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The Impact of Perceived Cost, Service Quality, And Consumer Satisfaction on The Continuation of Health Insurance Services.

Sachin Maheshwari[1]*, Dr. Sujit Kumar Mahapatro[2]

[1]*Research Scholar, Institute of Business Management and Commerce, Mangalayatan University, Aligarh
[2]Assistant Professor, Institute of Business Management and Commerce, Mangalayatan University, Aligarh

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ABSTRACT

This paper aims to contribute to the universal dis- course on financial services continuance behavior by exam- ining the impact of *service cost* on customers' service-quality perception and service continuance intention. It presents the results of an empirical study that has explored the impacts of service cost, service quality, and customer satisfaction on health insurance customers' behavioral intention toward continuing or discontinuing with their service providers. Very few studies had examined the impact of *service cost* on *ser- vice-quality perception*. Our study attempts to fill that gap. A sample of 820 customers was surveyed, and 624 usable responses were analyzed with ANOVA, standard multiple regression, and logistic regression. Our findings indicate that, although highly satisfied health insurance customers will most likely retain their current service providers, customer dissatisfaction does not necessarily lead to discontinuance. Our results also provide some operational implications for health insurance managers, with strategies for reducing attrition and improving customer retention.

Keywords: Service cost, Customer expectations, Service quality, Customer satisfaction, Behavioral intention, Health insurance

Introduction

According to Kotler et al. (2012), Christiansen et al. (2016), and Minkara (2016), firms around the world are facing a necessity that is challenging them to meet and exceed the wants and expectations of their customers, as well as to provide the finest satisfaction experience possible in a variety of market sectors. This is generally true in the domain of financial services, where the exchange of monetary value for intangible products is prevalent. However, this is especially true in the domain of insurance services, where there is a new consciousness today in actively pursuing service-quality growth and the best customer experiences with the goal of achieving higher customer retention (Koornneef et al. 2012; Al-Amri et al. 2012; Oxford Business Group 2015).

According to Butt and De Run (2010) and Kumar and Srivastava (2013), the amount of pleasure that consumers experience as a result of the services they receive is a significant factor in determining their loyalty and their intention to continue doing business with their existing service providers. Since this is the case, it is essential to have a solid understanding of the factors that influence customer satisfaction across the various service paradigms. This is what Tse and Wilton (1988, page 204) mean when they say that satisfaction is the difference between a customer's prior expectation of quality and the actual perceived quality of the product or service. According to Zhang et al. (2011) and Koenig-Lewis and Palmer (2014), this gap is also responsible for determining the level of satisfaction or discontent that a customer experiences, which in turn impacts the customer's behavioral intention regarding whether or not to continue using the service or to switch to another one. In accordance with this line of reasoning, Hussain et al. (2014) found that the most important factors that brought about customer satisfaction were the customer's expectations of the quality of the service as well as their perception of the quality of the service.

Another construct, known as perceived service cost, has been recognized as an essential antecedent to customer satisfaction in the research that has been conducted (Spathis et al. 2004). Although González et al. (2007), Chen (2008), Carlson and O'Cass (2010), and Sandhu and Bala (2011) have all published their findings, it is important to note that The role of perceived service cost in the prior determination of perceived

service quality has been largely overlooked in the existing studies (Dimitriadis 2011). This has brought to light the necessity of conducting additional research on the roles that perceived service cost, customer expectation, and perceived service quality play in jointly determining customer satisfaction across a variety of service contexts. We argue in this research that the cost of the service is an important factor to take into account when customers are determining the value they receive from the services they receive. This is due to the fact that consumers' impression of the quality of the service is directly influenced by the comparison of the prices and benefits that they receive (Dimitriadis 2011; Kotler and Keller 2012). Surprisingly, only a small number of research have investigated the influence that consumers' perceptions of service costs have on their perceptions of service quality and, as a result, on their levels of satisfaction (Tam 2004; Spathis et al. 2004; Dimitriadis 2011). We believe that service providers can regulate their service costs through a variety of interventions, which is why we have included the perceived cost construct in our research. This is because we believe that service providers may influence the overall pleasure of their consumers.

Research objectives

we identified two primary goals. The first step was to investigate the factors that contribute to customer satisfaction in the context of health insurance services. These factors included customers' previous expectations regarding the quality of the insurance services they received, their perceptions of the overall costs of the services, and their perceptions of the quality of the services they received.

- The first objective was to investigate the relationships between these constructs in order to gain a better understanding of how they collectively influence customer satisfaction.
- The second objective was to investigate the influence of customer satisfaction on the customers' behavioral intention regarding whether or not they will continue to work with their current insurance providers.

The particular contribution that this study makes is that it investigates the impact that consumers' perceptions of service costs have on their perceptions of service quality, their levels of satisfaction, and their behavioral intentions regarding whether or not they will continue to use the service.

Theoretical framework

Predictions on the level of service

According to Cheng Lim and Tang (2000), consumers' expectations are a reflection of their wants or aspirations, which are what they believe a service provider ought to be able to deliver for them in order to fulfill their service requirements. According to Zei-thaml et al. (2013) and Kotler and Armstrong (2014), consumers' expectations are formed by a variety of factors, including their previous experiences with particular services, the recommendations of their friends and acquaintances, the information and promises provided by marketers, and the information and representations made by competitors. According to the findings of these academics, if a marketer elevates the expectations of a customer to an excessive degree, the buyer is likely to be dissatisfied after interacting with the chosen service. When the expectation is set too low, on the other hand, it will not attract a sufficient number of purchasers, but it will most likely satisfy those buyers who do make a purchase.

Zeithaml et al. (1993) developed a model that specifies three distinct categories of service expectations. These types of service expectations are as follows: desired service, adequate service, and predicted service. This model was developed as part of an investigation into the nature and factors that influence consumers' expectations of service. The concept of expectation was also conceived by Lee et al. (2000) as a normative construct that determines how customers perceive the level of service they receive. The experts believe that boosting a customer's predictive anticipation leads to greater service-quality perception. They do this by adopting the assimilation theory that Oliver and DeSarbo (1988) developed. They consequently recommend that service marketers should raise the predictive expectations of their clients in order to increase the customers' impressions of the overall quality of the service that they provide.

According to Che´ron and Nornart (2010, page 31), they are of the belief that expectations play a significant role in determining the levels of satisfaction that consumers experience, and consequently, their post-consumption evaluations of the quality of the service they received. Therefore, in order for service providers to achieve success in the service industry, it is essential for them to ascertain the service expectations of their various consumer groups and make an effort to fulfill those expectations. In addition, Negi (2009) emphasizes the significance of measuring the expectations of consumers regarding the quality of the services they have received and contrasting those expectations with their perceptions of the quality of the services they have received. He also asserts that "without adequate information on both the expected quality and the perceived quality, feedback from customer surveys can be highly misleading on policy and operational perspectives." (702 pages). In general, scholars are in agreement that the evaluation of service quality is influenced by past expectations, and that in order to evaluate the quality of any service providing, it is necessary to first measure the expectations of the customers (Yelkur and Chakrabarty 2006).

The perceived quality of the service

Because quality is a multi-dimensional phenomenon, it is impossible for a company to achieve service quality without first defining the fundamental features of its services as quality dimensions (Ueltschy et al. 2007; Mosahab et al. 2010). This is because quality is a thing that exists in multiple dimensions. In a Starbucks location, for example, the quality of the coffee, the pastries, the atmosphere of the store, the layout of the store, the service attitudes of the sales assistants, the convenience of the seating, the availability of Internet access, the proximity to the customers' homes, and the availability of sufficient parking space are all factors that contribute to the overall quality of the Starbucks service (Fitzsimmons and Fitzsimmons 2013). The service quality model that is now often referred to as "SERVQUAL" was developed as a consequence of a series of experiments that were conducted by Parasuraman and colleagues (1985, 1988, 1991a, b). The model was first constructed on ten dimensions; however, it was then reduced to five dimensions, which included tangibility, reliability, responsiveness, assurance, and empathy on the list of dimensions. An investigation into the disparity between two customer perceptions of service quality is carried out via the SERVQUAL model. One is the anticipation or wish of the customers regarding the quality of the service that they should receive, which is referred to as "customer expectation." The second factor is the customer's interpretation of the actual quality of the service performance, which is referred to as "customer perception" (Zeithaml et al. 1990, 2013). The void that exists between these two ideas gives rise to the third idea, which is referred to as "perceived service quality." According to Padma et al. (2009), it is referred to as "perceived" since it is the actual quality that is been experienced and judged by the customers, as opposed to the quality that is claimed by the company. The idea of perceived service quality was conceptualized by Chahal and Bala (2012, page 345) in a study that investigated brand equity in the context of healthcare services. They defined perceived service quality as "the consumers' overall perception of the superiority of a particular service in comparison to other available service-products."

The model has also shown effectiveness in measuring customers' true perceptions of service quality in different industrial paradigms, including aviation, hotel, restaurant, retail store, banking, insurance, and tourism industries (see Brysland and Curry 2001; Lam 2002; Zhou et al. 2002; Tsoukatos and Rand 2006; Kheng et al. 2010; Zeithaml et al. 2013; Punnakitikashem 2013; and Szalita 2015). Even the limited implementation of the SERVQUAL model in healthcare research has made it possible for health organizations to improve the quality of the services they provide (Van Der Wal et al. 2002). The SERVQUAL model was also successful in determining customer loyalty, according to the findings of two studies that investigated the effectiveness of service quality and customer satisfaction. These studies were conducted by Curry and Sinclair (2002) and Boshoff and Gray (2004), respectively. Additionally, Iyer and Muncy (2004) utilized the SERVQUAL dimensions in order to investigate the impact of service quality among hospital patients who were clustered according to their trust levels. This was done in order to compare and contrast the perceptions of service quality with trust.

Using SERVQUAL, Siddiqui and Sharma (2010) and Bala et al. (2011) conducted research on service quality in the context of life insurance. The findings of their studies demonstrated that enhancing the SERVQUAL dimensions had a significant impact on the overall perception of service quality. Furthermore, Lee et al. (2000) utilized the SERVQUAL model in order to demonstrate that the perceived quality of service was an essential factor in determining customers' levels of satisfaction. However, the SERVQUAL model has also been subjected to severe criticism, mostly for its questionable use of gap scores, the assessment of expectancies, the predictive potential of the instrument, and its overall dependability (Tsoukatos et al. 2004). These factors have been cited as the primary reasons for the criticism. Despite this, a number of academics who study service quality have effectively utilized the SERVQUAL in order to analyze service quality in a variety of contexts (Zeithaml et al. 2013). The e-SERVQUAL model has also been utilized by some individuals in order to evaluate the level of service provided by the online platform (for more information, see Carlson and O'Cass (2010), Gounaris et al. (2010), and Rahman et al. (2014)).

A perceived expense of the service

Although cost determines the price floor, value perception determines the price ceiling for what a company can charge for its goods or services (Kotler and Armstrong 2014, p. 295). Value perception is the higher of the two. One of the basic goals of the majority of businesses when it comes to pricing is to first recover the expenses of their inputs and then earn a profit. As a consequence of this, buyers are required to pay the predetermined price as a kind of compensation for the overall advantages they obtain from the products or services that they purchase. This not only enables the seller to recoup the costs of inputs but also to generate a profit (Kramer 2011). It is necessary for customers to have a positive experience with the quality of the service they receive in order for them to consider it to be a good value for their money. According to Kotler et al. (2012), the value that is perceived in this manner can be defined as the differentiation between the overall benefits and the whole expenses of the service. Lee and Cunningham (2001) developed a definition of total benefit that encompasses three components: the economic benefit, which refers to the lower price paid in comparison to alternatives; the functional benefit, which refers to the good service performance that satisfies the desired need; and the psychological benefit, which refers to the positive feeling of satisfaction that one experiences after receiving service.

With the help of Bolton and Drew (1991), Liljander and Strandvik (1992), Berry et al. (2002), McGuire et al. (2010), and Sarkar et al. (2011), we have identified four aspects of total cost. These aspects are as follows: economic or monetary cost, which refers to the price paid for acquiring, using, maintaining, and disposing of goods or services; time cost, which refers to the amount of time, minutes, hours, days, or months it took to search, evaluate, and acquire it; human energy cost, which refers to the amount of effort that was put forth in order to acquire and use it; and psychological cost, which refers to the customer's perception of risk or uncertainty as a result of the possibility that the service outcome may be less than expected, which may result in dissatisfaction. Some other researchers have extended the concept of economic cost to encompass the expenses incurred in the process of discovering and evaluating many alternatives prior to making a purchasing decision (Kotler et al. 2012; Akın and Platt 2014). The higher the perceived overall advantages are in comparison to the perceived total expenditures, the better the customers' impression of value will be for the products or services that they have utilized. As a consequence of this, it is essential to have an understanding of the significance of cost perception and the responsiveness of customers to service cost as "relevant factors affecting their reactions" to service utilization (Dominique-Ferreira et al. 2016, page 328).
The vast majority of the studies that have been conducted in this field have a tendency to disregard the influence that consumers' perceptions of service costs have on their perceptions of service value and, as a result, on their levels of satisfaction and their propensity to continue using the service (Tam 2004). The only three studies that have explored service cost as a primary factor directly effecting customers' perceptions of service quality are the ones conducted by Hasin et al. (2001), Spathis et al. (2004), and Dimitriadis (2011). These research were conducted in 2001, 2004, and 2011, respectively. On the other hand, it appears that each of the three studies conceived of cost as meaning nothing more than the monetary price that customers pay for the services that they obtain. According to Hasin et al. (2001), Spathis et al. (2004), and Kotler and Armstrong (2014), we have conceptualized perceived service cost not only as monetary service fees, but also as the total cost of acquiring, using, and maintaining an insurance policy. This comprises not only financial costs, but also costs related to time, human energy, and emotional costs.
On the basis of the information presented above, we are of the firm belief that in order to encourage the adoption of services and the continuation of their utilization, service providers should make certain that the total costs of their offerings are not only perceiveable as reasonable and affordable prices, but also as time costs, human energy costs, and psychological costs. Furthermore, these costs must be free of any hidden dimensions that may emerge in the future. "Consumers despise being caught in purchase situations where hidden or supplementary costs crop up later after they have committed to a financial contract," according to Fox (2011). "Consumers hate being trapped in purchase situations." According to Doherty et al. (2004), when clients find themselves in a situation like this, it will naturally lower their perception of the value of the service they are receiving. This may also result in a fall in their level of satisfaction, or even cause them to become dissatisfied and switch to a different provider.

Satisfaction of the customer

In the literature, customer satisfaction has been defined as the consequence of a comparison between what customers expect from the goods and services they use and what they actually get from those goods and services (Oliver et al. 1997; Zeithaml et al. 2013; Koenig-Lewis and Palmer 2014). According to Zeithaml et al. (1990), on page 18, it is defined as "the extent of dis-crepancy between customers' expectations or desire and their perceptions" of the actual quality of the service that was obtained during the transaction. The satisfaction of the client will be achieved if the outcome of the service performance is in accordance with the customer's expectations. A consumer will be overjoyed if the outcome is better than what they had anticipated getting. According to the findings of Seiders et al. (2005), a consumer who is satisfied or delighted is more likely to become a loyal customer and to make additional purchases of the product or service. According to Zeithaml et al. (2013) and Kotler and Armstrong (2014), the consumer will be disappointed if the outcome is not as satisfactory as those who anticipated it to be. Therefore, the difference between the consumers' perception of the quality of the service and their previous expectations is the factor that defines the level of satisfaction or discontent that they experience, which in turn impacts the level of customer loyalty (Rust and Oliver 2000; Che´ron and Nornart 2010). In spite of this, Kheng et al. (2010) are of the opinion that the only role that customer satisfaction plays in the relationship between service quality and consumer loyalty is that of a mediator.Customer dissatisfaction can result in customer complaints, service discontinuation, service switch, and higher customer loss rates (Rust and Oliver 2000; Zeelenberg and Pieters 2004; Ueltschy et al. 2007). In the same way that customer satisfaction and delight can lead to customer repurchase, retention, and loyalty, customer dissatisfaction can also lead to customer complaints. Furthermore, according to Mittal and Kamakura (2001), the level of satisfaction experienced by customers is a significant component in the creation of their expectations regarding future purchases. According to Chadha and Kapoor (2009, page 25), "satisfaction heightens customer loyalty." [Citation needed] It is possible that satisfied customers may not only continue to use the services that they are pleased with, but they may also spread positive word of mouth to others about their positive experiences (Mosahab et al. 2010). This, in turn, will result in additional purchases being made by other customers. On the other hand, disgruntled customers may not only stop using the service, but they may also start spreading negative word of mouth to others about their negative experiences, which can result in the loss of future clients for the service provider (Bougie et al. 2003).

According to Santos and Boote (2003) and Martin et al. (2008), satisfaction is a psychological state that occurs when the feeling that is associated with the consumer's prior expectations of the quality of the service is contrasted with the consumer's evaluative experience with the service after completion of the consumption of the service.

Continued utilization of the service utilisation

One of the most significant issues that service companies are currently facing is the retention of their customers (Ahmad et al. 2010). In accordance with Rahman et al. (2014), the behavioral intention of a customer to continue using a service does not become apparent until after the consumer has had the opportunity to evaluate the quality of the service over a period of time. Purchase intention is the probability that a consumer intends to buy a specific product or service in the future (Schiffman and Kanuk 2004; Chiu et al. 2014; Rahman et al. 2014). This idea has been framed as the likelihood that a consumer would plan to buy a particular product or service in the future. Repurchase or continuance intention is a similar concept. It refers to the likelihood that a consumer who has previously purchased and utilized a product or service intends to continue purchasing and utilizing it in the future. The intention to continue receiving service is an important behavioral concept that is frequently investigated by researchers in the field of service (for examples, see Zeithaml et al. 1996; Soderlund and Ohman 2003; and Zhang et al. 2011). According to Zeithaml et al. (1996), Cronin et al. (2000), and Martin et al. (2008), this provides compelling evidence that customers are being influenced by their perceptions of the quality of the service they receive. The findings of this research seem to indicate that the ability of a service provider to achieve and maintain customer loyalty by assuring customer pleasure is connected with the consumers' intentions to continue using the service. It is therefore the fundamental strategy in the company's efforts to retain its customers, acquire their loyalty, and achieve a competitive edge (Cronin and Taylor 1992; Parasuraman et al. 1988; Udo et al. 2010; Hafeez and Muhammad 2012). This strategy consists of meeting the expectations of the consumers and satisfying their demands. According to the findings of Cronin and Taylor (1992), who conducted a study on the connections between service quality, consumer satisfaction, and purchase intention, they discovered that satisfaction is a significant influencer of customer repurchase intentions, and that it actually has a stronger and more direct impact on repurchase intention than service quality does. According to Ajzen (2005), on page 117, intention is most commonly a significant predictor of actual conduct and comes after attitude in the hierarchy of things. On the basis of this assumption, the existing body of literature appears to imply that the perception of service quality is investigated as an attitude. In light of the fact that attitude is not known to be an end in itself but rather an antecedent to behavioral intention (Davis 1989; Ajzen 2005; Ajzen and Fishbein 2005), our position is that the ultimate goal of analysing consumers' perceptions of service quality should be to ascertain the extent to which their post-consumptive attitudes influence their intention to continue using the service.

Research design

The creation of conceptual paradigms

As a result of our previous research and in accordance with the findings of Udo et al. (2010), we argue that if consumers of health insurance are experiencing a high level of satisfaction with the quality of service provided by their insurance providers, they will most likely continue to utilize the services offered by those providers. If, on the other hand, they are extremely dissatisfied, it is highly possible that they would terminate the relationship and go to a different insurance company. In our conceptualization, this post-satisfaction behavioral intention is referred to as service-usage continuity intention. This intention can be either positive (service renewal) or negative (service switch). However, we also argue that customer happiness is not only dependent on the service performance of insurance companies, but rather on the interactions that occur between the customers' prior expectations, perceptions of service costs, and perceptions of service quality. As a consequence of this, we have constructed our study model and synthesized our hypotheses on the basis of our speculations regarding the connections between the five different constructs (see Figure 1 for more information).

Hypotheses development

Hypotheses are being developed.

What the effects of expectations are on the perception of service quality.

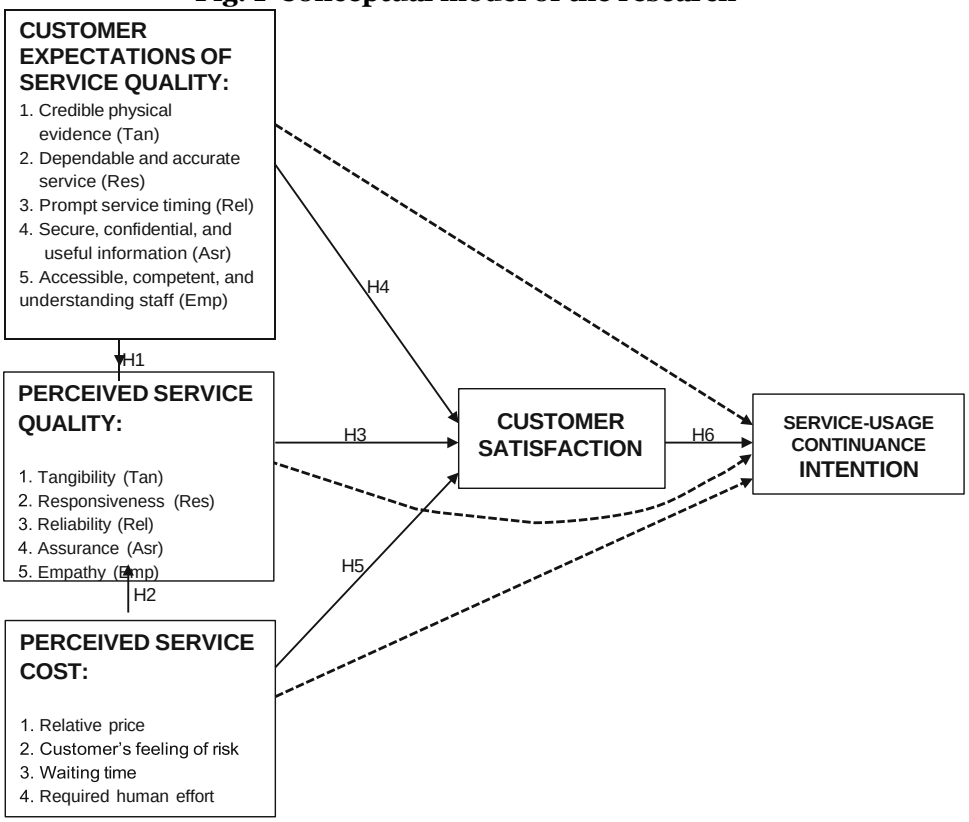
Service consumers' prior expectations of service quality need to be measured and directly compared with their perceptions of service quality in order to establish the amount of satisfaction they have with the service (Cronin and Taylor 1992; Ueltschy et al. 2007; Martin et al. 2008). This is something that has been mentioned in the research that has been conducted throughout the years. Therefore, in order to make a meaningful comparison, it is necessary for the items on the scales that evaluate service-quality expectations and perceptions to be comparable to one another. (2013) Zeithaml and colleagues You should indicate that the most effective method for ensuring equitable measurement is to utilize the same items in the extended SERVQUAL model (Parasuraman et al. 1991b) for the purpose of getting responses on both the expectations of customers and their perceptions of the quality of the service they receive. As a consequence of this, we have

modified the five SERVQ-UAL variables in order to reflect the expectations and perceptions of insurance customers. These variables include:

1. Tangibility, which refers to the appearance and performance of the company's physical and virtual facilities, tools, equipment, personnel, and communication materials that are relevant to its service delivery process.
2. Dependability the capacity of the company to provide services that are appropriate and accurate; its dependability in establishing trust and believability; and the credibility of its personnel in providing services that are consistent to the customer.
3. Responsiveness refers to the capacity and willingness of the personnel of the company to respond immediately in terms of taking orders, delivering services, and attending to the requirements and complaints of consumers in a timely way.
4. Ensure that the personnel of the company have a credible disposition in terms of protecting the confidentiality of information and the privacy of consumers while they communicate and provide consistent services.
5. Empathy refers to the ability of the personnel of the company to pay attention and demonstrate understanding, determination, civility, politeness, and a real desire in attending to the wants and concerns of customers and gratifying them.

Any and all of these variables are a reflection of the consumers' general expectation that their health insurance carriers would continue to provide outstanding services in every area. On the basis of the information presented above, we came to the conclusion that: H1 There is a considerable relationship between the customer's impression of the actual service quality and the customer's expectations regarding the quality of the service.

Fig. 1 Conceptual model of the research



Evaluation of the impact of perceived service charges on the impression of service quality

Given that our total cost concept comprises four dimen- sions, including economic or monetary cost, time–cost, human energy cost, and psychological cost (Berry et al. 2002; McGuire et al. 2010; Sarkar et al. 2011); and given that insurance services research has shown that increases in relative premiums (service costs) impact the policy hold- ers' decisions to switch insurance coverage firms (Chris- tiansen et al. 2016, p. 270); it is therefore pertinent that perceived service cost would play a considerable role in determining and influencing a customer's service value perception. As a result, we contend that if the performance outcome of a service is superior to what a customer anticipates, It is only when the customer's perceived overall cost of the service does not exceed the customer's perceived total benefits that the consumer will have a positive opinion of the service's quality. To put it another way, the perception of service quality will be higher when

the perceived overall benefits are more than the perceived total cost, and vice versa on the other hand. That being the case, we came to the conclusion that:
H2: Customers' perceptions of the quality of the service themselves are significantly influenced by their perceptions of the entire cost of the service.

The influence of customer happiness on the perceived quality of the service provision

Using the same five SERVQUAL dimensions to measure both the expectations and perceptions of service quality, it is possible to compare the post-consumptive ratings of consumers with the expectations they had prior to the consumption of the product. As a result, the service-quality perceptions of customers of health insurance would be a reflection of their experiential evaluations of the procedures and resources that their insurance providers strive to fulfill them in accordance with those five criteria.
Furthermore, in light of the fact that the existing body of research has demonstrated that the gap between the customer's expectations and perceptions of the quality of the service is the factor that defines the level of customer satisfaction (Cronin and Taylor 1992; Zeithaml et al. 2013; Koenig-Lewis and Palmer 2014), we hypothesised that customer satisfaction would be a result of the gap between the two.
Client perception of insurance providers' service quality.
H3. Service quality greatly impacts customer happiness.

Service expectations and perceived cost affect customer satisfaction.

Based on literature, we propose two hypotheses to explain the fourth and fifth relationships in our research modality: customer expectations and perceived service cost influence customer evaluation of service quality (Hasin et al. 2001; Spathis et al. 2004). Perceived service quality also determines customer satisfaction (Rust and Oliver 2000; Che´ron and Nornart 2010).

H4 Service quality expectations affect customer satisfaction greatly.
H5: Total service cost significantly impacts customer satisfaction.

Customer satisfaction affects service-usage continuation.

As mentioned in the preceding sections, customer happiness is linked to service repurchase or continuation intention in the literature. Our last hypothesis below reexamined this relationship in the health insurance service paradigm. After hypothesizing that customer expectation, service-cost perception, and service-quality perception would determine customer satisfaction (H3, H4, and H5), we wanted to test whether satisfied health insurance customers would indicate a behavioral intention to retain their service providers and whether dissatisfied customers would switch providers. We hypothesized that: H6 Customer satisfaction (based on expectation, cost, and quality) significantly impacts service usage intention.

Data collection and methodology

We modified the SERVQUAL model (Parasuraman et al. 1991b, p. 342) to test our six hypotheses in the health insurance context and to examine respondents' total service-cost perception and how it affected their service-quality perception and service continuance intention. Our initial five demographic profile questions asked solely about the respondent's age, gender, address, nationality, and health insurance provider. As anonymous, the questionnaire did not need identification.
Twenty (20) questionnaire items measured service-quality expectation and perception. In keeping with Brysland and Curry (2001), the items measured each of the five SERVQUAL aspects on a 7-point Likert-style scale from ‘strongly disagree’ (1) to ‘strongly agree’ (7) for each of the two constructs. Four questions spanning the four components of total cost were adapted from Lee and Cunningham (2001), Berry et al. (2002), Bielen and Demoulin (2007), McGuire et al. (2010), Sarkar et al. (2011), and Chiu et al. (2014) to measure service-cost perception. Four dimensions were measured on the same 7-point scale. Three scale items were shortened, based on Fitzsimons' (2000) satisfaction scale.

Scale with the same 7 points to assess respondents' satisfaction with their insurance companies' general service, claiming experience, and hospital request approvals. Finally, our questionnaire contained one categorical variable item derived from Cronin et al. (2000) that asked respondents to answer "yes or no" to having a behavioral intention to keep or leave their present health insurance provider. The 48-item questionnaire was piloted on 35 Dubai-based health insurance holders. Our analysis showed that the instrument worked, and we only made small semantic changes for the research location.
The main data source was 14 major UAE health insurance firms' clients. Time and expense constraints forced the use of convenient intercept (White and Nteli 2004; Onyia and Tagg 2011) and snowball (Cuellar et al. 2005) sampling approaches to acquire respondents. Following Pikkarainen et al. (2004) and Waite and Harrison (2004), 25 postgraduate students from the Australian University of Wollongong in Dubai were recruited and trained to conduct paper-based questionnaires across the 7 UAE regions. Between September and December 2015, 820 questionnaires were completed. Study participation was voluntary and anonymous. 640 surveys were returned (78% initial response rate). After removing excessively incomplete replies with no demographic profiles, this paper evaluated 624 useable questionnaires (76% effective response rate).

Data analysis, discussion

Model and sample profile reliability testing

The respondents were 51% male and 49% female. Most participants (68%) were 20–40 years old, representing the majority of the country's active workforce. As expected, 80% of respondents live in Abu Dhabi and Dubai, the top two cosmopolitan cities. UAE citizens made up 40% of the respondents, while expatriates 60%. Foreigners make about 88% of the UAE population (CIA World Factbook 2017).

Conclusions

As a result of our overall findings, we are able to draw the conclusion that our research model did a good job of explaining the hypothesized causal relationships between all of the independent and dependent variables. These relationships include the capacity of customer expectation, service-cost perception, and service-quality perception to determine customer satisfaction, as well as the capacity of customer satisfaction to predict service-usage continuance intention.

Theoretical and managerial implications

As one of the crucial determinants of customers' impression of service quality and, consequently, a highly important predictor of customer satisfaction, we advise that service marketers should take perceived service-cost more seriously. This is because our study validated that it is one of the factors that leads to customers' perceptions of service quality. In addition, we have the goal that our findings will inspire more study that will lead to a better understanding of the significance of perceived total cost in service-quality studies as well as the effects that it has. In a nutshell, the following are the implications of the constructs that were validated in this study for the marketing of services:

1. The customers' expectations of the quality of the service, and especially their perception of the total cost associated with the service, will significantly determine how they perceive the quality of that service.
2. Customers' perceptions of the quality of the service they receive (which are based on their expectations regarding the service and their perceptions of the total cost) will have a significant impact on the degree to which they are satisfied with the service.
3. The happiness of customers, which is characterized by their expectations, perceptions of total cost, and perceptions of service quality, will, in turn, influence the customers' behavioral intentions regarding whether or not they will continue to work with their existing service providers.

Recommendations

Based on the above inferences from our findings, we conclude this study by recommending that health insurance and healthcare service marketers could:

1. Determine how satisfied their customers or patients are by proactively studying and keeping track of their expectations, cost perceptions, and service quality perceptions.
2. Determine the actual quality of their services by conducting a proactive study of their customers' service expectations and cost perceptions, and then comparing these findings with the ratings of satisfaction that the consumers assigned to the company.
3. Predict the potential intensions of their customers to retain their services by continually monitoring, track- ing, and documenting their customers' expectations, cost sensitivity, service-quality perceptions, and satis- faction levels; and then comparing the values with those of their competitors. They will be able to determine whether a small number of their customers might go to a competitor or continue to do business with them, and they will also be able to make adjustments that are pertinent to the goal of boosting customer retention.

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