

Factors affecting customer satisfaction with life insurance service quality: A case study in Hanoi

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Abstract:

This study aims to identify and evaluate factors that affect customer satisfaction in Hanoi with insurance services at a life insurance company. With 259 questionnaire survey samples, the research team used SPSS statistical software to test the research hypotheses. Research results show that 3/5 factors of service quality, including Assurance, Tangibles, and Responsiveness, positively impact customer satisfaction, while 2/5 factors, Reliability and Empathy, are not statistically significant enough to conclude the relationship affecting customer satisfaction. From the research results, the authors have proposed solutions to improve the quality of insurance services to increase customer satisfaction and promote the sustainable development of insurance businesses.

Keywords: influencing factors, Satisfaction, service quality, insurance services.

1. Introduction

With today's developments in quality of life, health consciousness has become more important to many people, expanding perspectives on life insurance. According to information from the National Institute for Finance (2024), Vietnam currently has about 12% of the population participating in life insurance, while life insurance participation rates in some developed Southeast Asian countries such as Malaysia and Singapore reached 75% and 80%, respectively (US Department of Treasury, 2017). The number of people participating in life insurance is low for many reasons, including the reasons stemming from the businesses providing life insurance services, such as Inaccurate advice, poor contract management, and limited financial capacity, leading to customer dissatisfaction and lack of trust in life insurance services.

Insurance service quality is essential to customer satisfaction, creating trust, and keeping customers loyal to businesses providing life insurance services. Therefore, research to improve insurance service quality and customer satisfaction is necessary. Many factors measure insurance service quality; which factors have an influence, and to what extent do these factors affect customer satisfaction? To answer that question, the authors researched factors affecting customer satisfaction with the quality of life insurance services. The research was conducted within Hanoi, and the surveyed subjects had been using life insurance services. From the research results, the authors have proposed solutions to improve the quality of insurance services to increase customer satisfaction and promote the sustainable development of insurance businesses.

2. Basis of theory, model, and research hypotheses

2.1. Basic theory

2.1.1. Customer satisfaction

Richard L. Oliver (2010, p.8) states, "Satisfaction is the consumer's fulfillment response. It is a judgment that a product or service feature, or the product of service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or over-fulfillment..."

Philip Kotler and Kevin Lane Keller (2006, p.144) define Satisfaction as "a person's feeling of pleasure or disappointment which resulted from comparing a product's perceived performance or outcome

against his/ her expectations.” Customer perceived value has been defined as “the difference between the prospective customer's evaluation of all the benefits and all the costs of an offering and the perceived alternatives” (Kotler and Keller, 2006, p.141)

Customer satisfaction is their desire for a perceived difference between known experience and expectations. That is the customer's known experience when using a service and the results after the service is provided. (Parasuraman et al., 1988).

According to Hansemark and Albinsson (2004), "Customer satisfaction is a customer's overall attitude toward a service provider, or an emotional response to differences between what the customer anticipated before and what they perceive, with respect to the fulfillment of some need, goal or desire."

Thus, customer satisfaction is reflected in the psychology and emotions of customers. Customers feel more about products and services after using them than before using them, receiving advice, or being introduced by relatives or acquaintances. In other words, there is a comparison between expectations about products and services and actual perceptions. Can be understood: Level of Satisfaction = Actual feeling - Expectation. That is the premise for forming an assessment of the level of Satisfaction with a product or service.

2.1.2. Service quality

According to Christian Gronroos (1984), service quality is evaluated in two aspects: technical quality (Technical Service Quality - TSQ) and skill quality (Functional Service Quality - FSQ). Technical service quality results from the interaction process between businesses and customers in which companies provide services and customers receive those services. Functional service quality represents the enterprise's service implementation process, reflecting how the service is provided.

Parasuraman et al. (1988) affirmed that service quality is an overall long-term assessment; service quality is the gap between customers' perceptions and expectations when using the service.

2.1.3. Model of Factors Affecting Customer Satisfaction

2.1.3.1. Satisfaction research model by Parasuraman et al. (1988) (SERVQUAL)

The SERVQUAL model was developed by Parasuraman and his colleagues in 1988 to measure customer perceptions of the service quality of the business. Customers have used it through 05 criteria: reliability, responsiveness, assurance, empathy, and tangibles. Specifically:

Reliability: evaluates the ability to provide services to ensure timeliness and accuracy of information.

Responsiveness: evaluates the ability to respond and satisfy customer requirements.

Assurance: Demonstrates customer trust through customers' perception of serviceability, professional knowledge, and good communication skills of employees.

Empathy: evaluates customer care and understanding.

Tangibles: evaluated through objective conditions such as facilities, costumes, staff attitudes

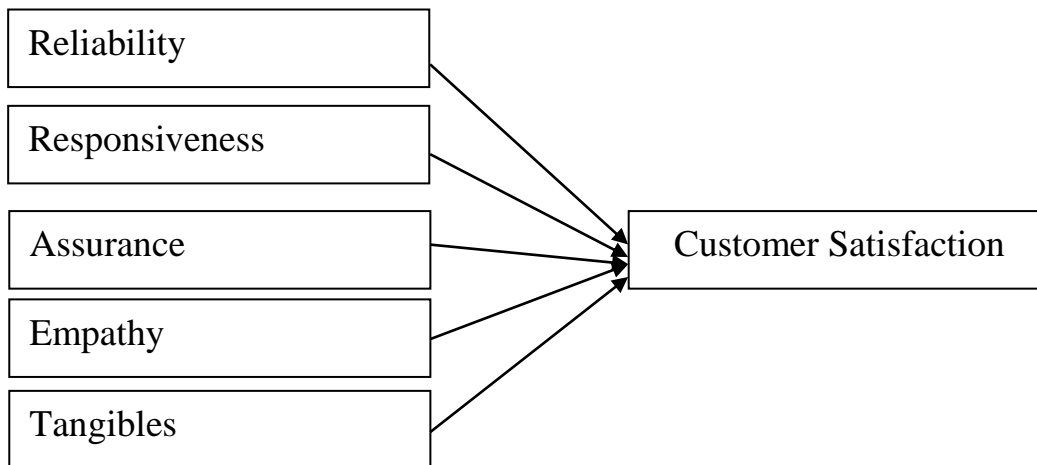


Figure 1. Parasuraman et al.'s model (1988) (SERVQUAL)

Source: Parasuraman et al., 1988

2.1.3.2. Cronin and Taylor model (1992) (SERVPERF)

In 1992, authors Cronin and Taylor (1992) studied an evaluation model based on performance results: SERVPERF. Based on the inheritance of the 5-gap model of Parasuraman 1988, the authors have made changes to create a more suitable model.

Unlike the SERVQUAL model, at the scale of the SERVPERF model, service quality is only evaluated through customer perception (Service quality = Perception level). The SERVPERF scale includes 22 questions similar to the SERVQUAL model. However, in the SERVPERF model, the author omits the assessment of customer expectations.

Regarding general assessment, the SERVPERF model is considered more convenient, as it has a shorter questionnaire. However, this model needs to reflect the relationship between customer expectations and service quality.

2.1.3.3. American customer satisfaction index (ACSI) model

Author Fornell built the American Customer Satisfaction Index (ACIS) model, which was first published in 1996. The American Customer Satisfaction Index (ACIS) model measures results based on three criteria. :

- Expectations: Evaluated through the customer's perception of the product compared to the product that the customer expected.
- Perceived quality: The customer's service quality assessment during or after service use.
- Perceived value: customer's assessment of the value received when using the customer's product; customer satisfaction depends on the perceived value of goods and services.

The above criteria have an impact on customer satisfaction with service quality, thereby affecting customer loyalty to the business. According to the definition, loyalty is expressed by the intention to continue buying and recommending products and services to others. The opposite of loyalty is complaints, which appear when the product does not meet the customer's expectations.

2.2. Research model and hypothesis

2.2.1 Research model

Based on a theoretical overview and research models on service quality affecting customer satisfaction, the research team built a research model with factors according to the SERVQUAL model. This model has been proven reliable in many studies from developed countries (USA, UK) or developing countries (India), so choosing this model is feasible and reasonable. In particular, this model is considered highly reliable and accurate for many days.

The proposed research model is as follows:

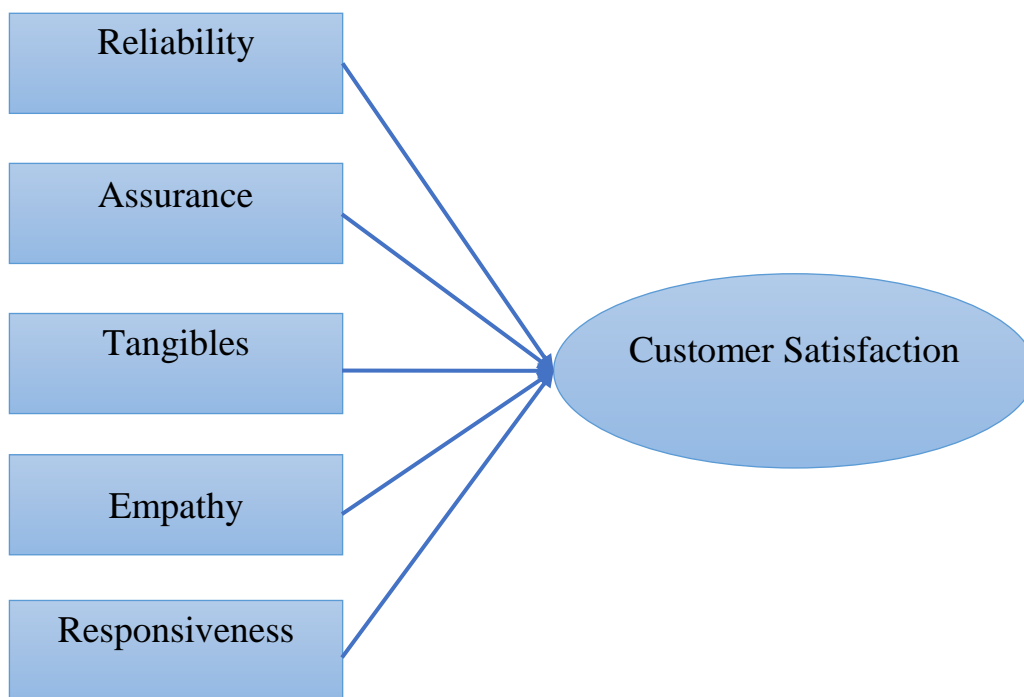


Figure 2: Proposed model

2.2.2. Hypotheses for the proposed research model include:

Hypotheses for the proposed research model include:

Hypothesis H1: *The higher the customer's perception of "Reliability," the higher the customer's "Satisfaction" with the quality of insurance services and vice versa.*

Hypothesis H2: *The higher the customer's perception of "Assurance," the higher the customer's "Satisfaction" with the quality of insurance services and vice versa.*

Hypothesis H3: *The higher the customer's perception of "Tangibles," the higher the customer's "satisfaction" with the quality of insurance services and vice versa.*

Hypothesis H4: *The higher the customer's perception of "Empathy," the higher the customer's "Satisfaction" with the quality of insurance services and vice versa.*

Hypothesis H5: *The higher the customer's perception of "Responsiveness," the higher the customer's "satisfaction" with the quality of insurance services and vice versa.*

2.2.3. Observed variables and coding**Table 1: Observed and coded variables**

A	Reliability	TC	
1	The life insurance company always complies with committed agreements.	TC1	Parasuraman et al (1988), Cronin and Taylor (1992)
2	Life insurance company's financial capacity has always been strong.	TC2	
3	The life insurance company always keeps customer information confidential.	TC3	
4	The appraisal/compensation work of the life insurance company is carried out thoroughly, openly, and transparently.	TC4	
5	The life insurance company always resolves customer complaints satisfactorily.	TC5	
B	Assurance	DB	
6	Life insurance company employees/agents always have a professional, polite manner, dress neatly, and respect customers.	DB1	Parasuraman et al (1988), Cronin and Taylor (1992)
7	Life insurance company staff/agents always advise and clearly explain insurance contents and terms when customers participate in insurance.	DB2	
8	Life insurance company employees/agents have high professional qualifications.	DB3	
9	Life insurance company employees/agents are thoroughly trained and have work experience.	DB4	
C	Tangibles	HH	
ten	The insurance contract/Certificate at the life insurance company has a beautiful appearance.	HH1	Parasuraman et al (1988), Cronin and Taylor (1992)
11	The appearance of life insurance company customer service agent offices are civilized, modern, clean, and airy.	HH2	
twelfth	Media introduction images of life insurance	HH3	

	company products/services are attractive and suitable for customers.		
13	Life insurance company staff have neat and polite uniforms.	HH4	
D	Empathy	DC	
14	Life insurance company employees/agents have good professional ethics.	DC1	Parasuraman et al (1988), Cronin and Taylor (1992)
15	Life insurance company staff/agents regularly care for customers and their relatives after participating in insurance.	DC2	
16	Promotion and incentive policies are attractive and attract customers.	DC 3	
17	Insurance fees can change flexibly to suit customers after participating in insurance.	DC 4	
18	Life insurance companies have a variety of insurance payment methods for customers.	DC 5	
E	Responsiveness	DU	
19	Life insurance packages are fully meeting customers' insurance needs.	DU 1	Parasuraman et al (1988), Cronin and Taylor (1992)
20	The content and terms of the life insurance contract are complete, clear, and easy to understand.	DU 2	
21	Payment/fee payment procedures are simply resolved through channels	DU 3	
22	The current number of agents/distribution channels is enough to quickly address customer needs.	DU 4	
23	Customers can quickly contact staff/Agents through many channels.	DU 5	
	Customer Satisfaction	HL	
first	In general, customers are satisfied with life insurance services.	HL 1	Parasuraman et al (1988), Cronin and Taylor (1992)
2	Customers will recommend life insurance company's services to others.	HL 2	
3	Customers will participate in an additional life insurance package for their loved ones.	HL 3	
4	Life insurance company meets customers' needs well	HL 4	

(Source: Referenced and developed by the author)

3. Research method

3.1. Data collection method

Comrey and Lee (1992) provided sample sizes with corresponding opinions: 100 = poor, 200 = fair, 300 = good, 500 = very good, 1000 or more = excellent. Some researchers do not give specific numbers but provide the ratio between the number of samples needed and the number of parameters that need to be estimated. For factor analysis, the sample size will depend on the number of variables included.

Based on theory and an overview of research on factors affecting behavioral intention, the following factors (independent variables) were included in the model: "Reliability"; "Assurance" and "Empathy." "Emotion,"; "Responsiveness," and "Tangibles." The survey was built on a 5-point Likert scale with the following indicators:

1. *Completely disagree*

2. *Disagree*
3. *Normal*
4. *Agree*
5. *Completely agree*

After developing the survey questionnaire, the research team conducted a random pilot survey of 15 customers in Hanoi. Preliminary survey results show that opinions agree with the factors included in the model.

The author used the purposive sampling method because a list of customers was available for the survey. The sample size was determined according to the rules of Comrey and Lee (1992) and also referred to the rules of Hoang & Chu (2005). With 27 parameters (observed variables) needing to conduct factor analysis, the minimum number of samples needed is $27 \times 5 = 135$ observed samples. The surveyed subjects are customers living in Hanoi who have purchased life insurance from a life insurance company in Hanoi city. From the perspective of collecting as many observation samples as possible to ensure the stability of the impact, based on the ability to collect samples, the research team decided the number of ballots to be distributed is $n = 300$. The ballots were sent to the subjects. Survey subjects by email, zalo, phone calls, and face-to-face meetings. The number of ballots received was 265. After screening, 259 eligible ballots were used by the research team as the database for analysis.

3.2. Analysis of research data

All survey forms will be processed using the analytical techniques of IBM SPSS 26.0 software.

Descriptive statistics: Descriptive statistical methods aim to describe a data sample's characteristics, including variables' averages and frequencies. To supplement the quantitative analysis results and clarify the impact level of the factors, the research team performed descriptive statistics to evaluate them. This assessment is based on the distance and average value of the calculated factors.

Check the reliability of the scale (Cronbach's Alpha): According to Nguyen Dinh Tho (2013), a scale is considered to have good reliability when the Cronbach's Alpha coefficient ≥ 0.6 , but should not exceed 0.95 to avoid duplicate measurements. Variables with adjusted total variable correlation coefficients below 0.3 will be eliminated (Nguyen Dinh Tho, 2013), quoted from Nunnally & Bernstein (1994).

Factor Analysis EFA: EFA evaluation often uses the KMO (Kaiser-Meyer-Olkin) coefficient, which evaluates the appropriateness of factor analysis. If KMO is high (from 0.5 to 1), factor analysis is considered appropriate; Conversely, if KMO is lower than 0.5, factor analysis may not be suitable for the data. Variables with Factor Loading below 0.5 are often eliminated, and stopping criteria include an Eigenvalue more significant than one and a total variance extracted greater than 50% (Gerbing & Anderson, 1988).

Correlation analysis: Pearson correlation measures the strength and direction of the linear relationship between pairs of continuous variables. Denoted r , the correlation coefficient typically ranges from -1 to +1. The coefficient sign indicates the relationship's direction, while its magnitude indicates the strength of the relationship.

Linear regression analysis: Linear regression predicts the relationship between two variables by assuming a linear association. It searches for the optimal path to minimize the difference between expected and actual values. It can be extended to apply to multiple independent variables and logistic regression for binary classification problems.

If the F statistical value has $\text{Sig} < 0.05$, then the hypothesis H_0 is rejected, indicating that the set of independent variables in the model can explain the variation of the dependent variable. The ANOVA test selects the optimal model: $\text{Sig} \leq 0.05$: Model is suitable.

Tolerance or VIF can be used to detect multicollinearity, with a threshold of $\text{VIF} > 10$ or > 2 being a sign of multicollinearity. Evaluate model fit using Adjusted R Square instead of R Square. Finally, check the assumption of no correlation between residuals using Durbin – Watson or Scatter plot.

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4. Research results

4.1. Introduction of research samples

The surveyed subjects were people in Hanoi who have been using life insurance services. Among the 259 customers surveyed, the group buys life insurance the most is the 36-45-year-old group, accounting for 49% of the total number of customers surveyed. The next age groups with a high rate of purchasing life insurance are 24-35 years old (29.7%) and over 45 years old (18.5%), with only 2.7% for 18-23 years old. Regarding gender, there are more women, accounting for 54.4%.

Table 2. Participant profiles

Criteria		Number	Percent (%)
Age	From 18 to 23 years old	7	2.7
	From 24 to 35 years old	77	29.7
	From 36 to 45 years old	127	49
	Above 45 years old	48	18.5
Gender	Male	118	45.6
	Female	141	54.4

Source: Author's SPSS analysis results

4.2. Analysing Results

4.2.1 Check the reliability of the scale

Cronbach's Alpha results of factors affecting customer satisfaction in Table 3.8 show that all observed variables have a total variable correlation coefficient > 0.3 and Cronbach's Alpha coefficient > 0.6 , meeting the standards for exploratory factor analysis.

Table 3. Summary table of reliability tests of variables

Factors		Coefficient with total variable	Alpha coefficient if eliminating a variable
RELIABILITY			
TC1	Cronbach's Alpha coefficient if variables are eliminated: 0.878	0.666	0.862
TC 2		0.758	0.841
TC3		0.751	0.842
TC4		0.641	0.868
TC5		0.733	0.846
ASSURANCE			
DB1	Cronbach's Alpha coefficient if variables are eliminated: 0.853	0.725	0.801
DB2		0.777	0.779
DB3		0.750	0.791
DB4		0.541	0.875
TANGIBLES			
HH1	Cronbach's Alpha coefficient if variables are eliminated: 0.820	0.474	0.852
HH2		0.743	0.727
HH3		0.693	0.750
HH4		0.680	0.757
EMPATHY			
DC1	Cronbach's Alpha coefficient if	0.558	0.701
DC2		0.591	0.688

DC3	variables are eliminated: 0.757	0.572	0.699
DC4		0.392	0.758
DC5		0.517	0.716
RESPONSIVENESS			
DU1	Cronbach's Alpha coefficient if variables are eliminated: 0.900	0.648	0.898
DU2		0.747	0.878
DU3		0.709	0.886
DU4		0.844	0.856
DU5		0.810	0.864
SATISFACTION			
HL1	Cronbach's Alpha coefficient if variables are eliminated: 0.922	0.716	0.932
HL2		0.823	0.897
HL3		0.893	0.873
HL4		0.849	0.888

Source: Author's SPSS analysis results

4.2.2. Factor Analysis EFA

The EFA method uses Principal axis factoring and Varimax to determine factors affecting customer satisfaction. In the model, there are 27 observed variables. The first results showed that two variables (DB4 and DC1) did not meet the convergence condition, so they were eliminated. The second EFA with 25 observed variables gave the following results:

Table 4 . Factor analysis of EFA result

Rotated Component Matrix						
	Component					
	first	2	3	4	5	6
DU4	.910					
DU5	.899					
DU2	.780					
DU3	.684					
DU1	.580					
HL3		.818				
HL4		.808				
HL2		.696				
HL1		.646				
TC3			.854			
TC5			.847			
TC2			.692			
TC4			.600			
TC1			.600			
HH2				.792		
HH3				.778		
HH4				.765		
HH1				.531		
DB2					.813	
DB1					.761	
DB3					.735	
DC3						.703
DC5						.691
DC4						.657
DC2						.592
KMO (Kaiser - Meyer - Olkin)					.879	
Sig. (Bartlett's Test of Sphericity)					.000	
Total Variance Explained					72.59/100	

Barlett's test results show a correlation between the variables in the population (Sig = 0.000), and the KMO coefficient = 0.879 proves that factor analysis to group variables together is appropriate. All observed variables have standard Factor loading coefficients greater than 0.5.

Value of total variance extracted = 72.59% > 50%: satisfactory; then it can be said that these five factors explain 72.59% of the variation in the data.

4.2.3. Correlations

The results of the Cronbach's Alpha test and EFA factor analysis show six factors with 25 observed variables in the research model. The Pearson correlation coefficient method is performed to evaluate the correlation between factors in the model. The results of correlation analysis from Table 4 show that no factor is eliminated because the Sig between each independent variable and the dependent variable is less than 0.05. Thus, all independent variables have a linear correlation with the dependent variable.

Table 5. Linear Correlation result

		Reliability	Guarantee	Tangible Media	Empathy	Ability to meet	Satisfaction
Reliability	Pearson Correlation	first	.502**	.569**	.422**	.326**	.469**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	259	259	259	259	259	259
Guarantee	Pearson Correlation	.502**	first	.500**	.435**	.432**	.638**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	259	259	259	259	259	259
Tangible Media	Pearson Correlation	.569**	.500**	first	.468**	.362**	.503**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	259	259	259	259	259	259
Empathy	Pearson Correlation	.422**	.435**	.468**	first	.431**	.411**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	259	259	259	259	259	259
Ability to meet	Pearson Correlation	.326**	.432**	.362**	.431**	first	.615**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	259	259	259	259	259	259
Satisfaction	Pearson Correlation	.469**	.638**	.503**	.411**	.615**	first
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	259	259	259	259	259	259

Source: Author's SPSS (Correlation) test results

4.2.4. Regression analysis

The authors performed regression analysis to evaluate the impact of factors affecting customer satisfaction with insurance services.

Table 6: Results of multivariate regression

ANOVA ^a						
Model		Sum of Squares	DF	Mean Square	F	Sig.
first	Regression	88,291	5	17,658	68,206	.000 ^b
	Residual	65,501	253	.259		

	Total	153,792	258			
Model Summary^b						
Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Durbin – Watson	
first	.758 ^a	.574	.566	.50882	1,882	
Coefficients^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	.181	.244		.740	.460	1,667
Reliability	.103	.061	.089	1,687	.093	1,628
Guarantee	.341	.049	.364	6,959	.000	1,739
Tangible Media	.159	.062	.138	2,557	.011	1,499
Empathy	-.020	.062	-.016	-.325	.745	1,365
Ability to meet	.382	.047	.385	8,042	.000	1,667

Source: Author's SPSS (Regression) test results

Table 6 shows that the Sig value of the F test = 0.000 < 0.05, so the regression model is meaningful and reflects. The regression analysis model between the dependent and independent variables is appropriate.

The correlation coefficient R is 0.758, reflecting that the variables have a relatively close and proportional relationship.

The coefficient R is 0.758, reflecting that the variable's relationship has a relatively close and proportional correlation.

The adjusted R² is 0.566 = 56.6%. Thus, the independent variables included in the regression run affect 56.6% of the change in the dependent variable. The remaining 43.4% is due to variables outside the model and random errors.

Durbin Watson coefficient = 1.882 (range 1 to 3) means that the model does not violate when using the regression method, and the model has no first-order serial correlation. Thus, the regression model satisfies the appropriate evaluation and testing conditions for drawing research conclusions.

The VIF coefficient ranges from 1.365 to 1.739 < 3, so no variables violate the hypothesis of multicollinearity; the model is statistically significant.

The testing significance level (Sig) of the intercept and regression coefficients of the factors Reliability and Empathy is greater than 0.05. Therefore, it can be seen that there is not enough statistical significance to conclude that the two factors, Reliability and Empathy, have an impact on customer satisfaction with the quality of life insurance services. *Hypotheses H1 and H4 are rejected*

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The observed variables Assurance, Tangibles, Empathy, and Responsiveness impact the dependent variable because the t-test Sig value of each independent variable is less than 0.05; *Hypotheses H2, H3, and H5 are accepted*.

5. Conclusion and recommendations

5.1. Conclusions

From the results of regression analysis and assessment of model suitability, the impact relationship between factors in the model is expressed according to the following formula:

$$HL = 0.364 \times DB + 0.138 \times HH + 0.385 \times DU$$

Responsiveness is the factor that has the most decisive influence on customer satisfaction, with a standardized regression coefficient of 0.385. This implies that when other factors remain unchanged if

responsiveness increases by 1 point, customer satisfaction with service responsiveness will also increase by 0.385 points.

Next is the factor of assurance, which also has a substantial impact on customer satisfaction, with a standardized regression coefficient of 0.364. This means that when other factors do not change if the Assurance increases by 1 unit, customer satisfaction with the level of insurance service assurance will also increase by 0.364 units.

Finally, there is the Tangibles factor. Although it is seen that the impact is the lowest among the three factors, it can also be seen that this factor contributes to customer satisfaction with a standardized coefficient of 0.138. That is, when other factors do not change if tangible means increase by 1 unit, customer satisfaction with tangible means of insurance services will also increase by 0.138 units.

5.2 Recommendations

Firstly, according to research results, Responsiveness is the factor that has the most decisive influence on customer satisfaction. To improve responsiveness, insurance businesses need to focus on improving the digital service experience, Improving products to reflect customer desires, Shortening and clarifying insurance contracts, Enhancing customer care and support, Applying insurance benefits settlement policy, and strictly controlling the response and compensation process.

Second, the Assurance factor also substantially impacts customer satisfaction, so businesses also need to focus on improving service quality in terms of assurance. Employees and consultants must participate in communication courses to increase their ability to negotiate and persuade customers. A 24/7 customer service center will help resolve problems quickly and effectively. Inspection officers need to be responsible, honest, enthusiastic, and experienced. In addition, insurance employees/agents must pay attention to professional behavior, politeness, neat dress, and customer respect.

Third, to improve service quality in tangibles, insurance businesses should refer to and carry out some activities: Upgrading offices and equipment, creating design highlights, creating unique experiences, and ensuring safety and hygiene.

Fourth, the appraisal and compensation work must be carried out accurately, transparently, and carefully, following the corporation's instructions. The goal is to avoid any errors that could lead to customer complaints. At the same time, improving and standardizing the compensation process is also essential to minimize case processing time. During the appraisal and compensation process, customer questions or complaints may arise. To ensure their Satisfaction and trust, relevant officials need to take responsibility for listening and resolving all issues promptly and effectively. This not only helps avoid inconvenience or discomfort to customers but also shows professionalism and respect on the part of the organization.

Fifth, resolving customer inquiries and complaints is also essential and indispensable. It is necessary to ensure that all issues are resolved satisfactorily and promptly and to advise and guide customers in resolving difficulties most effectively.

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