



Relationship Between Gender of the Consumer and Service Quality in Context of Life Insurance Policy in India

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ABSTRACT

The significant research areas that can be seen were studying the dimensions of service quality and designing measuring scales for diverse service industries. In a few cases, the impact of organizational characteristics on service quality has also been investigated. Particularly in India's Life Insurance Company (LIC). However, relatively few research in the domain of service quality have been conducted in Meerut. The study mainly focuses only on the retail consumer of 2 years of the Life Insurance Companies with in the local context. It included all the Life Insurance Companies (LIC). And also, the researches evaluate how the level of service quality varies in terms of the gender of the consumers. The study is done taking the Life Insurance Company's (LIC) branches located in the Meerut. This study examines the relationship between service quality aspects and perceived service quality, taking into account customer gender variations, in order to explain actual conditions rather than explore cause and effect scenarios. The findings show that banks should provide a greater degree of service to their customers regardless of the gender of the customer, implying that it is difficult to satisfy customers nowadays because their expectations are higher. In any case, the amount of income does not play a large role in market segmentation by insurance companies, and so is not a good demographic feature to segment the markets. Both primary and secondary data were used to gather required data. Primary data was gathered using the survey approach, using a structured questionnaire constructed using the SERVQUAL Model, and variables were operationalized using the SERVQUAL instrument.

1. INTRODUCTION

Service quality, which has been demonstrated in multiple previous studies to be a significant element in retaining customers with businesses, has gained more relevance among service-oriented industries. The results of previous studies reveal and prove that the demographics of customers have an impact on how they evaluate the level of service. When there is such an impact and the 'Life Insurance Company (LIC)' continues to ignore it and provides the same level of service to all customers, regardless of their demographics, it is a critical point at which management risks losing control of their customer bases, because customers tend to leave and switch to another. More than that the bad recommendation he or

she gives to the potential customers through words of mouth communication might affect considerably in attracting new customers.

It is self-evident that previous studies on service quality were essentially twofold. The significant research areas that can be seen were studying the dimensions of service quality and designing measuring scales for diverse service industries. In a few cases, the impact of organizational characteristics on service quality has also been investigated. Particularly in India's Life Insurance Company (LIC). However, relatively few research in the domain of service quality have been conducted in Meerut.

In the early 1950s, Life Insurance Company (LIC) was limited to the country's urban areas; nevertheless, the company

recognized a cause to expand its services to rural areas, which accounted for almost 85 percent of the population. The use of computers in the Indian life insurance industry became widespread only in the late 1980s, thanks to the efforts of a few private insurance companies. This IT wave took computer terminals out of air-conditioned, password-protected computer rooms and into teller countries. In contrast to the batch processing technique previously utilized, transactions were carried out online, and manual effort was increasingly replaced by automated procedures such as online real-time computer operations. This eliminates the need to confine a customer to a branch by making the Life Insurance Company's (LIC) resources available to them at anytime, anyplace. The computer network was also more than doubled as a result of the expansion. The bank is constantly improving the breadth of its IT-based products and services.

Customers now have access to services such as Internet banking, telebanking, mobile telephone banking (using both SMS and WAP technologies) and Visa Electron/Visa Credit card capabilities. The integration of an e-trading center with Internet banking and the Life Insurance Company (LIC) website is a standout feature.

Technology has changed the contours three major functions performed by banks. That is access to liquidity, transformation of assets and monitoring risk. Further information technology and communication network systems have a critical bearing on the efficiency of money, capital and foreign exchange markets. Life Insurance Company (LIC) has undergone significant changes as a result of the reforms to provide a higher level of service, which may have influenced efficiency and productivity, as well as competition and market structure. Financial liberalization, advancements in information and communication technologies, and the globalization of the financial services industry in general were the key driving reasons behind these changes.

The scope of insurance operations, the number of Life Insurance Company (LIC) branches, the technologies used, and the quality of human resources in the Insurance industry have all changed as a result of these changes.

These changes may eventually be reflected in efficiency and productivity gains with the goal of improving the level of service. Despite the fact that there is a growing body of literature focusing on efficiency and productivity gains, market structure, and the performance of Life Insurance Companies in other countries (Casu & Molyneux 2003; Chakrabarti & Chawla 2002; Girardone, Molyneux & Gardener 1997; Hondroyiannis, Lolos & Papapetrou 1999; Maudos & Pastor 2002), no major study has been conducted in India addressing the impact of consumer demographic.

The study mainly focuses only on the retail consumer of 2 years of the Life Insurance Companies within the local context. It included all the Life Insurance Companies (LIC). And also, the researches evaluate how the level of service quality varies in terms of the gender of the consumers. The study is done taking the Life Insurance Company's (LIC) branches located in the Meerut District only.

2. LITERATURE REVIEW

"Customer satisfaction is determined by defining customer perceptions of quality, expectations, and preferences" (Bowen, 1990). To put it another way, the gap between how a customer expects to be handled and how he or she experiences being treated is the difference between contentment and dissatisfaction (Bowen and Headley, 1995). To achieve ultimate customer satisfaction, businesses must accomplish quality not just by eliminating the source of direct complaints, but also by providing items of high, appealing quality that please customers. As a result, customer happiness research is frequently linked to service quality measurement (Cronin and Taylor, 1992; Rust and Oliver, 1994). The most important purchase choice factor impacting customers' purchasing decisions is quality. Furthermore, it has strategic benefits of contributing to market-share and return on investment as well as in lowering manufacturing costs and improving productivity.

Costs, profitability (Rust and Oliver, 1993), customer happiness (Boulding et al, 1993), customer retention (Reichheld and Saser, 1990), behavioral intention, and positive word-of-mouth have all been linked to service quality.

According to Parasuraman et al., service quality is defined as an organization's capacity to meet or exceed customer expectations. Customer expectations can be defined as a consumer's needs and wants, or what they believe a service provider should deliver rather than would provide (Parasuraman, Zeithaml and Berry, 1988). As a result, service quality definitions place a premium on meeting customers' wants and requirements, as well as how effectively the service given meets their expectations. In recent years, there has been a growing focus placed on the need to understand the consumers' quality expectations, and people are becoming more discerning and critical of the service they receive.

Drawing on Gronroos' work, Swartz and Brown (1989) highlighted several contrasts between different perspectives on service quality (1983). Lehtinen and Lehtinen's physical quality (1982). During the delivery of the service, the manner in which it is delivered is assessed (Swartz and Brown, 1989, p. 190). Process quality was coined by Parasuraman et al. (1985), functional quality was coined by Gronroos (1983), and interactive quality was coined by Lehtinen and Lehtinen (1982).

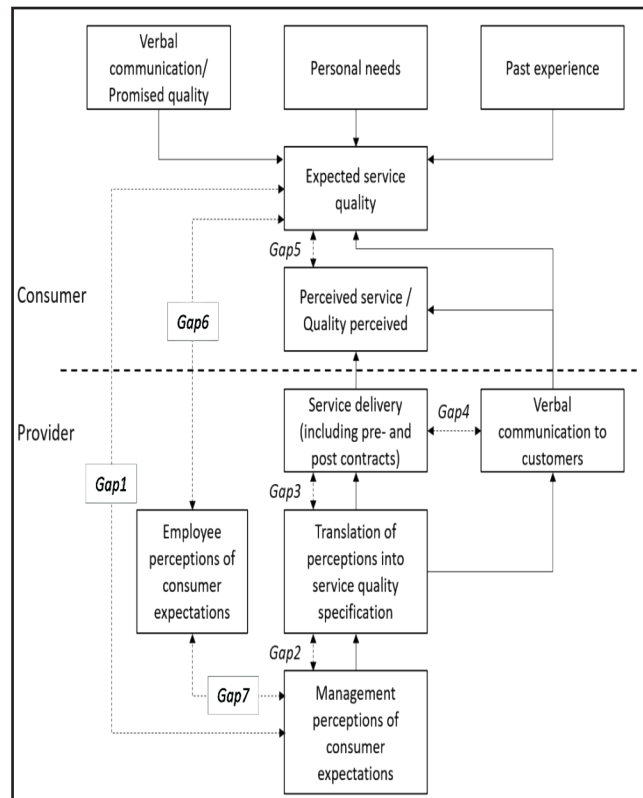
Cronin and Taylor focused their empirical findings on the relationship between service quality, satisfaction, and purchase intent. Furthermore, they compared SERVQUAL's efficacy with attitude-based methods (as applied in consumer satisfaction/dissatisfaction research) of measuring service quality. An attitudebased conceptualization would argue for either an importance-weighted evaluation of specific service attributes or even just an evaluation of performance on specific service attributes. The service quality models they examined were (1) a performance measure, (2) a performance measure weighted by importance, and (3) SERVQUAL weighted by importance. Their analysis suggests that service quality is an antecedent of customer satisfaction and that satisfaction has a stronger influence than does service quality on purchase intentions. (McAlexander, Kaldenberg, Dennis, Koenig, Harold, 1994).

Many conceptual quality models have been proposed in an effort to better grasp the fundamental principles encompassed under the

umbrella of service quality. Clearly, customer satisfaction has been prioritized in service quality research, and these quality models have focused on assessing the gap between customer expectations and experience as a factor of satisfaction. Despite the wealth of information gleaned from these various service quality models, we still lack substantial knowledge of how consumer evaluations of a particular service are formed in reality. Much of this recent research has been conducted within the framework of Parasuraman et al. Service's Quality Gap Model (Parasuraman, A, Zeithaml, V.A and Berry, LL, 1985). By highlighting four gaps" that can arise in companies, this conceptual framework has made a significant addition to our understanding of the concept of service quality and the elements that drive it.

A gap, according to Parasuraman et al. (Parasuraman, Zeithaml, Berry, 1985), is a major impediment to obtaining a desirable level of service quality. This model is more of a diagnostic tool, and if utilized correctly, it should

Figure 1
Service Quality Model By Parasuraman



Source: A., Parasuraman, A. V. Zeithaml and L. L. Berry, "A Conceptual Model of Service Quality and its Implication for Future Research". *Journal of Marketing*, 1985, Vol.49, p.44

allow management at all levels to routinely discover service quality shortfalls. Because this model is externally orientated, it has the ability to help management uncover important service quality issues from the customer's perspective.

These gaps “can cause quality problems and it is these quality problems which give rise to a fifth gap of the difference between the customer's expectations of the service and his/her perceptions of the service that is actually received. This distinction is referred to as Service Quality by the authors. In this context, perceived service quality refers to the discrepancy or mismatch between the consumer's expectations and the perceived service performance.

Unquestionably, conceptual service quality models are valuable in that they provide a high-level overview of the aspects that can influence an organization's and its service offerings' quality. They aid our comprehension and also assist enterprises in identifying and resolving quality issues. However, they are nearly always simplified approximations of reality, and they can be deceiving since they imply that complicated interactions are simple. Phenomenon, and those systems operate by rules of cause and effect.

However, human behavior significantly affects the quality of an organization and its offerings, and this is more evident in-service organizations.

3. GENDER DIFFERENCES IN CONSUMER BEHAVIOUR

Several issues have been investigated in relation to consumer behaviour, including the relationship between gender identity and consumers' perceptions of masculinity and femininity in products (Allison et al. 1980), female role portrayal in advertising (Coughlin and O'Connor, 1985; Jaffee, 1991; Jaffee and Berger, 1988), food/gendered product preference (Kahle and Horner, 1985; Worth et al., 1992), gift shopping/gift choice/gift exchange (Fischer (Gainer, 1993). Gender identification was found to play a substantial influence in some of these investigations (Coughlin and O'Connor, 1985; Fischer and Arnold, 1990; Jaffee, 1991; Jaffee and Berger, 1988). However, there are mixed outcomes in these studies when it comes to the relative role

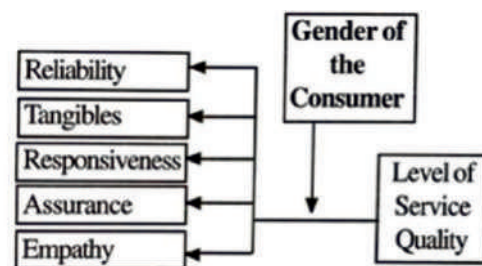
of masculinity and femininity in explaining findings. As an example. Masculinity was found to be a strong predictor of consumer purchase intentions by Coughlin and O'Connor (1985), although femininity was found to be more relevant than masculinity in connections to Christmas present shopping by Fischer and Arnold (1990). Other research has discovered strong biological sex-related connections (Allison et al., 1980; Golden et al., 1979; Gould and Stem, 1989; Kahle and Homer, 1985; Qualls, 1987; Schmitt et al., 1988; Gould and Well., 1991).

4. METHODOLOGY

This study examines the relationship between service quality aspects and perceived service quality, taking into account customer gender variations, in order to explain actual conditions rather than explore cause and effect scenarios. As a result, the study design falls within the descriptive research design category.

We used both primary and secondary data. Textbooks and past research articles were used to gather secondary data. Primary data was gathered using the survey approach, using a structured questionnaire constructed using the

Figure 2
The Model Used in the Research



SERVQUAL Model, and variables were operationalized using the SERVQUAL instrument.

The sample elements were chosen using the stratified random sampling technique, and the data was analyzed using ANOVA. The sample elements were selected in the following manner:

a) Reliability and Validity of Instruments: Even if the SERVQUAL has been tested worldwide, it is still necessary to test its reliability because it will be used in a variety of situations. It must also be determined whether the language of the questionnaire has any effect on the

measurement's reliability. "At times, we may need to adjust a standard measure to fit the situation." A scale used to assess job performance, job characteristics, or job happiness in the manufacturing business, for example, may need to be tweaked somewhat to fit the needs of a utility or a health-care institution. Each case's work setting is unique, and the instrument's phrasing may have influenced the outcome.

b) Sample Profile: Because the questionnaire was created with scaled replies, Cronbach's alpha was used to confirm the instrument's internal consistency. Cronbach's Alpha was calculated for all expected and perceived elements of service quality. In addition, the

Table 1
Sample Profile

GENDER	No. of Respondents
Male members	90
Female members	60
Total Respondents	150

reliability of the expected service quality and perceived service quality sections of the questionnaire were assessed separately. Cronbach's Alpha ratings for all dimensions were all equal. (see Table 1)

c) Reliability Statistics: Please see table 2 for variable of Reliability Statistics.

d) Convergent Validity: To assess the questionnaire, paired Sample Correlation is used . The two portions of the questionnaire were tested separately for convergent validity. The degree to which the dimensions of service quality, expected service quality, and perceived service quality correlate to each other was measured in the areas of expected service quality and perceived service quality. When the scores obtained with two distinct instruments assessing the same notion are substantially associated, this is known as convergent validity (Sekaraku Uma, 2006).

Table 3 represents the coefficients of, in between all the dimensions which are measuring the variable of expected service quality and the

Table 2
Reliability Statistics

Variables	Cronbach's Alpha	No. of Items
Expected Service Quality -Tangibles.	797	4
Expected Service Quality -Reliability	858	5
Expected Service Quality -Responsiveness	808	4
Expected Service Quality -Assurance	816	4
Expected Service Quality -Empathy	836	5
Perceived Service Quality -Tangibles	836	4
Perceived Service Quality -Reliability	877	5
Perceived Service Quality -Responsiveness	880	4
Perceived Service Quality -Assurance	775	4
Perceived Service Quality -Empathy	900	5
Expected Service Quality	947	22
Perceived Service Quality	956	22

Note: Over 0.7 as shown in the table. Scales that receive alpha score over 0.7 are considered to be reliable (Malhotra 2005).

Source: Results of Data Analysis

Table 3
Paired Samples Correlations: Expected Service Quality

Pairs	N	Correla - tions	Sig.
Pair 1 : Mean Expected Tangibles & Expect ed Service Quality	150	771	000
Pair 2 : Mean Expected Reliability & Expected Service Quality	150	905	000
Pair 3 : Mean Expected Responsiveness & Expect ed Service Quality	150	907	000
Pair 4 : Mean Expected Assurance & Expect ed Service Quality	150	885	000
Pair 5 : Mean Expected Empathy & Expect ed Service Quality	150	863	000

Source: Results of Data Analysis

Table 4
Paired Samples Correlations: Perceived Service Quality

Pairs	N	Correla - tions	Sig.
Pair 1 : Mean Expected Tangibles & Perceived Service Quality	150	800	000
Pair 2 : Mean Expected Reliability & Perceived Service Quality	150	899	000
Pair 3 : Mean Expected Responsiveness & Perceived Service Quality	150	913	000
Pair 4 : Mean Expected Assurance & Perceived Service Quality	150	883	000
Pair 5 : Mean Expected Empathy & Perceived Service Quality	150	898	000

Source: Results of Data Analysis

variable of expected service quality as a one variable. They are showing a Higher correlation. It says that in between the five dimensions of expected service quality and the expected service quality and the expected service quality. Convergent validity is there.

e) Conceptual Model: Based on the examined literature, the researcher was able to develop SERVQUAL Model elements of service quality such as reliability, tangibles, responsiveness, assurance, and empathy, which are used as the foundation for measuring bank service quality. Furthermore, the impact of demographic variables of the consumer such as gender, age, income level, and education level, geographic area of living, and social status on the relationship between the independent variables of service quality dimensions and the dependent variable of service quality is evident in the literature.

f) Hypothesis:

- H1: Consumer evaluation on service quality varies in terms of the gender of the consumer.
- H2: The importance assigned to the each

dimension of service quality varies in terms of the gender of the consumer.

g) Data Analysis: To test the hypotheses developed, ANOVA was used through the SPSS package.

H1: Consumer evaluation on service quality varies in terms of the gender of the consumer. The means values of service quality obtained by subtracting the expectations by perceptions were related with income levels of the consumers and table 5 indicates the results of the data analysis obtained using ANOVA. There by it can be said that the hypothesis of consumer evaluation on service quality varies in terms of the gender of the consumer cannot be accepted since it is not statistically significant, because table value of 0.889 is greater than the P value of 0.05.

H2: The importance assigned to the each dimension of service quality varies in terms of income level of the consumer. Within the frame work of this hypothesis another five hypotheses can be built up on the basis of each dimension of service quality. Again using ANOVA the status

of these hypotheses was tested. For that the means values of service quality in overall was related with the gender of the consumers. According to the table 4.6 the acceptability or the ejection of following mentioned hypotheses can be tested.

- The importance assigned to the tangibles of service quality varies in terms of the gender of the consumer-This hypothesis is rejected since the table value of 0.414 is greater than the value of 0.055.
- The importance assigned to the reliability of service quality varies in terms of the gender of the consumer-This one is also rejected because the table value of 0.999 is greater than the value of 0.05 which is the limit of confidence interval.
- The importance assigned to the responsiveness of service quality varies in terms

of the gender of the consumer-it is rejected because the value in the table of 0.209 is greater than 0.05.

- The importance assigned to the assurance of service quality varies in terms of the gender of the consumer-It is rejected because the value in the table of 0.748 is greater than 0.05.

Table 5
Expenditure incurred on electricity during the year 2018-19 (in Rs.)

Service Quality	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	020	1	020	020	889
Within Groups	153.851	148	1.040		
Total	153.872	149			

Table 6
Result of Data Analysis

Service Quality	Sum of Squares	df	Mean Square	F	Sig.
Service Quality Tangible				670	414
Between Groups	810	1	810		
Within Groups	178.908	148	1.209		
Total	179.719	149			
Service Quality Reliability				000	999
Between Groups	0.00	1	000		
Within Groups	220.539	148	1.490		
Total	220.539	149			
Service Quality Responsiveness				1.593	209
Between Groups	2.090	1	2.090		
Within Groups	194.118	148	1.312		
Total	196.208	149			
Service Quality Assurance				104	748
Between Groups	122	1	122		
Within Groups	173.815	148	1.174		
Total	173.937	149			
Service Quality Empathy				018	894
Between Groups	031	1	0.31		
Within Groups	257.530	148	1.740		
Total	257.562	149			

- The importance assigned to the empathy of service quality varies in terms of the gender of the consumer. This is also rejected since the value of 0.894 which indicate the table is greater than the value of 0.05.

5. DISCUSSION OF FINDINGS

Though previous studies have shown that consumer gender is a significant discrimination of service quality, the rejection of the first hypothesis that consumer revaluation of service quality varies according to consumer gender indicates that this is not a significant factor in evaluating service quality in the Sri Lankan context. It also states that consumers should not expect different levels of service quality from banks based on their gender.

However, when it comes to the second hypothesis, which states that the importance assigned to each dimension of service quality varies depending on the gender of the consumer, this hypothesis is rejected for all service quality dimensions, claiming that there is

no difference in how they evaluate the service quality of the banks they deal with based on the gender of the consumer.

Furthermore, regardless of whether the customer is male or female, the tangibles, reliability, responsiveness, assurance, and empathy of the banks are perceived in the same way.

6. CONCLUSION

Based on the findings of the study, it can be stated that a consumer's gender has no major impact on their ratings of service quality. Furthermore, the findings show that banks should provide a greater degree of service to their customers regardless of the gender of the customer, implying that it is difficult to satisfy customers nowadays because their expectations are higher. In any case, the amount of income does not play a large role in market segmentation by insurance companies, and so is not a good demographic feature to segment the markets.

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