

# Consumer Gratification Regarding Insurance Companies: A Case Study of Shimla

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## ABSTRACT

In India, the life insurance industry has seen significant development in recent years. Insurance services are undergoing a transformation, and the industry's openness has posed many serious risks and difficulties to Life Insurance Corporation of India (LIC), the country's sole public sector life insurance service provider. People are worried about their own and their loved one's futures. Life insurance provides assistance to a deserving recipient at a difficult period. Life insurance firms, on the other hand, are in fierce rivalry. Players in the life insurance industry have begun to recognize that customer service and satisfaction are critical to their success. As a result, a proactive approach to client satisfaction should be taken. The effect of demographic variables on customer satisfaction with Life Insurance Company is investigated in this research. It was shown that most policyholders consider their life insurance company to be safe and reliable. It is recommended that a life insurance company offer timely and accurate information to current clients in order for them to remain loyal and promote good word of mouth about them.

## Keywords

Consumer Contentment Consumer Gratification, Customer Satisfaction, Endowment, Life Insurance, Insurance Policy.

## 1. INTRODUCTION

Life insurance is a kind of insurance policy in which the insurance company insures the policyholder's life for a monthly, quarterly, or annual payment [1,2]. A life insurance policy is seen as a safeguard against life's uncertainties [3-7]. It is a contract between the insurer and the insured in which the insurer promises to pay the insured an amount of money in the event of the individual's death or after the policy term has expired. To get a life insurance policy, a person must submit information such as his or her age, medical history, and any smoking or drinking habits. People may need life insurance for a variety of reasons, including family necessities, education, and retirement investments, among others. The following are some of the most common kinds of life insurance plans on the market:

### 1.1. Policy that Covers the Whole of One's Life

As the name implies, the insured sum will only be paid out to the individual named in the policy, and it will only be paid out upon the insured's death. Some insurance plans demand premium payment for the remainder of one's life, while others may just need payment for 20 or 30 years.

### 1.2. A Life Insurance Policy with an Endowment

In this kind of insurance, the insurer agrees to pay a certain amount to the insured after the specified number of years has passed or the insured has died [8].

### 1.3. Policy on Joint Life

It is a life insurance policy purchased by two people, and the premium is paid either jointly or separately by each person in the form of installments or a lump sum amount (9). Upon the death of any policyholder, the guaranteed amount is paid to both or any one of the survivors. These policies are often taken by husband and wife or between two company partners.

### 1.4. Policy on Annuities

The amount guaranteed, or policy money, is paid to the insured on a monthly, quarterly, half-yearly, or annual basis under this insurance. Payments are paid only when the insured reaches the age specified in the insurance agreement.

### 1.5. Policy on the Children's Endowment

Anyone who wishes to ensure that they will be able to cover the costs of their children's education or marriage should get a children's endowment insurance [10]. The insurer will pay a specific amount of money to the children who have reached a certain age as specified in the insurance agreement under this policy.

Customer satisfaction is a measure of how well a company's goods and services fulfill a customer's expectations [11]. Customer happiness is regarded as a significant differentiator in a competitive marketplace where companies fight for consumers, and it has increasingly become a vital part of any business's success. In every corporate organization, the idea of customer happiness is paramount. In the Indian context, insurance habits among the general population were uncommon throughout the independence decade, but the Indian insurance sector quickly improved after the economic reform period, thanks to healthy competition from numerous national and foreign private insurance companies [12]. In India, life insurance is now the fastest growing market [13]. In India, there are 24 life insurance firms. In the life insurance industry, there is fierce rivalry. In our nation, LIC is the largest and only public sector insurer. Despite numerous private sector efforts, consumers still choose the public sector. Quality, timely advertising, quick and error-free services are essential elements for consumer happiness, according to the author [14-18]. The current research will examine the current

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level of customer satisfaction with life insurance firms and propose methods to enhance customer happiness, taking into account the significance of consumers and competitiveness in the life insurance industry. The main objectives of the paper are:

- To determine if there is a substantial variation in client satisfaction with an insurance provider based on demographic factors such as age, gender, profession, and income.
- Customers' contentment with a life insurance business will be investigated.

### 2. LITERATURE REVIEW

Customer loyalty was the subject of study by Hartono et al [19-23]. The goal of this study was to see whether emotional and cognitive satisfaction might mediate the impact of service quality on customer loyalty. Overall customer happiness and Kansei both partly buffer the connection between service quality and loyalty, according to the findings.

Rajic et al. discovered that satisfaction mediated the indirect relationship between service quality and consumers' behavioural intentions (24–27). Although atmospherics have little direct effect on behavioural intentions, consumers' views of service quality are heavily influenced by their perceptions of atmospherics.

Previous study by Anderson et al. and Coronin et al. has shown a link between customer satisfaction and perceptions of service quality [28-29]. Researchers have become more specific about the meaning and measures of satisfaction and service quality when linking consumer satisfaction and service quality. Satisfaction and service quality have certain characteristics, but satisfaction is a wider term, while service quality focuses on particular service aspects. Despite the fact that other variables such as pricing and product quality may influence customer happiness, perceived service quality is a component of it.

### 3. METHODOLOGY

#### 3.1. Design

The convenience sampling method was employed in this research. Convenience sampling is a research technique in which researchers gather market research data from a pool of respondents who are easily accessible. It is the most often used sample method because it is very quick, simple, and cost-effective. Members are often accessible and willing to participate in the study. In cases when there are huge populations, researchers employ a variety of sampling methods. Testing the whole population is almost impossible in most instances since they are difficult to contact. In instances when extra inputs aren't required for the main study, convenience sampling is used. To be a member of this sample, no specific requirements must be met. As a result, including components in this example becomes extremely simple. All members of the population are eligible to participate in the study, however their participation is contingent on the researcher's proximity.

#### 3.2. Instrument

SPSS is for Statistical Package for the Social Sciences, and it's a program that's utilized by a variety of academics to analyze complicated statistical data. SPSS is a software program designed for data management and statistical analysis in the social sciences. It was first released in 1968 by SPSS Inc., and was subsequently purchased by IBM in 2009. Although IBM SPSS Statistics is the official name, most users still refer to it as SPSS. SPSS is generally regarded as the gold standard for social-science data analysis, thanks to its simple and English-like command language

and comprehensive user manual. Market researchers, health researchers, survey businesses, government agencies, education researchers, marketing organizations, data miners, and others utilize SPSS to handle and analyze survey data collected using an online survey platform like Alchemer.

#### 3.3. Data Collection

A total of 120 people were surveyed for this purpose. The information gathered via a comprehensive and extensive questionnaire, which was used to conduct an in-depth exploratory and empirical level study in Shimla, Himachal Pradesh, which was purposefully chosen as the state's biggest urban settlement. The required sample size was determined by sufficiency concerns for statistical significance as well as resource availability.

#### 3.4. Data Analysis

Inferential statistics methods, particularly exploratory factor analysis and confirmatory factor analysis, were used to analyze the data. First, variables related to service quality characteristics are factored using factor analysis in this part. Exploratory factor analysis and the required factorization are used to determine the relationship between the variables. This section's output may be utilized in SEM. Then, using the SEM method, this factorisation is validated or rejected via confirmatory factor analysis (CFA). SPSS 20.0 was used to perform the analysis.

In order to explain the correlation model among the observable data, factor analysis attempts to find basic variables or factors. There are two types of factor analysis: exploratory and CFAs. The researcher uses exploratory factor analysis to investigate the infrastructural structure of a large number of variables, with the assumption that any variable may be linked to any component.

### 4. RESULTS AND DISCUSSION

The research looked at two types of life insurance firms, one being Life Insurance Company (LIC) and other being a private sector insurance firms. The large percentage i.e. more than seventy-eight percent of participants had a LIC coverage, according to the research.

The user's profile is represented in Table 1. One can easily made the following observations. Around seventy percent of the participants were men, and when we look at the data by qualification, we can find that the majority of the respondents i.e., around thirty-seven percent, were graduates. The majority of participants i.e., thirty-six percent, are between the ages of 18 and 28, while twenty-three percent were between ages of 40 and 48. The majority of respondents had incomes of three to five lakhs followed by over 5 lakhs income range percentage. Seventy percent of those surveyed were married. The majority of respondents (thirty-two percent) were government employees, followed by businesspeople with thirty percent.

**Table 1: Illustrates demographic details of participants**

Demographic Factors	Characteristics	Freq.	%
Age	18-28	43	35.83
	29-38	27	22.5
	39-48	28	23.33
	49-58	15	12.5
	58 and above	7	5.83
Gender	Male	83	69.71
	Female	37	30.83
Marital Status	Single	36	30
	Married	84	70
Occupation	Student	16	13.33
	Business	36	30.00
	Govt. employee	38	31.67
	Household	14	11.67
Education qualification	Matriculation	15	12.5
	Plus two	21	17.5
	Graduation	44	36.67
	PG and above	40	33.33
	Below Rs.1,00,000	5	4.17
	Rs. 100,000-300,000	16	13.33
	Rs.300,000-5,00,000	65	54.17
	Above Rs.5,00,000	34	28.33

**Table 2: Illustrates gratification with Life Insurance agency by survey participants**

Variables	Gender				t-test
	Male		Female		
	Mean	SD	Mean	SD	
Trust	4.59	0.76	4.68	0.47	-0.62
Safety	4.61	0.76	4.81	0.39	-1.47
Long business	4.52	0.83	4.65	0.58	-0.86
Entertain well	4.55	0.80	4.59	0.64	-0.27
Preference to goals	4.45	0.81	4.65	0.58	-1.36
Buy more products	4.40	0.92	4.38	0.89	0.10
Recommend to others	4.19	1.03	4.49	0.69	-1.58
Right information	4.73	0.71	4.49	0.96	1.57
Belief	4.67	0.81	4.59	0.86	0.48
Prompt services	4.67	0.82	4.70	0.57	-1.87
Loyalty	4.69	0.91	4.68	0.66	0.06

Table 2 shows that at least seventy-four percent of respondents strongly consented with the satisfaction variable safety, accompanied by sixty-eight percent with trust, sixty seven percent with amusement, sixty eight percent with a long history of business with companies, sixty-one percent with financial goals choices, and fifty nine percent with a desire to purchase more insurance plans. Half of those polled said they would strongly suggest their current insurance company to anyone else. On the other hand, users strongly opposed with eighty-three percent for loyalty, seventy-eight percent for quick

service, and seventy seven percent each for believe and correct information.

**Table 3: Shows consumer happiness with insurance companies by gender**

Vari	Response				
	H	D	M	A	H
Tru	2	-	2	3	8
Saf	2	-	2	2	8
Lon	2	-	8	2	8
En-	2	-	7	3	8
Pref	2	-	7	3	7
Buy	3	2	1	3	7
Rec	5	-	1	4	6
Rig	9	2	1	2	3
Be-	9	2	-	3	3
Pro	9	2	3	-	3
Loy	9	1	5	-	4

Table 3 shows the satisfaction level of life insurance clients with the business based on their gender. Female respondents scored higher on the seven components of satisfaction, namely trust, safety, long history of business, entertain well, preference for financial goals, recommend to others, and prompt services, while male respondents scored higher on the remaining four variables, namely buy more insurance products, right information, belief, and loyalty. It should also be emphasized that gender has no effect on the mean difference of either of the factors.

**Table 4: Illustrates how satisfied customers are with their insurance provider in terms of marital status**

Variables	Marital status				t-test
	Single		Married		
	Mean	SD	Mean	SD	
Trust	4.58	0.77	4.63	0.65	-0.34
Safety	4.61	0.76	4.70	0.63	-0.67
Long business	4.50	0.84	4.58	0.73	-0.54
Entertain well	4.47	0.91	4.61	0.67	-0.89
Preference to goals	4.39	0.87	4.56	0.70	-1.13
Buy more products	4.19	1.09	4.48	0.81	-1.56
Recommend to others	4.31	0.88	4.27	0.97	0.16
Right information	4.53	1.00	4.71	0.70	-1.66
Belief	4.31	1.91	4.80	0.55	-0.309
Prompt services	4.39	1.05	4.81	0.54	-2.87
Loyalty	4.64	0.89	4.70	0.81	-0.37

The mean difference analysis of single and married respondents is shown in Table 4. The results show that married people had higher mean values on eight factors. On the other hand, just one variable, suggest to others, had the highest mean value. It's also worth noting that marital status has no bearing on the mean difference of any variable.

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**Table 5: Illustrates how satisfied customers are with their insurance provider based on their age**

Variables	Age group (years)										F-test
	18-28		29-38		39-48		49-58		Above 58		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
<b>Trust</b>	4.72	0.45	4.44	1.12	4.64	0.55	4.67	0.48	4.43	0.53	0.8
<b>Safety</b>	4.74	0.44	4.48	1.12	4.79	0.49	4.67	0.48	4.57	0.53	0.8
<b>Long business</b>	4.60	0.58	4.41	1.15	4.50	0.74	4.73	0.45	4.71	0.48	0.6
<b>Entertain well</b>	4.56	0.66	4.48	1.12	4.61	0.62	4.53	0.51	4.86	0.37	0.3
<b>Preference to goals</b>	4.49	0.66	4.37	1.14	4.64	0.55	4.47	0.51	4.71	0.48	0.5
<b>Buy more products</b>	4.26	0.90	4.37	1.14	4.57	0.63	4.47	0.51	4.43	1.51	0.5
<b>Recommend to others</b>	4.30	0.83	4.04	1.45	4.43	0.69	4.33	0.61	4.43	0.53	0.6
<b>Right information</b>	4.72	0.73	4.56	1.08	4.61	0.83	4.80	0.41	4.57	0.53	0.3
<b>Belief</b>	4.51	0.98	4.59	0.20	4.79	0.41	4.87	0.35	4.71	0.48	0.7
<b>Prompt services</b>	4.58	0.82	4.63	1.07	4.79	0.41	4.87	0.35	4.71	0.48	0.5
<b>Loyalty</b>	4.77	0.61	4.37	1.44	4.79	0.49	4.87	0.35	4.57	0.53	1.3

Table 5 shows a mean difference analysis of respondents' levels of satisfaction based on their age group. It can be seen that age group (49-58 years) has the highest and same mean value for three components of customer satisfaction i.e. belief, prompt services, and loyalty with mean score (M=4.87) each and it is highest in the above table, whereas age group (39-48 years) has the highest mean values for the same variables along with variable safety i.e. (M=4.79) each. Respondents in the highest age group (over 58 years) had the highest satisfaction with the variable entertain very well (M= 4.86) and the lowest satisfaction with three components of customer satisfaction, namely trust, buy more insurance products, and recommend to others, each with a mean value (M=4.43). Furthermore, the age group (29-38 years) has the greatest mean score for quick services (M=4.63), while the age group (18-28 years) has the highest mean value for loyalty (M=4.77) and the lowest mean value for variable purchase additional insurance products (M=4.26). With mean values of (M=4.04), (M=4.43), and (M=4.33), it can be observed that age groups (29-38 years), (39-48 years), and (49-58 years) do not wish to promote their respective businesses to others. All age groups, with the exception of the youngest, are very pleased with quick

service and have little interest in promoting it to others. Age, on the other hand, has no discernible impact on the mean difference of any variable.

Table 6 shows a mean difference assessment of respondents' degree of satisfaction with their educational qualifications. It can be seen that respondents with up to plus two qualifications have the highest mean value for the loyalty (M=4.90) variable of customer satisfaction (which is highest in the above table) and the lowest mean value for the aspects buy more insurance products and suggest to others (M=4.48) each. Graduates have the greatest mean value for the belief component of customer happiness (M=4.66), while postgraduates have the highest mean value for correct information (M=4.68). With a mean score of 4.80, respondents with the lowest educational qualifications had the greatest mean value for three aspects of customer satisfaction: correct information, belief, and timely services. The lowest mean value for the variable suggest to others was found in all respondents, indicating that they do not wish to promote their particular businesses to others. Furthermore, it is clear that education level has no effect on any of the variables.

**Table 6: Illustrates consumer contentment in terms of educational qualification**

Variables	Education qualification								F-test
	Matriculation		Plus two		Graduation		PG and above		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
Trust	4.73	0.45	4.67	0.48	4.55	0.95	4.62	0.49	0.33
Safety	4.80	0.41	4.71	0.46	4.55	0.95	4.75	0.43	0.99
Long business	4.80	0.41	4.71	0.46	4.39	1.01	4.58	0.63	1.56
Entertain well	4.87	0.35	4.76	0.43	4.45	0.97	4.48	0.67	1.82
Preference to goals	4.80	0.41	4.57	0.50	4.39	0.99	4.50	0.64	1.18
Buy more products	4.67	0.61	4.48	0.92	4.32	1.02	4.32	0.85	0.67
Recommend to others	4.33	0.81	4.48	0.68	4.23	0.98	4.22	1.07	0.40
Right information	4.80	0.41	4.76	0.43	4.55	1.04	4.68	0.76	0.55
Belief	4.80	0.41	4.86	0.35	4.66	0.96	4.48	0.93	1.21
Prompt services	4.80	0.10	4.86	0.78	4.68	0.13	4.55	0.13	0.90
Loyalty	4.73	0.59	4.90	0.30	4.57	1.06	4.50	0.82	0.77

**Table 7: Illustrates customer satisfied with insurance business in terms of occupation**

Variables	Occupation										F-test
	Student		Business		Govt. Employee		Household		Professional		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
Trust	4.56	0.51	4.39	0.96	4.76	0.49	4.86	0.36	4.62	0.61	1.92
Safety	4.69	0.47	4.47	0.97	4.76	0.49	4.93	0.26	4.69	0.60	1.49
Long business	4.50	0.63	4.42	0.99	4.66	0.62	4.86	0.36	4.44	0.81	1.13
Entertain well	4.44	0.72	4.42	0.96	4.68	0.62	4.79	0.42	4.56	0.72	1.00
Preference	4.31	0.70	4.28	0.97	4.66	0.58	4.86	0.36	4.56	0.72	2.34
Buy more	4.00	1.09	4.28	1.16	4.55	0.68	4.57	0.51	4.50	0.73	1.39
Recommend	4.19	0.65	4.19	1.00	4.45	0.89	4.50	0.65	4.00	1.31	0.94
Right information	4.38	1.02	4.56	0.97	4.76	0.70	4.93	0.26	4.69	0.60	1.40
Belief	4.19	1.16	4.56	0.96	4.76	0.71	4.93	0.26	4.81	0.40	2.18
Prompt services	4.50	0.72	4.58	0.96	4.82	0.39	4.93	0.26	4.50	1.09	1.16
Loyalty	4.62	0.80	4.64	0.96	4.84	0.43	4.93	0.26	4.25	1.37	1.79

The mean difference analysis of customer satisfaction factors with regard to employment is shown in Table 7. Households had the greatest and similar tendency for four customer satisfaction factors, namely, correct information, belief, loyalty, and quick services, with their mean value (M=4.90) each being the highest mean value across the table. With mean ratings of (M=4.62), (M=4.64), and (M=4.84), students, businesspeople, and government employees had the greatest propensity for the loyalty component of customer satisfaction. Furthermore, it was shown that professionals had the greatest mean value for the belief component (M=4.81). Businessmen, Government employees' families, and professionals had the lowest mean value for the variable suggest to others (M=4.19), (M=4.45), (M=4.50), and (M=4.00), respectively, indicating that they are not interested in promoting their respective businesses to others. Students, on the other hand, were not interested in purchasing additional policies

from their current life insurance provider. The chart also shows that occupation has no right meaningful effect on the mean difference of any satisfaction measure.

## 5. CONCLUSION

Based on the findings of the research, we can infer that, in the present situation, consumers are generally pleased with Life Insurance Company. Respondents are pleased with accurate information and prompt service, and they have faith in their current insurance providers. They have a lengthy commercial connection with the current insurance providers and want to strengthen it by buying more insurance products. Respondents believe that their insurance providers prioritize their financial objectives. Customers, on the other hand, are often unwilling to promote their businesses to others. As a result, it is recommended that life insurance firms work to earn investors' trust and respond to their questions as quickly as possible by giving adequate proof.

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Customers will think more positively of them as a result of this, and will be more likely to suggest them to others.

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