of the causal paths, the standardized coefficients, are illustrated in Figure 10, and the importance of the standardized coefficients and the critical ratio that has been calculated for assessing the importance of the hypotheses testing are also presented in Table 15 under Generalized Least Squares method (GLS). Since the Unweighted Least Square method does not estimate the importance of the parameters, the Generalized Least Square method (GLS) was selected because it can estimate the importance of the parameters and is also suitable for large samples. The acceptable p-value limit is 0.05 and sometimes 0.01 (Cheng, Lam & Hsu, 2006; Ouyang, 2010). According to Figure 9, the following results regarding the hypothesised relationships are inferred:

H1: Functional quality positively influences overall satisfaction in National Insurance Company. As the magnitude increases functional quality, customer satisfaction increases.

The importance of the standardized loadings between functional quality variables and satisfaction indicates that only particular functional quality items, being reliability, significantly and positively affect enhancing customer satisfaction through 0.717 (p > 0.001). However, in specific earlier research, such as Cheng, Lam & Hsu (2006) and Ouyang (2010), the hypothesis can be accepted where p < 0.01 or p-value < 0.05. Therefore, drawing from this evidence in the literature, the hypothesized linkage between Responsiveness and satisfaction can be accepted, given that it possesses t > 1.96 and is significant at 0.05 and 0.01. The rest of the functional quality items, such as tangibles, empathy, and assurance, do not significantly determine the connection between customer satisfactions considering the situation in Sierra Leone National Insurance Company within Sierra Leone. Thus, consistency and promptness partially support the hypothesized linkage between functional quality items and satisfaction.

H2: Technical quality will significantly positively influence overall satisfaction in National Insurance Company. As the magnitude of technical quality, the greater customer satisfaction.

The p-value of the standardized path coefficient between technical quality and satisfaction indicates that technical quality the results showed that the variable under consideration did not exert a statistically significant impact on customer satisfaction. Thus, hypothesis two is not supported.

H3: Image quality will have the results reveal a notably positive impact on overall satisfaction in National Insurance Company. As the magnitude increases image quality, the greater the customer satisfaction.

The p-value for the standardized path coefficient between image quality and contentment indicates that, though the relationship is positive (R = 0.183), there exists no significance. Therefore, hypothesis three is not supported.

Table 15: Estimations from Regression and Their
Significance (Generalized Least Squares Estimates)

Hypothesis			Estimate	t-value (CR)	P-value	Assessment of Hypothesis of No Effect
CS	<---	TQ	-.313	-1.828	.068	Not supported
CS	<---	TA	-.076	-.652	.515	Not supported
CS	<---	RL	.717	4.682	***	Supported
CS	<---	RS	.393	2.732	.006	Supported
CS	<--	EM	.582	1.712	.087	Not supported
CS	<---	AS	-.098	-.479	.632	Not supported
CS	<---	IM	.183	1.070	.285	Not supported
CS	<---	PX	-.329	-1.843	.065	Not supported
BI	<---	CS	1.169	41.225	***	Supported

*Significant Regression co-efficient (p<0.01 and 0.05).

H4: The price-quality dimension is likely to possess findings that demonstrate a substantial favorable impact on the overall sense of satisfaction in the National Insurance Company. The higher the price quality, the higher the customer satisfaction.

The p-values for the path coefficient from price to satisfaction are insignificant (p > 0.01 and 0.05), suggesting that price does not positively affect satisfaction. We draw the conclusion that the National Insurance Company does not support the hypothesized relationship between price and satisfaction.

H5: Customer satisfaction positively affects customer behavioral intentions.

The p-value for the path coefficient from satisfaction to behaviour intention is positive (1.16) and significant (P < 0.001), which implies that the analysis revealed that satisfaction has a positive impact regarding intentions in terms of behavior within the Sierra Leone National Insurance Company. Therefore, hypothesis five is supported.

4.2.5 Moderating Effects of Demographic Variables

A moderating factor is a factor that influences the intensity or correlation of the connection between two other variables. According to Hair *et al.* (2006, p.867), in testing the impacts of moderating variables, the subsequent items are the guidelines for analysing the moderating role of moderating variables:

1) Verify regardless of whether
   - A significant correlation between the constructs/variables is present.
   - There is a significant correlation between the factors and the moderator.
2) Mediation is not supported if the causal constructs' interrelation remains significant and unchanged once the moderator is included within the model as an additional predictor.
3) If the interrelation involving the causal constructs is reduced and remains not significantly different from zero once the moderator is included within the model as an additional predictor, then partial mediation is supported.

4) If the causal constructs' interrelation is reduced and remains significant once the moderator is included within the model as an additional predictor, then full mediation is supported.

Within the scope of this research, moderating variables are customer demographic variables. Factors like gender, age, income, education level and other demographic variables can shape this relationship. The study hypothesizes that these demographic variables moderate the connection between customer contentment and intentions for action, which many elements can shape.

H6: Demographic variables Moderating factors can influence the way customer contentment affects behavioral intentions.

H6a: Customer's gender, the moderating factor, influences how customer contentment impacts behavioral outcomes and intentions.

H6b: Customer satisfaction is the influence of ensuring customer satisfaction on behavioral outcomes, which is influenced by age as a moderating factor intention—income and level of education.

H6c: Customer's income plays a pivotal function as a moderating factor, intricately shaping and influencing how customer satisfaction exerts its impact on behavioral outcomes and intentions.

H6d: Customer's education level acts as a moderating factor that influences the correlation between customer satisfaction and behavioral outcomes intentions.

Following the above guidelines (Hair *et al.*, 2006), the interconnection between the satisfaction of customers and behaviour intentions in the original structural equation model estimated is employed as a standard to compare with the new model that includes the moderating variables. The fit of model indices and standardized regression estimates are shown in Tables 16 and 17, respectively.

Table 16: Goodness-of-fit (GOF) Indices for New Structural Model

Measure of Goodness-of-fit	Comparative Benchmark	Numerical Value
Chi-square (CMIN)	p≥0.5 (N<250), P<0.05 (N>250)	1860.232
Chi-square /degree of freedom	≤3	1860.232 / 742 = 2.507
Goodness-of-fit Index (GFI)	≥0.90	.986
Adjusted Goodness-of-fit Index (AGFI)	≥0.80	0.984
Normed Fit Index (NFI)	≥0.90	.984
Index of Relative Fit (RFI)	≥0.90	.982
Residual Root Mean Square (RMSR)	≤0.1 or .08	0.041
Parsimony Goodness-of-Fit (PGFI)	0.50	0.863
Parsimony (Simplicity) normed Fit Index (PNFI)	0.50	.900

The outcomes derived from the comprehensive fit indices analysis are shown in Table 16 and suggest that the overall fitness of the model demonstrates quality for analysis, apart from a notable chi-square value which represents existence expected in situations where the dimensions of the sample are larger than 250 as in the case of this study. So, we can proceed to analyze the structural path co-efficient.

Table 17: Regression Estimates and Their Importance (Generalized Least Squares Estimates)

Hypothesis			Estimate	t-value (CR)	P-value	Assessment of Null Hypothesis
DEMO VAR	<---	CS	.107	2.626	.009*	Supported
BI	<---	CS	1.237	33.766	***	Supported
BI	<---	DEMO VAR	.018	.710	.478	Not Supported
A4 (Income)	<---	DEMO	1.000	2.732	.006*	Supported
A2 (Age)	<---	DEMO	.524	10.686	***	Supported
A1(Gender)	<---	DEMO	-.190	-6.799	***	Supported
A5 (Education)	<---	DEMO	.857	11.447	***	Supported

*Significant Regression Co-efficient (p<0.01)

Table 17 shows the standardized and unstandardized regression coefficient (factor loadings) for satisfaction (CS), behaviour intention (BI) and the four moderating variables. This is employed for the investigation of the key assumptions for identifying the impacts of moderating factors. Within this regard, we will first examine the correlations between satisfaction, behaviour intention and the moderators.

First, it indicates that there is evidence of a noteworthy correlation between satisfaction and behaviour intention (1.237). Second, there is a significant correlation between satisfaction and the moderators (0.107). Third, the relationship existing between the moderators and behaviour intentions (0.018) is not significant. This provides evidence for the reality that the evidence does not indicate support for mediation in the first place.

Again, derived from the guidelines of Hair *et al.* (2006, p.867), the original model without the moderators and the new model that includes the moderators are compared for the inherent characteristics of the moderating effects. Concerning Figure 11, it was clear that the impact of customer satisfaction on behaviour intention in the original model before the inclusion of the moderators as predictors of behaviour intention had a standardised regression coefficient of 1.169. After adding the moderating factors as predictors of behaviour intention, as in Figure 11, the impact of customer satisfaction on behaviour intention remains significant and unchanged (1.237). Therefore, it could be inferred that mediation is not supported and that moderating variables do not significantly influence the connection between satisfaction and behaviour intention. This was confirmed when the demographic variables were added to the satisfaction-behaviour intention relationship separately and concurrently. In conclusion, hypotheses H6a to H6d are not corroborated.

5. Summary, Conclusion and Implications

Within this research, the primary objective was the assessment of determinants and the manner in which this affects the satisfaction of customers on behavioral intentions amongst the customer base in the Sierra Leone National Insurance Company. Specifically, it sought to examine determinants which customers derived satisfaction from in the Sierra Leone National Insurance company, examine what influences the

satisfaction of consumers' behavior intentions, as well examine what influences respondents' background data regarding how satisfaction influences behavior intention.

The study research employed a cross-sectional survey methodology, where a carefully designed, self-administered structured questionnaire was distributed to the specified population under study of customers at Sierra Leone National Insurance Company. Beyond the six hundred customers sampled (600), five hundred and twenty-six (526) responded to the questionnaire administered. Based on an unprejudiced examination of data and discussion of results, here is a summary of major findings and conclusions from this research.

Within the Sierra Leone National Insurance Company framework, it was observed that technical quality, price, and image quality do not significantly influence customer satisfaction. Though theoretical evidence from previous studies shows that technical quality, price and image quality affect customer satisfaction (e.g. Gi-Du and James, 2004), this finding appears to controvert some of these previous studies. However, the explanation is that the fact that technical quality, price and image quality are found within the scope of this research as insignificant determinants of satisfaction levels does not mean these determinants are not important. However, rather than regarding the operations of the Sierra Leone National Insurance Company Insurance Company, according to the respondents, reliability seems to emerge as the predominant factor shaping the determination of their satisfaction.

One possible explanation for this discovery indicates the Sierra Leone National's status as an important participant in this investigation, underscored by the reality that the Insurance Company is a developing company within a sector that is less sensitive to gender, education, age, and income of customers. This is probably due to the fact that, by nature, insurance products are needed and required by customers irrespective of their gender, age, income level and education and that these factors do not seem to have any such significant influence in determining customers' satisfaction as per Sierra Leone National Insurance Company.

This research, through an investigation, carried out through a survey at a specific moment using a structured questionnaire designed for individual completion and quantitative data analysis technique in examining both the determinant factors influencing and the outcomes resulting from customer satisfaction within the Sierra Leone National Insurance Company, it could, however, be concluded that Reliability and Responsiveness pertaining to the dimensions of service quality encompass very important in determining levels of Satisfaction among customers of the Sierra Leone National Insurance Company, satisfaction within the Sierra Leone National Insurance Company in turn drives significantly customer behavior intentions, and that the effect on satisfaction on customer behavior intentions is not significantly influenced by customer demographic variables.

This current research provides empirical support to the satisfaction levels experienced by customers of the Sierra Leone National Insurance Company, which could be significantly influenced by improving upon how customers perceive the service

provider's reliability. This factor is critical to the company, Sierra Leone National Insurance Company, which is a growing entity.

Even though the current research discovered that the factors of technical quality, price, and image quality do not exert a significant impact on the determination pertaining to the satisfaction experienced by customers within the context of the Sierra Leone National Insurance Company, it does mean that these other factors are not important. Rather, it means that reliability is significantly more important to customers. Therefore, service providers should endeavor to ensure that technical quality, price and image of the company are consistently improved since such factors could have been found in previous to be important in influencing the satisfaction of customers and behavior intention. Since the research revealed, as observed in prior research, that satisfaction represents a strong predictor of intentions of behavior in this research study, it is recommended that within the framework of the Sierra Leone National Insurance Company, the service provided should endeavor to satisfy and delight their customers in their role as means of influencing behavior intentions. When customers express satisfaction, individuals are inclined to offer recommendations for the insurance service to their peers. Individuals exhibit a reduced propensity to change or switch, increasing the likelihood of re-patronising services.

Conflict of Interest Statement

We, the undersigned authors, declare that we have no conflicts of interest, financial or otherwise, that could potentially influence or bias the content of this manuscript. We affirm that the research and findings presented have been conducted independently and objectively, with no affiliation to any organizations or entities that could benefit from the publication of this work.

About the Author(s)
Dr. Philip Suleiman Koroma, Senior Lecturer, Department of Accounting and Finance, Fourah Bay College, University of Sierra Leone.
Email: philipsulainman@gmail.com
Dr. Sheku Kamara, Dean and Lecturer, Department of Accounting and Finance, Fourah Bay College, University of Sierra Leone.
Email: ksheku11@yahoo.com
Mr. Samu Baion, Principal Accountant**,** Accountant General's Department, Ministry of Finance, Sierra Leone.
Email: samubaion@yahoo.com.au

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