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A Conceptual Model of Information Technology Enabled Convenient Services for the Life Insurance Sector

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Abstract:

Due to the effect of the several factors of the globalization, customers' socio-economic culture has already been changed and human interactions are now significantly being replaced by the interactions of human-technology where in service sector, the information technology is playing the most vital role in providing quality of services to the customers in order to satisfy the customers in the present competitive market. Observing the significant relationship between the service quality and customer satisfaction, customer satisfaction and information technology, information technology and service quality, and the relationship among service quality, customer satisfaction and information technology in the field of life insurance, the researcher in this paper attempted to develop a conceptual model of information technology enabled convenient services for the life insurance sector especially for the Life Insurance Corporation of India. In this study, sincere observation was taken place about the mediating effect of the information technology on the perceived service quality and customer satisfaction link in life insurance services.

Key words: *Customer Satisfaction, Information Technology, Insurance, Service Quality*

1. Introduction

In the 21st century information technology (IT) has become the backbone of every industry, especially for the service industries, all over the world where service quality plays an important role in the customization process of service delivery, improvement of the productivity and profitability of the organizations as well as in the satisfaction process of the customers of the organizations. Considering the various needs and requirements of customers, organizations are now concerned in providing quality of services to their customers in order to meet the expectations of the customers. Satisfaction of the customers comes only when their needs and wants are fulfilled. Rust and Oliver (1994) explained the customer satisfaction as “a summary of cognitive and affective reaction to a service incident (or sometimes to a long-term service relationship). Satisfaction (or dissatisfaction) results from experiencing a service quality encounter and comparing that encounter with what was expected”. Customer satisfaction has now become the most important objective of the firm through which they will be able to retain their own customers as well as will be able to attract the new customers in the global competitive market. Service quality and customer satisfaction are emerged as the important element of the business strategy of the companies that play a major role in day to day business activities of the companies. Almost every company tries to provide better quality of services with the help of IT to give better satisfaction to the customers than before. The Life Insurance Corporation of India (LIC) is no exception to this. In the modern fast life, life insurance customers have not so much of time to spare with the insurer neither to understand the different life insurance policies or schemes nor to perform their different transactional operations rather they are becoming more expecting about the information technology and information technology enabled services (ITES) in their life. Observing the present situation, insurance companies are now trying to move their focus from the product to the customers as well as they are trying to get competitive advantage over their competitors through the use of information technology and information technology enabled services. From the very early age of the business, the largest public life insurance company in India namely LIC has not only implemented information technology in their operations and providing various ITES to their customers but also adopted various strategies to modernize their present IT infrastructure. In order to survive in the future and to achieve maximum growth in the present competitive insurance market, life insurance companies are now dedicatedly involved in the development of new strategies for the purpose of the customer satisfaction through the proper improvement of service quality with the help of information technology in the efficient manner. Considering all the aspects, the present study has been conducted to develop a conceptual model of information technology enabled convenient services for the life insurance sector especially for the Life Insurance Corporation of India.

2. Review of Literature

2.1. Service Quality and Customer Satisfaction

About a service the two evaluative judgments made by the customers are ‘Is it of good quality?’ and ‘Am I satisfied?’ (Gabbott and Hogg, 1998). Baker and Crompton (2000) stated that quality is an evaluation of “the attributes of a service which are primarily controlled by a supplier” where satisfaction is the outcome of customers’ affective commitment about a service (Johnson et al., 2008), i.e., according to Meuter et al. (2000), during the service delivery, recovery and personalization of service, the noteworthy relationship of customer-employee makes customers’ satisfaction. Customer satisfaction can be affected and predicted by the five dimensions of the Parasuraman et al.’ (1988) SERVQUAL instrument (Landrum et al., 2007) where the maximum items of service quality are straight way related with the human interaction between customer service representative and customers (Bitner et al., 1990). Khatibi et al. (2002) indicated that customer satisfaction very much depends on the performance of the employee when they provide service to the customer. To the managers and researchers, the differences of satisfaction and service quality is essential because through it service providers should find out how to satisfy the customers with their performance and whether their main objective should be to deliver a high level of service quality or not (Cronin and Taylor, 1992). A major part of the overall satisfaction of the customers may be described by the dimensions of service quality (Winsted, 1997). Thus, Payne (1995) suggested that service companies should keep in mind the importance of service quality variables such as reliability, responsiveness, assurance, empathy and tangibles at the time of consideration of the levels of performance in setting objectives of the customer service.

2.2. Customer Satisfaction and Information Technology

Customer satisfaction or end-user satisfaction with an information system can be defined as the overall affective evaluation and end-user has relation with his or her experience in the information system (Chin and Lee, 2000). Satisfaction is the result of the ability of technology-based services to solve intensive needs immediately, save time and money, and avoid service personnel interaction where dissatisfaction is the result of the customer-driven failures like customer misuse of technology (Meuter et al., 2000). The ability of technology-based services to function correctly; the extent to which service is perceived as enjoyable, secure, and convenient; and the level of security and customized technology-based services generate customer satisfaction within technology-based services (Lin and Hsieh, 2006). Bailey and Pearson (1983) noted that as in a number of conceptual and empirical aspects satisfaction is linked to the successful construction so it was frequently used as a surrogate for information systems success. According to Ives et al. (1983), customer satisfaction is considered as a substitute for objective determinants of IS (information systems) effectiveness. Gelderman (1998) affirmed that user satisfaction, together with system usage, are commonly used measures for the success of information systems. In relation to satisfaction, the importance of human interactions has displaced by the convenience of technology-based services (Haytko and Simmers, 2009). Berry et al.’s (1988) model of satisfaction is a function of the gap between expectations and performance where according to Grover et al. (1996), customer expectations may be unclear and customer satisfaction may be based on the subjective customer experiences with the delivered services in case of the software services. Rust et al. (1999) specified that in these situations direct customer experience-based measures of satisfaction are appropriate. Instead of productivity or cost, Brynjolfsson (1996); Mithas et al. (2006) recommend the analysis of the value of information technology in terms of revenue and customer satisfaction. Thus, Mahmood et al. (2000) asserted that the widely accepted indicator of information technology service success is user satisfaction which is according to Zviran and Erlich (2003); Mohamed and Liu (2004) an important proxy for measuring the success as well as performance of an information technology service department.

2.3. Information Technology and Service Quality

To investigate the significant relationship between information technology-based services and customer’s perceptions of service quality, emphasizing the information technology-based service options the service quality models were suggested by Zhu et al. (2002) and Seth et al. (2008). According to Dabholkar (1996), as a source of service quality, individuals can perceive the use of technology. Pitt et al. (1995) mentioned that as a measure of information technology effectiveness, service quality has been proposed. The studies of Kettinger and Lee (1994); Kettinger et al. (1995); Pitt et al. (1995); Watson et al. (1998); Jiang et al. (2002); Kettinger and Lee (2005) and others adopted customer-oriented view of service quality at the time of investigation of service quality construct in the field of information technology and focused on adapting the SERVQUAL instrument (Parasuraman et al., 1988; 1991; 1993). Rockart (1982); Moad (1989); Kettinger and Lee (1994); Pitt et al. (1995) revealed that over the Internet and within the organization, the information systems service quality has been emerged as a key success factor for the business and Brown et al. (1994); Dabholkar (1994); Meuter et al. (2000); Parasuraman et al. (2005) admitted the significant role of the technology in service quality. So, it may be affirmed that “today’s information system function includes a large service component, and the SERVQUAL instrument can serve as a useful indicator for information systems managers attempting to identify areas of needed service improvement and to researchers seeking a success measure of information system services” (Jiang et al., 2000).

2.4. Service Quality, Customer Satisfaction and Information Technology in Life Insurance

In life insurance industry high quality service (defined as exceeding “customers’ expectations”) is rare but increasingly demanded by the customers (Sherden, 1987). Arora and Stoner (1996) asserted that in obtaining insurance perceived service quality has a significant effect on the attitude as well as on the customer satisfaction (Durvasula et al., 2005). In insurance industry, the study on service recovery analysis identified that for the survival of insurers the quality of service and customer satisfaction and loyalty

are fundamental (Taylor, 2001). Most of the companies have equivalent offerings and the only way of differentiating itself from the others may be establishing the better service quality in the life insurance sector (Siddiqui and Sharma, 2010). Luarn et al. (2003) stated that in life insurance industry, the degree of success in the implementation of enterprise mobilization is positively correlated to the management performance of external aspects like providing increased customer satisfaction. Though the study of Choudhuri (2013a) pointed out that in the last visit to the LIC branch almost all the customers were happy about the services offered by the LIC but in the insurance industry, the widespread customer dissatisfaction stemming from poor service design and delivery is confirmed by the studies of Wells and Stafford (1995); Cooper and Frank's (2001) the Chartered Property Casualty Underwriters (CPCU) longitudinal studies and Friedman's (2001a, 2001b) the Quality Insurance Congress (QIC) as well as the Risk and Insurance Management Society (RIMS). Information technology is now playing an indispensable role in influencing public awareness about the life insurance companies of India (Choudhuri and Dasgupta, 2013a). Technology also is playing an indispensable role in customers' mind to make them aware about the different life insurance products (Choudhuri, 2014a) where internet has appeared as one of the important influencers to the customers in selection of life insurance product (Choudhuri, 2013b). In the modern age of the society just like a catalyst the information technology has a strong influence in the improvement of the quality of services provided by the life insurers (Choudhuri, 2013c) and convenient transaction of the life insurance customers is very much depends on the modern technology namely information technology (Choudhuri, 2014b). The study of Choudhuri (2012) revealed that information technology enabled convenient services (ITECS) has emerged as the one of the important dimensions of the structure of service quality in life insurance sector and to the life insurance customers, ITECS is the third most important service quality dimension (Choudhuri and Dasgupta, 2013b). Observing the role of information technology in fulfillment of the customers' various needs and requirements in life insurance (Choudhuri, 2014c) as well as the dependency of the life insurance customer satisfaction on the information technology (Choudhuri, 2013d) and on the perceived service quality (Choudhuri, 2014d), in life insurance industry, the organizational performance in the office operation of systems technology leaders was linked to the level of information technology investment intensity (Harris and Katz, 1991). Choudhuri (2013e) also affirmed that introduction of information technology by the Life Insurance Corporation of India is strongly related with the entry of private players in the Indian life insurance market. Charles (1993) revealed that service industries have been identified as the biggest buyers of new information technology. That's why Jen-Her and Yu-Min (2006); Leslie and Richard (2006) asserted that managers of the insurance companies are able to process work quickly as well as response to their customers has been faster and prompt using the latest information technology system.

3. Development of Conceptual Framework

Based on the extensive literature survey conducted at here, the researcher tried to develop a conceptual model of information technology enabled convenient services for the life insurance sector especially for the Life Insurance Corporation of India which is basically one type of intermediate theory that attempt to connect to all the relational variables of the current study, i.e., information technology, service quality and customer satisfaction. The diagram of conceptual framework for the study is given below:

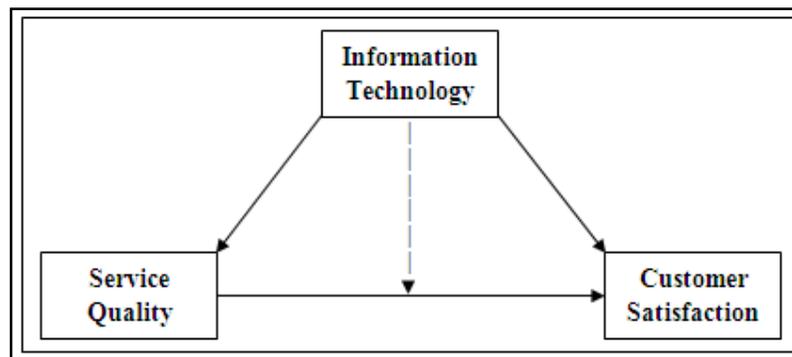


Figure 1: Conceptual Model of Information Technology Enabled Convenient Services

This framework acts as a map where researcher tried to outline the possible course of action for the study undertaken. This newly developed conceptual model of information technology enabled convenient services for the life insurance sector proposed that

- Information technology has a significant effect on the quality of services provided by the life insurers
- Information technology has a significant effect on the customers' mind about their satisfaction with their insurer
- Quality of services offered by the life insurers has a significant effect on the satisfaction of the life insurance customers
- Integration of information technology with the life insurance services has also a significant effect on the perceived service quality and customers satisfaction link

4. Conclusion

Based on the objective of the current study, a conceptual model of information technology enabled convenient services for the life insurance sector especially for the Life Insurance Corporation of India has developed which specifies the significant relationship of the information technology and service quality, information technology and customer satisfaction, service quality and customer

satisfaction, and the mediating effect of the information technology on the perceived service quality and customers satisfaction link in the life insurance services. This model may have a significant impact on the management information system as well as on the decision support system of the top level management of the life insurance organization, especially to the Life Insurance Corporation of India (LICI) in the present context of the study. So, it is necessary to carry out the further research in order to justify the development of this conceptual model of information technology enabled convenient services for the life insurance sector through proper investigation of the significant correlation of the variables considered in this study.

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