



**ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**IMPACT OF SERVICE MARKETING MIX ON CUSTOMER
SATISFACTION: IN THE CASE OF AWASH INSURANCE
COMPANY S.C**

**BY: ADDISU GIRMA
ID NO SGS /0141/2009B**

DECEMBER, 2018

ADDIS ABABA, ETHIOPIA

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**RESEARCH THESIS SUBMITTED TO SCHOOL OF GRADUATE
STUDIES OF ST.MARY'S UNIVERSITY IN PARTIAL
FULFILMENTS OF THE REQUIREMENTS FOR THE DEGREE
OF MASTERS OF ART IN MARKETING MANAGEMENT**

ADVISOR: ASFAW YILMA (PhD)

DECEMBER, 2018

ADDIS ABABA, ETHIOPIA

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DECLARATION

I undersigned, declare that thesis entitled The Impact of service marketing mix on customer satisfaction in the case of Awash Insurance Company S.C is my new and original work prepared under the adviser or direction of DR.AsfawYilma submitted for MA Degree in marketing management .It has not offered to any other university for award of a degree ,diploma or certificate .

Name

Signature

ENDORSEMENT

This is to clarify that Addisu Girma carried out his thesis on Impact of service marketing mix on customer satisfaction in the case of Awash Insurance Company S.C and submitted in partial fulfillment of the requirements for the award of the degree of masters of Art in Marketing Management at St. Mary University School of Graduate studies for examination with my approval as a University advisor.

Signature_____

Date _____

Dr. AsfawYilma Advisor

Acknowledgment

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Addisu Girma

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ACRONYM

AIC Awash Insurance Company

SC Customer satisfaction

Abstract

The aim of this study was to investigate the impact marketing service mix on customer satisfaction, in case of Awash Insurance Company. Data were collected from four Branches of AIC (Bole, Finfine, shger Addis ababa and pazza). Method use to analysis of the data both primary and secondary data are used the primary data are collected form questioner and interview I am try to distributed 370 questioner in four branch out of this A sample 312 respondents from the four branches are addressed through questionnaires. The collected data were analyzed using statistical tools such as descriptive statistics, correlation, and multiple regression analysis. The results of the study revealed that there is a positive and moderate relationship between customer satisfaction and marketing service mix. In addition to this, the study examined impact of marketing service mix while the role of each marketing mix have significant impact. Moreover; it is found that relationship the marketing service mix has more impact than the other variables addressed in this study. Furthermore, the variables used in this study, (customer satisfaction, service quality and relationship quality) significantly explain the variations in customer loyalty.

Keywords: AIC Awash insurance share company, Service marketing mix, customer satisfaction

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In volatile environment, companies must adapt to changes marketing strategy in order to satisfy customer need. Services marketing mix is considered one of the most important tools that of marketing process that measures customers' satisfaction. Moreover, It considers as one of the influencing strengths in achieving a material returns for the customer institutions, obtaining a competitive advantage, and gaining customers loyalty and trust to be loyal for the company and its products, this shows the success of marketing process in competition environment (Bu-Moarafi, 2006). Mix is not a theory, but a conceptual framework that determines the principal decision making managers make in configuring their offerings to suit consumers' needs (Goi, 2006).

Insurance is to provide protection against the possible chances of generating losses. awash insurance one of the privet insurance company to overcame this challenge, established on October 1, 1994 and commenced operation on January 2,1995 the founding subscribers were 456 individual and corporate investor the total number of shareholder grow up 1285 inJune 2018and paid up capital of over 280million the subscribed capital is birr300 million capital of 264.7 million AIC caters its service to its customers through 45 full-fledged branches and 5contact office .Awash insurance transacts all class of the insurance, General Insurance (non-life) and life insurance .

Marketing is an important factor in service companies because marketing system is necessary for every organization, whether profitmaking or non-profit-making, small or big. Organizations which have accepted marketing principles and based their programs on marketing mix elements have achieved positive results. This is true for insurance companies which are service companies. Therefore, it is necessary for insurance companies to become familiar with marketing mix concept in the present fiercely competitive world and make use of it in order to provide favorable services and develop their businesses.The relationship between awash and customer developed depend on the strategical implementation of marketing mixto satisfy

Customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her expectations (Harker, 2009: pp, 21). Awash insurance company faces a complaint from its customers related with the marketing mix. Therefore, it is important to study the impact of service marketing mix. As a result, the researcher wants to assess the impact of market service mix on customer satisfaction in the case of Awash.

The study will aspire to investigate the impact of service marketing mix on customer satisfaction in Awash insurance the Case of including product, price, promotion, distribution, process, people and physical evidence have greatest pressures on customers' satisfaction and to recommend future areas of research to be conducted. On this chapter presents the background to the study, problem statement, basic research questions, and objectives of the study, significance of the study and scope of the study

1.2 Statements of the Problem

Service marketing mix is a valuable marketing tool which provides a good opportunity for the insurance industry to satisfy the customer need regarding its long term operation. Marketing service mix seven Ps service firms monitor and examine the satisfaction level of customers on an ongoing basis. Insurer has to analyze the nature of the customer's needs and plan their products and services in such a way that they can give satisfaction to the customers and face the competitors. The marketing mix with the 7 Ps is highly appropriate towards businesses that offer services (Zeithaml & Bitner, 2003). Due to the increasing number of competitors' Awash insurance company think of impact of review and redesign the marketing service mix so as to remain competitive.

The service marketing mix is a set of controllable marketing factor that an organization uses to produce the response it wants from its various target market. Traditionally, a '4P's (product, price, place and promotion) model is enough for tangible products; the services sector on the contrary uses a '7P's (product, price, place, promotion, people, process and physical evidence) approach in order to satisfy the needs of their customers (Ivy, 2008) challenging to Insurer has to analyse the nature of the customer's needs and plan their products and services in such a way that they can give satisfaction to the customers and face the multiple criteria problem because of

More complexity and flexibility are required in the processing of efficient alternatives criteria is set to compete in the market.

Since awash insurance one of first private insurance service provider in the county, customer satisfaction big issue so customer satisfaction depend on differentiation of product and attributes to cop up the competitor, price by reducing and discount insurance premium ,promotion program focused on creating brand awareness and promote product specially their protection plan, increase of service standard claim and under writing process distribution network digitalization and staff efficiency and development of relation with customer based etc. which ultimately helped them to satisfaction the customer.

Hence, it is necessary to study the service marketing mix of the company. In these studyanalysis servicemarketing mix either partially or simultaneously impact on customer satisfaction.

1.3Objective of the Study

1.3.1 General Objective of the Study

The general objective of study will evaluate the impact of service marketing mix on customer satisfaction in awash insurance.

1.3.2 Specific Objectives

This research is designed: to analyze

- To identify the impact of product attribute on customer satisfaction.
- To examine the impact of price policy on customer satisfaction.
- To explore impact of the available of insurance policy network on customer satisfaction.
- To assess the impact of promotional campaign on customer satisfaction.
- To investigate the extent of impact of the people of the company on customer satisfaction.
- To analysis the impact process of company on customer satisfaction.
- To identify the impact of physical evidence of company on customer satisfaction.

1.4 Research Questions

This study is expected to answer the following basic research questions:

1. To what extent have insurance policies offered by the company meet the needs of the customers?
2. What impact of strategy is used by the company in setting insurance premium?
3. What is impact of company use its distribution channels?
4. What is impact of promotion on company and its products?
5. Impact of the process, people and physical evidence is used by the company to satisfy the customer?

1.5 Significance of the Study

The study suggested to the industry to give more attention to service marketing mix have impact to customer satisfaction. It is also crucial for the company to identify which of the variable (product, price, promotion, people, place, process and physical evidence) play a significant impact to customer satisfaction. Researcher on the aspects such as- the company can be able to know its customer satisfaction level with regard to the product, setting price, promotional and distribution aspects of the company that will move in parallel with the changing customers' need and wants. Besides, the findings of the study will be used for other similar studies in the future. So, it is expected that this research can contribute a lot to the efforts for the fulfillment of customer satisfaction through provision of appropriate product and service to the respected customers. And furthermore, the researcher may acquire knowledge about the way of conducting a research with identified problems, and contribute further explanations for studies on the subject matter.

1.6 Scope and Limitation of the Study

This study will be conducted to evaluate the impact of service marketing mix on customer satisfaction. The scope is then limited to a wash insurance service marketing mix, service subscribers who are located in the capital city, Addis Ababa.

The limitations associated with this paper will be the geographical limitation to Addis Ababa; Due to time and budget constraint to gather more information on the specific area of study and there is a limitation regarding the availability of literatures in this area of study. Nevertheless, compared to the importance of carrying out this type of study the above limitations are less significant.

1.7 Organization of the Study

The first chapter deals with background of the study, statement of the problem, objectives of the Study, scope of the study and significance of the study .The second chapter will related literature review with specific prominence to theoretical, methodological and empirical aspects. The third chapter is devoted it covers research design, population, sample and sampling method, and data collection methodology and data collection techniques used in the study. The fourth chapter will be discussion and analysis of the data collected. The fifth chapter will conclude the overall work and discuss the results followed by the contribution of the study, suggestions for the company, Reflection of the study and future work.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Literature

The marketing mix is a model of creating and implementing marketing strategies. It stresses the blending of various factors in such a way that both organizational and consumer objectives are attained. 7P's are the parameters that the marketing manager can control, subject to the internal factor.

Borden (1965) was the first one to conceive the ideas of marketing mix, but did not formally define the marketing mix. He explained it as important elements or ingredients that make up a marketing program. Borden's original marketing mix had a set of 12 elements: product planning, pricing, branding, channels of distribution, personal selling, advertising, promotions, packaging, display, servicing, physical handling, and fact finding and analysis. He regrouped Borden's 12 elements into four elements and was the first who offered the marketing mix, which is also known as the four Ps. He defined the marketing mix as a combination of all of the factors at marketing manager's command to satisfy the target market. This marketing mix approach has been criticized for being incomplete, because it does not bear in mind services marketing (Bennett, 1997).

Marketing mix constitutes all the possible activities that a firm can implement to increase the demands of its products (Kotler et al., 2005: 34.) A proper choice of marketing mix is significant to provide higher customer satisfaction at a reasonable price (Jobber & Fahy, 2009: 332). Some researchers and scholars in marketing agree on that marketing mix consists of four main elements (4Ps) which are: Product, Price, promotion, and place or distribution (Barion, 2006). Meanwhile, when it comes to the field of services, there new elements were added to be modified into (7Ps) those three added elements are Providers, physical evidence, people and process of providing service (Ivy, 2008; Al-tae& Al-alaak, 2008). Booms & Bitner (1981) create 7Ps by adding people, Physical Evidence, and Process to the original 4Ps. Their creation aims to include service in the marketing mix, and therefore the additional Ps are called service Ps. Lazer & Kelly (1962) and Lazer, Culley & Staudt (1973) suggested three elements of marketing mix: the goods and services mix, the distribution mix, and the communication mix.

McCarthy (1978).. The 7Ps of marketing mix have been studied by some researchers in marketing fields (Low & Tan, 1995; Melewar & Saunders, 2000; Pheng & Ming, 1997).

These 7Ps are the suitable service marketing mix elements for insurance services.

2.1.1 Product

Product is anything that can be offered to a market to satisfy a want or need, including physical goods, services, experiences, events, person, places, properties, organizations, information, and ideas. Kotler& Armstrong (2008) put it clear on what the aspects are under the P of product of the Marketing mix. They say it is an offering that brings value to target customers and may come in the form of a pure tangible good (product) or a pure service. A product mix (also called a product assortment) is the set of all products and items a particular seller offers for sale. A product mix consists of various product lines. Product mix consists of width, length, depth, and consistency. The change in technology and customer taste makes products inferior to competitors and thus the product requires additional features to satisfy customers' needs and wants (Jobber & Fahy2009:9). Product (service) means all elements which are necessary for services and create value for customers (Lovelock, Wright, 1999, 18).

2.1.2 Price

Price the amount of money charged for a product or service, or the sum of the values (such as: the money given up, the time spent, the energy consumed, the psychic pressure felt) that consumers exchange for the benefits of having or using the product or service.It is the only element in the marketing mix that produces revenue; all other elements represent costs.

Prices should fall within the borders of too high prices which will not produce enough demand and between too low prices which will not produce enough profit (Kotler& Armstrong 2008). The fact those marketers should price their products or services based on the customer's Perception of the value of the offered product or service. Therefore companies should use value Based pricing instead of Cost based pricing. Cost based pricing is product or service driven. With cost based pricing a firm first designs what is to be perceived as a good product, adds up the cost of producing it and then sets a price that will pay for its cost plus which will add a target profit.Value based pricing concentrates on the buyer's perception of the value, as their way of pricing Kotler& Armstrong (2008) as well state that by setting a price it is important to look at its competitor(s) strategies and pricing, especially in homogeneous markets where there is a low

difference between the products or services that are offered. The price element of the services marketing mix is dominated by what is being charged for the delivery of service (Ivy, 2008). Price can also be the indicator of level, quality and therefore seen as customer's own perceived value (Rafiq& Ahmed, 1995). Price, in marketing mix terms, covers all aspects of pricing such as discount pricing, extended credit, list price, and payment period (Woodruffe, 1995).

2.1.3 Place

Place refers to management's decision about where and how a service should be offered to a customer. It can involve electronic or physical distribution channels. Companies may offer services directly to customer's or they may deliver their services via third party organizations (Lovelock, Wright, 2000). Due to the fact that service offering is not separable from its providers, place factor is very important in service marketing strategy. Place in the marketing mix defines where the product is sold, through which channel and with what transportation, logistics etc., (Kotler& Armstrong 2008).

2.1.4 Promotion

There are several methods for an insurance company to establish relationship with its customers and promote its services. Promotion refers to the activities carried out to communicate the benefits of products or services in order to motivate customers to purchase the products and services (Kotler et al, 2005: 34). Promotion in the marketing mix basically exists out of communications (Woodruffe 1995).

2.1.5 People

Employees of a service company are the main marketing factors because many customers know service providers under the name of their company. Recognizes in people not only the service employees, but as well the customers and their roles in delivering the service to derive service benefits. Considering the role of employees in service provision, factors like employment, training and motivation of workforce must be noticed. Interest, ability, politeness, initiative, treatment, tidiness and punctuality of employees are important in service companies success (Venous, Roust, Ibrahim, 1996, 377).

2.1.6 Process

Booms & Bitner (1981) defined process as policies, procedures, mechanization, employee discretion, customer involvement, customer direction and flow of activities (Rafiq& Ahmed,1995). Effective process design and implementation is necessary for offering products to customers. A process explains the method of service operation systems. It seems that inappropriately-designed processes raise problems for customers because services are offered slowly and ineffectively to customers. Similarly, weak processes create problems for frontline employees and prevent them from doing their duties effectively and this, in part, reduces productivity and increases the probability of service failures (Lovelock, Wright, 2000).

2.1.7 Physical evidence

The physical evidence is defined as the environment in which the service is delivered and where the service provider and the customers interact, and any tangible commodities that facilitate performance or communicate the service. These facilities make transfer and service provision activities easy. For the case of services, intangible facilities should be also considered besides tangible facilities because they play important role in service provision (Venous, Rousta, Ibrahimi, 1996, 377). Building outer view, yard area, internal furniture, equipment, signposts, printed info and other observable objects and tangible documents demonstrate company's service quality. Service companies need to manage physical assets exactly because physical assets and facilities can have a lot of impact on customer's perceptions (Lovelock, Wright, 2000).

Customer satisfaction is a perception. Customer satisfaction, a business term, is a measure of how products and services supplied by a company meet or surpass customer expectation. The four key steps for successful marketing are identified as understanding the customer, making value for customer, communicating the value to target market, and making it easy for the customer to buy.

2.3 Empirical Literature

Empirical findings are one of the important components of literature review in research study of any type. This type of literature contributes a lot to the effectiveness of the investigation by revealing the gap that the researcher wants to find out and how the researcher undertakes the study. Here under the researcher reviews some important issues which are directly related to the investigation under study.

Owomoyela, Olasunkanmi & Oyeniyi (2013) conducted a study on “The impact of marketing mix elements on consumer loyalty: An empirical study on Nigerian breweries Plc”. The research paper investigated the effect of marketing mix elements on consumer loyalty with special reference to Nigerian breweries Plc. The survey method was used in this study. Data was collected from sixty (60) respondents, six managers and ten sales representatives of Nigerian breweries Plc, ten distributors and thirty four consumers from different joints in Ibadan were selected respectively. Correlation coefficient and multiple regression analysis were used to analyze the data. The result indicated that marketing mix elements (price, product, place and promotion) were jointly predictors of consumer loyalty. The predictor variables jointly explained 64% of the variance of consumer loyalty, while the remaining 36% could be due to the effect of extraneous variables. This implies that marketing mix elements have significant effect on consumer loyalty/ retention. McCarthy (1964) also noted that marketing mix is the pillar of any business organization, which means every element of marketing mix plays an important role in influencing consumer loyalty.

Sukati, Chin, Satit & Tat (2012) have conducted a study on “The relationship between marketing mix and customer decision making over travel agents” .The aim of this study is to investigate the relationship between the 4Ps, namely price, promotion, place and product, and customer decision making over travel agents in Palembang, Indonesia. Travel agents have seriously considered for these 4Ps activities to ensure that they allocate their resources effectively and efficiently. A total of 215 respondents were selected from customers of three travel agents in Palembang, Indonesia. The data collected was analyzed using three statistical methods, that is, mean analysis, Pearson correlation and regression analysis. Based on multiple regression analysis, the findings revealed that among the 4Ps tested, that is, price, promotion, place and product, only price and product stood out as the most important marketing mix to affect customers’ decision making over travel agents. Both price and product emerged as two of the strongest predictors. In terms of product, the perception of high product quality and high customer satisfaction will directly lead to high levels of purchase intention and repeat buying thus resulting in increased sales volume. When customers see that travel agents have a complete package of products, they will be more interested to buy from that particular travel agent. Product attributes such as product quality,

complete and accurate information, capability to give suggestions and assistance, superior service, and so on may influence customer decision making over travel agent.

2.4 Conceptual frame work

The research model is comprised the marketing mix components including product, price, promotion, distribution, process, people and physical evidence and subjective satisfaction. Marketing mix independent variables of the study while customer satisfaction is the dependent variable in the research model. Research may be deductive or inductive. Deductive research approach begins with the development of a theory or hypothesis and later a development of a strategy to test it in a context to verify or reject its claims. So it is thinking from general to specific. On the other hand, the approach is inductive where the research begins with an observation of a phenomenon in an environment, then data is collected upon which a theory is developed or generalization is made .Thus, thinking from specific to general.

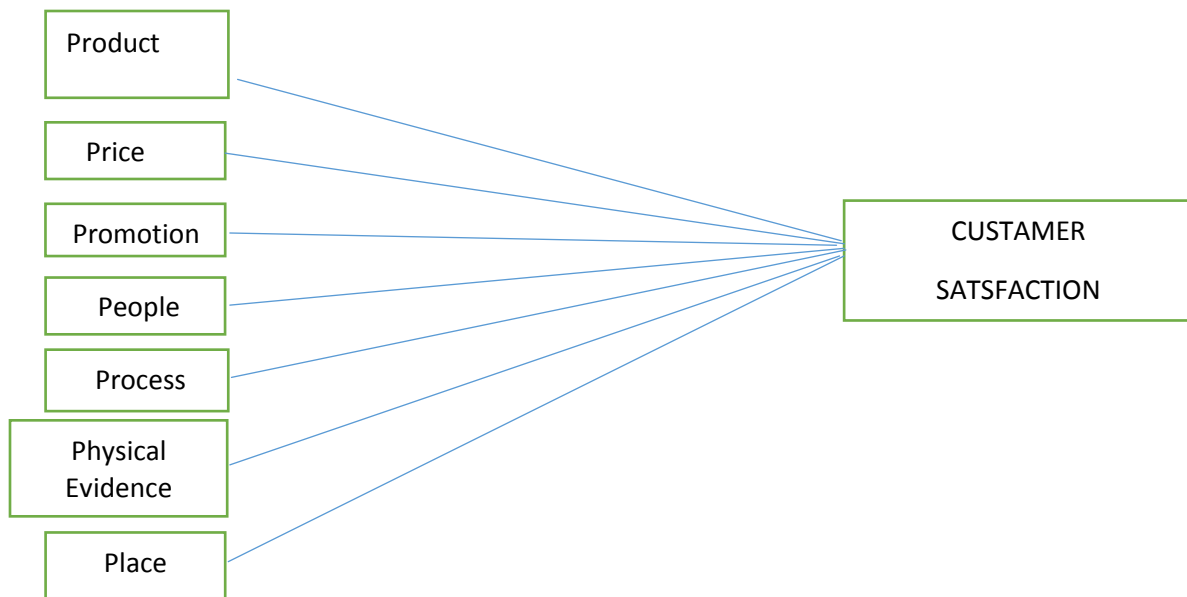


Figure 2 conceptual frame work

Source; parasuraman (2000, 2002)

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter presents the research design and methodology. It also presents the data type, sampling design and procedure, data collection procedures and data analysis techniques. Research methodology is characterized by procedures and methods for arriving at results and findings and tools for proofing or disproving such knowledge (Saunders, Lewis & Thornhill, 2009).

3.1 Research approach

On this research both quantitative and qualitative approaches were used. Quantitative research is a structured way of collecting and analyzing data obtained from different sources. It involves the use of computational, statistical and mathematical tools to drive results. Because this study was deductive which intended to test hypothesis formulated based on the literature, quantitative research approach were used qualitative research approaches observation and interview of group collected data. Instrument Research may be deductive or inductive. Deductive research approach begins with the development of a theory or hypothesis and later a development of a strategy to test it in a context to verify or reject its claims. So it is thinking from general to specific. On the other hand, the approach is inductive where the research begins with an observation of a phenomenon in an environment, then data is collected upon which a theory is developed or generalization is made. Thus, thinking from specific to general. This study deductive as existing empirical theories and models of marketing mix elements of the company was used.

3.2 Research Design

Mouton (2001) defines research design as a plan or blueprint of someone intending to conduct research. Research design involves how the researcher has planned to carry out the research. And in this study explanatory and descriptive designs will be used. Exploratory research design refers to social research which explores a certain phenomenon with the primary aim of understanding the phenomenon or situation.

Exploratory research was also used to get clarity and define the problem at hand clearly. As an exploratory study the researcher aims at establishing the relationship between service marketing mix attributes and customer satisfaction so as to add to the existing literature on the subject matter.

Descriptive designs were used to describe the current state of Awash insurance service marketing mix. The research design is used to summarize the gathered data from different sources and analytical research design (mean, Pearson correlation and multiple regression analysis) to analyze the variables in this study. Finally, generalize based on the sample size.

3.3 Target population

The population about analysis was made the total customers of the four branch and agent and employee of Awash insurance company. The target populations from which the sample respondents were selected are the total number insurance user of the four branch namely Finfinabbranch, sheger branch pezzsa branch and Addis Ababa branch.

3.4 Sample size determination and sample

Procedure out of the 45 branches AIC; taking the relative size, year of operation of the branches, cost and availability of time for the study into consideration, for this study four branches were selected namely Finfina branch, sheger branch pezzsa branch and Addis Ababa branch by convenience sampling technique and believed to provide a representative sample. Based on the recommendation of (Eihgie, 2006); to make a more specific study, from all customers of the insurance buyer of customers were purposely selected. As they are believed to be the regular customers and can better sense insurance service. Hence, the target population in this study were insurance users from Awash insurance company. In order to make generalizations with confidence about the construct under investigation, the appropriate sample size has to be considered.

Sample size determination is the act of choosing the number of observations or replicates to include in a statistical sample. The sample size is an important feature of any empirical study in which the goal is to make inferences about a population from a sample. In this study the following formula is used in order to determine the sample size and equal number of questionnaires will be distributed to the six branches respondents. The following sample size

determination formula was used to determine the sample size which is developed by Taro Yamane (1967). The total population is 5,000

$$n = \frac{N}{1 + N(e)^2}$$

Where **n** is the sample size,

N is the total population size, and

e is the level of precision or sampling error = (0.05)

Therefore sample size is

$$n = \frac{5,000}{1 + 5,000(0.05)^2} = 370$$

$$n = \frac{5000}{1 + 5000(0.05)^2}$$

Since the number of population in each branch is different and the total sample size is 370,

The sample size for this will be determined using the above formula and it is believed to be representative at 95 % level of confidence and .05 percentage level. Therefore, a sample size of 370 is use in this study. A convenient sampling technique, which is a non-probabilistic sampling technique, was used to select the respondents.

3.4 Sample technique

Systematic sampling technique is employed to select the respondents from the four branches of Awash Insurance Company. It is one of the probability sampling technique method. Convenience sampling attempts to obtain a sample of convenient elements. Often, respondents are selected because they happen to be in the right place at the right time

3.5 Data sources and data collection

Both primary and secondary data Method use in this study. Primary data will collect using questionnaire and interview. Questionnaire distribute to the respondents. Semi structured interview is conduct with some employees of the company agents..The questionnaire developed by Addisu 2018 for a master thesis entitled “Marketing mix frame analysis for Awash insurance company S.C highly modify to suit for this study. Preliminary draft of the questionnaire is pre-teste to improve upon the clarity of the question items. A sample of twelve (12) customers from the four selected branches give the questionnaire to read and comment on the meaningfulness of

the question items and their comment is incorporate. The size is guide by the suggestion by Saunders et al., (2009) that minimum of ten (10) members of pre-testing is adequate.

Primary data source which is collected through questionnaires use in this study. Questionnaires are developed and distributed to the customers of the four branches of Awash Insurance Company. The variables are measured using Likert scale with five response categories (1= strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 =strongly agree). “The Likert scale method is preferred to make questions interesting to respondents and thereby enhance their cooperation, ultimately to ensure maximum response rate” (Robson Colin, 2002).

Both primary and secondary data use in this study. Primary data will collect using questionnaire and interview. Questionnaire distribute to the respondents. Semi structured interview is conduct with some employees of the company agents.

The questionnaire developed by Addisu 2018 for a master thesis entitled “Marketing mix frame analysis for Awash insurance companyS.C highly modify to suit for this study. Preliminary draft of the questionnaire is pre-teste to improve upon the clarity of the question items. A sample of ten (10) customers from the four selected branches give the questionnaire to read and comment on the meaningfulness of the question items and their comment is incorporate. The size is guide by the suggestion by Saunders et al., (2009) that minimum of ten (10) members of pre-testing is adequate.

Primary data source which is collected through questionnaires use in this study. Questionnaires are developed and distributed to the customers of the four branches of Awash Insurance Company. The variables are measured using Likert scale with five response categories (1= strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 =strongly agree). “The Likert scale method is preferred to make questions interesting to respondents and thereby enhance their cooperation, ultimately to ensure maximum response rate” (Robson Colin, 2002).

3.5.1 Primary Data Collection

Sample Size and Sampling Procedure a population is the whole group that the research focuses on. A population consists of all elements, individuals, items or objects whose characteristics are being studied. Sample is segment of the population that is selected for investigation (Cooper &

Schindler, 2006). Systematic sampling technique is employed to select the respondents from the four branches of Awash Insurance Company namely Finfina branch, sheger branch pezzsa branch tytu branch Addis Ababa branch

3.5.2 Secondary Data Collection

Secondary data was obtained from books, journals, web sites, annual reports, etc. These are accounts offered by the second part, those who did not actually see the object or event but obtained information and provided descriptions of what they learned. They are usually seen as text that is produced much later than the events being studied, offering an interpretation and conversion of the primary data into an account that may be consulted by others. Secondary data's are annual reports, journals and written papers are also important in order to get information's that are not possible in primary data's.

3.6 Data Presentation and Analysis

Descriptive statistics, like frequency counts, percentage, multiple regression and correlation quantitative data pertaining to the problem. Hence, both qualitative and quantitative data analysis techniques employed to analyze the data. The data from interview, focusing group discussion and open ended questioner presented in narrative form by using tables, graphs and charts. Analysis of quantitative data will be using econometric model techniques used to present the data

3.7 Research model

The research model is comprised the marketing mix component including product , price ,promotion ,place , people ,process ,physical evidences subjected to customer satisfaction .In this study the marketing mix are independent variable and customer satisfaction are dependent variable..

Hypothesis formulation

Product has significant impact on customer satisfaction

Price has significant impact on customer satisfaction

Promotion has significant impact on customer satisfaction

People has significant impact on customer satisfaction

Process has significant impact on customer satisfaction

Physical evidence has significant impact on customer satisfaction

Place has significant impact on customer satisfaction

Price has significant influence on customer satisfaction

3.8 Ethical Consideration

Marketing research requires serious ethical considerations. Cognizant of this fact the researcher took precautions while securing the necessary information for the accomplishment of the research objective. The researcher exerted effort to get the consent of the organization under study prior to the collection of data. Besides, the employee who participated in the interview have been informed in advance about the objective of the study so as to insure their voluntariness. The questionnaires is prepared with speakers' language. Customers who are the subject of the survey were briefed about the importance of the study and their valuable contribution in providing information. These people were treated with respect and care at the same time they were assured that the data obtained from them is kept confidential and only be used for academic research. The researcher took maximum effort to avoid conflict of interest that may arise as a result of working in the organization.

3.9 Validity Analysis

Validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested (Kothari, 2004). In other words, Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. In order to ensure the quality of the research design content and construct validity of the research will be checked. According to Kothari (2004) Content validity is the extent to which a measuring instrument provides adequate coverage of the topic under study.

If the instrument contains a representative sample of the universe, the content validity is good. Its determination is primarily judgmental and intuitive. It can also be determined by using a panel of persons who shall judge how well the measuring instrument meets the standards, but there is no numerical way to express it. Based on this the content validity was verified by the professionals.

3.10 Reliability Analysis

Reliability is fundamentally concerned with issues of consistency of measures (Bryman and Bell, 2003). If α is greater than 0.7, it implies that there is a high reliability and if α is smaller than 0.3, the reliability is low. Hair, et al., (2006) The questionnaire was distributed to 10 respondents' to check the reliability and consistency of the instrument and the result of reliability test for the questionnaire are shown in the following table.

Table 3.1 reliability statistics

Cronbach's Alpha	Number of Items
.868	10

Source: Own Source, 2018

The consistency reliability of the instrument is found reliable as it is shown in table 3.1 because the Cronbach alpha is found to be 0.868 which is greater than 0.7.

CHAPTER FOUR

ANALYSIS AND DISCUSSION

Introduction

This chapter presents the process through which the final results are obtained and a discussion on the results. It starts with the background information (demographic profiles of the respondents) and goes through statistical methods of data analysis that includes descriptive statistics, factor analysis, correlation analysis and multiple regression analysis.

4.1 Descriptive analysis

The questionnaire has a two parts; the first part is about demographic variable of respondents and The second part deals with marketing mix elements A total of 370 questionnaires were personally handled to the respondents with close follow up and guide in filling the questionnaire and 312 respondents filled and returned their questionnaire. Thus constituting 84.3% of the questionnaires are returned, while 58 of the respondents didn't respond and never returned the questionnaire and constituted about 15.7%.

Several questions that measure customers' satisfaction on the marketing service mix provided by awash insurance company S.C are included in the questionnaire. The questionnaires distributed to customers of four selected branch that are located in in different part of the capital city of Ethiopia in Addis Ababa.

The basic assumptions are marketing service mix selected attributes namely product ,price ,promotion ,place, people ,process ,physical evidence impact on customer satisfaction. A multiple regression modeling approach was proposed as an effective method for studying the relationships. The result of this multiple regression model analyzed and discussed in this chapter

The statistical analysis of this study was done by SPSS software version 20, the result of the study shown in inference and descriptive section. In descriptive section tables, charts used and in inference section the result of multiple linear regressions was analyzed.

The questionnaire include a segment of customer's profile such as an assortment of demographics and other factors that likely to influence the degree of customer satisfaction with respect to the marketing service mix offered by Awash insurance company S.C.

In studies like it is important to analyze the background information of the respondents. This is because people's social background influences their thinking pattern and to larger extent what they do. The background information comprised of age, gender, educational level, and occupation.

Table 4.1 Demographic profile of Awash insurance company customers

No	Demographics	Frequency	Percentage	
1	Gender	Male	185	59.3
		Female	127	40.7
2	Age of respondents	Below 20	6	1.9
		20-29	155	49.7
		30-39	122	39.1
		40-49	20	6.4
		50 and above	9	2.9
3	Level of education	Primary and secondary	13	4.2
		Certificate or diploma	21	6.4
		First degree	236	75.6
		Second degree	42	13.5
4	Occupation of respondents	Civil servant	24	7.7
		Employee of private	159	51.0
		business man or women	80	25.6
		other	49	15.7

Concerning the gender of respondents, 59.3 of them are male and the rest 40.7% are females. This shows that the major participants at Awash insurance company S.C from this one can infer both male and female individuals buy insurance policy. Hence Awash insurance Company S.C can target its marketing efforts on both sexes.

Concerning the age, 1.9% and 49.7% of respondent below 20 and 20-29 age respectively, whereas about 39.1% and 6.4% of the respondents' age is between 30-39 and 40-49 respectively, while nearly 2.9 % of the respondents' age is 50 years and above. It implies that the service users are dominated by youth age groups.

With respect to their educational states, 4.2% of respondent primary and secondary school .where as 6.7% respondent are certificate and diploma level, 75.6% and 13.5% of the respondent are first degree and second degree holder respectively. This indicated that most of the respondent are first degree holder.

As far as occupation is concerned, 7.7% respondents are civil servant, 51% and 25.6% respondent are private workers and business man or woman respectively 15.7% are involve in other sectors. This implies that most of Awash insurance customers are private organization and self-employed.

4.2 Variable analysis

Variable analysis has been used to test whether the dataset exactly detects the stated dimensions. The output of Variable analysis is obtained by using principal components analysis. The final statistics comprising of the reliability result and the communality for all the 28 questions raised in the seven dimensions.

4.2.1 Mean and Standard Deviation

Descriptive statistics (mean and standard deviations) of the respondent scores were computed. Analysis has been done by comparing these mean scores and deviations among respondents. The reason for using descriptive statistics is to compare the different factors that affect the level of customer satisfaction by using the means and standard deviations values.

The mean value depicting the overall customer's satisfaction. As far as this descriptive statistics is concerned, customer's satisfaction on marketing service mix is above satisfactory level with a mean value of on a 3.5 point Likert scale. This implies that product, price, promotion, place, people, process physical evidence performance have an impact on the customer satisfaction.

Table 4.2.1: Mean & Standard Deviation

	Mean	Std. Deviation	N
product	2.2865	.41275	312
price	2.7083	.44670	312
place	2.0280	.41983	312
promotion	3.5235	.77530	312
people	2.0601	.52833	312
process	2.5184	.51725	312
Physical evidence	1.9882	.58827	312

Source: SPSS data

The table suggests that all marketing service mix dimensions rated as above satisfactory. From this we can deduce that all explanatory variables play a fundamental role in the customer satisfaction on service marketing mix Awash insurance company.

Empirical evidence in this research also suggests that marketing service mix factors have a significant degree of impact on customer satisfaction. This empirical evidence has provided significant support for the marketing service mix literature, which substantively advocate marketing service mix factors have an impact on customer satisfaction Sukati, Chin, Satit& Tat (2012)

4.2.2 Correlation Test between Study Variables

In this section the correlation between customer satisfaction and explanatory variables; product, price, place, promotion, people, process, physical evidence has been presented and analyzed. A correlation matrix is used to ensure the correlation between explanatory variables.

Table 4.2.2 Correlation table

Correlations

	Product	price	place	promotion	people	process	Physical evidence	
product	Pearson Correlation	1	.088	.790**	.256**	.035	-.045	.035
	Sig. (2-tailed)		.122	.000	.000	.537	.427	.537
	N	312	312	312	312	312	312	312
price	Pearson Correlation	.088	1	.072	.310**	-.034	.198**	.042
	Sig. (2-tailed)	.122		.204	.000	.544	.000	.464
	N	312	312	312	312	312	312	312
place	Pearson Correlation	.790**	.072	1	-.118*	.003	-.083	.002
	Sig. (2-tailed)	.000	.204		.038	.954	.144	.966
	N	312	312	312	312	312	312	312
promoti on	Pearson Correlation	.256**	.310**	-.118*	1	.122*	.220**	.012
	Sig. (2-tailed)	.000	.000	.038		.031	.000	.833
	N	312	312	312	312	312	312	312
people	Pearson Correlation	.035	-.034	.003	.122*	1	.161**	.275**
	Sig. (2-tailed)	.537	.544	.954	.031		.004	.000
	N	312	312	312	312	312	312	312
process	Pearson Correlation	-.045	.198**	-.083	.220**	.161**	1	.476**
	Sig. (2-tailed)	.427	.000	.144	.000	.004		.000
	N	312	312	312	312	312	312	312
physica leveden ce	Pearson Correlation	.035	.042	.002	.012	.275**	.476**	1
	Sig. (2-tailed)	.537	.464	.966	.833	.000	.000	
	N	312	312	312	312	312	312	312

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS data

The correlation between dependent and independent variables along with the casual effect was analyzed using Statistical Package for Social Science (SPSS). The above correlation matrix provides the correlation between variables with Pearson correlation coefficient to show the strength of relationship among the variables (independent & dependent).

Pearson correlation analysis was used to provide evidence of convergent validity and Pearson correlation coefficients reveal magnitude and direction of relationships either positive or negative and the intensity of relationship. Correlation is perhaps the most basic and most useful measure of association between two or more variables (Marczyk, Dematteo and Festinger, 2005).

Cooper & Schindler (2009) suggested that a correlation coefficient above 0.8 between explanatory variables should be corrected for because it is a sign for multicollinearity problem. Malhotra (2007) argued that the correlation coefficient can be 0.75. Lastly, Hair et al. (2006) argued that correlation coefficient below 0.9 may not cause serious multicollinearity problem on the above table with the exception of place and product have high correlation the rest are low correlation each other.

Linearity Test

Linearity refers to the degree to which the change in the dependent variable is related to the change in the independent variables. To determine whether the relationship between the dependent variable and the independent variables. Performance is linear; plots of the regression residuals through SPSS software had been used.

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: are satsfayed the over all service

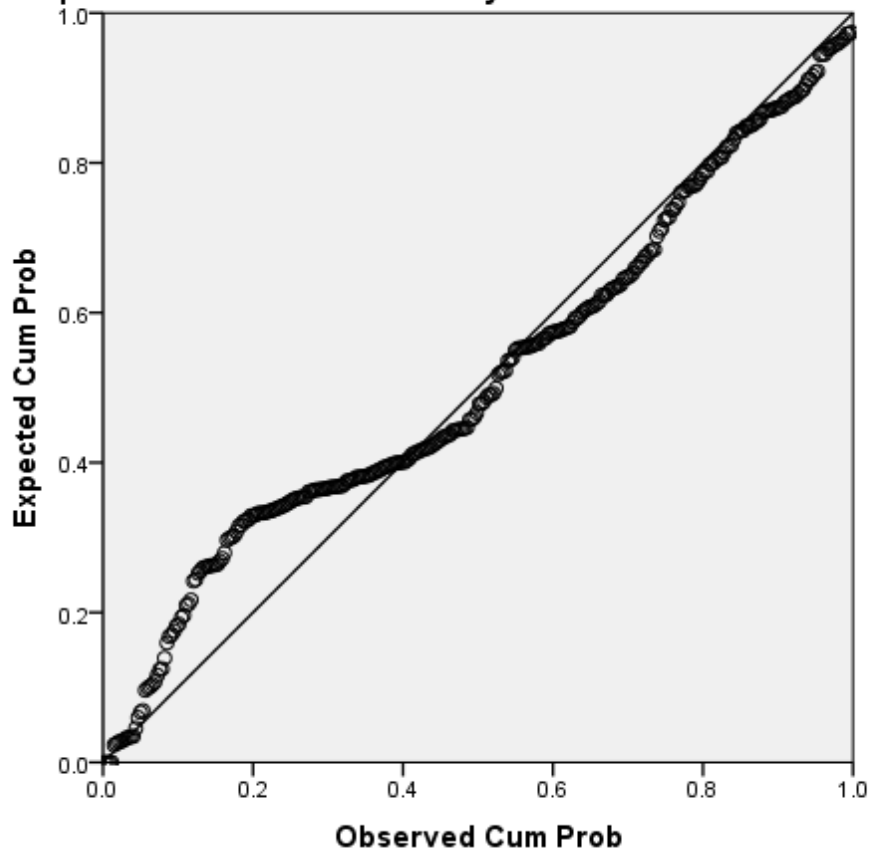


Figure 3 normal p-p of regression standardized residual

The scatter plot of residuals shows no large difference in the spread of the residuals as you look from left to right on figure 3. This result suggests the relationship we are trying to predict is linear.

4.2.3 Regression Result

Table 4.2.3 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.842 ^a	.709	.702	.38900	1.764

- a. Predictors: (Constant), physical evidence, place, promotion, price, people, process, product
- b. Dependent Variable: are satisfied the over all service

The overall regression model and its ANOVA are summarized as follows: R-squared is measured the goodness of fit of the explanatory variables in explaining the variations in customers' satisfaction measures of explanatory variables (product, price promotion, place, people ,process physical evidence). As clearly described adjusted R-square values for the regression model was 0.709. This indicates the explanatory variable *physical evidence, place, price, people, promotion, process, product* in this study explain approximately about 70 percent of the variation in the level of customer satisfaction. The remaining 30 percent of the variation in the level of customer satisfaction of AIC are explained by other variables which are not included in the model. Therefore, marketing service mix dimensions (*physical evidence, place, price, people, promotion, process, and product*) are good explanatory variables of the satisfaction level awash insurance company services.

But it does not mean that all these factors of marketing service mix have equally significant correlation with customer satisfaction level. The results of the multiple linear regression analysis signal that there is variation in the effect of marketing mix dimensions on customer satisfaction. Beside the F statistics which is used to measure the overall test of significance of the model was presented, and null hypothesis can be clearly rejected since the p-value is 0.000 which is sufficiently low, the model is well fitted at 3 percent level of significance. And the F taste is 150 it indicate the cumulative significant of the marking service mix.

Table 4.2.4 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	112.062	7	16.009	105.771	.000 ^b
	Residual	46.011	304	.151		
	Total	158.074	311			

a. Dependent Variable: are satisfied the over all service

b. Predictors: (Constant), physical evidence, place, promotion, price, people, process, product

4.2.4 Regression Analysis

In this section regression analysis for dimensions of customer satisfaction on marketing service mix has been undertaken to understand the relationship between customer satisfactions on marketing service mix explanatory variables.

4.2.5 Diagnosis Test

Before applying regression analysis, some tests were conducted in order to ensure the appropriateness of data to assumptions regression analysis as follows:

Correlation Test between Study Variables

In this section the correlation between customer satisfaction in marketing mix and explanatory variables; product, price, promotion, place, people, process and physical evidence have been presented and analyzed. A correlation matrix is used to ensure the correlation between explanatory variable

4.2.6 Correlation between dependent and independent variable

The above table shows that the result of correlation coefficient between dependent variable (customer satisfaction) and independent variables (product, price, promotion, place, people process, physical evidence).Based on the correlation result both product and price have a positive and strong relationship with customer satisfaction with the coefficient of 0.790.

Table4.2.6 Result of the regression analysis

Coefficients						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.921	.209		-4.400	.000
	product	-.046	.048	-.037	-.945	.345
	price	.016	.049	.011	.328	.743
	place	.046	.067	.027	.690	.491
	promotion	-.024	.031	-.026	-.793	.429
	people	.943	.044	.699	21.439	.000
	process	.131	.050	.095	2.597	.010
	Physical evidence	.319	.044	.263	7.197	.000

Source :SPSS data

a. *Dependent variable: customer satisfaction*

b. *Predictors (constant) :product ,price, place, ,promotion ,people, process, physical evidence*

Similarly, the regression table shows the overall significance/ acceptability of the model from a statistical perspective. As the significance value of F statistics shows a value of, which is less than $p < 0.05$. Thus, the model is significant which indicates that the variation explained by the model is not due to chance.

As stated earlier, this study aims to identify the most contributing independent variable in the prediction of the dependent variable. Thus, the strength of each predictor (independent) influencing the criterion dependent variable can be investigated via standardized Beta coefficient. The regression coefficient explains the average amount of change in the dependent

variable that is caused by a unit change in the independent variable. The larger value of Beta coefficient an independent variable has, bring the more important determinant in predicting the dependent variable.

From the above table we can develop the following major findings:

Coefficient analysis shows the no relationships between dependent variables and independent variables. Accordingly people, process, physical evidence were statistically significant at 1% level in agreement with the hypothesis. This means they have great contribution to improve customer satisfaction. Whereas, the sig. of transaction efficiency is greater than 0.05 and conclude that the variable has no significant effect on customer satisfaction.

- Here product = .345 i.e., 100% change in reliability leads to 34.5% change in customer satisfaction level.
- Although the coefficient of *price* =0.743, it is found to be statistical 74.3% significant.
- Place= 0.491, implying that 100% change in service security leads to 49.1% significant.
- Promotion =0. 429, implies 100% change in ease of use leads to 42.9% satisfaction level.

Product, price, place, promotion explanatory variables have a significant positive effect on customers' satisfaction people, process, physical evidence which is found to be statistically insignificant.

Findings provide significant support for the Product, price, place, promotion which advocates that the variables have an influence up on customer satisfaction in AIC.

4.3 Interview results and discussion

As per the interview made with employees and sales agent of company. The company is currently offering a full range of non-life insurance and life insurance products to the public.

In insurance company premium is the amount of money paid for the insurance policy or cover. In the industry the competition is basically based on the price or premium. As a result there is a price war in the industry; moreover, the customers are price sensitive. Most of the participate Awash insurance price higher than the competitor because of this rotation of customer is difficult to the agent.

The company is opening different branches in different parts of the company to offer its insurance policies to the public. The employees and the managements of the company, insurance agents of the company, and insurance brokers are involved in offering insurance policies of the company. The company recruits insurance agents and training and license is given to these insurance agents by the National Bank of Ethiopia (NBE) with fees paid by the company.

The promotion media which is mostly used by the company is Sponsorship radio and TV for Advertisement but it is an expensive media.

Human resource is the most important resource for any organization, particularly for service organization as these organizations are labour intensive. The employees, management and sales agents play vital role in offering services of the company.

Booms and Bitner (1981) defined process as policies, procedures, mechanization, employee discretion, customer involvement, customer direction and flow of activities. Though there is not written procedures with respect to the process used by the company ,the employees of the company tells to the customers what documents are required ,where the customers have to go and what forms they are required to fill. There is complain of the customer on claim handling process.

The physical evidence is defined as the environment in which the service is delivered and where the service provider and the customers interact, and any tangible commodities that facilitate performance or communicate the service. They have well-furnished and cline office in ever branch.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 Major Finding based

The major finding of the study based on the above chapter obtained data analysis and interview is made about independent variable service marketing mix related with customer satisfaction dependent variable in Awash Insurance Company S.C.

Based on the result of data and discussion product offer by the company meet customer need and compare to the competitor the give full range of insurance policy .They have no complain on insurance policy.Product has significant impact to customer satisfaction.

Majority of the respondent evaluate the current premium of Awash insurance company compare with the competitor it is expensive and most of the participant disagree with the price of the company.Price more significant impact to customer satisfaction than other marketing mix in this study.

TV, Radio sponsorship, website and internet are the most widely used by the company to promote its product. Broachers, agenda and calendar also used by the company to promoting itself. Some of the respondent it is not prompting well his product, some respondents reply advertising of awash is good. Promotion has significant impact to customer satisfaction.

Majority of the respondent indicated that location of the branch is convenient to the customer whereas the other it is not suit for parking. Place of significant impact on customer satisfaction.

Employee of the company, agents, insurance broker of the company are paly major role imitating customer to buy insurance policy most of the participant agree with this.Less relationship in this study.

Majority of the customer show that service of claim handling and process used by company have complain it takes time to solve the problem on the other hand the creation of awareness about policy less and most of the participant agree on this.Process less significant impact in this study.

The equipment used by the company is modern of the office furnishing and the dressing code of the officer is attractive most of the participant agree on this.Insignificant impact on customer satisfaction on this study.

Conclusion

Customer satisfaction is the major factor contributing to the success of service sector. Service Marketing mix has become a major facility sought after by the existing and potential customers. All the service sectors depend on customer and their satisfaction. One of the ways for achieving high customer satisfaction and gaining the loyalty of customers is for insurance to offer high quality services.

In this research the level of satisfaction of customers with the different dimensions pertaining to the theoretical model was evaluated. Accordingly, the major concluded are presented as follows:

Descriptive analysis revealed that the majority of current insurance users are youth between the age of 20-29, occupationally private organization and business man/women. Educationally, the respondents were predominantly degree holders.

Based on the analysis and discussions made the researcher concluded the following points. Customer satisfaction on service marketing mix is above satisfactory level with mean product, price, place, promotion, place, people, process, physical evidence.

People, process and physical evidence have insignificant customer satisfaction in this study. Price, place, promotion and product respectively have significant impact for customer satisfaction in agreement with the hypothesis.

Any increase in product, price, place and promotion leads to increase in customer satisfaction by. These results are significant at 1% level of precision. They have a progress on the process to handle the claim of the customer and the service employee to satisfy the customer.

5.2. Main Recommendation

The analysis of this work includes implications for Awash insurance company as far as the satisfaction level of their customers with different aspects of the marketing mix is concerned. Therefore, based on the study results the following recommendations are forwarded for the concerned bodies.

The study revealed that majority of the insurance buyer see the people, process and the physical evidence, in order to retain the existing customer and to attract new customer new in to the company.

Related with the price people perceive the premium is expensive so fighting with price therefore, recommended that the insurance company take notice of this phenomenon and revert it to at least create some balance in their future.

In future the insurance company work on the existing and new product with different attribute related with the customer benefit and also motivate the people to buy life insurance by illustration of benefit like endowment insurance it has two benefit it is saving and it is also insure the life of the user.

The researcher therefore recommends that more user friendly automated work be put not only at the insurance premises but also around vantage points within the metropolis to boost business transactions.

As process, physical evidence, people, price are highly significant impacts on the level of satisfaction, Awash insurance company has better to focus on these dimensions to bring higher level of satisfaction to their customers.

Awash insurance company should give additional emphasis differ from compotators crate efficiency to customers .Insurance need to increase the confidence of their customers as well as develop their skills and knowledge in using insurance.

5.3 Recommendation for Future Research

This study also investigates the dimensions of service marketing mix that has major effects on customer satisfaction of the Awash insurance company. But, the variables included in the study were not exhaustive. Future researchers could include other variables which are not included under this study.

In view of the above, the researcher recommends that funds be made available for the study to be replicated in the other insurance company since the findings of the current study indicated that there are varied challenges as well as advantages with service marketing mix. Recommendations from such a study would lead.

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ANNEX

St. Mary University

Marketing management post Graduate program

The objective questioner is to collect the data to measure the satisfaction level of customer in wash insurance company and only used for the purpose of partfulfillment of marketing management master program in St.maryuniversity.The data obtained from the customer and employee kept confidential and only be used for academic research purpose.

The questioner consist of three parts:-

Part one: included all demographic equation which is related to background of the customer the age, gender, occupation, academic qualification. Question number 1-4 background information.

Put mark for suitable answer

Id.no	Variable	
1	gender Male female	 <input type="checkbox"/> <input type="checkbox"/>
2	Age Below 20 20-29 30-39 40-49 50 and above	 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
3	Occupation Student civil servant Employee of private organization Business man or woman others	 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

4	Educational background	
	Elementary	<input type="checkbox"/>
	Secondary	<input type="checkbox"/>
	Diploma	<input type="checkbox"/>
	Degree	<input type="checkbox"/>
	Masters	<input type="checkbox"/>
	And above	<input type="checkbox"/>

Part two: represent subject related question which directly influence for customer satisfaction based on conceptual frame work .each equation give five option under these heading strongly agree, agree, neutral, disagreed and strongly disagreed the respondent are asked to select the most appropriate response.

no	Variables	Strongly agreed	agreed	Neutral	disagreed	Strongly Disagreed
	Product					
1	Insurance police of company is meet customer insurance need					
2	Product attribute of company is meet customer need					
3	Continual insurance police purchase of the customer					
4	Perception of the customer towards awash insurance company					
5	Police of the company compared with competitor police					
	Price					
1	Awash Insurance company current premium is good					
2	The effect of price in purchase insurance premium					
3	The premium of the company compare to the competitor					
4	Perception of customer towards the awash insurance premium					
5	Price reduction have effect to					

	purchase insurance policy					
	Distribution					
1	Is the place convenient to the service					
2	Company deliver the insurance policy properly					
3	Agent, broker customer or employee have influence to buy the product					
4	To what extent offer the product compare to the competitor					
	promotion					
1	Is Media add aware about the product of the Awash insurance company					
2	Contribution of the company promotion to purchase the product					
3	Promotion campaign of company are attractive for you					
4	Are you lessen add of the awash insurance in better way					
	people					
1	Employee response related with service is good for you					
2	Employee claim settlement capacity is good for you					
3	Agent and employee ability of explanation of term and condition insurance policy is good for you					
4	Compline handling of the employee enough for you					
5	Service of the employee of the company					
	Process					

1	Are you satisfied Automation process of the company					
2	Process use by the company to handle claim is good for you					
3	Modernity of the equipment use by the company is satisfying you					
4	Process use by the company is compare to competitor is good for you.					
	Physical evidence					
1	Do you believe Attractiveness of insurance policy of awash insurance					
2	Is awash Insurance police have clarity of word					
3	Attractiveness of employee's dress code and furnishing of room of the awash insurance is better.					

Part three: Awash insurance customer satisfaction level

Please put √ mark for suitable answer

1. Are you satisfied by overall insurance service of Awash insurance:

Strongly agree agreeneutral
Disagree strongly disagree

If you have any information that is not included in the above

.....
.....

Interview equation

1. Are you satisfied overall product attribute of awash insurance company?
2. Are you satisfied overall price settlement of the awash insurance company?
3. Are you satisfied over all promotional company of awash insurance company?
4. Are you satisfied over all distribution channel of awash insurance company?
5. Are you satisfied by overall employee service awash insurance company?
6. Are you satisfied over all process and procedures of awash insurance company?
7. Are you attracted by physical evidence of awash insurance company?

Thank you