Thesis Report on
Measuring Customer Satisfaction towards the Service of Sun life Insurance Company Limited: A Study on Dhaka Branch

Submitted by:

S.M. Junaid Rafiquee Rifat
ID: RMBA2003021002
Program: REGULAR MASTER OF BUSINESS ADMINISTRATION
Major: MARKETING, SUPPLY CHAIN
Semester: Fall-2022
Sonargaon University (SU)

Submitted to:
Department of Business Administration
Sonargaon University (SU)
Submitted for the partial fulfillment of the degree of
Executive Master of Business Administration

UGC & Govt. Approved
Sonargaon University (SU)
সোনারগাঁও ইউনিভার্সিটি (এসইউ)

Date of Submission: January 10, 2023

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Date of Submission: January 10, 2023

Letter of Transmittal

January 10, 2023
Md. Masud Rana
Assistant Professor
Department of Business Administration
Sonargaon University

Subject: Submission of Thesis paper.

Dear Sir,
I am hereby submitting my Thesis paper entitled **"Measuring Customer Satisfaction towards the Service of Sun life Insurance Company Limited: A Study on Dhaka Branch."** which was assigned to me as a requirement for the completion of the REGULAR MASTER OF BUSINESS ADMINISTRATION Program. I have discovered this paper very interesting, beneficial, and insightful.

The entire report is based on my practical experience. I expect this paper to be informative as well as comprehensive. This thesis paper will help me a lot in my future career life.

Thank You very much for your guidance and cooperation during the course without which this thesis paper cannot be completed.

Moreover, if you have any further inquiries concerning any additional information, I would be very pleased to clarify that.

Yours Sincerely

S.M. Junaid Rafiquee Rifat
ID: RMBA2003021002
Program: REGULAR MASTER OF BUSINESS ADMINISTRATION
Major: MARKETING, SUPPLY CHAIN
Semester: Fall-2022
Sonargaon University (SU)

Certificate of Supervisor

This is to certify that the Thesis report "**Measuring Customer Satisfaction towards the Service of Sun life Insurance Company Limited: A Study on Dhaka Branch.**" has been prepared as a part of completion of the REGULAR MASTER OF BUSINESS ADMINISTRATION program from Department of Business Administration, Sonargaon University (SU), carried out by S.M. Junaid Rafiquee Rifat, bearing ID: RMBA2003021002 under my supervision. The report or the information will not be used for any other purposes.

Md. Masud Rana
Assistant Professor
Department of Business Administration
Sonargaon University (SU)

Declaration of student

This is to notify you that, the Thesis paper on **"Measuring Customer Satisfaction towards the Service of Sun life Insurance Company Limited: A Study on Dhaka Branch."** has been prepared as a part of my dissertation formalities. It is an obligatory part of my REGULAR MASTER OF BUSINESS ADMINISTRATION program to submit a thesis paper.

Moreover, I was inspired and instructed by my supervisor Md. Masud Rana, Assistant Professor, Faculty of Business, Sonargaon University.

I am further declaring that I did not submit this report anywhere for awarding any degree or certificate.

Yours Sincerely

S.M. Junaid Rafiquee Rifat
ID: RMBA2003021002
Program: REGULAR MASTER OF BUSINESS ADMINISTRATION
Major: MARKETING, SUPPLY CHAIN
Semester: Fall-2022 Sonargaon University (SU)

Letter of Authorization

Certified that this Thesis paper titled **"Measuring Customer Satisfaction towards the Service of Sun life Insurance Company Limited: A Study on Dhaka Branch."** is the work of S.M. Junaid Rafiquee Rifat, bearing ID: RMBA2003021002 under my supervision. Certified further that in the best of my knowledge the work reported here in dose not from part of any other Thesis Paper or dissertation on the basis of which degree or award was conferred on an earlier occasion on this or any other candidate.

Md. Masud Rana
Assistant Professor
Department of Business Administration
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Acknowledgment

I would like to express my gratitude to all the people that were involved both directly and indirectly in the preparation of this report. I apologize to the people whose names I haven't mentioned, and their contribution is highly appreciated by me.

First, I would like to thank Almighty Allah who made us able to finish this thesis at the Perfect time.

I would like to thank our academic supervisor Md. Masud Rana, Assistant Professor, Department of Business Administration, Sonargaon University (SU)– for guiding me and for giving me the opportunity to initiate this thesis. I am also grateful to those people without whom it was quite impossible to prepare the thesis. I am also grateful to some of the officials of Sonargaon University who help me to make this thesis by collecting data. They help me a lot for prepare this thesis and gave me much important information that is needed for preparing the thesis. Also more thanks to my friend Mr. Rajib Shahani, Project Manager, Akij Group for helping to make this report.

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Abstract

At the end of the day, supply chain management is about relationship management. A supply chain managed, link by link, relationship by relationship, and the organizations that managed those relationships best will win. Sun life Insurance Company SCM tools and techniques are presented in this correlation. SCM requires a good understanding of production management, planning, design, and construction, and business drivers. Like other disciplines within an organization, such as structural, or process engineering, accounting, and materials management, SCM have a champion that can drive the ideas across disciplines within the organization as well as across organizational boundaries. In spite of supply chain management today more complexity is a cancer that you have to fight, and process management is the weapon. We developed a robust model of supply chain management processes and properly define them so that they can be managed whole process of Square Hospital. It has enabled our organization to understand that supply chain management is too important to be just a function. It is everybody's job. The chain of command has dynamic, detailed, and results-centric team leader with demonstrated record of maximizing productivity while minimizing expenses in both domestic and global supply chain operations. Matador Supply chain manager are innovative, analytical, and big-picture thinker, reputable for designing and implementing strategies and blueprints of the business line that drive process efficiency improvements.

As third parts of logistics management of supply chain mechanism to effort by delivery one place to another. Especially supply chain management is most using this logistics of Sun life Insurance Company when import or export the materials or finish goods at the destination point. But three ways are available for bringing or sending, such as-air, sea and road. After making plan which way better for bringing, firstly think the goods need how urgent or emergence, or at a lead time then decided the best way. Here, air freight is quicker but very expensive; sea freight is lowest cost but need a lead time for destination point, Road freight is another way for communicated with neighbor country. SCM made a yearly or half yearly planning for materials or others and then taken decision very easily which way lowest cost and will reach at right lead time. After overall description we find out that’s supply chain manager make a planning that sea freight is best way for bringing the goods in any country at lowest cost and proper method for achieved company ultimate goal.

Reduce cost for earning more profit is not Sun life Insurance Company company target. Our company target reduce cost that’s we provide final product to our ultimate customer at lowest price. Not only reduce logistics cost but also taken every operational step to decrease the cost. As a result, we can success to achieve ultimate target.

List of Acronyms

SCM: Supply chain management
MRR: Material Receiving Report PR: Purchase Requisition
PO: Purchase Order
COO: Chief Operating officer
SCLD: Supply chain logistics design
MILP: Mixed Integer logistics Programming
DHLx: Dalsey, Hillblom and Lynn Express
DPEx: Distributed Processing Executive Program worldwide
ABEx: Air Based Expressed
PRGs: Pearl River Glass Studio
MT: Metric Ton
COGS: Cost of Goods
TMS: Time Management system
L/C: Letter of credit
PI & CI: Proforma invoice & Commercial invoice
BL: Bill of leading
CR: Certificate of Origin
C & F: Clearing and Forwarding
Logistics: DHL, DPEX, ABPX, PRG, Bkrocks, Euroasia, Zhanjing cargo, KE-11, ARAMEX
Sipping way: Air, Sea, Road
Logistic price comparison: Excel sheet, pie chart, column etc.

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CHAPTAR-01

INTRODUCTION

1.2 Objectives of the study

General Objective:

The board objective of this study is to analyze the customer satisfaction of sun life insurance company ltd.

Specific Objective :

1.To identify some factors affecting of sun life insurance company ltd.

2.To analyze the customer satisfaction of sun life insurance company ltd.

3.To recommendation some issues about customer satisfaction of sun life insurance company ltd.

1.3 METHODOLOGY OF THE REPORT

For the verification of the report and getting the desired information, I designed a questionnaire and the methodology process I followed is -

1. Set up the population: To get the population, we have to find out about the target and available population and at first; On the other hand, my friends, neighbors, relatives and others are the accessible population within the target population to whom I can easily reach.

2.Sample Frame: In this case, sample frame indicates all the people who insurance on Sun life insurance company ltd.

3. Sample Size: According to my suitable time, I have chosen the sample on a random basis and depending on the sample frame I chose 30 people.

4. Types of Sampling: To accomplish the project, it was easier for me to select Probabilistic Sampling because there was a huge chance of respondents to help for conducting the survey. As a result, it was very easy to finish the survey spending less time and it was free of cost as well.

5. Sampling Method: Purposive Sampling Method is more suitable than other methods because what I supposed to as certain that purpose is known to all respondents and have proper understanding about Sun life insurance company ltd.

6.Survey Methods: Both the primary and secondary sources are used for the purpose of collecting data form every respondent.

7.Data collection method:

7.1 Primary Sources:

Questionnaire

1. Personal Interview: Conducted through face to face conversations with respondents at outside and accessible zone.
2. Observations at work place.

7.2 Secondary Sources:

1. Website of Sun life insurance company ltd. & other websites.

2. Previous term papers and assignments.

3. Reference and Text books of related topics.

1.4 Limitation of the Study

During the study, I have faced the following limitations:

This month is not appropriate for arranging a report in a well-recognized organization and

preparing a report on specific topic is very difficult.

Due to delay arrangement of our report on Sun Life Insurance, we face very difficult to collect all the required information in such a short period.

Due to some legal obligation and business secrecy firms are reluctant to provide data. For this reason, the study limits only on the available published data and certain degree of formal and informal interview.

The employees are very busy with their jobs, which lead a little time to consult with them.

Chapter 2

Overview of Sun life Insurance Company Limited

Introduction:

Insurance Industry of Bangladesh has long history of evolution. About a century back, couple of insurance companies started both general and life insurance business during the British regime in India. However, insurance business got the momentum during the East Pakistan regime, in the pre-liberation period, there were as may 49 privately owned insurances companies underwriting general insurance business along with one central Govt. run-organization, namely , Pakistan Insurance Corporation. After liberation , the insurance industry was nationalized vide presidential Order No. 95 of 1972. By virtue of nationalization order, 5 Corporations were set up to manage the insurance industry of which four were subsidiary corporation, two is for life and General an apex body viz., Jatiya Bima corporation as a controlling corporation. At a later stage, the above five corporation were replaced by two state owned corporations namely, Sadharan Bima corporation for general business and Jiban Bima Corporation for life business under a restructuring plan made in 1973 in order to curtail excessive administrative expenses of the aforementioned corporations. Again, in the process of denationalization, the Insurance Corporations Act was amended in1984 to allow insurance companies to operate in the private sector subject to certain restrictions regarding business operating and reinsurance. Subsequent to that, the Act was further amended for the relaxation of the existing regulation to promote the private sector insurance companies. Presently, 62 insurance companies are operating in the country, of which 44 are in general business and the remaining 18 are in life business, even though the two state-owned corporations, along with couple of private sector companies are domination the market. The insurance industry is now at the final stage of transition. It has been decided to replace the age old insurance laws with Insurance Regulatory Authority (IRA) Ordinance 2008 and Insurance Ordinance (IO) 2008. The Department of Insurance will be abolished by the five member Insurance Regulatory Authority headed by the Chairman not below the rank of Government Secretary. For further enhancing the solvency position, the paid up capital for general and life insurance companies have been raised to Tk. 400 million and Tk. 300 million respectively.

2.2 Objectives of the Sun Life Insurance Company Limited

The specific objectives aimed for this report are:

1.Ensure the financial betterment and welfare to the ensured and the dependent.

2.Help in bearing the children's marital and educational expense.

3.Mitigate multifarious needs and ensure the welfare of individual & family.

4.Forced national savings and socio economic up liftmen at national plane.

5.creation of job opportunities for the unemployed educated people.

2.3 Vision

To be a leading life insurance Company and to be a company with due solemnity and corporate social responsibility to the society uphold by taking life risks of the policyholders.

2.4 Mission

1.To provide unequal service, protect our policy holders interest and contribute for economic stabilization of the company.

2. To maintain stakeholders interest with fair and transparent operation.

2.5 Investment:

In 2017 investment position of the company has increased taka 263.52 crore compare to taka 249.40 crore in 2016 which is 5.40% higher than the previous year.

2.6 Life fund:

During the year 2017 an amount of taka 39.55 crore has been accumulated in life fund. Total life fund account has reached 440.25 crore compared to taka 409.69 crore in 2016 which is 9.86% higher than that of previous year.

2.7 Dividend:

The board of directors has proposed 6% stock dividend (bonus share) on the paid up capital of taka 33 crore 7 lac dividend into in to 3 crore 30 lac 75 thousand ordinary. Share of taka 10 each as per audited financial statement for the year ended 31st December 2017 and recommendation of actuary.

2.8 Total policy of Sun life insurance Company Limited.

1.Ekok bima

2.Islami ekok bima(takaful)

3.Gonomukhi bima

4.Lokomukhi bima

5.Islami assan bima

6.Adarsha bima.

Chapter 3

The analysis of the questions is given below to measure customer satisfaction

3.1 Are you satisfied with your current insurer?

Option	Value	Number of Respondents	Percentage (%)
Strongly Agree	5	11	36.67
Agree	4	11	36.67
Neutral	3	6	20
Disagree	2	2	6.67
Strongly Disagree	1	0	0
Total		30	100

Comment: In this Question there are 30 people attend.

1. 36.67 Percentage people are “Strongly Agree”
2. 36.67 Percentage people are “Agree”
3. 20 Percentage people are “Neutral”
4. 6.67 Percentage people are “Disagree”
5. 0 Percentage people “Strongly Disagree”

Almost 1/5 of the customer decided to stay neutral and the next majority gave positive feed backs.

3.2 Is information easily available through product, service brochures, leaflets and letters?

Option	Value	Number of Respondents	Percentage (%)
Strongly Agree	5	1	3.33
Agree	4	11	36.67
Neutral	3	14	46.67
Disagree	2	4	13.33
Strongly Disagree	1	0	0
Total		30	100

Comment: In this Question there are 30 people attend.

6. 3.33 Percentage people are “Strongly Agree”
7. 36.67 Percentage people are “Agree”
8. 46.67 Percentage people are “Neutral”
9. 13.33 Percentage people are “Disagree”
10. 0 Percentage people “Strongly Disagree”

Almost half of the customer decided to stay neutral and the next majority gave positive feed backs.

3.3 Does insurance company use latest technology in providing service?

Option	Value	Number of Respondents	Percentage (%)
Strongly Agree	5	6	20
Agree	4	10	33.33
Neutral	3	9	30
Disagree	2	4	13.33
Strongly Disagree	1	1	3.33
Total		30	100

Comment: In this Question there are 30 people attend.

11. 20 Percentage people are “Strongly Agree”

12. 33.33 Percentage people are “Agree”

13. 30 Percentage people are “Neutral”

14. 13.33 Percentage people are “Disagree”

15. 3.33 Percentage people “Strongly Disagree”

Again most people gave positive feedbacks.

3.4 Does the policy satisfy your financial needs?

Option	Value	Number of Respondents	Percentage (%)
Strongly Agree	5	5	16.67
Agree	4	12	40
Neutral	3	7	23.33
Disagree	2	6	20
Strongly Disagree	1	0	0
Total			100

Comment: In this Question there are 30 people attend.

16. 16.67 Percentage people are “Strongly Agree”

17. 40 Percentage people are “Agree”

18. 23.33 Percentage people are “Neutral”

19. 20 Percentage people are “Disagree”

20. 0 Percentage people “Strongly Disagree”

The policy satisfy more than 66 % customers.

3.5 Are you satisfied with the incentives and premium payments associated with your policy

Option	Value	Number of Respondents	Percentage (%)
Strongly Agree	5	2	6.67
Agree	4	12	40
Neutral	3	12	40
Disagree	2	4	13.33
Strongly Disagree	1	0	0
Total		30	100

Comment: In this Question there are 30 people attend.

21. 6.67 Percentage people are “Strongly Agree”

22. 40 Percentage people are “Agree”

23. 40 Percentage people are “Neutral”

24. 13.33 Percentage people are “Disagree”

25. 0 Percentage people “Strongly Disagree”

Majority were either positive or neutral.

3.6 Was your most recent customer service experience satisfactory?

Option	Value	Number of Respondents	Percentage (%)
Strongly Agree	5	14	46.67
Agree	4	10	33.33
Neutral	3	4	13.33
Disagree	2	2	6.67
Strongly Disagree	1	0	0
Total		30	100

Comment: In this Question there are 30 people attend.

26. 46.67 Percentage people are “Strongly Agree”

27. 33.33 Percentage people are “Agree”

28. 13.33 Percentage people are “Neutral”

29. 6.67 Percentage people are “Disagree”

30. 0 Percentage people “Strongly Disagree”

Majority were either positive or agree.

3.7 Are you satisfied with the service provider in regards to value, culture and tradition?

Option	Value	Number of Respondents	Percentage (%)
Strongly Agree	5	14	46.67
Agree	4	13	43.33
Neutral	3	3	10
Disagree	2	0	0
Strongly Disagree	1	0	0
Total		30	100

Comment: In this Question there are 30 people attend.

31. 46.67 Percentage people are “Strongly Agree”

32. 43.33 Percentage people are “Agree”

33. 10 Percentage people are “Neutral”

34. 0 Percentage people are “Disagree”

35. 0 Percentage people “Strongly Disagree”

Majority were either positive.

3.8 Does the company provide accurate records such as payment record or any to customer?

Option	Value	Number of Respondents	Percentage (%)
Strongly Agree	5	4	13.33
Agree	4	11	36.67
Neutral	3	8	26.67
Disagree	2	7	23.33
Strongly Disagree	1	0	0
Total		30	100

Comment: In this Question there are 30 people attend.

36. 13.33 Percentage people are “Strongly Agree”
37. 36.67 Percentage people are “Agree”
38. 26.67 Percentage people are “Neutral”
39. 23.33 Percentage people are “Disagree”
40. 0 Percentage people “Strongly Disagree”

Majority were either positive or agree.

3.9 Does the company provide guarantee/ warranty of the service perform?

Option	**Value**	**Number of Respondents**	**Percentage (%)**
Strongly Agree	5	4	13.33
Agree	4	14	46.67
Neutral	3	11	36.67
Disagree	2	1	3.33
Strongly Disagree	1	0	0
Total		30	100

Comment: In this Question there are 30 people attend.

41. 13.33 Percentage people are “Strongly Agree”

42. 46.67 Percentage people are “Agree”

43. 36.67 Percentage people are “Neutral”

44. 33.33 Percentage people are “Disagree”

45. 0 Percentage people “Strongly Disagree”

Majority were either agree and neutral.

3.10. The employees of the company provide prompt service to their customer?

Option	**Value**	**Number of Respondents**	**Percentage (%)**
Strongly Agree	5	6	20
Agree	4	9	30
Neutral	3	13	43.33
Disagree	2	2	6.67
Strongly Disagree	1	0	0
Total		30	100

Comment: In this Question there are 30 people attend.

46. 20 Percentage people are “Strongly Agree”
47. 30 Percentage people are “Agree”
48. 43.33 Percentage people are “Neutral”
49. 6.67 Percentage people are “Disagree”
50. 0 Percentage people “Strongly Disagree”

Majority were either positive or agree and eutral.

Chapter 4

Findings

4.1 Findings

From the analysis of data, we have found major findings from the study. Findings show the aspect and details of data analyzed and shown in previous chapter. Therefore, the findings from the analysis are given below.

- The analysis says that most of the customers of sun life insurance company ltd. Have salary level between less that 10,000/- taka to 20,000/- taka.
- Most of the customers of SLICL are businessman, others are employees and other occupations.
- 80% of customers of SLICL from the sample size are male and 20% of the customers are female.
- Most of customers of SLICS are in the range of 34 to 49 years old.
- According to responds of the customers, they are much satisfied with their current insurer.
- Customers responded neurally about the availability of information through letters of leaflets.
- The customer have responded that SLICL uses latest technology for their official works.
- Fulfilling financial needs : customers responses are in agree level in case of fulfilling their financial needs by the insurance.
- According to the responds of the customers it can be said that, the customers are quite satisfied with the current incentives and premium payments.
- According to the customers responses it can be said that customers some times get convenient business hours for services.

Chapter 5

Recommendation and Conclusion

5.1 Recommendation

Based on the findings of the measurement of the customer's satisfaction of SLICL the following recommendation have been made:

- Company need to focus on convenient business hours for customers.
- Agents and adviser should be trained more professionally to convince customers.
- Employees should be trained to provide prompt services.
- Company should be careful about giving the accurate information about the payment records of the customers.
- In this days, company should use latest technologies for the official tasks.
- Company should tray to promote their schemes and services through letters of leaflets. They need to think about new schemes for the young and up- coming generation.
- As it is a government organization, services are limited here.
- To satisfy the customers company needs to upgrades its different services.
- To maintain skill, performance and satisfactions of the employee, company should introduce training facilities for the employees that would help providing better services to the customers.
- Organization should be furnished with new and modern equipment which are suitable for modern office environment. This step would help create.

5.2 Conclusion

In the report, I have explained the policies and ratio analysis of Sunlife Insurance Company Limited. By analyzing the different ratios I have evaluated the success and failure of sun life insurance in various sectors of insurance business. I have come to know that Sun life insurance company providing a diversifying policy service for the policy holder. I have also been introduced with the mission and activities of Sunlife with the mission and activities of sun life insurance. The process of opening insurance policy, maintenance, claim payments and requirements to open policy is described in my repot. Finally I can undoubtedly agree that, I have been experienced with the overall policies and functions of Sunlife Insurance Company Limited.

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Questionnaire on

Customer satisfaction of Sunlife Insurance Company Limited

This is a research material on "Customer satisfaction of Sunlife Insurance Company Limited" as a partial fulfillment for completion of degree of Masters of Business Administration from Northern University Bangladesh Khulna Campus. I assure that your answer –

- Will be used exclusively only for academic purpose.
- Will be kept concealed.
- Will not be published or communicated to your management without generalization.

Personal information of the Customer :

- Name:
- Gender: ( ) male ( )Female
- Age: ( ) 18-25 ( ) 26-33 ( ) 34-41 ( ) 42-49 ( ) Above 50
- Insurance number :
- Salary (taka) : ( ) Less than 10,000 ( ) 10,000-20,000 ( ) 20,000-30,000 ( ) 30,000-40,000 ( ) Above 40,000
- Occupation : ( ) Employee ( ) Student ( ) Business ( ) Others

Question related to Customer Satisfaction:

Please encircle your opinion:

(5 = Strongly Agree, 4 = Agree, 3 = Neutral, 2=Disagree, 1 = Strongly disagree)

Questions Asked:

1. Are you satisfied with your current insurer?
2. Is information easily available through product, service brochures, leaflets and letters?
3. Does insurance company use latest technology in providing service?
4. Does the policy satisfy your financial needs?
5. Are you satisfied with the incentives and premium payments associated with your policy?
6. Was your most recent customer service experience satisfactory?
7. Are you satisfied with the service provider in regards to value, culture and tradition?
8. Does the company provide accurate records such as payment record or any to customer?
9. Does the company provide guarantee/ warranty of the service perform?
10. Do the employees of the company provide prompt service to their customer?