

The Effect of Service Quality on Credit Life Insurance Customer Satisfaction

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Abstract

This study aims to analyze the effect of service quality based on Service Performance (SERVPERF) on customer satisfaction in Credit Life Insurance products in Indonesia. The research method used is a quantitative approach with causality design, using Structural Equation Modeling (SEM) analysis techniques on data collected from 159 customers who use Credit Life Insurance products. The results of the study show that service quality is able to explain 68.5% of customer satisfaction variations. The Technology and Personalized Financial Planning dimensions have the strongest influence, while the Assurance, Competence, Tangibles, and Corporate Image dimensions show a positive but relatively smaller influence. The limitations of this study lie in the limited scope of the sample that only represents certain segments and regions, and has not taken into account other external variables that have the potential to affect customer satisfaction. The implications of this study provide practical contributions for insurance and banking companies in designing service quality improvement strategies that focus on actual performance and customer experience. The recommendations proposed are the need to optimize service integration in bancassurance schemes as well as strengthen digital-based service innovations to increase customer satisfaction and loyalty.

Keywords: Service Quality, SERVPERF, Customer Satisfaction, Credit Life Insurance, Stimulus-Response Theory.

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INTRODUCTION

The insurance industry in Indonesia shows stable growth, but the penetration rate is still relatively low compared to other countries in the Southeast Asian region. ASEAN Secretariat data (2022) shows that Indonesia's insurance penetration only reaches around 1.4%, far behind Malaysia (>4%), Thailand (~5%), and Singapore (>10%). This gap indicates structural challenges in increasing public trust and participation in insurance products. In this context, improving service quality is one of the strategic factors that can drive customer satisfaction while expanding insurance market penetration, especially in Credit Life Insurance products which have an important role in mitigating credit risks in the banking sector.

Although a number of studies have examined the relationship between service quality and customer satisfaction in the financial services industry, there is a significant empirical gap in the context of Credit Life Insurance, particularly in

Indonesia. Previous studies have shown that service quality can explain between 50% to 70% of customer satisfaction variations in the financial services sector (Wang et al., 2023; Kapoor & Husain, 2023). However, most of these studies still use the SERVQUAL approach which is based on a comparison between customer expectations and perceptions. This approach has methodological limitations because it assumes that customers always have clear and stable expectations before receiving services, whereas in the context of insurance products – especially Credit Life Insurance which is embedded in credit products – customers often do not have well-defined expectations (Cronin & Taylor, 1992).

In contrast, the SERVPERF model developed by Cronin and Taylor (1992) offers a more parsimonious and empirically robust approach because it only measures actual performance of services (performance-only). Empirical research shows that SERVPERF has higher predictive power than SERVQUAL in explaining customer satisfaction. For example, Cronin and Taylor (1992) found that the SERVPERF model is able to explain significantly higher variations in customer satisfaction than SERVQUAL in various service sectors. These findings are strengthened by the research of Babakus and Boller (1992) and Brady et al. (2002) which showed that performance-based measurements have better reliability and construct validity. In fact, a meta-analysis conducted by Carrillat et al. (2007) showed that SERVPERF consistently outperforms SERVQUAL in predicting customer satisfaction and behavioral intentions.

In the context of the modern financial services industry that is increasingly digitalized, the SERVPERF approach is becoming increasingly relevant because customers tend to evaluate services based on actual experience, such as process speed, ease of digital access, and information transparency, rather than based on abstract initial expectations. This is in line with the findings of Nguyen and Simkin (2023) and Loan (2023) who show that performance-based dimensions such as service technology and personalization have a significant influence on customer satisfaction in the financial sector. Therefore, the use of SERVPERF in this study is not only based on methodological advantages, but also on its suitability with the characteristics of Credit Life Insurance services that are transactional, embedded, and experience-driven.

In addition, there is a contextual gap that has not been explored much in the literature, namely the lack of research that specifically examines the quality of services in Credit Life Insurance products in bancassurance schemes in Indonesia. Most of the previous research focused on individual life insurance or other service sectors, so it has not been able to capture the complexity of interactions between insurance companies, banks, and customers in an integrated service ecosystem. In fact, in practice, the customer experience in Credit Life Insurance is greatly influenced by cross-institutional factors, including the integration of digital systems, service

coordination, and the clarity of communication between banks and insurance companies.

Based on these gaps, this study aims to analyze the influence of SERVPERF-based service quality on customer satisfaction in Credit Life Insurance products in Indonesia. Theoretically, this study contributes to expanding the application of the SERVPERF model in the context of the life insurance industry which is embedded and integrated with the banking sector, as well as strengthening the relevance of Stimulus-Response Theory in explaining the relationship between service quality and customer satisfaction.

Practically, this research makes a strategic contribution to the industry and life insurance companies. First, the results of this research can be the basis for insurance companies to design service quality improvement strategies that are more based on the actual customer experience, especially on the technology dimension, service personalization, and system integration with banking partners. Second, for the insurance industry as a whole, this research provides insights into key factors that can increase customer satisfaction and ultimately strengthen public trust in insurance products, which is a key prerequisite in increasing the penetration rate of national insurance. Third, for companies that implement the bancassurance model, the findings of this research can be used to optimize service synergy between banks and insurance companies to create a more seamless and customer-centric customer journey.

Thus, this research not only contributes to the development of academic literature, but also provides relevant practical implications for strategic decision-making in the life insurance industry, particularly in the face of the challenges of digitalization and increasing customer expectations in the modern era.

METHODOLOGY

Types and Approaches to Research

This study uses a quantitative approach with *an explanatory design*. The main focus is to explain the cause-and-effect relationship between independent variables, namely the service quality dimension based on the SERVPERF model, and the dependent variable, namely the satisfaction of Credit Life Insurance customers. This approach is in line with *the Grand Theory* of Stimulus-Response (S-R), which views service quality as a stimulus provided by the company, while customer satisfaction is a response to the service experience received. With this approach, the research seeks to provide an empirical understanding of how strongly the influence of service quality on customer satisfaction levels.

Population and Sample

The population in this study includes all Credit Life Insurance customers in the Greater Jakarta area. Because the population cannot be known for sure, the determination of sample size refers to the analysis guidelines *Structural Equation Modeling* (SEM), which is 5-10 times the number of research indicators (Hair et al., 2019). With a total of 27 indicators used, the ideal sample number ranges from 135 to

270 respondents. To maintain statistical strength while increasing the generalization power of research results, this study targets a minimum of 150 respondents.

Sampling Techniques

The sampling technique used is *purposive sampling*, which is the selection of respondents based on certain criteria that are relevant to the purpose of the research. The criteria for respondents are as follows:

1. Are active customers who have Credit Life Insurance products.
2. Domiciled in the Jakarta, Bogor, Depok, Tangerang, or Bekasi areas.

This approach was chosen, so that the data obtained truly reflects the customer experience that is appropriate to the context of the research.

Data Types and Sources

This research uses primary data obtained through the distribution of online questionnaires (Google Form) to customers. As a complement, this study also utilizes secondary data, including (AAJI, 2024), insurance industry publications, as well as relevant previous research results. The secondary data is used to strengthen the theoretical foundation and support the interpretation of the research results.

Research Instruments

The research instrument used in this study was a closed questionnaire with measurements using a five-point Likert scale, which ranged from 1 = strongly disagree to 5 = strongly agree. The Likert scale was chosen because it was considered effective in measuring respondents' attitudes, perceptions, and evaluations of a research object quantitatively (Likert, 1932; Sekaran & Bougie, 2016).

The questionnaire is organized into two main parts. The first part contains questions related to the demographic characteristics of the respondents, including gender, age, occupation, length of customer tenure, and domicile. This information is important to provide an overview of the respondents' profiles and support descriptive analysis in the research (Sekaran & Bougie, 2016).

The second part contains statements designed to measure the variables of the study. Service quality measurement refers to the SERVPERF model which focuses on the perception of actual service performance (Cronin & Taylor, 1992), while customer satisfaction variables are measured based on the evaluation of the consumption experience felt by customers after receiving the service (Oliver, 1997). This approach is in line with the framework *Stimulus-Response Theory*, where the quality of service as a stimulus will affect the response in the form of customer satisfaction.

Validity and Reliability Test

Before data analysis is carried out, the research instrument is first tested to ensure the quality of the measurement. The validity test is carried out using *Corrected Item-Total Correlation* with a minimum limit of ≥ 0.30 , while the reliability test uses Cronbach's Alpha coefficient with the reliability criterion if the $\alpha \geq$ value is 0.70 (Hair et al., 2019; Nunnally, 1978). This stage is important to ensure that each indicator is able to measure constructs consistently and accurately.

Data Analysis Techniques

Data analysis was carried out using SmartPLS 4.0 software with the *Partial Least Squares – Structural Equation Modeling* (PLS-SEM) approach. This method was chosen because it was able to analyze the relationship between latent variables with multiple indicators and was suitable for a moderate sample count. The analysis stages included Descriptive Analysis – to describe the respondent profile and the distribution of the answers, the Outer Model Test (*Measurement Model*) – to evaluate the convergent validity, discriminant validity, and construct reliability. Inner Model (*Structural Model*) Test – to test the relationship between latent variables, including *path coefficient* and R^2 . Hypothesis Significance Test – performed through a *bootstrapping* procedure with a significance level of 5%. Goodness of Fit Evaluation – to assess the suitability of the model based on indicators such as SRMR and NFI.

RESULTS AND DISCUSSION

The online questionnaire obtained 159 respondent responses. Where 57.23% are Male and 42.77% are Female. In terms of age, the smallest population is 0.63% under 25 years old, while the largest population is 55.97% in the range of 35 – 44 years. Based on their profession, the largest population is 76.73% who work as Private Employees, while the smallest is 1.26% who work as the TNI/POLRI. Respondents who responded to this questionnaire as many as 66.67% have owned or experienced Credit Life Insurance Services for more than 12 months or 1 year. For additional information, 49.69% of respondents are domiciled in Jakarta and 6.92% are domiciled in Bogor.

Respondent's Response

This analysis is carried out to obtain the large percentage of the variable *Insurance* (Warranty & Trust), *Personalized Financial Planning* (Personalized Financial Planning), *Competence* (Technical & Professional Competence), *Tangible* (Physical & Digital Evidence), *Corporate Image* (Company Image), *Technology* (Quality of Service Technology). To analyze data from each of the existing variables, the descriptive results of the data are presented in interval values in the form of categories as follows: Maximum Index Value = 5, Minimum Index Value = 1, Interval = $[5-1]:5 = 0.80$, so that the following results are obtained from the following interval 1.00 – 1.80 in the category of Strongly Disagree, for the interval 1.81 – 2.60 in the category of Disagree, Interval 2.61 – 3.40 as Neutral, 3.41 – 4.20 categorized as Agree, and 4.21 – 5.00 as Strongly Agree.

Based on the processing results, it can be seen that the scores of each indicator are in the agree category, with an average score of 3.77 for the Assurance variable score of 3.77 so that it is concluded that the majority of respondents answered yes. Meanwhile, the average score of the *Personalized Financial Planning* variable score is 3.59 so it is concluded that the majority of respondents answered yes. Furthermore, for the average score of the *Competence* variable (Technical & Professional Competence) of 3.79, it is concluded that the majority of respondents answered yes. The next result for the average score of the *Tangibles* variable (Physical & Digital Evidence) was 3.80 so it was concluded that the majority of respondents answered yes. Then the average score of the variable *Corporate Image* (Corporate Image) was 3.83 so it was concluded that the majority of respondents answered yes. Then the average score of the *Technology* variable (Quality of Service Technology) was 3.76 so it was concluded that the majority of respondents answered yes. On the other hand, the average score of the *Customer*

satisfaction variable was 3.79 so it was concluded that the majority of respondents answered yes.

Evaluation of the Outer Model

Stage 1: Convergent Validity Test

The *convergent validity test* is carried out to determine the validity of each relationship between the indicator and its latent construct or variable. The reflective measure or criterion in this test is with a loading factor value ≥ 0.7 . From the results of the test, it was found that the lowest loading factor value was 0.788 (i.e. the CI.4 indicator in the *Corporate Image* variable) and the highest loading factor value was 0.914 (i.e. indicator A.2 in the *Assurance* variable). Because all indicators have a loading factor value greater than 0.5, it can be concluded that all of these indicators are valid. Thus, it can be concluded that all indicators can explain each existing variable.

To evaluate convergent validity, it can also be seen with the *Average Variance Extracted (AVE)* method for each construct or latent variable. An instrument is said to meet the convergent validity test if it has an *Average Variance Extracted (AVE)* above 0.5. Based on the results, it can be seen that each variable has an *Average Variance Extracted (AVE)* value of more than 0.5. Thus, all indicators can be declared capable of measuring their variables.

Stage 2: Discriminant Validity Test

The discriminant validity is calculated using *cross loading* which aims to find out whether the construct has adequate discrimination, namely with the criterion that the intended construct *loading* value must be greater than the *loading* value with other constructs. Thus, the indicator is declared valid in measuring the corresponding variable. Based on the test results, it can be found that the indicators of each variable have a higher *cross loading* value to their own variables compared to the other variables so that it is concluded that all indicators meet the requirements of *discriminant validity*.

Stage 3: Reliability Test

The reliability test can be done using *Cronbach's alpha* and *composite reliability*. The test criteria state that if the *composite reliability* is greater than 0.7 and the *cronbach's alpha* is greater than 0.6, then the construct is declared reliable. Based on the test results, it can be seen that each variable produces a *Cronbach's alpha* value greater than 0.6 and a *composite reliability* value greater than 0.7. Thus, based on the calculation of the *chronbach's alpha* value and the *composite reliability* value, all indicators are declared reliable in measuring their variables.

Inner Model Evaluation

Evaluation of the inner model or *structural model* is a stage to evaluate the *goodness of fit* which includes the determination coefficient and hypothesis testing. The structural model of the research can be seen in the following figure:

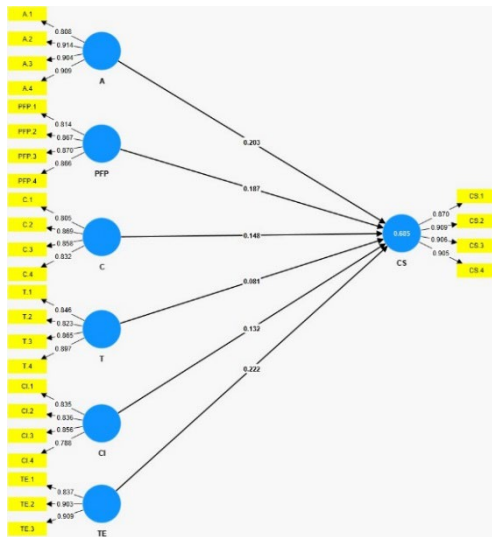


Figure 4.1: Standardized model

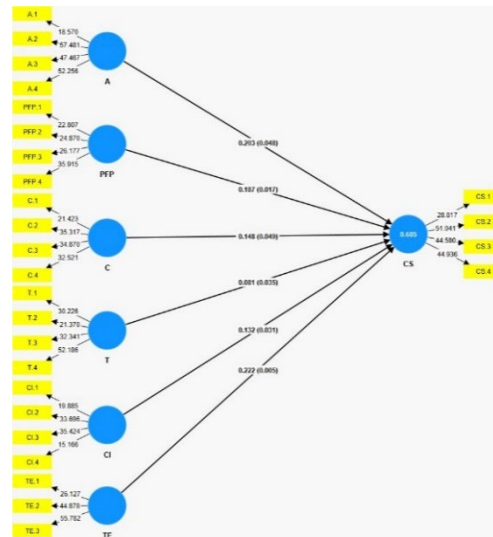


Figure 4.2 T-statistical model

Stage 1: Regression Equations

Based on the image above, the equation obtained is as follows:

$$CS = 0.203 A + 0.148 C + 0.132 CI + 0.187 PFP + 0.081 T + 0.222 TE, R \text{ square} = 0.685$$

Based on these equations, it can be concluded:

1. The R2 Customer satisfaction value is 0.685 meaning that *Customer satisfaction* is directly influenced by *Assurance* (Assurance & Trust), *Competence* (Technical & Professional Competence), *Corporate Image* (Corporate Image), *Personalized Financial Planning* (Personalized Financial Planning), *Tangibles* (Physical & Digital Evidence), and *Technology* (Quality of Service Technology) by 68.5% while the rest (by 0.315 or 31.5%) is influenced by other factors that were not studied in this study.
2. The coefficient of the *Assurance* variable path is 0.279 in a positive direction, meaning that there is a one-way relationship. If the *Assurance* variable increases by 1 unit, *Customer satisfaction* will increase by 0.203.
3. The coefficient of the *Competence variable* (Technical & Professional Competence) is 0.148 with a positive direction, meaning that there is a unidirectional relationship. If the *Competence variable* (Technical & Professional Competence) increases by 1 unit, *Customer satisfaction* will increase by 0.148.
4. The coefficient of the path of the *variable Corporate Image* (Corporate Image) is 0.132 with a positive direction, meaning that there is a unidirectional relationship. If the *variable of Corporate Image* (Corporate Image) increases by 1 unit, *Customer satisfaction* will increase by 0.132.
5. The coefficient of the *Personalized Financial Planning* variable path is 0.187 with a positive direction, meaning that there is a one-way relationship. If the *Personalized Financial Planning* variable increases by 1 unit, *Customer satisfaction* will increase by 0.187.
6. The path coefficient of the *Tangibles* variable (Physical & Digital Proof) is 0.081 with a positive direction, meaning that there is a one-way relationship. If the *Tangibles* variable (Physical & Digital Proof) increases by 1 unit, *then Customer satisfaction* will increase by 0.081.

7. The coefficient of the *path of the Technology* variable (Quality of Service Technology) is 0.222 with a positive direction, meaning that there is a one-way relationship. If the *variable of Technology* (Quality of Service Technology) increases by 1 unit, *Customer satisfaction* will increase by 0.222.

Overall, the findings of this study show that the digital, relational, and trust-based service dimensions have a more dominant influence in shaping customer satisfaction than the physical service dimensions. This strengthens the argument in the modern service literature that digital transformation has shifted the determinants of service quality from the physical aspect to a more integrated and technology-based service experience.

Stage 2: Equation of Fit Models

In this study, the model or fit model is tested using SRMR and NFI. An SRMR value below 0.08 indicates a fit model, while the NFI value is in the range of 0 to 1, the model has a high match if the value is close to 1.

Stage 3: Coefficient of Determination (R²)

The Coefficient of Determination (R²) is used to determine the magnitude of the endogenous variable's ability to explain the diversity of exogenous variables or in other words to determine the magnitude of the contribution of exogenous variables to endogenous variables. This effect ranges from 0 to 1, with 1 representing the complete prediction accuracy. With prediction accuracy levels of 0.67 (strong), 0.33 (moderate), and 0.19 (weak).

The table shows that the R² value of Customer satisfaction is 0.685 (included in the strong category) meaning that Customer satisfaction is directly influenced by Assurance (Assurance & Trust), Competence (Technical & Professional Competence), Corporate Image (Corporate Image), Personalized Financial Planning (Personalized Financial Planning), Tangibles (Physical & Digital Evidence), and Technology (Quality of Service Technology) by 68.5% while the rest (by 0.315 or 31.5%) is influenced by other factors not studied in this study.

Bootstrapping Hypothesis Testing (*Path Analysis*)

Hypothesis testing is used to test whether there is an influence of exogenous variables on endogenous variables. In 2-tailed testing, the test criteria state that if the T-statistics value \geq T-table (1.96) or the P-Value value $<$ *significant alpha* 5% or 0.05, then it is stated that there is a significant influence of exogenous variables on endogenous variables.

H1: Assurance improves customer satisfaction through improved perception of security and reliability of service (A--> CS).

In the test results listed in the table above, it can be seen that the value of the coefficient of the Assurance variable path (Guarantee & Trust) to Customer satisfaction is 0.203 (positive direction), T Statistics of 1,662, and the value of *p-value* of 0.097. The results of the test showed that the T statistics value $<$ 1.96 and *p-value* $>$ 0.05. Mark. **H1 is rejected, meaning Insurance (guarantee and trust) does not improve customer satisfaction through increased perception of security and reliability of service.** These findings show that the guarantee of professionalism and reliability of services has not

yet been the main factor that determines customer satisfaction in the context of Credit Life Insurance services. Theoretically, the assurance dimension should be able to increase customer confidence and confidence in the company's ability to provide protection (Kapoor & Husain, 2023). However, in the context of insurance services that are integrated with the banking credit process, customers may view insurance protection as an administrative part of the credit process, so the influence of assurance on satisfaction becomes less dominant.

H2: *Personalized Financial Planning* improves customer satisfaction through the suitability of services to individual needs (PFP --> CS).

In the test results listed in the table above, it can be seen that the value of the variable path coefficient *Personalized Financial Planning* (Personalized Financial Planning) against *Customer satisfaction* is 0.187 (positive direction), *T Statistics* of 2,123, and the value of *p-value* of 0.034. The results of the test showed that the *T statistics* value > 1.96 and *p-value* < 0.05 . Mark. **H2 is accepted, meaning *Personalized Financial Planning* Improve customer satisfaction through the suitability of services to individual needs.** These findings suggest that services tailored to customer financial needs have an important role in improving customer satisfaction. This is in line with customer value theory (*Customer perceived value*) which states that personalization of services can increase the perception of the company's relevance and attention to the individual needs of customers (Loan, 2023). With a more personalized service, customers feel that the protection solutions provided are more in line with their financial condition.

H3: *Competence* improves customer satisfaction through the reliability and professionalism of staff in handling the insurance administration process (C--> CS).

In the test results listed in the table above, it can be seen that the value of the variable path coefficient *Competence* (Technical & Professional Competence) towards *Customer satisfaction* is 0.148 (positive direction), *T Statistics* of 1,658, and the value of *p-value* of 0.097. The results of the test showed that the *T statistics* value < 1.96 and *p-value* > 0.05 . Mark. **H3 is rejected, meaning *Competence* does not improve customer satisfaction through the reliability and professionalism of the staff in handling the insurance administration process.** These results show that the technical and professional competence of staff has not had a significant influence on customer satisfaction on two-way testing. Although previous research has shown that the professional competence of staff can improve service quality and reduce administrative errors (Setiady et al., 2024), in practice Credit Life Insurance customers may not interact intensively with insurance company staff, so such competencies do not directly affect their satisfaction evaluations.

H4: *Tangibles* improves customer satisfaction through increased perception of the company's credibility and professionalism (T--> CS).

In the test results listed in the table above, it can be seen that the value of the variable path coefficient *Tangible* (Physical & Digital Evidence) against *Customer satisfaction* is 0.081 (positive direction), *T Statistics* of 1,808, and the value of *p-value* 0.071. The results of the test showed that the *T statistical* value < 1.96 and *p-value* > 0.05 . Mark. **H4 is rejected, meaning *Tangible* does not increase customer satisfaction through increased perception of the company's credibility and professionalism.** These findings show that physical and digital evidence aspects such as document display,

service facilities, or information media have not yet become the main factors that determine customer satisfaction in Credit Life Insurance services. Theoretically, the *Tangible* can increase the perception of the company's credibility and strengthen the professional image of the service (Bençe, 2021). However, because credit life insurance products are generally embedded in banking credit products, customers may focus more on the protection benefits rather than the visual or physical aspects of the service.

H5: *Corporate Image* improves customer satisfaction through a positive perception of corporate reputation and integrity (CI--> CS).

In the test results listed in the table above, it can be seen that the value of the variable path coefficient *Corporate Image* (Company Image) against *Customer satisfaction* is 0.132 (positive direction), T Statistics of 1,867, and the value of *p-value* 0.062. The results of the test showed that the T statistics value < 1.96 and *p-value* > 0.05 . Mark. **H5 is rejected, meaning *Corporate Image* does not increase customer satisfaction through a positive perception of the company's reputation and integrity.** These results show that the company's image has not directly affected customer satisfaction in the context of Credit Life Insurance services. In fact, in the financial services industry, the company's reputation and integrity usually play an important role in forming customer trust in the services provided (Al-Hawary, 2024). However, in the case of credit life insurance products obtained through bancassurance cooperation, customers are likely to trust banking institutions as the main party in the credit process more than the insurance company itself.

H6: *Technology* improves customer satisfaction through the convenience, speed, and security of integrated digital services (TE --> CS)

In the test results listed in the table above, it can be seen that the value of the variable path coefficient *Technology* (Quality of Service Technology) against *Customer satisfaction* is 0.222 (positive direction), T Statistics of 2,584, and the value of *p-value* of 0.010. The results of the test showed that the T statistical value > 1.96 and *p-value* < 0.05 . Mark. **H6 is accepted, meaning *Technology* Improve customer satisfaction through the convenience, speed, and security of integrated digital services.** These results show that the quality of service technology is one of the main factors that affect customer satisfaction in Credit Life Insurance services. The use of integrated digital technology can improve the efficiency of service processes, speed up administration, and increase information transparency for customers (B. Nguyen & Simkin, 2023). Therefore, the effective use of technology in the insurance service process can improve the customer experience and ultimately drive higher levels of satisfaction.

CONCLUSION

The results showed that not all relationships between variables were significant in the *two-tailed* test, but most were significant in the *one-tailed* test. This indicates that the direction of the relationship between the variables is basically in accordance with the hypothesis formulated, although the level of significance is relatively limited in the two-way test. In general, all variables in the model show a positive path coefficient, which means that an improvement in service quality tends to be followed by an increase in customer satisfaction. In addition, the findings of the study show that some variables have a more dominant influence than others, especially *Technology* and

Personalized Financial Planning. The presence of these variables with a stronger influence has the potential to reduce the significance of other variables in the model, although conceptually these variables remain relevant in explaining customer satisfaction. On the other hand, some insignificant variables in the *two-tailed* test still show a consistent relationship direction, which indicates a contribution even with a relatively small power of influence. Overall, the results of this study confirm that the quality of service measured through various dimensions still plays a role in shaping customer satisfaction, both partially and simultaneously. The research model also shows a good level of feasibility, so it can be used as a basis for understanding customer satisfaction behavior in Credit Life Insurance services. These findings imply that improving service quality, especially in the technological and service personalization aspects, needs to be a top priority in efforts to improve customer satisfaction.

The next study is suggested to expand the model to include additional relevant variables, such as *perceived value*, *customer experience*, *perceived risk*, and *technology readiness*, in order to improve the model's ability to explain customer satisfaction. In addition, the use of mediating variables, such as *behavioral intention*, *customer trust*, *perceived usefulness*, and *customer engagement*, needs to be considered to capture the mechanisms of intervariable relationships more comprehensively. From a methodological perspective, the next study is expected to involve a larger and more diverse sample size, including across regions and customer segments, so that the results obtained have a stronger level of generalization. A mixed-methods approach is also recommended to complement the quantitative findings with a deeper understanding of the psychological and contextual aspects that affect customer satisfaction.

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