



The Banking Life Insurance for Customer Satisfaction Using Management Information System

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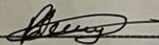
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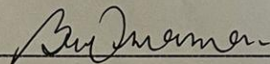
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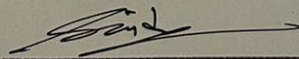
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DECLARATION

It is hereby declared that I completed this thesis paper under the supervision of Musabbir Hasan Sammak, Lecturer, Department of Software Engineering (SWE), Daffodil International University. It is also declared that neither this work nor any portion of it has been submitted to any other university for the award of any degree by me.

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Abstract:

Bangladesh is advancing toward development gradually. One of Bangladesh's most important markets is the insurance business. Despite the fact that the majority of people are unaware of insurance, many people are interested in the industry. I have attempted to use insurance to address the issues faced by Bangladeshi citizens based on these five factors. The relevance of this insurance to regular people is demonstrated by reliability, responsiveness, assurance, empathy, and practical consequences of data collection. For this investigation, 413 pieces of data were gathered. It aids in our comprehension of various people's requirements. Here, study costing outcomes have been deduced through significance. Most respondents used seven scales to rate how satisfied they were with the insurance industry. If people in this digital age do not grasp insurance properly, it will be detrimental to society. This document can be used as a resource by any researcher who plans to work on a similar issue in the future. The greatest potential benefit to society will result from it. Determine the issue of banking insurance because it will have a positive impact on our nation's future. Therefore, by making people aware of the value of insurance, more people should be interested in purchasing it.

Chapter 1

Introduction

1.1 Background

In Bangladesh, the life insurance industry is quite modest in terms of the total economy. Life insurance generates an annual average income which only really represents 0.23% of Bangladesh's overall GDP (GDP). In Bangladesh, there are now fifteen different types of personal life insurance companies. Only one business is called Jeevan Bema. There are companies operating both in the public and private sectors. Both are private. Additionally, the public system is inadequate for providing life insurance services. Bangladesh is home to approximately 150 million people (BIA, 2000; Ahmed, 1977; Siddiqui, Islam, and Chowdhury, 1995). This demonstrates that the industry of life insurance has exciting futures. Within Bangladesh Since the fast privatization of insurance businesses, the sector has been flourishing (Islam and Mamun, 2002). But there are also numerous folks with life insurance.

Policyholders' improvement is not acceptable (Uddin and Uddin, 1999). Every thousand life insurance policyholders were 4-5 in 1990; by 2000, that number had risen to 10–12 people (Ali, 1999; Azad, 2001). This rate is barely 1% at the moment. The key reason for the slow growth of the sector of life insurance in Bangladesh may be a lack of innovation in mass production (Solaiman et Hoque, 1999). Life insurance companies' absence of institutional and financial preparedness, the capacity of people to pay for and maintain the policy is crucial.

Extremely far (Solaiman and Chowdhury, 1998). It is thought to be the primary cause of Bangladesh's low life insurance penetration. In comparison to other nations in the South Asia area, the country's per capita income in the sector of life insurance is (\$0.60). Most people keep a small marginal tendency to save. Their life insurance is still long off. Poor underwriting, poor customer service, a lack of innovation, and a shortage of qualified employees are institutional factors contributing to the low penetration of life insurance (Karim, 1999). Sean Plans, Health Insurance, Government Regulations such as Investment Tax Structure and Insurance Regulations, and (iv) Insurance Industry Functions such as Quality of Products Offered and Services influences on Bangladeshi people' decision to buy life insurance (Islam & Chowdhury, 2001). Despite those problems, the life insurance market in Bangladesh has still been developing. Such development is

important for the sector to function correctly and to grow in the appropriate direction. It's really necessary for the sector to understand the reasons for potential Bangladeshi customers' rejection to accept policies for life insurance. In front of this, a scientific poll was carried out to discover the reasons Bangladeshis decide not to obtain life insurance plans. The original study findings may be beneficial to life insurance policy writers. Organizations should plan to work to enhance the current scenario with greater ingenuity in creating additional life insurance products.

In fact, insurance is a cornerstone of a country's society. With time, the policy will now become more effective. Another According to saying, insurance is a crucial factor in the growth of the country's savings. Especially in the case of life insurance. By offering an adequate mechanism for risk transfer, a strong and stable insurance sector contributes significantly to the maintenance of an economy that is resilient to financial shocks. The insurance industry also provides a substantial quantity of investment capital. Instead of nature, an economy leverages the nature of responsibility. Insurance firms help people, businesses, and governments feel more secure, as well as foster mental calmness and reduce stress and unhappiness. By evaluating the general public's savings and making those assets available for effective regulatory investment development activities, insurance meets the nation's economic goal. When these people begin saving through life insurance and redirect their savings to more interesting applications, the strong work cycle of life insurance is complete. Moreover, life insurance helps to maintain and rebuild the country's economy by preventing inflation. Individuals can continue to use their property in the event of theft or loss through acquiring an insurance policy. And although Bangladesh's economy is now among the fastest-growing in the world, the greatest problem is maintaining that growth inclusive and long-lasting. Increasing potential financial stability, business strategy, and security of the world's wealth are necessary and unavoidable for maintaining the level of development. Security can be delivered by an insurance industry with good financial standing. Financial risks of all kinds are handled by property and business, which diversify their stress and anxiety (Fitros 2021). According to Pulaski (2021), a thriving and financially stable insurance sector contributes to the security of the financial markets. However, economic collapse of insurers is a widespread occurrence in the modern world. Financial bankruptcy occurs when a company develops financial problems and regulators determine the corporation is no longer able to fulfill its short- and long-term obligations. When an insurance company's financial status is weak, default risk by comparing net assets to net written

premiums—is factored in. A company's financial status becomes perilous when its whole liabilities exceed its total assets and premium contributions fall short of the full claim's payments. When this happens, the business's finances fall out of balance, and as a result, it frequently forgets to demand payment. An unsteady business's financial condition serves as a meaningless barometer for customer acquisition. Potential policyholders thus keep decreasing the premiums that the insurance sector collects from policyholders and raise liabilities and expenses, which eventually affects the insurance company's performance. Insurance firms must be financially stable enough to allay their customers' fears and be able to assume responsibility for their damaged properties in order to see an increase in profitability. To offer insightful data on the company's performance and financial health, a variety of profitability ratios are used. However, there are other profitability ratios that can be broadly classified into the following two categories: Gross profit margin, operational profit margin, profitability ratio, cash-flow margin, EBIT, EBITDA, EBITDAR, and NOPAT are only a few samples of margin ratios that illustrate how well an organization converts profits from its sales. This general ability of an organization to increase shareholder value is quantified by return ratios such ROA, ROE, and ROI. Asset efficiency ratio, return on assets, and return on equity are analyzed in this study as indicators of insurance organizations' profitability. Applying the return on assets ratio (ROA), management may measure how well a company utilizes its resources immediately now in comparison to its rivals, the market rate, and performance from the past year. In other words, it indicates how successfully the company produces profit through the exploitation of its available resources. However, return on equity (ROE) provides a clear picture of managerial performance and shows how effectively equity is applied by insurance companies. Roughly speaking, the government is in charge of regulating the financial solvency status of insurance firms to ensure that there is sufficient capital available for the insurance companies' solvency to meet the legal responsibilities of the insured as specified in the insurance policy.

1.2 Motivation of the Research

Insurance is a critical element. Numerous losses can occur to people and organizations at different times. They frequently grow worn out. Therefore, having insurance will enable them to regain it in the future. With that insurance, they are allowed to start something new. In modern happiness,

insurance is recognized as an additional source of revenue. Many individuals do not realize that this insurance is allowed to own property. Those without any awareness of that. The majority of individuals who attend the bank don't understand how banking works. Again, a significant number of individuals working in the financial industry are unaware of this correctly. Our country is well-known as the land of benevolent villages. The majority of individuals in the nation live in villages. They know nothing about this industry. But they really depend on this profession. because the nation frequently encounters disasters. They sometimes struggle to find the appropriate words because they are so affected with loss. Their struggle made news soon after the catastrophe. They can be seen in these in a virtually Miss state. In such a terrible situation, life insurance will be a tool if they have it. If they wish to display their physical state, they can continue living. However, very few people of the hamlet are educated about this life insurance. They are not given even for the barest details concerning this. Furthermore, the individuals who work for the local bank are not fully informed. Once again, a large number of people oppose having ray insurance. Another reason is that they cannot be paid at the appropriate point. They are suffering as a result of this. They don't want to revisit this item and wear a problem face as a result. At the moment, the government offers numerous forms of assistance for this life insurance. The government provides a large number of possibilities to both individuals and businesses. Therefore, it is everyone's responsibility to properly open life insurance. Thus, they place a significant amount of importance on this life insurance. It can appear that all those premium payments were in vain if you don't pass away while your life insurance policy is still in force. But they don't matter; you are paying for protection in the event of your untimely death. You cannot place a value on the peace of mind that comes with financially safeguarding your family, therefore you pay for it. Some forms of permanent life insurance have a cash value element that allows you to save for retirement while still getting insurance. Only well is whole life insurance, which combines life insurance with an accumulation-like death benefit and an interest-bearing cash value as an element of your premiums. It is possible to employ the cash value component as a component of a complex estate planning plan. serve as a required savings vehicle. To pay for an account like a savings account, you can share the cash value portion and borrow against it. It can also be used to repay debt like outstanding credit card balances or outstanding vehicle loans. Whole life insurance offers everlasting insurance, research cash value, and can help your family amass wealth over time.

Additionally, compared to other types of coverage, these policies feature greater guarantees, which make them a viable choice for many people.

1.3 Problem Statement

The current report identifies the main challenges facing Bangladesh's insurance sector:

Insurance firms are too accountable for giving the general population a terrible opinion of insurance. It reduces the size of the insurance industry. Lack of public funding is mostly to blame for the sector's failure.

Bangladesh is one of the world's poorest nations, and the majority of its population are living in extreme poverty. These people put in a lot of effort to support themselves. People could under any circumstances save any money for a rainy day. As a result, they are unable to pay the premium, which is a fee charged to the insurer as security or a precaution against an accident.

While quicker service and saving time and money are made possible by automation, the financial industry in Bangladesh is still run entirely by humans. A web address, which is necessary for an insurance company, is never used by them. Using the website, they may provide their clients more information.

Insurance firms have a negative reputation because they take too long to properly resolve customers' claims. The possibility of getting insurance claims after the policy's maturity is unknown.

The absence of a successful marketing technique is one of the major problems confronting private insurers in this nation. The management is not making any attempts to broaden their marketing. They don't spend enough on advertising, that could make their business grow.

One of the most fundamental issues facing private insurers in this country is the general absence marketing technique. The management can make no efforts to diversify its marketing. They run a deficit on promotion, which would help their companies to expand.

Some insurance businesses utilize practices that are outside both business norms and insurance legislation. When policyholders request their money back after death or maturity, certain insurance

companies harass them. Insurance firms use a number of excuses for failing to swiftly solve claims. In addition, some field-level employees frequently attempt to persuade customers to spend healthcare by offering wrong info. Such illegal transactions harm insurance organizations' names and obstruct the progress of the country's economic insurance business. Insurance company bullied customers frequently strive to prevent others from acquiring any insurance coverage.

The expansion of the insurance market is limited by widespread illiteracy. The majority of individuals particularly in rural areas lack insurance. A significant number of people are extremely unaware of insurance. The benefits of insurance policies are not well known, and many consumers feel that insurance policies are necessary and that the insurance was nothing but a trick.

Due to lack of training for employees, particularly field workers for insurance businesses, has hampered the expansion of the insurance industry in Bangladesh. There still are still not enough training facilities to give insurance firm employees the proper education in insurance operations.

A limited fraction of insurance companies in our nation have branches in rural areas, that comprise the majority of their placements. They believe that because urban areas have better economic conditions than country areas, they can have improved business prospects. They do not realize that many of us live in rural settings. Therefore, this centralization strategy limits the expansion of the insurance industry in our society.

1.4 Research Question

1. Is Bangladeshi insurance company reliable?
2. Is Bangladeshi insurance company responsive?
3. Do Bangladeshi insurance customers feel assured?
4. Do Bangladeshi insurance companies have empathy?
5. Are Bangladeshi insurance company's tangible?
6. Is there any gender wise difference in insurance companies' realities, responsiveness, assurance, empathy, tangible?
7. Is there any occupation wise difference in insurance companies' realities, responsiveness, assurance, empathy, tangible?

8. Is there any age wise difference in insurance companies' realities, responsiveness, assurance, empathy, tangible?

1.5 Research Objectives

Safeguarding instantaneous estate to satisfy survivors requires the main goal of life insurance. Despite the various alternative methods to save money and invest, some contracts get a savings provision. The insurance's purpose is to supply financial protection against unplanned life events. Simply stated, when you get an insurance policy, you pay the premiums and obtain protection against economic repercussions of things like accidents, illness, and sometimes even death. Insurance providers are in it to generate cash, just like any other business. Insurance may be intended to provide you and your loved ones security, but insurance companies have to repay staff wages and other operational expenses. The purpose of an insurance industry is to set premiums which are high enough to cover their losses and low enough to remain competitive. But an insurance company's aim isn't just to make profit off of premiums. In addition to gathering cash each month to pay for claims and overhead, insurers also make investments with the funds they acquire. The goals and goals of life insurers include earning a return along with offering excellent customer service to draw in new customers and retain the ones they have already.

- Premium increases are a significant source of revenue. These monies are used to advance a government's modernization, which quickens economic boom. Such heavy investments improve employment opportunities. As a result, insurance has emerged as an important promoter of capital formation.
- Asset allocation from the insured to the insurer is made easier by insurance. Spread risk among a lot of people is the fundamental tenet of insurance. Several people get insurance plans and pay the insurer charges. When a loss occurs, it is paid by the insurer's reserves.
- Augmenting the demand for investment opportunities out of total income. Insurance offers loss prevention, financial stability, and trade and commerce sector encouragement, every one of which aids economic growth. As a corollary, insurance is vital to an economy's ability to grow responsibly.
- Insurance provides a method to invest in in addition to safeguarding against risks and unpredictable circumstances. Having life insurance allows for systematic savings because

regular premium payments are received. A means of investment is available by life insurance. It forms the habit of paying the premium in a bid to save money. At the time of the contract's maturity, the implement comprehensive the lump sum. As a consequence, life insurance encourages saving.

- By obtaining a premium, insurance businesses make money. These funds are used to buy stocks and government securities. These assets are effectively put in a nation's rapid industrialization in order to gather new funds and use them to support the economy of the country. Huge investments that develop capital increase employment opportunities.

1.6 Research Scope

- Life insurance practitioners need to help people with their right knowledge. So that people have less problems with this life insurance in the future. If they can open it properly, they will be interested in opening this life insurance. They will be interested in opening this life insurance account for all the adults in the family.
- Rural people need to know the right reasons for life insurance. They will open it if they know. This life insurance is very beneficial for them. Because all natural penmanship is prey. Meanwhile, they become zero simultaneously. Then if they have this life insurance they can start over. So, this life insurance carries a lot of importance in their life
- To increase the amount of banking life insurance. So that it acts as a resource for people whenever they are in danger. It later serves to turn Tor.

- This life insurance business law will be limited to Bangladesh. Since this life insurance is made for Bangladesh or with the people of Bangladesh in mind, its law will be limited to Bangladesh only.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

A researcher reviews preceding works, studies, even conferences in a literature review.

You can acquire what work has really been done with the aid of papers, books, essays, etc. On topic, present a comprehensive summary of the area and identify any gaps in the work. after

By doing investigation, they can focus on their problems and look for solutions to them.

2.2 PREVIOUS LITERATURE

Many residents of the nations do not really regard life insurance very properly. Bangladesh is still far behind other countries around the globe when it comes to life insurance, which is why they frequently register their portfolios. The amount of life insurance purchased by Bangladeshi individuals is steadily declining. On this subject, multiple researchers have started their investigation. Many of them took shortcuts on the way to their prime purpose. I want to focus on the most important reasons Bangladeshi consumers are afraid of opening life insurance contracts and the challenges they encounter when trying to maintain their coverage.

Syed Maruf Rezaand et al. [1] worked in Bangladeshi Life Insurance Marketing. They used even one interview. Primary data was gathered via a standardized questionnaire including in interviews. The limitations of this paper without thorough understanding, insurance agents cannot succeed. A lack of confidence in insurance companies. It does not fulfill commitments given to clients when selling insurance products to address complaints.

Mohammad Rifat Rahman and et al. [2] worked in a Bangladesh's general insurance industry is in trouble financially. They used the Altman Z-score statistical model. They collected data for the many life insurance companies. The limitation of this paper that the author's results might also present stakeholder's assistance about where to get the appropriate investment approach.

Md Firoze Miah and et al. [3] worked Bangladeshi data on the effects of insurer financial insolvency on the profitability of non-life insurance providers. They used Generalized Methods of Moments (GMM) and Ordinary Least Square (OLS). They collected data for the many life insurance companies. The limitations of this paper that age, inflation, technology advances, and financial leverage all considerably affect profitability, according to the report.

Dr. Nazrul Islam Muhammad and et al. [4] worked Bangladeshi life insurance policies purchasing factors. They worked a particular style of interview when the interviewer uses a predefined list of questions. Using both descriptive and inferential statistical methods, they compiled data. The limitations of this paper that the study's conclusions may help life insurance carriers make decisions as they formulate plans to improve the current situation by being more original when introducing new life insurance products.

Akim M. Rahman, Ph.D. (USA) [5] worked Statistical Analysis of Customers' Preferences in Bank-Led Banking Service. They used self-designed survey questionnaire. They collected data utilizing the statistics of customers' opinions in Bangladesh, using factor analysis and testing of hypotheses. The findings are comparable with conceptions of strategic change that perceive it to be a continuous process. Customer preferences have been quantitatively shown to depend mainly on the age-group and occupation-group of the consumer.

Agustina's Nicholas L and et al. [6]Tubing worked as a case study of such life insurance business in India. They used case study-based qualitative research. They collect data Our capability to safeguard more clients is made available by the transparency of the information we collect by our digital platform. The limitations of this paper the findings are comparable with conceptions of strategic change that perceive it to be a continuous process.

Ankita Shetty and et al. [7] worked Banking and insurance services with just a concentrate on relations. They used Boolean algebraic methods. They collected data case study-based qualitative research. He limitations of this paper service quality and adaptive selling practices of salespeople, in opposition to selling orientation, improve relationship quality, resulting in better customer satisfaction, retain, and unwavering commitment.

Dr. Mohammed Shamim and et al. [8] Uddin Khan worked for opportunities and difficulties in Bangladesh's Insurance Industry. They used the process of simple random sampling to identify answers. The data and information obtained in this fashion have been processed manually and mechanically. The research applied more statistical analyses also including average, percentage, 5-point Likert scale, rank, etc. They collected data case study-based qualitative research. The limitation of this paper is that the contemporary insurance act is insufficient in a range of aspects, particularly estimating margins of solvency and allocating funds.

Ashwini D N [9] worked in banking and life insurance industry industrial development. They used the process of simple random sampling to identify answers. They collected data from case study-based qualitative research. The paper's drawback is that the author's findings could provide stakeholders guidance on where to find the best investment portfolio.

Christian Kubitz N and et al. [10] worked Synchronization in Life Insurance. They use the methods of Jarocinski and Karadi (2020) and only consider differences from pure monetary policy surprises, after which they are cleaned of information shocks using stock market reactions. They collect regulatory data at the micro-level to justify the relevance of insurers as investment. The shortcomings of this authors of the study outcomes are similar to conceptions of change initiatives that view the process as continuing.

Zhifeng Zhangaand and et al. [11] worked analysis as to just how consumption of life insurance is changed by demographic changes. They used even one interview and imperial model. They

used panel data for their research. The shortcomings of this authors the demographic trends and the use of life insurance may be probably linked in both dimensions.

2.3 CONCLUSION

Using a management information system to get a respectable outcome, they employed a variety of techniques, including features Extraction, amplification, annotation, and more. Let go of real-time Increased performance accuracy in the back. We have made great efforts to make it as simple as possible for customers to have this insurance account can progress by opening.

Chapter 3

Methodology

3.1 Quantitative research

Quantitative research is a method of analysis that focuses on assessing the quantity and analysis of data. It is built on a rational process that emphasizes testing hypotheses and is influenced by positivist and empiricist thought. It is used in a wide range of normal and sociologies, including geography, science, brain research, and material science. Therefore, it is crucial to comprehend what quantitative research implies because it might imply different things to different people depending on their interests or the research project they are working on. I'll provide some definitions of in the section below quantitative analysis.

Cohen (1980) defined quantitative research as social science that makes use of empirical techniques and empirical claims According to him, an empirical assertion is one that describes what "is" the case in the "actual world," as opposed to what "ought" to be the case. In quantitative research, experimental assessments are used as another consideration. Exact articulations are typically expressed in mathematical words. Exact assessments are defined as a structure that attempts to determine how much an empirically tested program or approach satisfies or dissatisfies a given norm or standard.

'Explaining events by gathering numerical data that are examined using mathematically based approaches,' claims Creswell (1994). (in particular statistics).

We may practically focus on an infinite number of peculiarities in this way, which makes quantitative research incredibly flexible. But not all idiosyncrasies are best studied with the use of quantitative methods. Quantitative approaches have some incredibly notable advantages, but they also have drawbacks. This suggests that some anomalies are best focused on using subjective techniques.

Thus, measuring social reality is at the heart of most quantitative research. Quantitative research looks for quantities in anything and uses mathematics to write out the inquiry. Unwavering aids are essential during the time spent gathering and analyzing information since quantitative professionals consider reality as something that can be fairly addressed.

Different Types of Quantitative Research

There are several types of quantitative research. For instance, it can be classified as

Survey research

Correlational research

Experimental research

Causal-comparative research. Each type has its own typical characteristics.

3.2 Research Process

This study generally followed a research cycle, which is typical of all investigations with a deductive foundation. There are seven main stages, including issue, hypothesis, research strategy, information gathering, information analysis, and conjecture.

The next step was to choose the best examination strategy to apply to this investigation. As shown in the section before this one, the specialist was first asked to identify the proper

exploration worldview. The appropriate exploration configuration was then used after selecting the examination worldview.



Fig 3.1: The Main Stages of the Research Process

Careful thought was provided during the time spent cultivating the research questions during the estimating stage. A pilot study was conducted as the final step of this stage to assess the credibility and reliability of the review survey. According on the results of the review surveys, significant changes were made as a result of the results from the previous stage. The finalized instrument was used to collect data from the example once the study poll was modified and finished.

After two resultant steps, the information was then investigated. To cleanse the material and obtain a general perspective on the responders, a primer information inquiry was first used. Underlying condition exhibiting was used in the following phase. It makes logical to examine the data in Section Five.

The understanding of the discoveries and a discussion about their implications were part of the last stage. These topics are covered in Section 6. The scientists must come up with substantial hypotheses and writing in order to provide a reasonable clarification and full explanation of the discoveries.

3.3 The Survey Method:

Questions like respondents' propensity to be ethically divided, character traits, management style, moral climate in their associations, and disclosing their freak work environment conduct are likely to be seen as delicate by respondents. Applying the review process was therefore thought to be the best tactic.

A survey could be a reliable way to evaluate data about the sample and allow the researcher to generalize about applying the results from a sample of responses to a population (Chisnall 1992; Creswell 1994). Additionally, this approach is appropriate for studies with a large sample size² (Hair, Bush, and Ortinau 2003), as surveys are simple, affordable, and effective to conduct (Churchill 1995; Sekaran 2003; Zikmund 2003). Finally, a survey is appropriate for gathering information on respondents' views, attitudes, and motivations (Burns and Bush 2000), as well as their thoughts, opinions, and feelings (Shaughnessy and Zechmeister 1997).

Despite the benefits mentioned above, the survey approach has come under fire for relying heavily on self-report data (Spector 1992). Hair et al. (2003) outlined a number of disadvantages of employing surveys, including challenges in ascertaining the veracity of the responses, a lack of specificity and in-depth information, and a lack of control over the timeliness.

3.4 Survey Questionnaire Development

The instrument for this study was developed using a combination of already-accepted estimations based on a wide-ranging survey of writing. The chosen accepted estimates were then slightly modified to meet the example of this analysis. This is a typical approach for developing an overview tool because it has two key advantages: first, the current instruments have been thoroughly examined for reliability and unwavering quality; second, by using the current instruments, it makes it possible to compare the new results to previous results from various studies. The study was composed of recent estimates that were accepted based on the writing.

The phrasing and sequencing of the questions were carefully considered when constructing the instrument. Surveys should be brief, to the point, and straightforward to read (Frazer and Lawley 2000).

The questionnaire consists of two parts: the first part is basically whether there is a banking account and also the gender, age, occupation of the person.

And in the second part, the responses are made on these 5 topics: Relatability, Responsiveness, Accuracy, Empathy, Tangibility.

3.5 Questioner

The survey can be described as "a reformulated series of laid down questions to which respondents account their responses generically, inside rather firmly characterized alternative options."

For this investigation, polls were used as a data collection tool. This method has been regarded as an effective way to obtain information from large examples and might be the most widely used tactic used in information gathering. The survey is divided into two pieces. Segment questions are covered in the first section, while topics related to builds are covered in the last sections.

First Part

The participants' demographic data is shown in this section.

Second Part

This section includes 22 questions asking respondents to prove our hypothesis.

1. I am good at dealing with setbacks (e.g. bad marks, negative feedback on my work)						
1	2	3	4	5	6	7
Strongly disagree	Disagree	Disagree somewhat	Neither agree nor disagree	Agree somewhat	Agree	Strongly agree

3.6 Sample size

We organized a review to evaluate our hypothesis in order to get precise evidence for the research model. A sample of 413 people was used to test the model. Tests were examined using a structured set of surveys.

3.7 Data collection Procedure

To acquire the data for this investigation, a self-regulated survey was used. The term "self-regulated survey" references to a technique for gathering information in which the respondents read through the review questions and record their responses without the assistance of a trained interviewer. Significant evidence, according to Dillman (2007, p. 38), "suggests that people are more likely to offer honest responses to self-administered than to interview questions." Additionally, a self-administered survey reduces the likelihood that social desirability bias would occur whenever sensitive data are sought (Dillman 2007).

In this investigation, a drop-off and gather method has been used. A representative of the scientist will hand-deliver review polls to respondents as part of this method, which also entails the expert traveling to the respondents' neighborhood. After the responders were finished, the delegate then collected the completed studies.

Respondents are able to complete the survey at their own convenience and pace thanks to this method.

In light of this, respondents may set aside some time to reflect, consider the questions, and, if necessary, look for more information.

This tactic ensures that a person can be reached.

This method helped with arousing interest in the respondents in completing the survey through connection between the agent and respondents, and it also assisted with answering questions

since polls were personally delivered by the delegate who is working in same organization with the respondents.

Chapter 4

Result and Discussion

4.1 Data analysis technique

More and more powerful multivariate approaches known as structuring are being used in scientific study. To evaluate multivariate causal linkages, SPSS was employed. In contrast to other modeling tools, SPSS tests both the direct and indirect effects of proposed causal relationships. We converted our model to structural equations in order to test it modeling with the partial least squares approach (Hair et al. 2014) software to compute the data (Ringle et al. 2014). Each of these reflector indicators is our structure. The simulation was assessed.

4.2 Measurement Model

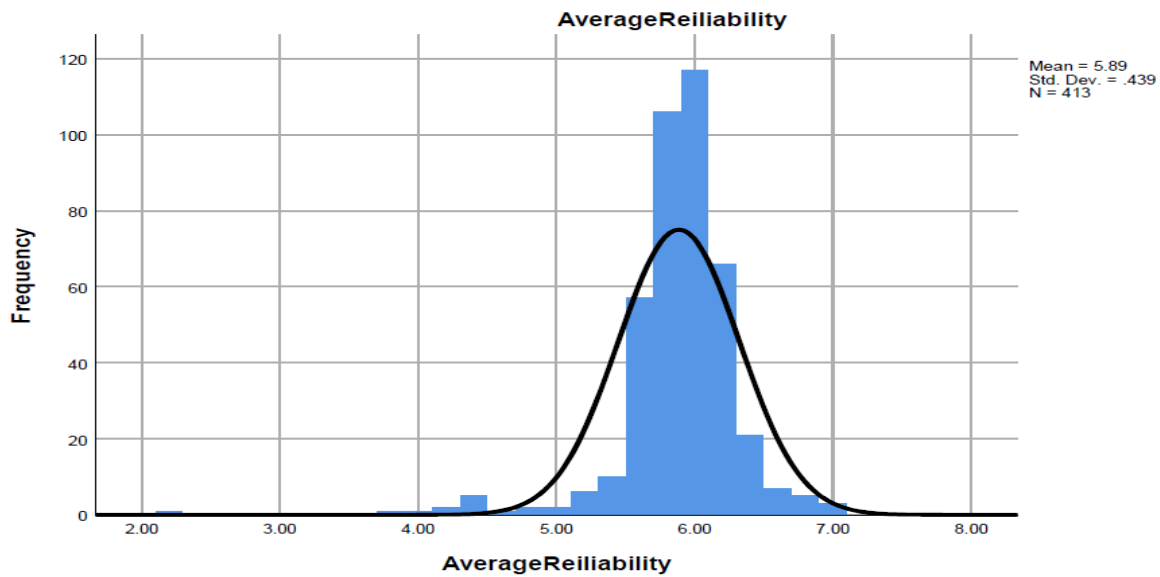


Fig 4.2.1: Frequency of Average Reliability

Here we can see the graph of average reliability. We see that the mean is 5.89, std Dev. is 0.439 and the number of people is 413.

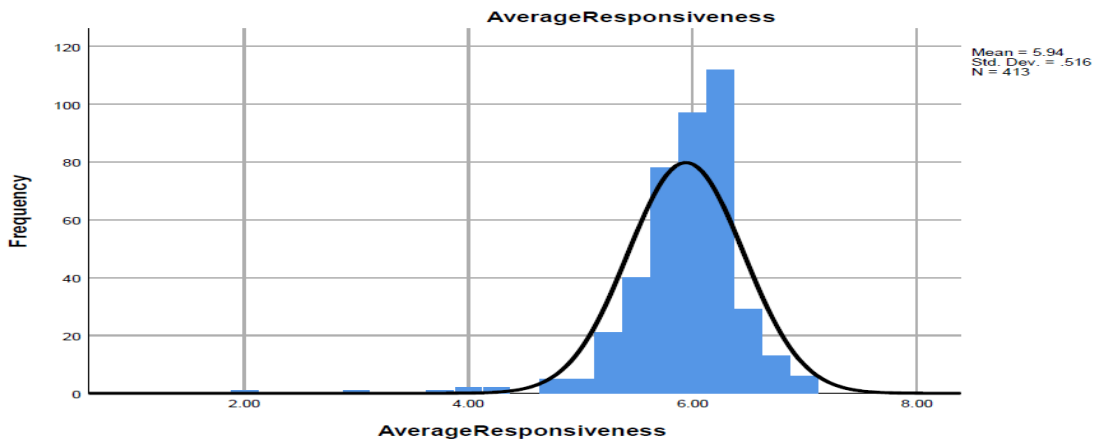


Fig 4.2.2: Frequency of Average Responsiveness

Here we can see the graph of average responsiveness. We see that the mean is 5.94, std Dev. is 0.516 and the number of people is 413.

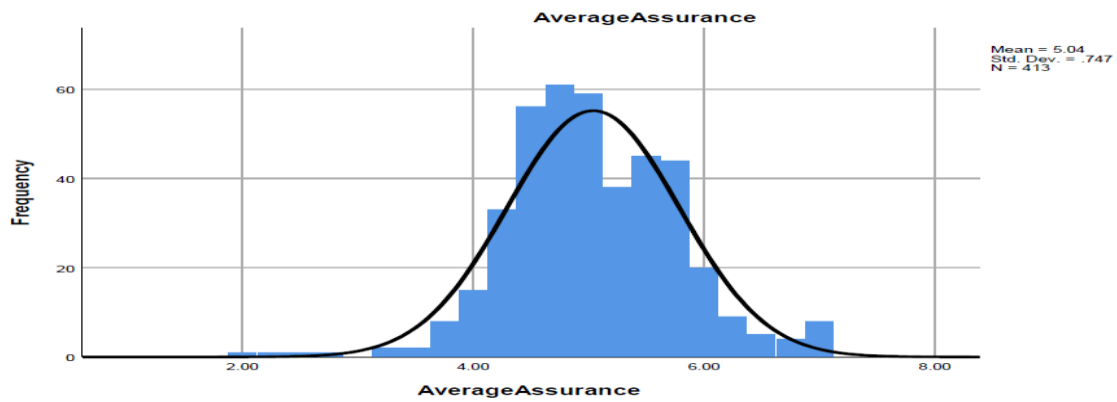


Fig 4.2.3: Frequency of Average Assurance

Here we can see the graph of average assurance. We see that the mean is 5.04, std Dev. is 0.747 and the number of people is 413.

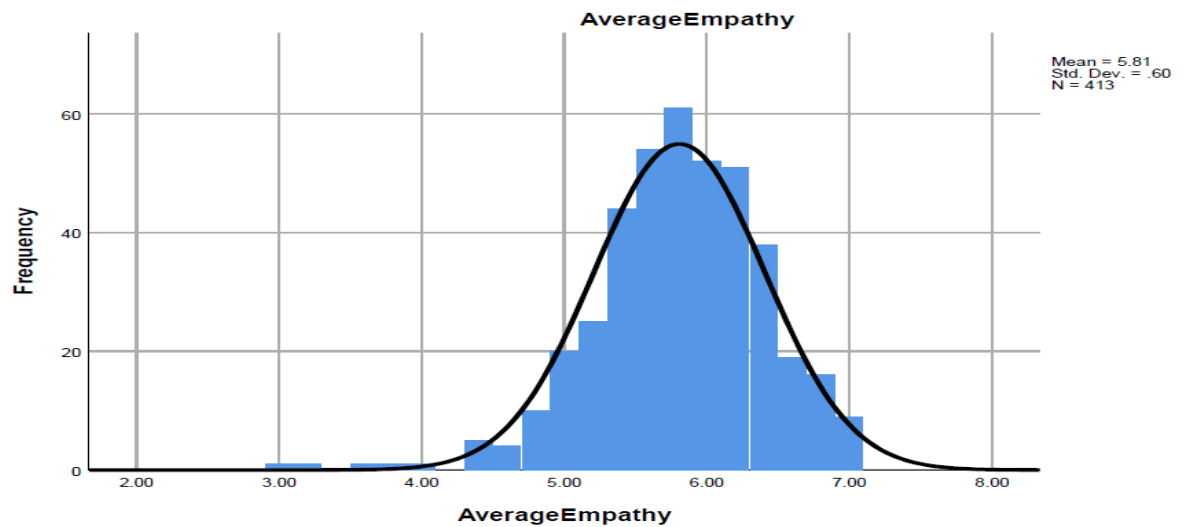


Fig 4.2.4: Frequency of Average Empathy

Here we can see the graph of average empathy. We see that the mean is 5.81, std Dev. is 0.60 and the number of people is 413.

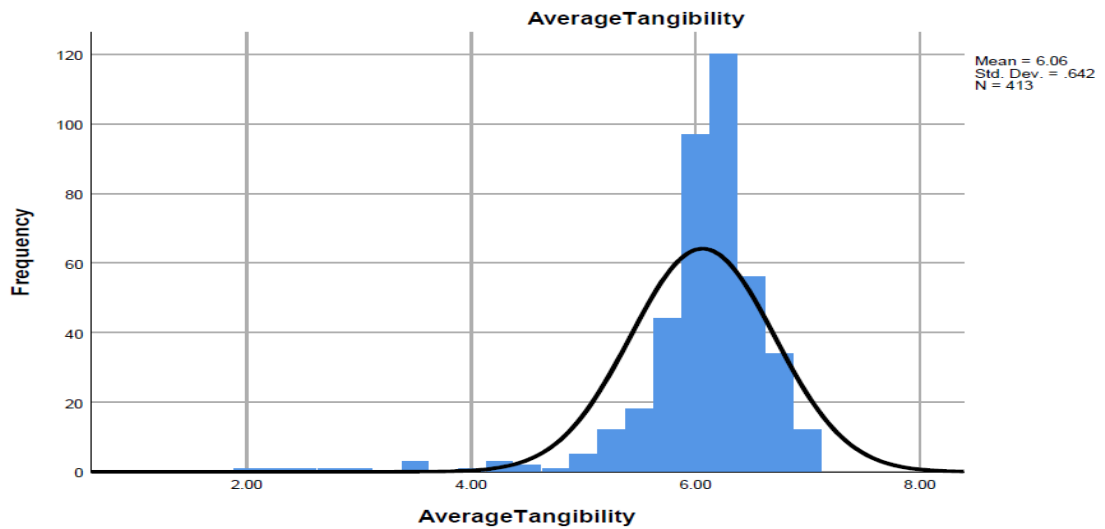


Fig 4.2.5: Frequency of Average Tangibility

Here we can see the graph of average Tangibility. We see that the mean is 6.06, std Dev. is 0.642 and the number of people is 413.

4.3 Structural Model

Descriptives

What is your age		Statistic	Std. Error
Average Reliability	20 to 30	Mean	5.8021
		95% Confidence Interval for Mean	
		Lower Bound	5.7248
		Upper Bound	5.8794
		5% Trimmed Mean	5.8561
		Median	5.8000
		Variance	.292
		Std. Deviation	.54042
		Minimum	2.20

	Maximum	7.00	
	Range	4.80	
	Interquartile Range	.40	
	Skewness	-2.642	.176
	Kurtosis	12.306	.351
31 to 40	Mean	5.9126	.02850
	95% Confidence Interval for Mean	Lower Bound	5.8561
		Upper Bound	5.9692
	5% Trimmed Mean	5.9251	
	Median	6.0000	
	Variance	.084	
	Std. Deviation	.28924	
	Minimum	5.00	
	Maximum	6.60	
	Range	1.60	
	Interquartile Range	.20	
	Skewness	-.703	.238
	Kurtosis	1.523	.472
41 to 50	Mean	6.0031	.03682
	95% Confidence Interval for Mean	Lower Bound	5.9295
		Upper Bound	6.0766
	5% Trimmed Mean	6.0000	
	Median	6.0000	
	Variance	.088	
	Std. Deviation	.29684	
	Minimum	5.20	
	Maximum	6.80	

Descriptives

What is your age		Statistic	Std. Error	
	Range	1.60		
	Interquartile Range	.40		
	Skewness	.062	.297	
	Kurtosis	.362	.586	
51 years	Mean	5.9818	.04958	
	95% Confidence Interval for Mean	Lower Bound	5.8824	
		Upper Bound	6.0812	
	5% Trimmed Mean	5.9687		
	Median	6.0000		
	Variance	.135		
	Std. Deviation	.36772		
	Minimum	5.20		
	Maximum	7.00		
	Range	1.80		
	Interquartile Range	.40		
	Skewness	.714	.322	
	Kurtosis	.574	.634	
	Average Responsiveness 20 to 30	Mean	5.8921	.04055
		95% Confidence Interval for Mean	Lower Bound	5.8121
Upper Bound			5.9721	
5% Trimmed Mean		5.9379		
Median		6.0000		
Variance		.312		
Std. Deviation		.55890		
Minimum		3.00		
Maximum		7.00		
Range		4.00		
Interquartile Range		.50		
Skewness		-1.698	.176	
Kurtosis		5.429	.351	
31 to 40		Mean	5.9296	.05415
		95% Confidence Interval for Mean	Lower Bound	5.8222
	Upper Bound		6.0370	
	5% Trimmed Mean	5.9680		
	Median	6.0000		

Descriptives

Whatisyourage		Statistic	Std. Error
	Variance	.302	
	Std. Deviation	.54953	
	Minimum	2.00	
	Maximum	7.00	
	Range	5.00	
	Interquartile Range	.50	
	Skewness	-3.711	.238
	Kurtosis	24.949	.472
41 to 50	Mean	6.0154	.04990
	95% Confidence Interval for Mean	Lower Bound Upper Bound	5.9157 6.1151
	5% Trimmed Mean	6.0128	
	Median	6.0000	
	Variance	.162	
	Std. Deviation	.40233	
	Minimum	5.00	
	Maximum	7.00	
	Range	2.00	
	Interquartile Range	.50	
	Skewness	.036	.297
	Kurtosis	.456	.586
51 years	Mean	6.0318	.05273
	95% Confidence Interval for Mean	Lower Bound Upper Bound	5.9261 6.1375
	5% Trimmed Mean	6.0354	
	Median	6.0000	
	Variance	.153	
	Std. Deviation	.39103	
	Minimum	5.25	
	Maximum	6.75	
	Range	1.50	
	Interquartile Range	.50	
	Skewness	-.189	.322
	Kurtosis	-.327	.634

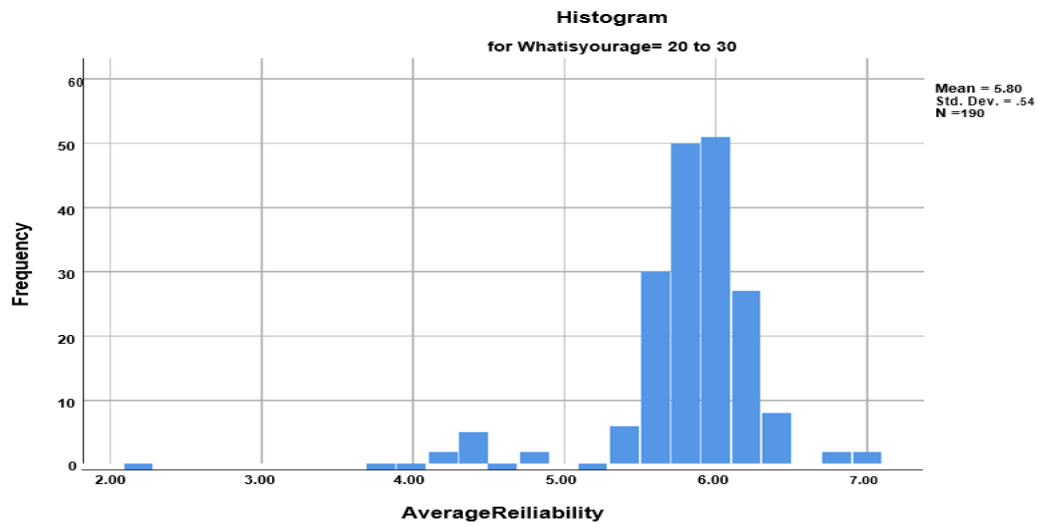


Fig 4.3.1: Exploratory of Average Reliability for age

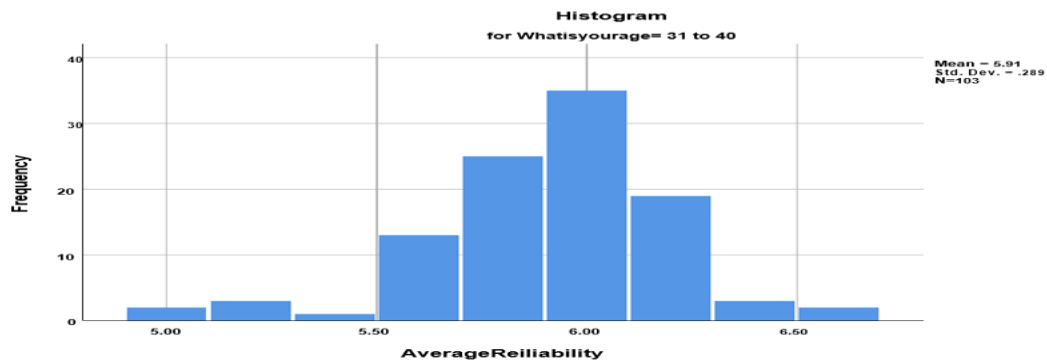


Fig 4.3.2: Exploratory of Average Reliability for age

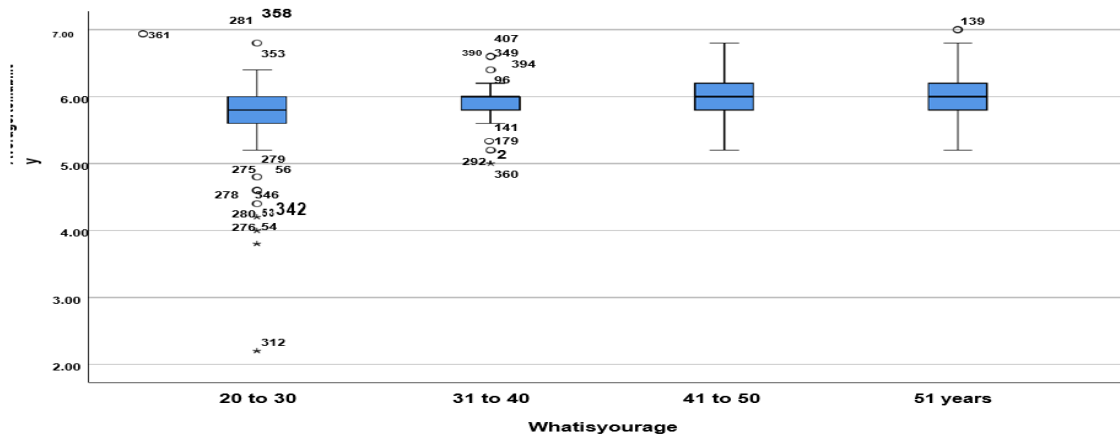


Fig 4.3.3: Exploratory of Boxplot Average Reliability for age

Average Assurance

Average Assurance	20 to 30	Mean	4.9382	.06039
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Descriptives

Whatisyourage		Statistic	Std. Error
	95% Confidence Interval for Mean	Lower Bound	4.8190
		Upper Bound	5.0573
	5% Trimmed Mean	4.9444	
	Median	4.8750	
	Variance	.693	
	Std. Deviation	.83241	
	Minimum	2.00	
	Maximum	7.00	
	Range	5.00	
	Interquartile Range	1.00	
	Skewness	-.164	.176
	Kurtosis	1.218	.351
31 to 40	Mean	5.1214	.05729
	95% Confidence Interval for Mean	Lower Bound	5.0077
		Upper Bound	5.2350
	5% Trimmed Mean	5.1210	
	Median	5.0000	
	Variance	.338	
	Std. Deviation	.58144	
	Minimum	3.50	
	Maximum	6.50	
	Range	3.00	
	Interquartile Range	.75	
	Skewness	-.017	.238
	Kurtosis	-.472	.472
41 to 50	Mean	5.1038	.08820
	95% Confidence Interval for Mean	Lower Bound	4.9276
		Upper Bound	5.2800
	5% Trimmed Mean	5.0726	
	Median	5.0000	
	Variance	.506	
	Std. Deviation	.71109	
	Minimum	3.75	
	Maximum	7.00	
	Range	3.25	

Descriptives

Whatisyourage		Statistic	Std. Error
	Interquartile Range	1.25	
	Skewness	.472	.297
	Kurtosis	.233	.586
51 years	Mean	5.1682	.09711
	95% Confidence Interval for Mean	Lower Bound	4.9735
		Upper Bound	5.3629
	5% Trimmed Mean	5.1313	
	Median	5.0000	
	Variance	.519	
	Std. Deviation	.72017	
	Minimum	4.00	
	Maximum	7.00	
	Range	3.00	
	Interquartile Range	1.00	
	Skewness	.746	.322
	Kurtosis	.263	.634

Average Assurance

Histograms

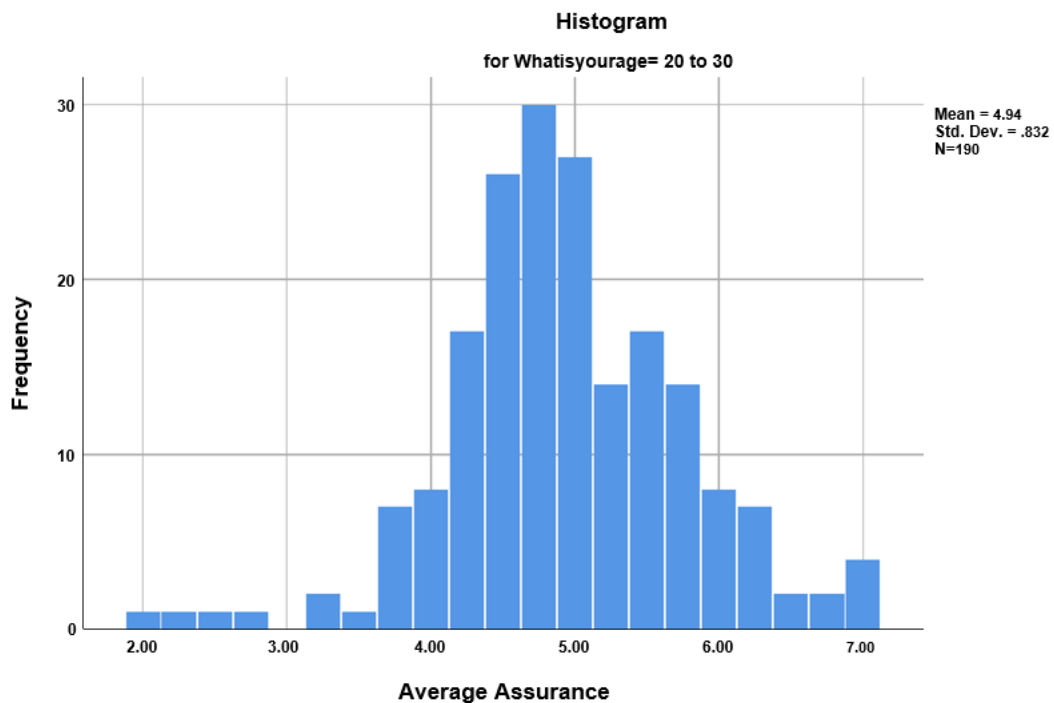


Fig 4.3.3: Exploratory of Average Assurance for age

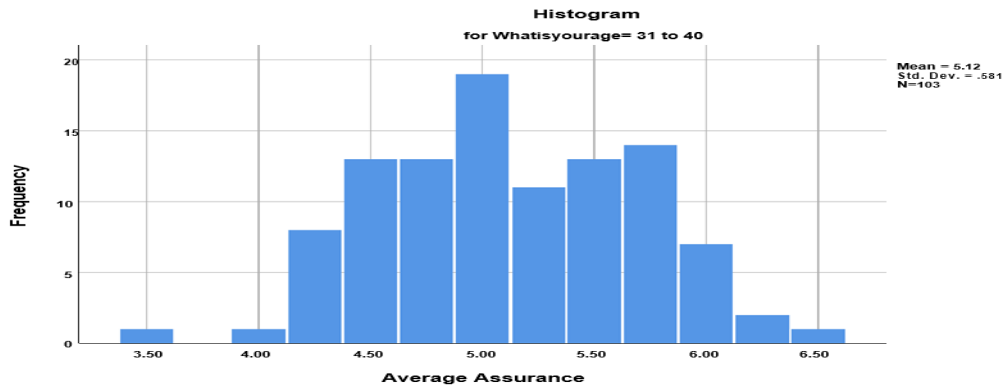


Fig 4.3.4: Exploratory of Average Assurance for age

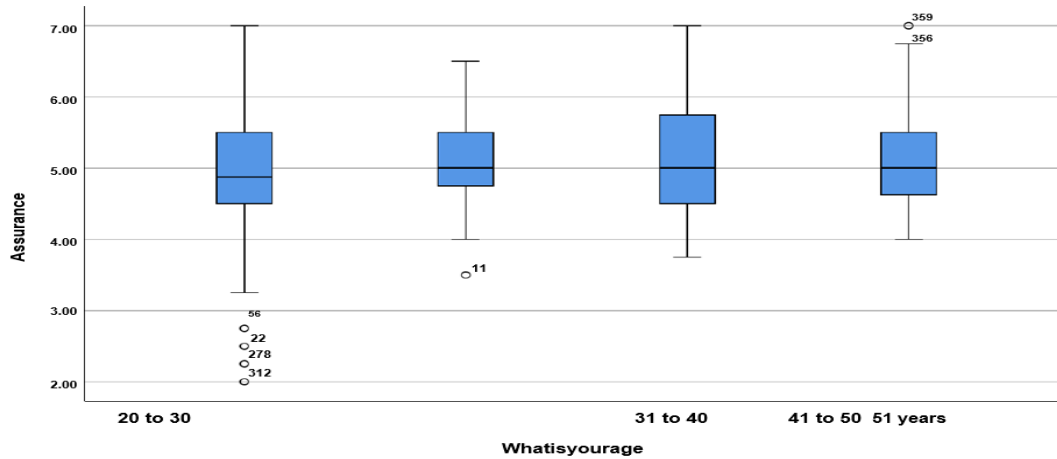


Fig 4.3.6: Exploratory of Boxplot Average Assurance for age

Average Empathy	20 to 30	Mean	5.7084	.04721
95% Confidence Interval for Mean	Lower Bound	5.6153		
	Upper Bound	5.8016		
5% Trimmed Mean		5.7404		
Median		5.8000		
Variance		.424		
Std. Deviation		.65079		
Minimum		3.00		

	Maximum	7.00	
	Range	4.00	
	Interquartile Range	.80	
	Skewness	-.932	.176
	Kurtosis	2.433	.351
31 to 40	Mean	5.8835	.05543
	95% Confidence Interval for Mean	Lower Bound	5.7735
		Upper Bound	5.9934
	5% Trimmed Mean	5.9036	
	Median	6.0000	
	Variance	.316	

Descriptives

Whatisyourage		Statistic	Std. Error
	Std. Deviation	.56257	
	Minimum	4.40	
	Maximum	7.00	
	Range	2.60	
	Interquartile Range	.60	
	Skewness	-.479	.238
	Kurtosis	.169	.472
41 to 50	Mean	5.8554	.07105
	95% Confidence Interval for Mean	Lower Bound	5.7134
		Upper Bound	5.9973
	5% Trimmed Mean	5.8470	
	Median	5.8000	
	Variance	.328	
	Std. Deviation	.57283	
	Minimum	4.80	
	Maximum	7.00	
	Range	2.20	
	Interquartile Range	1.00	
	Skewness	.120	.297
	Kurtosis	-.689	.586
	51 years	Mean	5.9491
95% Confidence Interval for Mean		Lower Bound	5.8259
		Upper Bound	6.0723
5% Trimmed Mean		5.9515	
Median		5.8000	
Variance		.208	
Std. Deviation		.45577	
Minimum		4.80	
Maximum		7.00	
Range		2.20	
Interquartile Range		.60	
Skewness		.015	.322
Kurtosis		.061	.634

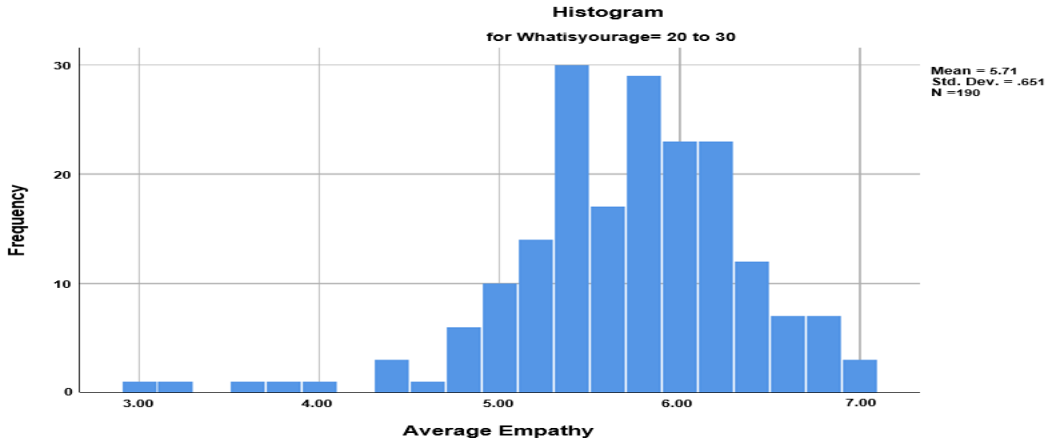


Fig 4.3.7: Exploratory of Average Empathy for age

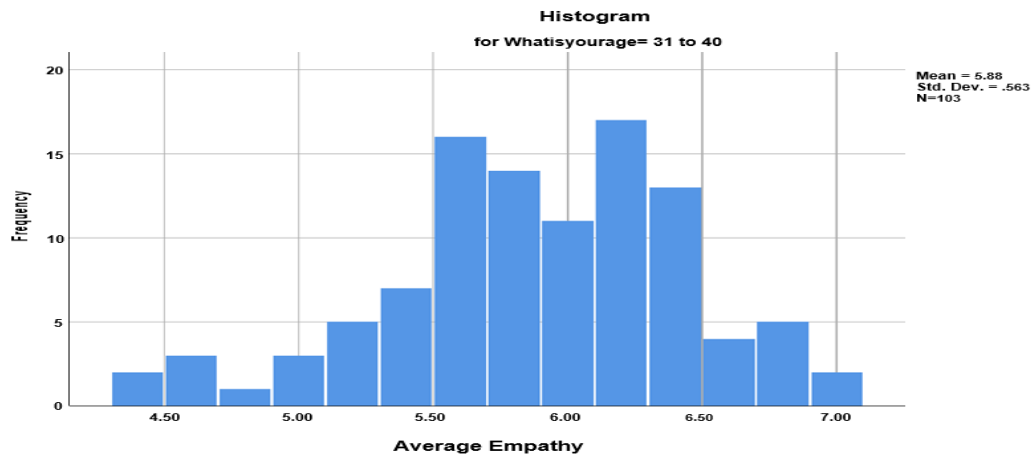


Fig 4.3.8: Exploratory of Average Empathy for age

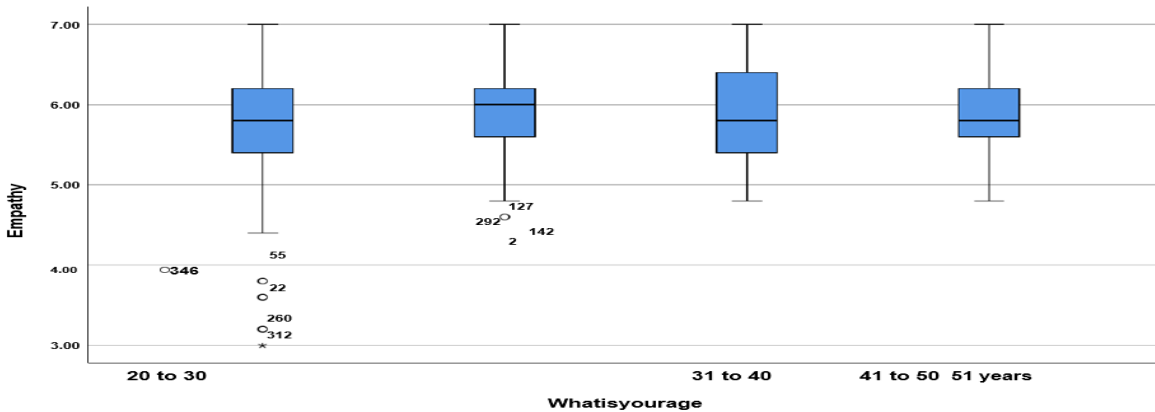


Fig 4.3.9: Exploratory of Boxplot Average Empathy for age

Average Tangibility	20 to 30	Mean	5.9342	.06058
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Whatisyourage		Statistic	Std. Error
	95% Confidence Interval for Mean	Lower Bound	5.8147
		Upper Bound	6.0537
	5% Trimmed Mean	6.0424	
	Median	6.0000	
	Variance	.697	
	Std. Deviation	.83509	
	Minimum	2.00	
	Maximum	7.00	
	Range	5.00	
	Interquartile Range	.50	
	Skewness	-2.439	.176
	Kurtosis	7.207	.351
31 to 40	Mean	6.1626	.03646
	95% Confidence Interval for Mean	Lower Bound	6.0903
		Upper Bound	6.2349
	5% Trimmed Mean	6.1695	
	Median	6.2500	
	Variance	.137	
	Std. Deviation	.37000	
	Minimum	5.00	
	Maximum	7.00	
	Range	2.00	
	Interquartile Range	.25	
	Skewness	-.282	.238
	Kurtosis	.505	.472
41 to 50	Mean	6.2154	.04899
	95% Confidence Interval for Mean	Lower Bound	6.1175
		Upper Bound	6.3133
	5% Trimmed Mean	6.2286	
	Median	6.2500	
	Variance	.156	
	Std. Deviation	.39498	

Minimum	5.00
Maximum	7.00
Range	2.00

**Average Tangibility
Histograms**

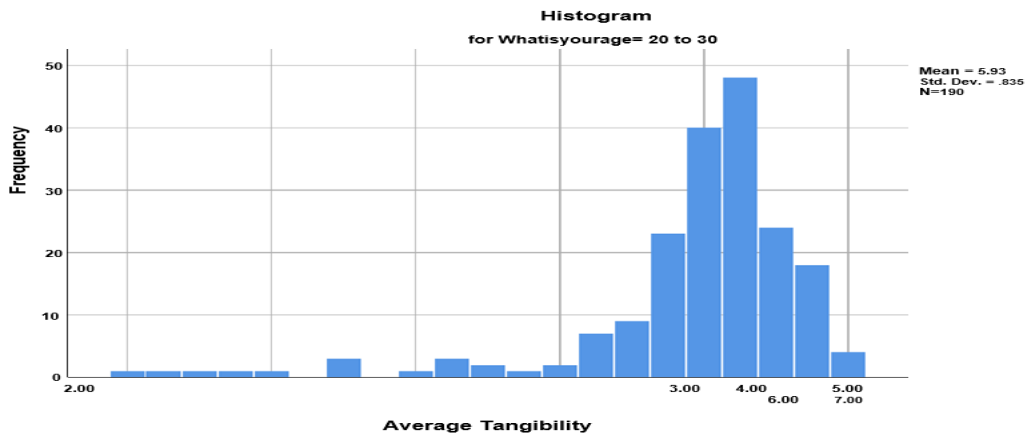


Fig 4.3.10: Exploratory of Average Tangibility for age

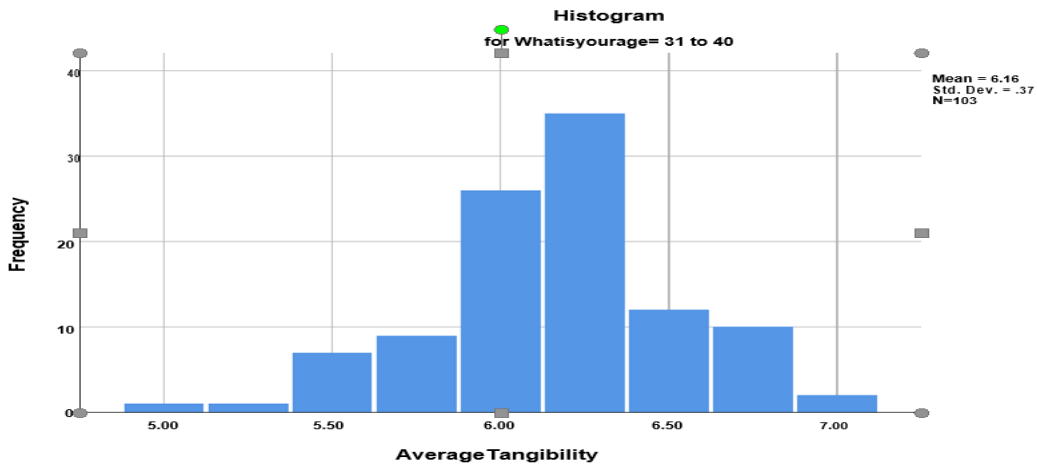


Fig 4.3.11: Exploratory of Average Tangibility for age

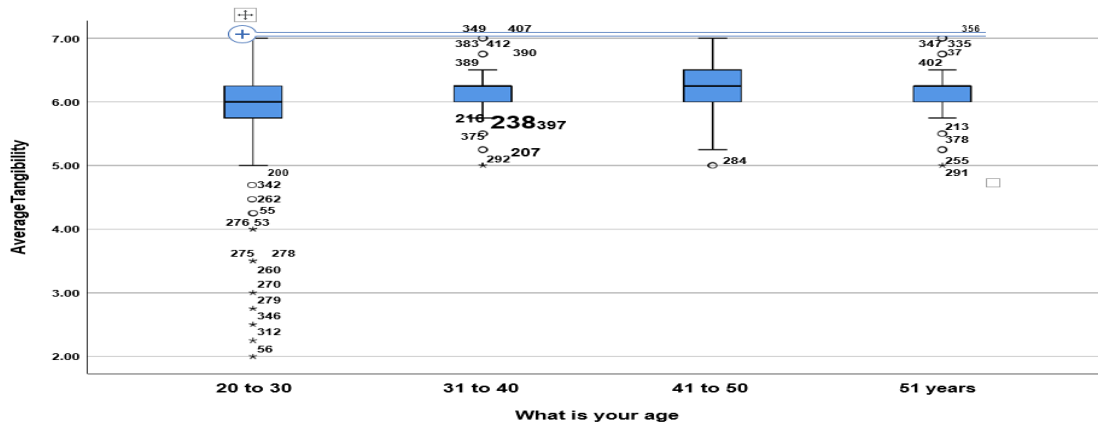


Fig 4.3.12: Exploratory of Boxplot Average Tangibility for age

Gender Wise

Descriptives

Gender		Statistic	Std. Error		
AverageReiliability	Female	Mean	5.8331	.04419	
		95% Confidence Interval for Mean	Lower Bound	5.7458	
			Upper Bound	5.9204	
		5% Trimmed Mean	5.8885		
		Median	6.0000		
		Variance	.307		
		Std. Deviation	.55370		
		Minimum	2.20		
		Maximum	7.00		
		Range	4.80		
		Interquartile Range	.20		
		Skewness	-2.731	.194	
		Kurtosis	13.182	.385	
		AverageReiliability	Male	Mean	5.9172
95% Confidence Interval for Mean	Lower Bound			5.8743	
	Upper Bound			5.9601	
5% Trimmed Mean	5.9252				
Median	6.0000				
Variance	.121				
Std. Deviation	.34847				

Gender	Statistic	Std. Error
Minimum	4.00	
Maximum	7.00	
Range	3.00	
Interquartile Range	.40	
Skewness	-1.002	.152
Kurtosis	6.193	.303

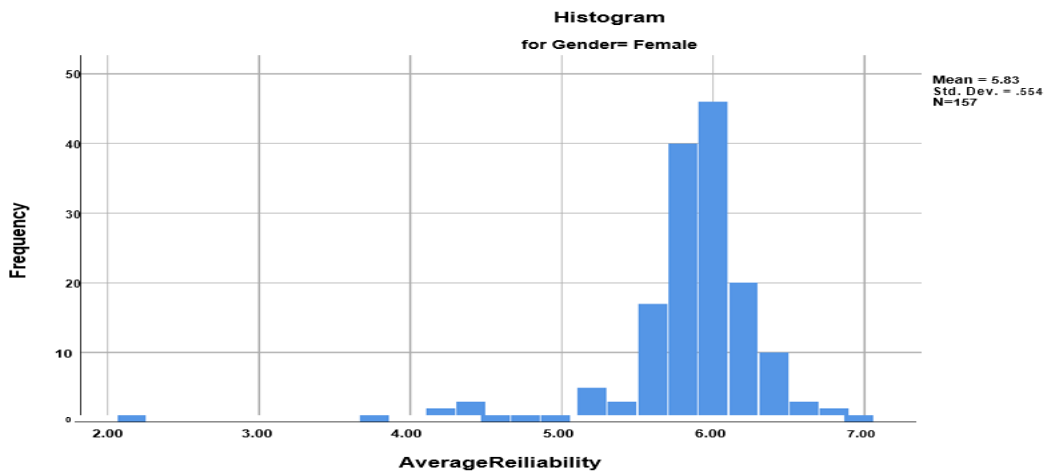


Fig 4.3.13: Exploratory of Average Reliability for gender

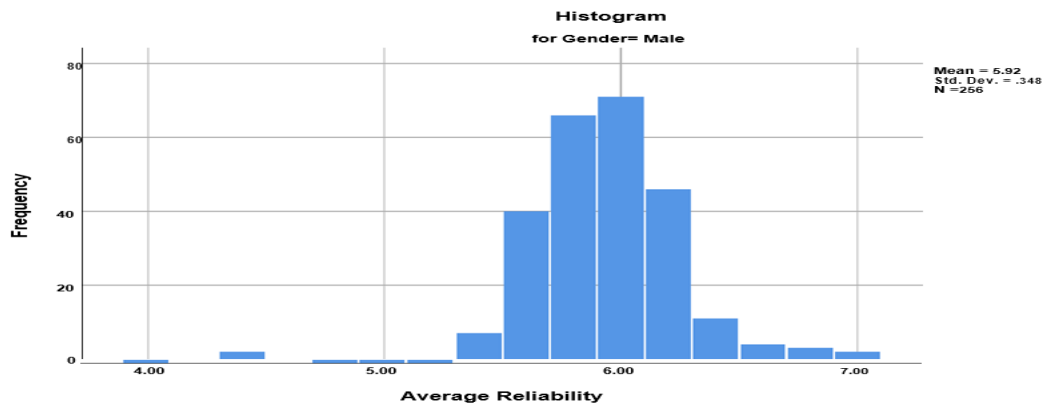


Fig 4.3.14: Exploratory of Average Reliability for gender

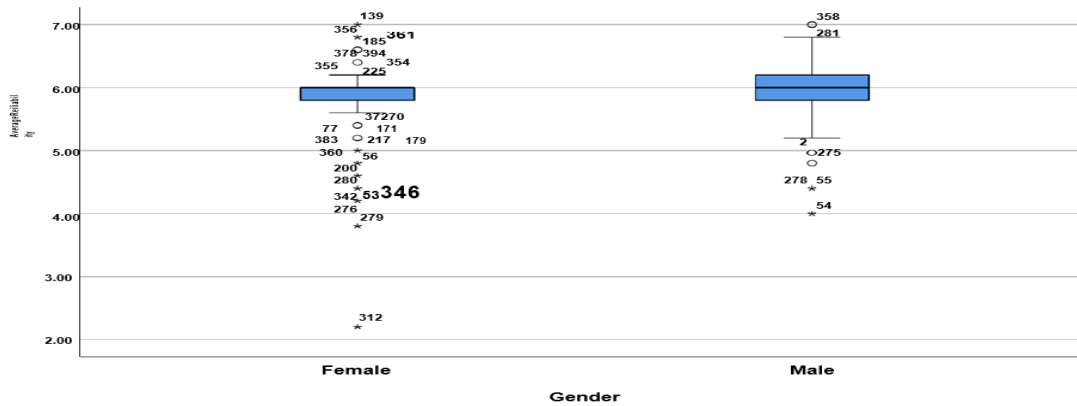


Fig 4.3.15: Exploratory of Boxplot Average Reliability for gender

Average Responsiveness	Female	Mean	5.8981	.04524
95% Confidence Interval for Mean		Lower Bound	5.8087	
		Upper Bound	5.9874	
5% Trimmed Mean			5.9461	
Median			6.0000	
Variance			.321	
Std. Deviation			.56681	
Minimum			3.00	
Maximum			7.00	
Range			4.00	
Interquartile Range			.50	
Skewness			-1.810	.194
Kurtosis			5.680	.385
Male		Mean	5.9648	.03011
95% Confidence Interval for Mean		Lower Bound	5.9055	
		Upper Bound	6.0241	
5% Trimmed Mean			5.9824	
Median			6.0000	
Variance			.232	
Std. Deviation			.48176	
Minimum			2.00	
Maximum			7.00	

Range	5.00	
Interquartile Range	.50	
Skewness	-2.460	.152
Kurtosis	18.054	.303

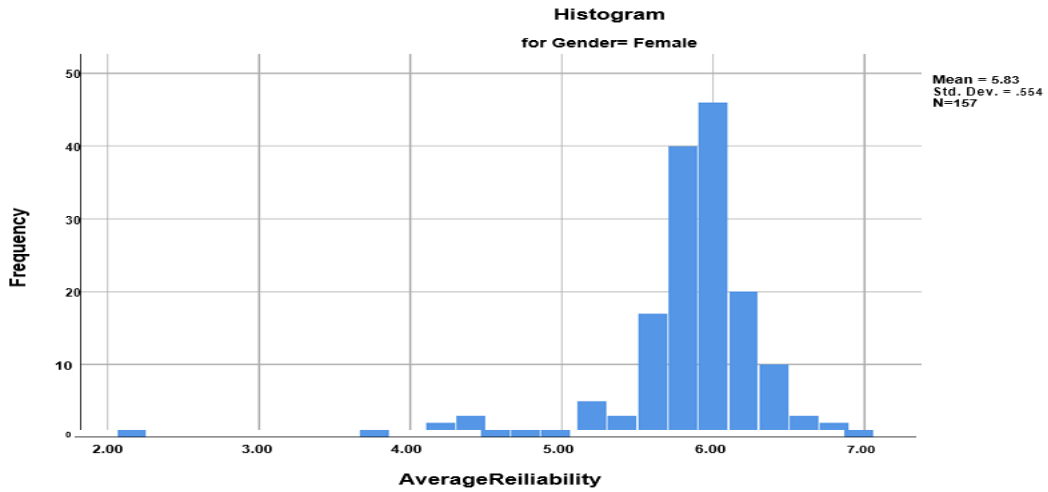


Fig 4.3.16: Exploratory of Average Responsiveness for gender

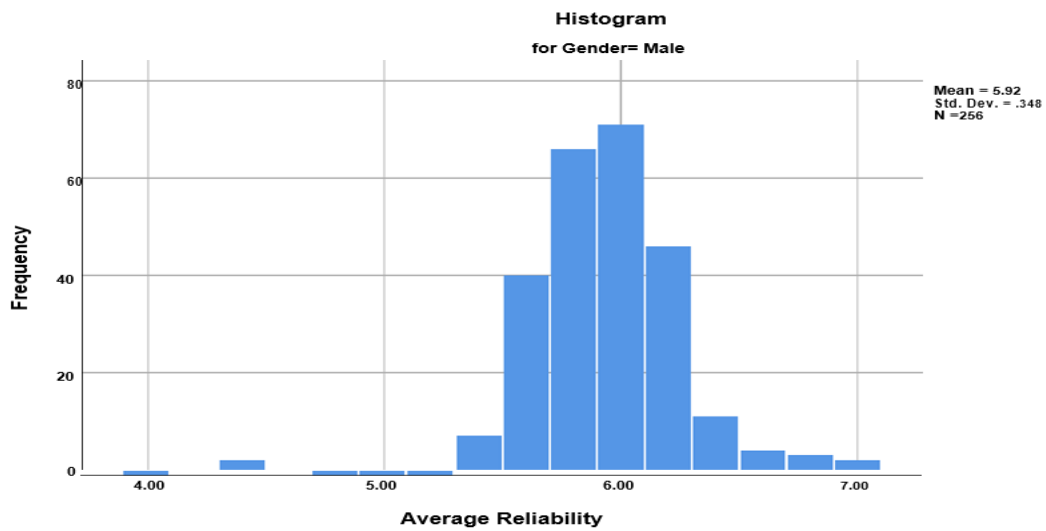


Fig 4.3.17: Exploratory of Average Responsiveness for gender

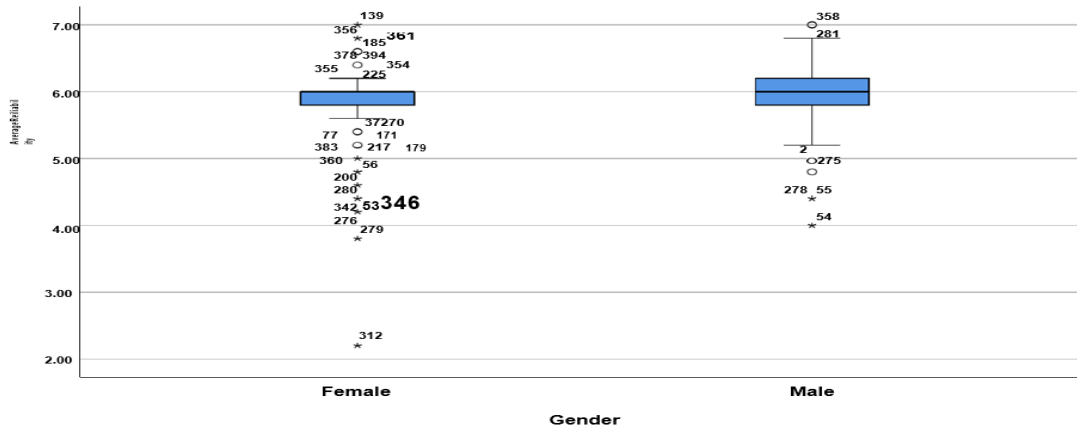


Fig 4.3.18: Exploratory of Boxplot Average Responsiveness for gender

Average Assurance	Female	Mean	5.0303	.06201
		95% Confidence Interval for Mean	Lower Bound	4.9078
			Upper Bound	5.1527

Descriptives

Gender	Statistic	Std. Error	
Female	5% Trimmed Mean	5.0372	
	Median	5.0000	
	Variance	.604	
	Std. Deviation	.77695	
	Minimum	2.00	
	Maximum	7.00	
	Range	5.00	
	Interquartile Range	1.00	
	Skewness	-.262	.194
	Kurtosis	1.572	.385
Male	Mean	5.0469	.04555
	95% Confidence Interval for Mean	Lower Bound	4.9572
		Upper Bound	5.1366
	5% Trimmed Mean	5.0328	
	Median	5.0000	
	Variance	.531	
	Std. Deviation	.72878	
Minimum	2.25		

Maximum	7.00	
Range	4.75	
Interquartile Range	1.00	
Skewness	.114	.152
Kurtosis	.875	.303

**Average Assurance
Histograms**

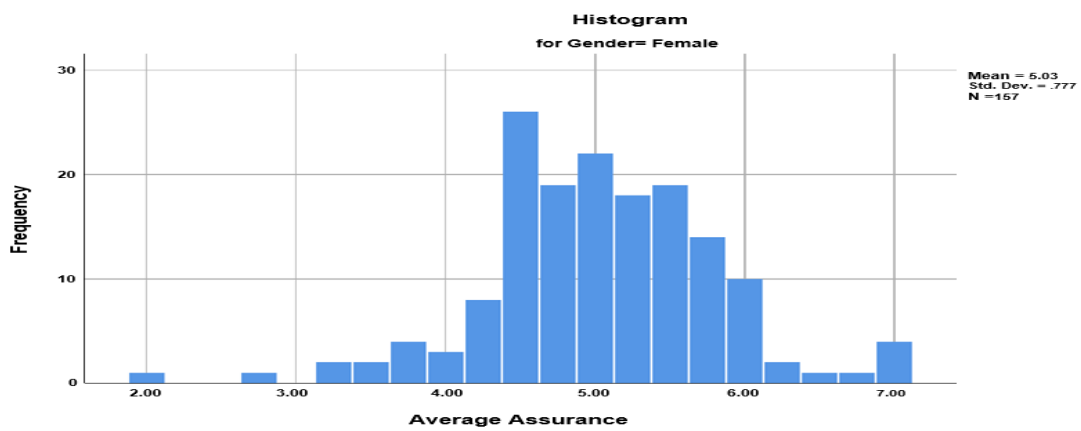


Fig 4.3.19: Exploratory of Average Assurance for gender

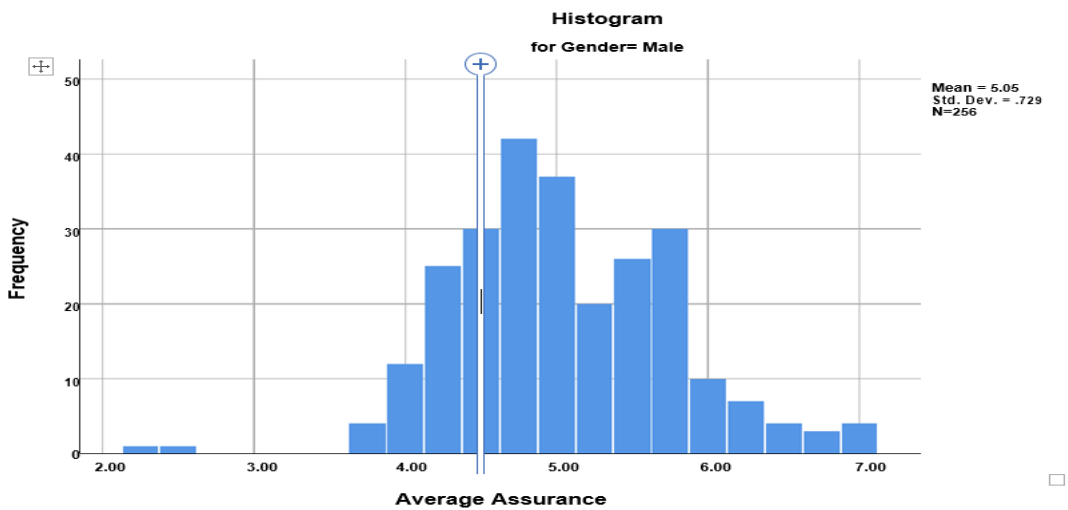


Fig 4.3.20: Exploratory of Average Assurance for gender

Boxplots

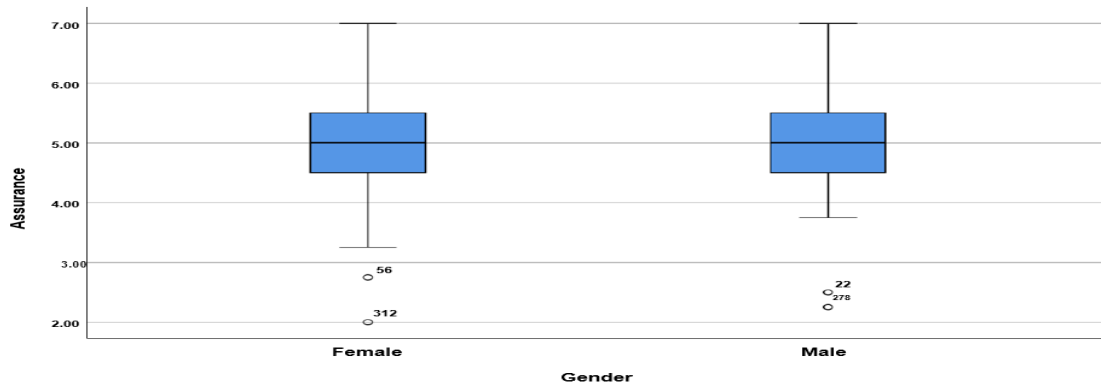


Fig 4.3.21: Exploratory of Boxplot Average Assurance for gender

Average Empathy	Female	Mean	5.7783	.05036
95% Confidence Interval for Mean		Lower Bound	5.6789	
		Upper Bound	5.8778	
5% Trimmed Mean			5.8127	
Median			5.8000	
Variance			.398	
Std. Deviation			.63107	
Minimum			3.00	
Maximum			7.00	
Range			4.00	
Interquartile Range			.70	
Skewness			-1.179	.194

Descriptives

Gender	Statistic	Std. Error	
Male	Kurtosis	.385	
	Mean	.03628	
	95% Confidence Interval for Mean	Lower Bound	5.7536
		Upper Bound	5.8964
	5% Trimmed Mean	5.8373	
	Median	5.8000	
	Variance	.337	
	Std. Deviation	.58047	
	Minimum	3.60	
	Maximum	7.00	
	Range	3.40	
	Interquartile Range	.80	

Skewness	-0.346	.152
Kurtosis	.362	.303

Average Empathy

Histograms

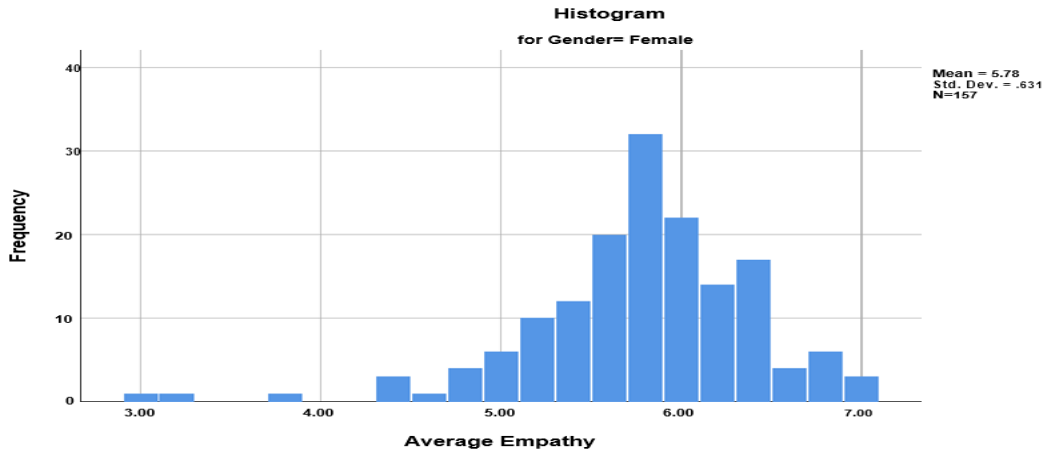


Fig 4.3.22: Exploratory of Average Empathy for gender

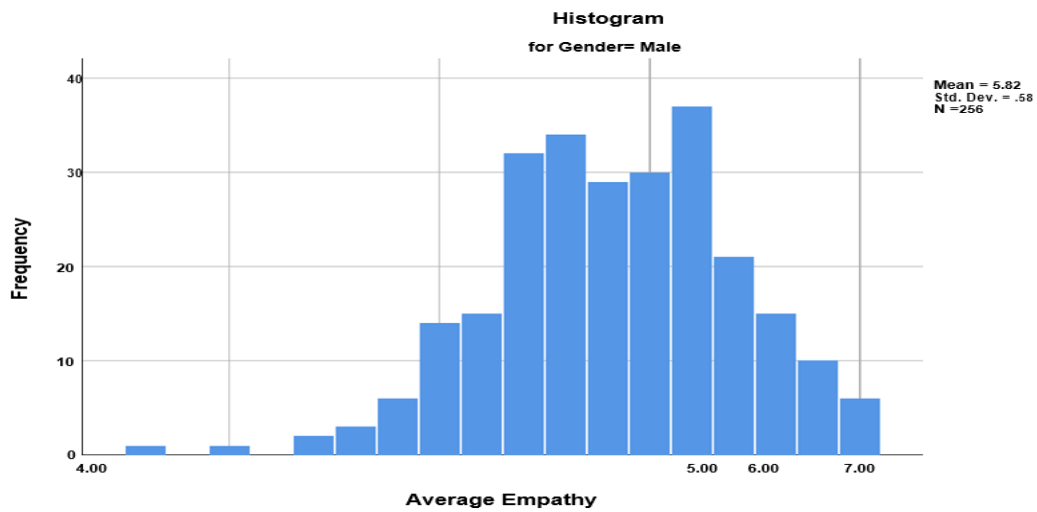


Fig 4.3.23: Exploratory of Average Empathy for gender

Boxplots

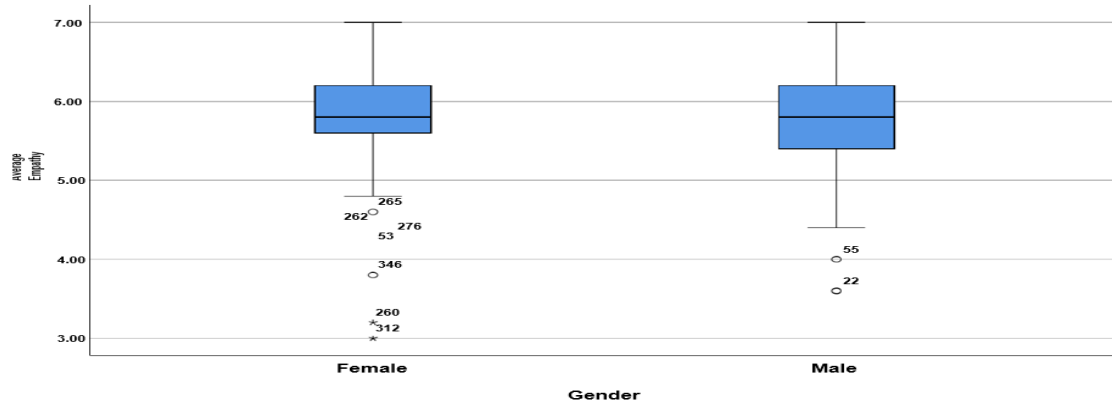


Fig 4.3.24: Exploratory of Boxplot Average Empathy for gender

AverageTangibility	Female	Mean	5.9554	.06646
95% Confidence Interval for Mean		Lower Bound	5.8241	
		Upper Bound	6.0867	
5% Trimmed Mean			6.0662	
Median			6.2500	
Variance			.694	
Std. Deviation			.83277	
Minimum			2.00	
Maximum			7.00	
Range			5.00	
Interquartile Range			.25	
Skewness			-2.715	.194
Kurtosis			8.724	.385
	Male	Mean	6.1250	.03006
95% Confidence Interval for Mean		Lower Bound	6.0658	
		Upper Bound	6.1842	
5% Trimmed Mean			6.1552	
Median			6.2500	
Variance			.231	
Std. Deviation			.48101	
Minimum			3.50	

Descriptives

Gender	Statistic	Std. Error
	Maximum	7.00

Range	3.50	
Interquartile Range	.50	
Skewness	-1.598	.152
Kurtosis	6.635	.303

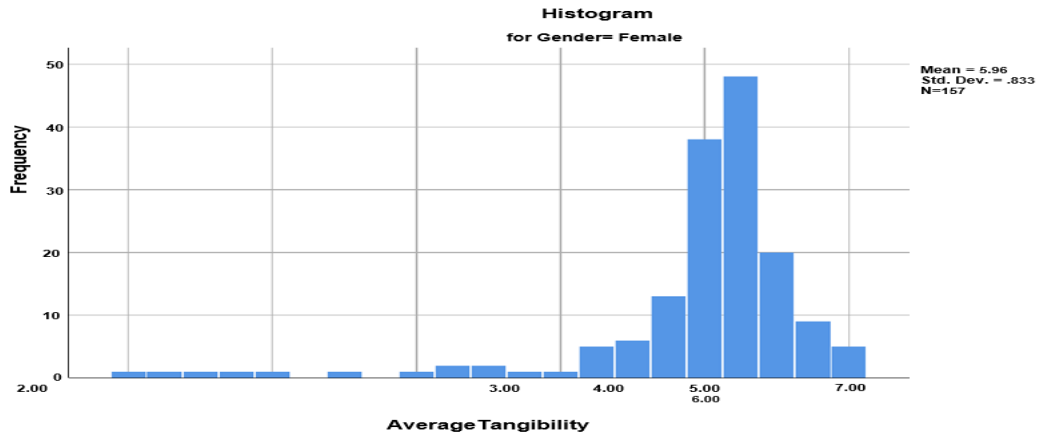


Fig 4.3.25: Exploratory of Average Tangibility for gender

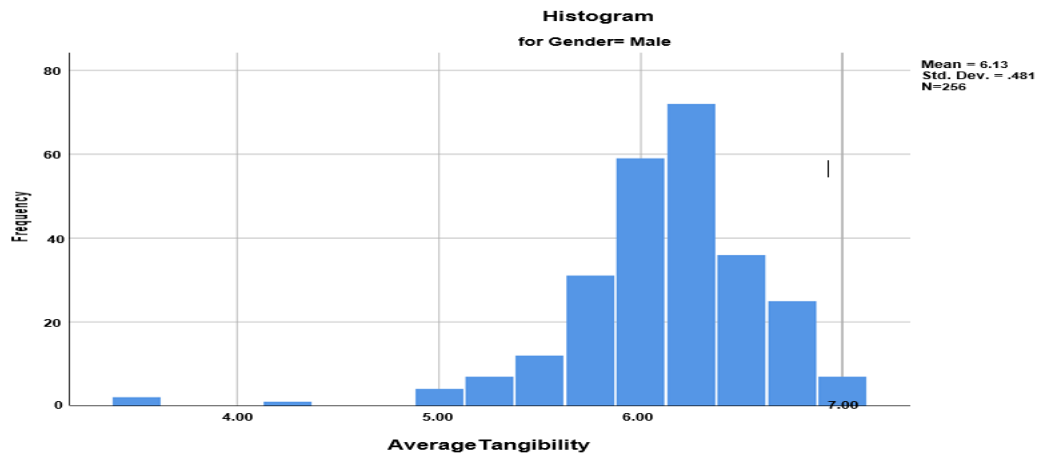


Fig 4.3.26: Exploratory of Average Tangibility for gender

Boxplots

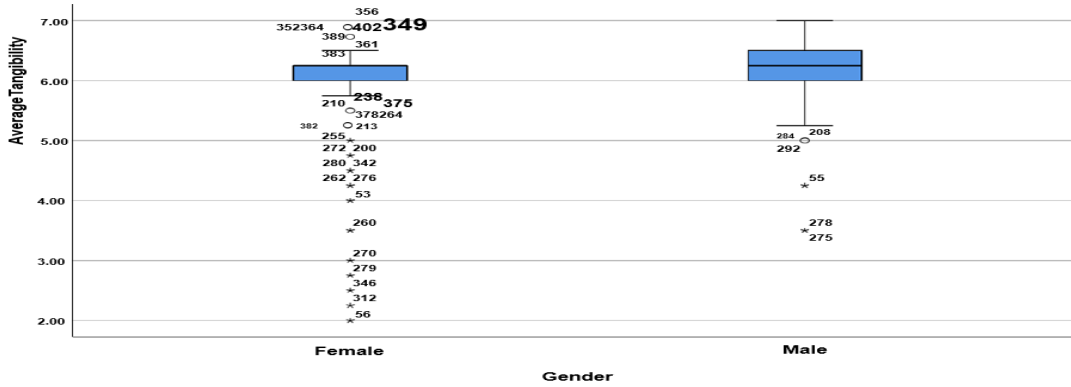


Fig 4.3.28: Exploratory of Boxplot Average Tangibility for gender

Occupation Wise Descriptives

	Occupation	Statistic		
AverageReiliability	Business	Mean	5.9032	
		95% Confidence Interval for Mean	Lower Bound	5.8420
			Upper Bound	5.9644
		5% Trimmed Mean	5.8988	
		Median	5.8000	
		Variance	.088	
		Std. Deviation	.29725	
		Minimum	5.20	
		Maximum	7.00	
		Range	1.80	
		Interquartile Range	.20	
		Skewness	.435	
		Kurtosis	1.672	
			Service	Mean
95% Confidence Interval for Mean	Lower Bound			5.9130
	Upper Bound			6.0174
5% Trimmed Mean	5.9579			
Median	6.0000			
Variance	.092			
Std. Deviation	.30316			
Minimum	5.00			
Maximum	7.00			
Range	2.00			

	Interquartile Range	.40
	Skewness	.260
	Kurtosis	1.592
Student	Mean	5.7746
	95% Confidence Interval for Mean	
	Lower Bound	5.6744
	Upper Bound	5.8749
	5% Trimmed Mean	5.8328
	Median	5.8000
	Variance	.344
	Std. Deviation	.58678
	Minimum	2.20
	Maximum	7.00

Descriptives

AverageReiliability	Occupation	Statistic	Std. Error		
AverageReiliability	Business	Mean	.03082		
		95% Confidence Interval for Mean	Lower Bound		
			Upper Bound		
		5% Trimmed Mean			
		Median			
		Variance			
		Std. Deviation			
		Minimum			
		Maximum			
		Range			
		Interquartile Range			
		Skewness	.250		
		Kurtosis	.495		
		AverageReiliability	Service	Mean	.02639
				95% Confidence Interval for Mean	Lower Bound
Upper Bound					
5% Trimmed Mean					
Median					
Variance					
Std. Deviation					
Minimum					
Maximum					
Range					
Interquartile Range					
Skewness	.211				
Kurtosis	.419				
AverageReiliability	Student			Mean	.05069
				95% Confidence Interval for Mean	Lower Bound
		Upper Bound			
		5% Trimmed Mean			
		Median			
		Variance			
		Std. Deviation			
		Minimum			
		Maximum			

Occupation

Statistic

	Range	4.80	
	Interquartile Range	.40	
	Skewness	-2.648	
	Kurtosis	11.028	
Unemployed	Mean	5.9333	
	95% Confidence Interval for Mean	Lower Bound	5.8097
		Upper Bound	6.0570
	5% Trimmed Mean	5.9547	
	Median	6.0000	
	Variance	.205	
	Std. Deviation	.45308	
	Minimum	3.80	
	Maximum	6.80	
	Range	3.00	
Interquartile Range	.40		
	Skewness	-1.712	
	Kurtosis	8.405	

AverageReiliability Histograms

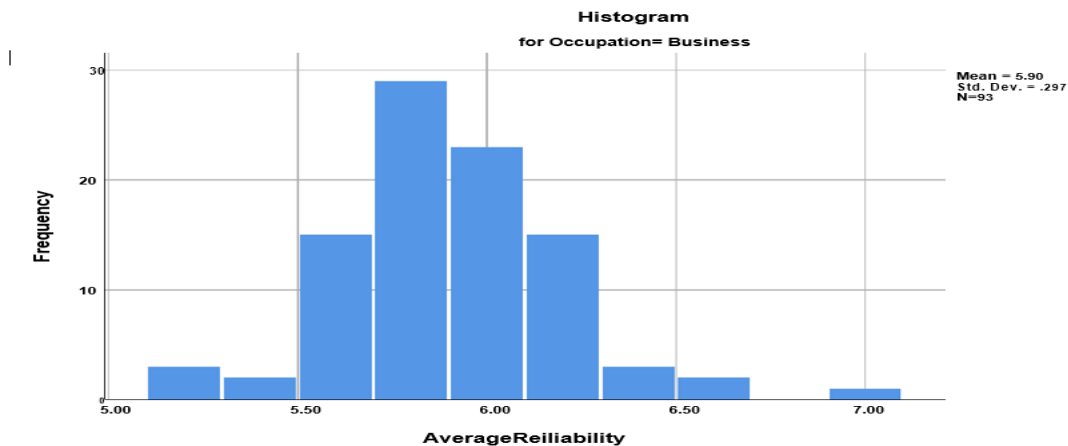


Fig 4.3.29: Exploratory of Average Reliability for occupation

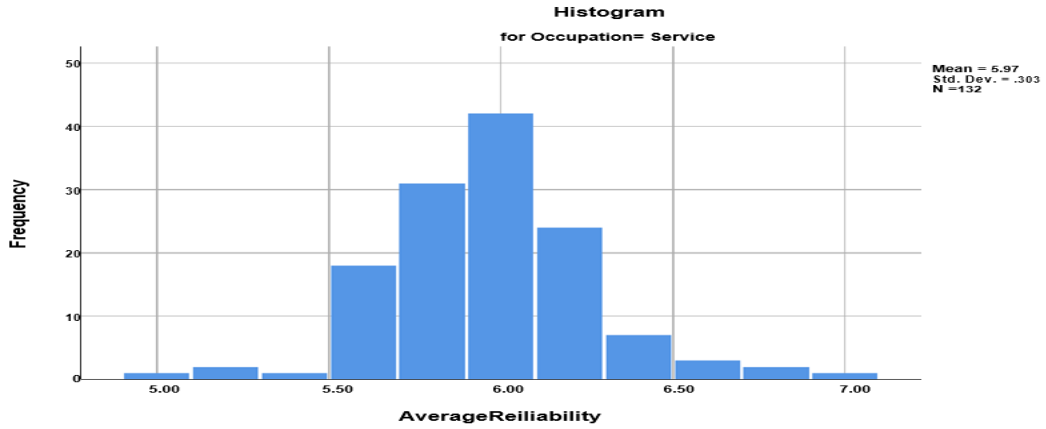


Fig 4.3.30: Exploratory of Average Reliability for occupation

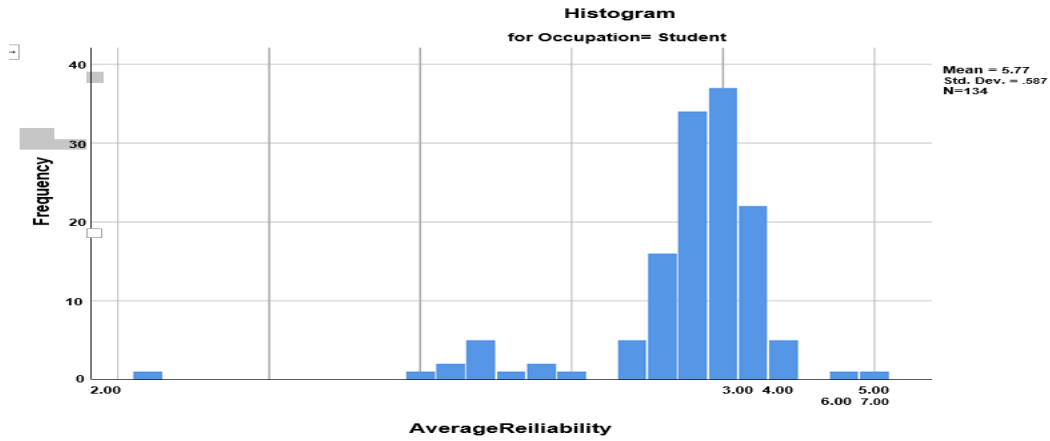


Fig 4.3.31: Exploratory of Average Reliability for occupation

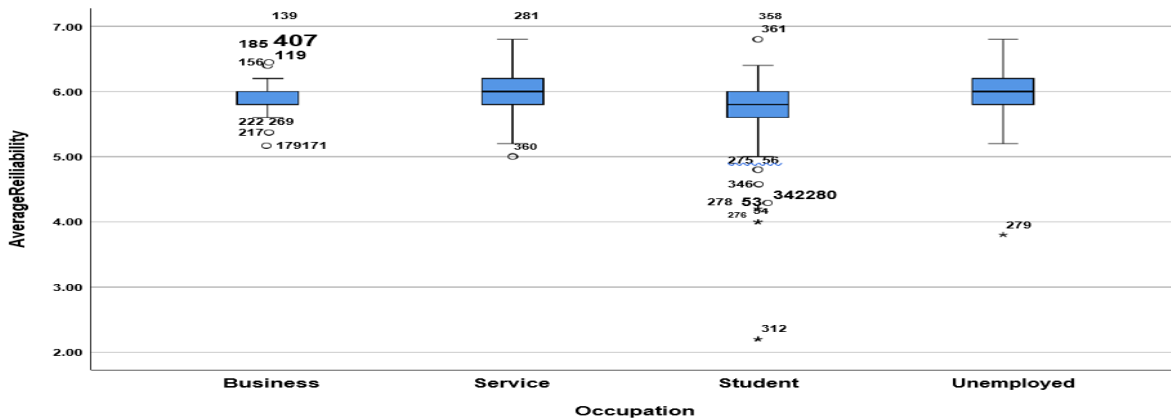


Fig 4.3.32: Exploratory of Boxplot Average Reliability for occupation

Average Responsiveness		Business	Mean	6.0108
	95% Confidence Interval for Mean		Lower Bound	5.9356
			Upper Bound	6.0859
			5% Trimmed Mean	6.0199
			Median	6.0000
			Variance	.133
			Std. Deviation	.36474
			Minimum	5.25
			Maximum	6.75
			Range	1.50
			Interquartile Range	.50
			Skewness	-.462
			Kurtosis	-.458
		Service	Mean	6.0265
	95% Confidence Interval for Mean		Lower Bound	5.9586
			Upper Bound	6.0945
			5% Trimmed Mean	6.0261
			Median	6.0000

Descriptives

Occupation	Std. Error
	Range
	Interquartile Range
	Skewness .209
	Kurtosis .416
Unemployed	Mean .06166
	95% Confidence Interval for Mean
	Lower Bound
	Upper Bound
	5% Trimmed Mean
	Median
	Variance
	Std. Deviation
	Minimum
	Maximum
	Range
	Interquartile Range
	Skewness .325
	Kurtosis .639
Average Responsiveness Business	Mean .03782
	95% Confidence Interval for Mean
	Lower Bound
	Upper Bound
	5% Trimmed Mean
	Median
	Variance
	Std. Deviation
	Minimum
	Maximum
	Range
	Interquartile Range
	Skewness .250
	Kurtosis .495
Service	Mean .03435
	95% Confidence Interval for Mean
	Lower Bound
	Upper Bound
	5% Trimmed Mean
	Median

Occupation

Statistic

	Variance		.156
	Std. Deviation		.39469
	Minimum		4.75
	Maximum		7.00
	Range		2.25
	Interquartile Range		.50
	Skewness		-.106
	Kurtosis		.749
Student	Mean		5.8190
	95% Confidence Interval for Mean	Lower Bound	5.7013
		Upper Bound	5.9368
	5% Trimmed Mean		5.8912
	Median		6.0000
	Variance		.475
	Std. Deviation		.68920
	Minimum		2.00
	Maximum		7.00
	Range		5.00
	Interquartile Range		.50
	Skewness		-2.384
	Kurtosis		8.907
Unemployed	Mean		5.9028
	95% Confidence Interval for Mean	Lower Bound	5.7817
		Upper Bound	6.0238
	5% Trimmed Mean		5.9074
	Median		5.8750
	Variance		.197
	Std. Deviation		.44355
	Minimum		4.75
	Maximum		6.75
	Range		2.00
	Interquartile Range		.50
	Skewness		-.180
	Kurtosis		.027

**Average Responsiveness
Histograms**

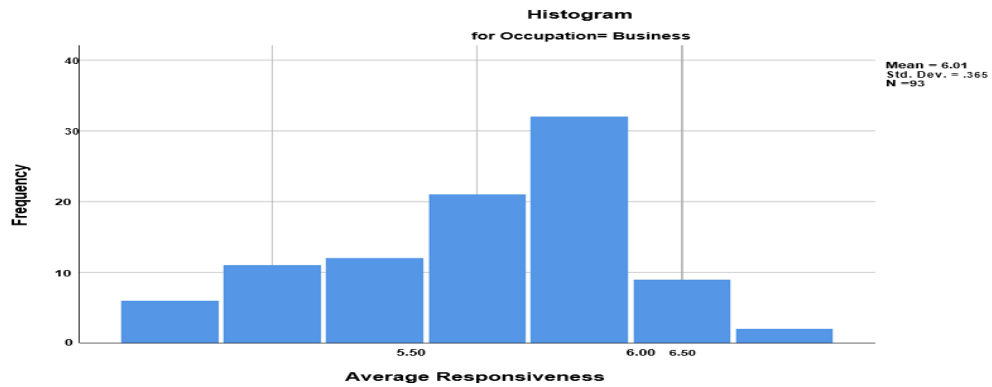


Fig 4.3.33: Exploratory of Average Responsiveness for occupation

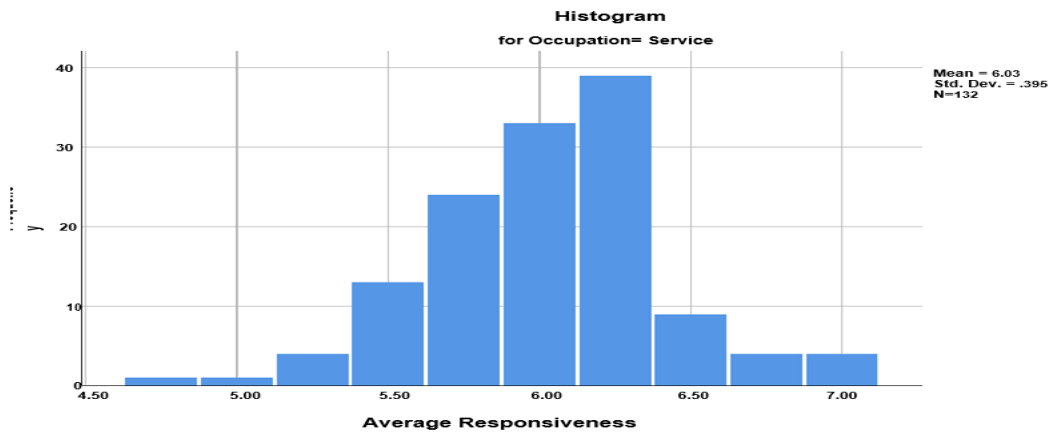


Fig 4.3.34: Exploratory of Average Responsiveness for occupation

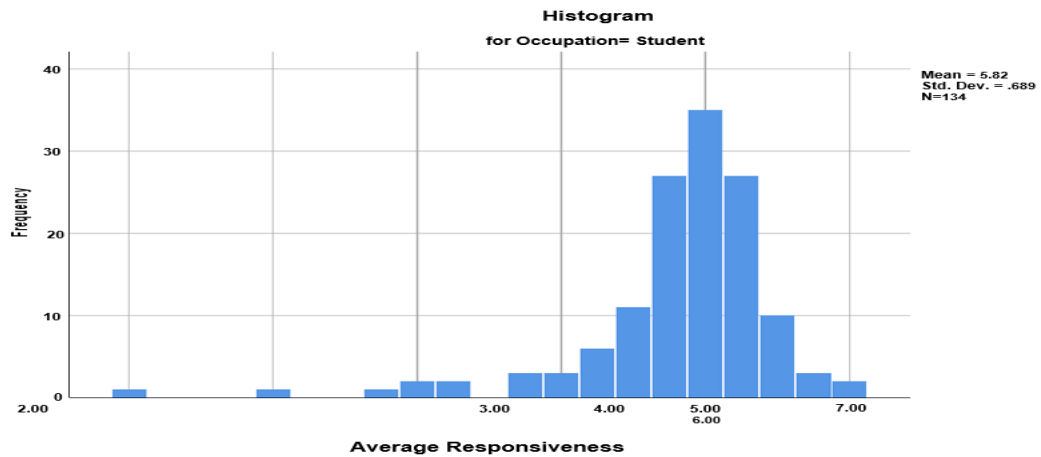


Fig 4.3.34: Exploratory of Average Responsiveness for occupation

Boxplots

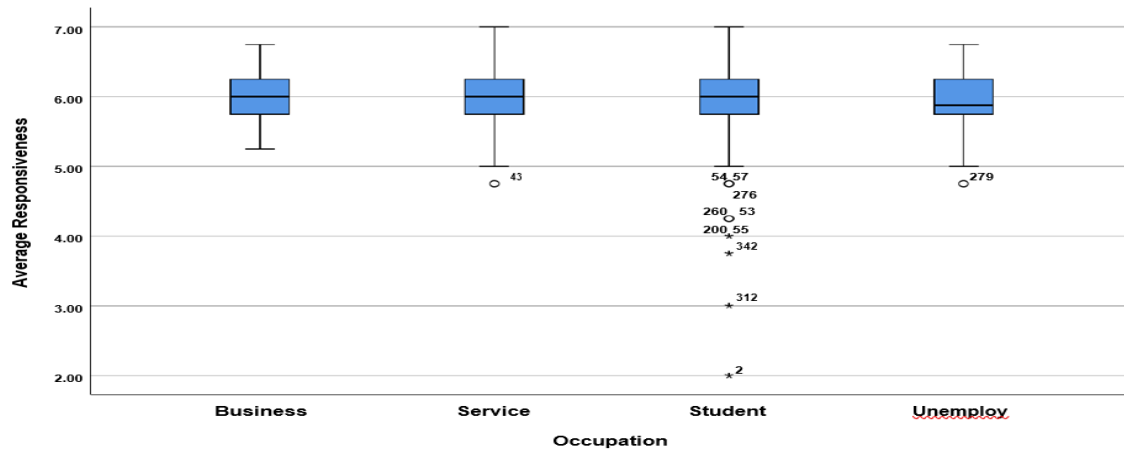


Fig 4.3.34: Exploratory of Average Responsiveness for occupation

Descriptives

Occupation	Std. Error		
	Variance		
	Std. Deviation		
	Minimum		
	Maximum		
	Range		
	Interquartile Range		
	Skewness	.211	
	Kurtosis	.419	
Student	Mean	.05954	
	95% Confidence Interval for Mean	Lower Bound Upper Bound	
	5% Trimmed Mean		
	Median		
	Variance		
	Std. Deviation		
	Minimum		
	Maximum		
	Range		
	Interquartile Range		
	Skewness	.209	
	Kurtosis	.416	
Unemployed	Mean	.06036	
	95% Confidence Interval for Mean	Lower Bound Upper Bound	
	5% Trimmed Mean		
	Median		
	Variance		
	Std. Deviation		
	Minimum		
	Maximum		
	Range		
	Interquartile Range		
	Skewness	.325	
	Kurtosis	.639	
Average Assurance	Business	Mean	.06530

Descriptives

Occupation			Statistic	
	95% Confidence Interval for Mean	Lower Bound	4.8999	
		Upper Bound	5.1593	
	5% Trimmed Mean		5.0040	
	Median		5.0000	
	Variance		.397	
	Std. Deviation		.62971	
	Minimum		3.75	
	Maximum		7.00	
	Range		3.25	
	Interquartile Range		1.00	
	Skewness		.577	
	Kurtosis		.272	
	Service	Mean		5.1799
		95% Confidence Interval for Mean	Lower Bound	5.0619
Upper Bound			5.2979	
	5% Trimmed Mean		5.1637	
	Median		5.1250	
	Variance		.470	
	Std. Deviation		.68539	
	Minimum		3.50	
	Maximum		7.00	
	Range		3.50	
	Interquartile Range		1.00	
	Skewness		.269	
	Kurtosis		-.103	
Student	Mean		4.9515	
	95% Confidence Interval for Mean	Lower Bound	4.8048	
		Upper Bound	5.0982	
	5% Trimmed Mean		4.9751	
	Median		5.0000	
	Variance		.737	
	Std. Deviation		.85866	
	Minimum		2.00	
	Maximum		7.00	
	Range		5.00	

Descriptives

Occupation	Std. Error	
	95% Confidence Interval for Mean	Lower Bound Upper Bound
	5% Trimmed Mean	
	Median	
	Variance	
	Std. Deviation	
	Minimum	
	Maximum	
	Range	
	Interquartile Range	
	Skewness	.250
	Kurtosis	.495
Service	Mean	.05966
	95% Confidence Interval for Mean	Lower Bound Upper Bound
	5% Trimmed Mean	
	Median	
	Variance	
	Std. Deviation	
	Minimum	
	Maximum	
	Range	
	Interquartile Range	
	Skewness	.211
	Kurtosis	.419
Student	Mean	.07418
	95% Confidence Interval for Mean	Lower Bound Upper Bound
	5% Trimmed Mean	
	Median	
	Variance	
	Std. Deviation	
	Minimum	
	Maximum	
	Range	

Descriptives

Occupation	Statistic	
	Interquartile Range	1.00
	Skewness	-.480
	Kurtosis	1.436
Unemployed Mean		4.9398
95% Confidence Interval for Mean	Lower Bound	4.7366
	Upper Bound	5.1430
5% Trimmed Mean		4.9002
Median		4.7500
Variance		.554
Std. Deviation		.74437
Minimum		3.25
Maximum		7.00
Range		3.75
Interquartile Range		.75
Skewness		.853
Kurtosis		1.220

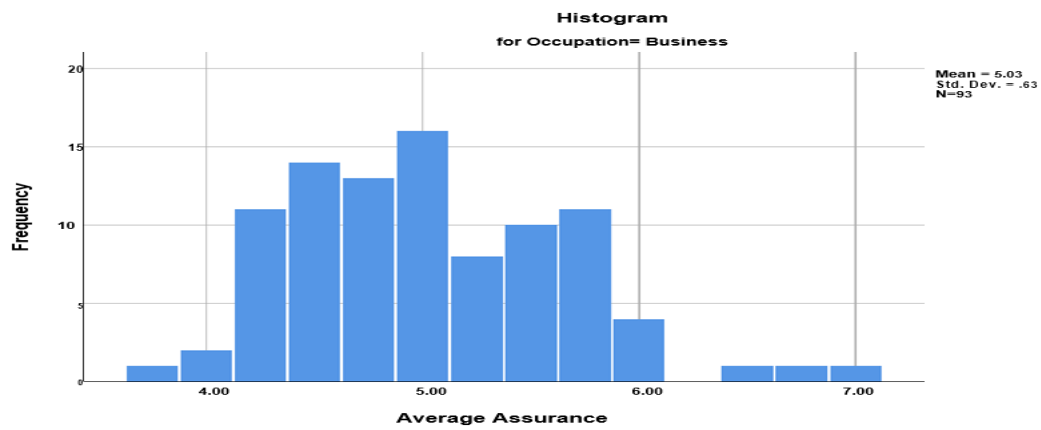


Fig 4.3.36: Exploratory of Average Assurance for occupation

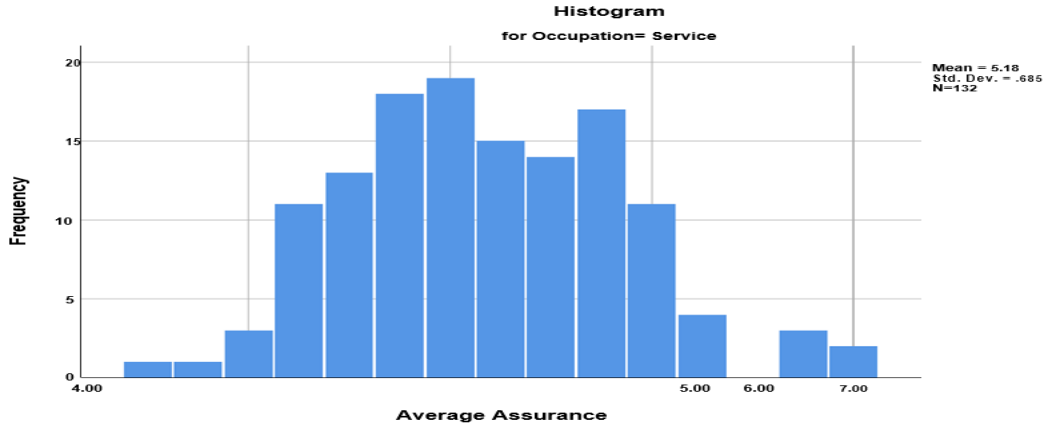


Fig 4.3.37: Exploratory of Average Assurance for occupation

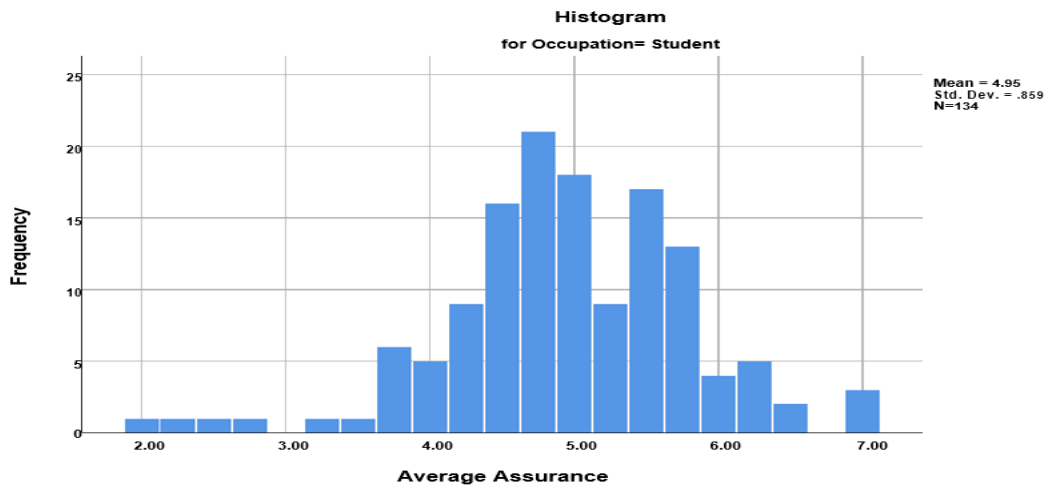


Fig 4.3.38: Exploratory of Average Assurance for occupation

Boxplots

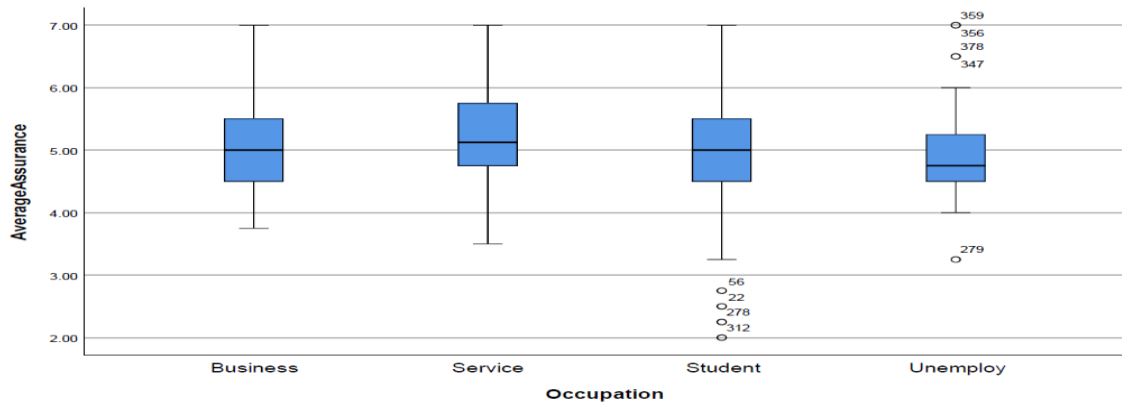


Fig 4.3.38: Exploratory of Boxplot Average Assurance for occupation

Average Empathy	Business	Mean	5.8495
		95% Confidence Interval for Mean	Lower Bound
		Upper Bound	5.9486
		5% Trimmed Mean	5.8502
		Median	5.8000
		Variance	.232
		Std. Deviation	.48153
		Minimum	4.80
		Maximum	6.80
		Range	2.00
		Interquartile Range	.60
		Skewness	-.026
		Kurtosis	-.746
	Service	Mean	5.9121
		95% Confidence Interval for Mean	Lower Bound 5.8167
			Upper Bound 6.0076
		5% Trimmed Mean	5.9219
		Median	5.9000
		Variance	.307

Descriptives

Occupation		Std. Error		
	Interquartile Range			
	Skewness	.209		
	Kurtosis	.416		
Unemployed	Mean	.10130		
	95% Confidence Interval for Mean	Lower Bound		
		Upper Bound		
	5% Trimmed Mean			
	Median			
	Variance			
	Std. Deviation			
	Minimum			
	Maximum			
	Range			
	Interquartile Range			
	Skewness	.325		
	Kurtosis	.639		
	Average Empathy	Business	Mean	.04993
			95% Confidence Interval for Mean	Lower Bound
Upper Bound				
5% Trimmed Mean				
Median				
Variance				
Std. Deviation				
Minimum				
Maximum				
Range				
Interquartile Range				
Skewness		.250		
Kurtosis		.495		
Service		Mean	.04825	
		95% Confidence Interval for Mean	Lower Bound	
	Upper Bound			
	5% Trimmed Mean			
	Median			
Variance				

Descriptives

Occupation		Statistic	
	Std. Deviation	.55438	
	Minimum	4.40	
	Maximum	7.00	
	Range	2.60	
	Interquartile Range	.60	
	Skewness	-.172	
	Kurtosis	-.154	
Student	Mean	5.6657	
	95% Confidence Interval for Mean	Lower Bound	5.5422
		Upper Bound	5.7892
	5% Trimmed Mean	5.7045	
	Median	5.8000	
	Variance	.523	
	Std. Deviation	.72289	
	Minimum	3.00	
	Maximum	7.00	
	Range	4.00	
	Interquartile Range	.80	
	Skewness	-.945	
	Kurtosis	1.760	
	Unemployed	Mean	5.8296
95% Confidence Interval for Mean		Lower Bound	5.6953
		Upper Bound	5.9639
5% Trimmed Mean		5.8218	
Median		5.8000	
Variance		.242	
Std. Deviation		.49206	
Minimum		4.80	
Maximum		7.00	
Range		2.20	
Interquartile Range		.60	
Skewness		.123	
Kurtosis		-.128	

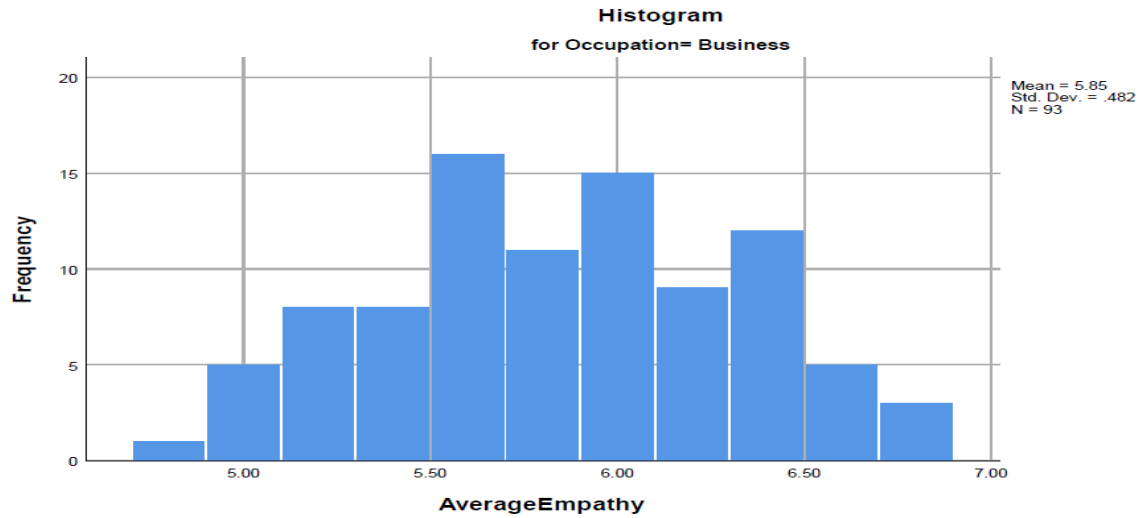


Fig 4.3.40: Exploratory of Average Empathy for occupation

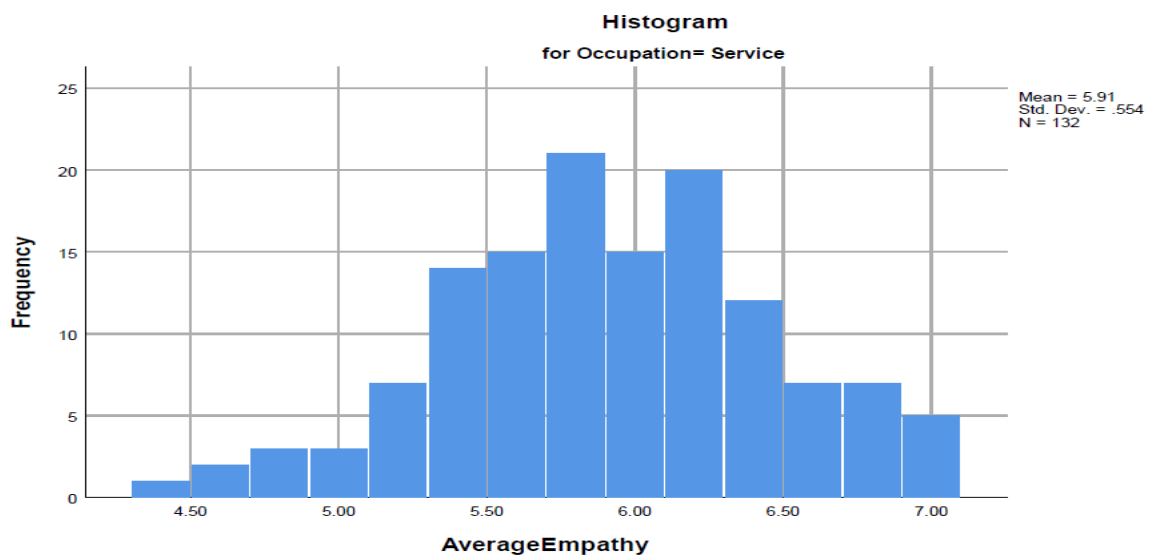


Fig 4.3.41: Exploratory of Average Empathy for occupation

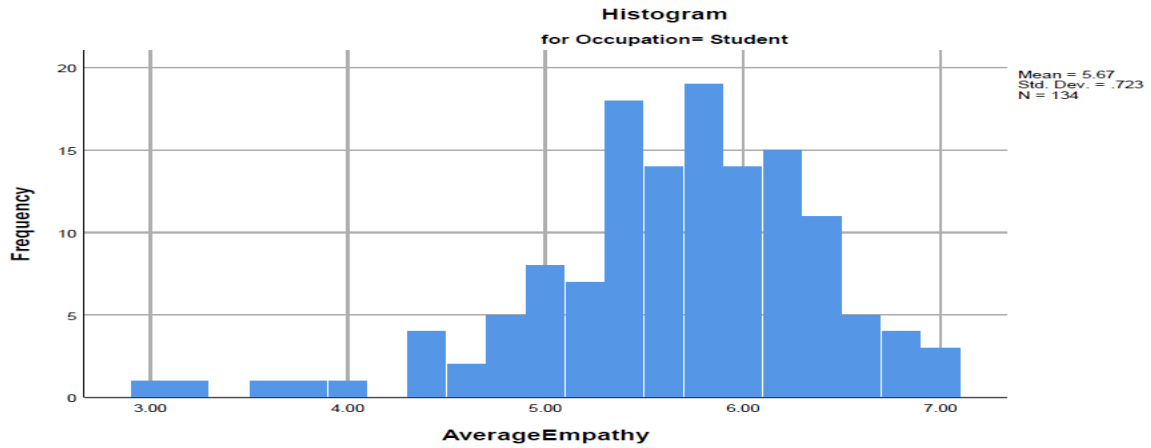


Fig 4.3.42: Exploratory of Average Empathy for occupation

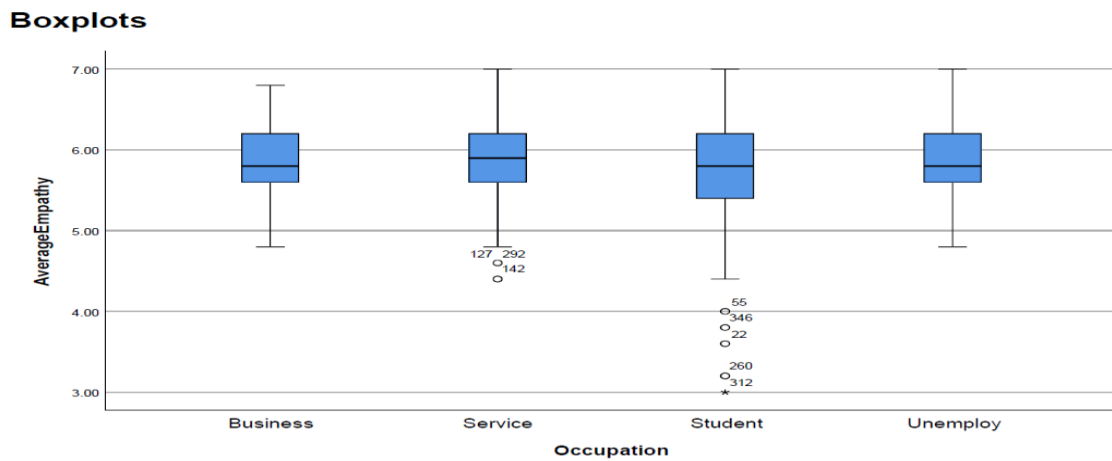


Fig 4.3.43: Exploratory of Boxplot Average Empathy for occupation

Descriptives

Occupation		Std. Error
	Std. Deviation	
	Minimum	
	Maximum	
	Range	
	Interquartile Range	
	Skewness	.211
	Kurtosis	.419
Student	Mean	.06245
	95% Confidence Interval for Mean	Lower Bound Upper Bound
	5% Trimmed Mean	
	Median	
	Variance	
	Std. Deviation	
	Minimum	
	Maximum	
	Range	
	Interquartile Range	
	Skewness	.209
	Kurtosis	.416
Unemployed	Mean	.06696
	95% Confidence Interval for Mean	Lower Bound Upper Bound
	5% Trimmed Mean	
	Median	
	Variance	
	Std. Deviation	
	Minimum	
	Maximum	
	Range	
	Interquartile Range	
	Skewness	.325
	Kurtosis	.639
AverageTangibility	Business Mean	.03443

Descriptives

Occupation			Statistic	
	95% Confidence Interval for Mean	Lower Bound	6.1144	
		Upper Bound	6.2512	
	5% Trimmed Mean		6.1862	
	Median		6.2500	
	Variance		.110	
	Std. Deviation		.33203	
	Minimum		5.25	
	Maximum		7.00	
	Range		1.75	
	Interquartile Range		.38	
	Skewness		-.172	
	Kurtosis		.342	
	Service	Mean		6.1837
		95% Confidence Interval for Mean	Lower Bound	6.1193
Upper Bound			6.2482	
	5% Trimmed Mean		6.1923	
	Median		6.2500	
	Variance		.140	
	Std. Deviation		.37434	
	Minimum		5.00	
	Maximum		7.00	
	Range		2.00	
	Interquartile Range		.44	
	Skewness		-.381	
	Kurtosis		1.342	
Student	Mean		5.8563	
	95% Confidence Interval for Mean	Lower Bound	5.6992	
		Upper Bound	6.0135	
	5% Trimmed Mean		5.9646	
	Median		6.0000	
	Variance		.846	
	Std. Deviation		.91990	
	Minimum		2.00	
	Maximum		7.00	
	Range		5.00	

Descriptives

Occupation	Std. Error	
	95% Confidence Interval for Mean	
	Lower Bound	
	Upper Bound	
	5% Trimmed Mean	
	Median	
	Variance	
	Std. Deviation	
	Minimum	
	Maximum	
	Range	
	Interquartile Range	
	Skewness	.250
	Kurtosis	.495
Service	Mean	.03258
	95% Confidence Interval for Mean	
	Lower Bound	
	Upper Bound	
	5% Trimmed Mean	
	Median	
	Variance	
	Std. Deviation	
	Minimum	
	Maximum	
	Range	
	Interquartile Range	
	Skewness	.211
	Kurtosis	.419
Student	Mean	.07947
	95% Confidence Interval for Mean	
	Lower Bound	
	Upper Bound	
	5% Trimmed Mean	
	Median	
	Variance	
	Std. Deviation	
	Minimum	
	Maximum	
	Range	

Descriptives

Occupation		Statistic	
	Interquartile Range	.50	
	Skewness	-2.065	
	Kurtosis	5.032	
Unemployed	Mean	6.0556	
	95% Confidence Interval for Mean	Lower Bound	5.8881
		Upper Bound	6.2231
	5% Trimmed Mean	6.1132	
	Median	6.0000	
	Variance	.377	
	Std. Deviation	.61365	
	Minimum	2.75	
	Maximum	7.00	
	Range	4.25	
	Interquartile Range	.50	
	Skewness	-3.065	
	Kurtosis	15.320	

Descriptives

Occupation		Std. Error	
	Interquartile Range		
	Skewness	.209	
	Kurtosis	.416	
Unemployed	Mean	.08351	
	95% Confidence Interval for Mean	Lower Bound	
		Upper Bound	
	5% Trimmed Mean		
	Median		
	Variance		
	Std. Deviation		
	Minimum		
	Maximum		
	Range		
	Interquartile Range		
	Skewness	.325	
	Kurtosis	.639	

**AverageTangibility
Histograms**

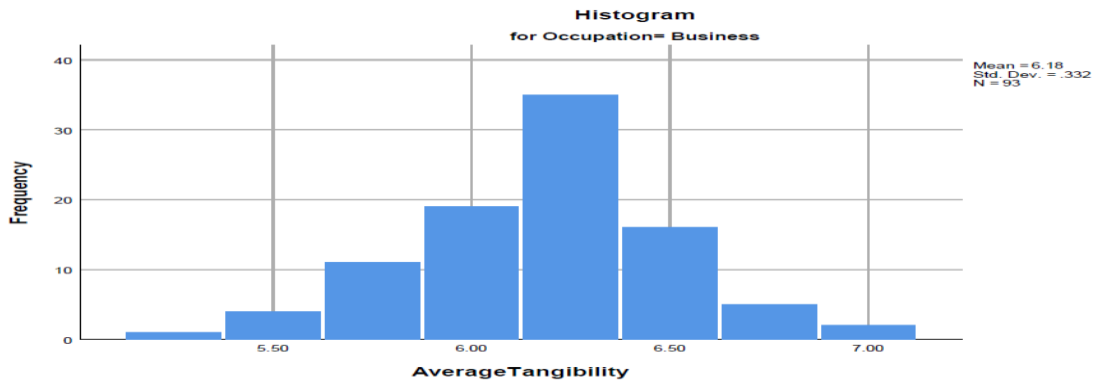


Fig 4.3.43: Exploratory of Average Tangibility for occupation

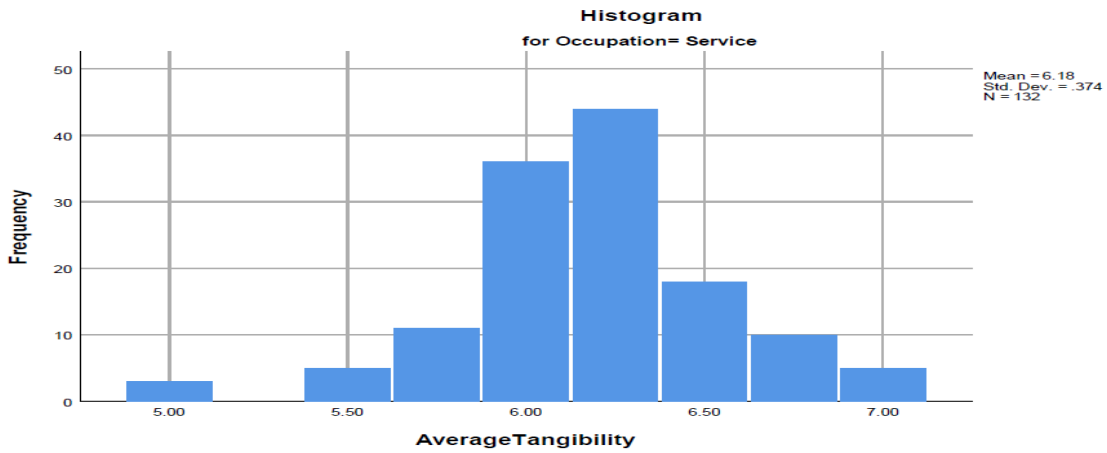


Fig 4.3.44: Exploratory of Average Tangibility for occupation

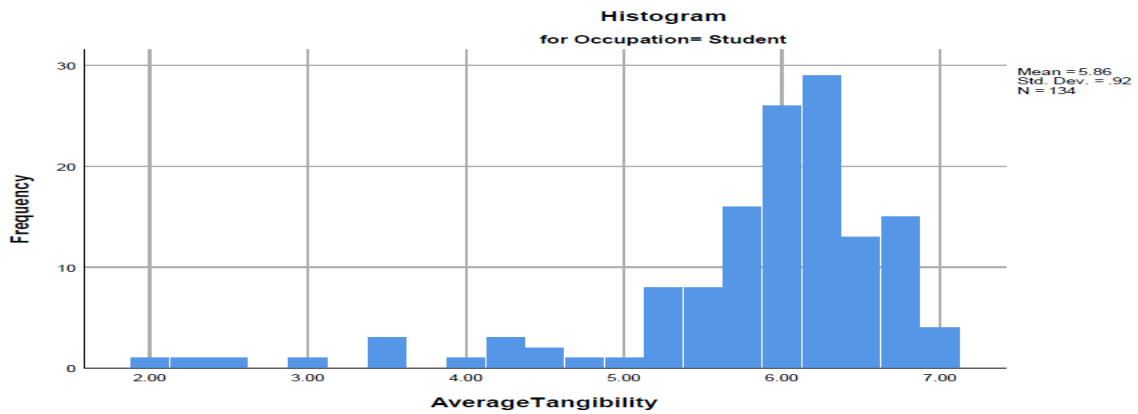


Fig 4.3.45: Exploratory of Average Tangibility for occupation

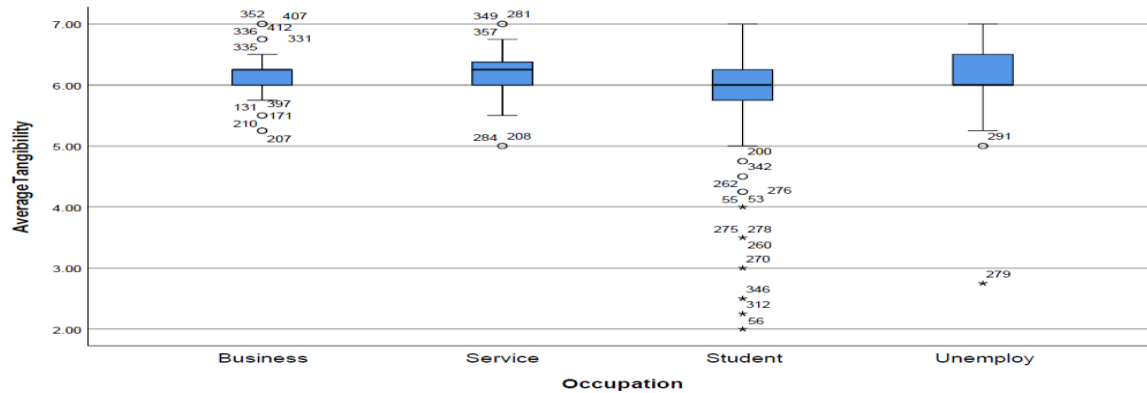


Fig 4.3.46: Exploratory of Boxplot Average Tangibility for occupation

4.4. Structural Table with Significance Result

AGE WISE

A

ANOVA Table				
			F	Sig.
Average Reliability * Whatisyourage	Between Groups	(Combined)	4.989	.002
	Within Groups			
	Total			
Average Responsiveness * Whatisyourage	Between Groups	(Combined)	1.609	.187
	Within Groups			
	Total			
Average Assurance * Whatisyourage	Between Groups	(Combined)	2.307	.076
	Within Groups			
	Total			
Average Empathy * Whatisyourage	Between Groups	(Combined)	3.501	.016
	Within Groups			
	Total			
AverageTangibility * Whatisyourage	Between Groups	(Combined)	4.882	.002
	Within Groups			
	Total			

4.4.2 Structural Table with Significance Result

OCCUPATION WISE

ANOVA Table				
			F	Sig.
Average Reliability * Occupation	Between Groups	(Combined)	4.679	.003
	Within Groups			
	Total			
Average Responsiveness * Occupation	Between Groups	(Combined)	4.477	.004
	Within Groups			
	Total			
Average Assurance * Occupation	Between Groups	(Combined)	2.531	.057
	Within Groups			
	Total			
Average Empathy * Occupation	Between Groups	(Combined)	4.102	.007
	Within Groups			
	Total			
Average Tangibility * Occupation	Between Groups	(Combined)	7.605	.000
	Within Groups			
	Total			

4.4.3.1 Structural Table with Significance Result

GENDER WISE

Independent Samples Test

		Levine's Test for Equality of Variances		t-test for Equality of .
		F	Sig.	t
Average Reliability	Equal variances assumed	6.214	.013	1.894
	Equal variances not assumed			1.706

Average Responsiveness	Equal variances assumed	3.723	.054	1.277
	Equal variances not assumed			1.228
Average Assurance	Equal variances assumed	.073	.787	.219
	Equal variances not assumed			.216
Average Empathy	Equal variances assumed	.222	.638	.767
	Equal variances not assumed			.752
AverageTangibility	Equal variances assumed	9.513	.002	2.623
	Equal variances not assumed			2.325

4.4.3.2 Structural Table with Significance Result

GENDER WISE

Independent Samples Test

		t-test for Equality of Means		
		df	Sig. (2-tailed)	Mean Difference
AverageReiliability	Equal variances assumed	411	.059	.08407
	Equal variances not assumed	232.593	.089	.08407
Average Responsiveness	Equal variances assumed	411	.202	.06675
	Equal variances not assumed	290.022	.220	.06675
Average Assurance	Equal variances assumed	411	.826	.01662
	Equal variances not assumed	313.870	.829	.01662
Average Empathy	Equal variances assumed	411	.444	.04666
	Equal variances not assumed	308.995	.453	.04666
AverageTangibility	Equal variances assumed	411	.009	.16959
	Equal variances not assumed	220.715	.021	.16959

4.5 Discussion

Our banking insurance sector is very important. Most people of Bangladesh are far away from this insurance market. They don't get the right idea. 413 data collection done by questionnaires. Here research has been done mainly depending on 5 subjects. And from the significant result we get an idea which can be understood by looking at table 4.4. The first table in 4.4.1 is mainly based on age. Reliability, Empathy, Tangibility these 3 values are below 0.5. So, the significance of the first table will be these 3.

Similarly, the second table 4.4.2 table is mainly done on the profession. Research has been done here mainly depending on 5 subjects. And from the significant result we get an idea which can be understood by looking at table 4.4. Reliability, Responsiveness, Empathy, Tangibility these 4 values are below 0.5. So, the significance of the first table will be these 4.

Similarly, the second table 4.4.3.1 table is mainly done on gender. Here basically research is done depending on 5 subjects. And from the significant result we get an idea which can be understood by looking at table 4.4.3.1. Reliability, Tangibility, these two values are below 0.5.

So, the significance of the first table will be these 2.

Similarly, the second table or 4.4.3.2 table is mainly done on gender. Here, research has been done mainly depending on 5 subjects. And from the significant result we get an idea which can be understood by looking at table 4.4.3.2. Reliability, Responsiveness these 2 values are below 0.5. So, the significance of the first table will be these 2.

These research questions are based on 7 scales. According to this research result, most of the people agree with the questionnaires questions.

Chapter 5

Conclusions & Recommendations

5.1 Implication

Therefore, the analysis in this paper deals with all the issues and levels of customer satisfaction in Bangladesh's banking and insurance industries.

For this to function, you must first have a bank account. They may face significant issues in the future if they don't have a banking insurance account.

Our society depends heavily on the next generation, so if we don't start now, they won't gain favor with the next generation.

Future-focused innovation with a contented and pleasant attitude. But because of several issues and numerous financial setbacks in the family, they begin to worry.

We measured this issue by gathering information from people in Bangladesh using a sample question. I then measured the information, and I obtained the desired outcome.

primarily conduct study on what actually affects them.

As a result, this document urges readers to take appropriate action.

Since this research is novel, it can be used as a resource by other researchers who wish to do similar studies in the future, greatly enhancing and advancing their own work.

5.2 Research Limitation and future directions

My research is mostly intended for Bangladeshi citizens. Here, information has been gathered from Bangladeshis who own any type of bank account or banking insurance account. Only Bangladesh shall be covered by this Banking Insurance Act of Bangladesh.

Additionally, futures can be used for banking reinsurance. After obtaining insurance once, a lot of people run into the issue of not wanting to do it again. However, increasing awareness of the insurance will help many people.

5.3 Conclusion

The current study demonstrates how the insurance industry will gain popularity with consumers. It is only a matter of time before more and more people open the insurance market to benefit the populace. Additionally, banks must take a number of important factors into account in order to effectively address the issues brought up by the public.

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Appendix A

Survey Questionnaires

Survey on the banking life insurance customer's satisfaction

Dear Sir/Madam

I am a student department of Software Engineering of Daffodil International University are undergoing a thesis on 'Banking Life Insurance on Customer's Satisfaction'. I therefore request you to please fill up questionnaire to enable me to complete the said thesis.

 nlpu35-2781@diiu.edu.bd (not shared) [Switch account](#)

* Required

What is your age? *

- 20 to 30 years
- 31 to 40 years
- 41 to 50 years
- 51 years to up

Gender *

- Male
- Female

Occupation *

- Student
- Service holder
- Businessman
- Unemployed


Do you have bank account? *

- Yes
- No

[Next](#)

[Clear form](#)

Survey on the banking life insurance customer's satisfaction

 nlpu35-2781@diiu.edu.bd (not shared) [Switch account](#)

* Required

Survey on the banking life insurance customer's satisfaction

Please read carefully and fill up the form.

Scale ranging from 1 (Strongly Disagree) to 7 (Strongly Agree)

7-point Likert scales are best for *



1. Your bank has up to date equipment. *

1 2 3 4 5 6 7
Strongly Disagree Strongly Agree

2. Your bank's physical facilities are visually appealing *

1 2 3 4 5 6 7
Strongly Disagree Strongly Agree

3. Your bank's employees are well dressed and appear neat. *

1 2 3 4 5 6 7
Strongly Disagree Strongly Agree

4. The appearance of the physical facilities of your bank is in keeping with the type of services provided. *

1 2 3 4 5 6 7
Strongly Disagree Strongly Agree

5. When your bank promises to do something by a certain time, it does so. *

1 2 3 4 5 6 7
Strongly Disagree Strongly Agree

6. When you have problems, your bank is sympathetic and reassuring. *

1 2 3 4 5 6 7
Strongly Disagree Strongly Agree

7. Your bank is dependable. *

1 2 3 4 5 6 7
Strongly Disagree Strongly Agree

8. Your bank provides its services at the time it promises to do so.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

9. Your bank keeps its records accurately.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

10. Your bank does not tell customers exactly when the services will be performed.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

11. You do not receive prompt service from your bank's employees.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

12. Employees of your bank are not always willing to help customers.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

13. Employees of your bank are too busy to respond to customer requests promptly.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

14. You can trust employees of your bank.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

15. You feel safe in your transactions with your bank's employees.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

16. Employees of your bank are polite.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

employees.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

16. Employees of your bank are polite.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

17. Employees get adequate support from your bank to do their jobs well.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

18. Your bank does not give you individual attention.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

19. Employees of your bank do not give you personal attention.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

20. Employees of your bank do not know what your need are.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

21. Your bank does not have your best interests at heart.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

22. Your bank does not have operating hours convenient to all their customers.

1 2 3 4 5 6 7

Strongly Disagree Strongly Agree

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