An Assessment of Service Marketing Triangle: The Case of Bunna Insurance S.C.

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Abstract

The purpose of this study is to find the extent of making accurate promises that reflect the service actually delivered, accuracy of promises made in promotion, selling and giving the desired attention. Ensuring service tangibles accurately reflects the type and level of service provided, using market research to determine source of derived customer expectation and their requirement, and educating customers to create awareness or to have better understanding about the performance through different promotion tools (Integrated Marketing Communication). Data were collected from the customers of Bunna Insurance by questionnaire and from the marketing manager by interview questions. The sampling technique employed in this research was non probability, convenient sampling. Data were analyzed by using table and percentage. The findings revealed that the company uses service marketing triangle to build relationship between company, employee and customers. The study results revealed that service marketing triangle highly contributed for customer satisfaction. In the external element side, customers were satisfied because they got service as promised and on time. In the interactive element side customers were satisfied because of the employee's professional service, employees' willingness to listen to whatever they said and willingness to help with the problem they face. In addition, in the internal element side employees have done better per job performance because of the motivation they had from the company and could make the customer satisfied.

Keywords: Service Marketing Triangle, Bunna Insurance S.C

1. Introduction

Service marketing is about promises–promises made and promises kept to customers. A strange framework known as the services triangle visually reinforces the importance of people in the ability of firms to keep their promises and succeed in building customer relationships (Dr. Karunakaran, 2014).

This model shows the three marketing functions important for service firm and they are divided between the different actors (Gummerson and Gronroos, 2012). These three marketing functions are internal marketing, interactive marketing and external marketing. The three major participants and points in the service triangle model are represented by the organization's management, employees, and between the employees and the clients, and external marketing is what takes place between the company's management and clients (Lovelock et al, 1998; Zeithmal and Bitner, 2004). The firm is the management, including full time marketers and sales people who give promises to the customers and have to enable the promise through customer developments and internal marketing with their employees (Gronroos, 2004).

The service triangle gives a comprehensive interconnection of persons working together with the development, promotion and delivery of higher educational services. The persons consisting of the service triangle have fundamental roles in ensuring service delivery. Integration of the three components including internal marketing, external marketing and interactive/relationship marketing is vital in facilitating high quality service delivery. Service marketers face marketing challenges which revolve around issues such as: understanding customers' needs and expectations of services, making services tangible to customers and keeping and dealing with promises made to the customers (Zeithaml & Bitner, 2000). The services marketing triangle shown in Figure 1 helps service marketers to address these challenges. The three points of the service triangle represent the organization, the customers, and the employees. The following figure depicts the service marketing triangle and how the three parts (internal marketing, external marketing and interactive) integrate.
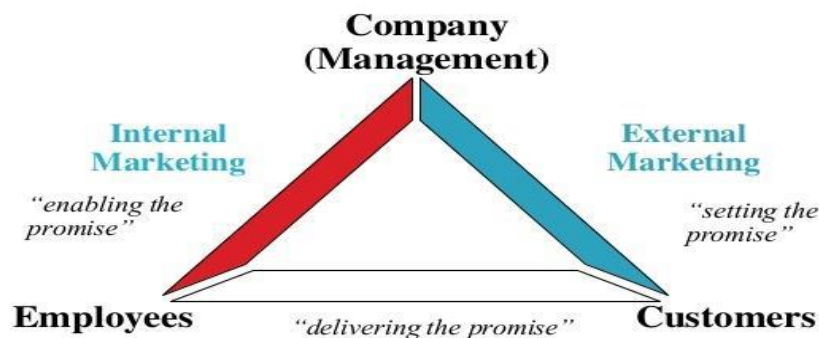

Figure1. Service marketing triangle (Source: Zeithaml and Bitner (2000)

The service marketing triangle, as introduced by Bitner (2000), is a holistic strategy which combines the means of development, promotion, and delivery of service to improve the satisfaction of the customer. Strategic marketing triangle frames the relationship and interactions between the companies, their employees or the service provider and their customers. It consists of three fundamental parts 1) external (traditional) marketing that mainly focus on making relationships with the customers or, in other word, "setting the promise", 2) internal marketing that aims to enable those relationships to be built ("enabling the promise"), and finally 3) interactive or relationship marketing that attempts to make and keep for as long time as possible.

As described by Hatcher (2015), the service marketing triangle involves aknowledging that there is a specific set of unique characteristics and challenges that are encountered when working with the marketing of service. These characteristics drive the delivery of that marketing to be more focused, or the effectiveness of commercialization between four main constituents in the process which are the company, its employees, its customers and the technology 'glue' that, in many cases, hold them all together.

Kokemuller (2007) defines service marketing triangle as it emphasizes three different elements. It includes internal marketing, external marketing and interactive marketing. The premise is that when companies take care of their employees, then their employees are more likely to work gently to take care of customers who were attracted to the company by external marketing.

Relationships are most important in the service sector. The service triangle outlines all the relationships that exist between the company, the employees and the customers. Furthermore, it also outlines the importance of systems in a service industry and how these systems help achieve customer satisfaction. There are 6 main relationships in service triangle 1) company to customer 2) company to employee 3) company to system 4) customer to system 5) employee to system 6) employee to customer (the most important relationship in service triangle) (Bhasin, 2017).

Bunna Insurance Company (S.Co.) (BIC) was established by 237 shareholders on the 25th of May, 2013 with an initial Paid-Up Capital of Birr 6,715,000 to provide General Insurance Service to the public. The Ahmaric word "Bunna" refers to "Coffee" in English. Ethiopia is the origin of Coffee. Coffee, which has social and cultural significance in Ethiopia, is the backbone of the economy. In all regions of the Country, regardless of social status**,** economic status, and religion, coffee is drunk with ritualized ceremony. An invitation to attend a coffee ceremony is considered a mark of friendship or respect and is an excellent example of Ethiopian hospitality (Bunna Insurance).

1.1 Statement of the Problem

In marketing service is all about promises. The service marketing triangle is a strategic frame work that clarifies the importance of people in the ability of the firm to keep its promises (Zeithamlet al., 2006). Using the services, marketing triangle enables the creation and ongoing management of an appropriate balance and alignment of activity that can support the marketing efforts to all three parties involved. It can be used as a way to deliver an overall strategic assessment of how well the company is performing in the creation and implementation of marketing activity on all three sides of the triangle, and the technology, highlighting strengths and weaknesses in each area (Hatcher, 2015). According to Grönroos (2000) the internal marketing has to be managed by the company's leadership, the interactive marketing happens between the employees, and the clients and the external marketing is what takes place between the company's management and the clients. It has been argued that service marketing is a much more relationship driven so that a customer would be much more satisfied if a service is consumed by the customer in the best possible interaction with the service provider (kotler and Armstrong, 2010). Zemke (1989) originally suggested the idea that, 'Service Triangle is best viewed as tripods, i.e. something that has three legs which support the customer; remove any one leg and the customer falls off.'

Bunna Insurance s.c. addresses the promise for potential customers through door- to- door advertising. They think persuading customers to purchase their service is enough, but they do not realize the impact it has on the other part of the triangle - focusing on one point and neglecting the others. However, the fact that all three points are woven together, influenced

by each other presents opportunities for organization to conduct their marketing efficiently at cheap cost. Also mostly the Company's work is manual (less technology use). They have suggestion box to collect feedback from customers but do not give the desired attention. There is also employee training to upgrade service quality, but they do not asses the degree of employees understanding and implication (Bunna Insurance).

During the preliminary study conducted by the student researcher, the following problems or gaps were identified: making accurate promises that reflect the service actually delivered, asking contact people for feedback on the accuracy of promises made in promotion and give the desired attention, ensuring service tangibles accurately reflect the type and level of service provided, using market research to determine source of derived customer expectation and their requirement, and educating customers to create awareness or to have better understanding about the performance through different promotion tools (Integrated Marketing Communication) .

Research Questions

Based on the above stated problems, the student researcher was inspired to address the following questions:

- How does Bunna Insurance integrates the service marketing triangle elements?
- How does Bunna Insurance use service marketing triangle to improve its service performance?
- How much does a service marketing triangle contribute on customer satisfaction?

1.2 Objectives of the Study

General Objective

This research was aimed to assess the service marketing triangle in the case of Bunna Insurance S.C.

Specific Objective

The specific objectives of the study were to:
- Identify the ways Bunna Insurance S.C. integrates service marketing triangle elements;
- Examine how Bunna Insurance S.C. uses service marketing triangle to improve its service performance; and
- Analyze how much service marketing triangle contributes to customer satisfaction.

2. Research Design and Methodology

This part of the research deals with the overall approach of the research and it includes research design, population and sampling technique, types of data to be collected, method of data collection and data analysis methods.

2.1 Research Design

The student researcher followed descriptive type of research to describe and determine the performance of Bunna Insurance S.C. on the problem of service triangle because it helps to assess, identify and describe the situation of the service marketing triangle. Descriptive research uses a set of scientific methods and procedures, to collect raw data and create data structures that describe the existing characteristics of a defined target population or market structure (Hair et al., 2003).

2.2 Population and Sampling Technique

Kotheri (2004) referred target population as the collection of elements or objects that possess the information sought by the researcher and about which inferences are to be made. Based on a clear definition of research population, the marketing manager and customers of Bunna Insurance S.C. are taken as the population of the study. As Malhotra (2006) recommends with respect to non-probability sampling, when the population of the study is not defined and for large population, size the researcher can use minimum size of 200 as a sample. In light of this, the researcher wanted to use 200 respondents for this research. However, due to the wide spread of the pandemic, the researcher was advised by the Department of Marketing Management to distribute 20 questionnaires and make analysis on that.

From sampling technique, the researcher used non probability sampling because the target population of the study was not known in number. And from non-probability sampling, convenient sampling technique was used because customers were scattered across the city which made it very difficult to contact each of them. There was also time and financial constraint to conduct the study.

2.3 Type of Data Collection

In order to gain relevant information to make the research complete, the researcher used both primary and secondary data. Primary data was collected from Bunna Insurance S.C. Marketing Manager and customers; and secondary data from books, journals, internet etc.

2.4 Method of Data Collection

The primary data that was used for the research was collected through questionnaire for customers and interview for the manager. The source of secondary data was from books, documents of the Company, related research and so on.

2.5 Data Analysis Method

The data analysis was presented by using different techniques such as: percentage, and table. After the necessary primary and secondary data were collected, the most important activities of data analysis started by editing and classifying the data into more meaningful and relevant information depending on the analysis of tools of the categories. Therefore, the general analysis of data was facilitated and relevant information was analyzed through descriptive method.

2.6 General Characteristics of Respondents

Respondents' sex, age, educational background, and experience that they have in Bunna Insurance S.C. were filled in the questionnaires. These were made in order to increase the comprehensiveness and reliability of the data. Accordingly, Table 1.1 below shows respondents characteristics from among the customers of Bunna Insurance S.C.

3. Findings and Interpretation

Table 1: **Personnel Information**

No	Item		Frequency	Percentage
1	Gender	Female	9	45%
		Male	11	55%
		Total	20	100%
2	Age	20-25	7	35%
		26-30	3	15%
		31-35	4	20%
		36-40	4	20%
		41-45	1	5%
		>45	1	5%
		Total	20	100%
3	Educational background	Diploma	4	20%
		First degree	8	40%
		Masters	7	35%
		Others	1	5%
		Total	20	100%
4	Experience	1-3	11	55%
		3-5	7	35%
		>5	2	10%
		Total	20	100%

As Table 1 depicts, of the total 20 respondents, 45 %(9) of them were female and 55 %(11) were male. This shows that the majority of respondents are male. With regard to age distribution, 35%, 15 %, 20%, 20%,5% and 5% of the respondents were found in the age group of 20-25, 26-30, 31-35, 36-40,41-45, and 45 years, respectively. As the table shows, the majority of respondents (35%) were in the age group of 20-25 years.

Customers of Bunna Insurance (respondents) were further asked about their educational background. As shown in the table, 20%, 40%, 35% and 5% of the respondent were holders of diploma, first degree, masters and others, respectively. This can show us that the majority of respondents were first degree and master's holders.

Furthermore, they were asked how long they have been customers in Bunna Insurance, and with regard to this point, 55%, 35%, and 10% of the respondents have experience of 1-3yrs, 3-5 years and above 5 years, respectively. This shows that the majority of the respondents' experiences were 1-3yrs. An observation of respondents' experience shows that the

respondents were earlier customers or new customers. This can tell us the recent capacity of the Insurance Company.

3.1 The Quality of Company's External Marketing "Setting the Promise"

Table 2: **Accuracy and the Communication Wellness of the Company's Promise**

No	Item	Criteria	Frequency	Percentage
1	The Company made accurate promise that reflects the service actually delivered.	Strongly agree	3	15%
		Agree	11	55%
		Neutral	3	15%
		Disagree	3	15%
		Strongly disagree	0	0
	Total		20	100%
2	The promise of the Company is well communicated.	Strongly agree	4	20%
		Agree	11	55%
		Neutral	3	15%
		Disagree	1	5%
		Strongly disagree	1	5%
	Total		20	100%
3	I found the service as promised by the Company.	Strongly agree	3	15%
		Agree	10	50%
		Neutral	3	15%
		Disagree	4	20%
		Strongly disagree	0	0
	Total		20	100%

According to the above table, the first statement said 'the company made accurate promise that reflects the service actually delivered' and 15% (3) strongly agreed, 55% (3) agreed, 15% (3) were neutral, 15% (3) disagreed, and none of them (0) strongly disagreed. This can show the accuracy of the company's promise and that reflects the actual service delivered.

The second statement said 'the promise of the insurance is well communicated', and on this statement, 20% (4) strongly agreed, 55% (11) agreed, 15% (3) were neutral, 5% (1) disagreed, and 5%(1) strongly disagreed. This data implies that the company communicates its promise very well.

The last statement said 'I found the service as promised by the company', and the customers' response was, 15% (3) strongly agreed, 50% (10) agreed, 15% (3) were neutral, 20% (4) disagreed, and none of them strongly disagreed. So it can be understood that the majority of them found the service as promised by the company.

3.2 The Quality of Company's Interactive Marketing "Delivering the Promise"

Table 3: Responses of Customers on Delivery Timeliness

No	Item	Criteria	Frequency	Percentage
1	They provide their service on time.	Strongly agree	6	30%
		Agree	10	50%
		Neutral	2	10%
		Disagree	2	10%
		Strongly disagree	0	0
Total			20	100%

On the timeliness of delivery, 30% (6) strongly agreed, 50% (10) agreed, 10% (2) were neutral, 10% (2) disagreed, and none of them strongly disagreed. This shows that most of the respondents (customer of Bunna Insurance) take the service delivery on time.

Table 4: Responses of Customers on Awareness Creation of the Insurance

No	Statement	Criteria	Frequency	Percentage
1	The Company creates better awareness about its performance.	Strongly agree	5	25%
		Agree	7	35%
		Neutral	3	15%%
		Disagree	5	25%
		Strongly disagree	0	0
Total			20	100%

According to the above statement, 25% (5) strongly agreed, 35% (7) agreed, 15% (3) were neutral, 25% (5) disagreed and none of the respondents strongly disagreed. From the above data, the following conclusion can be made, that is, the company tries to create awareness about its performance, but that 25% of respondents disagreed, means it is not that much effective for all customers.

Table 5: Quality of Performance

No	Statement	Criteria	Frequency	Percentage
1	The Company makes improvement on its service performance.	Strongly agree	1	5%
		Agree	9	45%
		Neutral	8	40%
		Disagree	2	10%
		Strongly disagree	0	0
	Total		20	100%
2	The Company always tries to understand my expectation and requirement.	Strongly agree	2	10%
		Agree	10	50%
		Neutral	6	30%
		Disagree	1	5%
		Strongly disagree	1	5%

			20	100%
3	The Company uses technology to make the performance better.	Strongly agree	1	5%
		Agree	3	15%
		Neutral	6	30%
		Disagree	9	45%
		Strongly disagree	1	5%
	Total		20	100%
4	Employees' service providing technique is professional	Strongly agree	2	10%
		Agree	15	75%
		Neutral	2	10%
		Disagree	1	5%
		Strongly disagree	0	0
	Total		20	100%
5	The Company gives better benefit than its competitors	Strongly agree	1	5%
		Agree	4	20%
		Neutral	6	30%
		Disagree	8	40%
		Strongly disagree	1	5%
	Total		20	100%

The above table depicts that statement 1 has the following responses: 5% (1) strongly agreed, 45% (9) agreed, 40% (8) were neutral, 10% (2) disagreed, and 0 strongly disagreed. This shows that most of the customers said the Company made improvement on its performance. Moreover, most of them neither agreed nor disagreed (neutral). This means they were not really sure about the improvement of performance.

On the second statement, 10% (2) of the respondents strongly agreed, 50% (10) agreed, 30% (6) were neutral, 5% (1) disagreed, and 5% (1) strongly disagreed. This implies that the Company works on understanding customers' expectations and requirements to fulfill their need.

The third statement was about technology use for better performance, and the respondents' agreement level was 5%, 15%, 30%, 45%, and 5% strongly agreed, agreed, neutral, disagreed and strongly disagreed, respectively. This indicates there is poor usage of technology in the Company.

The forth statement is about employees' service providing technique and 75% of the respondents agreed that employees provide the service professionally. This means the Company focuses on the employees' service providing ability. The rest, 10% strongly agreed, 10% neutral, and 5% strongly disagreed.

In this table, the last statement was Bunna Insurance gives better benefit than its competitors. Customers' response was as follows: 5% strongly agreed, 20% agreed, 30% were neutral, 40% disagreed and 5% strongly disagreed. This indicates that the Company does not have superior value than other insurance companies.

Table 6: Tangibility of the Service

No	Statement	Criteria	Frequency	Percentage
1	The system of the Company is easily understandable	Strongly agree	5	25%
		Agree	11	55%
		Neutral	3	15%
		Disagree	1	5%
		Strongly disagree	0	0
	Total		20	100%
2	Appearance of the physical facilities are consistent with the type of service delivery.	Strongly agree	5	25%
		Agree	10	50%
		Neutral	4	20%
		Disagree	1	5%
		Strongly disagree	0	0
	Total		20	100%
3	Physical facilities are visually appealing.	Strongly agree	6	30%
		Agree	9	45%
		Medium	3	15%%
		Disagree	2	10%
		Strongly disagree	0	0
	Total		20	100%
4	Employees dress well and appear neat.	Strongly agree	9	45%
		Agree	7	35%
		Medium	3	15%
		Disagree	1	5%
		Strongly disagree	0	0
	Total		20	100%

Table 6 shows the level of customers' agreement on the Company's system understandability, physical facility, and employees dressing to assess tangibility of the service which is one parameter of Serqual. According to this, 55% of the respondent agreed on the Company's system is easily understandable and 25% strongly agreed, 15% were neutral, and 5% disagreed. On the appearance of physical facility consistent with the service type, 25% strongly agreed, 50% agreed, 20% were neutral and 5% disagreed. This implies that the physical facility or physical appearance of the Company is compatible with its service. Related to this, majority of respondents agreed that the physical facility of Bunna Insurance is visually appealing. The 4th analysis shows that 45% of the respondents strongly agreed, 35% agreed, 15% were neutral, 5% disagreed on the employees' style of dressing. This indicates that employees appear neat to serve customers.

3.3 The Quality of Internal Marketing "enabling the promise"
Table 7: Motivations

9	Employees should get adequate support from the firm to do their job well.	Strongly agree	4	20%
		Agree	7	35%
		Neutral	8	40%
		Disagree	1	5%
		Strongly disagree	0	0
	Total		20	100%

Based on the above customers' response, 20% strongly agreed, 35% agreed, 40% were neutral, and 5% disagreed with the statement. This indicates that majority customers of Bunna Insurance advise the company to support employees by training and reward to do the job well.

Feedback and Satisfaction Level

Table 8: Feedback Acceptance of the Company

No	Statement	Criteria	Frequency	Percentage
1	The Company has feedback collection method.	Strongly agree	3	15%
		Agree	12	60%
		Neutral	1	5%
		Disagree	3	15%
		Strongly disagree	1	5%
	Total		20	100%
2	After collecting feedback, they give appropriate response.	Strongly agree	0	0
		Agree	3	15%
		Neutral	7	35%
		Disagree	8	40%
		Strongly disagree	2	10%
	Total		20	100%
3	Employee are interested in listening to what I say about the service.	Strongly agree	4	20%
		Agree	13	65%
		Neutral	2	10%
		Disagree	1	5%
		Strongly disagree	0	0
	Total		20	100%
4	Employees are always willing to help me when I face some problem.	Strongly agree	3	15%
		Agree	16	80%
		Neutral	1	5%
		Disagree	0	0
		Strongly disagree	0	0
	Total		20	100%

The above statement rose to examine the feedback reception of Bunna Insurance. Regarding this, with the first statement, 60% of respondents agreed on the Company has feedback

collecting method. Related with this, 40% of respondents disagreed on the response of the Company after collecting the feedback. Thus, it can be conclude that the Company has the means to collect feedback from its customers, but it does not give the right response on it.

For the third statement, 20%, 65%, 10%, 5% and 0 of them strongly agreed, agreed, were neutral, disagreed, and strongly disagreed, respectively. As indicated in the table, employees are interested in giving attention to anything customers says about the Companies' service. The last table shows that, 80% of the respondent agreed with the willingness of employees to help customers when they face a problem.

Table 9: Satisfaction Level

No	Statement	Criteria	Frequency	Percentage
1	I am satisfied with the communication and service that I have in Bunna Insurance.	Strongly agree	7	35%
		Agree	11	55%
		Neutral	2	10%
		Disagree	0	0
		Strongly disagree	0	0
	Total		20	100%
2	My experience with the Company is above my expectation.	Strongly agree	1	5%
		Agree	9	45%
		Neutral	7	35%
		Disagree	3	15%
		Strongly disagree	0	0
	Total		20	100%

The above two statements were designed to know the level of customer's satisfaction. Accordingly, 35% and 55% of the respondents strongly agreed and agreed, respectively on the satisfaction they have in Bunna Insurance service. In addition 45% of Bunna Insurance Customers found the service more than they expected.

3.4 Response of Customers for the Open Ended Questions

The first open ended question asks about customers' opinion about the Company's claim acceptance. 40% of them said the Company's claim acceptance is very good; 25% said it will be better if they try to give response quickly and they should improve their way of acceptance; 15% of the respondents give advice to the Company; it will be better if they use suggestion box in each branch to understand customers' requirements; it will be better if they use technology of digital system to collect claim easily; and they think more than suggestion box claim form will be better; finally the rest, 20% have negative response about claim of acceptance. From the above responses, it can be realized that the customers need the Company to improve its claim of acceptance.

The second question was about where customers get the information about Bunna Insurance service. 40% got the information from another Bunna Insurance customer; 30% from different kinds of promotions, such as TV advertisement, radio advertisement, broacher, and

door to door advertising; 20% from the Company's employees (sales agents); the rest (10%) from nearby branch and bank employees. This shows that the Company's promotion is not that much effective.

The third question was about the Company's service delivery.65% of the respondents opinion about Bunna Insurance service delivery was very good and they expect better performance in the future, and the rest (35%) have different suggestions which were as follows: it will be better if customers can get service from all insurance branches; it will be better if they support the service by technology; it will be better if they make their delivery faster than before; it will be better if they give update information by using website and by preparing information desk for all branches; it will be better if they come up with additional service; and finally it will be better if they use updated technologies and if they open more branches to be more available to potential customers.

The last question was about customers' expectation from Bunna Insurance. Almost all the respondents (85%) expect better performance, technology use , superior value , branch expansion, better claim acceptance, better pricing, better promotion, and competitiveness except 5%(1) who said I don't expect anything.

3.5 Analysis of the Interview

The interview questions were with the marketing manager of Bunna Insurance. His experience was more than 4 years at this position. His response for the interview question was as follows: The Company believe that service marketing triangle is highly involved in building relationships between company, employees and customers, and it takes place by addressing accurate promise which is related with the actual service, by training sales agents, by creating continuous flow of information between the management and employees, by giving bonus based on their performance to motivate employees, by welcoming customers when they come up with problem or suggestions, and so on. He also said the company uses service marketing triangle to serve customers better than other insurance companies (competitors) and to make the Company profitable. In addition to that, the Company always tries to integrate all elements of service marketing triangle.

4. Conclusion and Recommendations

4.1 Conclusion

Based on the major findings of the study the following conclusions were drawn. According to the integration of service marketing triangle, it can be realized that the company is still working on it. There was weakness on the integration of service triangle because of the Company's focus on persuading potential customers by training sales agents and addressing accurate promise for the customers. They mostly use door to door advertisement which only makes them to reach potential customers whom they know. Beyond that, they welcome customers to suggest and claim, but the customers' response shows that they sometimes do not give the appropriate response, and it is not fast enough. On the other hand, the Company tries to motivate employees by giving bonus based on performance. The communication flow between management and employees was good.

The practice of service triangle in Bunna Insurance was by addressing accurate promise by training sales agents to persuade potential customers, by motivating employees to do their job better, by creating continuous flow of information between the management and employees, by welcoming customers to suggest and claim if there is something they don't like, by hiring employees who can serve the customer professionally and create satisfaction. The Company uses service marketing triangle to build relationship between company, employee and customers.

The result of analysis showed that service marketing triangle highly contributes for customer satisfaction. In the external element side, customers were satisfied because they got service as promised and on time. In the interactive element side, customers were satisfied because of the employee's professional service, employees' willingness to listen to whatever they said and willingness to help with the problem they face. In addition, in the internal element side, employees can do better job performance because of the motivation they have from the Company and can make the customers satisfied.

4.2 Recommendation

As presented in the findings of the study, there is unfulfilled customer expectation. Based on this, the following recommendations are provided by the researcher to improve, the quality of service performance by integrating service triangle and customer satisfaction at Bunna Insurance S.C.

➢ To integrate service marketing triangle, the Company should work on the three elements of service triangle. The external marketing should consider to address promise for the whole customers, not only potential customers, and the promise addressing way will be much better if the Company uses integrated marketing communication. This can be done by using different kinds of promotional tools-advertisement, sales promotion, personnel selling, public relation and publicity-together.

➢ Bunna Insurance should strive to acquire technological capacity that will enable them to provide a wide array of insurance service promptly and effectively to their customers.

➢ To improve the interaction between the employee and customer, they should provide the staff continuous on job and off job training which focuses on general communication skill, customer handling skill and insurance skill.

➢ Implementing company wise claim handling mechanism will help to provide appropriate response to customers when claim is registered. This could be achieved through designing and implementing standard claim handling process and procedures which will define the responsibility of each claim handling process owner in the company.

➢ It will be better if Bunna Insurance conducts continuous periodical survey in order to identify gaps related to service delivery and keep track of customer satisfaction. In addition, they should collect customers feedback regarding the service provided at all branches. This will help them to know customer expectation and should give the right response and improvement continuously.

> ➢ To improve the accessibility of the Company's service, they should extend their branch and their service type.

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