The insurance industry in Thailand has become increasingly competitive in recent years. The improvement of service quality, more understanding of customer satisfaction, customer loyalty and customer perception of corporate image, along with such issues as customer repurchase intention, have become critical in this competitive environment.

This study reviews the factors discussed in the literature which influence customer perceived service quality, customer satisfaction and customer repurchase intention in the auto insurance industry in Thailand. Secondly, the study examines the significance of service quality, using the SERVQUAL model. Next, a model of perceived service quality, customer satisfaction, customer loyalty, corporate image and customer repurchase intention, relating to the Thai auto insurance industry, will be developed and tested as a hypothesis. Moreover, the relationship between customer satisfaction and customer repurchase intentions will be examined to determine if the moderating variables — switching cost, the image of the insurance company and the size of the insurance company — impact on these relationships from a Thai customer’s perspective.

The results indicated that the ‘assurance’ dimension was a key determinant of a customer assessment of service quality in the auto insurance industry in Thailand. A linear relationship between perceived service quality, customer satisfaction, perception of company image and customer repurchase intentions was found to have a positive significance. The study also found that customer loyalty and customer satisfaction showed no significant relationship to each other. Lastly, the study found that the size of the insurance company and the switching cost were slightly significant in moderating the initial relationship between customer satisfaction and customer repurchase intention.

---

1 Ms Sasirin Sayasonti is a Doctoral Business Administration Candidate, in the International Graduate School of Management, University of South Australia, Adelaide, Australia. She has a BBA (Insurance) degree from Assumption University of Thailand.