

THE FACTORS OF INFLUENCING CUSTOMER  
EXPERIENCE TOWARDS SERVICE QUALITY OF  
INSURANCE AGENTS

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BY

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## DEDICATION

Universiti Tunku Abdul Rahman

Appreciated for the opportunity to allow me to perform this research project.

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My beloved supervisor dedicated his patience, motivations, and support in assisting me to complete the paper in the right direction on time.

300 Respondents

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## LIST OF ABBREVIATION

CX	Customer Experience
TG	Tangibility
RL	Reliability
RP	Responsiveness
AS	Assurance
EP	Empathy
CP	Competence
CM	Communication
SPSS	Statistical Packages for Social Science

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## PREFACE

In this era of globalization, majority of the customers wish to receive a better customer experience provided by service providers including insurance agent when they are interacting with them. Nowadays, due to the technology advancement and large number of insurance agents providing best service quality to their clients and it has resulted in a growth of competitors in the market. In the case where the service quality are similar and difficult to distinguish the insurance agents should make themselves more outstanding than their competitors. Therefore, service quality has become an important technique to attract and differentiate customer experience.



## ABSTRACT

As customers wish to receive a better customer experience nowadays especially in service quality of insurance agents. The purpose of conducting this research is to distinguish the factors that influence the customers experience towards service quality of insurance agents. Hence, Customer Experience Theory and Service Quality Concept were implemented to examine customer experience in receiving service from insurance agents. Using Customer Experience Theory and Service Quality Concept as a reference, Tangibility, Reliability, Responsiveness, Assurance, Empathy, Competence and Communication will be the manipulated variables and Customer Experience will be the responding variable. Seven hypotheses were formulated to distinguish the relationship between the variables. Questionnaires were ready using Google Form and dispersed to 300 respondents who have experience in receiving service quality from insurance agents. The data accumulated from respondents were analyzed and decoded using SPSS software. Besides, theoretical and managerial implications were projected with the trust that future investigators can treat it as source for observational way to advance discernment customer experience towards service quality of insurance agents.

# **CHAPTER 1: INTRODUCTION**

## **1.0 Introduction**

The discussion of this current research is all about the background of customer experience towards service quality of insurance agents. From this research also determine some of the factors that may bring impact on the customer experience and the current problem of customer experience towards the service quality of insurance agents. Additionally, this research will also justify the important of each variable towards the customers' experience. A brief layout of this entire research will be detailed description in this chapter.

## **1.1 Research Background**

Insurance is one of a way to prevent financial loss. It is a kind of risk management, mainly utilized to hedge against the unsure loss or risk of a contingent. Whereas offer you with the correct coverage to compensate you for any loss and assist evaluate your risks are the purpose of an insurance company. According to a leading and analytics company, GlobalData. The trend of insurance industry in Malaysia is planned to raise from RM50.70billions in 2020 to RM65.86billions in 2025. In the consequence of Covid-19 outbreak, GlobalData has altered the Malaysia's insurance forecast (*Life Insurance Industry in Malaysia to Reach US\$15.7bn in 2025, Says GlobalData, 2021*). Besides that, because of gradual economic recovery, Malaysia insurance industry is likely to raise at a compounded annual growth rate (CAGR) of 5.38% between 2020 and 2025. Not only that, the Insurance Analyst at GlobalData, Amrita Sheela has mentioned that, the retail consumer segment has driven the Malaysia insurance industry, which accounted for more than 90% of total premiums in 2020. Moreover, the consumer spending has been restricted due to the economic slowdown and uncertainty triggered by the Covid-19 pandemic. Therefore, the insurance business has been affected too. Hence, there was grew of 4% in 2020 against 9% growth in 2019 in insurance industry (*Life Insurance Industry in Malaysia to Reach US\$15.7bn in 2025, Says GlobalData, 2021*).

Due to the lockdown restrictions in the first half of 2020, the new business premiums have dropped by 3.2% in 2020, compared to 14.15% increment in 2019. However, for the second half of 2020, the raised digitalization and gradual opening of economies activities helped recovery (*Life Insurance Industry in Malaysia to Reach US\$15.7bn in 2025, Says GlobalData, 2021*). Other than that, as compared to 7.49% in 2019, the income from renewal premium raised only by 6.32%. The insurers have supported by offering benefits for customers to assist them remain their insurance coverage during this pandemic by giving extension on premium renewal dates and discounts on premiums. Apart from that, the policyholders were encouraged to renew their policies as insurance policies have offered increased awareness and Covid-19 assistance (*Life Insurance Industry in Malaysia to Reach US\$15.7bn in 2025, Says GlobalData, 2021*).

Besides that, the finance and insurance industry in Malaysia has employed around 376 thousand people in 2020. It can show that since 2015, this industry has a steady growth in the number of people employed, which is 346 thousand people were employed (Statista, 2021). Due to the potential growth of insurance industry in Malaysia, the foreign insurance companies have increased their interest in tapping into the Malaysian market. However, it has increased the wariness of BNM and it has taken actions to assure that companies comply rules that the company shareholders must be local for at least 30% (Hays, n.d.).

Way back to 1982, Holbrook and Hirschman have introduced the term “customer experience”. Customer experience is the overall perception of the customers towards your brand or business. Next, every interaction a client has with your business, from exploring the website to communicating to customer service and getting the service or product they bought from you can be treated as customer experience. As a great customer experience is the key to success, therefore everything you do will affects your clients’ perception and their decision to keep coming back or not (*What Is Customer Experience: Strategy, Examples, Tips / Hotjar, 2021*).

Moreover, service quality is the combination of two words, where the service providers are emphasizing on the accessibility of quality services to the end users. The term quality concentrates on specification or standard that a service producing organization promises (Bhargava, 2019). However, Ramya, Kowsalya & Dharanipriya (2019) have mentioned that service quality is difficult to judge and

define. Hence, there are several authors have different viewpoints on service quality. Based on Lewis (2009), service quality is an appraisal, which describes the capabilities of a delivered service to fulfil the clients' desire. Additionally, the core of any successful business is service quality, as it gives a motivation for client to return back. Although it is good for bringing in new clients, however if those clients do not come back for more, the business profitability will not keep for long term (*Service Quality / Boundless Marketing*, n.d.). Furthermore, the clients will help you to promote, bringing in and spreading the word to new clients if they are satisfied with your service. It is not easy for every company to remain a consistently high level of service quality. The service companies not just only have to recognize aspects of their business which involve face-to-face customer contact, but also every aspect of their business has an impact on customer service in some form to constantly exceed customer expectations. (*Service Quality / Boundless Marketing*, n.d.). Good return policies, being able to speak to a human being when calling for service, complaints desks and hotlines and personalized service are the examples of excellence in service quality. As a customer service experience can alter the whole perception a client has of the company. Therefore, service quality should be included as part of a total approach to orderly betterment (*Service Quality / Boundless Marketing*, n.d.).

## **1.2 Research Problem**

The fact that customer experience has rapidly become the top priority in businesses recently (*5 Methods for Insurance Agents to Improve Customer Service*, 2017). According to Richardson (2019), with prove that to receive a greater customer experience, 86% of consumers mentioned that they are willing to pay more. Without a doubt, insurance industry is also inescapable as customer experience has become a “make or break factor” nowadays. The customer ultimately looks for a more personalized experience and greater level of service, as they are becoming increasingly knowledgeable. Other than that, there are almost 94% of consumers say they will look at the online review from other consumers to avoid a product or service, while around 64% of consumers are likely to go through some online research themselves before making any purchasing decision. Hence, Richardson

(2019) mentioned that insurance agents have played an important role in connecting back between producers and customers by giving a high-value, unique and consultative experience to each of their clients also being capable to maintain their values terms of assisting clients attain overall financial wellness and specific financial requirements. For instance, the issue that frequently occurred in insurance industry is most of the insurance companies are unable to promote new products or services to their customers actively. It is because most of the time the interactions with the customers are based on need and without any reason. Globally, based on research conducted by a researcher, he has mentioned that there are 44% of customers do not have any interactions with their insurance agents in the past 18 months. Therefore, the insurance agents should take more ownership and control by making their clients alert of comprehensive risks and the need to protect against them rather than being passive in the relationship and relying on clients to communicate (Majorel, 2022).

Apart from that, nowadays there is an intense challenge for insurance agents as there are many insurance companies in the market. Every insurance firm wishes to be the top with its different services and products. So, every insurance firm is targeting a specific group of individuals and finding the greatest way to sell their insurance products (Krall, 2019). However, most of the insurance businesses are the most doubted companies particularly the new ones. As a matter of fact, since the new businesses are serviced on a thin line between success and failure, and majority of the people are not willing to take the risk by spending their money to buy products or services from new company. Thus, compared to the new business, most of the people are more trust of the existing insurance firms (Anne, 2016). Hence, lack of trust is also one of the reasons that affected individuals do not bother with insurance especially for the new insurance companies. This is due to the claims are failed to compensate by many insurance companies. So, the public will just treat insurance as one of the unneeded expenses. Because of the financial challenges, many of the insurance companies do close down and this will lead to the individuals who are the victims of the loss do not even consider twice about buying insurance policies anymore (Anne, 2018).

## **1.3 Research Question**

According to the problem had identified and some of the questions have appeared. These questions are used to interpret the objectives in order to investigate the factors of influencing customer experience towards service quality of insurance agents. The research questions had drawn out as below:

### **1.3.1 General Question**

What are the factors of influencing customer experience towards service quality of insurance agents?

### **1.3.2 Specific Questions**

- i. Is there a relationship between tangibility and customer experience towards service quality of insurance agents?
- ii. Is there a relationship between reliability and customer experience towards service quality of insurance agents?
- iii. Is there a relationship between responsiveness and customer experience towards service quality of insurance agents?
- iv. Is there a relationship between assurance and customer experience towards service quality of insurance agents?
- v. Is there a relationship between empathy and customer experience towards service quality of insurance agents?
- vi. Is there a relationship between competence and customer experience towards service quality of insurance agents?
- vii. Is there a relationship between communication and customer experience towards service quality of insurance agents?

## **1.4 Research Objectives**

The objective of conducting this research is to resolve the problem statement as mentioned above. As the research objectives have been divided into general and specific objectives.

### **1.4.1 General Objective**

The primary objectives of carrying out this study are to investigate the factors of influencing customer experience towards service quality of insurance agents. It attempts to study whether the tangibility, reliability, responsiveness, assurance and empathy will be potential factor to influence the customer experience towards service quality of insurance agents.

### **1.4.2 Specific Objectives**

- i. To determine the relationship between tangibility and customer experience towards service quality of insurance agents.
- ii. To identify the relationship between reliability and customer experience towards service quality of insurance agents.
- iii. To examine the relationship between responsiveness and customer experience towards service quality of insurance agents.
- iv. To ascertain the relationship between assurance and customer experience towards service quality of insurance agents.
- v. To identify relationship between empathy and customer experience towards service quality of insurance agents.
- vi. To determine the relationship between competence and customer experience towards service quality of insurance agents.
- vii. To examine the relationship between communication and customer experience towards service quality of insurance agents.

## **1.5 Hypothesis of Study**

### **1.5.1 General Hypothesis**

All the factors are significantly illustrated the customer experience towards service quality of insurance agents.

### **1.5.2 Specific Hypothesis**

The hypotheses that are going to be inspected are shown below:

Hypothesis 1: There is a relationship between tangibility and customer experience towards service quality of insurance agents.

Hypothesis 2: There is a relationship between reliability and customer experience towards service quality of insurance agents.

Hypothesis 3: There is a relationship between responsiveness and customer experience towards service quality of insurance agents.

Hypothesis 4: There is a relationship between assurance and customer experience towards service quality of insurance agents.

Hypothesis 5: There is a relationship between empathy and customer experience towards service quality of insurance agents.

Hypothesis 6: There is a relationship between competence and customer experience towards service quality of insurance agents.

Hypothesis 7: There is a relationship between communication and customer experience towards service quality of insurance agents.

## **1.6 Significance of Study**

This study measures the variables that may influence the customer's experience towards service quality of insurance agents. These factors are going to benefit both insurance agents and customers. With the progress of the time and the development of social media, customer experience is seemingly an important competitive advantage for any kind of association. Through the rapid dispersion on social media platforms, a bad experience can make tremendous harm in short time. Meanwhile, the recommendation and loyalty can be built with positive experience. By studying customer experience, the useful insights for enterprises can be provided and the customer desires, needs or pain point can help to be understood. The firms can develop a customer-centric business model and increase customer satisfaction with



this information at hand. Through understanding customers, the insurance agents can be led to a higher success. Apart from that, it would assist the future researchers on their studies and more advance research for further improvement. Additionally, this study can help to set the baseline for the future large-scale studies which aims to enhance better understanding in customer's desires and expectations from the insurance agents in Malaysia.

## **CHAPTER 2: LITERATURE REVIEW**

### **2.0 Introduction**

In this chapter, the literature review will be mentioned about the entire conceptual framework between each variable, the theoretical model, hypothesis development and also include others past studies as references to support this research. The conceptual framework is representing how the independent variable links to dependent variable in the aspect of insurance agent. Besides, the theoretical model is discussing about the Theory of Customer Experience in this chapter, which include the service quality concept. Lastly, the hypothesis development will be developed out with the supporting of past studies in order to proceed to the next chapter.

### **2.1 Review of Relevant Theoretical**

#### **2.1.1 Theory of Customer Experience (CX)**

According to McLean, Al-Nabhani & Wilson (2018), the concept of customer's experience is the combination of all touch-points and clues a customer has with a company, which in turn makes a total experience and it can be considered as the theoretical foundation of the customer experience. Moreover, according to Christopher & Andrea (2007), the subjective and internal response that customers have to any indirect or direct contact with a firm is the definition of customer experience. In addition, Verhoef, Lemon, Parasuraman, Roggeveen, Tsiros and Schlesinger (2009) have stated that by living through a journey of touchpoints along pre-purchase, purchase and post purchase, the customer experience is the involvement of a people's affective, relational, cognitive, sensorial, behavioural responses to a brand and keep on judging this journey against response thresholds of co-occurring experiences. Hence, the customer experience can be treated as a combination of both affective and cognitive and holistic procedure as the elements will results in take away impression. Furthermore, based on Edvardsson (2005), the

acknowledgment of customer emotions within the experience is the important difference between the service quality and customer experience. Apart from that, the research conducted by McLean et al. (2018) found that the measurement of the cognitive dimension of the customer experience have focused by some research studies which is through only analysing satisfaction with the experience.

## **2.2 Review of Concept**

### **2.2.1 Service Quality Concept (Servqual)**

One should always begin with clients when shaping the concept of service quality, as quality is the most vital element for clients, it is also the basic judgement of them. If the client expected value are attained, it will result in the fact that service quality is attained (Bhargava, 2019). Other than that, one of the client's perceptions is service quality, they not only form judgement about service quality from a single source but from many other factors too. In order to measure the service quality, the dimensions used by the clients have to be understood by service marketers (Bhargava, 2019). Additionally, the concept of service quality is a dependent term, means the establishment relies on few elements associated to service companies and service.

## **2.3 Review of Variables**

### **2.3.1 Customer Experience**

The definition of customer experience is the client's affective and cognitive assessment of all indirect and direct meetings with the company pertaining to their buying behaviour (Klaus & Maklan, 2013). According to Sorooshian, Dalimi, Salehi, Nia and Asfaranjan (2013), the opportunity that appears after services, goods and commodities can be defined as experience. The whole interaction among clients and firms, products or other section of a company that infer a response is considered as customer experience. Apart from that, the research conducted by

LaSalle and Britton (2003) found that to define the notable consumption definition, customers' experience is one if the revitalize technique. It is a common perspective that look a personal compared to a client in a different way, and each connection is through a company or an individual. Customer experience has been studied in many past research. The past research conducted by Anantha, Arokiasamy and Huam (2014) on factors affecting customer experience, the result showed that service quality has a direct effect on customer experience. On the other hand, customers' perception towards service quality level given by the company was always greater than their expectations. In order to be profitable, consistent effort is required to improve and sustain the service quality level provided to the clients.

### **2.3.2 Tangibility**

Tangibility is characterised as the appearance of technology, equipment, facilities and communication materials (Bhargava, 2019). Based on Rohan (1998), if there is the absence of face-to-face and physical tangibility seems like less important as it is emphasizing on appearance of individual, physical facilities and equipment. A study conducted by Santos (2002), the term "physical quality", or "tangibles" is normally relating to the tangibles components of the services involving the tolls and equipment, communication materials, appearance of the physical facilities, communication materials, individual, other physical characteristics used to offer the service, and other clients in the service facilities. Not only that, Lehtinen and Lehtinen (1991), the physical support that help the production of the service and physical product consumed during the service production process has been divided into "physical environment quality". In addition, Johnston (1995) separated tangibility into the comfort of the service facilities and environment and tidiness or cleanliness of the tangible components.

### **2.3.3 Reliability**

Reliability refers to the capability to execute the promised service correctly and reliably. The service companies' promises about service provisions, pricing,

delivery and problem resolutions is considered as a part of reliability Ramya et al. (2019). Next, the study of Araghchi (2007) found that reliability is the extent to which clients can trust on the service provider to perform with the best interests and keep promises of them. The study of Ahmad Al Qudah et al. (2013), the reliability element is linked to provide its services accurately from the first time and also the firm's capability to give services without delay, free of errors and on time. A research stated that it is the capability to execute the promised service correctly and dependably. Assisting the service provider in fully meeting client expectations at the lowest level of service expectation and on-time delivery have been assured by this dimension (Bhargava, 2019). In the insurance industry, reliability refers to the precision and timeliness of service providers' methods of satisfying their promises to the clients and dealing customer problems. The service quality perception of clients can be immensely impacted (Alawni et al., 2016). Furthermore, reliability is one of the most crucial elements on which clients form their expectations of service quality as revealed by the past study.

#### **2.3.4 Responsiveness**

Based on the research of Johnson and Karlay (2018), responsiveness is the process in which service firms respond rapidly to settle clients' dilemma positively within a time frame given. Additionally, the research conducted by Bebko (2000) stated that responsiveness is the organization's readiness to offer brief assistance and help clients. In assisting the client judge the functional quality of the service meet, responsiveness would be an important dimension. Besides that, based on the research done by Jamal (2012) responsiveness is also proponent on the timeliness and speed of service delivery. This incorporates the ability of the service employees to react expeditiously and the speed of throughput to clients' demands, with least queueing and waiting time in term of service counter. Apart from that, Johnson and Karlay (2018) have mentioned that, responsiveness is the process which service employees respond rapidly to settle client issue positively within a time frame given. Nevertheless, the responsiveness of service delivery companies can be improved with the help of information technology advancement like webpage, emails and customer service interface.

### **2.3.5 Assurance**

The definition of assurance is the capability of the employees and their company to inspire confidence and trust in their clients and the employee's courtesy, knowledge (Ramya et al., 2019). Khan and Fasih (2014), mentioned that the clients can be highly assured during the process of acquired knowledge being featured by employees in delivering their term of predilection. The services that involve high risk will treat assurance as an important dimension as the clients may not be capable to measure all the unknowns involved by them in the process (Bhargava, 2019). Furthermore, the study of Jamal (2012) stated that the workers' courtesy and knowledge and their capability to transmit confidence and truth such as credibility, competence, security and courtesy are referred to assurance too. However, Naidoo (2014) has indicated that the values and the quality of service the customers received may not be understandable by them as they do not have the expertise in this field. Therefore, they may need personal explanations or effective communication to understand the value they receive.

### **2.3.6 Empathy**

Based on the research conducted by Ramya et al. (2019), empathy can be defined as the personalized, caring attention given to the clients by the service company. The study of Jamal (2012) mentioned that the capability to know, to some extent, share feelings such as happiness and sadness that are being initiated by other sentiment or semi-sentiment can be defined as empathy. At a phenomenological level of portrayal, empathy refers as a feeling of similarity between the feeling of those expressed by others and one experience. By sharing of the feelings of other people does not compulsory mean that one will act or even feel motivated to act in a sympathetic or supportive way. According to Khan and Fasih (2014), the method the firm takes obligation to handle issues faced by their clients on a group or personal level is categorized as empathy. Not only that, Khan and Fasih (2014) mentioned empathy is the capacity for service delivery companies to focus on

individual client requests and demands, then deal with these problems efficiently too.

### **2.3.7 Competence**

According to Butler (2015), the definition of competence is it has the adequate way for one's necessarily; the capability to execute well in something valuable; the capability to surpass or meet current standards of sufficiency for a specific activity; the attitudes, knowledge, values and skills required to go through appropriately an activity vital to success in one's professional or personal life. Other than that, the research conducted by Lemke, Clark and Wilson (2011) have mentioned that, competence is the degree to which the client believes that employees are capable of doing their duties and they know what they're executing. Some employees are competent to execute their task appropriately and know what they are doing which will inspire confidence in clients; while there are some seem to be incompetent and are not capable to execute their task in a way that required by clients. Additionally, Ahmad Al Qudah et al. (2013) stated that competence factor depends to the inferential abilities of firms' workers which allow them to go through their responsibilities, also trying to do their roles perfectly and provide the service in higher qualifications.

### **2.3.8 Communication**

The study of Ahmad Al Qudah et al. (2013) indicated that communication is a factor due to the firm's highly trained employees on communication and dialogue and they have high abilities to clarify the distinctive of the given service. Apart from that, the research conducted by Marcos and Coelho (2018) mentioned that a human activity that facilitates relationship and connects people together is called communication. Regardless of the content, data assists person in coordinate or structure aspects of their environments that are related to position in which they should behave. Which means, through decreasing uncertainty, it can assist in decision-making. In addition, in a professional services circumstance,

communication can be characterised as the formal as well as informal sharing of timely and meaningful data between collaborators. Besides that, based on the research done by Alawni, Yusoff, Al-Swidi and Al-Matari (2015) communication is the most vital prospect since communication between clients and workers from various departments of the firm would be predominant in the procedure of attaining service delivery satisfaction. This is because the uncertain feelings can be lessened when workers working for the firm spend more time and take more effort to deal the questions of concerned clients.

## 2.4 Conceptual Framework

Figure 2.4.1: Conceptual Framework

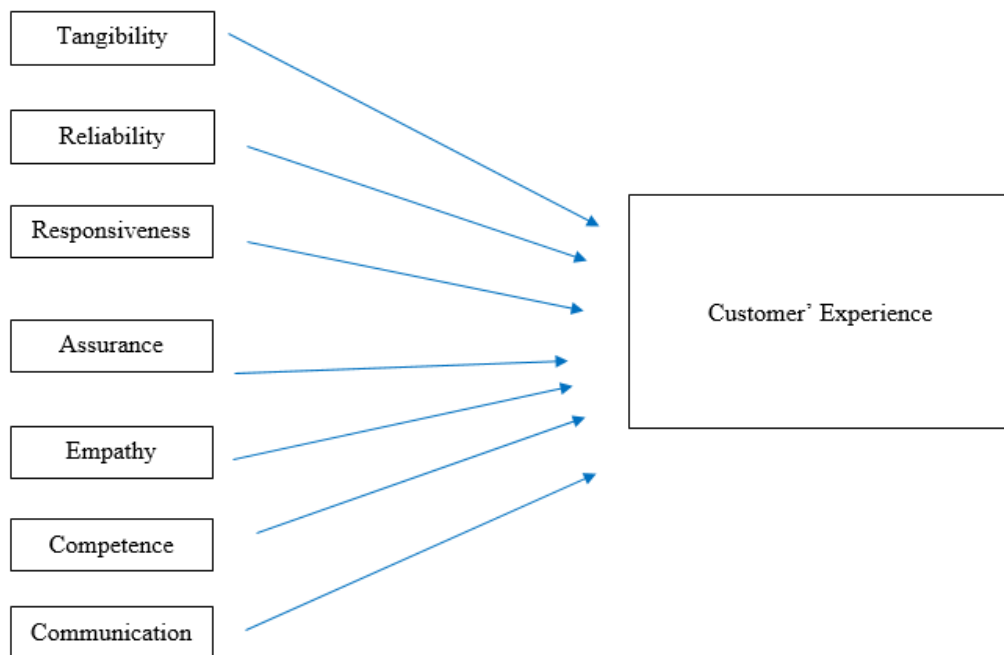


Figure 2.4.1 despite the proposed research theoretical framework of this study. In this research, there are several factors that caused the customer' experience. There are seven independent variables which are tangibility, reliability, responsiveness, assurance, empathy, competence and communication. While there is only one dependent variable, which is customer' experience in this study. Based on the findings from a variety of journals and articles, it can indicate that these seven



independent variables have a relationship to the customer experience towards service quality of insurance agents.

## **2.5 Hypothesis Development**

### **2.5.1 The relationship between tangibility and customer experience towards service quality of insurance agents.**

The clients can approximately know about the quality of service of the company by looking at these hints provided and the image of the company can be enhanced with this dimension. Thus, the company is required to invest heavily in structuring physical facilities as the tangibility dimension is very vital for them (Ramya et al., 2019). Furthermore, the study of Araghchi (2017) indicated that tangibility is important dimension of service quality. According to Yeshiwas, Debie, Worku and Yazachew (2021), there is a positive effect between tangibility and customer experience. The finding of the research has known that tangibility of a service will influence the customer experience. Other than that, the research conducted by Lemke, Clark & Wilson (2010) mentioned that the extent to which the firm allows a relaxing and pleasant environment or also known as “atmosphere” is relates to tangibility. Apart from that, Hellén and Gummerus (2013) found that based on tangibility, the difference between goods and services not representing the clients but the producer’s orientation. Hence, the concept of tangibility can help in adopt a client focus if the companies want to understand the formation of customer experience.

### **2.5.2 The relationship between reliability and customer experience towards service quality of insurance agents.**

Those companies who keep their promises are favourable by clients and they wish to do business with those companies. Thus, it is a critical factor in service quality which will affect the customer loyalty and perception. So, the customer expectation of reliability is required to aware by the service companies. Therefore, in the case of insurance services, the reliability dimension includes attitude towards complaints,

regularity, keep client consistency, informed and procedures Ramya et al. (2019). Alawni, Rabiul, Mohd, Jamal and Zalina (2016) have stated that, the service quality perception of client might immensely affect by reliability. From the past research, the researchers have mentioned that reliability is one of the important dimension on which clients from their expected value of service quality. Moreover, the study conducted by Parasuraman, Valarie and Leonard (1988) showed that as reliability concern to a firm's ability in completing the services as promised in a dependable and accurate manner, hence it is the key driver for overall service quality.

### **2.5.3 The relationship between responsiveness and customer experience towards service quality of insurance agents.**

Responsiveness aims to the firm's willingness to serve clients in the service quality dimension. The consumers hope that they will receive a fast, good and high quality service from the company. When getting the best quality during the rendering of service, this would result in the clients feeling appreciated and valued. Thus, for investigation in this study, responsiveness is also a very crucial dimension to be considered (Alawni et al., 2016). Additionally, based on Ramya et al. (2019) responsiveness can be measured on how long the customers waiting for help and respond to enquiries. By keep looking through the process of employees' attitude and service delivery towards inquiries of consumers, the conditions of responsiveness can be improved. Next, the study of Ahmad Al Qudah et al. (2013) mentioned that in order to speed up the service, the element of responsiveness attributed to the provision of signboards in the firm and also the full readiness of employees to provide help to the customers.

### **2.5.4 The relationship between assurance and customer experience towards service quality of insurance agents.**

In addition, according to Ahmad Al Qudah et al. (2013), the clients will feel doubtful about their capability to measure the outcome especially in the insurance and banking services. In some situation like stock broking and insurance services

companies attempt to form loyalty and trust between the individual customers and key contact persons like brokers and insurance agents (Ramya et al., 2019). Therefore, the insurance agents have played an important role in insurance services. Besides the dimension of assurance also has the responsibility to ensure the security of the company and the skill, job knowledge, courtesy and accuracy of the workers (Ahmad Al Qudah et al., 2013). The past research conducted by Alawni et al. (2016) said that the workers that work in the firm form the assurance factor is considered as a part of the service quality dimension. So, the customer will believe and be confident towards these workers during the rendering of service as the workers are seen to be skilful. Hence, there is a higher chance that the customer would stop dealing with the firm and take his or her money and patronage somewhere if they have an unpleasant face to face service with the employees.

#### **2.5.5 The relationship between empathy and customer experience towards service quality of insurance agents.**

This dimension seeks to express the meaning through individualized and personalized services that clients are special and unique to the company. Several of services that fulfils different desires of clients, personalized or individualized services are the thing that the company focus on this dimension (Ramya et al., 2019). Therefore, the services providers are require to know their clients' preferences and personal needs or wants. Besides that, according to Alawni et al. (2016) there would have an outcome on service quality when the firm's employees spend additional effort and time in making the client feel additional valued and special. Moreover, there is a better chance that the consumer would keep on dealing with the firm and hold his or her money and patronage with the firm. Johnson and Karlay (2018) talked that the insurance firm must response to empathy and pay special attention to retain clients in a highly competitive environment.

#### **2.5.6 The relationship between competence and customer experience towards service quality of insurance agents.**

According to the research conducted by Güntürkün, Haumann and Mikolon (2020), the most vital factor in determining the result that symbolize the customer-service provider relationship transactional components is competence. Moreover, to a very great extent, Kiragu (2014) found that the competitiveness among insurance firms are affected by the capacity and competence of employees based on the majority of the indication of respondents. Furthermore, based on Katidjan, Pawirosumarto and Yuliani (2018), the most authoritative factor in enhancing the employees' performance is competence. Besides, Katidjan et al. (2018) reveal that the customer experience is affected by competence significantly and positively. In addition, competence can be defined as the fundamental symptomatic of a people regarding to basic characteristics of a personal with causal relationship and the potency of the personal's performance in his or her job (Katidjan et al., 2018).

### **2.5.7 The relationship between communication and customer experience towards service quality of insurance agents.**

Gilboa, Seger-Guttmann and Mimran (2019) mentioned that in relationship marketing, communication was also considered as a vital factor. Next, the customer experience will be affected by the insufficient of systematic data communion among the employees and customers. Generally, a vast knowledge of insurance regulations, rules and their overall industry terminology and policy wording are understood by insurance agents. Hence, to transfer this type of terminology and knowledge that is relevant to insurance policies to their clients who have no thought whatever about the connotations and meanings of such terminology is the part of the job responsibilities of the insurance agents. For instance, in the case of risk management, insurances firms should inform their customers whether agents or immediately through various techniques of communication about the insurance policies that assist account for such risks and all the practicable level of risk (Alawni, Yusoff, Al-Swidi & Al-Matari, 2015).

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.0 Introduction**

Research methodology is looking at the varied research methodologies especially used in the area of information systems related to this research topic and consistently addresses the research purpose through scientific tools, variety ways or related methods. It is referencing to particular research approaches or procedures implemented to distinguish, choose, process and analyse the amassed information from survey or other dissimilar reference of data relevant to this research topic. The data is normally amassed from News, Survey form, Academic Journal articles, experience and more. Therefore, all the aspects of research methodology such as data collection method, scale of measurement, data collection methods and research design will be covered in this chapter in order to justify the design methods that are the most suitable for the research purpose and the reliable and valid results will be given.

### **3.1 Research Design**

Based on Akhtar (2016), research design especially pertains to the overall framework of strategy, action plan and research methods that has selected to incorporate the variety related elements of the research study in an adhesive and rational way, while ensuring the outcome can results to efficaciously address the research problem; it represents the conceptual blueprint for the data analysis, collection and measurement. Hence, to look into the factor that influencing customer experience towards service quality of insurance agents, the current research topic used is Survey Research method. Thus, in this study, Quantitative Research and Descriptive Research have been chosen as the research framework.

#### **3.1.1 Quantitative Research**

According to Watson (2014), a series of ways that use numerical or statistical data to concerned with the systematized investigation of social phenomena is involved in Quantitative Research. Therefore, it comprehends presuppose and measurement that the phenomena under study can be measured or quantified. The data collected from the questionnaire survey or online survey form are used to examine and analyze for relationships and trends to formalize the measurement made between the dependent variable and independent variables. The advantage of using quantitative research is it is easier and faster. Through mobile or digital surveys, the data collection can be automated while letting thousands of respondents to answer at the same time over numerous area (Mander, 2021).

### **3.1.2 Descriptive Research**

In this research topic, the descriptive research method is suitable to use as the data in this research is composed quantitatively through carry online questionnaire survey. The percentages, graphs, frequencies or other statistical analyses form will be generated by the collected survey data to further interpret and determine the relationship of the data (Nassaji, 2015). A kind of methodology that concentrates on characterizing of phenomenon or population subject is defining descriptive research, while the focal point of this research method is addressing the question of what, how, where and when of the research problem and the demographic segment of the survey. Additionally, there are few benefits of descriptive research including it can provide multiple data collection ways, complete information and sort the basis for decision making. Hence, in conducting this descriptive research topic, the case study method and survey research method will be involved (Nassaji, 2015).

## **3.2 Data Collection Method**

Based on Sajjad Kabir (2016), data collection is the systematized procedure of gathering and assembling information and data on variables of concern that accumulated from various related reference while creating a systematized way that enables individual to respond mentioned research questionnaires, measure the

results of the data and information and produce hypotheses test. Quantitative data collection is the method of collecting data and information for this research purpose.

### **3.2.1 Primary Data**

Publishing an online questionnaire survey form to aim a large amount of individual respondents is the way of collecting related primary data for this research topic. In order to get particular data to address the research problem, primary data is considered as first-hand data composed by the researchers itself and the data can be created from interviews, experiments and survey questionnaires (Sajjad Kabir, 2016). The benefit of applying questionnaire survey in this research is gives quickness which can immediately obtain respondent responses in a shorter time and it also enabled the collection of data specifically towards a certain group of people.

## **3.3 Sampling Design**

According to Sajjad Kabir (2016), in this research study, the objective of establishing a sampling design is used to examine the hypothesis of variables and give an approximate of the population parameter. Apart from that, a mathematical function that gives the probability of whatever presented sample which can correctly ponder the total research outcome is also involved in the sampling design framework.

### **3.3.1 Target Population**

A population is characterized as a full set of personal with differentiated set of features, meanwhile the subset of the population is sample. The target population in this customer experience research mainly is depended on the geographic profile of customers in Malaysia and in this research, the data will be collected from the specific population by using sample survey method (Banerjee & Chaudhury, 2010). For example, a list of questionnaire survey form about customer experience towards

service quality of insurance agents will be generated. Thus, this research's target population is Malaysian who has the experience towards service quality of insurance agents in Malaysia.

### **3.3.2 Sampling Location**

For this customer experience research, there is no particular sampling location as the questionnaire survey is distributed to the respondents as long as they are Malaysians. This is because the respondents can answer the questionnaire survey through online, which allows the survey can be kept on going at anywhere which might bring convenient to the researchers too.

### **3.3.3 Sampling Element**

Depending on the target population of this research, the sampling element has majority covered a broad scope of Malaysia's customers' group, which are High School, Certificated/ Foundation/ A Level, Diploma, Bachelor's Degree and Master/ PhD. Therefore, as long as the respondents are enclosed in the group of customers of Malaysia, the demographic segmentation will not be limited in this research.

### **3.3.4 Sampling Technique**

Generally, sampling techniques can be separated into two types which is probability sampling and non-probability sampling. Besides that, non-probability sampling will be applied in order to process this research. However, not every individual has the chance of being enclosed as the individuals are selected based on non-random criteria in a non-probability sample (McCombes, 2022). Additionally, convenience sampling techniques is the technique will be selected to build in this research. It is because the researchers are normally easy to get those respondents' information by using convenience sampling as it always assists to overcome several restrictions



related with the research (Taherdoost, 2016). Moreover, since there is no limitation for target population, therefore, convenience sampling is applicative in this customer experience research because it can handily gather information through using family, friends and neighbours as a part of the sample, or disseminate the questionnaire survey through online or a public place.

### **3.3.5 Sample Size**

According to Fleetwood (2021), the term that adapted to delineate the amount of individuals or subjects enclosed to carry out the research is called sampling size. We can discover about a group of subjects ascertain from the target population that are classed as representative of the actual population for our research through a specific sample size (Omnicont,2022). Based on Sekaran and Bougie (2003), for most of the research, a proper quantity of the sample size is between 30 and 500 respondents. Thus, in order to make measurement in this research, 300 respondents of sample size will be collected.

## **3.4 Research Instrument**

Closed-ended questionnaires is the type of research instrument that will be implemented in this customer experience research. As this research needed to gather information from a big amount of respondents, thus, the efficiency and flexibility of collecting the direct answer from the respondent, meanwhile the respondents can take time to digest about the questionnaire statement and give a honest answer (Oden, 2020).

### **3.4.1 Questionnaire Design**

There are 2 sections consisted in the closed-ended questionnaire survey form design which are Section A and Section B, while the Personal Data Protection Notice will be shown at the introduction page of the questionnaire form which needed the

respondent to finish the protection statement before proceeding with the questionnaire. In Section A, there are primarily concentrated on the demographic profile of the respondent related to age, gender, education levels, income levels, and other relevant to insurance information. Furthermore, while Section B is relevant to the component of the factor influencing customer experience towards service quality of insurance agents in Malaysia. Next, 5-point Likert scale measurement will be used in this questionnaire. The respondents were asked to show their own level of agreement with every statement in the questionnaire survey form from “Strongly Disagree” (1) to “Strongly Agree” (5).

### **3.4.2 Pilot Testing**

Based on Wright & So (2022), in this research, before proposing to the major research, a pilot test rehearsal will be run through in this research as it let to ascertain the feasibility of the research by examining the research hypothesis with a small amount of sample size. Notable, in order to generate a good research design, a pilot experiment is considered as one of the important elements. Bujang et al. (2018) mentioned that, Cronbach’s Alpha Test is practical for undertaken the pilot experiment studies by quantify the internal consistency or reliability of the variables in the Likert Scale Questionnaire. For example, the alpha results for the variables are interpreted by the rule of thumb and the minimum tolerable value of Cronbach’s Alpha must not less than 0.7 (Glen, 2022). Apart from that, a minimum of 10% from the effective sample size are the minimum sample size for the pilot test studies should considered (Sekaran & Bougie, 2003). Therefore, in this research a 30 sets of questionnaire sample out of a sum of 300 sample size will be dispersed for pilot test experiment. Based on Table 3.4.2.1 Cronbach’s Alpha Statistics shown at below, since all variables are surpassing the benchmark values of Cronbach’s Alpha; therefore, it can be concluded that all variables are considered as acceptable or reliable.

Table 3.4.2.1 Cronbach's Alpha Statistics for Pilot Test Result

Variables	N of Items	Cronbach's Alpha	Internal Consistency
Customer Experience	5	0.904	Excellent
Tangibility	6	0.897	Good
Reliability	6	0.931	Excellent
Responsiveness	4	0.929	Excellent
Assurance	5	0.936	Excellent
Empathy	5	0.908	Excellent
Competence	5	0.948	Excellent
Communication	4	0.874	Good
Valid N (30)			

Source: Developed for the research

## 3.5 Construct Measurement

### 3.5.1 Origins of Construct

#### 3.5.1.1 List of Construct Items

Customer Experience (DV)	(Kuppelwieser & Klaus, 2021)	The company demonstrates flexibility in dealing with me	The insurance agent proves flexibility in confronting with me
		The people I am dealing with have good people skills	The insurance agent have good interpersonal skills on interacting with me
		The company delivers a good customer service	The insurance agent provides a good customer service
		The company keeps me up-to-date about their products and latest development	The insurance agent keeps me updated about their products and latest development
		The company understand/knows exactly what my needs and wants	The insurance agent knows/understand exactly my needs and wants on the insurance services
Tangibility	(Ahmad Al Qudah et al., 2013)	Decent appearance of company's staff	Insurance agent have decent appearance when meeting with me

		The company uses modern and appropriate equipment and technology	The insurance agent uses modern and suitable equipment and technology
		The facilities and buildings with nice appearance and distinctive	The facilities and building looks nice and are distinctive
		Waiting halls in the company is comfortable	The company waiting halls are comfortable
		The company provides clean sanitary facilities	The company provides hygienic sanitary facilities
		Different company sites suitable for customers and can be reached easily	Various company sites appropriate for customers can be easily reached
Reliability	(Ahmad Al Qudah et al., 2013)	The company provides services in time without delay	The insurance agent is punctual in providing services
		The company has the capacity to provide the service without interruption	The insurance agent has the capacity to smoothly provide services
		The company is keen on solving customers problems regarding services provided easily	The insurance agent is keen on overcoming obstacles of the services provided with ease
		The company's staff providing outstanding services	The insurance agent provides services that are outstanding
		The company's staff completing services correctly for the first time	The insurance agent completes services without mistakes at the first time
		The company's staff offers you tips in	The insurance agent provides advices in

		choosing appropriate service depends on the nature of your business	choosing the right services depending on the nature of your business
Responsiveness	(Ahmad Al Qudah et al., 2013)	The company's staff is ready to provide assistance to you	The insurance agent is always prepared to provide assistance to you
		The company's staff seeks to help you in solving the problems that you face in getting service	The insurance agent tend to provide you with help to solve problems that you face in getting service
		The company's staff respond to the customer's needs, whatever the degree of concern	The insurance agent provides quick response to customer's needs
		The company management Concerned with customer complaints and queries	The insurance agent is concerned about complaints and queries of customers
Assurance	(Ahmad Al Qudah et al., 2013)	You feel reassured in dealing with the company	You feel reassured when dealing with the insurance agent
		The company provides risk-free services	Risk free services are provided by the insurance agent
		The company's staff has high capacities to provide the service	The insurance agent has high capacities in providing services
		The company's staff Follows the special procedures since customer requests service until submitted	The insurance agent follows special procedures as customer makes request for service until submitted
		Customers' information Treated fully confidentiality by the company	Customers' information are treated as fully confidential by the insurance agent

Empathy	(Al-Borie & Sheikh Damanhour, 2013)	I can put my full confidence in all hospital staff	I can put my entire confidence in all insurance agents
		Hospital staff respond immediately to patient inquiries and complaints	The insurance agent react instantly to customer inquiries and complaints
		Hospital staff respond promptly to all patient needs regardless of the degree of concern	The insurance agent react quickly to all customer needs no matter of the degree of concern
		The records and details of patients are error-free and accurate	Insurance details and records of customer are accurate and error-free
		The hospital staff provides personalized attention to the patients	The insurance agent provides individualized attention to the customers
Competence	(Ahmad Al Qudah et al., 2013)	The company's staff has high-efficiency in providing the service	The insurance agent is efficient in service providing
		The company's staff providing services with highly skills	The insurance agent is highly skilled in providing services
		The company's staff is trying to carry out their role as best	The insurance agent is doing their best to carry out their role
		The company's staff has full knowledge enable them to carry out their roles	The insurance agent has the appropriate knowledge to carry out their roles
		Employees of the company have sufficient information about the service provided	The insurance agent is sufficiently informed about the customers' information
Communication	(Ahmad Al Qudah et al., 2013)	The company's staff has the ability to explain the characteristics of the service provided	The insurance agent are able to explain the characteristics of the service provided
		The company's staff informs customers in	The insurance agent informs customers what must be

		full what must be done when receiving service	done in full when they are receiving service
		The company's staff ensures that customer has to understand what is required from him	The insurance agent ensures the customer understands his requirements
		The company to contact you when they providing the new services	The insurance agent contacts you when they provide new services

Source: Developed for the research

### **3.5.2 Nominal Scale**

A nominal scale was utilized in Section A (Demographic Profile) of the questionnaire survey form in the building of the scale of measurement of this research. The aim of this scale is to distinguish the respondent's individual information and details such as gender information, educational level or have you ever bought insurance policy from insurance agent before. However, this information can only be classified but not divided, added, multiple and subtracted, and is impossible for measurement.

### **3.5.3 Ordinal Scale**

Other than that, the scale of measurement used in the questionnaire survey form's Section B is ordinal scale. In general, the level of the impute relying on the variable being scaled, for instance, the impute are normally organized in ascending order which is from "Strongly Disagree" to "Strongly Agree". Nevertheless, these categories do not have any information to differentiate it.

### **3.5.4 Interval Scale**

Last but not least, the questionnaire survey form's Section A also involves the interval scale of measurement. An interval scale can be considered as a mathematical scale that allows the ordering of variables which can give a measurable, quantifiable and precise underestimating of the divergence between the variables. As an example, age range can be classified as interval scale while it is also important in measuring percentage and frequency of the variables.

## **3.6 Data Processing**

In building this customer experience research, data processing is an important procedure it is because data reduction is the essence of data processing in research. Therefore, it can sum up that translating the accumulated raw data set into useful and functional information such as reports, charts or graphs has become important. There are 4 crucial steps consist in data processing.

### **3.6.1 Editing of Data**

Editing is the procedure of verifying the accumulated information in the questionnaire survey. The deletion or fault information can be sleuth and before being ready for tabulation, they have been rectified and altered.

### **3.6.2 Coding of Data**

The essential step after editing is coding, it is because editing can transmute the observations or edited data into a set of cohesive segments. The data can be converted into some forms of numerical information and coordinate it to some system. Hence, coding data can confiscate and assort conceptual labels to related observational objects under research for establishment and interpretation.



### **3.6.3 Tabulation of Data**

As tabulation is a systematized process, therefore, the attained numerical data can be summarized and can be displayed it in compact form such as key in the information into columns and rows or table form. While it makes related data nearer to each other, helps further statistical analysis and interpretation and helps comparison too.

### **3.6.4 Data Diagrams**

In order to present the data, the diagrams such as graphs and charts are used. By doing so, the effectiveness of presenting the data precisely can be increased and the readers' attention can be easily attracted too.

## **3.7 Data Analysis**

Data analysis is the important element of assessing the data integrity is proper and precise analysis for this customer experience research result. Data analysis can be considered as a systematic process which applied not only statistical but also other logical techniques to constrict restate, appraise and exemplify data.

### **3.7.1 Descriptive Analysis**

Based on the 3.1 Research Design, in conduct this customer experience research, descriptive research is implemented. Therefore, in order to carry out several different numerical data and hypotheses, descriptive data is required. As example, a various of statistical graphics or constructing tables such as pie charts, tables, bar charts and more are frequently provided by descriptive techniques. Besides, the way of dispersion such as variance, standard deviation and mean deviation also provided

by it. Hence, the quantitative data can be accurately summarized by descriptive analysis and present it in a readable format.

### **3.7.2 Scale Measurement**

The term “Scale of Measurement” is utilized to measure data variables in statistics and pertain to how variables are classified and characterized into dissimilar segments of the group. Based on 3.5, in this research which except for ratio scales, the construct measurement, ordinal, interval and nominal scales are implemented in the categorization of the data. Thus, the scales that had mentioned above can be considered as the level of measurement and the reliability of the accumulated data to this research will ceaselessly improve.

### **3.7.3 Inferential Analysis**

The definition of inferential analysis is the conclusion about a target population from a sample size of the research can be deduced using this way (Byrne, 2007). Inferential analysis / statistics is implemented ascertain whether the discovered divergence between groups such as dependent and independent variable were probabilistic or trustworthy in the present study and also to ascertain the relationship between an interference and the result of the research (Trochim, n.d.). Therefore, in this customer experience research, both Pearson Correlation Coefficient Analysis and Multiple Linear Regression Analysis (example of Inferential Analysis) will be implemented.

#### **3.7.3.1 Pearson Correlation Coefficient Analysis**

Pearson’s Correlation Coefficient Analysis is identified as the test statistics that symbolizes or quantify the statistical relationship between two continuous variables (Dependent Variable & Independent Variables) while also deciding the correlation and strength of the connection (Kenton, 2021). Generally, the R-value’s range is

fixed between -1.0 and +1.0. An outcome of perfect positive relationship between the two variables will be shown if R-value is +1.0. Oppositely, an outcome of perfect negative relationship will be represented if the R-value is -1.0. However, it will show no correlation between the two variables when the R-value is considered as zero. Furthermore, the hypothesis will be accepted with the condition if the p-value is equal to or lesser than 0.01 of the significant value.

**If  $p \leq 0.01$ , reject H0 and accept H1**

**If  $p \geq 0.01$ , accept H0 and reject H1**

### **3.7.3.2 Multiple Linear Regression Analysis**

Based on Hayes (2022,) the statistical method that uses multiple explanatory variables to predict the result of a response variable is Multiple Linear Regression Analysis. In the meantime, the level of the linear relationship between the dependent variable and each independent variable can be analyzed. For example, by assessing the value of the coefficient of each independent variable, the main elements that influence the dependent variable can correctly identify by the researcher. In brief, in order to give a comprehensive understanding of the dependent or independent variable, the same measurement of scale which multiple regression is applied for all the variables in this research as it is recommended to analyze the sample size. According to the research, multiple regression model not only used to investigate the relationship between the independent variables, but also implemented to determine the relevancy between the independent variables.

## **CHAPTER 4: DATA ANALYSIS**

### **4.0 Introduction**

In chapter 4, the accumulated survey questionnaire qualitative data's analysis and results will be presented. It starts with the respondents' demographic profile analysis while for descriptive analysis section, central tendencies will be executed to distinguish the central position of the variables items information and reliability test analysis will be execute too. Besides, the Pearson's Correlation Coefficient Analysis and Multiple Regression Model will be performed and the software SPSS will be implemented to construe the data analysis to ascertain the relationship of variables.

### **4.1 Descriptive Analysis**

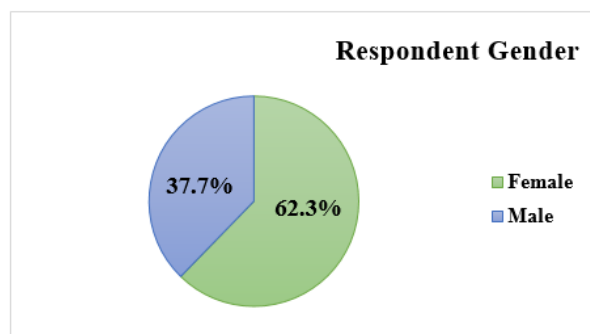
#### **4.1.1 Respondents Demographic Profile**

##### **4.1.1.1 Gender**

Table 4.1: Gender

<b>Gender</b>	<b>Frequency</b>	<b>Percent</b>
Female	187	62.3
Male	113	37.7
Total	300	100

Figure 4.1: Gender



Source: Developed for the research

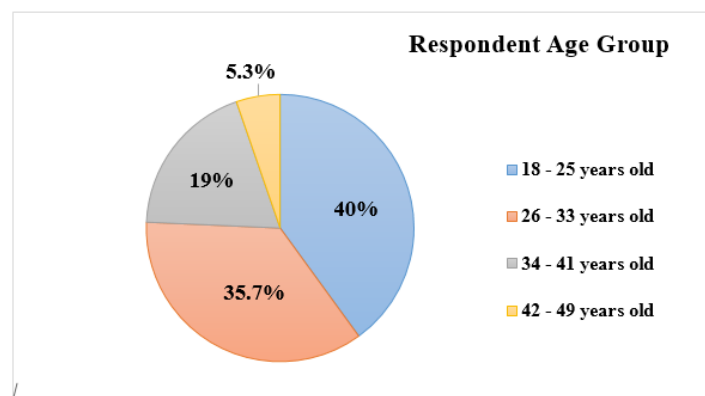
Based on Table 4.1 and Chart 4.1 shown above, there is a sum of 300 respondents. The female respondents have occupied 187 which is 62.3%, while the male respondents have occupied 113 which is 37.7%.

#### 4.1.1.2 Age

Table 4.2: Age

Age	Frequency	Percent
18 - 25 years old	120	40
26 - 33 years old	107	35.7
34 - 41 years old	57	19
42 - 49 years old	16	5.3
Total	300	100

Figure 4.2: Age



Source: Developed for the research

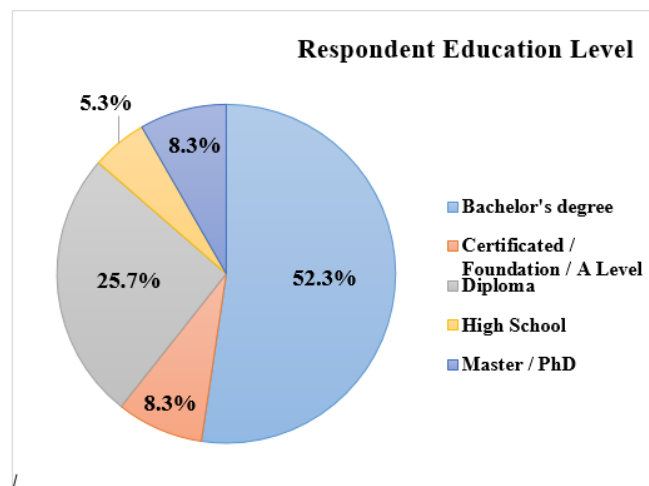
According to Table 4.2 and Chart 4.2 above, among of all the respondents, the age group of 18-25 years old has occupied the most which is 120 respondents (40%) of total 300 respondents. Followed by 107 respondents (35.7%) between the age of 26-33. While there are 57 respondents (19%) and 16 respondents (5.3%) which are classify under age group between 34-41 years old and 42-49 years old severally.

### 4.1.1.3 Highest Level of Education

Table 4.3: Highest Level of Education

Education Level	Frequency	Percent
Bachelor's degree	157	52.3
Certificated / Foundation / A Level	25	8.3
Diploma	77	25.7
High School	16	5.3
Master / PhD	25	8.3
Total	300	100

Figure 4.3: Highest Level of Education



Source: Developed for the research

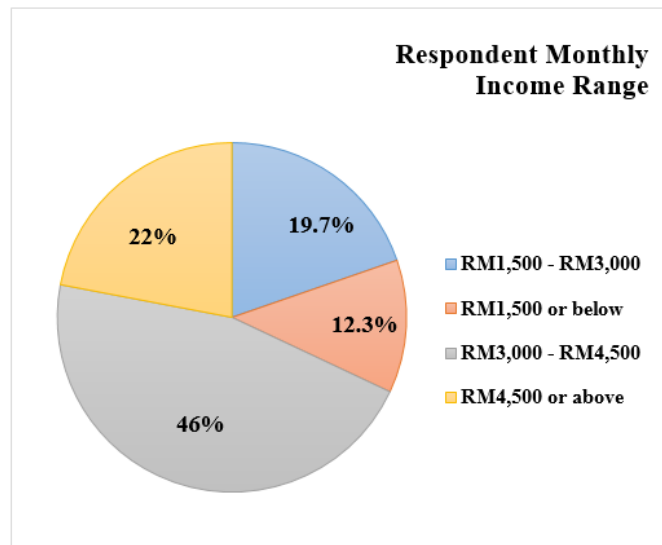
Table 4.3 and Chart 4.3 have shown the largest group of respondents based on education level is Bachelor's degree which is 157 respondents (52.3%). Subsequently, are the Diploma's holders which includes 77 respondents (25.7%) and High School consists of 16 respondents (5.3%). The remaining two groups of respondents including Certificated/ Foundation/ A Level and Master/ PhD holders are having the same number of respondents which are 25 respondents (8.3%).

### 4.1.1.4 Monthly Income

Table 4.4: Monthly Income

Monthly Income Range	Frequency	Percent
RM1,500 - RM3,000	59	19.7
RM1,500 or below	37	12.3
RM3,000 - RM4,500	138	46
RM4,500 or above	66	22
Total	300	100

Figure 4.4: Monthly Income



Source: Developed for the research

The income group of respondents have classified into 4 groups which have shown in Table 4.4 and Chart 4.4. The majority of 138 respondents are earning RM3,000- RM4,500 with the percent of 46% in a month. Followed by respondents who are earning RM4,500 or above in a month which consists of 66 respondents (22%). Next, 59 respondents (19.7%) and 37 respondents (12.3%) wages are RM1,500- RM3,000 and RM1,500 or below respectively.

## 4.1.2 Central Tendencies Measurement of Constructs

Table 4.5: Descriptive Statistics

Variables	Mean	Std. Deviation	N of Items
Customer Experience	4.0027	0.66362	5
Tangibility	4.0389	0.64063	6
Reliability	3.9939	0.69160	6
Responsiveness	3.9617	0.69322	4
Assurance	3.9093	0.76077	5
Empathy	4.0220	0.78900	5
Competence	3.9973	0.73133	5
Communication	4.2533	0.71912	4
Valid N (300)			

Source: Developed for the research

In Table 4.5, the mean and standard deviation for the variables is obtained from descriptive statistics for this research. Majority of the respondents agreed with the statements of communication which showing the largest mean value of 4.2533 meanwhile the assurance has the smallest mean value of 3.9093 which resulting the respondents planned to disagree or neutral with the statements. Apart from that, the standard deviation of the empathy is the highest out of all variables while the tangibility has the lowest standard deviation value of 0.64063.

## 4.2 Reliability Test

Table 4.6: Reliability Test

Variables	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Customer Experience	0.88	0.883	5
Tangibility	0.889	0.889	6
Reliability	0.912	0.913	6
Responsiveness	0.884	0.883	4
Assurance	0.919	0.919	5
Empathy	0.922	0.924	5
Competence	0.928	0.928	5
Communication	0.913	0.914	4
Valid N (300)			



Source: Developed for the resource

The reliability test consists of a sum of 40 items calculated from the questionnaire in this research. Based on Table 4.6 shown above, all variables have a Cronbach's Alpha which is more than 0.6, this meant that all variables have sufficient reliability. Compared with other variables, competence has the greatest Cronbach's Alpha which is 0.928. Subsequently, the variables empathy, assurance and communication have the values of 0.922, 0.919 and 0.913. While Reliability, Tangibility and Responsiveness have 0.912, 0.889 and 0.884 of Cronbach's Alpha value respectively. Whereas customer experience has the lowest value among the variables which is 0.880.

## 4.3 Inferential Analysis

### 4.3.1 Pearson's Correlation Analysis

Table 4.7: Pearson's Correlation Analysis

Variables	Column1	CX
CX	Pearson Correlation (r)	1
	Sig. (2-tailed) (p)	
	N	300
TG	Pearson Correlation (r)	0.658**
	Sig. (2-tailed) (p)	0
	N	300
RL	Pearson Correlation (r)	0.716**
	Sig. (2-tailed) (p)	0
	N	300
RP	Pearson Correlation (r)	0.703**
	Sig. (2-tailed) (p)	0
	N	300
AS	Pearson Correlation (r)	0.697**
	Sig. (2-tailed) (p)	0
	N	300
EP	Pearson Correlation (r)	0.576**
	Sig. (2-tailed) (p)	0
	N	300
CP	Pearson Correlation (r)	0.690**
	Sig. (2-tailed) (p)	0
	N	300
CM	Pearson Correlation (r)	0.592**
	Sig. (2-tailed) (p)	0
	N	300

\*\*Correlation is significant at the 0.01 level (2-tailed).

Source: Developed for the research

A p-value is statistically significant if it is less than or equal to 0.05 (Mcleod, 2019). Thus, the results of Pearson's Correlation Coefficient for this research had been portrayed in Table 4.8. It has shown that when it comes to the dependent variable, all the independent variables have the same p-value of 0.000. Depend on the result, there is a significant relationship between each independent variables and dependent variable. All the independent variables (TG, RL, RP, AS, EP, CP & CM) have a strong correlation with the dependent variable (CX) which equal to the coefficient value of 0.658, 0.716, 0.703, 0.697, 0.576, 0.690 and 0.592 severally in this research.

### 4.3.2 Multiple Regression Correlation Analysis

Table 4.8: Model Summary

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate	F
1	0.807 <sup>a</sup>	0.652	0.644	0.39621	78.118

- a. Predictors: (Constant), Mean\_ TG, Mean\_ RL, Mean\_ RP, Mean\_ AS, Mean\_ EP, Mean\_ CP, Mean\_CM

Source: Developed for the research

Table 4.8 has shown that the R-Square of this model is 0.652. Meaning that the independent variables (TG, RL, RP, AS, EP, CP & CM) contributed to 65.2% effect on dependent variable (CX). While the rest of 34.8% is occupied by other unidentified variables in the dependent variables.

Table 4.9: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	85.84	7	12.263	78.118	0.000
Residual	45.838	292	0.157		
Total	131.678	299			

- a. Dependent Variable: Mean\_CX
- b. Predictors: (Constant), Mean\_TG, Mean\_RL, Mean\_RP, Mean\_AS, Mean\_EP, Mean\_CP, Mean\_CM

Source: Developed for the research

The F-value is 78.118 as shown in Table 4.9, which disclose statistically significant results and it is suited to the information in this research. Furthermore, the probability value is lesser than 0.05, as the p-value (sig) is 0.000 which stating that the model is acknowledged. Therefore, there is an impact between TG, RL, RP, AS, EP, CP & CM and customer experience towards service quality of insurance agents.

Table 4.10: Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.382	0.165		2.313	0.021
Mean_TG	0.138	0.054	0.134	2.558	0.011
Mean_RL	0.196	0.061	0.205	3.246	0.001
Mean_RP	0.197	0.054	0.206	3.639	0.000
Mean_AS	0.159	0.059	0.182	2.692	0.008
Mean_EP	-0.29	0.05	-0.34	-0.576	0.565
Mean_CP	0.102	0.055	0.112	1.859	0.064
Mean_CM	0.137	0.048	0.148	2.839	0.005

- a. Dependent Variable: Mean\_CX

Source: Developed for the research

The multiple regression equation for this research can be calculated from the data in Table 4.10 as follows:

$$Y = a + \beta_1TG + \beta_2RL + \beta_3RP + \beta_4AS + \beta_7CM$$

$$CX = 0.382 + (0.138)TG + (0.196)RL + (0.197)RP + (0.159)AS + (0.137)CM$$

Where,

TG = Tangibility

RL = Reliability

RP = Responsiveness

AS = Assurance

CM = Communication

CX = Customer Experience

With the equation shown above, it can be seen that when 1 unit of IV has increased, the DV will also increase but the rest of the IVs will persist constant. For example, 1 unit growth in tangibility can be emphasized as an extra 0.138 unit growth in the customer experience towards service quality of insurance agents when the other IVs remain the same.

Additionally, the standardised coefficients beta had shown the level of influence among the IVs. RP has the greatest beta value of 0.197, which means RP has the largest influence on the customer experience towards service quality of insurance agents. Conversely, CM has the smallest beta value of 0.137. While TG, RL and AS have the beta value of 0.138, 0.196 and 0.159 severally.

#### **4.4 Hypothesis Testing**

Table 4.11: Summary of Hypothesized Relationship

<b>Hypothesis</b>	<b>Outcome</b>	<b>Determination</b>
H1: Tangibility has positive relationship on customer experience towards service quality of insurance agents.	$\beta = 0.134$ $p - value = 0.011 < 0.05$	Accepted
H2: Reliability has positive relationship on customer experience towards service quality of insurance agents.	$\beta = 0.205$ $p - value = 0.001 < 0.05$	Accepted
H3: Responsiveness has positive relationship on customer experience towards service quality of insurance agents.	$\beta = 0.206$ $p - value = 0.000 < 0.05$	Accepted
H4: Assurance has positive relationship on customer experience towards service quality of insurance agents.	$\beta = 0.182$ $p - value = 0.008 < 0.05$	Accepted
H5: Empathy has positive relationship on customer experience towards service quality of insurance agents.	$\beta = -0.340$ $p - value = 0.565 > 0.05$	Rejected
H6: Competence has positive relationship on customer experience towards service quality of insurance agents.	$\beta = 0.112$ $p - value = 0.064 > 0.05$	Rejected
H7: Communication has positive relationship on customer experience towards service quality of insurance agents.	$\beta = 0.148$ $p - value = 0.011 < 0.005$	Accepted

Source: Developed for the research

## **CHAPTER 5: DISCUSSION AND CONCLUSION**

### **5.0 Introduction**

In Chapter 5, the summary of data analysis will be provided, followed by a discussion of findings, to ensure the validity of this research. Next, the theoretical implications will be explained in depth and the recommendations for future research are mentioned to conquer the limitation in this research.

### **5.1 Summary of Statistical Analysis**

To sum up, the female respondents are more than male respondents in this research. There are 187 female respondents out of 300 respondents participated in this research. Most of the respondents are in the age range of 18-25 years old (120 respondents) and the biggest group of respondents (157 respondents) are owning a Bachelor's Degree educational level. Finally, majority of the respondents' monthly income are between RM3,000 to RM4,500 (138 respondents).

Besides, all the variables are consistent and reliable as their alpha value is greater than a minimum of 0.6. Moreover, based on the results of Pearson's Correlation Analysis, all independent variables have a positive relationship with dependent variable. Reliability has the highest correlation with CX ( $r=0.716$ ), while empathy has the lowest correlation with CX ( $r=0.576$ ). Next, referring to the analysis above, the results of  $R^2$  is 0.652 or 65.2%, which represents that 65.2% of the variation in CX towards service quality of insurance agents can be emphasized by TG, RL, RP, AS, EP, CP and CM. Other than that, F-value of 78.118 has portrayed statistically significant results and is fit to the information in this study. Depending on both standardized and unstandardized coefficients, CX will affected by RP the most. Consequently, TG, RL, RP, AS and CM have a significant positive correlation with CX, whereas EP and CP have a negative correlation with CX because EP and CP have the p-value that are more than 0.05 significant level by referring to Table 4.10.

## **5.2 Discussion on Findings**

### **5.2.1 Tangibility**

*H<sub>1</sub>: Tangibility has positive relationship on customer experience towards service quality of insurance agents.*

Based on the Table 4.11, the hypothesis is supported because the p-value of TG (0.011) is lower than 0.05. Meaning that TG is positively impacting the CX towards service quality of insurance agents. These finding can be supported by the past studies of Hellén and Gummerus (2013), based on tangibility, the divergence between goods and services is representing the producer's orientation but not the clients. Therefore, if the firms want to know the formation of customer experience, the concept of tangibility can be used to assist in follow a client focus.

### **5.2.2 Reliability**

*H<sub>2</sub>: Reliability has positive relationship on customer experience towards service quality of insurance agents.*

According to Table 4.11, RL has a p-value of 0.001 which is below 0.05. This means that RL is positively correlated with CX towards service quality of insurance agents. Thus, the hypothesis is also accepted. This result is similar with the past studies of Alawni et al. (2016), which also showed that reliability might tremendously impact the service quality percept of client. Reliability is one of the crucial dimensions on which clients from their predicted value of service quality as mentioned by the researchers from the previous research.

### **5.2.3 Responsiveness**

*H<sub>3</sub>: Responsiveness has positive relationship on customer experience towards service quality of insurance agents.*

Referring to Table 4.11, a significant positive relationship had been arisen between RP and CX towards service quality of insurance agents since the p-value is 0.000 which is less than 0.05. Hence, this hypothesis is supported. The past studies had supported these findings where in order to accelerate the service, responsiveness has ascribed to the provision of signboards in the firm and also the complete preparedness of employees to give assist to the customers Ahmad Al Qudah et al. (2013).

#### **5.2.4 Assurance**

*H<sub>4</sub>: Assurance has positive relationship on customer experience towards service quality of insurance agents.*

The hypothesis is accepted as Table 4.11 represented that assurance has the p-value of 0.008 which is less than 0.05, where this can be demonstrated that there is a positive relation between AS and CX towards service quality of insurance agents. These findings can be also supported by the past studies of Ramya et al. (2019), in several situation like insurance services companies try to form loyalty and trust between the individual customers and key contact persons like insurance agents. Hence, it represents that insurance agents are very important in insurance service.

#### **5.2.5 Empathy**

*H<sub>5</sub>: Empathy has positive relationship on customer experience towards service quality of insurance agents.*

Based on Table 4.11, this hypothesis is rejected due to its p-value is 0.565, which is more than 0.05. Meaning that there no relationship between EP and CX towards service quality of insurance agents. This shows that the result is not significant and the IV will not affect DV. Although most of the customers would like to use the new facilities provided by the company, however, there are still groups of people



who prefer a face-to-face service by the insurance agents. Besides, there are chances that customers are forced to resort to the conventional way of by queuing up at counters during peak hours. They do not have other choice, but to make private contact with the insurance agents each time when the equipment and machines broken. By human nature, people tend to expect empathy and respect from someone who they wish to deal with. Technology provides the platform to mitigate the problem of workloads and error, provide a more efficient and quicker problem-solving solution (Munusamy, Chelliah, & Hor, 2010).

### **5.2.6 Competence**

*H<sub>6</sub>: Competence has positive relationship on customer experience towards service quality of insurance agents.*

Depending on Table 4.11, CP has a p-value of 0.064 which is above 0.05. Meaning that CP is no relationship with CX towards service quality of insurance agents. Therefore, the hypothesis is rejected. CX is not affected by CP it might be due to advancement of technology and the outbreak of COVID-19 pandemic. Since the technology has brought convenient to us and people nowadays are more concern about the technology stuff such as application released by those companies. Therefore, majority of the respondents are probably more preferred the AI autoreply. So, this might lead to the consumers are more interested in the products rather than the service quality of the agents.

### **5.2.7 Communication**

*H<sub>7</sub>: Communication has positive relationship on customer experience towards service quality of insurance agents.*

By looking at the results in Table 4.11, CM is positively correlated with CX towards service quality of insurance agents as the p-value is 0.011 which is lesser than 0.05. Hence, the hypothesis is accepted. These findings can be proven by the research

from Gilboa et al. (2019), communication was also considered as a crucial factor because the lack of systematic data communion among the employees and customers will affected the customer experience.

## **5.3 Implications of Study**

### **5.3.1 Theoretical Findings**

Customer experience is applied in this research in order to examine the factors of customer experience toward service quality of insurance agents, by looking at the 7 independent variables (TG, RL, RP, AS, EP, CP & CM). These 7 variables can predict the customer experience and encourages the insurance companies to make improvement in their service quality. Among the 7 variables, TG, RL, RP, AS and CM had a favourable impact on customer experience towards service quality of insurance agents. In short, these 5 variables affected the customer experience towards service quality of insurance agents. However, since EP and CP have no relationship with CX, it shows that these two variables would not demonstrate effect on customer experience towards service quality of insurance agents. Next, the priority for market research is shaping and enhancing customer experience as experience is substituting quality as the competitive battlefield for marketing. Thus, customer experience has been defined as the customer's unobjective reaction to the indirect and direct encounter with the firm. Hence, in order to ascertain the significance of correlations between dependent and independent variables, SPSS is used to analyze the data.

### **5.3.2 Managerial Implications**

#### **5.3.2.1 Tangibility**

H1 is supported which it indicates the relationship between tangibility and customer experience. This meant that customers are more concern about the appearance of personnel, physical facilities and equipment. Tangibility is very vital in service as

it determines another factor like reliability. It will assure a greater reliability of service delivery including gain customer's trust and coherent point of delivery of services that the insurance agents have the capability to present the services as pledged in service marketing communication (Panda & Das, 2014). So, the agents should dress themselves with decent appearance and use suitable and modern technology and equipment when meeting with clients.

### **5.3.2.2 Reliability**

The outcome supported H2, it categorizes reliability is one of the variables which impact the customer experience. The insurance agents' accurately and dependably can influence the customers' experience. When the customer liaison a firm to get their complaints and problems addressed, they might already feel very angry. Therefore, the agents should understand and knows the customers well to growth up-selling chances and decrease churn dramatically, eventually leads to growth profits for the firm (Cyriac, 2016). Hence, it's good that the agents have the clients' basic information and background with them to continue the tasks or interact with the clients.

### **5.3.2.3 Responsiveness**

The result validates H3, responsiveness portrayed a significant part in influencing the customer experience. The findings of this research on responsiveness are crucial to the customers which disclosed that they are care on trust, respect and productivity. It will help a firm to modify the current products or produce new ones depending on the altering needs of customer. The clients will always provide feedback and leave information by comment about a firm, way of product reviews, experience with a brand and other similar data (Newman, 2016). Thus, the agents should always ask feedback from the clients regarding the insurance matter and always prepare to help them.

#### **5.3.2.4 Assurance**

As H4 is supported which shows the relationship between assurance and customers experience. This represented that customers are more concern on the outcome fit the desired results. The aim of the assurance is configured to maintain a good customer experience while protecting the organization. To make sure the clients experience a good customer experience, the agents are responsible for assure the quality function they provided to the clients. The agents can specify the resources needed to accomplish the characterized tasks and make sure that clients experience a high-quality service when the definitions are in place (Markgraf, 2016). Therefore, the insurance agents should provide risk free services to the clients to let them feel confident when dealing with them.

#### **5.3.2.5 Communication**

The result is supported H7, as it shows relationship between communication and customer experience. The frequency, amount and quality of information shared by insurance agents can influence customers' experience. A good communication not only improves customers' confident in the business but also results in better customer experience (Gilboa et al., 2019). It is important to utilize the communication skills such as speaking effectively, politely, efficiently and clearly. Hence, the insurance agents must make sure the client understands his requirement upon every time they meet to avoid dispute in the future.

### **5.4 Limitations and Recommendations**

After the limitations of this research has been discovered, some suggestions can be made to enhance the quality and level of future research. The first limitation is affected by respondent bias. Due to the Covid-19 pandemic, all the survey were only distributed to the public through social media platform, therefore the researchers are restricted to correctly confirm the collected respondent information. Thus, this has resulted in emergence of response bias because of the respondents

may not view the questions appropriately before they respond to it. This will lead to the accumulated data has lack of its genuine on a point. Consequently, direct interviews are required for the future research, so that the exact detailed data about the behaviour and viewpoint on the topic can be congregated by the researcher.

The second limitation is regards to selection bias. The sample size for this study is too limited, the determinations of a group of people do not represent to the bigger populations. There are several types of the respondents which some of them are agreed with the statements that mentioned in the research, but some are disagreed because of the individual matter. So, this might also influence the reliability of the study. Thus, oversampling should apply by the researcher to carry out the research to get a more reliable result.

The last limitation is time constraint. No doubt, there is a deadline for every researcher to complete their research. However, it might result in negatively affect the research. So, if this problem occurs, the researchers are required to recognize it and mention a need to figure out the main issue for future research.

## **5.5 Conclusion**

In conclusion, this research has helped us have a finer understanding on the 7 variables that affect the customers experience towards service quality of insurance agents. It has been revealed that there is a significant positive relationship between the 5 independent variables (Tangibility, Reliability, Responsiveness, Assurance & Communication) and customer experience. In brief, the research objective has been effectively accomplished by investigating the customers experience towards service quality of insurance agents.

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## APPENDICES

### **Appendix A Questionnaire**



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**UNIVERSITI TUNKU ABDUL RAHMAN**

#### **Introduction**

This survey is aimed to investigate the customer experience in insurance industry. To help us to have a better understanding about your view and opinion in relation to the client satisfaction of your project, please take few minutes (10-15 minutes) to complete and return this questionnaire. Your response will be kept confidential. For any suggestion and inquires for this survey, please contact Lau Hui Yi at huiyilau@utar.my. We will compile and share information from many questionnaires, but will not link your name to any of the information.

**Thank you for your time and your input in this research**

I hereby consent on my voluntary participation in this survey which will be conducted anonymously. (As proposed accordingly by Personal Data Protection Statement - UTAR)

- |                          |                                     |
|--------------------------|-------------------------------------|
| <input type="checkbox"/> | Yes - proceed to the questionnaire. |
| <input type="checkbox"/> | No - thank you for your time.       |

---

**Section A: Please tell us more about your background. This information will be kept confidential.**

1. Do you ever bought insurance policy from insurance agents?

- Yes
- No

2. Gender

- Male
- Female

3. Age

- 18 – 25 years old
- 26 – 33 years old
- 34 – 41 years old
- 42 – 49 years old
- 50 years old or above

4. Education Level

- High School
- Certificated / Foundation / A Level
- Diploma
- Bachelor's degree
- Master / PhD

5. Monthly Income

- RM1,500 or below
- RM1,500 – RM3,000
- RM3,000 – RM4,500
- RM4,500 or above

**Section B: Construct Measurements**

The followings are related to the customer experience towards service quality of insurance agents.

Please indicate the extent to which you agreed or disagreed with each statement using 5 points Likert Scale.

(1) = Strongly Disagree (2) = Disagree (3) = Neutral (4) = Agree (5) = Strongly Agree

1. The insurance agent proves flexibility in confronting  
with me (CX) 1 2 3 4 5

---

2. The insurance agent I am confronting with have  
interpersonal skills 1 2 3 4 5

---

3. The insurance agent provides a good customer service	1	2	3	4	5
4. The insurance agent keeps me updated about their latest products and development	1	2	3	4	5
5. The insurance agent knows exactly what I want	1	2	3	4	5
6. The insurance agent has decent appearance (Tangibility)	1	2	3	4	5
7. The insurance agent uses modern and suitable equipment and technology	1	2	3	4	5
8. The facilities and building looks nice and are distinctive	1	2	3	4	5
9. The company waiting halls are comfortable	1	2	3	4	5
10. The company provides hygienic sanitary facilities	1	2	3	4	5
11. Various company sites appropriate for customers can be easily reached	1	2	3	4	5
12. The insurance agent is punctual in providing services (Reliability)	1	2	3	4	5
13. The insurance agent has the capacity to smoothly provide services	1	2	3	4	5
14. The insurance agent is keen on overcoming obstacles of the services provided with ease	1	2	3	4	5
15. The insurance agent provides services that are outstanding	1	2	3	4	5
16. The insurance agent completes services without mistakes at the first time	1	2	3	4	5
17. The insurance agent provides advices in choosing the right services depending on the nature of your business	1	2	3	4	5
18. The insurance agent is always prepared to provide assistance to you (Responsiveness)	1	2	3	4	5
19. The insurance agent seeks to provide you with help to solve problems that you face in getting service	1	2	3	4	5
20. The insurance agent provides response to customer's needs, regardless of the level of concern	1	2	3	4	5

21. The insurance agent is concerned about complaints and queries of customers	1	2	3	4	5
22. You feel reassured when dealing with the insurance agent (Assurance)	1	2	3	4	5
23. Risk free services are provided by the insurance agent	1	2	3	4	5
24. The insurance agent has high capacities in providing services with ease	1	2	3	4	5
25. The insurance agent follows special procedures as customer makes request for service until submitted	1	2	3	4	5
26. Customers' information are treated as fully confidential by the insurance agent	1	2	3	4	5
27. I can put my entire confidence in all insurance agents (Empathy)	1	2	3	4	5
28. The insurance agent react instantly to customer inquiries and complaints	1	2	3	4	5
29. The insurance agent react quickly to all customer needs no matter of the degree of concern	1	2	3	4	5
30. Insurance details and records of customers are accurate and error-free	1	2	3	4	5
31. The insurance agent provides individualized attention to the customers	1	2	3	4	5
32. The insurance agent is efficient in service providing (Competence)	1	2	3	4	5
33. The insurance agent is highly skilled in providing services	1	2	3	4	5
34. The insurance agent is doing their best to carry out their role	1	2	3	4	5
35. The insurance agent has the appropriate knowledge to carry out their roles	1	2	3	4	5
36. The insurance agent is sufficiently informed about the customers' information	1	2	3	4	5

37. The insurance agent are able to explain the characteristics of the service provided (Communication)	1	2	3	4	5
38. The insurance agent informs customers what must be done in full when they are receiving service	1	2	3	4	5
39. The insurance agent ensures the customer understands his requirements	1	2	3	4	5
40. The insurance agent contacts you when they provide new services	1	2	3	4	5

**Thank you for sharing your viewpoints and perceptions.**

## Appendix B SPSS Output

### 1. Output of Demographic Profile

#### Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	187	62.3	62.3	62.3
	Male	113	37.7	37.7	100.0
	Total	300	100.0	100.0	

#### Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 25 years old	120	40.0	40.0	40.0
	26 - 33 years old	107	35.7	35.7	75.7
	34 - 41 years old	57	19.0	19.0	94.7
	42 - 49 years old	16	5.3	5.3	100.0
	Total	300	100.0	100.0	

#### Highest Level of Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor's degree	157	52.3	52.3	52.3
	Certificated / Foundation / A Level	25	8.3	8.3	60.7
	Diploma	77	25.7	25.7	86.3
	High School	16	5.3	5.3	91.7
	Master / PhD	25	8.3	8.3	100.0
	Total	300	100.0	100.0	

#### Monthly Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM1,500 - RM3,000	59	19.7	19.7	19.7
	RM1,500 or below	37	12.3	12.3	32.0
	RM3,000 - RM4,500	138	46.0	46.0	78.0
	RM4,500 or above	66	22.0	22.0	100.0
	Total	300	100.0	100.0	

## 2. Output of Descriptive Statistics

Item Statistics			
	Mean	Std. Deviation	N
MEAN_DV	4.0027	.66362	300
MEAN_IV1	4.0389	.64063	300
MEAN_IV2	3.9939	.69160	300
MEAN_IV3	3.9617	.69322	300
MEAN_IV4	3.9093	.76077	300
MEAN_IV5	4.0220	.78900	300
MEAN_IV6	3.9973	.73133	300
MEAN_IV7	4.2533	.71912	300

## 3. SPSS Output: Cronbach's Alpha Reliability Test

### Customer Experience

Case Processing Summary				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
	Valid	300	100.0	.880	.883	5
	Excluded <sup>a</sup>	0	.0			
	Total	300	100.0			

### Tangibility

Case Processing Summary				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
	Valid	300	100.0	.889	.889	6
	Excluded <sup>a</sup>	0	.0			
	Total	300	100.0			

### Reliability

Case Processing Summary				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
	Valid	300	100.0	.912	.913	6
	Excluded <sup>a</sup>	0	.0			
	Total	300	100.0			



### Responsiveness

Case Processing Summary				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
Cases	Valid	300	100.0	.884	.883	4
	Excluded <sup>a</sup>	0	.0			
	Total	300	100.0			

### Assurance

Case Processing Summary				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
Cases	Valid	300	100.0	.919	.919	5
	Excluded <sup>a</sup>	0	.0			
	Total	300	100.0			

### Empathy

Case Processing Summary				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
Cases	Valid	300	100.0	.922	.924	5
	Excluded <sup>a</sup>	0	.0			
	Total	300	100.0			

### Competence

Case Processing Summary				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
Cases	Valid	300	100.0	.928	.928	5
	Excluded <sup>a</sup>	0	.0			
	Total	300	100.0			

### Communication

Case Processing Summary				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
Cases	Valid	300	100.0	.913	.914	4
	Excluded <sup>a</sup>	0	.0			
	Total	300	100.0			

#### 4. Output of Pearson's Correlation Analysis

**Correlations**

		MEAN_DV	MEAN_IV1	MEAN_IV2	MEAN_IV3	MEAN_IV4	MEAN_IV5	MEAN_IV6	MEAN_IV7
MEAN_DV	Pearson Correlation	1	.658**	.716**	.703**	.697**	.576**	.690**	.592**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	300	300	300	300	300	300	300	300
MEAN_IV1	Pearson Correlation	.658**	1	.656**	.669**	.643**	.532**	.665**	.532**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	300	300	300	300	300	300	300	300
MEAN_IV2	Pearson Correlation	.716**	.656**	1	.678**	.781**	.667**	.706**	.571**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	300	300	300	300	300	300	300	300
MEAN_IV3	Pearson Correlation	.703**	.669**	.678**	1	.691**	.559**	.715**	.562**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	300	300	300	300	300	300	300	300
MEAN_IV4	Pearson Correlation	.697**	.643**	.781**	.691**	1	.731**	.668**	.516**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	300	300	300	300	300	300	300	300
MEAN_IV5	Pearson Correlation	.576**	.532**	.667**	.559**	.731**	1	.514**	.652**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	300	300	300	300	300	300	300	300
MEAN_IV6	Pearson Correlation	.690**	.665**	.706**	.715**	.668**	.514**	1	.624**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	300	300	300	300	300	300	300	300
MEAN_IV7	Pearson Correlation	.592**	.532**	.571**	.552**	.516**	.652**	.624**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	300	300	300	300	300	300	300	300

\*\* . Correlation is significant at the 0.01 level (2-tailed).

#### 5. Output of Multiple Regression Analysis

##### Model Summary

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
						F Change	df1	df2	
1	.807 <sup>a</sup>	.652	.644	.39621	.652	78.118	7	292	.000

a. Predictors: (Constant), MEAN\_IV7, MEAN\_IV4, MEAN\_IV1, MEAN\_IV3, MEAN\_IV5, MEAN\_IV6, MEAN\_IV2

##### ANOVA

##### **ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	85.840	7	12.263	78.118	.000 <sup>b</sup>
	Residual	45.838	292	.157		
	Total	131.678	299			

a. Dependent Variable: MEAN\_DV

b. Predictors: (Constant), MEAN\_IV7, MEAN\_IV4, MEAN\_IV1, MEAN\_IV3, MEAN\_IV5, MEAN\_IV6, MEAN\_IV2

## Coefficients

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.382	.165		2.313	.021
	MEAN_IV1	.138	.054	.134	2.558	.011
	MEAN_IV2	.196	.061	.205	3.246	.001
	MEAN_IV3	.197	.054	.206	3.639	.000
	MEAN_IV4	.159	.059	.182	2.692	.008
	MEAN_IV5	-.029	.050	-.034	-.576	.565
	MEAN_IV6	.102	.055	.112	1.859	.064
	MEAN_IV7	.137	.048	.148	2.839	.005

a. Dependent Variable: MEAN\_DV

## 6. Output of Pilot Testing

### Customer Experience

#### Case Processing Summary

		N	%			
Cases	Valid	30	10.0	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
	Excluded <sup>a</sup>	270	90.0			
	Total	300	100.0			
				.904	.907	5

### Tangibility

<b>Case Processing Summary</b>				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
Cases	Valid	30	10.0	.897	.897	6
	Excluded <sup>a</sup>	270	90.0			
	Total	300	100.0			

### Reliability

<b>Case Processing Summary</b>				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
Cases	Valid	30	10.0	.931	.933	6
	Excluded <sup>a</sup>	270	90.0			
	Total	300	100.0			

### Responsiveness

<b>Case Processing Summary</b>				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
Cases	Valid	30	10.0	.929	.929	4
	Excluded <sup>a</sup>	270	90.0			
	Total	300	100.0			

### Assurance

<b>Case Processing Summary</b>				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
Cases	Valid	30	10.0	.936	.937	5
	Excluded <sup>a</sup>	270	90.0			
	Total	300	100.0			

### Empathy

<b>Case Processing Summary</b>				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases		N	%			
Cases	Valid	30	10.0	.908	.911	5
	Excluded <sup>a</sup>	270	90.0			
	Total	300	100.0			

## Competence

<b>Case Processing Summary</b>				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases	Valid	N	%			
	Valid	30	10.0			
	Excluded <sup>a</sup>	270	90.0			
	Total	300	100.0	.948	.948	5

## Communication

<b>Case Processing Summary</b>				Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Cases	Valid	N	%			
	Valid	30	10.0			
	Excluded <sup>a</sup>	270	90.0			
	Total	300	100.0	.874	.873	4