

**Arab American University
Faculty of Graduate Studies
Department of Administrative
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Master Program in Quality Management**



**Service Quality Assessment of Insurance Companies in Palestine
using (SERVQUAL) Model**

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**This Thesis Was Submitted in Partial Fulfillment of the
Requirements for the Master Degree in Quality Management**

Palestine, 2 / 2025

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Arab American University
Faculty of Graduate Studies
Department of Administrative
and Financial Science
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Thesis Approval



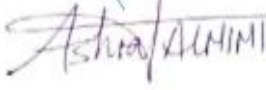
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Declaration

I declare that, except where explicit reference is made to the contribution of others, this thesis is substantially my own work and has not been submitted for any other degree at the Arab American University or any other institution.

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Motaz Yousif Jaradat

Service Quality Assessment of Insurance Companies in Palestine using (SERVQUAL) Model

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Abstract

The main purpose of this thesis is to assess the Service quality of Insurance sector in Palestine. The researcher used SERVQUAL Model one of the most important tools used around the world to measure the level of service quality.

The researcher collected the data by following a deductive approach with quantitative method. The questionnaire is developed by using the SERVQUAL model which contains five dimensions. The data were gathered from 356 completed questionnaires, and were analyzed using the SPSS software. The researcher also used nonparametric tests such as: Mann Whitney, Kruskal-Wallis Test and Wilcoxon signed rank that helped in having accurate results.

The results showed that there are differences between customers' expectations and their perceptions of the service in the five dimensions of the SERVQUAL MODEL, but in varying proportions. The smallest gap was in the Tangibles dimension and the highest gap was in the Empathy dimension.

The results also showed there is differentiation according that some demographic factors. There is differentiation in all five dimensions results according Age and Income. And differentiation in dimensions of tangibility, responsiveness and empathy according to Education level.

Moreover, the results and analysis showed that the five dimensions of the SERVQUAL MODEL need improvement, especially in the Empathy and Assurance dimensions. Insurance companies must work on improving some practices and procedures to improve the quality of service provided to their customers. This study constitutes a reference for company management to understand the gaps related to service quality and try to narrowing the gaps.

Finally, the researcher recommends Palestinian Insurance Sector to working on improving the five dimensions through several recommendations related to each dimension, especially the dimension of empathy.

Keywords: Service Quality (SQ), SERVQUAL model, Palestinian Insurance Sector (PIS), Palestinian Insurance Companies (PIC).

Table of Contents

Declaration	i
Acknowledgments	ii
Abstract	iii
List of Tables.....	vii
List of Figures	viii
List of Appendices	ix
List of Definitions of Abbreviations	x
Chapter One: Introduction.....	1
1.1. Overview.....	1
1.2. Background.....	1
1.3. The Statement of the Problem.....	2
1.4. Research Significance and Justification.....	3
1.5. Research objectives:.....	5
Research sub-objectives:	5
1.6. Research Questions..	6
1.7. Research Hypotheses.....	6
1.8. Obstacle of The Study	7
1.9. Scope of the Study.....	7
1.10 Conceptual Framework:	8
1.11. Delimitations of the Study.....	8
1.12. Research Structure.....	9
Chapter Two: Literature Review	11
2.1. Overview.....	11
2.2 Insurance Concept History	11
2.3 General Insurance Background in Palestine.....	12
2.4. Quality Concept.....	16

2.5 Service Concept.....	18
2.6. Service Quality (SQ)	19
2.7 Gap Analysis (SERVQUAL Model).....	20
2.8 Author’s opinions on SERVQUEL	27
2.9 Areas for SERVQUAL Application.....	29
2.10 SERVQUAL Is Being Implemented in The Insurance Industry.....	34
2.11. Service Quality in Palestine	35
Chapter Three: Methodology	39
3.1. Overview.....	39
3.2 Research Strategy.....	39
3.3 Design of the Study.....	39
3.4 Research Location.....	40
3.5 Research Population, Sample, and Sampling Procedure.....	40
3.6 Questionnaire Design	42
3.7 Pilot Study.....	45
3.8 Data Collection Method and Procedures.....	47
3.9 Data Analysis Technique	48
Chapter Four: Result	50
4.1 Overview.....	50
4.2 Demographic Characteristics of Participants:	50
4.3 SERVQUAL Dimensions Expectations and Perceptions.	52
4.3.1 The Tangible Dimension.....	52
4.3.2: The reliability dimension	54
4.3.3 Responsiveness Dimension	56
4.3.4 Assurance Dimension.....	58
4.3.5 Empathy Dimension.....	60
4.3.6 Overall SERVQUAL Model	62

4.4 Hypothesis testing...	65
4.4.1. First Hypothesis: Tangibles Dimension.	66
4.4.2 Second Hypothesis: Reliability Dimension.	67
4.4.3. Third Hypothesis: Responsiveness Dimension.	68
4.4.4. Fourth Hypothesis: Assurance Dimension.	70
4.4.5. Fifth Hypothesis: Empathy Dimension.	71
4.5 Hypothesis Testing based on Demographic characteristics.	73
4.5.1SERQUAL DIMENSIONS Testing with respect to gender.....	74
4.5.2 SERQUAL DIMENSIONS Testing with respect to Age:.....	76
4.5.3 SERQUAL DIMENSIONS Testing with respect to a residence place:.....	79
4.5.4 SERQUAL DIMENSIONS Testing with respect to the educational level:	81
4.5.5 SERVEQUAL DIMENSIONS Testing with respect to income:.....	84
4.6 Discussion of the Research Questions:	86
Chapter Five: Discussion	90
5.1 Overview.....	90
5.2 Conclusions.....	90
5.2.1 Conclusions Related to First Three Objectives	91
5.2.2 Conclusions Related to Fourth Objective	99
5.2.3 Conclusions Related to Fifth Objective	99
5.3 Recommendations.....	100
5.4 Obstacles of the study	101
5.5 Literature Contribution and Future Research Directions	102
References	103
Appendices	116
ملخص.....	135

List of Tables

Table 3.1: The Cronbach's Alpha Reliability Test Results for Each Dimension of Pilot sample	47
Table 4.1: Beneficiaries' demographic Background n= 365	50
Table 4.2: Tangible dimension Means and Standard Deviations (S.D.) for n=356	53
Table 4.3: : Reliability dimension Means and Standard Deviations (S.D.) for n=356	54
Table 4.4: Responsiveness dimension Means and Standard Deviations (S.D.) for n=356	56
Table 4.5: Assurance dimension Means and Standard Deviations (S.D.) for n=356	58
Table 4.6: Empathy dimension Means and Standard Deviations (S.D.) for n=356	60
Table 4.7: Tangibles Dimension Wilcoxon Signed Ranks Test	66
Table 4.8: Reliability Dimension Wilcoxon Signed Ranks Test	67
Table 4.9: Wilcoxon Signed Ranks Test for the responsiveness Dimension	69
Table 4.10: Wilcoxon Signed Ranks Test for the assurance Dimension	70
Table 4.11: Wilcoxon Signed Ranks Test for the empathy Dimension	72
Table 4.12: Kruskal-Wallis Hypothesis tests respect to Gender	74
Table 4.13: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Age	77
Table 4.14: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Place of Residence	79
Table 4.15: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Education level	82
Table 4.16: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Income .	84

List of Figures

Figure 1.1: Conceptual Framework.....	8
Figure 2.1: SQ DIMENSIONS (Ramya N. ,2019).....	24
Figure 4.1: The effect of Demographic factors on SERVQUAL Dimensions.....	74

List of Appendices

Appendix A: Thesis Survey	116
Appendix B: Kolmogorov-Smirnov Normality Test Comparison of the cytogenetics in AML patients between our research and other studies globally	131

List of Definitions of Abbreviations

Abbreviations	Title
PIC:	Palestinian Insurance Companies
SQ:	Service Quality
QM:	Quality Management.
PCMA:	Palestine Capital Market Authority
IS:	Insurance Sector.
NIC:	National Insurance Company.
CS:	Customers satisfaction.
LI:	Life Insurance.
IC:	Insurance Companies.
EXP:	Expectations.
PERC:	Perceptions.
Sig:	significant

Chapter One: Introduction

1.1. Overview

This chapter is dedicated to elucidating the research's background, offering an introduction complete with relevant information to orient the reader to the research topic. This chapter includes the Research Problem, Research Objectives, Hypotheses, Research Structure, and rationalizes the Research Significance.

1.2. Background

Parasuraman, Zeithaml, and Berry created the SERVQUAL model in the late 1980s, which is a prominent framework for evaluating service quality across diverse sectors. This model delineates five essential dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. Tangibles pertain to the physical aspects of facilities and equipment, while reliability signifies the capacity to consistently and accurately deliver promised services. Responsiveness reflects the readiness to assist customers and provide timely service, whereas assurance involves companies' ability to foster trust and confidence in customers. Lastly, empathy denotes the delivery of personalized, caring attention to customers (Parasuraman, Zeithaml, & Berry, 1988). By concentrating on the five dimensions of service quality, organizations can formulate targeted strategies to rectify weaknesses and capitalize on strengths (Kumar & Gupta, 2010). Moreover, the SERVQUAL model supports benchmarking against industry standards, allowing companies to assess their performance in relation to competitors (Kwortnik & Thompson, 2009). This benchmarking can stimulate ongoing improvement efforts, nurturing a culture of quality within the organization. Additionally, the model offers valuable insights into customer preferences and perceptions, which can guide marketing strategies and enhance customer loyalty (Amin, 2016).

The study selected the insurance industry due to its extensive scale, significant economic impact, and the researcher's personal involvement in the sector. Thus, the researcher has first-hand information about the nature of work in the insurance industry and is aware of many problems in the workplace environment, which include data availability or the lack of reliable data, claims, customer satisfaction challenges, and lack of credibility of some insurance companies in paying the full dues of the insurance policy or the late payment thereof. All these challenges combined have led to a substantial level of dissatisfaction with current

services. About 30% of customers perceive the quality of their insurance services as substandard, highlighting a need for improvement in service delivery. (Zeer, I. 2024)

This study has sought to examine the level of service quality of Palestinian insurance companies through the SERQUAL model. The study has also endeavored to increase the customers satisfaction by understanding their expectations and perceptions of service quality.

In this study, the researcher administered questionnaires to customers of Palestinian insurance companies. The population of this study was the total number of customers in Palestinian Authority Areas. The Statistical Package for Social Sciences (SPSS) collected and analyzed the data using a simple random sampling method.

After reviewing the relevant literature, the researcher, to the best of his knowledge, has not found any studies using SERVQUAL to evaluate the service quality of the insurance industry in Palestine. Therefore, researcher anticipated this study to bridge the gap and enhance our understanding of customer satisfaction levels and the discrepancy between customers' expectations and perceptions.

1.3. The Statement of the Problem

The insurance sector in Palestine faces numerous challenges, including the ongoing political conflict and instability. These challenges significantly impact economic growth and development, which in turn impacts the insurance market. (Izhiman, A. (2023). Claims have a positive effect on the financial solvency of insurance companies, suggesting that managing claims effectively is crucial for maintaining solvency. Moreover , high leverage negatively impacts the solvency of insurance companies, indicating that managing debt levels is a critical challenge for the industry. (Jawad & Ayyash, I. 2019)

In addition, the insurance sector in Palestine suffers from customer satisfaction challenges; a significant challenge is the high rate of customer turnover, with 55% of customers switching insurers within three years and 44% considering a switch. This indicates a substantial level of dissatisfaction with current services. About 30% of customers perceive the quality of their insurance services as substandard, highlighting a need for improvement in service delivery. (Zeer, I. 2024)

However, a large segment of individuals and institutions hold a lack of confidence in Palestinian insurance companies, posing the most significant challenge to the sector. Some insurance companies exhibit a lack of credibility when it comes to fulfilling the full obligations of the insurance policy or making late payments. Moreover, there exists a disparity between the Service Quality and the costs. (MAS, 2016)

Considering the researcher's experience in the insurance sector as a production employee from 2018 to today, it has become clear that there are differences in the application of service quality standards among companies, as well as in customer satisfaction regarding the quality of service. Therefore, his interest as a researcher lies in measuring customer satisfaction and service quality.

Therefore, the researcher used the SERVQUAL model to measure customer satisfaction and service quality related to insurance in Palestine. Numerous studies have explored the realities of insurance, the challenges confronting the insurance sector, and the financial solvency of Palestinian insurance companies. However, the primary issue with the research is the dearth of specialized studies that measure the quality of services provided by Palestinian insurance companies. Therefore, this study uses the SERVQUAL model as one of the most important tools for measuring service quality. As well as , the findings of this study may enhance our understanding of the actual service quality experienced by insurance company customers, as well as the degree of discrepancy between their expectations and perceptions of service quality.

1.4. Research Significance and Justification

Insurance plays a crucial role in managing risks and supporting economic stability in Palestine. Insurance policies are vital for banks in Palestine to manage risks effectively. By transferring risks to insurers, banks can achieve risk mitigation goals, which is crucial for maintaining economic stability. (Sayed Ahmed, N. 2024). Furthermore , under Palestinian labor law, work injury insurance is mandatory for employers, providing essential protection and compensation for employees. These guarantees workers receive compensation for their injuries, whether from the employer or the insurance company, underscoring the significance of insurance in protecting workers' rights. (Zeineh, A. 2016)

Development and improvement are essential and important parts of every business's ability to maintain a presence in the market and compete. The insurance sector, like other sectors, is constantly working to improve the services it provides to customers. As a researcher and worker in the insurance sector, I naturally make a constant effort to study the insurance market in Palestine, try to understand the needs of the customers, and provide the highest levels of quality to achieve their satisfaction.

Furthermore, various factors, including responsiveness, influence customer satisfaction in the insurance sector in Palestine; effective communication during the claims process is crucial for enhancing customer satisfaction. Al-Zoubi, M. (2018). The range of insurance products available, such as health, life, and property, significantly influences customer satisfaction. (Al-Hawari, 2006). Trust in Insurers: Building trust is essential, especially in a market where past experiences may have led to skepticism about insurance companies. (Al-Shammari, 2019). Cultural attitudes toward insurance perceptions can affect the willingness to purchase insurance and impact overall satisfaction levels. (Abu Zaid, M. 2020). Awareness and Understanding: Educating customers about the benefits and importance of insurance can improve satisfaction. Many customers may not fully understand their policies or the claims process. (Al-Azzam, A. 2021).

Therefore, improving customer satisfaction in the Palestinian insurance sector requires a focus on service quality, product diversity, transparency, and customer education. Addressing these factors can help build trust and enhance the overall customer experience in this challenging environment.

The SERVQUAL model is a widely used tool for evaluating customer satisfaction by measuring service quality across five dimensions: tangibility, reliability, responsiveness, assurance, and empathy. It is important for assessing customer satisfaction because it helps identify gaps between customer expectations and perceptions, which can guide service improvements.

However, SERVQUAL is instrumental in measuring service quality by comparing customer expectations with their perceptions of actual service received. This comparison aids in pinpointing areas that require service enhancements to boost customer satisfaction. (Saleh, F., & Ryan, C. 1991). Various sectors, including airlines, banking, hospitality, and distribution companies, have applied the model, demonstrating its versatility in assessing service quality

and customer satisfaction across different contexts. (Pakurár, 2019). Additionally, the model, in conjunction with frameworks such as Importance Performance Analysis, aids organizations in prioritizing strategic enhancements in service quality, guaranteeing the efficient allocation of resources to areas that significantly boost customer satisfaction. (Verma, K. 2016).

Furthermore, SERVQUAL emphasizes understanding customer expectations, which is crucial for developing services that meet or exceed those expectations. By aligning services with customer needs, organizations can improve satisfaction and loyalty. (Brady, 2001). By regularly applying the SERVQUAL model, organizations can track service quality over time, facilitating continuous improvement efforts. The model allows businesses to adapt their services in response to changing customer expectations and market conditions. (Parasuraman, 1998)

In conclusion, the researcher also thinks the SERVQUAL model is a crucial tool for evaluating and improving customer satisfaction by measuring service quality across key dimensions. Its adaptability and ability to identify service gaps make it valuable for the insurance industry, guiding strategic improvements and enhancing customer experiences. The researcher believes this study will give new knowledge about customers' perceptions of quality in Palestine.

1.5. Research objectives:

Research Main Objective:

The study aims to evaluate the quality of service provided by Palestinian insurance companies.

Research sub-objectives:

RO1: Evaluate the overall service quality of insurance providers using the SERVQUAL model, focusing on the five dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

RO2: Identify gaps between customer expectations and perceptions of service quality in the insurance industry, using the SERVQUAL model as a framework for analysis.

RO3: Identify the highest and lowest gaps in all SERVQUAL dimensions, and subtract the most dimensions in the SERVQUAL model that require improvement.

RO4: Analyze how different demographic factors (such as age, gender, and income) influence customer perceptions of service quality in insurance companies as measured by the SERVQUAL model.

RO5: Find key factors contributing to the service quality gaps between customers' expectations and perceptions of PIC customers.

1.6. Research Questions

RQ1: How do customers currently perceive the quality of services provided by insurance companies in Palestine?

RQ2: How do customers perceive the level of service quality compared to their expectations across the SERVQUAL dimensions?

RQ3: What is the highest and lowest gap in all SERVQUAL dimensions? What are the SERVQUAL model's most crucial dimensions that require improvement?

RQ4: Are there any demographic factors that influence the five dimensions of the model? If so, what are the most and least influential factors?

RQ5: What are the key factors contributing to the service quality gaps between the customers' expectations and perceptions of Palestine Insurance companies?

1.7. Research Hypotheses

1. There are significant differences between PIC customers' expectations and perceptions of the *tangibles*.
2. There are significant differences between PIC customers' expectations and perceptions of *reliability*.
3. There are significant differences between PIC customers' expectations and perceptions of the *responsiveness* dimension.

4. There are significant differences between PIC customers' expectations and perceptions of the *assurance* dimension.
5. There are significant differences between the PIC customers' expectations and perceptions of empathy.
6. There are significant differences between the expected and perceived service quality of PIC customers due to demographic factors.

1.8. Obstacle of The Study

The study questionnaires provide a generalizable study of the effect of insurance companies' quality performance on customers' expectations and perceptions of quality. The customer's awareness can be considered obstacle since they are not familiar with SERVQUAL questionnaires in particular. This has compelled the researcher to conduct numerous unstructured interviews to explain the SERVQUAL model and its workings.

Another obstacle of this study was the absence of previous studies assessing the quality of insurance in Palestine. The results of this research have also been limited by the surrounding region.

Final obstacle, some customers evaluate the quality of service provided by insurance companies through the performance of hospitals and health centers. This implies that hospital service quality, rather than the insurance company's quality, directly influences customer satisfaction or dissatisfaction.

1.9. Scope of the Study

To achieve the aim and objectives of this research study, the researcher primarily focused on the customers of insurance companies in Palestine.

The scope of data collection in this study focus on :

- Insurance companies directly provided services to customers.
- Customers have received services related to all types of insurance.

Moreover, the systematic literature review of this study focused on the background, importance of service quality, and the SERVQUAL model.

1.10 Conceptual Framework:

The conceptual framework in Figure 1.1 below illustrates the significant influence of SERVQUAL Dimensions, the independent variables, on perceived service quality, the dependent variable. The independent variables include tangibles, reliability, responsiveness, assurance, and empathy, while the dependent variable is perceived service quality. Furthermore, the researcher aimed to clarify the customers' evaluation of the service quality provided by insurance companies, using the SERVQUAL model as a basis.

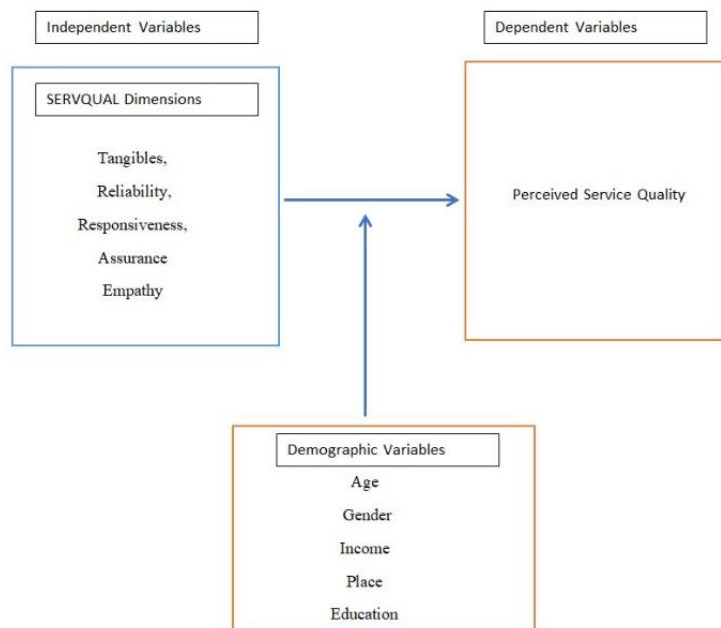


Figure 1.1: Conceptual Framework.

1.11. Delimitations of the Study

1. Geographic: The study is primarily focused on the customers of Palestinian insurance companies in Palestine. However, due to political factors and the unique circumstances of the largest concentration was found in the West Bank areas.

2. Population and sample: The study's population consisted of customers from 10 insurance companies operating in Palestine. 356 of these participants had their data fully completed by the researcher. The researcher chose the sample size to provide sufficient information on reliability and achieve a certain level of validity.
3. Approach and Instrument: The researcher employed a deductive approach and a quantitative method, specifically a questionnaire or survey, to accomplish the primary goals of the study, meet the research objectives, and gather data for the results, discussion, and recommendations.
4. Time: The researcher distributed the questionnaire in 2024 from the beginning of April to the end of May.

1.12. Research Structure

The researcher intended to structure this thesis into five chapters to ensure a coherent progression of information. The proposed outline for the thesis looks like this:

Chapter 1: Introduction

This chapter will explain the background research. This chapter will provide an introduction, containing information that will guide the reader through the research topic. It will include the problem statement and justification of the study, research objectives, questions, and hypotheses.

Chapter 2 Literature Review

This chapter provided an overview of the literature pertinent to the research problem addressed in the study. This chapter reviews past research on the topics of quality, service quality, and service quality. Furthermore, the SERVQUAL model, its variations, and its applications in examining service quality across various industries, particularly the insurance sector, are also explored. Lastly, the same model was applied in various sectors in Palestine through research.

Chapter 3: Research Methodology

This chapter will outline the comprehensive research design along with the methodologies employed. Additionally, it will elucidate the techniques utilized in the analysis and address the challenges associated with the data collection process.

Chapter 4: Data Analysis: This chapter reviewed the results extracted from the collected data, discussed hypotheses based on these results, and analyzed the extracted results.

Chapter 5: Conclusion and Recommendations: This chapter discussed the results and analyses from the previous chapters and drew conclusions related to the main research topic. Researcher also presented recommendations and suggestions to insurance companies to enhance the quality of service they provide to customers. Finally, the researcher presented suggestions to future researchers on the same main topic of the study.

Chapter Two: Literature Review

2.1. Overview

This chapter focuses on a comprehensive review of the literature pertinent to the research problem addressed in this study. The subsequent section provides an overview of the historical context surrounding the concept of insurance. This chapter presents a comprehensive examination of the historical context and background of insurance in Palestine. This chapter also elaborates on the concepts of quality and service quality. It concludes with an overview of the SERVQUAL model, including the authors' perspectives on SERVQUAL and its potential areas of application. Additionally, this chapter encompasses a literature review regarding the implementation of SERVQUAL in the insurance industry, as well as its application within Palestine.

2.2 Insurance Concept History

The historical development of insurance spans thousands of years, evolving from primitive techniques for managing risk to the complex insurance industry that exists today.

One of the earliest known legal frameworks, the Code of Hammurabi, included a form of insurance referred to as "Bottomry." Under this system, merchants could secure loans to fund their voyages, but the cancellation of the loan would occur if a shipment went missing (Bernstein, P. L. 1996). The ancient Greeks also established charitable organizations that oversaw the financial arrangements for burials and offered support to the families of deceased members. These entities are among the earliest examples of mutual aid and social insurance (Helgeson, V. S. & Gottlieb, B. 2000). The 14th century in Italy marked the emergence of marine insurance during the Early Modern Period, with the creation of contracts to protect merchants against the loss of ships and cargo, a practice that later expanded throughout Europe (Raynes, H. E. 1948). In the contemporary period, following the catastrophic Great Fire of London, Nicholas Barbon established the first fire insurance company, known as "The Insurance Office for Houses" (Barbon, Nicholas. 1681).

Established in 1706 in London, the Amicable Society for a Perpetual Assurance Office stands as one of the earliest Life Insurance (LI) firms. The evolution of LI continued in the 19th

century, as companies such as the Equitable Life Assurance Society (1762) advanced actuarial science and LI procedures. (Clark, G., 1999).

In the 20th century, governments initiated the implementation of social insurance schemes, such as the establishment of Social Security in the United States in 1935 and the introduction of National Insurance in the United Kingdom in 1946. These programs aimed to offer more extensive protection to citizens against a range of risks. (Achenbaum, A. W. 1986). Later in the last century, insurance markets expanded globally, with multinational insurance companies operating in various countries and providing a wide range of insurance products.

In conclusion, insurance has evolved over centuries, starting with commercial shipping insurance and evolving to encompass all types of insurance. The significance of this study lies in connecting the global history of insurance to Palestine's history, as detailed in the following section.

2.3 General Insurance Background in Palestine

The insurance sector in Palestine has experienced considerable transformations, significantly shaped by political, economic, and social dynamics. Prior to the 1948 Nakba War, the industry was relatively nascent, with services largely provided by foreign entities. The subsequent Israeli occupation and the displacement of a substantial segment of the Palestinian populace resulted in a fragmented insurance market.

Following the Israeli occupation of the West Bank and Gaza Strip in 1967, the insurance industry fell under the jurisdiction of the Israeli Civil Administration. In 1976, the enactment of Law 662 by the Israeli legislature required employers to offer insurance to their employees, representing a pivotal moment in the formalization of the sector (Al-Agha, 2019). Nevertheless, Israeli laws and practices continue to significantly shape the insurance environment.

During the late 1980s and early 1990s, the first Palestinian insurance companies began to emerge, aiming to address the needs of the local market. The establishment of the Palestinian Authority in 1994 facilitated further progress, as the new administration sought to regulate the industry and support local insurance firms. Thus, the creation of the Palestinian Insurance Authority aimed to oversee and promote the sector, implementing regulations to enhance service quality and safeguard consumers.

The first Palestinian insurance company was the National Insurance Company (NIC) in 1992, and it was the first company to obtain a license to operate. The NIC offers life insurance, health insurance, insurance against accident risks and professional liability, insurance against fire and property damage, and marine insurance. (nic-pal.com) Similarly, in 1993, Al-Mashreq Insurance Company came into existence. Al-Mashreq Insurance Company offers health insurance, insurance against accident risks and professional liability, insurance against the dangers of fire and property damage, and marine insurance. (mashreqins.com)

Three insurance companies emerged in 1994: the Palestine Insurance Company (PIC), Al-Ahlia Insurance Company, and Trust Insurance Company. In 1997, the Palestine Mortgage and Housing Corporation emerged as a pioneering mortgage firm, committed to providing financial support to the local housing industry. Additionally, the American Life Assurance Company is a company that specializes solely in life insurance.

In Palestine, the insurance sector is primarily governed by the Insurance Law No. 20 of 2005, which established a regulatory framework aimed at promoting consumer protection and ensuring the financial stability of insurance companies. This law mandates that all insurance providers must obtain a license from the Palestinian Monetary Authority (PMA), which oversees compliance with capital requirements and operational standards. The law also introduces measures to protect policyholders, such as the establishment of a compensation fund for insolvent insurers (Palestinian Monetary Authority, 2005). Additionally, the rise of Islamic insurance, or Takaful, has gained traction in the region, offering Sharia-compliant alternatives to conventional insurance. Takaful operates on principles of mutual cooperation and shared responsibility, where participants contribute to a collective fund used to cover claims, thereby fostering a sense of community (Hassan & Lewis, 2007). As of recent statistics, the total premium income for insurance companies in Palestine is approximately \$200 million, with a market penetration rate of around 1.5%, reflecting a growing awareness and demand for both conventional and Islamic insurance products among the Palestinian population (Palestinian Insurance Federation, 2023).

2008 saw the founding of the Palestinian Takaful Company, and 2010 saw the establishment of Global United Insurance. Seven years later, in 2017, the Tamkeen Insurance Company came into existence. Al-Baraka Islamic Insurance Company, the final establishment in 2022, offers Takaful insurance services that adhere to Islamic Sharia standards. (baraka.ps)

Through this data, the researcher concluded that there are multiple insurance companies, each specializing in a specific type of insurance. In this research, the researcher measures the service quality (SQ) offered by these various Palestinian insurance companies.

However, the history of insurance in Palestine is old, dating back to the end of the 19th century, and it has developed over time depending on who ruled this region. This study concerns the history of modern insurance in Palestine from 1993 to the present day and the development of the quality of service provided by Palestinian insurance companies.

The Palestinian Federation of Insurance Companies (PFI, 2023) reports that the Palestinian insurance industry offers over 13 different categories of insurance, which are detailed as follows:

- **Health Insurance:** This policy provides medical and healthcare coverage for individuals, groups, companies, and foundations in Palestine. In case of sickness or disease, a variety of healthcare providers, including hospitals, clinics, pharmacies, laboratories, and other medical facilities, guarantee essential medical care to policyholders.
- **Labor Injuries Insurance:** This insurance policy offers protection for the insured's employees and workers in the event of bodily injuries, death, permanent total disability, permanent partial disability, and temporary disability caused by an accidental accident that took place within the insurance coverage period.
- **Vehicle insurance & transportation insurance:** This insurance is required for all vehicles that are in operation on public roads. The insurance company bears the responsibility of providing compensation to individuals injured inside the insured vehicle and to pedestrians harmed by the vehicle on the road. The law requires vehicle owners to have insurance that covers physical damage to individuals involved in road accidents.
- **Insurance against fire, theft, and additional risks:** This insurance policy covers losses and damages caused by fire and lightning strikes to the insured's property. It can also expand to cover additional risks such as theft, storms, hurricanes, floods, water damage from leaks, vehicle accidents, aircraft crashes, falling objects, explosions, earthquakes, volcanic eruptions, riots, civil unrest, strikes, and malicious acts—all at an additional premium.
- **Life insurance** provides protection against financial losses that may result from premature death, thereby securing the future of their children in the event of their death or injury.

- The Contractors' All Risk Insurance (Engineering Projects) policy offers coverage for the project works, also known as the "Contract," and safeguards against any unforeseen risks that may arise during the project implementation period. It includes coverage for both the main contractor and subcontractors. The policy also covers the necessary plant and equipment for property construction and the cost of debris removal, provided that the insurance application form accurately states their value. Moreover, the policy covers any potential legal obligations to third parties resulting from the contract's execution, subject to a predetermined policy amount.
- Home insurance: This particular policy stands out for its adaptability in tailoring the appropriate insurance protection for homes based on individual requirements. It encompasses coverage for the property itself, personal belongings, accidental injuries, rental expenses, and temporary housing in emergency situations, as well as liability coverage for the insured individual toward the general public.
- Civil liability insurance: This insurance policy provides coverage for the insured's legal responsibility towards third parties in the event of an accident or accidents occurring during the policy period, resulting in bodily injury (fatal or non-fatal) or damage to the property of others. It is essential that the accident(s) occur directly on the insured's property or within the premises occupied by the insured.
- Insurance of movable funds and funds in safes: This policy covers theft of funds during their transfer to and from the insured's workplace, provided that the theft involves coercion, compulsion, force, and violence by individuals other than the insured's employees. It also includes theft of funds from iron safes through force and violence and without the use of imitation keys.
- The personal accident insurance offers coverage for both individuals and groups. This insurance policy ensures that in the event of an accident, the insured will receive compensation for any specific physical injuries they may sustain, including but not limited to loss of vision, limbs, or even death.
- Broken glass insurance: This insurance coverage offers compensation to the policyholder for any damages or losses incurred to the facade glass panels as a result of an unforeseen accident. However, it is important to note that the company's liability is limited to the declared insurance amount.
- The insurance policy covers all risks associated with the contractor's machinery and equipment. This insurance policy provides coverage for the contractor's machinery and

equipment located within the work site, safeguarding against any unforeseen risks that may occur throughout the duration of the insurance period.

- Professional liability insurance: This insurance provides coverage for professionals or professional organizations against legal liability and compensation for physical damages, losses, or harm caused to a third party as a result of the professional's negligence. For instance, the court may determine that a surgeon's carelessness or failure to fulfill their duties led to a mistake during treatment, making them legally responsible (PFI, 2023).

However, despite these developments, the insurance industry in Palestine continues to encounter various obstacles, such as low penetration rates, a limited range of products, and persistent political instability. The lack of consumer awareness and confidence in insurance offerings further hinders market expansion (Abu Zaid, 2020).

Moreover, the dominance of non-life insurance, particularly in motor and property sectors, indicates a narrow focus, with life and health insurance options remaining significantly underdeveloped.

In conclusion is that Palestinian insurance services are considered comprehensive and diverse, and they cover most aspects of the Palestinian economy and society. This thesis assesses the overall service quality (SQ) of Palestinian insurance companies (PIC), excluding health insurance. The insurance process for hospitals and medical institutions is complicated. Therefore, the service quality (SQ) for individuals primarily depends on the health service, not the insurance service.

2.4. Quality Concept

The concept of quality was originally a Latin word (*qualitas*) that means the nature of people or things (Anttila and Jussila, 2017). According to (Hardie & Walsh (1994), it is almost impossible to give a single quality definition, because quality has many aspects and is defined from different perspectives. Shewhart (1931) proposed the first definition of quality, stating that it has both objective (technical) and subjective (perceptual) aspects. More specifically, the purposeful (technical) aspect of SQ refers to the results that customers receive when interacting with service providers, while the subjective (perceptual) element refers to how customers receive and perceive the service. Measuring perceived quality is more challenging than measuring technical quality. Furthermore, various definitions of quality exist, including

"conformity to specifications" (Levitt, 1972), and "loss function" (Taguchi, 1989). How well a product or service meets the customer's requirements and expectations determines its quality (Batagan et al., 2009). According to Parasuraman et al. (1988), the most widely used definition of quality today means either meeting or surpassing customer expectations. Throughout quality research, many definitions have been proposed. Each definition has advantages and disadvantages in terms of relevance to consumers.

In his 1988 work, Joseph Juran emphasized the critical role of quality in organizational success through several key concepts. He introduced the Quality Trilogy, which consists of Quality Planning, Quality Control, and Quality Improvement. This framework highlights the importance of identifying customer needs, maintaining standards during production, and continuously enhancing processes. Juran asserted that quality should be defined from the customer's perspective, emphasizing the necessity of meeting or exceeding customer expectations. He also introduced the concept of the Cost of Quality, which encompasses the costs associated with preventing poor quality, assessing quality, and addressing failures. Juran argued that investing in quality improvement ultimately reduces costs and enhances profitability. Furthermore, he stressed the importance of strong leadership and a culture that prioritizes quality, as well as the need for training and education in quality management practices. His contributions have significantly influenced modern quality management methodologies and continue to shape how organizations approach quality today. (Juran, 1988),

In his 1979 book, "Quality Is Free," Philip Crosby articulated a transformative perspective on quality management, positing that investing in quality improvement ultimately leads to significant cost savings for organizations. Crosby introduced the concept of "zero defects," advocating for a proactive approach where the goal is to eliminate defects in products and services entirely. He emphasized that quality should be viewed as a strategic imperative rather than a cost, arguing that the expenses associated with poor quality—such as rework, scrap, and lost customers—far outweigh the costs of implementing effective quality management practices. Crosby also highlighted the importance of a strong organizational commitment to quality, which includes training employees, fostering a culture of accountability, and establishing clear quality standards. His philosophy underscored that quality is not just the responsibility of a specific department but should be integrated into every aspect of an

organization, ultimately leading to enhanced customer satisfaction and business success. (Crosby, 1979)

Quality has become an important aspect in both the service and manufacturing sectors, as it ensures the safety of customers. However, some people misunderstand quality, believing that the quality department and other departments in every organization are responsible for it. Some people hold the belief that quality applications are specific to the manufacturing industry and not applicable to the service industry. Others believe that quality is more about hiring competent programmers than changing the company culture. In many large organizations around the world, such as General Electric, it is difficult to find a job without understanding the quality principles, as competence is becoming more and more important in today's modern manufacturing, government, and service sectors (Sower, 2010).

Moreover, the high profitability of enterprises can be attributed to the strength of quality, which is based on management beliefs. "You will strive to maintain a high level of quality in every aspect of production and service delivery." Jilin et al. (2008). However, achieving real impact requires more than just quality alone; it requires a quality culture that demonstrates a commitment to various aspects of the local culture, including leadership, communication, shared organizational values, pervasive behaviors, and complementary performance indicators and incentives (Stephen, 2014). Stephen also noted that, although in some cases companies use quality tools and methods, there is no real quality culture. He added that companies usually develop some quality procedures and then clean everything in the factory once a year before the audit (Stephen, 2014).

The conclusion is that the concept of quality is fundamental to the success of any organization. By understanding and implementing effective quality management practices, businesses can enhance customer satisfaction, improve operational efficiency, and build a strong competitive advantage in their respective markets. Quality is not just a goal; it is an ongoing commitment to excellence.

2.5 Service Concept

Various fields have employed the word "service" with varying definitions, leading to its multiple interpretations. Various depictions of service include its role as a component of the economy, a product, a benefit to customers, and a process (Alter, 2010).

A service is an intangible economic activity that involves the provision of value to customers through the performance of tasks, activities, or processes. Unlike goods, services cannot be owned or stored; they are experienced and consumed simultaneously. Zeithaml, V. A., & Bitner, M. J. (2013).

Moreover, many definitions of services focus on the customer's perspective through problem solving and service delivery. According to Fitzsimmons and Fitzsimmons (2006), services are characterized by providing temporary, intangible experiences to customers. Sampson and Froehle (2006) describe services as cases where the customer holds a significant position in the manufacturing process. According to an IBM research report (2009), services are relationships between service providers and customers that generate and store value. Grönroos (2011) described services as actions that provide complementary support to the practices of others in order to generate value.

Finally, the service concept serves as a fundamental component of service management, directing the creation and provision of services. By comprehensively understanding and clearly defining the service concept, organizations are able to formulate attractive value propositions, improve customer experiences, and secure sustained success in the market.

2.6. Service Quality (SQ)

One of the most significant tactics for success in today's competitive market is to provide quality. If consumers are pleased with the experience they had with a particular product or service, they will most likely return. However, companies may find it challenging to obtain feedback that accurately and sufficiently reflects the customer's perception of Service Quality (SQ). Additionally, it is hard to ensure the supply of SQ, especially when the number of services provided by a company is large, as it is difficult to determine and document the quantity of them. Parasuraman's team reported. (1985), Refer to SQ as the measurement of how effectively a given service fulfills the client's demands. Business operators in the service sector frequently assess the SQ offered to their clientele to enhance it. They swiftly pinpoint issues and gauge client satisfaction.

Schmitt emphasizes the importance of managing customer experiences as a way to differentiate and enhance service quality. He identifies five key dimensions of customer experience: sense, feel, think, act, and relate (Schmitt, B. 1999). Also, Grönroos' model

differentiates between technical quality (what is delivered) and functional quality (how it is delivered), suggesting that both dimensions are critical for building customer loyalty and satisfaction (Grönroos, C. 1984). (Rust and Zahorik 1993) highlight the importance of understanding the relationship between service quality, customer satisfaction, and business profitability. They propose models to quantify the impact of service quality on customer behavior and financial outcomes. (Rust& Zahorik, A. J. 1993)

Moreover, Keller's research focuses on how service quality contributes to brand equity, emphasizing the role of consistent, high-quality service in building strong, favorable, and unique brand associations. Keller, K. L. (1993). Hensher and Ann M. Brewer in 2001 explored the unique challenges and dimensions of service quality in public sector services, such as transportation and healthcare, focusing on aspects like accessibility, efficiency, and public accountability. Hensher, D. A., & Brewer, A. M. (2001).

In conclusion, researcher concerned in this study understands the quality of service and its relationship to the success of companies, as the aim of this study is to measure the quality of service provided by Palestinian insurance companies.

2.7 Gap Analysis (SERVQUAL Model)

The 1980s marked the emergence of Total Quality Management (TQM), as organizations prioritized enhancements in quality and customer satisfaction. The incorporation of gap analysis into quality management practices enables organizations to pinpoint differences between customer expectations and the actual delivery of services. Influential figures such as W. Edwards Deming and Joseph Juran highlighted the significance of continuous improvement, thereby reinforcing the role of gap analysis as an essential instrument in quality assurance (Deming, 1986; Juran, 1988).

A. Parasuraman, Valarie Zeithaml, and Leonard Berry's research during the 1980s notably developed the concept of gap analysis, especially regarding service quality. Their findings established a fundamental framework for comprehending the differences between customer expectations and their perceptions of service delivery, an understanding that is essential for improving service quality across diverse sectors. Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985)

The journey toward the development of SERVQUAL began with a series of research studies conducted by Parasuraman and his colleagues. In their initial research, they identified a significant gap between customer expectations and perceptions of service delivery, which they termed the "service quality gap." This gap highlighted the need for a tool that could systematically measure service quality in a way that was both reliable and valid (Parasuraman, Zeithaml, & Berry, 1985).

The year 1985 saw the development of the SERVQUAL model by Parasuraman, A. et al. This model revealed that five distinct gaps influenced the customer's perception of quality. These gaps are outlined below.

- **Gap number one: *Discrepancies exist between customer preferences and management perceptions***, stemming from inadequate market research and poor communication. Addressing this issue requires the implementation of robust research initiatives to understand customer needs and enhance communication channels. The researcher conducts evaluation using the SERVQUAL scale, which enables a comparison of rankings between management and customers.

Studies show that managers often misinterpret customer preferences. For instance, in the dine-in pizza industry, managers' perceptions of customer choice patterns differ from actual customer preferences, particularly regarding attributes like price, waiting time, and quality. (Verma, 1999). Similarly, in the hotel industry, there are significant discrepancies between what customers are willing to pay for quality improvements versus what they expect as compensation for quality reductions. (Román, C. 2016). As well as in the ICT sector, discrepancies exist between customer perceptions of service quality and management's understanding of these perceptions. This gap is often due to inconsistent practices and a lack of performance management, which affects the overall customer experience. (Faasen, Z. 2015)

- **Gap number two: *The difference between the viewpoint of management and the SQ standards is evident in service-providing companies***. This incongruity arises from the absence of committed managers in leadership roles, inadequate service guidance, or other factors. The protocol-driven approach standardizes itself by developing a service delivery protocol and setting organization-related objectives. Management may avoid introducing new services due to perceived risks, while SQ standards promote experimentation to adapt to

customer needs. (Kotler, 2016) Bridging this gap requires a balanced approach that incorporates both perspectives, ensuring that organizational goals align with delivering exceptional customer experiences. By recognizing these differences, companies can develop strategies that enhance both service quality and operational performance. Management may prioritize quarterly financial reports, while SQ standards would emphasize gathering and analyzing customer feedback. (Brady, 2001)

- **The gap number three: *The discrepancy between the SQ description and its efficiency.*** Discrepancies in actual service delivery, where service providers or employees offer less than what management anticipated, give rise to the third gap. This is due to unsuccessful recruitment efforts, inadequate benefits, and lack of enthusiasm. Offering employees adequate support, among other measures, can rectify this incongruity.

There may be a misalignment between management objectives and customer expectations, leading to a focus on cost-cutting rather than quality enhancement. (Grönroos, C. 2001). Also, when the actual service delivered falls short of the described service quality, customers may feel disappointed, leading to negative word-of-mouth and decreased loyalty. (Brady, 2001)

- **Gap number four: *The gap separating the service from its external equivalent*** is responsible for differentiating between the quality and external communication. Either a deceptive commitment or inadequate communication with the customer leads to this differentiation, which in turn shapes customer expectations. Achieving this requires the establishment of a functional and effective communication system.

Companies may communicate high service expectations, but they may not consistently uphold them during the actual service delivery. This inconsistency can stem from poor internal processes or inadequate staff training. (Grönroos, C. 2001). Additionally, a significant gap can result in customer dissatisfaction, as clients may feel misled by external communications compared to their actual service experience (Brady, 2001). For example, a telecommunications company advertises a seamless and rapid internet service with 24/7 customer support. However, customers frequently experience service outages and long wait times for support. The gap between the promised reliable service and the actual experience can lead to high customer churn rates and negative brand perception. (Kotler, 2016)

- **Gap number five:** *The difference between the anticipated standard and the perceived standard is the cause of this inconsistency.* This variation is due to customers having different expectations when it comes to service and their limited understanding of it. However, by acknowledging, evaluating, and investigating customers' expectations and perceptions using efficient marketing and research tools, can overcome this issue.

For example, a luxury hotel advertises itself as providing "five-star service with personalized attention." Guests arrive to find long check-in lines, unhelpful staff, and rooms that do not meet cleanliness standards. The difference between the promised luxury experience and the reality leads to disappointment and negative reviews. (Zeithaml, 1990). As well as an airline promotes its service as "on-time flights and exceptional in-flight comfort," passengers experience delayed flights, cramped seating, and indifferent cabin crew. The gap between the expected high-quality service and the actual experience can lead to customer frustration and a decline in brand loyalty. (Brady, 2001)

Building on their research, the trio (Parasuraman, Valarie Zeithaml, and Leonard Berry) developed the SERVQUAL model, introduced in their seminal 1988 paper in the Journal of Retailing. This model provides a structured approach to measuring service quality by focusing on the gaps between expectations and perceptions across five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988). The SERVQUAL model was revolutionary, offering organizations a practical tool to assess service quality systematically and identify areas for improvement.

The first method of service quality assessment, SERVQUAL, was the focus of numerous experiments published in specialized literature. The service sector has also utilized and evaluated the approach. It's crucial to acknowledge that the SERVQUAL theoretical model served as the basis for all other approaches. Despite the method's widespread use, critics have questioned its excessive dimensions, metrics calculation, similarity measurement, and lack of specificity. The specialists' experiments led them to believe that multiple crucial components, known as the "dimensions" of SQ, influence SQ.

The five dimensions identified were: tangibles, reliability, responsiveness, assurance, and empathy. This model provides a practical and manageable way to measure service quality across different industries. (Parasuraman et al., 1988)

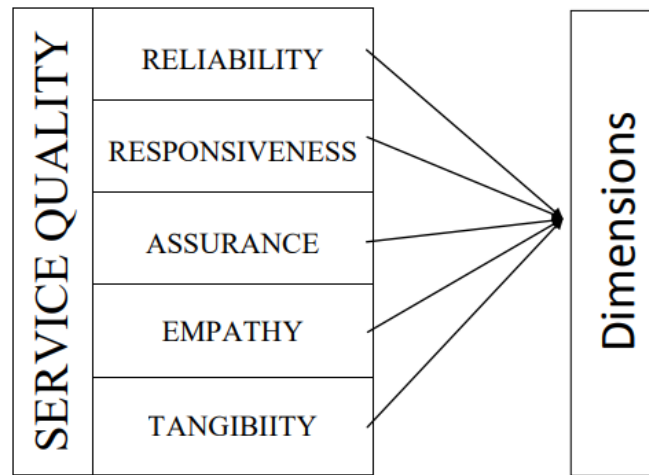


Figure 2.1: SQ DIMENSIONS (Ramya N. ,2019)

- **Reliability**

Dependability refers to the ability to consistently and precisely deliver the desired service. In a broader context, dependability encompasses a service provider's ability to offer high-quality service, resolve issues efficiently, and maintain competitive pricing. Customers tend to prefer businesses that follow through on their commitments. Therefore, dependability plays a critical role in shaping customers' perceptions of quality and dedication. Consequently, service providers need to be mindful of their customers' expectations when it comes to dependability. In the IS, aspects of reliability include timeliness, handling complaints effectively, providing accurate customer information, maintaining consistency, following established procedures, and so on. (Parasuraman et al., 1988)

However, in the insurance industry, the reliability dimension of service quality is particularly critical. It encompasses the insurer's ability to deliver on promises, process claims efficiently, and provide accurate information consistently. Customers are more likely to choose and remain with insurers they perceive as financially sound and dependable. (Liu, R. 2009). For instance, an insurance company guarantees the processing of claims within a specific timeframe, such as 10 business days. If the insurer consistently meets this timeline, it demonstrates reliability. Quick and reliable claims processing leads to higher customer satisfaction and increased trust in the insurer. (Kuo, Y. 2011). As well as that, the insurance company provides 24/7 customer support that consistently resolves inquiries and issues promptly. If customers can rely on getting help whenever needed, the company enhances its reliability. (Brady, 2001).

- **Responsiveness:**

Responsiveness is the key to assisting customers, and offering prompt assistance is a crucial aspect. This element encompasses the mindset and ability to swiftly address customers' inquiries, concerns, complaints, and problems. It also emphasizes the importance of being punctual, attentive, and dedicated to professionalism, along with other desirable qualities, among the employees or staff. It is feasible to gauge the duration customers spend waiting for support. Consistently adhering to the service delivery process and the employees' approach towards customer requests enhances the response conditions. (Parasuraman et al., 1988)

In addition, quick acknowledgment and processing of claims enhanced customer confidence and satisfaction. (Kuo, Y. 2011). An insurer offers 24/7 customer support via multiple channels (phone, live chat, email). This ensures that customers can reach out for assistance at any time. The impact of high support availability fosters a sense of security and trust among policyholders. (Brady, 2001). An insurance company sends timely reminders about policy renewals, premium payments, or changes in coverage. Proactively reaching out helps customers stay informed. That leads to reduced confusion and enhanced customer satisfaction. (Zeithaml, 1990). Also, fast resolution of issues leads to increased customer loyalty and positive word-of-mouth. (Liu, R., 2009). An insurer actively solicits feedback after interactions, ensuring that customers can voice their concerns or suggestions. This shows that the company values customer input and is willing to improve. Engaging with customers for feedback enhances their perception of the insurer's responsiveness and commitment to service quality. (Carman, 1990)

- **Assurance:**

The third component of SQ is the assurance component. Crucial factors include a person's knowledge, courtesy, and the trust and confidence that the company and its employees can instill in their customers. (Parasuraman et al., 1988). In situations involving insurance, employees bear the responsibility of effectively communicating with clients. This aspect encompasses comprehending job roles and capabilities, maintaining consistency, and establishing trustworthiness among employees, all while ensuring the security offered by the company.

An insurance company thoroughly explains the details of a policy, including coverage limits, exclusions, and benefits. This demonstrates the agent's expertise and builds customer confidence. Customers are more likely to trust insurers who employ knowledgeable agents, leading to increased satisfaction and loyalty. (Kuo, Y. 2011). Professional interactions enhance customer perceptions of the insurer's credibility. (Brady, 2001). Additionally, an insurer ensures that customers feel guided and informed throughout the claims process by providing regular updates and personal support. Continuous support during claims enhances customer confidence in the insurer's commitment to their needs. (Carman, 1990)

- **Empathy:**

Empathy The fourth component of SQ is the empathy component. Insurance companies or other financial institutions consider it a form of customer attention. This dimension aims to convey the value of the company's unique and exceptional services to customers. This dimension primarily concerns itself with providing a variety of services that cater to different customer desires, including individualized or personalized services. In this context, service providers must recognize the personal preferences or requirements of the customers. (Parasuraman et al., 1988).

Moreover, personalized attention helps customers feel valued and understood, leading to higher satisfaction. Kuo, Y. (2011). For example, an insurance agent takes the time to understand a customer's specific situation and recommends policies that best fit their needs rather than offering a one-size-fits-all solution. Insurance representatives practice active listening during customer interactions, ensuring they fully understand concerns before responding or providing solutions. That impact, demonstrating that they value customer input, fosters a stronger connection and trust (Brady, 2001). Additionally, Liu, R., 2009 discusses how compassionate communication aids customers in feeling supported and cared for during challenging times. Easy access to support demonstrates that the insurer values customer concerns and is committed to providing assistance. (Carman, 1990)

The empathy dimension plays a crucial role in the insurance industry by enhancing customer relationships and trust. By providing personalized attention, actively listening to customer needs, and demonstrating genuine care, insurers can significantly improve service quality and foster long-term loyalty among policyholders.

- **Tangibility:**

Tangibility The fifth component of SQ is tangibility. The presence of tangible assets, equipment, communication systems, and technology demonstrates customers' awareness of the company's service quality. Moreover, this aspect boosts the company's credibility. Therefore, businesses place high importance on the tangibility factor, which requires them to allocate substantial resources for their organization. (Parasuraman et al., 1988).

Furthermore, a professional appearance instills confidence in customers and enhances the perceived credibility of the insurer. (Kuo, Y. 2011). Brady, M. 2001 also discusses how a welcoming environment can enhance customer comfort and satisfaction during in-person visits. The use of technology enhances operational efficiency and improves customer experience, reinforcing the insurer's commitment to quality. For example, an insurer utilizes advanced software for claims processing and customer management, allowing for quick and efficient service delivery. (Liu, R. 2009). In addition to this, tangible online resources enhance customer satisfaction by making it easier to interact with the insurer. (Carman, J. 1990).

However, the tangibility dimension, while often less emphasized in the insurance industry, plays a crucial role in shaping customer perceptions and experiences. By focusing on the physical aspects of service delivery, such as staff professionalism, quality marketing materials, office environment, and the use of technology, insurers can enhance their overall service quality and build stronger relationships with clients.

2.8 Author's opinions on SERVQUAL

Scholars and practitioners have expressed a range of opinions regarding the utility, effectiveness, and areas for improvement of the SERVQUAL model, developed by A. Parasuraman et al. Here are some notable perspectives:

Researchers like Carman (1990) have highlighted the practical applicability of SERVQUAL across various sectors, including healthcare and hospitality. They argue that the model allows businesses to pinpoint specific areas of service delivery that require improvement, facilitating targeted interventions to enhance customer experiences.

Friday and Cotts (1994) documented the crucial importance of understanding how customers perceive the organization's quality service. Alexandria (2001) conducted another study that confirmed the benefits of SERVQUAL in measuring similarity and interpreting the results.

The model of the SERVQUAL provides a pathway to recognizing and addressing the SQ issues. This model comprises five of the primary dimensions of SQ, which are empathy, tangibles, reliability, responsiveness, and assurance. However, the service delivery process itself associates with four of the five quality dimensions, while the clients' perception of quality relates to the fifth dimension (Bebko, 2000). Overall, the five components of the concept together provide a practical and effective approach to increasing the SQ degree.

Parasuraman et al. (1988) recognized that reliability is the capacity to perform the expected service with a specific, achievable goal. Assurance is the courteous behavior of employees that ensures the clients' trust. Additionally, tangibles are physical assets, tools, equipment, as well as employees. Additionally, empathy is the care and attention given to clients by companies. Ultimately, responsiveness is the readiness to help clients and provide them with immediate and efficient service. Figure 3 illustrates the five components of SERVQUAL.

On the other hand, Pizam (2010) indicated that the most significant SQ dimension out of the five is the one that has an impact on clients, i.e., reliability. This should not overshadow the other four factors in assessing SQ gaps. Pizam (2010) concluded from consistent client feedback that the SQ serves as the best indicator and proof for a company to determine if it can fulfill its promises and commitments.

The SERVQUAL model has been applied in various sectors including banking, insurance, tourism, healthcare, retail, telecommunications, education, and information systems. It is important to note that the SERVQUAL model diagnoses the discrepancy between customers' perceptions and expectations of the services they receive. This model will assist the service provider in bridging the gaps (Lewis et al., 1994).

On the other hand, Cronin and Taylor (1992) criticized the SERVQUAL scale and proposed an alternative called SERVPERF. This scale includes all dimensions of SERVQUAL but measures customer perceptions of service quality solely based on This scale includes all dimensions of SERVQUAL but measures customer perceptions of service quality solely based on service performance rather than the gap between expectations and

perceptions. (Mohammad Bagher Gorji, 2018). Ladhari (2009) also noted that while the initial five dimensions are beneficial, they may not fully capture the intricacies of service quality across various contexts. This observation has prompted suggestions for alterations or enhancements to the model in order to more accurately represent industry-specific subtleties.

Using SERVQUAL instead of SERVPERF is advantageous because SERVQUAL specifically measures the gap between customer expectations and perceptions of service quality, providing a comprehensive view of customer satisfaction. This gap analysis is crucial for understanding not only how well a service is performed but also how it aligns with what customers expect. By identifying discrepancies between expected and perceived service quality, organizations can pinpoint areas where they are falling short and take targeted actions to bridge these gaps.

SERVQUAL's multidimensional framework assesses various dimensions of service quality—such as reliability, responsiveness, assurance, empathy, and tangibles—allowing businesses to gain insights into specific aspects of their service that may need improvement. This focus on expectations helps organizations manage customer perceptions more effectively, fostering loyalty and satisfaction. Moreover, by understanding the expectations that drive customer behavior, companies can tailor their services to better meet those needs, ultimately enhancing the overall customer experience. In summary, SERVQUAL provides a more nuanced understanding of service quality by highlighting both performance and the critical expectations that shape customer perceptions.

In conclusion, the aforementioned points highlight the significance of implementing this model across various service sectors to assess service quality. In this thesis, the main objective is to measure the quality of service provided by insurance companies in Palestine. The researchers conclude that this model is the most effective in achieving the study's objective.

2.9 Areas for SERVQUAL Application

Various industries can apply the versatile SERVQUAL model to assess and improve service quality. Researcher can effectively utilize SERVQUAL in the following key areas:

- **Healthcare**

Numerous healthcare settings have extensively applied the SERVQUAL model to assess service quality and patient satisfaction. One significant study by Gonzalez et al. (2008) examined service quality in a public hospital. The researchers found notable gaps in the dimensions of responsiveness and empathy, indicating that enhancements in these areas could significantly improve overall patient satisfaction.

Dagger and Sweeney (2006) explored the effect of service quality on patient satisfaction in another study. The findings revealed a direct correlation between service quality and patient satisfaction, with reliability and assurance identified as the most critical factors. A comparative study by Kumar and Prakash (2017) investigated service quality in public versus private hospitals in India. The results indicated that patients in private hospitals reported significantly higher service quality compared to those in public hospitals, particularly regarding tangibles and responsiveness. Also, in the context of long-term care facilities, Kirk and O'Neill (2006) applied SERVQUAL to assess service quality in nursing homes. Their findings indicated gaps in the dimensions of empathy and assurance.

Moreover, Heskett et al. (2008) conducted an in-depth examination of the interplay among service quality, patient satisfaction, and loyalty within the healthcare industry. Their study revealed a significant correlation among these factors, demonstrating that enhancements in service quality, as assessed by the SERVQUAL model, result in increased patient retention and favorable word-of-mouth referrals. This conclusion underscores the importance of service excellence in fostering enduring relationships with patients.

Al-Abri and Al-Balushi (2014) also explored cultural considerations, emphasizing the impact of cultural factors on patients' expectations and their perceptions of service quality. Their research advocated for the customization of healthcare services to align with the cultural requirements of patients, which can greatly improve overall satisfaction. This conclusion underscores the importance of healthcare providers being culturally competent and attentive to the needs of diverse patient groups.

Baker et al. (2006) conducted a comprehensive review that examined patient satisfaction within emergency departments. The findings indicated that elements such as waiting times,

communication from staff, and the overall physical environment played a crucial role in influencing patient satisfaction levels.

Lastly, Bashshur et al. (2016) explored the application of SERVQUAL in telemedicine services. Their research indicated that patients perceived telemedicine as lacking personal interaction, highlighting the need for improved communication and responsiveness to enhance patient satisfaction.

- **Banking and Financial Services**

The banking and financial services sector widely applies the SERVQUAL model to evaluate service quality and customer satisfaction.

One notable study by Ladhari (2009) explored the relationship between service quality and customer satisfaction in the context of retail banking. The research utilized the SERVQUAL model to assess customer perceptions and identified a strong positive correlation between perceived service quality and overall customer satisfaction. Ladhari concluded that banks need to prioritize service quality improvements to meet customer expectations and enhance satisfaction levels.

Kumar and Gupta (2010) carried out a study examining the elements that affect customer satisfaction in Indian banking institutions, utilizing the SERVQUAL framework. Their results indicated that the dimensions of tangibles, reliability, and assurance had a substantial effect on customer satisfaction. Furthermore, Mishra and Singh (2014) investigated the role of service quality in customer retention in the banking sector. Using SERVQUAL, the study revealed that dimensions such as empathy and responsiveness were crucial for retaining customers.

Jabnoun and Al-Tamimi (2003) made a significant contribution to the existing literature by examining the implementation of SERVQUAL within the banking industry in the United Arab Emirates. Their findings indicated that banks delivering superior service quality, particularly in the areas of reliability and assurance, achieved greater customer satisfaction levels.

Lastly, Siddiqi (2011) conducted an analysis of the correlation between service quality and customer satisfaction within the banking sector of Bangladesh. Employing the SERVQUAL

model, the research revealed that all five dimensions of service quality had a positive impact on customer satisfaction. Siddiqi emphasized the necessity for banks to consistently evaluate and enhance their service quality in order to sustain a competitive edge in the swiftly changing financial environment.

- **Telecommunications**

The telecommunications industry widely applies the SERVQUAL model to assess service quality and customer satisfaction. Kumar and Gupta (2010) conducted a notable study that examined the relationship between service quality and customer satisfaction within Indian telecom firms. The findings of this research underscored that factors such as reliability, responsiveness, and assurance played a crucial role in shaping customer perceptions.

Choudhury and Kaur (2015) conducted another significant study that examined the influence of service quality on customer loyalty within the telecommunications industry in Bangladesh. By employing the SERVQUAL model, the researchers identified that factors such as empathy and assurance played a vital role in enhancing customer loyalty. Similarly, Amin emphasized the importance of addressing gaps in service quality, particularly in the areas of tangibles and empathy, to enhance overall customer experience in the telecom industry in Malaysia. Amin (2016)

Furthermore, Mohammed and Rashid (2016) investigated the correlation between service quality and customer satisfaction within Nigeria's telecommunications industry. Their research revealed that the dimensions of reliability and responsiveness were the most significant factors influencing customer satisfaction.

- **Education**

The education sector has effectively applied the SERVQUAL model to assess service quality and student satisfaction. One notable study by Kumar and Prakash (2010) explored the application of SERVQUAL in higher education institutions in India. The researchers found that dimensions such as reliability, responsiveness, and assurance significantly influenced student satisfaction.

Furthermore, Mohammed and Rashid (2016) investigated the correlation between service quality and customer satisfaction within Nigeria's telecommunications industry. Their

research revealed that the dimensions of reliability and responsiveness were the most significant factors influencing customer satisfaction. Ladhari discovered that reliability and empathy played a crucial role in shaping student satisfaction. Ladhari (2009). On the other hand, Elliott and Healy's (2001) research highlighted that students valued aspects such as responsiveness and assurance in their interactions with faculty and administrative staff.

Mokhtar et al. (2015) conducted a study examining the correlation between service quality and student satisfaction within Malaysian higher education institutions. Utilizing the SERVQUAL model, their research revealed that factors such as empathy and assurance played a significant role in shaping student satisfaction.

Lastly, a significant study by Khan and Iqbal (2016) examined the role of service quality in student satisfaction in Pakistani universities. Utilizing the SERVQUAL model, the researchers found that all five dimensions of service quality positively impacted student satisfaction.

- **Transportation and logistics**

The transportation and logistics industry extensively utilizes the SERVQUAL model to evaluate service quality and customer satisfaction.

Kumar and Singh (2012) conducted a significant study to investigate the relationship between service quality and customer satisfaction within the logistics sector in India. The researchers employed the SERVQUAL framework to pinpoint deficiencies in service delivery, revealing that factors such as reliability and responsiveness played a vital role in shaping customer perceptions. Additionally, Kumar (2016) conducted an investigation into the role of service quality in the transportation sector, with a specific focus on public transportation services. The study employed the SERVQUAL model and found that dimensions such as assurance and empathy significantly impacted passenger satisfaction.

Gonzalez et al. (2009) undertook a study examining service quality within the air transport industry. Their findings underscored the significance of the SERVQUAL dimensions in determining passenger satisfaction. The research indicated that reliability and tangible aspects were especially vital in shaping customer perceptions of service quality. The authors advised airlines to prioritize these elements to enhance customer satisfaction and gain a competitive edge.

Another important study by Davis and Heineke (2007) explored the application of SERVQUAL in the freight transportation sector. The researchers found that service quality dimensions, particularly responsiveness and reliability, played a significant role in shaping customer satisfaction.

Lastly, Khan et al. (2018) conducted a study examining the influence of service quality on customer loyalty within the transportation industry. Employing the SERVQUAL framework to evaluate customer perceptions, their findings indicated that reliability and empathy emerged as the most critical factors affecting customer loyalty. The authors recommended that transportation companies prioritize these dimensions to improve customer loyalty and minimize churn rates.

2.10 SERVQUAL Is Being Implemented in The Insurance Industry

Numerous studies and research have discussed the use of the SERVQUAL tool to measure SQ in various economic fields, including insurance.

Przybytniowski's (2015) research aimed to identify the elements that contribute to the quality of travel insurance services amidst the evolving tourist market in Poland. In 2015, Additionally, the study aimed to establish a hierarchy of significance for these elements. Customers ranked and deemed the aspects related to staff and personal interaction of property insurance employees with customers as unsatisfactory, as indicated by the final SERVQUAL score, both weighted and unweighted. On the other hand, customers found the tangible aspects of property insurance service provision to be satisfactory on average. (Przybytniowski J. W. 2015)

Neetu Bala study aimed to assess the reliability and explore the dimensions of the SERVQUAL instrument within the life insurance industry. Additionally, the research has pinpointed shortcomings in certain aspects of SQ that demand focused improvement efforts. The averages derived from the gap scores indicate negative discrepancies in every aspect of service quality, implying that customers' expectations surpass their actual perceptions. (Bala N. 2011)

Dwi Prativi research utilized the SERVQUAL Kano method to assess customer satisfaction across 18 service attributes associated with the services offered by the social insurance

company. The researcher applied the Quality Function Deployment (QFD) method to address service attributes that received low satisfaction ratings. (Dwi Dini Pratiwi, 2021)

Bashir (2020) research concluded that service quality dimensions, particularly reliability and assurance, are significant predictors of customer satisfaction. Nawaz & Usman (2011) also discovered that all SERVQUAL dimensions have a positive impact on customer satisfaction, with responsiveness playing a crucial role. On the other hand, Suleiman & Ali (2020) indicated that reliability and empathy are critical factors influencing customer satisfaction. Raza (2016) confirmed that tangibility and assurance are vital for enhancing customer satisfaction. Besides, Jahanzeb & Fatima (2018) highlighted that reliability and empathy significantly influence customer satisfaction levels.

Adepoju in 2017 studies collectively emphasized the application of the SERVQUAL model in assessing and improving SQ in the Nigerian insurance industry. They highlight the importance of understanding customer expectations and perceptions to enhance service delivery and customer satisfaction. (Adepoju, I. 2017)

Al-Naser & Mohamed's 2017 study applies the SERVQUAL model to assess service quality (SQ) in Jordanian insurance companies. The research identifies gaps between customer expectations and perceptions across the five SERVQUAL dimensions: responsiveness, assurance, tangibles, reliability, and empathy. The findings provide insights into key areas needing improvement to enhance overall customer satisfaction. In collaboration with Abdullah, M., & Razak 2018, the research evaluates service quality (SQ) in the Malaysian Takaful insurance sector by utilizing the SERVQUAL model. It explores the unique aspects of Takaful services and how they impact customer satisfaction.

In conclusion, previous studies in this section used the SERVQUAL model to measure service quality and proved the effectiveness of using this model. This enables me, as a researcher, to follow the same pattern in measuring the service quality (SQ) provided by PIC.

2.11. Service Quality in Palestine

Numerous studies and research have been conducted on SQ in Palestine. The topics and sectors included in these studies varied. There is research on SQ in the banking sector, health,

education, public services, and much more. Below are some studies published on the subject of SQ in Palestine.

The SERVQUAL model was applied in the Hijazi, R., & Naser, K. (2020) study to measure customer satisfaction with Islamic banks in Palestine. It found that customers highly valued assurance and empathy, highlighting the importance of knowledgeable and courteous staff. As well as Sabbah, research compared the SQ of commercial and Islamic banks in Palestine, finding that commercial banks excelled in reliability and responsiveness, while Islamic banks scored higher on empathy and assurance. (Sabbah, 2020). From the researchers' point of view, people who deal with Islamic banks are more concerned with the psychological aspect, see that the level of sympathy and reliability is higher compared to commercial banks.

In addition, there is a study that examines the impact of service quality on customer satisfaction in the Palestinian banking sector. It finds that dimensions such as reliability and responsiveness significantly influence customer satisfaction, leading to improved customer loyalty (Ali & Al-Azzam 2018). And in banking specialization, as well: Digital Banking SQ in Palestine: Customer Satisfaction and Loyalty, study by Suleiman, R., & Al-Qassas, A. (2021). This study examined the quality of digital banking services in Palestine, focusing on customer satisfaction with online banking platforms. The research used the SERVQUAL model and found that reliability and security were critical factors affecting customer satisfaction. This study bears similarities to a previous study that examined the e-banking sector in Palestine, concluding that service quality dimensions, particularly tangibility and reliability, have a significant impact on customer satisfaction. The results suggest that improving these areas can enhance overall customer experience. Abu-Shanab & Al-Hawari (2019)

The priorities in the health sector differ from those in the banking sector. In the hospitality industry, this research indicates that service quality is vital for customer satisfaction. It identifies key dimensions, such as responsiveness and assurance, as critical factors that influence guests' satisfaction levels. Odeh & Jaber (2017). While reliability and assurance are essential for student satisfaction, they evaluate service quality in higher education institutions in Palestine (Hassan 2020). The food industry is similar to higher education in reliability priority, but the food sector is different because it emphasizes the importance of responsiveness. Arafat & Al-Sharif (2018)

The Salem, 2020 study assessed the quality of mobile telecommunications services in Palestine, utilizing customer feedback and the SERVQUAL model. The research identified network reliability and customer service as key areas needing improvement. Salem (2020). Moreover, research investigates service quality in the Palestinian telecommunications sector. It reveals that service quality directly affects customer satisfaction, with factors like assurance and empathy being particularly important for retaining customers. Sbeih & Al-Qudah (2016)

Furthermore, Nassar, M., & Shihadeh, F. (2020) studied the quality of municipal services in Palestinian cities using surveys and focus groups. It found that transparency, efficiency, and accessibility were major factors affecting user satisfaction, recommending e-government solutions to enhance service delivery. As well as Khalil, H., & Al-Ayyash, the evaluation of public transportation services in the West Bank highlighted issues like punctuality, safety, and comfort. Using the SERVQUAL model, the study suggested modernizing the fleet and improving staff training. (Khalil, 2020).

Ayyad and Quteishat (2021) emphasized a critical necessity for upgraded infrastructure and greater training to effectively facilitate online learning in Palestinian universities during the pandemic. Nasser and Hijazi (2021) similarly recognized deficiencies in Palestinian schools, including limited resources, poor professional development, and a lack of administrative support. They proposed the implementation of extensive training programs and the enhancement of communication networks. Collectively, these investigations highlight the pressing necessity for systemic enhancements in universities and schools to increase service quality and assistance for educators and students within Palestinian educational institutions.

Saadeh and Shalabi 2021 study evaluated customer satisfaction with internet service providers (ISPs) in Palestine using the SERVQUAL model. The research identified areas for improvement, particularly in service reliability and customer support. The research also evaluated the quality of electricity services in the West Bank and Gaza Strip, emphasizing customer satisfaction and service delivery. The research identified frequent power cuts and poor customer service as major issues, indicating the need for infrastructure upgrades and improved customer communication. (Saadeh, 2021).

Overall, these studies collectively emphasize the importance of service quality across various sectors in Palestine, demonstrating that dimensions like reliability, responsiveness, and

empathy are critical in enhancing customer satisfaction. Improving service quality can lead to increased customer loyalty and positive business outcomes.

There are also many studies related to the health, educational, and governmental sectors. However, to the best of my knowledge, there are currently no comprehensive studies on the Service Quality (SQ) offered by the insurance sector. Specifically, there is no research or study that evaluates the SQ in the insurance sector in Palestine using the SERVQUAL MODEL.

In conclusion, there are many studies conducted by researchers in Palestine to measure service quality in various fields. However, there is a severe scarcity of research and studies on service quality related to the insurance sector. According to my research, no Palestinian study has used SERVQUAL to measure PIC's SQ.

Chapter Three: Methodology

3.1. Overview

In this chapter, there will be a comprehensive systematic presentation of the research process, its tools, and the procedures followed to evaluate the SQ provided by PIC.

This chapter provides an explanation of the process of gathering and evaluating data. A description of the population, sample size, questionnaire design and content, instrument validity, pilot study, and methods of data processing and analysis.

3.2 Research Strategy

The research strategy is a crucial element that outlines the systematic approach a researcher took to investigate the research questions. It encompasses the overall research design, which can be qualitative, quantitative, or mixed-methods, depending on the nature of the study (Creswell, 2014). The strategy begins with clearly defined research questions or hypotheses that guide the inquiry and determine the data collection methods. For instance, qualitative studies may utilize interviews or focus groups to gather in-depth insights, while quantitative research might employ surveys or experiments to collect numerical data (Saunders et al., 2016). Additionally, the strategy includes defining the target population and sampling methods, which are essential for ensuring that the findings are representative and valid. Ethical considerations are also paramount, as researchers must address issues like informed consent and confidentiality to protect participants (Bryman, 2016). Ultimately, a well-articulated research strategy aids in addressing study questions and achieving the primary goal of evaluating the service quality offered by insurance companies in Palestine.

3.3 Design of the Study

The researcher used a mixed-method approach (qualitative and quantitative) to carry out this research. The mixed-method approach is a research methodology that combines both qualitative and quantitative research techniques within a single study. This approach allows researchers to leverage the strengths of both methodologies to gain a more comprehensive understanding of a research problem. By combining qualitative and quantitative methods, researchers can address research questions from multiple perspectives. Qualitative methods

provide depth and context, while quantitative methods offer breadth and generalizability (Creswell & Plano Clark, 2011).

Furthermore, the use of multiple methods can enhance the validity and reliability of research findings. Triangulation, or the use of different methods to study the same phenomenon, helps corroborate results and provides a more robust understanding (Denzin, 1978). As well as The mixed-method approach is flexible, allowing researchers to adapt their methodology based on evolving research questions and contexts. This adaptability can lead to richer data and insights (Bazeley, 2018).

Many fields, including the social sciences, health, education, and business, widely use mixed-method research. Complex research scenarios, where a single method may not adequately capture the nuances of the studied issue, particularly benefit from its use (Creswell, 2014).

In summary, the mixed-method approach provides a comprehensive framework for understanding complex research questions by integrating qualitative and quantitative data. This approach enhances the richness of research findings and allows for a more nuanced analysis of the research problem. This chapter demonstrates the utilization of both qualitative and quantitative methodologies in this mixed-method study. The researcher employed the quantitative technique, administering the questionnaire to randomly selected individuals.

3.4 Research Location

The study primarily took place in the cities of the West Bank, with a small participation from the Gaza Strip due to the political conditions in Palestine.

Most of the participants in the survey were from the cities of West Bank, due to its geographical proximity to the researcher's place of residence.

3.5 Research Population, Sample, and Sampling Procedure

Understanding the distinctions between research population, sample, and sampling procedure is essential for effective research design. Properly defining these elements helps ensure that the study's findings are valid, reliable, and generalizable to the broader population.

The research population refers to the entire group of individuals or instances that meet specific criteria and are of interest to the researcher. The population includes all potential subjects from which the researcher may draw a sample. (Creswell, 2014). Additionally, Fowler characterizes the accessible population as the available and realistically sampled portion of the target population. (Fowler, 2013).

In this study, the population consists of all customers who receive services of various types from Palestinian insurance companies. The total number of insurance policies issued for each product from the start of the year until the end of the financial period in 2022 was 452,856 according to PCMA. (PCMA.ps).

The study selects a sample from the research population for participation. To ensure generalizability of the findings, the sample should ideally represent the population (Creswell & Plano Clark, 2011). Conducting a questionnaire on the entire study population is nearly impossible. Therefore, given the size of the study population, it is necessary to allocate a sample for the study to extract results that are both realistic and representative of the study population.

To find sample size the researcher used Herbert's Equation, a method for estimating a population mean with a specified level of confidence and margin of error. (Cochran, W. G. 1977). The equation is particularly useful in fields such as health sciences and social sciences. Applying the formula reveals that the sample size is approximately 385.

To determine the sample size, use the formula

$$n = P (1-P) / (E/Z)^2 + [P (1-P) / N]$$

n = required sample size.

The precision interval, Z = Confidence coefficient, represents the number of standard errors along the horizontal axis about the mean under the normal distribution (1.96).

N equals the population size.

P equals the population proportion.

E = the degree of accuracy expressed as a proportion (.05).

Moreover, determining the appropriate sample size is crucial in research due to its significant impact on the validity and reliability of study findings. A well-calculated sample size enhances statistical validity, reducing the margin of error and increasing confidence in the results, which allows researchers to draw accurate conclusions about the population (Cochran, 1977). Additionally, an appropriate sample size optimizes resource allocation, as excessively large samples can lead to unnecessary costs, while too small samples may yield inconclusive results and necessitate further studies (Charan & Biswas, 2013). Ethical considerations also play a role; in fields such as health research, using a suitable sample size minimizes the risk of exposing more participants than necessary to potential harm (Lenth, 2001). Ultimately, a study's statistical power directly depends on the correct sample size, which lowers the risk of Type II errors and ensures the detection of significant effects when they occur (Cochran, 1977).

3.6 Questionnaire Design

Questionnaire design is a systematic process of creating a tool that collects data from respondents in a structured manner. It is a critical component of research, as the quality of the data collected directly influences the validity and reliability of the study findings. A well-designed questionnaire ensures that the questions are clear, relevant, and capable of eliciting the necessary information to answer the research questions (Fowler, 2013). The design process typically involves several key steps, including defining the objectives, identifying the target population, selecting the question types, and pre-testing the questionnaire.

The researcher designed a preliminary questionnaire model, drawing inspiration from previous studies that employed the same research method and shared similar objectives. The researcher presented the model to experts for their evaluation of its design, formatting, and content. Researcher made minor modifications several times to produce a questionnaire model that achieves the basic objective of the research.

The questionnaire was divided into two sections:

Section 1: Demographic Information

This section was primarily concerned with the demographic characteristics of the participants and background information. This section had seven items: The first section includes questions about demographic factors, such as sex, age, place of residence, educational level, and average monthly income, which are considered independent variables. The frequency of insurance and the frequency of compensation are also factors to consider.

Section 2: SERVQUAL diminutions

This section consists of five subsections. In this section, the researcher used the five-point Likert scale to obtain the participant's preferences or degree of agreement with a set of statements constructed in the questionnaire. The SERVQUAL dimensions (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) relate to each subsection. All questions taken from several previous studies mentioned in literature.

- The first subsection was composed of five statements that evaluated tangibles.
 1. The external appearance of the insurance company is attractive.
 2. The staff's appearance is elegant and appropriate.
 3. The interior design of the company, reception, and service area is modern and attractive.
 4. The company's office equipment and computers are modern and advanced.
 5. There are clear signs and attractive promotional materials.
- The second subsection consisted of five statements, which assessed *reliability*.
 1. Employees have sufficient information about the nature of their work.
 2. The employees possess the necessary skills to deliver the service accurately.
 3. Professionalism and accuracy characterize the service.
 4. Insurance service are provided in a timely manner time.
 5. Inquiries are answered and assistance is provided via phone and other communication ways.
- The third subsection included five statements that assessed the reduction in responsiveness.
 1. The insurance company provides its services immediately.
 2. The number of employees in the company is sufficient to meet customers' needs.

3. There is a constant employee willingness to help customers and a desire to provide assistance.
 4. There is seriousness in dealing with complaints and suggestions.
 5. Good ability to communicate with the insurance company at any time and in any circumstance.
- The fourth subsection, which comprised five statements, evaluated the reduction in assurance.
 1. There is consistency between what the company advertises and what it actually offers.
 2. There is confidence in dealing with the insurance company.
 3. The company maintains the confidentiality of customer information.
 4. The company's ability to assist customers is secure.
 5. The company fulfills its promises and commitments.
 - The fifth subsection was composed of five statements that assessed the diminution of empathy.
 1. There is an understanding of customers' requirements and needs.
 2. The company pays attention to customers' desires.
 3. There is an appreciation for the client's personal circumstances.
 4. Customers are shown good sympathy in the event of a problem or a request for compensation.
 5. There is personal follow-up with the customer after providing the service.

The researcher rated each statement using a five-point Likert scale. The design of this scale allows respondents to express their level of agreement or disagreement with a series of statements, thereby measuring attitudes, opinions, or perceptions. Developed by Rensis Likert in 1932, this scale typically features five response options that range from one extreme to another, such as "Strongly Disagree" to "Strongly Agree." This structure often includes a neutral midpoint option, labeled as "Neither Agree nor Disagree," which provides respondents with a balanced choice when they feel ambivalent about a statement (Likert, 1932).

Moreover, the five-point format is particularly effective in survey research because it captures a spectrum of opinions, enabling researchers to quantify subjective data. The options generally include: 1) Strongly Disagree, 2) Disagree, 3) Neither Agree nor Disagree, 4) Agree, and 5) Strongly Agree. This design allows for nuanced responses while remaining straightforward for participants, facilitating ease of understanding and use (Dillman et al.,

2014). By employing a five-point Likert scale, researchers can analyze and interpret attitudes quantitatively, making it a valuable tool in various fields, including social sciences, marketing, and psychology.

In summary, the five-point Likert scale is an essential instrument for gathering data on subjective opinions and attitudes. Its balanced approach not only enhances the quality of data collection but also contributes to more meaningful analysis and interpretation of research findings.

3.7 Pilot Study

A pilot study involves conducting a preliminary, small-scale research project to assess the feasibility, time, cost, risk, and adverse events associated with a larger-scale study. It serves as a trial run that helps researchers refine their methodologies, including data collection instruments, sampling techniques, and study protocols before full implementation (Thabane et al., 2010). The primary objective of a pilot study is to identify any potential issues or challenges that may arise during the main study, allowing researchers to make necessary adjustments to improve the overall quality and reliability of the research.

Conducting a pilot study is crucial for several reasons. First, it provides an opportunity to assess the clarity and effectiveness of the survey instruments or questionnaires used in the research. By gathering feedback from a small group of participants, researchers can identify ambiguous questions or response options that may lead to confusion or misinterpretation (Leon et al., 2011). Additionally, pilot studies help in estimating the time required for data collection and the resources needed, which can inform budgeting and planning for the larger study. They also allow researchers to evaluate the recruitment process and participant engagement, ensuring that the methods employed are appropriate for the target population.

To conduct the pilot study, the researcher administered a questionnaire to 30 participants. This means that 30 insurance customers have been involved in determining the reliability of the study questionnaire. The researcher analyzed the reliability and validity of the questionnaire using the Cronbach Alpha technique and the Statistical Package for Social Science (SPSS) Version 23.

The Cronbach's Alpha statistical measure evaluates the internal consistency or reliability of a set of scale or test items. Developed by Lee Cronbach in 1951, this coefficient quantifies how closely related a group of items is as a unit. Surveys and psychological tests, where multiple items measure the same underlying construct or concept, find it particularly useful (Cronbach, 1951). The value of Cronbach's Alpha ranges from 0 to 1, with higher values indicating greater reliability.

Moreover, Cronbach's alpha value of 0.7 or higher is generally considered acceptable for most research purposes, although some fields may require a higher threshold (Nunnally & Bernstein, 1994). Values below 0.6 may suggest poor reliability, implying that the items may not effectively measure the same underlying construct. It is important to note that while a high Cronbach's alpha suggests good internal consistency, it does not confirm the validity of the scale. A high value can sometimes result from redundant items that do not add meaningful information to the scale (Tavakol & Dennick, 2011).

To calculate Cronbach's alpha, researchers typically use the following formula:

$$\alpha = \frac{N * \bar{c}}{\bar{v} + (N - 1) * \bar{c}}$$

Where:

- N = number of items.
- \bar{c} = mean covariance between items.
- \bar{v} = mean item variance.

Table 1 below demonstrates that all subsections in the questionnaire exceeded the Cronbach's Alpha value of 0.7. This indicates that these subsections had met the standard of reliability and all the statements constructed within these subsections were reliable.

Table 3.1: The Cronbach's Alpha Reliability Test Results for Each Dimension of Pilot sample

Variables	No. of Items	Cronbach's Alpha
Tangibility	5	.837
Reliability	5	.865
Responsiveness	5	.873
Assurance	5	.892
Empathy	5	.872
Total Scores	25	

As a result, the researcher has proved that the questionnaire was reliable, valid, and ready for administration to the population sample.

3.8 Data Collection Method and Procedures

This study employed two types of data collection methods. The first type was primary data, and the second type was secondary data. The researcher collected primary data through a questionnaire and interviews. The secondary data primarily came from books and journal articles.

For the quantitative portion, the researcher directly administered a questionnaire to PIC's customers. Administering a questionnaire involves several systematic steps to ensure effective and accurate data collection. Researchers used two methods to distribute and collect responses, each with its own advantages:

- **Online Surveys:**

Description: Researchers used web-based platforms (Google Forms) to create and distribute questionnaires.

Benefits: Cost-effective, quick to administer, and allows for simple data collection and analysis. Participants can complete the survey at their convenience (Wright, 2005)

Additionally, online questionnaires can be more cost-effective than other data collection methods like interviews or focus groups (Wright, 2005).

- **Paper Surveys:**

Questionnaires given by hand. Benefits: This method is particularly beneficial for populations with limited internet access. Paper surveys can also facilitate more personal interactions, which may improve response rates (Dillman et al., 2014).

The researcher collected the questionnaire over a one-month period. The researcher then had to double-check the number of completed questionnaire forms.

3.9 Data Analysis Technique

Data analysis techniques encompass a variety of systematic methods used to inspect, clean, transform, and model data to uncover useful information and inform decision-making. Descriptive statistics serve as a foundational technique, summarizing the main features of a dataset through measures such as mean, median, and standard deviation, allowing researchers to understand basic trends (Field, 2013; Gravetter & Wallnau, 2017).

Moreover, inferential statistics extend this understanding by enabling researchers to make predictions and generalizations about a population based on a sample, employing methods like hypothesis testing and confidence intervals (Gravetter & Wallnau, 2017; McClave & Sincich, 2018). Additionally, analysis of variance (ANOVA) allows for the comparison of means across multiple groups, identifying significant differences in data influenced by categorical variables (Field, 2013; Gravetter & Wallnau, 2017).

In this study, researcher used the Statistical Package for Social Science (SPSS) version 23 to screen and analyze the research data using descriptive and inferential statistics.

Data Analysis Techniques:

- **Descriptive Statistics:**

Descriptive statistics summarize and describe the main features of a dataset, providing simple summaries about the sample and the measures. This technique includes calculating measures

such as mean, standard deviation, and frequency distributions. It helps researchers understand the basic characteristics of the data in terms of demographic factors.

- **Inferential Statistics:**

Inferential statistics allow researchers to make inferences and predictions about a population based on a sample of data. These techniques include hypothesis testing, confidence intervals, and regression analysis, which help in drawing conclusions and making predictions about a larger group based on sample data.

The conclusion is that data analysis techniques are essential for transforming raw data into meaningful insights. By employing a variety of methods ranging from descriptive and inferential statistics to qualitative analysis, researchers can effectively interpret data, draw conclusions, and inform decision-making processes.

Chapter Four: Result

4.1 Overview

The researcher dedicate this chapter to data analysis, hypothesis testing, and discussion of the research findings. And analyzed the data using SPSS V.23, which included both descriptive and inferential statistical tools. This chapter also includes quantitative analysis of the questionnaire, research questions, and research hypotheses testing.

4.2 Demographic Characteristics of Participants:

Researcher administered the study's questionnaire to over 400 PIC customers across the West Bank and Gaza. The researcher successfully collected 356 fully completed questionnaires. Table 2 summarizes the vetted data collected from 356 questionnaires.

Table 4.1: Beneficiaries' demographic Background n= 365

Variable	Count	%
<u>Gender</u>		
Male	281	78.9
Female	75	21.1
<u>Age</u>		
18-25	19	5.3
26-40	179	50.3
41-60	121	34
61 or above	37	10.4
<u>Place of Residence</u>		
Jenin	119	33.4
Tubas	27	7.6
Qalqilya	22	6.2
Ramallah	63	17.7
Nablus	43	12.1
Bethlehem	16	4.5
Jerusalem	14	3.9

Salfit	10	2.8
Tulkarm	19	5.3
Hebron	10	2.8
Jericho	1	.3
Gaza Strip	12	3.4
<u>Education Level</u>		
Below General Secondary Certificate (Tawjehi)	61	17.1
Tawjehi Certificate	117	32.9
Bachelor Degree	153	43
Master Degree or PHD	25	7
<u>Income (NIS/Month)</u>		
Less than 1450	23	6.4
1451-3000	123	34.6
3001-6000	178	50
More than 6001	32	9

Table 2 is a summary of the demographic characteristics of the participants. It contains five variables.

- Gender:

The first variable is gender. Male represented 78.9% of the participants. In its 2022 report, the Palestinian Central Bureau of Statistics revealed that 7 out of 10 men and only 2 out of 10 women are employed. (PCBS, 2022). Therefore, the percentage of men covered by insurance companies is higher than that of females by virtue of work and transportation.

- Age:

The researcher divided the second variable, age, into four categories. The highest percentage of participants are between the ages of 26-40 (50.3%), followed by those between 41-60 (34%), while a smaller percentage of those whose ages exceed 60 (10.4%), and the lowest percentage are between 18-25 (5.3%).

- Current place of residence:

Due to the challenging political conditions in Palestine, this study found that the majority of participants were residents of the West Bank. In addition, the majority of participants were in the northern and central areas of the West Bank due to the difficulty of reaching its south. So, the highest percentage of survey participants was in Jenin (33.4%), and the lowest percentage was in Gaza (3.4%) and Jericho (0.3%).

- Education level:

The fourth variable is education level, with 18 out of every 100 young men and women in Palestine holding a university degree. (Al-hadath, 2024). Therefore, the results indicate that the largest percentage of educated individuals, 83%, have obtained a high school diploma or higher. Conversely, 17% of the participants only had a high school education.

- Income:

Income is the fifth variable and the last one; the results show that half of participants have an income between 3000 and 6000 NIS per month. Also, 34.6% of participants have an income between 1450 and 3000 NIS per month. Moreover, 9 percent earn more than 6000 NIS per month, while 6.4% earn less than 1450 NIS per month.

4.3 SERVQUAL Dimensions Expectations and Perceptions.

This section employs the SERVQUAL model dimensions to compare the beneficiaries' expectations and perceptions of the PIC services. The following five subsections assess the quality based on five dimensions, namely, tangibles, reliability, responsiveness, assurance, and empathy, whereas the last subsection discusses the overall quality model.

4.3.1 The Tangible Dimension.

Table 3 presents the summary statistics for the survey participant's expectations and perceptions to the Tangible dimension, showing the arithmetic means, standard deviations, and the deference between the means for each statement.

Table 4.2: Tangible dimension Means and Standard Deviations (S.D.) for n=356

Statement	Expectation (E)		Perception (P)		Mean Gap =P-E
	Mean	S.D.	Mean	S.D.	
The outside design and appearance of the company is attractive	3.967	.787	3.78	.831	-0.187
The staff's appearance is elegant and appropriate	4.08	.77	4.05	.78	-.03
The interior design of the company, reception and service area is modern and attractive.	3.99	.795	3.82	.90	-0.17
The company's office equipment's and computers are modern and advanced	4.14	.77	3.915	.89	-.225
There are explanatory signs and attractive advertising materials	4.056	.99	3.77	.99	-0.28
Average scores	4.0455	.82	3.867	.73	-0.1785

The survey participants' EXP score for the tangible dimension is 4.048, whereas the PERC score is 3.978, resulting in a dimension gap of -0.18. The findings suggest that the participants' perceptions of tangibles fall short of their expectations.

The statement "There are explanatory signs and attractive advertising materials" had the highest mean gap between expectations and perception, measuring 0.29. The statement "The staff's appearance is elegant and appropriate" had a lower mean gap between expectations and perception, measuring 0.03.

A study by Al-Abri and Al-Balushi (2014) assessed patient satisfaction in healthcare settings. The study revealed that patients had higher expectations regarding the tangibles, such as hospital cleanliness and equipment quality, compared to their perceptions after receiving care. Kim and Lee (2010) also contributed to this study. The findings indicated that guests' expectations regarding the tangibles were significantly higher than their actual perceptions. Customer expectations regarding the tangibles, such as the appearance of bank branches and staff professionalism, exceeded their actual perceptions in the banking sector. Awan and Abbas (2011). Also, in retail environments, the findings indicated that customers' expectations

of the physical aspects of the store (tangibles) were higher than their perceptions of the actual experience. (Zeithaml et al. 1996).

Moreover, Narteh (2013) explored the insurance industry and found that customer expectations regarding the tangibles, such as the appearance of marketing materials and the professionalism of agents, often exceeded their perceptions. Nevertheless, the results showed that customers often perceived the tangible aspects, such as the office environment and promotional materials, to be of higher quality than they initially expected. (Dagger & Sweeney 2006). Similarly, Bhat and Sushil (2018) explored customer satisfaction in the insurance industry. The research found that customers' perceptions of the tangibles, such as the quality of informational brochures and the physical office environment, were often higher than their expectations.

In this study, it could be concluded that there is a difference because customers have an almost perfect expectation of the company's tangibles before dealing with it, but when they deal with it, they see something wrong, which changes their view.

4.3.2: The reliability dimension

Table 4 presents the summary statistics for the survey participant's EXP and PERC to the reliability dimension, showing the arithmetic means, standard deviations, and the difference between the means for each statement.

Table 4.3: : Reliability dimension Means and Standard Deviations (S.D.) for n=356

Statement	Expectation (E)		Perception (P)		MGap =P-E
	Mean	S.D.	Mean	S.D.	
Employees have sufficient information about the nature of their work.	4.06	.78	3.85	.856	0.20
The employees have sufficient skills to provide the service correctly:	4.076	.819	3.9	.96	.18
The service is provided professionally and accurately	4.06	.888	3.79	1.06	.27
Insurance services are provided on time	4.06	.866	3.77	.964	.29

Inquiries are answered and assistance is provided via phone and other communication ways.	4.01	.768	3.78	1.076	.23
Average scores	4.052	.821	3.816	.983	-0.235

The average score for survey participants in the reliability dimension is 4.054, while the PERC is 3.816. This indicates a dimension gap of -0.235. The statement "Insurance services are provided on time" had a higher mean gap of -0.29. The statement "The employees possess sufficient skills to provide the service correctly" had a lower mean gap of -0.18.

The reliability dimension of the SERVQUAL model refers to the ability to perform the promised service dependably and accurately. For instance, patients expected high reliability in appointment scheduling and treatment accuracy but often reported inconsistencies in service delivery. Otani et al. (2010). Additionally, research in the banking sector showed that customers had high expectations for dependable service delivery, including accurate transaction processing and timely updates, but frequently noticed inconsistencies. (Kaur and Singh, 2015).

Customers had high expectations regarding the reliability of services, such as timely claim processing, but their perceptions often fell short. (Awan and Abbas, 2011). Narteh (2013) explored customer satisfaction in the insurance industry, noting that customers often expected high reliability in service delivery, such as claim processing and policy management, but their experiences did not always meet these expectations.

The studies highlighted demonstrate the varying perceptions of reliability in different sectors. In many cases, customer expectations exceed perceptions, while in some instances, perceptions surpass expectations, indicating a complex relationship between service delivery and customer satisfaction.

In conclusion, customers' expectations often exceed their perceptions in the reliability dimension due to several factors. First, the insurance industry is characterized by high stakes and significant financial implications, leading customers to anticipate a high level of dependability in services such as claim processing and policy management. They expect

timely responses, accurate information, and consistent service delivery based on the promises made by insurance providers.

4.3.3 Responsiveness Dimension

Table 5 presents the summary statistics for the survey participant's EXP and PERC in the Responsiveness dimension, showing the arithmetic means, standard deviations, and the difference between the mean for each statement.

Table 4.4: Responsiveness dimension Means and Standard Deviations (S.D.) for n=356

Statement	Expectation (E)		Perception (P)		Mean Gap =P-E
	Mean	S.D.	Mean	S.D.	
The services provided by the insurance company are obtained immediately	4.09	.816	3.83	.983	-0.26
The number of employees in the company is sufficient to meet the needs of customers	3.96	.934	3.82	1	-.14
There is a constant employee's willingness to help customers and a desire to provide assistance	4.08	.808	3.69	1.06	-0.39
There is seriousness in dealing with complaints and suggestions	3.99	1.03	3.68	1.14	-.31
Good ability to communicate with the insurance company at any time and in any circumstance	4.01	.92	3.74	1.067	-0.27
Average scores	4.026	.821	3.752	.983	-0.274

The findings indicate that the mean of EXP is higher than the mean of PERC. The lower gap was found between the statements "The number of employees in the company is sufficient to meet the needs of customers (-0.14)".

The survey participants' EXP score for the Responsiveness dimension is 4.026, while their PERC score is 3.752. This indicates that the dimension gap is -0.274.

The responsiveness dimension of the SERVQUAL model refers to the willingness and ability of service providers to assist customers promptly and effectively. It encompasses aspects such as timely responses to inquiries, quick resolution of problems, and proactive communication.

In the hospitality industry, a study by Kwortnik and Thompson (2009) revealed that guests often found hotel staff responsiveness to exceed their expectations. Many guests expressed appreciation for the proactive assistance and timely service they received, which enhanced their overall experience. Effectively meeting clients' needs can lead to increased customer loyalty, as they feel valued and understood (Kwortnik & Thompson, 2009).

Conversely, some studies suggest that customer perceptions regarding responsiveness in the insurance sector can exceed their expectations. For example, Bhat and Sushil (2018) found that customers often perceived the responsiveness of insurance agents, such as their willingness to assist and the speed of service delivery, to be better than they had initially anticipated. Customers reported being pleasantly surprised by the promptness and efficiency of agents in addressing their queries and resolving issues, which positively impacted their overall satisfaction with the service (Bhat & Sushil, 2018). Additionally, a study by Shafique et al. (2017) indicated that customers frequently found the responsiveness of their insurance providers to exceed their expectations. Many customers expressed appreciation for the proactive communication and timely updates they received regarding their policies and claims. When clients feel valued and understood, prompt and effective meeting of their needs can enhance customer loyalty (Shafique et al., 2017).

Numerous studies indicate that customer expectations often exceed their perceptions regarding responsiveness. For example, Awan and Abbas (2011) investigated service quality in the insurance industry and found that customers typically anticipated prompt and effective responses to their inquiries. However, many reported experiencing delays and inadequate communication, leading to dissatisfaction. Customers expected timely updates and quick resolutions but frequently encountered slow response times and unhelpful interactions with agents, highlighting a significant gap between their expectations and actual service delivery (Awan & Abbas, 2011). Similarly, Narteh (2013) explored customer satisfaction within the insurance industry, revealing that clients expected high levels of responsiveness, including

immediate assistance and proactive communication from their insurers. The study found that actual experiences often fell short, with customers facing long wait times for responses and insufficient follow-up on their concerns. Clients may experience decreased customer satisfaction and loyalty due to this discrepancy, as they perceive inadequate prioritization of their needs (Narteh, 2013).

Conclusion: The responsiveness dimension of the SERVQUAL model plays a crucial role in shaping customer perceptions and expectations across various service industries. Studies consistently show that, particularly in sectors like insurance, customers often expect high levels of responsiveness but frequently perceive actual service delivery as lacking. This gap can lead to dissatisfaction and diminished loyalty, underscoring the importance of timely and effective communication.

4.3.4 Assurance Dimension

Table 6 presents the summary statistics for the survey participant’s EXP and PERC in the assurance dimension, showing the arithmetic means, standard deviations, and the difference between the mean for each statement.

Table 4.5: Assurance dimension Means and Standard Deviations (S.D.) for n=356

Statement	Expectation (E)		Perception (P)		Mean Gap =P-E
	Mean	S.D.	Mean	S.D.	
There is consistency between what the company advertises and what it actually offers	3.96	.896	3.52	1.128	-0.44
There is confidence in dealing with the insurance company	4.04	.878	3.66	1.079	-.38
The company maintains the confidentiality of customer information	4.14	.83	4.08	.82	-0.06
There is security in the company's ability to help customers	4.1	.828	3.88	1.02	-.22

The company fulfills its promises and commitments	4.08	.81	3.73	1.06	-0.35
Average scores	4.064	.8484	3.774	1.0214	-0.29

The findings indicate that the mean of EXP is higher than the mean of PERC. The higher mean gap was between the statement (There is consistency between what the company advertises and what it actually offers.) EXP and perception by -0.44. The statement "The company maintains the confidentiality of customer information" showed the lowest gap between EXP and perception, with a difference of -0.64. The total score for survey participants' EXP in the Assurance dimension is 4.06, while their PERC score is 3.77. This indicates that the gap between the dimensions is -0.29.

In the insurance sector, several studies reveal that customer expectations regarding assurance often exceed their perceptions of service delivery. For example, a study by Awan and Abbas (2011) found that while customers expected high levels of professionalism and expertise from insurance agents, many reported feelings uncertain about the agents' knowledge and ability to address their concerns effectively. Customers anticipated clear communication and confidence in their agents, but the actual experiences often fell short, leading to dissatisfaction and a lack of trust in the service provided (Awan & Abbas, 2011). Similarly, Narteh (2013) explored customer satisfaction in the insurance industry and found that clients expected insurers to demonstrate a high level of assurance through knowledgeable and courteous interactions. However, many customers reported experiences where agents lacked the necessary expertise or failed to convey information clearly, resulting in a gap between expectations and perceptions. This disconnect can lead to decreased customer confidence and loyalty, as clients feel uncertain about the reliability of the services offered (Narteh, 2013).

Conversely, some studies across different sectors indicate that customer perceptions of assurance can exceed their expectations. For instance, in the banking industry, Bhat and Sushil (2018) found that customers often perceived the professionalism and competence of bank staff to be higher than they initially expected. Clients reported feeling reassured by the knowledgeable responses and courteous behavior of bank representatives, which positively influenced their overall satisfaction (Bhat & Sushil, 2018).

In conclusion, the assurance dimension of the SERVQUAL model is vital for establishing customer trust and confidence in service providers, particularly in industries where reliability and professionalism are paramount, such as insurance, banking, and healthcare. Studies indicate that customers often expect high levels of assurance but frequently perceive their experiences as lacking, leading to dissatisfaction and diminished trust. In the insurance sector, clients generally anticipate knowledgeable and courteous service but often encounter gaps in the competence of agents, resulting in uncertainty about the services provided.

4.3.5 Empathy Dimension

Table 7 presents the summary statistics for the survey participant’s EXP and PERC in the empathy dimension, showing the arithmetic means, standard deviations, and the gaps between the mean for each statement.

Table 4.6: Empathy dimension Means and Standard Deviations (S.D.) for n=356

Statement	Expectation (E)		Perception (P)		Mean Gap =P-E
	Mean	S.D.	Mean	S.D.	
There is an understanding by the company of customers’ requirements and needs	3.99	.823	3.73	.958	-0.26
The company pays attention to the desires of customers	4.00	.789	3.74	.97	-.26
There is an appreciation for the client's personal circumstances	3.865	.81	3.43	.114	-0.435
There is good sympathy with the customer in the event of a problem or a request for compensation	3.74	.994	3.23	1.26	-.51
There is personal follow-up with the customer after providing the service	3.62	1.05	3.11	1.26 2	-0.51
Average scores	3.845	.755	3.45	.97	-.395

The findings indicate that the mean of EXP is higher than the mean of PERC. The highest mean gap was between statements: "There is good sympathy with the customer in the event of a problem or a request for compensation, and there is personal follow-up with the customer

after providing the service." by - 0.51. And the lowest gap was between two statements (*There is an understanding by the company of customers' requirements and needs, and there is personal follow-up with the customer after providing the service*) of -0.26. The survey participant's overall score for the empathy dimension is 3.854, while their PERC score is 3.45. This indicates the dimension gap, which stands at -0.395. This represents the largest gap among all dimensions.

Some studies across different sectors indicate that customer perceptions of empathy can exceed their expectations. For example, in the healthcare field, a study by Otani et al. (2017) revealed that patients often found the empathy demonstrated by healthcare professionals to be greater than they anticipated. Many patients expressed appreciation for the compassionate care and personalized attention they received, which fostered a sense of comfort and trust during their treatment. This positive perception can significantly enhance patient satisfaction and loyalty, as individuals feel genuinely cared for in their healthcare experiences (Otani et al., 2017). Also, in the hospitality industry, research by Kwortnik and Thompson (2009) found that guests frequently perceived the empathy of hotel staff as exceeding their expectations. Customers reported being pleasantly surprised by the staff's attentiveness and willingness to accommodate their needs, which positively influenced their overall experience. This heightened perception of empathy can lead to increased customer loyalty, as guests feel valued and understood during their stay (Kwortnik & Thompson, 2009).

In the insurance sector, research indicates that customer expectations regarding empathy often exceed their actual experiences. For instance, a study by Awan and Abbas (2011) found that while customers expected personalized attention and genuine concern from their insurance agents, many reported feelings like just another number. Clients anticipated that agents would take the time to understand their specific needs and provide tailored solutions; however, the reality often fell short, leading to feelings of dissatisfaction and a lack of emotional connection (Awan & Abbas, 2011). Similarly, Narteh (2013) examined customer satisfaction in the insurance industry and discovered that clients expected high levels of empathy, including understanding and responsiveness to their unique situations. However, many customers experienced interactions that felt impersonal and transactional, resulting in a significant gap between their expectations and perceptions. Customers may lose trust and loyalty due to this disconnect, as they perceive inadequate attention to their individual concerns (Narteh, 2013).

The study can be concluded that the empathy dimension of the SERVQUAL model is essential for fostering meaningful customer relationships and enhancing satisfaction across various service industries. Research indicates that customers often expect high levels of empathy but frequently perceive their experiences as lacking, particularly in sectors like insurance, where personalized attention is critical. Conversely, in fields such as healthcare and hospitality, customers may find that their experiences exceed their expectations, leading to increased satisfaction and loyalty.

4.3.6 Overall SERVQUAL Model

The measurement of all dimensions revealed a higher customer EXP than the actual PERC level of service. Some dimensions showed a higher difference than others, with the Empathy dimension showing the highest difference at -.395, followed by the Assurance dimension at -.29, the Reliability dimension at -0.234, and the Tangible dimension at -.18.

Zeithaml, Parasuraman, and Berry (1990) typically do not include specific percentage weights for each dimension in their foundational publications of the original SERVQUAL model. However, when researchers use or modify the SERVQUAL model, they assign relative weights to individual dimensions based on their importance to customers or specific industries.

The importance weights of service quality dimensions in the insurance industry can vary based on specific studies and regional contexts. However, several studies have reported general trends regarding the relative importance of the SERVQUAL dimensions (Reliability, Responsiveness, Assurance, Empathy, and Tangibles) in the insurance sector. Kumar & Gupta (2016) used this Importance Weights in Insurance (**Reliability: 0.35, Responsiveness: 0.25, Assurance: 0.20, Empathy: 0.15, Tangibles: 0.05**).

:

To calculate the SERVQUAL score, used the formula:

$$\text{SERVQUAL} = \sum (\text{Importance Weight} \times (\text{Perception} - \text{Expectation}))$$

Given Data

Expectations (E) and Perceptions (P):	
Tangibles: E = 4.045,	P = 3.867
Reliability: E = 4.050,	P = 3.816
Responsiveness: E = 4.026,	P = 3.750
Assurance: E = 4.060,	P = 3.770
Empathy: E = 3.840,	P = 3.450

Importance Weights:

Reliability: 0.35

Responsiveness: 0.25

Assurance: 0.20

Empathy: 0.15

Tangibles: 0.05

Calculating SERVQUAL Score

Tangibles:

$$\text{Weight} = 0.05, P - E = 3.867 - 4.045 = -0.178$$

$$\text{score} = 0.05 \times -0.178 = -0.0089 \quad \text{Score} = 0.05 \times -0.178 = -0.0089$$

Reliability:

$$\text{Weight} = 0.35, P - E = 3.816 - 4.050 = -0.234$$

$$\text{Score} = 0.35 \times -0.234 = -0.0819 \quad \text{Score} = 0.35 \times -0.234 = -0.0819$$

Responsiveness:

$$\text{Weight}=0.25, P-E=3.750-4.026=-0.276$$

$$\text{Score}=0.25 \times -0.276 = -0.0690 \quad \text{Score}=0.25 \times -0.276 = -0.0690$$

Assurance:

$$\text{Weight}=0.20, P-E=3.770-4.060=-0.29$$

$$\text{Score}=0.20 \times -0.290 = -0.0580 \quad \text{Score}=0.20 \times -0.290 = -0.0580$$

Empathy:

$$\text{Weight}=0.15, P-E=3.450-3.840=-0.390$$

$$\text{Score}=0.15 \times -0.390 = -0.0585 \quad \text{Score}=0.15 \times -0.390 = -0.0585$$

Total SERVQUAL Score

Now, sum all the individual scores:

$$\text{Total SERVQUAL} = -0.0089 - 0.0819 - 0.0690 - 0.0580 - 0.0585$$

$$\text{Total SERVQUAL} = -0.2763$$

Conclusion

The overall SERVQUAL score is approximately -0.2763. This negative value indicates that the perceptions of service quality are lower than the expectations, suggesting a gap that needs to be addressed in the insurance service context.

A negative overall weighted SERVQUAL score (-0.2763) indicates that customer PERC is lower than EXP.

The overall weighted SERVQUAL score indicated that customers had higher expectations than their actual experiences, especially in the assurance and empathy dimensions. Similarly, Khan et al. (2015) underscored the importance of improving customer communication and personalized service to enhance overall satisfaction. Additionally, Sadeghi (2014) discovered that customers' perceptions of service quality fell short of their expectations, particularly in the areas of responsiveness and assurance. Also, results showed that customers' expectations regarding empathy and assurance were higher than their actual experiences. Narteh, B. (2013).

Conversely, in the retail sector, the study found that customers had higher expectations than their actual experiences, particularly in the tangibles and reliability dimensions. Cengiz, E. (2010). The overall weighted SERVQUAL score revealed significant gaps, particularly in the responsiveness and empathy dimensions in the hospitality industry. Ali and Raza (2016).

In conclusion the application of the overall weighted SERVQUAL score in the insurance sector provides valuable insights into customer perceptions and expectations. Studies demonstrate that customers often expect higher service quality than they receive, particularly in dimensions such as empathy and assurance. By utilizing the overall weighted SERVQUAL score, insurance companies can identify specific areas for improvement, enhance their service delivery, and ultimately increase customer satisfaction and loyalty.

4.4 Hypothesis testing

The SERVQUAL model's five dimensions have guided the development of five primary hypotheses for future testing. Researcher presented these hypotheses below for further examination.

And these hypotheses are:

- At a significance level of 5%, there are no significant differences between the EXP and PERC of beneficiaries in the tangibles dimension.
- At a significance level of 5%, there are no significant differences between beneficiaries' EXP and PERC in the reliability dimension.
- At a significance level of 5%, the EXP and PERC of beneficiaries in the responsiveness dimension do not significantly differ.
- At a significance level of 5%, there are no significant differences between beneficiaries' EXP and PERC of the assurance dimension.
- At a significance level of 5%, there are no significant differences between beneficiaries' EXP and PERC of the empathy dimension.

Researcher performed normality tests to assess the data distribution for each category of gap scores between expected and perceived scores in relation to demographic variables, and to determine whether to use parametric or non-parametric statistical tests.

The SPSS program is utilized to display the Kolmogorov-Smirnov Normality Test results for various model dimension gaps and the overall gap. The tables in Appendix B display the results of the Kolmogorov-Smirnov Normality Test. The results of the normality testing suggest that the gaps do not conform to a normal distribution, leading to the use of a non-parametric test to evaluate the first five hypotheses.

Researcher employ the Wilcoxon signed-ranks test to examine whether significant differences exist between the EXP and PERC of the respondents for each dimension. Utilized the Mann-Whitney test to examine the gender disparity in PERC and EXP of beneficiaries, comparing only two groups. Additionally, and employ the Kruskal-Walli's test to explore variations among beneficiaries according to additional demographic factors. Additionally, researcher used this test to compare two or more independent samples, either of equal or different sample sizes.

Reaservher will present and analyze the results of the hypotheses in the next sub-sections.

4.4.1. First Hypothesis: *Tangibles Dimension.*

H0: At a significance level of 5%, there is no significant difference between the beneficiaries' EXP and PERC in the tangibles dimension.

H₁: There is a Sig. difference between beneficiaries' EXP and PERC of the tangibles dimension at significance level 5%.

Table 4.7: Tangibles Dimension Wilcoxon Signed Ranks Test

Dimension	Mean	S. D	Median	Wilcoxon Statistic	N	P-Value
Mean tangibles Expected	4.0455	0.6778	3.0000			
Mean tangibles Perceived	3.8663	0.73	3.0000			
Tangible Gap	0.1792	.0522	0.0000	5807	356	.001

The tangibles dimension's p-value is less than the significance level, with a p-value of 0.001 to 0.05. Will reject the null hypothesis (H0). The beneficiaries' EXP and PERC in relation to tangibles significantly differ.

In the insurance industry, several studies utilizing the Wilcoxon Signed Ranks Test have consistently revealed significant gaps between customer expectations and perceptions

regarding the Tangibles dimension of service quality. For instance, Khan et al. (2015) discovered that customers in Pakistan expected insurance offices to provide a more professional and well-maintained physical environment. Similarly, Narteh (2013) highlighted that Ghanaian insurance customers perceived a discrepancy between their expectations and the actual physical presentation of services, including office aesthetics and promotional materials. Mokhtar et al. (2018) further supported these findings in Malaysia, where customers expressed a desire for higher standards in the cleanliness and professionalism of insurance offices. Bashir and Murtaza (2020) echoed these sentiments, noting that customers anticipated better-maintained facilities and more polished staff appearances than what they experienced.

Overall, the findings across these studies indicate a pressing need for insurance companies to enhance the tangible aspects of service delivery. By addressing the noticeable gaps between customer expectations and perceptions, insurers can improve customer satisfaction and potentially increase retention rates. Investing in the physical environment, staff training, and the quality of informational materials can significantly enhance the overall customer experience, positioning insurance companies to better meet the evolving expectations of their clientele.

4.4.2 Second Hypothesis: Reliability Dimension.

H_0 : There is no significant difference between beneficiaries' EXP and perception of the reliability dimension at a significance level of 5%.

H_1 : There is a Sig. difference between beneficiaries' EXP and perception of the reliability dimension at a significance level of 5%.

Table 4.8: Reliability Dimension Wilcoxon Signed Ranks Test

Dimension	Mean	S. D	Median	Wilcoxon Statistic	N	P- Value
Mean Reliability Expected	4.0517	0.67	3.0000			
Mean Reliability Perceived	3.8157	0.8644	3.0000			
Reliability Gap	0.236	0.1944	0.0000	7640	356	.001

The p-value for the reliability dimension falls below the significance level, ranging from 0.001 to 0.05, leading to the rejection of the null hypothesis (H_0). The beneficiaries' EXP and PERC significantly differ in relation to reliability.

Several studies have utilized the Wilcoxon Signed Ranks Test to examine the reliability dimension of service quality in the insurance industry, revealing significant insights into customer expectations and perceptions. For example, Ahmad et al. (2014) conducted a study on insurance companies in Bangladesh, where they tested the hypothesis that there is a significant difference between customer expectations and perceptions regarding the reliability of services, including timely claim processing and accurate information. The results indicated a substantial gap, with customers expressing dissatisfaction due to delays and inconsistencies in service delivery. Similarly, Narteh (2013) conducted an exploration of the Ghanaian insurance market and discovered a failure to meet customers' expectations of reliable service, particularly in terms of prompt claims handling and effective communication.

The Wilcoxon Signed Ranks Test confirmed significant differences, indicating that many customers felt their insurers failed to deliver on their promises. In another study, Alhassan et al. (2018) focused on the Nigerian insurance sector and applied the same test to assess reliability issues related to service commitments. Their findings revealed that customers perceived a lack of reliability in the fulfillment of promises, leading to decreased trust in their insurance providers. Overall, these studies highlight the critical role of reliability in shaping customer satisfaction and the need for insurance companies to address these gaps in order to enhance service quality.

Overall, insurance companies must prioritize improving their reliability in service delivery. This includes streamlining claims processes, ensuring consistent communication, and fulfilling service commitments. By addressing these critical areas, insurers can strengthen their relationships with clients, ultimately leading to improved retention and a competitive advantage in the marketplace.

4.4.3. Third Hypothesis: Responsiveness Dimension.

The null (H_0) and the alternative (H_1) hypotheses pertinent to this dimension are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' EXP and PERC of the responsiveness at a significance level of 5%.

H_1 : There is a sig. difference between beneficiaries' EXP and PERC of the responsiveness at a significance level of 5%.

Table 4.9: Wilcoxon Signed Ranks Test for the responsiveness Dimension

Responsiveness Dimension	Mean	S.D	Median	Wilcoxon Statistic	N	P-Value
Mean responsiveness Expected	4.0264	.723	3.0000			
Mean responsiveness Perceived	3.7506	.885	3.0000			
Gap Responsiveness	0.02758	.162	0.0000	9330	356	0.001*

The responsiveness dimension's p-value is less than the significance level, with a p-value of 0.001 to 0.05. Rejecting the null hypothesis (H_0). The beneficiaries' EXP and PERC significantly differ in terms of responsiveness.

The Wilcoxon Signed Ranks Test has rigorously examined the responsiveness dimension of service quality in the insurance industry, providing valuable insights into customer expectations and perceptions. For instance, a study by Khan et al. (2015) investigated the responsiveness of insurance companies in Pakistan. The researchers tested the hypothesis that there is a significant difference between customer expectations for prompt service and their actual experiences. The results indicated a notable gap, with many customers reporting dissatisfaction due to slow response times and inadequate assistance during the claims process. Similarly, customers in Ghana expressed frustration over delayed responses to inquiries and a lack of proactive communication from their insurers, negatively impacting their overall satisfaction, according to research. Narteh (2013)

Another study on the Malaysian insurance market revealed that customers expected prompt and efficient responses to their needs. The test confirmed significant discrepancies, indicating that many policyholders felt their insurers were not sufficiently responsive. These findings collectively underscore the critical importance of responsiveness in the insurance sector and

highlight the need for companies to enhance their service delivery to meet customer expectations. Mokhtar et al. (2018)

The research could conclude that slow response times and insufficient communication can lead to dissatisfaction and erode trust in insurance companies. To improve customer satisfaction and foster loyalty, insurers must prioritize enhancing their responsiveness. This involves streamlining communication processes, training staff to address customer needs more effectively, and ensuring timely responses to claims and inquiries. By focusing on these areas, insurance companies can significantly improve their service quality, strengthen customer relationships, and gain a competitive edge in the market.

4.4.4. Fourth Hypothesis: Assurance Dimension.

The null (H_0) and the alternative (H_1) hypotheses pertinent to this dimension are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' EXP and perception of the assurance at a significance level of 5%.

H_1 : There is a Sig. difference between beneficiaries' EXP and perception of the assurance at a significance level of 5%.

Table 4.10: Wilcoxon Signed Ranks Test for the assurance Dimension

Dimension	Mean	S. D	Media n	Wilcoxon Statistic	N	P-Value
Mean assurance Expected	4.0601	0.72	3.000 0			
Mean assurance Perceived	3.768	0.8643	3.000 0			
Assurance Gap	0.3821	.1443	0.000 0	8617	356	0.001*

The p-value of the assurance dimension is less than the Sig. level (p-value = 0.001 < 0.05). The Null hypothesis (H_0) will be rejected.

The Wilcoxon Signed Ranks Test has examined the assurance dimension of service quality in the insurance industry, providing valuable insights into customer perceptions regarding the competence and trustworthiness of their insurers. The Wilcoxon Signed Ranks Test examines the dimension of service quality in the insurance industry, offering valuable insights into customers' perceptions of their insurers' competence and trustworthiness. For instance, a study by Lee et al. (2016) investigated the relationship between customer expectations and perceptions of assurance in South Korean insurance companies. The researchers hypothesized that there would be a significant difference between what customers expected in terms of professional knowledge and what they experienced. The results confirmed this hypothesis, revealing that many customers felt their insurers lacked the necessary expertise and professionalism, which adversely affected their trust in the services provided.

Moreover, in another study, Alhassan et al. (2018) focused on the Nigerian insurance sector. Their findings indicated a significant gap between customer expectations of reliable and knowledgeable service and their actual experiences. Many policyholders expressed concerns about the competence of their insurance agents and the clarity of information provided, leading to a lack of confidence in the insurer's ability to meet their needs. Furthermore, a study in Ghana revealed similar results, where customers reported feeling uncertain about the credibility of their insurers due to insufficient communication and lack of assurance during the claims process. These findings collectively emphasize the critical importance of assurance in the insurance industry and highlight the need for companies to enhance their service quality in this dimension. Narteh (2013)

The conclusion is that customers consistently seek knowledgeable and trustworthy service, yet many insurers fall short in delivering these assurances, leading to dissatisfaction and diminished trust. To improve customer satisfaction and loyalty, insurance companies must prioritize enhancing their assurance by investing in staff training, improving communication strategies, and ensuring that agents demonstrate competence and professionalism. By addressing these critical areas, insurers can strengthen customer relationships, foster greater trust, and ultimately gain a competitive advantage in the market.

4.4.5. Fifth Hypothesis: Empathy Dimension.

The null (H_0) and the alternative (H_1) hypotheses pertinent to this dimension are formulated as shown below:

H_0 : There is no significant difference between beneficiaries' EXP and PERC of the empathy at a significance level of 5%.

H_1 : There is a sig. difference between beneficiaries' EXP and PERC of the empathy at significance level 5%.

Table 4.11: Wilcoxon Signed Ranks Test for the empathy Dimension

Dimension	Mean	S. D	Median	Wilcoxon Statistic	N	P-Value
Mean empathy Expected	3.8455	0.7548	3.0000			
Mean empathy Perceived	3.4483	0.9676	3.0000			
Gap empathy	0.3972	0.2128	0.0000	8998	356	.001

The p-value of the empathy. The p-value of empathy indicates a significant difference between 0.001 beneficiaries' EXP and PERC, which is related to empathy.

The Wilcoxon Signed Ranks Test has explored the empathy dimension of service quality in the insurance industry, revealing critical insights into customer perceptions of personalized service and care. For instance, a study by Gounaris and Tzempelikos (2018) examined the empathy offered by insurance agents in Greece. The researchers hypothesized that there would be a significant difference between customer expectations of personalized attention and their actual experiences. The results validated this hypothesis, revealing that customers frequently experienced feelings of neglect and inadequate attention to their individual needs, resulting in their dissatisfaction with their insurers.

Another study concentrated on the insurance sector in Malaysia. Their findings revealed a significant gap between customer expectations for empathetic service and the reality of their interactions with insurance representatives. Several respondents expressed dissatisfaction over the lack of genuine understanding or prioritization of their concerns, which adversely affected their overall satisfaction. Shamsudin et al. (2019). Additionally, a study by Narteh (2013) in Ghana highlighted similar issues, where customers expressed a desire for more empathetic engagement from their insurers.

This study could conclude that analysis of the empathy dimension through the Wilcoxon Signed Ranks Test highlights significant gaps between customer expectations and actual service experiences in the insurance industry. Customers increasingly seek personalized and empathetic service, yet many insurers struggle to meet these expectations, resulting in dissatisfaction and weakened relationships. To enhance customer satisfaction and loyalty, insurance companies must prioritize improving their empathetic engagement by training staff to better understand and respond to customer needs, fostering a culture of care and attentiveness. By addressing these critical areas, insurers can strengthen customer relationships, build trust, and ultimately gain a competitive advantage in the market.

Finally, the application of the Wilcoxon Signed Ranks Hypothesis Test in the insurance industry provides valuable insights into customer experiences and expectations across various service quality dimensions. PIC can identify significant gaps that require attention by systematically testing hypotheses related to tangibles, reliability, responsiveness, assurance, and empathy. This statistical approach not only aids in improving service quality but also enhances customer satisfaction and loyalty. Ultimately, leveraging such insights can help insurance companies gain a competitive advantage in a crowded marketplace.

4.5 Hypothesis Testing based on Demographic characteristics.

In this section, the hypotheses related to the association of the five dimensions of SERVQUAL with demographic factors will be discussed. In other words, the relationship between the independent and dependent variables .

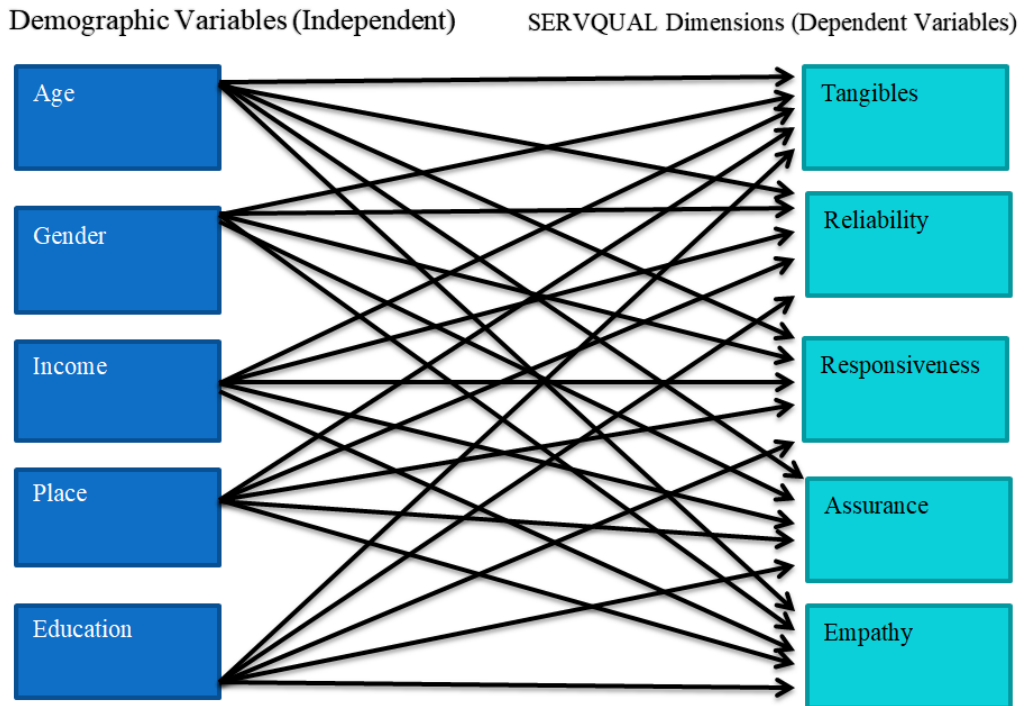


Figure 4.1: The effect of Demographic factors on SERVQUAL Dimensions

4.5.1 SERVQUAL DIMENSIONS Testing with respect to gender

Table 4.12: Kruskal-Wallis Hypothesis tests respect to Gender

Hypothesis Test Summary				
	Null Hypothesis	Test	Sig. ^{a,b}	Decision
1	The distribution of Tangibles Mean is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.732	Retain the null hypothesis.
2	The distribution of Reliability Mean is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.488	Retain the null hypothesis.
3	The distribution of Responsiveness Mean is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.847	Retain the null hypothesis.
4	The distribution of Assurance Mean is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.868	Retain the null hypothesis.
5	The distribution of Empathy Mean is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.415	Retain the null hypothesis.

a. The significance level is .050.

b. Asymptotic significance is displayed.

SERVQUAL Dimensions Testing with respect to gender:

Sub-hypothesis 1: Formulate the null (0) and the alternative (1) hypotheses as follows:

H_0 : There is no significant difference between Dimension EXP and PERC based on gender at a significance level of 5%.

H_1 : There is a Sig. difference between Dimension EXP and PERC based on gender at a significance level of 5%.

- **Sub-hypothesis 1A: Can't reject the null hypothesis because the P-value is.732, which is greater than.05.** That means there is no significant difference between Tangibles EXP and PERC based on gender.
- **Sub-hypothesis 1B: Can't reject the null hypotheses, as P =.488, which is greater than.05.** That means there is no significant difference between Reliability EXP and PERC based on gender.
- **Sub-hypothesis 1C: Can't reject the null hypotheses because the P-value is.847, which is greater than.05.** That means there is no significant difference between Responsiveness EXP and PERC based on gender.
- **Sub-hypothesis 1D: Can't reject the null hypothesis due to P =.868, which is greater than.05.** That means there is no significant difference between Assurance EXP and PERC based on gender.
- **Sub-hypothesis 1E: Can't reject the null hypothesis because P =.415 is greater than.05.** That means there is no significant difference between Empathy EXP and PERC based on gender.

Several studies have demonstrated that gender significantly influences perceptions of service quality across the SERVQUAL dimensions. For example, a study by Coulter and Coulter (2003) investigated customer satisfaction in the retail banking sector. The researchers found that female customers placed a higher emphasis on empathy and responsiveness compared to their male counterparts. Another study examined service quality in the hospitality industry. Their findings indicated that women were more likely to value assurance and reliability, expressing greater dissatisfaction when these dimensions were not met. Kwornik and Thompson (2009).

Conversely, some studies have found no significant effect of gender on the perceptions of service quality as measured by the SERVQUAL model. For example, a study by Amin et al. (2013) explored customer satisfaction in the telecommunications sector and found that gender did not significantly influence overall service quality perceptions. Similarly, research in the context of the restaurant industry revealed no substantial differences in service quality perceptions between male and female customers. Ladhari (2009)

However, in the insurance industry, several studies have highlighted the significant impact of gender on perceptions of service quality as measured by the SERVQUAL model. For instance, a study by Sweeney and Soutar (2001) examined customer satisfaction in the insurance sector and found that female clients placed a higher emphasis on the empathy dimension compared to male clients. Additionally, another study focusing on the Indian insurance market revealed that women are more sensitive to service quality dimensions such as assurance and responsiveness. Kumar and Reinartz (2016).

Mansoor and Ali (2019) examined customer satisfaction among diverse demographics in the insurance industry, yet they discovered no significant variations in SERVQUAL dimensions according to gender. Similarly, Zhang and Bloemer's (2018) research, which analyzed service quality perceptions among insurance customers, concluded that gender did not emerge as a significant differentiator in service quality evaluations, despite individual preferences being varied.

In conclusion, in this study, the evidence supports the idea that gender is not a significant differentiator in service quality perceptions within the insurance industry. Therefore, insurance companies should concentrate on providing high-quality service that meets the needs of all customers, rather than tailoring their approaches based solely on gender. This approach can lead to improved customer satisfaction and loyalty across the board.

4.5.2 SERQUAL DIMENSIONS Testing with respect to Age:

The study utilized the SPSS program to determine the correlation between the age variable and the SERVQUAL dimensions using the Kruskal-Wallis's test. The results appear in the following table:

Table 4.13: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Age

Hypothesis Test Summary				
	Null Hypothesis	Test	Sig. ^{a,b}	Decision
1	The distribution of Tangibles Mean is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.020	Reject the null hypothesis.
2	The distribution of Reliability Mean is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	<.001	Reject the null hypothesis.
3	The distribution of Responsiveness Mean is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	<.001	Reject the null hypothesis.
4	The distribution of Assurance Mean is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	<.001	Reject the null hypothesis.
5	The distribution of Empathy Mean is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	<.001	Reject the null hypothesis.

a. The significance level is .050.

b. Asymptotic significance is displayed.

SERVQUAL Dimensions Testing with respect to age:

Sub-hypothesis 2: The null (H_0) and the alternative (H_1) hypotheses are formulated as shown below:

At a significance level of 5%, there is no significant difference between Dimension EXP and PERC based on age.

H_1 : There is a Sig. difference between Dimension EXP and PERC based on age at significance level 5%.

- **Sub-hypothesis 2A: Reject the null hypotheses due to a P value of.020, which is less than.05.** That means there is a significant difference between Tangibles EXP and PERC based on age.
- **Sub-hypothesis 2B: Reject the null hypotheses due to a P-value of.001, which is less than.05.** That means there is a significant difference between Reliability EXP and PERC based on age.
- **Sub-hypothesis 2C: Reject the null hypotheses due to a P-value of.001, which is less than.05.** That means there is a significant difference between Responsiveness EXP and PERC based on age.
- **Sub-hypothesis 2D: Reject the null hypotheses due to a P-value of.001, which is less than.05.** That means there is a significant difference between Assurance EXP and PERC based on age.

- **Sub-hypothesis 2E: Reject the null hypotheses due to a P value of.001, which is less than.05.** That means there is a significant difference between Empathy EXP and PERC based on age.

Several studies provide evidence of the effect of age on the SERVQUAL model. Ladhari (2009) conducted research in the hospitality sector and found that younger customers (ages 18-30) placed greater emphasis on dimensions such as responsiveness and assurance compared to older customers (ages 50 and above). Similarly, Kwornik and Thompson (2009) highlighted that age significantly influences customer expectations in the retail sector. Their research revealed that older customers generally valued traditional service dimensions like empathy and assurance. Moreover, Amin et al. (2013) explored the telecommunications sector and found that age influences customer satisfaction and service quality perceptions. They discovered that older customers valued reliability and responsiveness similarly to younger customers, but with a stronger emphasis on assurance.

In the insurance industry, research indicates that different age groups have varying perceptions and expectations regarding service quality, which directly impacts their satisfaction with insurance providers. Younger customers often prioritize attributes such as responsiveness and digital accessibility, seeking quick and efficient service through online platforms. In contrast, older customers typically place greater importance on reliability, trust, and personalized service, valuing face-to-face interactions and detailed explanations of policy options. This divergence in expectations highlights the necessity for insurance companies to tailor their offerings to meet the specific needs of various age demographics.

Several studies illustrate the effect of age on the SERVQUAL model within the insurance industry. For instance, a study by Hussain et al. (2020) found that younger policyholders (ages 18-30) emphasized the importance of quick response times and the availability of online services. They expressed a preference for digital communication and streamlined processes, which align with their expectations for modern service delivery. Conversely, older policyholders (ages 50 and above) were more concerned with the assurance of coverage and the reliability of their insurance provider. They valued personalized service and the ability to discuss their policies in detail with knowledgeable agents. This indicates that insurance companies must adapt their service strategies to cater to the distinct expectations of different age groups.

Additionally, research by Zhang and Bloemer (2018) supports these findings, revealing that age significantly influences customer satisfaction in the insurance sector. Their study showed that older customers tend to evaluate service quality based on the assurance and empathy dimensions of SERVQUAL, seeking reassurance about their coverage and the reliability of their insurer. In contrast, younger clients were more focused on the responsiveness and tangibles of service, such as the ease of accessing information online and the efficiency of claims processing.

In conclusion, the effect of age on the SERVQUAL model in the insurance industry underscores the importance of understanding and addressing the varying service quality expectations of different age groups. By recognizing these differences, insurance companies can enhance customer satisfaction and loyalty, ultimately leading to a more effective service delivery model that resonates with all demographic segments.

4.5.3 SERQUAL DIMENSIONS Testing with respect to a residence place:

The study utilized the SPSS program to determine the correlation between the residence of place variable and the SERVQUAL dimensions using the Kruskal-Wallis's test. The results appear in the following table:

Table 4.14: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Place of Residence

Hypothesis Test Summary				
	Null Hypothesis	Test	Sig. ^{a,b}	Decision
1	The distribution of Tangibles Mean is the same across categories of Place of residence.	Independent-Samples Kruskal-Wallis Test	.540	Retain the null hypothesis.
2	The distribution of Reliability Mean is the same across categories of Place of residence.	Independent-Samples Kruskal-Wallis Test	.148	Retain the null hypothesis.
3	The distribution of Responsiveness Mean is the same across categories of Place of residence.	Independent-Samples Kruskal-Wallis Test	.160	Retain the null hypothesis.
4	The distribution of Assurance Mean is the same across categories of Place of residence.	Independent-Samples Kruskal-Wallis Test	.479	Retain the null hypothesis.
5	The distribution of Empathy Mean is the same across categories of Place of residence.	Independent-Samples Kruskal-Wallis Test	.119	Retain the null hypothesis.

a. The significance level is .050.
 b. Asymptotic significance is displayed.

SERVQUAL Dimensions conducted the testing in relation to the residence in question.

Sub-hypothesis 3: The null (H_0) and the alternative (H_1) hypotheses are formulated as shown below:

H_0 : There is no significant difference between Dimension EXP and PERC based on the residence of place at a significance level of 5%.

H_1 : There is a sig. difference between Dimension EXP and PERC based on the residence of place at a significance level of 5%.

- **Sub-hypothesis 3A: Can't reject** the null hypothesis because $P = .540$ is greater than $.05$. This indicates that there is no significant difference between Tangibles EXP and PERC based on the place of residence.
- **Sub-hypothesis 3B: Can't reject** the null hypotheses because the P-value is $.148$, which is greater than $.05$. This indicates that there is no significant difference between Reliability EXP and PERC, regardless of the place of residence.
- **Sub-hypothesis 3C: Can't reject** the null hypotheses because the P-value is $.160$, which is greater than $.05$. This indicates that there is no significant difference between Responsiveness EXP and PERC, regardless of the place of residence.
- **Sub-hypothesis 3D: Can't reject** the null hypothesis because $P = .479$ is greater than $.05$. This indicates that there is no significant difference between Assurance EXP and PERC based on the place of residence.
- **Sub-hypothesis 3E: Can't reject** the null hypothesis because the P-value is $.119$, which is greater than $.05$. This indicates that there is no significant difference between Empathy EXP and PERC, regardless of the place of residence.

Several studies have examined the impact of places of residence on the SERVQUAL model and found no significant effects. For instance, Mavondo and Zaman (2000) investigated service quality perceptions among students in higher education and discovered that all of them had similar satisfaction levels across the SERVQUAL dimensions. Similarly, Aydin and Ozer (2005) analyzed customer perceptions in the retail sector and found that evaluations of reliability and assurance were consistent across customers, suggesting that shopping experiences outweighed any potential geographic differences. Additionally, Al-Hawari et al. (2009) studied the telecommunications sector and concluded that individual experiences and

prior interactions had a greater impact on service quality perceptions than places of residence, reinforcing the idea that geographic distinctions do not significantly affect customer satisfaction within the SERVQUAL framework.

Moreover, in the insurance sector, research has yielded mixed findings regarding the impact of the city in which customers live on the SERVQUAL model. For instance, a study by Kuo et al. (2013) found that customers in urban areas perceived service quality differently from those in rural areas, indicating that factors such as accessibility and local service availability influenced perceptions of reliability and responsiveness. Conversely, other studies, such as Dagger et al. (2007), reported no significant differences in service quality evaluations among customers from various cities, suggesting that individual experiences with service providers were more critical than geographic location. Similarly, Heskett et al. (1994) indicated that trust and communication were more influential than city distinctions. Additionally, Ranjan and Prakash (2016) found no significant variation in service quality perceptions between urban and rural clients, reinforcing the notion that service delivery is paramount regardless of location. This divergence in findings highlights the complexity of customer perceptions in the insurance industry and the need for further research.

The conclusion of this study indicates that individual experiences and interactions with service providers outweigh the impact of geographic location; consistent service quality and effective communication are crucial across all areas. Therefore, while location can play a role in shaping customer perceptions of service quality, the overarching influence of personal experiences and service delivery remains paramount. Understanding these dynamics is essential for organizations aiming to tailor their services effectively and enhance customer satisfaction across diverse locations.

4.5.4 SERVQUAL DIMENSIONS Testing with respect to the educational level:

The study utilized the SPSS program to establish a relationship between the education level variable and the SERVQUAL dimensions through the Kruskal-Wallis test method. The results appear in the following table:

Table 4.15: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Education level

Hypothesis Test Summary				
	Null Hypothesis	Test	Sig. ^{a,b}	Decision
1	The distribution of Tangibles Mean is the same across categories of Educational level.	Independent-Samples Kruskal-Wallis Test	.451	Retain the null hypothesis.
2	The distribution of Reliability Mean is the same across categories of Educational level.	Independent-Samples Kruskal-Wallis Test	.032	Reject the null hypothesis.
3	The distribution of Responsiveness Mean is the same across categories of Educational level.	Independent-Samples Kruskal-Wallis Test	.055	Retain the null hypothesis.
4	The distribution of Assurance Mean is the same across categories of Educational level.	Independent-Samples Kruskal-Wallis Test	.004	Reject the null hypothesis.
5	The distribution of Empathy Mean is the same across categories of Educational level.	Independent-Samples Kruskal-Wallis Test	.599	Retain the null hypothesis.

a. The significance level is .050.

b. Asymptotic significance is displayed.

SERVOQUAL Dimensions Testing with respect to Education level:

Sub-hypothesis 4: The null (H_0) and the alternative (H_1) hypotheses are formulated as shown below:

At a significance level of 5%, there is no significant difference between Dimension EXP and PERC based on education level.

H_1 : There is a Sig. difference between Dimension EXP and PERC based on education level at significance level 5%.

- **Sub-hypothesis 4A:** Can't reject null hypotheses because $P = .451$, which is $> .05$. That means there is no significant difference between Tangibles EXP and PERC based on education level.
- **Sub-hypothesis 4B:** Reject the null hypotheses due to a P value of .032, which is less than .05. That means there is a significant difference between Reliability EXP and PERC based on education.
- **Sub-hypothesis 4C:** Can't reject the null hypotheses because the P-value is .055, which is greater than .05. That means there is no significant difference between Responsiveness EXP and PERC based on education level.

- **Sub-hypothesis 4D:** Reject the null hypotheses due to a P value of .004, which is less than .05. That means there is a significant difference between Assurance EXP and PERC based on education level.
- **Sub-hypothesis 4E:** Can't reject null hypotheses because $P = .599$, which is $> .05$. That means there is no significant difference between Empathy EXP and PERC based on education level.

Research on the effect of education levels on the SERVQUAL model has produced mixed findings. On one hand, studies such as that by Kumar et al. (2013) indicate that higher education levels correlate with increased expectations and perceptions of service quality, particularly in dimensions like reliability and responsiveness, as educated consumers tend to have more defined service expectations. Conversely, other research, such as Bhatia and Pande (2011), found no significant differences in service quality perceptions across varying education levels, suggesting that factors like personal experience and service delivery consistency play a more critical role than educational background.

Moreover, some studies examined the effect of education level on the SERVQUAL model within the insurance sector and have yielded varied results. For instance, a study by Ladhari et al. (2011) found that higher education levels positively influence customers' expectations and perceptions of service quality dimensions, particularly in terms of assurance and empathy, as educated clients often demand more comprehensive and professional service. Santos and Brito (2012), on the other hand, found no significant differences in service quality perceptions among insurance customers across different education levels.

This study concludes that the effect of education level on the SERVQUAL model dimensions can be significant in the insurance sector. Higher education levels often correlate with increased expectations regarding service quality, particularly in the dimensions of tangibles, responsiveness, and empathy. Educated consumers tend to demand more comprehensive information, professional interactions, and prompt responses from their insurance providers, reflecting their ability to critically evaluate service offerings. However, the influence of education is not uniform; some research indicates that personal experiences and the overall quality of service delivery can overshadow educational background, suggesting that while education shapes expectations, the actual service experience plays a crucial role in customer satisfaction. This interplay highlights the complexity of consumer behavior in the insurance

industry, where both educational attainment and service interactions contribute to perceptions of service quality.

4.5.5 SERVEQUAL DIMENSIONS Testing with respect to income:

The study utilized the SPSS program to determine the correlation between the income variable and the SERVQUAL dimensions using the Kruskal-Wallis test. The results appear in the following table:

Table 4.16: Kruskal-Wallis Test to Compare the Beneficiaries Gaps with Respect to Income .

Hypothesis Test Summary				
	Null Hypothesis	Test	Sig. ^{a,b}	Decision
1	The distribution of Tangibles Mean is the same across categories of Income.	Independent-Samples Kruskal-Wallis Test	<.001	Reject the null hypothesis.
2	The distribution of Reliability Mean is the same across categories of Income.	Independent-Samples Kruskal-Wallis Test	<.001	Reject the null hypothesis.
3	The distribution of Responsiveness Mean is the same across categories of Income.	Independent-Samples Kruskal-Wallis Test	<.001	Reject the null hypothesis.
4	The distribution of Assurance Mean is the same across categories of Income.	Independent-Samples Kruskal-Wallis Test	<.001	Reject the null hypothesis.
5	The distribution of Empathy Mean is the same across categories of Income.	Independent-Samples Kruskal-Wallis Test	<.001	Reject the null hypothesis.

a. The significance level is .050.

b. Asymptotic significance is displayed.

SERVEQUAL Dimensions Testing with respect to Income:

Sub-hypothesis 5: The null (H_0) and the alternative (H_1) hypotheses are formulated as shown below:

H_0 : There is no significant difference between Dimension EXP and PERC based on income at a significance level of 5%.

H_1 : There is a Sig. difference between Dimension EXP and PERC based on income at a significance level of 5%.

- **Sub-hypothesis 5A: Reject the null hypothesis due to a P-value of.001, which is less than.05.** That means there is a significant difference between Tangibles EXP and PERC based on income.

- **Sub-hypothesis 5B: Reject the null hypotheses due to a P value of.001, which is less than.05.** That means there is a significant difference between Reliability EXP and PERC based on income.
- **Sub-hypothesis 5C: Reject the null hypotheses due to a P-value of.001, which is less than.05.** That means there is a significant difference between Responsiveness EXP and PERC based on income.
- **Sub-hypothesis 5D: Reject the null hypotheses due to a P-value of.001, which is less than.05.** That means there is a significant difference between Assurance EXP and PERC based on income.
- **Sub-hypothesis 5E: Reject the null hypotheses due to a P value of.001, which is less than.05.** That means there is a significant difference between Empathy EXP and PERC based on income.

Research on the effect of income on the SERVQUAL model dimensions reveals a complex relationship, with findings that both support and refute the influence of income on service quality perceptions. For example, a study by Bennett and Rundle-Thiele (2005) found that higher-income consumers exhibit elevated expectations for service quality, particularly in the assurance and responsiveness dimensions. Wealthier customers often seek personalized service and prompt resolutions to their issues, leading to a more critical evaluation of service delivery in sectors like retail. Similarly, the study highlighted that in the banking sector, customers with higher incomes showed stronger preferences for the tangibles and reliability dimensions, indicating that income levels significantly influence how consumers assess the physical aspects of services and the dependability of providers. Khan and Fasih (2014)

Conversely, other studies suggest that income does not significantly impact service quality perceptions across the SERVQUAL dimensions. For example, Aydin and Ozer (2005) investigated the telecommunications industry and found no notable differences in service quality perceptions among various income levels. Their findings indicate that individual experiences and specific service encounters may be more influential than income in shaping customer satisfaction. Similarly, research by Kumar and Gupta (2012) in the insurance sector revealed that income did not significantly affect perceptions of service quality. They argued that factors such as personal interactions and the overall service experience are more critical determinants of customer satisfaction, regardless of income level.

In conclusion, the effect of income on the SERVQUAL model reveals a complex interplay that significantly impacts customer perceptions of service quality. Generally, higher-income consumers tend to have heightened expectations, particularly in the areas of assurance and responsiveness, where they seek personalized service, quick resolutions, and high levels of professionalism. This demographic often places greater emphasis on the tangible aspects of service, such as the quality of facilities and materials, which can directly influence their satisfaction and loyalty. However, it is important to note that while income plays a crucial role in shaping expectations, individual experiences and the quality-of-service interactions can also significantly affect overall perceptions. As such, while higher income levels may lead to increased scrutiny of service quality, the actual service experience remains a critical determinant of customer satisfaction within the SERVQUAL framework, highlighting the need for service providers to focus on delivering exceptional service regardless of their clientele's income levels.

4.6 Discussion of the Research Questions:

Analyzing research questions is a critical step in understanding the scope and direction of a study. This process involves examining the clarity, relevance, and potential impact of each question on the overall research objectives.

- **RQ1: How do customers currently perceive the quality of services provided by insurance companies in Palestine?**

Through their personal experiences, customers evaluate the quality of service and express satisfaction with the level and delivery of services. This is what the results of the questionnaire showed. The results of the five dimensions show that customers' evaluation is more than good, which is an indicator of relative satisfaction with the quality of services.

Additionally, the researcher conducts semi-formal interviews with survey participants and interviews with insurance specialists. It appears that there is a high level of satisfaction with the quality of service, but there are some complaints related to customers' confidence in the ability of insurance companies to provide compensation services in a reliable manner, in addition to a feeling of a lack of empathy from insurance companies towards their customers.

- **RQ2: How do customers perceive the level of service quality compared to their expectations across the SERVQUAL dimensions?**

The results of all five SERVQUAL dimensions indicate that the customer's EXP is higher than their PERC. There are several reasons from my point of view as a researcher and worker in the insurance sector.

First, the competition between Palestinian insurance companies leads them to make exaggerated promises in their promotion of services, which raises customer expectations to levels that insurance companies do not actually provide.

The second reason is that certain aspects of insurance policies are handled by agents and insurance producers. The presence of an intermediary in the relationship between the company and the customer creates a gap in expectations between actual and expected service performance. In other words, some insurance company customers deal with an insurance agent and not with the insurance company directly, which in turn may not provide the required level of service quality.

The last reason is the lack of knowledge customers have regarding insurance services. One of the primary causes of discrepancies between expectations and perceptions, particularly in the realm of compensation, is the lack of knowledge among customers. Many individuals who seek compensation lack understanding about the extent of insurance companies' loss coverage and the compensation system.

- **RQ3: What is the highest and lowest gap in all SERVQUAL dimensions? What are the SERVQUAL model's most crucial dimensions that require improvement?**

Section 4.2 shows customer EXP and PERC for all five SERVQUAL dimensions. The lowest gap between customer EXP and PERC was in the Tangibles dimension, while the highest one is Empathy. All five dimensions require improvement to enhance both the PERC and EXP of SQ. However, the most significant dimension is empathy, as evidenced by its score of -.395.

The empathy gap between customer expectations and perceptions of quality can become significant due to unclear communication, inconsistent service delivery, lack of personalization, failure to address complaints, cultural differences, and emotional

disconnection. Addressing these factors is crucial for organizations aiming to bridge this gap and enhance overall customer satisfaction.

- **RQ4: Are there any demographic factors that influence the five dimensions of the SERQUAL model? If so, what are the most and least influential factors?**

Section 4.5 presents the results of a hypothesis test examining the influence of demographic factors on the Serqual dimensions. And the results show that age and income have full influence over all dimensions. Only the reliability and assurance dimensions are influenced by education level. while. Gender and place of residence have no effect on SERQUAL dimensions.

- **RQ5: What are the key factors contributing to the service quality gaps (if any) experienced by the customers of insurance companies in Palestine?**

Several key factors contribute to the service quality gaps experienced by customers of insurance companies in Palestine.

- **Inconsistent Service Delivery:** Variability in the quality of service provided by different companies or agents can create a perception of unreliability. Customers may experience excellent service in one instance and poor service in another, leading to dissatisfaction.
- **Limited Customer Support:** Insufficient availability of customer service representatives and inadequate support during critical times can exacerbate feelings of neglect. Consumers might perceive a lack of prompt or effective resolution to their concerns.
- **Insufficient Training for Staff:** A lack of training in customer service skills, particularly in empathy and active listening, can result in staff being unable to effectively address customer needs and concerns.
- **Negative Past Experiences:** Previous negative experiences with insurance services can shape customer expectations and lead to skepticism about the quality of service. This historical context can amplify perceived gaps in service quality.
- **Economic Conditions:** Economic instability in the region can affect customers' perceptions of value. If customers perceive that they are not receiving adequate value for their money,

Their premiums can lead to dissatisfaction with the overall service quality.

Finally, addressing these factors is essential for insurance companies in Palestine to bridge the service quality gaps and enhance customer satisfaction. By focusing on transparency, improving claims processes, providing consistent service, and investing in staff training, companies can significantly improve their service quality and customer perceptions.

Chapter Five: Discussion

5.1 Overview

This chapter will discuss the results of SERVQUAL dimensions. Additionally, the chapter will present a summary of the thesis, along with the researcher's recommendations for PIC to enhance the Service Quality offered to customers. Furthermore, the researcher recommends that future researchers in the same field delve deeper into the subject matter, focusing on obtaining more precise and specialized details.

5.2 Conclusions

The research's primary goal was to evaluate PIC's SQ using the SERVQUAL model. Due to its reliability, we adopted this model to measure SQ, which is considered one of the most important models in the world for quality measurement.

First, the researcher created a research plan and divided the study into several stages:

- The first stage presented a comprehensive view of the research topic and its importance.
- The second stage involved finding solutions for the presented problem.
- In the third stage, researchers developed hypotheses and investigated their validity.
- The fourth stage involved searching for prior studies on quality, service quality, insurance, and research that applied the same methodology in related classes.

The researcher utilized the SERVQUAL model to discern the discrepancy between customers anticipated and real perceptions across all five SERVQUAL dimensions: tangibles, reliability, assurance, empathy, and responsiveness.

Resercher determined five primary objectives through data analysis to meet the study's goals, and have related these goals to the research questions. And prepared a questionnaire with 25 questions covering the five dimensions of the model and distributed it to 356 participants. Researcher collected and analyzed the data to extract the desired results. The participants' evaluation of the SQ, as provided by the PIC in the questionnaire, was generally above average and good.

5.2.1 Conclusions Related to First Three Objectives

RSO1: Evaluate the overall service quality of insurance providers using the SERVQUAL model, focusing on the five dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

RSO2: Identify gaps between customer expectations and perceptions of service quality in the insurance industry, using the SERVQUAL model as a framework for analysis.

RSO3: Search for the highest and lowest gap in all SERVQUAL dimensions and deduct the most dimension in the SERVQUAL model that needs to improve.

Tangible Dimension

The tangible dimension within the SERVQUAL model pertains to the visible and tactile elements of the service environment that customers can observe and physically interact with (Parasuraman, 1988). This includes the overall appearance of the physical infrastructure, machinery, personnel, and communication resources. Any shortcomings in the tangibles can greatly influence customers' assessment of service quality, as it typically forms their initial point of contact and impression. (Bitner, M.J. 1992).

Furthermore, tangibles significantly influence customers' expectations and perceptions of the service provider. The tangibles' quality has the power to either enhance or reduce the perceived value of the service. High-quality tangibles, such as decor and equipment, contribute significantly to the perceived value of services or products, which can justify premium pricing. (Kotler, P. 2016)

Moreover, customers often create their initial PERC based on visual signals. An aesthetically pleasing and properly maintained business setting has the ability to draw in customers and establish a favorable first impression. A lower gap score may indicate a failure to meet customer expectations due to insufficient tangible resources. Consequently, this could lead to reduced customer satisfaction and loyalty, ultimately damaging the service provider's reputation. (Hoffman, K.D., & Bateson, J.E.G. 2016). Also, the way a business looks plays a crucial role in shaping how customers perceive it, how satisfied they are, and ultimately, how successful the business becomes. By investing in the physical elements of the business environment, maintaining a consistent brand image, and delivering a professional and

attractive presentation, the business can greatly improve its reputation, foster customer loyalty, and increase profitability. Outdated equipment, shabby decor, or poorly maintained facilities can cause customers to question the professionalism and reliability of the service provider. When customers perceive a lack of investment in these tangible aspects, it can lead to doubts about the overall SQ, ultimately reducing trust in the service provider. (Wakefield, K.L. 1996)

This study reveals that the tangible dimension has a gap of -0.07%. This is the narrowest gap between all the SERVQUAL dimensions. Additionally, the hypothesis testing reveals significant differences between the participants' EXP and their PERC, indicating that the beneficiaries have higher expectations than they actually perceive.

For further information, the five statements in Table 3 in Chapter 4 demonstrate that customers' EXP surpasses their PERC. More specifically,

- All statements have an average score of 4, indicating that customers largely agree with them. However, the PERC score fell below 4, indicating a need for improvement in all statements to align with customer expectations.
- The most significant improvement is needed in the statement, "There are explanatory signs and attractive advertising materials."
- The lowest gap was in "The staff's appearance is elegant and appropriate," which needs a few improvements.

Reliability Dimension.

Reliability is the most important dimension of SQ because it directly affects trust, satisfaction, loyalty, and overall customer PERC. Consistently meeting customers' expectations through reliable service fosters repeat business and positive word-of-mouth referrals. It is a crucial element for service providers aiming to establish a strong reputation and achieve long-term success. When Parasuraman et al. developed the SERVQUAL model in 1985, they indicated that reliability is the most important dimension.

Heskett discussed the critical role of reliability in SQ and its impact on business performance. Heskett conducted a comprehensive examination of the crucial role that SQ, specifically reliability, plays in the prosperity of service-focused enterprises. It elucidates the interrelationship between internal SQ, employee contentment, customer contentment, and,

ultimately, financial success. (Heskett, 1997). Also, Christian Grönroos emphasizes the significance of reliability as a key dimension of SQ. The concept refers to the service provider's ability to consistently and accurately provide the service as promised. Additionally, he mentioned that reliability is crucial in establishing trust. When customers can rely on a service provider to deliver on promises, it enhances their overall perception of the service. (Grönroos, 2000).

However, in this study, the reliability dimension shows a gap of $-.235$. This gap is classified as high. According to Parasuraman (1988), a high reliability gap signifies that customers frequently experience service failures or inconsistencies, leading to dissatisfaction. Additionally, the hypothesis testing shows significant differences between beneficiaries' EXP and PERC, which means the beneficiaries expect more than they really perceive.

For more details, the five statements in Table 4 in Chapter 4 show customers' reliability EXP exceeds customers PERC. More specifically,

- All five expectation statements had an average of more than 4 (Agree). But all five perception statements were less than 4 (agree), which means all statements need to improve.
- The statement "Insurance services are provided on time" had the highest gap of $(-.29)$, indicating that the services in PIC are delayed and require faster delivery.
- The statement "when providing the service, operations are performed professionally and accurately" reveals a $(-.27)$ gap. That indicates employees must be more professional.
- The gap in the statement "The company answer inquiries and provide assistance via phone and other communication ways" was $-.23$. That indicates customers don't rely on phones or other ways to make inquiries as they should.
- The statement "The employees have sufficient skills to provide the service correctly" was found to have a gap $(-.18)$. That indicates PIC employees should be more attentive to improving their working skills.

Responsiveness Dimension.

The SERVQUAL Responsiveness Dimension highlights the critical role of timely and attentive service delivery in shaping customer perceptions and satisfaction. Service providers that excel in responsiveness are better positioned to build strong customer relationships, enhance loyalty, and achieve sustainable business success.

The responsiveness dimension of SERVQUAL focuses on the willingness of service providers to help customers and provide prompt service. According to Parasuraman et al. (1988), responsiveness is defined as "the willingness to help customers and provide prompt service." This dimension is crucial in assessing customer satisfaction, as it directly influences perceptions of service quality. For instance, a study by Zeithaml et al. (1996) emphasizes that "service responsiveness is a key determinant of customer satisfaction and loyalty." Furthermore, a more recent study found that "timely responses to customer inquiries significantly enhance customer trust and satisfaction." These findings underscore the importance of responsiveness in building strong customer relationships and highlight its role as a critical factor in service quality evaluations. Bhatia and Gupta (2018)

In this study, the total gap in the responsiveness dimension is -.274. It indicates that there is a difference between customers perceptions and their expectations. For further information, the five statements in Table 5 in Chapter 4 demonstrate that customers' expectations for responsiveness exceed their perceptions. More specifically,

- The highest gap was in "There is a constant willingness on the part of employees to help customers and a desire to provide assistance "statement by (-.39). The significant discrepancy stems from the concept of compensation. Customers perceive the insurance company as lacking interest in offering them suitable compensation. Here, Palestinian IC must work on this aspect.
- The statement, "There is seriousness in dealing with complaints and suggestions," has a gap (-.31). Which indicates that there is a problem in dealing with customers' suggestions and complaints. It appears that IC is not taking customers' complaints and suggestions as seriously as it should.
- The statement "Good ability to communicate with the insurance company at any time and in any circumstance "has a gap (-.27). This gap indicates a failure on the part of IC to find sufficient employees or means of communication to respond to potential emergency circumstances for the customer.
- The statement "The number of employees in the company is sufficient to meet customers' needs" exhibited the smallest gap in the responsiveness dimension, with a value of -.14. Here, IC must increase the number of employees slightly to meet customers' needs.

Assurance Dimension.

Assurance is specifically one of the most important dimensions of the insurance sector. SQ defines assurance as the possession of knowledge, competence, courtesy, credibility, and the capacity to instill trust and confidence in customers (Parasuraman, A., 1988).

Assurance is crucial because it helps to build trust for customers. It reassures them that the service provider is capable, reliable, and genuinely concerned about their well-being. Assurance can significantly influence customer satisfaction and loyalty. Also, assurance means maintaining the confidentiality of customer information, which is crucial for building trust and complying with legal and ethical standards. Additionally, assurance refers to the company's ability to fulfill its promises, which reflects its competence in managing its operations effectively. Competent organizations are more likely to deliver on their commitments without errors or delays.

Gefen et al.'s (2003) study explored trust formation in online business-to-business (B2B) service relationships. It highlighted that assurance, along with perceived competence and integrity, significantly influences initial trust formation between businesses engaged in online transactions. Assurance was defined in terms of the service provider's ability, reliability, and benevolence. Gefen et al. (2003). Additionally, Martín-Consuegra's Meta-Analysis synthesized findings from various studies on customer trust in service relationships across different industries. It emphasized that assurance, including the provider's expertise, reliability, and responsiveness, consistently emerges as a key determinant of trust formation and maintenance. Martín-Consuegra et al. (2007). Furthermore, a study focused on trust in online environments mediated by agents or web systems. It highlighted assurance as a critical factor influencing trust, particularly how the service provider's competence, reliability, and integrity contribute to customer perceptions of trustworthiness. McKnight et al. (2002)

In this study, the total gap for the assurance dimension is -.29; it's the second-highest gap after the empathy dimension. That gap indicates a lack of trust and confidence in insurance service providers. The five statements in Table 6 in Chapter 4 demonstrate that the expectations of Assurance customers surpass their perceptions. More specifically,

1. The statement, "There is consistency between what the company advertises and what it actually offers," has a gap between EXP and PERC of -.44, which is very high. This indicates

that PIC makes exaggerated promises to customers, while what they actually provide does not meet their expectations.

2. Statement "There is confidence in dealing with the insurance company" displays a discrepancy of -0.38. This indicates that customers' actual confidence in the insurance company is less than their expectations. Note that trust forms the foundation of the insurance principle. Through this indicator, researcher conclude that there is a gap in trust between customers and PIC; therefore, companies must work to reduce it.
3. Continuation of the previous two paragraphs. The statement "The company fulfills its promises and commitments" contained a gap of -.35. This suggests that customers perceive insurance companies' commitment to their obligations as insufficient, and they fail to provide a level of assistance that aligns more closely with their promises.
4. The statement "The company maintains the confidentiality of customer information" had the lowest gap, measuring at -.06, which is a significant improvement. This indicates that customers' confidence in IC for maintaining the confidentiality of their data is high. It needs very little improvement.

Empathy Dimension.

The empathy dimension in SQ pertains to the capacity of service providers to comprehend and empathize with the emotions of their customers, offering individualized and compassionate attention. This dimension is crucial for creating a positive customer experience and building strong customer relationships. Here are some key studies and insights related to the empathy dimension:

Research highlighted the significance of empathy in service encounters, emphasizing that empathetic interactions result in increased levels of customer satisfaction and loyalty. The study revealed that customers highly value it when service providers genuinely care about their needs and well-being. Arnould and Tierney (1995)

Also, Swan's study investigated the impact of empathy and expectations on consumer satisfaction. Service providers who display empathetic behavior can enhance customer satisfaction (CS), especially when they successfully manage customer expectations. Swan, (1999).

In 2010, Kim and Ok's research was to examine the impact of empathy on SQ and customer loyalty, both directly and indirectly. The findings revealed that empathy plays a crucial role in enhancing the perceived SQ, which subsequently leads to the development of customer loyalty. The study highlighted the significance of providing training to employees in order to cultivate empathetic skills. Hennig found that empathetic service enhances emotional connections between customers and service providers, leading to long-term loyalty. Hennig (2002).

Furthermore, the aim of this research by Winsted was to investigate how customers perceive empathy in service encounters that involve a high level of personal interaction, such as in retail or personal services. The findings revealed that customers place considerable importance on empathetic interactions, as they significantly impact their overall satisfaction and perception of SQ. Winsted (2000). Similarly, Stock and Hoyer's (2005) research analyzed the relationship between customer empathy, customer-oriented behavior, and their impact on satisfaction and loyalty. It concluded that empathetic behavior by service employees leads to higher levels of customer satisfaction and strengthens loyalty. Stock and Hoyer (2005). Also, another study delved into the essence of empathy in service interactions and its advantages. Empathy fosters a sense of understanding and appreciation among customers, thereby boosting customer satisfaction, trust, and loyalty. Patterson (2006). Besides, Mattila and Enz (2002) examined the impacts of empathy and effective communication on customer reactions to service failures. It concluded that empathetic responses and clear communication during service recovery efforts can mitigate negative customer reactions and improve satisfaction.

Employees' affect and understanding of the customer's feelings and needs are crucial, as these feelings ultimately shape customer experiences, satisfaction, and loyalty. A customer-centered approach in organizations that teach their personnel to be caring and attentive can greatly increase their SQ and develop an effective bond with their clientele.

The overall score gap for the empathy dimension in this research work is -.395. This is the largest gap observed among all the SERVQUAL dimensions. This indicates that the customer's perception of empathy falls significantly short of their expectations. To explain this discrepancy, let's highlight several points:

1. The statement "The company understands customers' requirements and needs" revealed a discrepancy (-.26) between the participants' perceptions and their expectations. This gap

reflects the difference in the reality of customers' desires and the companies' management understanding of these desires.

2. The statement "There is an appreciation for the client's personal circumstances" revealed a discrepancy (-.435) between the customers' perceptions and their expectations. The PIC fails to evaluate the material and psychological aspects of the customers' personal circumstances, which should be done from their perspective.
3. The biggest gap in the whole questionnaire was in the "There is good sympathy with the customer in the event of a problem or a request for compensation" statement by (-.51). PIC's compensation amount and method do not align with the expectations of its customers. The real gap here is that insurance companies work to reduce the amount of compensation to the extent that allows them the greatest possible financial gain. However, must acknowledge that customers sometimes exaggerate their aspirations. Some customers make unrealistic claims that surpass the limits set by company policies.
4. The statement "There is personal follow-up with the customer after providing the service" was found to have a gap size of (-.51). This suggests a significant issue with the follow-up process after the service is provided. Many customers, while collecting the questionnaire, indicated that they did not receive follow-up from insurance companies after obtaining the insurance policy. Insurance companies are required to tailor their services after providing policies or compensation.

The conclusion provides a summary of all the findings from the SERQUAL dimensions.

- There is a difference between the level of customers' expectations of insurance companies' services and the actual perceptions of overall SERQUAL dimensions.
- In the Tangibles dimension, there is the lowest gap between perceptions of participants and their expectations.
- The empathy dimension has the highest gap among all dimensions, and it is the most urgent to find solutions and work to reduce this gap.
- In the reliability dimension, there was a significant gap that required further improvement.
- The gap in the Responsiveness dimension was critical and required more serious improvement.
- The gap has become more pronounced in the Assurance dimension. Need critical intervention to reduce this gap.

5.2.2 Conclusions Related to Fourth Objective

RSO4: To analyze how different demographic factors (such as age, gender, and income) influence customer perceptions of service quality in insurance companies as measured by the SERVQUAL model.

In this study, different applications were used through the SPSS program to analyze the effect of demographic factors on the dimensions of the SERVQUAL Model. These results can be summarized as follows:

- The demographic variable (gender) has no effect on the five dimensions.
- The demographic variable (age) has an effect on all five dimensions.
- The demographic variable (place of residence) has no effect on the five dimensions.
- The demographic variable (education level) has no effect on the "tangibles," "responsiveness," and "empathy" dimensions but has an effect on the "reliability" and "assurance" dimensions.
- The demographic variable (income) has an effect on all five dimensions.

5.2.3 Conclusions Related to Fifth Objective

RSO5: Identify the primary factors that contribute to the discrepancies in service quality between the expectations and perceptions of PIC customers.

The following are the key factors contributing to service quality gaps experienced by customers of insurance companies in Palestine:

- **Lack of Transparency:** Many customers report insufficient clarity regarding policy terms, coverage details, and claims processes. This lack of transparency can lead to misunderstandings and unmet expectations.
- **Inefficient Claims Processing:** Delays and bureaucratic obstacles in the claims process are common complaints. Customers often feel frustrated when their claims take longer than expected, which negatively impacts their perception of service quality.
- **Inconsistent Service Delivery:** Variability in the quality of service provided by different agents or branches can create a perception of unreliability. Customers may experience excellent service in one instance and poor service in another, leading to dissatisfaction.

- **Limited Customer Support:** Insufficient availability of customer service representatives and inadequate support during critical times can exacerbate feelings of neglect. Consumers might perceive a lack of prompt or effective resolution to their concerns.
- **Insufficient Training for Staff:** A lack of training in customer service skills, particularly in empathy and active listening, can result in staff being unable to effectively address customer needs and concerns.
- **Negative Past Experiences:** Previous negative experiences with insurance services can shape customer expectations and lead to skepticism about the quality of service. This historical context can amplify perceived gaps in service quality.
- **Economic Conditions:** Economic instability in the region can affect customers' perceptions of value. If customers feel that they are not receiving adequate value for their premiums, it can lead to dissatisfaction with the overall service quality.

Conclusion: Addressing these factors is essential for insurance companies in Palestine to bridge the service quality gaps and enhance customer satisfaction. By focusing on transparency, improving claims processes, providing consistent service, and investing in staff training, companies can significantly improve their service quality and customer perceptions.

5.3 Recommendations

After all this work in studying and analyzing the SQ provided by PIC, Once the results have been extracted and the conclusions have been submitted, Here are suggestions that may help reduce the gaps between customers' expectations and their perceptions. It enhances the standard of quality (SQ) that Palestinian insurance companies offer. Below are the most important recommendations. :

- The explanatory signs and advertising materials at PIC need to be clearer and more visually appealing to attract greater attention.
- At PIC, service delivery frequently experiences delays and requires acceleration. Must optimize work procedures to boost efficiency, resulting in more rapid and dynamic operations.
- Employee performance at PIC requires improvement through additional training programs and regular assessments to evaluate their skills and understanding of job fundamentals.
- To ensure better accessibility, need to improve communication with the PIC outside of official working hours.

- PIC should handle complaints and suggestions more seriously and urgently.
- PIC should expand the number of employees tasked with incident investigations and implement additional channels for effective communication during critical situations.
- When issuing insurance policies, PIC must clearly outline its responsibilities to customers, including the scope, amount, and process of compensation. Work to accelerate the provision of appropriate compensation to affected customers.
- PIC should focus on lowering the ceiling of expectations set by the advertising materials released by insurance companies. Many customers have expressed concerns about some companies promoting unrealistic offers.
- PIC needs to pay closer attention to customers' needs and carefully analyze their actual expectations regarding the services provided by insurance companies.
- Throughout the policy issuance process, employees must show customers more empathy, especially when requesting compensation.
- Customers' financial capabilities and their ability to manage insurance costs should be carefully considered. Should also strive to provide more flexible and accessible payment options.
- It is crucial to ensure consistent follow-up with customers after delivering services, treating them as long-term partners rather than one-time clients.

5.4 Obstacles of the study

During the conduct of this study, Researcher encountered several obstacles, the most significant being the deficiency of adequate Palestinian studies on the viability of insurance sector services and the paucity of research on assessing the level of SQ.

Due to political conditions, moving between Palestinian governorates to collect data was difficult. Social media was used to overcome it.

There was an issue with the participants' response to the questionnaire, as some of them declined to answer it. Conversely, some participants showed a lack of seriousness in filling out the questionnaire.

5.5 Literature Contribution and Future Research Directions

This thesis was the first scientific study in the field of evaluating the SQ provided by PIC, at least using the SERVQUAL model. It constitutes a reliable scientific reference for future researchers in the same specialty.

Studying the SQ provided by PIC is a wide field for scientific research and contains many details that can be specialized in research.

Researchers will be able to measure the Service Quality (SQ) of insurance agents in the future. Researchers can also specialize in types of insurance, as there are more than 13 types of insurance provided by Palestinian insurance companies.

Finally, can investigate each of the SERVQUAL dimensions independently, focusing on the services of insurance companies operating in the territories of Palestine in a more focused and broader manner. Likewise, it may also be possible to investigate and assess the SQ offered by PIC to its clients located in specific geographical regions or within specific governorates.

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Appendices

Appendix A: Thesis Survey



الجامعة العربية الأمريكية
ARAB AMERICAN UNIVERSITY

College of Postgraduate Studies Quality Management Master Program

A questionnaire to evaluate the quality of services provided by Palestinian Insurance Companies through the application of SERVQUAL Tool

I am a master's student, Motaz Jaradat, in the specialty of quality management. As a requirement for completing my master's thesis, I must conduct a field survey to evaluate the quality of services provided by Palestinian insurance companies inside Palestine using a tool called SERVQUAL by distributing a field questionnaire.

Note * that the data mentioned in the questionnaire will be used for the purpose of scientific research only.

Motaz Yousif Hussain Jaradat
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First: Demographic data

Please answer the following questions by placing a tick in the appropriate place:

1- Gender : Male { } Female { }

2- Age :

18-25 { } 26 - 40 { } 41 -60 { } 61 or more { }

3- Place of residence:

Jenin { } Tubas { } Qalqilya { } Ramallah { } Nablus { } Bethlehem { }

Jerusalem { } Salfit { } Toul Karm { } Hebron { } Jericho { } Gaza Strip { }

4- Educational level:

Below secondary school (Tawjihi) { } High school certificate { } Bachelor's degree

{ } Master's degree or Ph.D. degree { }

5- Average monthly income (in shekels):

1450 or less { } 1451-3000 { } 3001-6000 { } More than 6001 { }

6 - The number of times you have taken out insurance in one of the Palestinian insurance companies:

1 { } 2 - 5 { } 6 - 10 { } More than 10 { }

7 - The number of times you received compensation from insurance:

Not once { } 1 - 5 { } 6 - 10 { } More than 10 { } .

Second : Tangibles

1- The external appearance of the insurance company is attractive:

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

2 - The staff's appearance is elegant and appropriate :

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

3 - The interior design of the company, reception and service area is modern and attractive.

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

4 - The company's office equipment's and computers are modern and advanced

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

5 - The company's office equipment's and computers are modern and advanced

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

Third : Reliability

1- Employees have sufficient information about the nature of their work.:

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

2 - The employees have sufficient skills to provide the service correctly :

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

3 - The service is provided professionally and accurately.

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

4 - Insurance services are provided on time

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

5 - Inquiries are answered and assistance is provided via phone and other communication ways .

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

Fourth: Responsiveness

1- The services provided by the insurance company are obtained immediately. :

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

2 - The number of employees in the company is sufficient to meet the needs of customers

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

3 - There is a constant employees willingness to help customers and a desire to provide assistance.

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

4 - There is seriousness in dealing with complaints and suggestions

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

5 - Good ability to communicate with the insurance company at any time and in any circumstance.

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

Fifth : Assurance

1- There is consistency between what the company advertises and what it actually offers

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

2 - There is confidence in dealing with the insurance company

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

3 - The company maintains the confidentiality of customer information.

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

4 - There is security in the company's ability to help customers

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

5 - The company fulfills its promises and commitments.

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

Sixth: Empathy

1- There is an understanding of customers' requirements and needs

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

2 - The company pays attention to the desires of customers

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

3 -There is an appreciation for the client's personal circumstances

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

4 - There is good sympathy to customer in the event of a problem or a request for compensation

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					

5 - There is personal follow-up with the customer after providing the service

	Strongly agree	Agree	Neutral	disagree	Strongly disagree
Expectations					
Perceptions					



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College of Postgraduate Studies
Quality Management Master Program

استبيان لتقييم جودة الخدمات المقدمة من قبل شركات التأمين الفلسطينية من خلال
تطبيق اداة SERVQUAL

انا طالب الماجستير معتر جرادات في تخصص ادارة الجودة ، وكمتطلب في استكمال
اطروحة الماجستير يجب علي ان اقوم باجراء مسح ميداني لتقييم جودة الخدمات المقدمة من
قبل شركات التأمين الفلسطينية داخل فلسطين باستخدام اداة تسمى SERVQUAL من
خلال توزيع استبيان ميداني .

علما ان البيانات المذكورة في الاستبيان سيتم استخدامها لغاية البحث العلمي فقط .

معتز يوسف حسين جرادات
طالب في تخصص ادارة الجودة
جنين - فلسطين

jaradat.motaz@gmail.com 0597327799

ملاحظة : الوقت المقدر لإكمال هذا الاستبيان حوالي اربع دقائق فقط .

أولاً: البيانات الديموغرافية

يرجى الإجابة عن الأسئلة التالية بوضع إشارة X في المكان المناسب :

1- الجنس { } ذكر { } أنثى { }

2- العمر :

{ } 25-18 { } 26 - 40 { } 41 - 60 { } 16 او اكثر

3-مكان السكن:

{ } جنين { } طوباس { } قلقيلية { } رام الله { } نابلس { } بيت لحم { }

القدس { } سلفيت { } طولكرم { } الخليل { } قطاع غزة { } اريحا { }

4- المستوى التعليمي:

{ } ما دون الثانوية العامة (التوجيهي) { } شهادة الثانوية العامة { } درجة البكالوريوس { }

{ } درجة الماجستير او درجة الدكتوراه

6-معدل الدخل شهري (بالشيكل):

{ } 1450 او اقل { } 1451-3000 { } 3001-6000 { } اكثر من 6001

7 - عدد المرات التي قمت بها بالتأمين في احدى شركات التأمين الفلسطينية :

{ } 1 { } 2 - 5 { } 6 - 10 { } اكثر من 10

8 - عدد المرات التي حصلت بها على تعويض من التأمين :

{ } ولا مره { } 1 - 5 { } 6 - 10 { } اكثر من 10

ثانيا: مظهر المرافق المادية والمعدات والأفراد والمواد الإعلامية

1 -المظهر الخارجي لشركة التأمين جذاب :

اوافق بشدة	اوافق	محايد	اعارض بشدة

المتوقع
الفعلي

2 - يظهر الموظفون بالشركة بمظهر لائق وحسن :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

3 - التصميم الداخلي لشركة التأمين وتوزيع المكاتب والاثاث مريح للزيائن :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

4- الاجهزة المكتبية والمعدات الخاصة بالشركة حديثة ومتطورة:

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

5- يوجد اشارات توضيحية و مواد دعائية ملفته وجذابة :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

ثالثاً: القدرة على أداء الخدمة بثقة وبدقة :

1 - يتوفر لدى الموظفين في شركة التأمين معلومات كافية عن طبيعة عملهم :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

2 - يتوفر لدى الموظفين في شركة التأمين مهارات كافية لتقديم الخدمة بشكل صحيح :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

3- يتم اجراء العمليات اثناء تقديم الخدمة باحترافية ودقة :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

4 - يتم تقديم خدمات التأمين بالوقت المحدد :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

5 - يتم الرد على الاستفسارات وتقديم المساعدة عن طريق الهاتف و وسائل التواصل المختلفة :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

رابعاً: الاستجابة للزبائن:

1 - يتم الحصول على الخدمات المقدمة من قبل شركة التأمين بشكل فوري :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع

الفعلي

2- عدد الموظفين في الشركة كاف لتلبية احتياجات الزبائن :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع

الفعلي

3- هناك استعداد دائم من قبل الموظفين لمساعدة الزبائن ورغبة في تقديم المساعدة :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع

الفعلي

4- هناك جدية في التعامل مع الشكاوي والمقترحات :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع

الفعلي

5- اماكنية التواصل جيدة مع شركة التأمين في وقت واي ظرف :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع

الفعلي

خامسا: الموثوقية والامان بين الشركة والزبائن :

1 - هناك توافق بين ما تعلن عنه الشركة وما تقدمه في الواقع :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

2- هناك وثقة في التعامل مع شركة التامين :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

3- تحافظ الشركة على سرية معلومات الزبائن :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

4- هناك امان في قدرة الشركة على مساعدة الزبائن :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

5 - نفي الشركة بوعودها المقدمة والتزاماتها:

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

سادسا: توفير الرعاية والتعاطف في التعامل مع الزبائن :

1 - هناك تفهم من قبل الشركة بمتطلبات الزبائن واحتياجاتهم :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

2- يوجد اهتمام من قبل الشركة برغبات الزبائن :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

3- يوجد تقدير لظروف العميل الشخصية :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع
الفعلي

4- يوجد تعاطف جيد مع الزبائن من قبل الشركة في حال حدوث مشكلة أو طلب تعويض :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع

الفعلي

5- يوجد متابعة شخصية مع الزبون بعد تقديم الخدمة :

اوافق بشدة	اوافق	محايد	اعارض	اعارض بشدة

المتوقع

الفعلي

في حال وجود اي ملاحظات او مقترحات يرجى كتابتها بالاسفل :

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ولكم جزيل الشكر

Appendix B: Kolmogorov-Smirnov Normality Test

Tests of Normality

	Gender	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibl Gap	male	.293	281	<.001	.726	281	<.001
	female	.199	75	<.001	.924	75	<.001
ReliabilityGap	male	.268	281	<.001	.689	281	<.001
	female	.240	75	<.001	.834	75	<.001
ResponsivenssGap	male	.268	281	<.001	.665	281	<.001
	female	.224	75	<.001	.800	75	<.001
AssuranceGAP	male	.299	281	<.001	.711	281	<.001
	female	.261	75	<.001	.828	75	<.001
EmpathyGap	male	.305	281	<.001	.717	281	<.001
	female	.294	75	<.001	.762	75	<.001

a. Lilliefors Significance Correction

Tests of Normality

	Age	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibl Gap	18- 25	.505	19	<.001	.445	19	<.001
	26- 40	.238	179	<.001	.816	179	<.001
	41- 60	.326	121	<.001	.698	121	<.001
	More than 60	.372	37	<.001	.676	37	<.001
ReliabilityGap	18- 25	.250	19	.003	.838	19	.004
	26- 40	.225	179	<.001	.764	179	<.001
	41- 60	.335	121	<.001	.651	121	<.001
	More than 60	.203	37	<.001	.814	37	<.001
ResponsivenssGap	18- 25	.351	19	<.001	.751	19	<.001
	26- 40	.278	179	<.001	.763	179	<.001
	41- 60	.313	121	<.001	.582	121	<.001
	More than 60	.407	37	<.001	.643	37	<.001
AssuranceGAP	18- 25	.341	19	<.001	.672	19	<.001
	26- 40	.309	179	<.001	.778	179	<.001
	41- 60	.265	121	<.001	.693	121	<.001
	More than 60	.247	37	<.001	.686	37	<.001
EmpathyGap	18- 25	.428	19	<.001	.628	19	<.001
	26- 40	.282	179	<.001	.782	179	<.001
	41- 60	.323	121	<.001	.693	121	<.001
	More than 60	.350	37	<.001	.639	37	<.001

a. Lilliefors Significance Correction

Tests of Normality^{c,d,e,f,g}

	Place of residence	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibl Gap	Jenin	.287	119	<.001	.708	119	<.001
	Tubas	.344	27	<.001	.690	27	<.001
	Qalqilya	.269	22	<.001	.880	22	.012
	Ramallah	.266	63	<.001	.754	63	<.001
	Nablus	.230	43	<.001	.803	43	<.001
	Bethlehem	.268	16	.003	.872	16	.029
	Jerusalem	.295	14	.002	.891	14	.083
	Salfit	.159	10	.200*	.963	10	.824
	Toul Karm	.369	19	<.001	.697	19	<.001
	Hebron	.512	10	<.001	.423	10	<.001
ReliabilityGap	Gaza Strip	.365	12	<.001	.833	12	.023
	Jenin	.298	119	<.001	.585	119	<.001
	Tubas	.291	27	<.001	.691	27	<.001
	Qalqilya	.308	22	<.001	.705	22	<.001
	Ramallah	.262	63	<.001	.797	63	<.001
	Nablus	.318	43	<.001	.752	43	<.001
	Bethlehem	.437	16	<.001	.658	16	<.001
	Jerusalem	.308	14	<.001	.777	14	.003
	Salfit	.382	10	<.001	.666	10	<.001
	Toul Karm	.268	19	<.001	.847	19	.006
ResponsivenssGap	Hebron	.330	10	.003	.808	10	.018
	Gaza Strip	.212	12	.144	.869	12	.064
	Jenin	.293	119	<.001	.605	119	<.001
	Tubas	.254	27	<.001	.733	27	<.001
	Qalqilya	.217	22	.009	.842	22	.002
	Ramallah	.259	63	<.001	.773	63	<.001
	Nablus	.301	43	<.001	.668	43	<.001
	Bethlehem	.365	16	<.001	.791	16	.002
	Jerusalem	.296	14	.002	.768	14	.002
	Salfit	.359	10	<.001	.730	10	.002
AssuranceGAP	Toul Karm	.293	19	<.001	.776	19	<.001
	Hebron	.317	10	.005	.713	10	.001
	Gaza Strip	.227	12	.087	.891	12	.120
	Jenin	.283	119	<.001	.667	119	<.001
	Tubas	.320	27	<.001	.654	27	<.001
	Qalqilya	.173	22	.085	.911	22	.049
	Ramallah	.303	63	<.001	.813	63	<.001
	Nablus	.408	43	<.001	.649	43	<.001
	Bethlehem	.345	16	<.001	.641	16	<.001
	Jerusalem	.290	14	.002	.834	14	.013
EmpathyGap	Salfit	.321	10	.004	.704	10	<.001
	Toul Karm	.278	19	<.001	.797	19	.001
	Hebron	.411	10	<.001	.682	10	<.001
	Gaza Strip	.276	12	.012	.861	12	.051
	Jenin	.275	119	<.001	.676	119	<.001
	Tubas	.392	27	<.001	.576	27	<.001
	Qalqilya	.261	22	<.001	.747	22	<.001
	Ramallah	.327	63	<.001	.763	63	<.001
	Nablus	.299	43	<.001	.741	43	<.001
	Bethlehem	.518	16	<.001	.398	16	<.001
	Jerusalem	.264	14	.009	.861	14	.032
	Salfit	.411	10	<.001	.570	10	<.001
	Toul Karm	.439	19	<.001	.585	19	<.001
	Hebron	.478	10	<.001	.539	10	<.001
	Gaza Strip	.230	12	.078	.876	12	.079

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

c. Tangibl Gap is constant when Place of residence = Jericho . It has been omitted.

d. ReliabilityGap is constant when Place of residence = Jericho . It has been omitted.

e. ResponsivenssGap is constant when Place of residence = Jericho . It has been omitted.

f. AssuranceGAP is constant when Place of residence = Jericho . It has been omitted.

g. EmpathyGap is constant when Place of residence = Jericho . It has been omitted.

Tests of Normality

	Educational level	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibl Gap	Below secondary school (Tawjihi)	.289	61	<.001	.851	61	<.001
	High school certificate	.331	117	<.001	.744	117	<.001
	Bachelor's degree	.266	153	<.001	.716	153	<.001
	Master's degree or Ph.D. degree	.184	25	.029	.842	25	.001
ReliabilityGap	Below secondary school (Tawjihi)	.318	61	<.001	.770	61	<.001
	High school certificate	.358	117	<.001	.687	117	<.001
	Bachelor's degree	.273	153	<.001	.613	153	<.001
	Master's degree or Ph.D. degree	.320	25	<.001	.849	25	.002
ResponsivenssGap	Below secondary school (Tawjihi)	.380	61	<.001	.648	61	<.001
	High school certificate	.248	117	<.001	.875	117	<.001
	Bachelor's degree	.332	153	<.001	.603	153	<.001
	Master's degree or Ph.D. degree	.202	25	.010	.913	25	.035
AssuranceGAP	Below secondary school (Tawjihi)	.352	61	<.001	.707	61	<.001
	High school certificate	.319	117	<.001	.729	117	<.001
	Bachelor's degree	.263	153	<.001	.629	153	<.001
	Master's degree or Ph.D. degree	.185	25	.027	.912	25	.034
EmpathyGap	Below secondary school (Tawjihi)	.344	61	<.001	.632	61	<.001
	High school certificate	.283	117	<.001	.775	117	<.001
	Bachelor's degree	.342	153	<.001	.591	153	<.001
	Master's degree or Ph.D. degree	.279	25	<.001	.826	25	<.001

a. Lilliefors Significance Correction

Tests of Normality

	Income	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibl Gap	1450 or less	.316	23	<.001	.799	23	<.001
	1451-3000	.252	123	<.001	.835	123	<.001
	3001-6000	.294	178	<.001	.681	178	<.001
	More than 6001	.341	32	<.001	.632	32	<.001
ReliabilityGap	1450 or less	.393	23	<.001	.674	23	<.001
	1451-3000	.314	123	<.001	.713	123	<.001
	3001-6000	.272	178	<.001	.661	178	<.001
	More than 6001	.426	32	<.001	.586	32	<.001
ResponsivenssGap	1450 or less	.384	23	<.001	.495	23	<.001
	1451-3000	.328	123	<.001	.654	123	<.001
	3001-6000	.264	178	<.001	.660	178	<.001
	More than 6001	.349	32	<.001	.667	32	<.001
AssuranceGAP	1450 or less	.389	23	<.001	.721	23	<.001
	1451-3000	.375	123	<.001	.668	123	<.001
	3001-6000	.258	178	<.001	.719	178	<.001
	More than 6001	.326	32	<.001	.698	32	<.001
EmpathyGap	1450 or less	.436	23	<.001	.606	23	<.001
	1451-3000	.387	123	<.001	.602	123	<.001
	3001-6000	.240	178	<.001	.727	178	<.001
	More than 6001	.481	32	<.001	.524	32	<.001

a. Lilliefors Significance Correction

Tests of Normality

	Insurance times	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibl Gap	once	,308	72	<.001	,790	72	<.001
	2-5	,279	120	<.001	,708	120	<.001
	6-10	,281	84	<.001	,847	84	<.001
	more than 10	,283	80	<.001	,756	80	<.001
ReliabilityGap	once	,298	72	<.001	,716	72	<.001
	2-5	,308	120	<.001	,650	120	<.001
	6-10	,345	84	<.001	,810	84	<.001
	more than 10	,258	80	<.001	,758	80	<.001
ResponsivenssGap	once	,255	72	<.001	,771	72	<.001
	2-5	,377	120	<.001	,606	120	<.001
	6-10	,246	84	<.001	,694	84	<.001
	more than 10	,256	80	<.001	,654	80	<.001
AssuranceGAP	once	,308	72	<.001	,744	72	<.001
	2-5	,413	120	<.001	,593	120	<.001
	6-10	,245	84	<.001	,891	84	<.001
	more than 10	,203	80	<.001	,775	80	<.001
EmpathyGap	once	,342	72	<.001	,709	72	<.001
	2-5	,358	120	<.001	,613	120	<.001
	6-10	,268	84	<.001	,812	84	<.001
	more than 10	,254	80	<.001	,754	80	<.001

a. Lilliefors Significance Correction

Tests of Normality

	Compensation times	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Tangibl Gap	never	,260	214	<.001	,783	214	<.001
	1-5	,294	126	<.001	,855	126	<.001
	6-10	,470	13	<.001	,533	13	<.001
	more than 10	.	3	.	.	3	.
ReliabilityGap	never	,227	214	<.001	,794	214	<.001
	1-5	,335	126	<.001	,705	126	<.001
	6-10	,311	13	,001	,701	13	<.001
	more than 10	.	3	.	.	3	.
ResponsivenssGap	never	,241	214	<.001	,794	214	<.001
	1-5	,313	126	<.001	,750	126	<.001
	6-10	,470	13	<.001	,533	13	<.001
	more than 10	.	3	.	.	3	.
AssuranceGAP	never	,269	214	<.001	,803	214	<.001
	1-5	,313	126	<.001	,744	126	<.001
	6-10	,233	13	,053	,825	13	,014
	more than 10	.	3	.	.	3	.
EmpathyGap	never	,298	214	<.001	,769	214	<.001
	1-5	,324	126	<.001	,713	126	<.001
	6-10	,431	13	<.001	,592	13	<.001
	more than 10	.	3	.	.	3	.

a. Lilliefors Significance Correction

تقييم جودة الخدمة المقدمة من قبل شركات التأمين في فلسطين باستخدام اداة (SERVQUAL)

معترز يوسف جرادات

أ.د. فتح الله غانم

د. أكرم حمدان

د. أشرف الميمي

ملخص

الهدف الرئيسي من هذه الرسالة هو تقييم جودة خدمات قطاع التأمين في فلسطين. استخدم الباحث نموذج (SERVQUAL) لقياس مستوى جودة الخدمة وهو يعتبر من اهم الأدوات المستخدمة حول العالم. قام الباحث بجمع البيانات باتباع المنهج الاستنتاجي بالأسلوب الكمي. تم تطوير الاستبانة باستخدام نموذج (SERVQUAL) الذي يحتوي على الأبعاد الخمسة. تم جمع البيانات من 356 استبانة مكتملة، وتم تحليلها باستخدام برنامج SPSS. كما استخدم الباحث الاختبارات غير المعلمية مثل: اختبار مان ويتني، واختبار كروسكال واليس، واختبار رتبة ويلكوكسون التي ساعدت في الحصول على نتائج دقيقة. وأظهرت النتائج وجود فروق بين توقعات العملاء وإدراكهم للخدمة في الأبعاد الخمسة لنموذج جودة الخدمة ولكن بنسب متفاوتة، حيث كانت أصغر فجوة في بعد الملموسات وأعلى فجوة في بعد التعاطف. كما أظهرت النتائج أن هناك اختلاف بالنتائج بناء على بعض العوامل الديموغرافية. حيث لم يكن اي اختلاف بالنتائج بناء على متغيري الجنس ومكان الإقامة أي تأثير على الأبعاد الخمسة. وكان لمتغيري العمر ومستوى الدخل اختلاف بالنتائج على جميع الأبعاد. ول يمكن هناك اختلاف بالنتائج بناء على المتغير الديموغرافي لمستوى التعليم على أبعاد الضمان والاعتمادية، ولكن هناك اختلاف بالنتائج على أبعاد الملموسية والاستجابة والتعاطف. وعلاوة على ذلك، أظهرت النتائج والتحليل أن الأبعاد الخمسة لنموذج جودة الخدمة تحتاج إلى تحسين، وخاصة في بعدي التعاطف والضمان. ويجب على شركات التأمين العمل على تحسين بعض الممارسات والإجراءات لتحسين جودة الخدمة المقدمة لعملائها. وتشكل هذه الدراسة مرجعاً لإدارات الشركات لفهم الفجوات المتعلقة بجودة الخدمة ومحاولة تضييق الفجوات. وأخيراً يوصي الباحث قطاع التأمين الفلسطيني بالعمل على تحسين الأبعاد الخمسة من خلال عدة توصيات تتعلق بكل بعد وخاصة بعد التعاطف. الكلمات المفتاحية: جودة الخدمة (SQ)، نموذج SERVQUAL، قطاع التأمين الفلسطيني (PIS)، شركات التأمين الفلسطينية (PIC).