

 INTERNATIONAL ACADEMIC RESEARCH JOURNAL of BUSINESS AND TECHNOLOGY WWW.IARJOURNAL.COM IARJ - BT	 INTERNATIONAL ACADEMIC RESEARCH JOURNAL
	ISSN :2289-8433
	<u>International Academic Research Journal of Business and Technology</u> Journal homepage : www.iarjournal.com

Service Quality of Social Insurance Industry and Customer Satisfaction from Malaysian Perspective: Customer Knowledge as a Moderator.

Dinesh Kumar Saundra Rajan¹, Fadzli Shah Bin Abdul Aziz² and Norlida Binti Abdul Manab³

^{1,2} School of Business Management, Universiti Utara Malaysia, 06010 Sintok, Kedah, Malaysia. ³ School of Economics, Finance and Banking, Universiti Utara Malaysia, 06010 Sintok, Kedah, Malaysia.

Corresponding email: dineshkumarsaundrarajan.dk@gmail.com

Article Information

Keywords

Social Insurance, Service Quality, Customer Knowledge, Customer Satisfaction

Abstract

Social insurance has an important role on delivering welfare-economics benefits to its customer in the course of occupational accidents. The increases of occupational accidents in Malaysia put stress on the social insurance to deliver a good services in order to improve its customer satisfaction. In this study, service quality which consists of tangibles, reliability, responsiveness, assurance and empathy (Parasuraman et al., 1988) seems to be an appropriate factor that social insurance organization need to tackle in carrying out their duties effectively and efficiently. Meanwhile, customer knowledge which measure the performance of an organization on delivering knowledge of product and services to the customer (Ensign & Gittelsohn, 1988) can act as a catalyst for customer satisfaction that will support the implementation of service quality in social insurance. Therefore, this conceptual paper attempts to examine the role of customer knowledge as a moderator on the relationship service quality of social insurance and customer satisfaction in Malaysian context.

INTRODUCTION

The study of customer satisfaction is important to sustain and improve the reputation of any organization (Loureiro & Kastenholtz, 2011). Recently quite a number of studies have been conducted to understand the nature of customer satisfaction in the area of marketing (Abtin & Pouramiri, 2016; Hussien, 2015; Vildova, Martincik, Tluchor & Jakubikova, 2015). However, only a little study covers the implication of customer satisfaction in the area of welfare-economics. The study of customer satisfaction in welfare-economics area found to be equally important as the marketing researches (Akbar & Parvez, 2009). Since, social insurance has an important role on delivering welfare-economics services, therefore this study focused on this niche segment.

In Malaysia, Social Security Organisation (SOCSO), deems to be the mandatory organization that in charge of delivering social security and social insurance services (Rohaizat, Hassan & Davis, 2012). Lately, some issues raised by SOCSO's customers (The Star Online, 2009). The customers' complaining behavior is increased and thus the level of customer satisfaction towards the performance of SOCSO is being affected. Scant of scholarly

articles have been addressed the issue of customer satisfaction on the performance of social insurance in Malaysian context.

Service quality has a significant impact on customer satisfaction (Ozogo, Reza, Ogba & Oraedu, 2017; Rohaizat et al., 2012; Saravana & Rao, 2007). The effect of service quality on customer satisfaction has been tackled across various sectors (Arokiasamy & Tat, 2014; Ismail et al., 2013; Ismail et al., 2009). Therefore, this study intends to adopt the influences of service quality on customer satisfaction, and investigate further the link between service quality of social insurance organization and customer satisfaction. The association between service quality of SOCSO and its customer satisfaction yet to be tested as little scholarly article has been published.

In Malaysia, quite a number of studies have been conducted to test the nature of service quality and customer satisfaction across various areas (Arokiasamy & Tat, 2014; Arsanam & yousaponpaiboon, 2014; Akhtar, Hunjra, Akbar, Ur-Rehman & Niazi, 2011; Akbar & Parvez, 2009;) and none of these studies linked the association between service quality and customer satisfaction in the area of social insurance. It has been found that the study conducted by Rajan, Aziz, and Manab, (2018), addressed the importance of service quality on the performance of SOCSO. However, the stated study failed to link the association between service quality of SOCSO and customer satisfaction. Thus, there is a need to conduct further investigation to test the link between service quality of Social insurance industry and its customer satisfaction in Malaysia.

Meanwhile, many studies have claimed the importance of service quality and customer satisfaction. However, to investigate the effectiveness of service quality on enhancing customer satisfaction, some researchers suggested that there is a need to examine factors that can influence this relationship (Aldosari, Ibrahim & Manab, 2015). Among the factors, customer knowledge is a very influential element in improving customer satisfaction (Saad, 2015). Previous studies (Aldosari, Ibrahim & Manab, 2015; Aldosari, Ibrahim, Manab, Al-Matari & Alotaibi, 2016) estimated that customer knowledge is one of the key factors to depict customer satisfaction. Tseng and Wu (2014), asserted that customer knowledge can promote the effect on customer satisfaction. Initially, many studies have addressed the importance of customer knowledge on customer satisfaction across various areas. Scant of literature has been published in Malaysian context to understand the moderating effect of customer knowledge on customer satisfaction. Therefore, further research is needed to examine the moderating effect of customer knowledge on customer satisfaction especially in the area of social insurance.

LITERATURE REVIEW

In literature review part will be discussed the concept of service quality, the importance of service quality in social insurance industry, the link between service quality and customer satisfaction, and the role of customer knowledge as a moderator. Recent literatures have been referred to link the role of customer knowledge as a moderator.

Service Quality

Basically, service quality consists of different meanings according to the context of the study. Service quality has been defined based on different theoretical assumptions made by some of the scholars. For example, Bitner and Hubbert (1994) defined service quality as overall impression of consumer in relation to the inferiority or superiority of an organization and the services being provided. On the other hand, Parasuraman, Zeithaml, and Berry (1985) defined perceived service quality as an attitude or global judgment that linked with the superiority of a service and noted that the judgment on service quality is a direction of discrepancy and reflection of the degree between consumers' perceptions and expectations.

In broader context, service refers to the deeds, performance and processes (Zeithaml, Bitner & Gremler, 2006). The stated definition recommends that service in general reflects any objects that is intangible that cannot be touched or felt. The assumptions assists to differentiate service from tangible products. In depth understanding, quite a number of studies describe well the differences that exist between product and services. Services stand out by their heterogeneity, simultaneity, and intangibility of consumption and production (Levitt, 1981; Zeithaml, 1981) in which further extended by Zeithaml, Parasuraman, and Berry (1990) through emphasizing four basic characteristics of services, namely heterogeneity, simultaneity, intangibility, and perishability. In detail, intangibility reflects that services are performances that only experienced by the customers. On the other hand, perishability suggests that any service cannot be stored for future usage and cannot be produced, while heterogeneity indicates that the perception of customer and producer's performance tends to be differ among the customers and producers, and from day to day. Therefore, the services tend to be varied and inherently lack of consistent. Finally, simultaneity defines the services being produced during the consumption period. Therefore, any product's quality cannot be judged by the customers prior to using it. In order to deliver the service product or experience, tangible aspects of the products play an important role besides concerning intangibility of the

products (Bitner, 1992). If the source of core benefit is more intangible than tangible, it would be known as a service (Berry & Parasuraman, 1991).

Strategy is a kind of organizations' plan which takes into account its ability to perform certain tasks. Customer oriented strategy puts customers and their needs first. The first step to understand customer's needs is the implementation of customer-oriented policy (Witkowska & Lakstutiene, 2014). Therefore, the study of service quality is the beginning of the way towards customer orientation.

Many researches have been confirmed the importance of customer orientation during the process of service delivery (O'Connor, Trinh & Shewchuk, 2000; Schneider, Parkington & Buxton, 1980). Both the service and customer orientation found to be inseparable, and have to deal simultaneously. According to K. Frimpong and A. Wilson, the presence of service culture and business philosophy, define the indication of overall customer orientation (Frimpong & Wilson, 2012). Furthermore, customer orientation also can be defined as a personality trait surface or as a behavioral construct. In order to deliver an appropriate service and to help customers, service orientation should become the major concern of every organization. Thus, it can be concluded that, service orientation is the mean to focus customer. This is because, service orientation and focussing on customer are conceptually similar in this perspective.

Scholarly articles have been indicated numerous models of service quality in multiple areas across the world. As such, service quality known to be the overall impressions of the customer towards the services offered by an organization in the context of inferiority or superiority (Johnston, 1997). Furthermore, service quality refers to a process of continuous improvement besides meeting and exceeding customers various expectations (Lloyd-Walker & Cheung, 1998). However, the service quality (SERVQUAL) instrument developed by Parasuraman, Zeithaml & Berry, (1988) contains 22-item scale with five major dimensions (tangibles, reliability, responsiveness, assurance, and empathy) and becomes the foundation for the other researchers to adapt this service quality construct in the respective studies. Even though the service quality factor has been reworked across different settings, however, most of the researchers commonly agreed that the stated dimensions tend to be the good predictors of service quality which can be adapted for the needs of different organizations (Parasuraman et al., 1988).

Traditionally, customer satisfaction supposed to be followed by the model of service quality (Parasuraman et al., 1988). Even though many arguments have been made in generalising the definition of perceived service quality by several researchers, but one of the most accepted definitions explains perceived quality as the difference between expectations and actual performance (Parasuraman et al., 1988; Gronroos, 1982). Meanwhile, quality can also be defined as an overall judgment of the quality or superiority of a product (Zeithaml, 1988). Based on the following studies (Nitin, Deshmukh & Vrat, 2005; Sahney, Banwet, & Karunes, 2004; Zeithaml & Bitner, 2003; Brooks, Lings, & Botschen, 1999; Susan & Theron, 1995; Marc & McDaniel, 1993; Fick & Ritchie, 1991; Parasuraman et al. 1985, 1988, 1991, 1994), the SERVQUAL scale includes 5 dimensions namely tangibles, reliability, responsiveness, assurance and empathy.

In Malaysian context, many studies have attempted to link the importance of service quality across various organizations namely banking and financial institutions, marketing industries, educational institutions and educational institutions (Arokiasamy & Tat, 2014; Arsanam & yousaponpaiboon, 2014; Akhtar, Hunjra, Akbar, Ur-Rehman & Niazi, 2011; Akbar & Parvez, 2009). The stated studies revealed that service quality is an important strategy that every organization needs to tackle. As such, it can be generalized that service quality tends to be an important factor almost for every industry which provide services. Thus, it is suitable to adapt service quality in the study of social insurance industry which highly associated with the service delivery, especially in the context of Malaysia. Besides, service quality found to be an important factor to explicit the performance non-profit organizations towards its customer (Heckert & Silva, 2017). As such, SOCSO deems to be a non-profit organizations and thus, it is clear that service quality play a crucial role towards the customer-oriented performance of SOCSO.

Service Quality and Customer Satisfaction

Customer satisfaction is closely linked with the evaluation of service quality. The convergence between customer's expectation and customer's reception resulted into satisfaction. The origins of customer satisfaction come from the revolution of global quality (Derek, 2004). A very first customer satisfaction survey were conducted in the early of eighties which fallen under twentieth century. Basically, these surveys were focussing on dealing with customer satisfaction and its proceedings (Oliver, 1980; Churchill & Surprenant, 1982; Bearden & Teela, 1983; Derek, 2004). Past literature proves that satisfied customer will give a good feedback on the performance of an industry that will help to generate good reputation for the industry (Kristensen & Eskildsen,

2010; Bernhardt, Donthu & Kennett, 2000). On the other hand, reduction of the complaining behavior is a result of customer's satisfaction as compared to the quality of services provided.

Customer satisfaction refers to the customer's response towards fulfillment. In general, the process of service delivery known as customer satisfaction (Oliver, 1993). A distinction between the domains of conceptual for customer satisfaction and service quality has been made by Oliver, (Oliver, 1993). The distinction comprises of: 1) Satisfaction can be resulted from any dimension however the dimension for quality judgments are specific; 2) Perception of excellence is the result of quality expectations whereas the judgments of satisfaction can be derived from the assistance of a large number of non-quality issues. For instance perception towards needs and fairness; 3) To make judgment on satisfaction requires experience of the customer with the service provider however to deliver perception on quality does not require any experience; 4) Satisfaction is believed to have more conceptual antecedents as compared to service quality.

From managerial perspective, service quality assist managers in identifying the importance of ensuring that efforts are made to "get the service right the first time" and to "meet or exceed customer expectations in the delivery of the service" (McDougall & Levesque, 2000). Achieving customer satisfaction is the primary goal for most service firms today (Jones & Sasser, 1995). Typically, service firms monitor customer satisfaction on an ongoing basis using Likert-type scales that measure customers' level of satisfaction based on their last service encounter (McDougall & Levesque, 2000).

Service quality is important as well. If companies produce a quality product without providing good service, it is not guarantee the company may maintain a good reputation. Many researchers recognize that service quality can bring a good corporate image to an organization (Lewis, 1989; Moore, 1987). Service quality, customer satisfaction and customer value have become the main concern of both manufacturing and service organizations in the increasingly intensified competition for customers in today's customer-centered era (Wang, Hing-Po, & Yang, 2004). In SERVQUAL theory, the service quality is determined by customers who are engaged with the service. If customers are satisfied with the service, it means the service is good. The customer nowadays demanding better service as they think they deserve for it. They are not only insisting for a good service provided but also facilities must be up to date. Thus, the service provider must ensure that service is good and facilities are conducive for the customer. Understanding customers' satisfaction is crucial.

Therefore, understanding the link between service quality and customer satisfaction is important in order to sustain a good reputation for any organization. As such, it is applicable to bring this association in the study of social insurance industry from Malaysian perspective. Thus, for Social Security Organisation (SOCSO), service quality play a crucial role to improve customer satisfaction in which instantly will improve the reputation of the organization.

The Role of Customer Knowledge (CK) as a moderator

Customer knowledge is assumed as the ability to influence customer satisfaction (Tseng & Wu, 2014) that is characterized by the ability of any organization to deliver sufficient knowledge towards its customers. Customer knowledge refers to the ability of an organization to educate the customers to ensure the customers are able to cope up with the currents changes in customer related policies and services, and become more adaptive (Aldosari, Ibrahim & Manab, 2015). Basically, customer knowledge delivers an important meaning to influence customer behavior and characteristics that become one of the most important mechanism for management which reflects customer-based performance of an organization (Ensign & Gittelsohn, 1988). In order to bring a better level of understanding between the customers and the organization, customer knowledge found to be an important tool (Tseng & Wu, 2014).

The application of customer knowledge in profitable organizations and non-profitable organizations tend to be differ. The delivery of knowledge regarding the products and services offered by non-profitable organizations (such as Social Insurance Industry) is not comprehensive enough as compare to the profitable organizations that come along with multiple marketing strategies. However, to improve customer satisfaction and to sustain the reputation of an organization, customer knowledge is much needed to non-profitable organizations (Aldosari, Ibrahim, Manab, Al-Matari & Alotaibi, 2016). Customer knowledge indicated as an important factor to convince customers and to improve customer satisfaction (Nidhi & Kumari, 2016). Some researchers (e.g. Nidhi & Kumari, 2016; Ruyter & Bloemer, 1997) have revealed that customer knowledge is a crucial asset to minimize customers' complaints and to improve customer satisfaction.

In similar way, Saad, (2015) also confirmed that customer knowledge can be a moderator on customer satisfaction. (Aldosari et al., 2016) has conducted an empirical study to examine the relationship between dimensions of service quality and expatriate satisfaction by applying customer knowledge as a moderator. The

study revealed customer knowledge positively moderated the association between service quality dimensions (tangibles, reliability, responsiveness, assurance and empathy) and expatriate satisfaction. Based on the above evidence, customer knowledge can be treated as a moderator.

Every organization need to deliver sufficient information to the customers to ensure the benefits given by an organization clearly explained to the customers in order to improve customer satisfaction. In other words, the effective delivery of customer knowledge can improve the level of customer satisfaction. Therefore, the relationship between service quality and customer satisfaction become stronger as the management instill customer knowledge that will reflect the quality of customer-based performance of an organization. Thus, it is important for social insurance industry to focus on delivering prompt knowledge towards its customers in order to improve customer satisfaction. As such, customer knowledge can be treated as moderating variable to strengthen the link between service quality of social insurance industry and customer satisfaction.

CONCLUSION AND IMPLICATIONS

In order to sustain and improve the reputation of social insurance industry, the organization should continue to focus on the improvement of customer satisfaction. A good feedback from customer tend to credit a good reputation for every organization. Thus, this study focusses on two important aspects. First aspect is the service quality dimensions as a catalyst to deliver comprehensive service for social security insurance. Second aspect is the influence of service quality on customer satisfaction which supported by customer knowledge as moderator. The five indicators of service quality comprise tangibles, reliability, responsiveness, assurance and empathy are crucial to the improvement of service quality. Therefore, the organization of social insurance has the responsibility to deliver a quality service that covers all the five indicators. Indeed, this will encourage to the improvement of customer satisfaction. The presence of quality services provides encouragements to its customers and improve customers' perception on the performance of an organization and it is surely will bring a better level of satisfaction among the customers.

On the other hand, customer knowledge has an important role to ensure the successes of service quality that initiate to the improvement of customer satisfaction. Customer knowledge affects customer satisfaction. When social insurance organization educates its customers to understand the policy and the regulation of the organization, the knowledge of the customer will improve. Delivering of good knowledge is essential as it will increase the level of awareness and lower the level of defensiveness among the customers which will support the improvement of customer satisfaction (Carlson, 2013). Social insurance requires to focus on updating information to its customers due to the propensity of customers to respond to change (Zahari, Ab Rahman, Othman & Wahab, 2013). Thus, customer knowledge need to be utilized by social insurance industry as a mean to improve customer satisfaction.

Overall, delivering of good service quality and customer knowledge will create a good perception among the customers of social insurance industry. Consequently, the level of customer satisfaction will improve. If the organization of social insurance continues to encourage the provident of improved service quality and customer knowledge, then customer satisfaction will improve which in turn will increase the reputation of the industry.

REFERENCES

- Abtin, A., & Pouramiri, M. (2016). The impact of relationship marketing on customer loyalty enhancement (case study: Kerman Iran insurance company). *Marketing and Branding Research*, 3, 41-49.
- Akbar, M.M., & Parvez, N. (2009). Impact of service quality, trust, and customer satisfaction on customers' loyalty. *ABAC Journal*, 29(1), 24-38.
- Akhtar, M.N., Hunjra, A.I., Akbar, S.W., Ur-Rehman, K., & Niazi, G.S.K. (2011). Relationship between customer satisfaction and service quality of Islamic banks. *World Applied Sciences Journal*, 13(3), 453-459.
- Aldosari, M., Ibrahim, Y. & Manab, N.B.A. (2015). Linking cooperative health insurance service characteristics to expatriates' satisfaction: Mediating role of customer knowledge. *Handbook on Economics, Finance and Management Outlooks*, 3.
- Aldosari, M., Ibrahim, Y., Manab, N.B.A., Matari, E, M., & Alotaibi, E.A. (2016). Linking cooperative health services characteristics to expatriates' satisfaction: Mediating role of customer knowledge. *Journal Review of Management and Marketing*, 6(4), 1013-1019.
- Arokiasamy, A.R.A., & Tat, H.H. (2014). Assessing the relationship between service quality and customer satisfaction in the Malaysian automotive insurance industry. *Middle-Journal of Scientific Research*, 20(9), 1023-1030.

- Arsanam, P., & Yousapronpaiboon, K. (2014). The relationship between service quality and customer satisfaction of pharmacy departments in public hospitals. *International Journal of Innovation, Management and Technology*, 5(4), 261-265.
- Bernhardt, K. L., Donthu, N., & Kennett, P. A. (2000). A longitudinal analysis of satisfaction and profitability. *Journal of business research*, 47(2), 161-171.
- Berry, L. L., & Parasuraman, A. (1991). *Marketing services: Competing through quality*. New York, NY: The Free Press.
- Bitner, M. J. (1992). Servicescapes: The impact of physical surroundings on customers and employees. *Journal of Marketing*, 56(2), 57-71.
- Bitner, M. J., & Hubbert, A. R. (1994). Encounter satisfaction versus overall satisfaction versus quality. In R. T. Rust & R. L. Oliver (Eds.). *Service quality: New directions in theory and practice* (pp. 73-94). Thousand Oaks, CA: Sage.
- Brooks, R.F., Lings, I.N., & Botschen, M.A. (1999). Internal marketing and customer driven wave fronts. *Service Industries Journal*, 19(4), 49-67.
- Carlson, E. N. (2013). Overcoming the barriers to self-knowledge: Mindfulness as a path to seeing yourself as you really are. *Perspectives on Psychological Science*, 8(2), 173-186.
- Churchill Jr, G. A., & Surprenant, C. (1982). An investigation into the determinants of customer satisfaction. *Journal of marketing research*, 491-504.
- Derek, R. A. (2004). *Customer satisfaction, research management*. ASQ Quality Press, Milwaukee, Wisconsin.
- Ensign, J., & Gittelsohn, J. (1988). Health and access to care: Perspectives of homeless youth in Baltimore city, USA. *Social Science Medicine*, 47(12), 2087-2099.
- Fick, G.R., & Ritchie, J.R.B. (1991). Measuring service quality in the travel and tourism Industry. *Journal of Travel Research*, 30(2), 2-9.
- Frimpong, K., & Wilson, A. (2012). *Measuring Service Orientation of Service Delivery Employees*. La Londe les Maures. France.
- Gronroos, C. (1982). *Strategic Management and Marketing in Service Sector*. Marketing Science Institute, Cambridge, MA.
- Heckert, C.R., & Silva, M.T. (2017). Service quality in non-profit organizations. *Producao*, 18(12), 319-330.
- Hussen, S. (2015). Service quality, customers' satisfaction and loyalty: A study on insurance companies in Adama, Ethiopia. *European Journal of Business and Management*, 7(4), 269-275.
- Ismail, A., Abdullah, M.M., & Francis, S.K. (2009a). Exploring the relationships among service quality features, perceived value and customer satisfaction. *Journal of Industrial Engineering and Management*, 2(1), 230-250.
- Johnston, R. (1997). Identifying the critical determinants of service quality in retail banking: importance and effect. *International Journal of Bank Marketing*, 15(4), 111-116.
- Jones, T.O., & Sasser, W.T. (1995). Why satisfied customers defect. *Harvard Business Review*, 73, 88-99.
- Kristensen, K., & Eskildsen, J. (2010). *Design of PLS-based satisfaction studies*. In *Handbook of partial least squares* (pp. 247-277). Springer, Berlin, Heidelberg.
- Levitt, T. (1981). Marketing intangible products and product intangibles. *Harvard Business Review*, 59(3), 94-102.
- Lloyd-Walker, B., & Cheung, Y.P. (1998). IT to support service quality excellence in the Australia banking industry. *Managing Service Quality*, 8, 350-358.
- Loureiro, S. M. C., & Kastenholtz, E. (2011). Corporate reputation, satisfaction, delight, and loyalty towards rural lodging units in Portugal. *International Journal of Hospitality Management*, 30(3), 575-583.
- Marc, A.L., & McDaniel, J.R. (1993). Real estate brokerage service quality: an examination. *The Journal of Real Estate Research*, 9(3), 339-351.
- McDougall, G., & Leversque, T. (2000). Customer satisfaction with services: putting perceived value into the equation. *Journal of Service Marketing*, 14(5), 392-410.
- Moore, C.D. (1987). Outclass the competition with service distinction. *Mortgage Banking* 47(11).
- Nitin, S., Deshmukh, S.G. & Vrat, P. (2005). Service quality Models: A review. *International Journal of Quality and Reliability Management*, 22(9), 913-949.
- O'Connor, S. J., Trinh, H. Q., & Shewchuk, R. M. (2000). Determinants of service orientation among medical students. *Advances in Health Care Management*, 1, 217-249.
- Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of marketing research*, 460-469.
- Oliver, R.L (1993). A conceptual model of service quality and service satisfaction: Compatible goals, different concepts. In Swartz, T.A., Bowen, D.E., & Brown, W. (Eds.). *Advances in services marketing and management*, 2, 65-85.
- Ozogo, E.E., Reza, A., Ogba, I., & Oraedu, C. (2017). Determinants of relationship quality and customer loyalty in retail banking: Evidence from Nigeria. *African Journal of Economic and Management Studies*, 8(2).

- Parasuraman, A., Zeithaml, V.A., & Berry, L.L. (1985). A conceptual model of service quality and its implication. *Journal of Marketing*, 49, 41-50.
- Parasuraman, A., Zeithaml, V.A., & Berry, L.L. (1988). SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- Rajan, D.K.S., Aziz, F.S.A., & Manab, N.A. (2018). Investigating the link between service quality and customer-based performance of social insurance industry: Malaysian perspective. *International Academic Research Journal*, 4(1), 12-18.
- Rohaizat, B.Y., Hassan, M.O.N.M., & Davis, J. (2012). Approaches and future directions of social security system: Malaysian perspective. *Malaysia Journal of Public Health Medicine*, 12(1), 1-13.
- Ruyter, K., & Bloemer, J. (1997). Evaluating health care service quality: the moderating role of knowledge. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 10, 43-50.
- Sahney, S., Banwet, D.K., & Karunes, S. (2004). A SERVQUAL and QFD approach to total quality education: A student perspective. *International Journal of Productivity and Performance Management*, 53(2), 143-166.
- Saravanan, R., & Rao, K. S. P. (2007). Measurement of service quality from the customer's perspective – An empirical study. *Total Quality Management*, 18(4), 435-449.
- Schneider, B., Parkington, J. J., & Buxton, V. M. (1980). Employee and customer perceptions of service in banks. *Administrative Science Quarterly*, 25, 252-267.
- Susan, L.N., & Theron, R.N. (1995). RESERV: An instrument for measuring real estate brokerage service quality. *The journal of real estate research*, 10(1), 99-113.
- The Star Online. (2009). *SOCISO accepts SMS complaints*. Retrieved from <http://www.Thestar.com.my/news/nation/2009/02/27/sociso-accepts-sms-complaints/>.
- Tseng, S.M., & Wu, P.H. (2014). The impact of customer knowledge and customer satisfaction relationship management on service quality. *International Journal of Quality and Services Sciences*, 6(1), 77-96.
- Vildova, E., Martincik, D., Tluchor, J., & Jakubikova, D. (2015). Measuring customer satisfaction and loyalty in spa companies. *Marketing and Trade*, 1(18), 151-168.
- Wang, Y., Hing-Po, L., & Yang, Y. (2004). The constituents of core competencies and firm performance: evidence from high-technology firms in China. *Journal of Engineering Technology Management*, 21, 249-380.
- Witkowska, J., & Lakstutiene, A. (2014). Social insurance service quality surveys as a customer orientation strategy. *Engineering Economics*, 25(1), 103-111.
- Zahari, A. S. M., Ab Rahman, B., Othman, A. K., & Wahab, S. (2013). Investigating the relationship between customer knowledge management and knowledge sharing among insurance companies in Malaysia. *Asian Social Science*, 9(10), 60.
- Zeithaml, V. A. (1981). *How consumer evaluation processes differ between goods and services* [in:] J.H. Donnelly & W.R. George (eds.) *Marketing of Services*. Chicago: American Marketing Association.
- Zeithaml, V.A. (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52, 2-22.
- Zeithaml, V. A., & Bitner, M. J. (2003). *Service marketing: Integrating customer focus across the firm (3rd Ed.)*. Boston, MA: McGraw-Hill.
- Zeithaml, V.A., Bitner, M.J., & Gremler, D.D. (2006). *Services marketing: integrating customer focus across the firm (4th Ed.)*. Singapore: McGraw-Hill.
- Zeithaml, V. A., Parasuraman, A., & Berry, L. L. (1990). *Delivering quality service*. New York, NY: Free Press.