Consequences of Service Quality in the Insurance Industry: A Case Study on Saudi Arabia Insurance Industry

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Abstract: This study investigated the consequences of service quality in the insurance industry and attempted to examine a well-established association between service quality, customer satisfaction and customer loyalty that has been investigated thoroughly in literature concerning the topic in different countries. Insurance service is different from other services as it is complex and future contingent service involves substantial legal characteristics. Hence, in order to succeed and survive in this environment, any economic enterprise needs to deliver quality service. This study also attempted to look into the service quality provided by the Saudi insurance industry in light of its consequences. Customers of Saudi insurance organizations will constitute the sample of the study. Therefore, this study is going to take health insurance regarding to the important of this section to investigate its role of customer loyalty. The root of the main deficiency is probably lack of knowledge which suggests the need for greater awareness of the acceptability of insurance and of its potential benefits to consumers. Health insurance in particular can be emphasized as it is also popular in industrialized nations.

Key words: Consequences, service quality, insurance industry, customer satisfaction, health

INTRODUCTION

Service quality in the insurance industry: The insurance services can be described as a product in the form of a written legal contract (the insurance document) plus a bundle of services associated with it. Services are activities and/or benefits that one party offers to the other and that services are necessarily intangible and do not result in the ownership of anything. Insurance service is different from other services as it is complex and future contingent service involves substantial legal characteristics. The insurance companies have to find ways to make their services more tangible. To increase the productivity of providers who are inseparable from their products to standardize the quality in the face of variability and to improve the demand situation and supply capacities in the face of service perishability. Informing, educating, motivating, persuading, advising and other services prior to at the time of and after the issuance of the insurance document make the purchase of insurance dissimilar from purchasing other products and from even other services.

In the face of increasingly fierce market competition, insurance products are becoming more difficult to differentiate, thus, leading to the trend of insurance companies having to shift their focus from being a product-focused company to become a customer-focused company. Across the globe, insurance companies have started to focus their energies toward implementing strategies to improve service quality in order to increase customer loyalty through enhancing customer satisfaction. For maintaining future growth and sustainability, more and more insurance companies have developed a more customer-centric approach. This means that companies are becoming more aware that the existing customers as well as the potentially new ones can be influenced to try the services offered by the company through speedy, efficient and prompt services.

Moreover, service marketers have come to realize that quality can be used as a weapon to manage competition which means that it is of utmost importance that service quality is achieved as a sure way of securing competitive advantage. Conversely, achieving poor service quality would place the company at a disadvantage. In cases where industrial players offer near identical services such as the insurance industry, insurance firms need to be able to differentiate themselves through service quality and thus achieving greater success in the face of competing

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service companies. Therefore, by making the firm standout, the company is then able to garner a higher proportion of consumer choice which could mean the difference between the company's success and failure in terms of financial standing.

Moreover, the insurance industry, especially in Saudi Arabia, needs to utilize strategic plans in order to provide attractive products and services in order to meet customers' complex expectations (Siami and Gorji, 2012). In order to do this, the firm needs to match their current services with other services being offered in the global and local markets using the customers' point of view, where they can measure the customers' levels of satisfaction and expectation. However, in order to know the perceptions of customers regarding the quality of services provided to them by different service companies, a number of measuring techniques (service quality dimensions) have emerged in previous studies that are related to the quality of service concept. The following study addresses the service quality dimensions that appeared in the original model of service quality designed by Parasuraman *et al.* (1985).

Dimensions of service quality: The most common service quality model is the one designed by Parasuraman *et al.* (1985) and the model includes five main dimensions for service quality. These dimensions include assurance, empathy, reliability, responsiveness and tangible. The following study discusses each of these dimensions in greater detail.

Tangibles: As far as the insurance industry is concerned, insurers seem to give too great importance to the tangibility aspects or physical aspects as some refer to while pursuing their dealing activities. Supporting factors in terms of physical facilities are related to environment, capacities and they also importantly include the ways and the friendliness of employee interaction with their customers (Raza *et al.*, 2012). In terms by Parasuraman *et al.* (1988), an organization's physical environments are part of tangibles dimension which might cover various kinds of facilities, equipment and materials for communication. The physical amenities and staff appearance result in the largest incongruity between expectation and perception (Urban, 2009). It is unanimously agreed that the physical environment must be supportive and convenient for the customers for them to have a favorable perception of service quality.

Reliability: Reliability in the insurance industry refers to the timeliness and precision of service employees' ways of handling customer issues and fulfilling their

promises to the customers. It can immensely affect the service quality perception of customers. Early research suggested reliability as one of the significant attributes on which customers form their expectations of service quality (Dabholkar, 1996). Moreover, reliability as per Parasuraman *et al.* (1988) is a key driver for overall service quality which relates to an organization's capability in executing the service as promised in an accurate and dependable manner.

Responsiveness: In the service quality dimension, responsiveness points to the company's willingness to assist consumers. These consumers expect the company to provide them with service that is characteristically fast of high quality and good. This would lead to the customers feeling valued and appreciated when receiving the best quality during the rendering of service. Therefore, this is also a very important dimension to be considered for investigation in this study.

Assurance: The employees that work in the company form the assurance component that is part of the service quality dimension. These employees are viewed to be skilled workers that the consumer will trust and have confidence in during the rendering of service. Therefore, in occurrences when the consumer is far from comfortable when coming face to face with the employee, there is a greater probability that the consumer would cease dealing with the company and would take his or her money and patronage elsewhere. Thus, this component is also pertinent for investigation in this study.

Empathy: When the company or more to the point, the employees of the company spend the extra time and effort in making the consumer feel extra special and valued, this would have an effect on service quality. In terms of the dimension of service quality, this would refer to the way the firm deals gives individualized attention to their customers the term for which is empathy. When the employees are able to empathize with the customers by giving good quality and individualized attention, there is a greater probability that the consumer would continue to deal with the company and keep his or her money and patronage with the company. Thus, this component is also of great importance for exploration in this study.

The SERVQUAL/SERVPERF Models and scales have been used in many research studies in different fields and industries. In this context, Parasuraman *et al.* (1991) themselves explained that their 22-item SERVQUAL scales are simply a standard feature which when necessary can be tailored or formulated to fit the factors

of a particular research requirements of an organization. They themselves tailored the scale, changing two items and reversing the negative items (Parasuraman *et al.*, 1991). Consequently, scholars continue to adapt and validate the retailing specific service quality in various geographical contexts. Thus, the 22-item measure is tailored in this study as to suit the insurance market in Saudi Arabia.

CONSEQUENCES OF SERVICE QUALITY IN THE INSURANCE INDUSTRY

The previous study addressed the antecedents of service quality in the insurance industry which included a number of antecedent factors that have been hypothesized to influence service quality. This study not only aims at examining the antecedents of service quality but also attempts to examine the consequences of service quality in the insurance industry. In the literature on service quality two main consequences have emerged, namely customer satisfaction and customer loyalty. The link between service quality and customer satisfaction leading to customer loyalty has been addressed thoroughly in the literature gaining widespread support. The following study address the two variables of customer satisfaction and customer loyalty in the insurance industry.

Customer satisfaction in the insurance industry: Satisfaction of customers has become a significant mechanism in maintaining competitiveness, businesses success and survival via the provision of excellent service quality. According to Parasuraman (1987), "excellent service is a profit strategy because it results in more new customers, more business with existing customers, fewer lost customers, more insulation from price competition and fewer mistakes requiring the re-performance of services". Similarly, according to Mentzer *et al.* (1995), "maximizing customer satisfaction will maximize profitability and market share".

Two major streams of definition have been noted concerning customer satisfaction in literature they are satisfaction as an outcome and as a process. The former stream is described by Churchill Jr. and Surprenant (1982) as the conclusive state that originates from the consumption experience. They added that customer satisfaction is "an outcome of purchase and use resulting from the buyer's comparison of the rewords and the costs of the purchase in relation to the anticipated consequences". Alternatively, in the latter stream of definitions, satisfaction was postulated to stress on processes including perceptions, evaluations and

psychological that add to satisfaction (Tse and Wilton, 1988). To this end, satisfaction was defined an evaluation rendered that the experience was at least as good as it was supposed to be.

Moderate satisfaction results whether or not the expectations of the customer (negative or positive) was satisfied. Negative satisfaction originates from the confirmation or disconfirmation of the negative expectations whereas positive satisfaction originates from the confirmation of the positive expectations. In this regard, disconfirmation is related to the fulfillment of the felt expectations and in case the performance of the product goes over the expectation it is positive. On the other hand, in case the performance of the product is less than the expectation it is negative or zero in case performance is on the same level with expectations. When service exceeds expectations, customer satisfaction is achieved. In particular, individual's expectations are confirmed when the product/service is just as expected, negatively disconfirmed when a product/service is perceived below what is expected and positively disconfirmed when the product/service is better than expected. This premise is referred to as the confirmation/disconfirmation that results in a response known as satisfaction or dissatisfaction (Slatten, 2008).

In the words, Anderson *et al.* (1994), "two quite different conceptualizations of the satisfaction construct can be distinguished: transaction specific and brand specific". Added to this, Oliver (1980) and Anderson *et al.* (1994) claimed that satisfaction is confined to a certain purchase occasion by the transaction-brand-specific aspect. Contrastingly, satisfaction encompasses the complete evaluation based on recurring experiences of buying and consumption of the product for a period of time in cumulative satisfaction. It can be considered as the function of the entire prior transaction-specific satisfaction (Aydin and Ozer, 2005). Aydin and Ozer (2005) contended that complete satisfaction is a more basic indicator of the prior, present and future performance of the firm because customers go through evaluations and decisions concerning repurchase according to the experiences of both, rather than a certain transaction. As such both price sensitivity and losses are minimized. The primary outcome is high level of customer loyalty. The following study addresses the construct of customer loyalty which constitutes the dependent variable in this study.

A number of measures emerged in the literature for measuring the construct of customer satisfaction. Some researchers used a single-item measure in which customers are asked to consider the overall service and judge on this overall service on a single-item measure

ranging from 1-5. Other researchers used a multiple-item measure in which the construct of customer satisfaction is measured on a number of items.

Duodu and Amankwah (2011) conducted a study that attempted to examine the relationship between service quality and customer satisfaction in the Ghanaian insurance context. Duodu and Amankwah (2011) used a 4-item measure to examine the construct of customer satisfaction and this measure is adapted for the purpose of the present research keeping in mind that Ghana is an emerging country just like Saudi Arabia and thus the nature of the research is similar between Duodu and Amankwah (2011) study and the current one.

Customer loyalty in the insurance industry: Oliver (1999) presents what is perhaps the most comprehensive description of customer loyalty: a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same brand or same brand set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour. Similarly, other researchers described loyalty as a customer's repeat visitation or repeat purchase behavior while including the emotional commitment or expression of a favorable attitude toward the service provider (McAlexander *et al.*, 2003).

A loyal customer base can reduce customer acquisition costs and increase revenue, ultimately resulting in greater profitability (Lam *et al.*, 2004). A plethora of studies have shown that existing patrons tend to re-patronize the property more frequently and their total amount spent per visit increases as the number of visits increases. Additionally, loyal customers bring in new customers through positive word-of-mouth and referrals, reducing the need for advertising (Lee *et al.*, 2008). Loyal customers are more than just an immediate economic source; they can also act as information channels that casually connect companies to potential customers such as their friends, relatives and colleagues.

Furthermore, customers often act as information channels that informally connect their friends, peers, relatives, colleagues and others to a property or destination. Therefore, repeat patrons are valuable in that they may provide positive word-of-mouth and may be less expensive to retain than recruiting new ones. This is significant when considering that it can cost a company up to 6 times more to attract new customers through marketing than it would cost to retain the existing clientele as loyal customers.

Many service-oriented companies pay a great deal of attention to customer loyalty believing in the great importance loyal customers constitute to their companies. Many of these companies even design loyalty programme

as a tool to boost communication with their loyal customers. Loyalty programs, also known as rewards programs or frequency programs are popular marketing relationship strategies developed to increase customer loyalty. The literature emphasizes the difference between frequency and loyalty programs. The goal of frequency programs is to build repeat business whereas the objective of loyalty programs is to build emotional brand attachment (Shoemaker and Lewis, 1999). It is this emotional bond-affective commitment that most impacts guest perception.

Numerous studies suggest that the customers' psychological attachment to the service provider or the brand is also an important aspect of the customer loyalty. Researchers argue that loyalty is composed of a customer's repeat purchase behavior followed by a positive attitude (Jarvis and Wilcox, 1976). Customer loyalty therefore includes both behavioral dimensions (e.g., repeat purchase and repeat visits) and attitudinal dimensions (positive feeling or attitude towards the brand) (Dick and Basu, 1994). The behavioral dimension measures loyalty as the static outcome of a dynamic process. It considers outcomes such as actual consumption, repeat purchase, duration, frequency and proportion of market share. The attitudinal dimension considers loyalty as affection toward a brand and is indicative of trust, psychological attachment and emotional commitment (Tanford *et al.*, 2011).

According to Law *et al.* (2004), customer satisfaction is often considered a core element of customer loyalty in relationship marketing. This type of marketing refers to a marketing notion focused towards the establishment, maintenance and enhancement of customer relations (Sheth and Parvatiyar, 1995) as opposed to what Guenzi and Pelloni (2004) refers to just the identification and acquisition new customers. Attraction of potential customer has to be deemed as the sole intermediate step that reinforces the relationship and transforms customers into loyal ones. From this viewpoint, Gremler and Brown (1999) and Guenzi and Pelloni (2004) stressed that the basic aim of the relationship marketing is to gain and foster loyalty of customers.

Prior literature of focused on traditional marketing was concentrated on the attraction of novel customers as opposed to retaining the present ones and selling as opposed to relationship development (Rust *et al.*, 2000). Currently, loyalty and retention of customers are considered to be the top goal for organizational success (Jones and Sasser Jr., 1995). According to Deming (1986), it is no longer sufficient to concentrate only on customer satisfaction; the next step is customer loyalty. Similarly, other researchers (Hong and Goo, 2004) also stressed on

the fact that satisfaction is required to develop loyalty although, it is solely insufficient in achieving repurchases. Customer Value Measurement (CVM) and great customer value consider value as quality with a right price.

Thus, it could be seen from the studies above that the two constructs of customer satisfaction and customer loyalty are regarded as consequences for service quality in the insurance industry. The following study presents some studies that addressed the relationships between service quality, customer satisfaction and customer loyalty.

Furthermore, researchers argue that it is a difficult endeavour when trying to get accurate measures of customer loyalty. This is because the customer loyalty dimension can be measured in various ways. Additionally, confusion exists when measuring the differences between customer satisfaction and customer loyalty (Banker *et al.*, 2000). Some previous researchers used a loyalty scale for measuring the overall customer satisfaction (Banker *et al.*, 2000). From the aspect of behaviour, the consumers' repeated purchase intention has been used to measure customer loyalty. However, when loyalty is defined as an attitude in a research effort, it cannot be measured by repeated purchase intentions. This is because only the behavioural component of loyalty can be captured by the repeated purchase intentions which then ventures into behavioural intention. Through a review in the literature related to the field of service management, it was observed that the majority of studies related to loyalty as observed by Opoku *et al.* (2008), the term loyalty was mainly operationalised and defined from the behavioural point of view.

In this study and drawing from Yu *et al.* (2006), the components of to recommend to others through positive word of mouth or customers' intentions to repeat transactions carries the measurement for customer loyalty in this study. Yu *et al.* (2006) used a 5-item measure to examine the construct of customer loyalty.

Theoretical framework of the study: The study's framework includes independent, dependent, mediating and moderating variables. The four antecedent factors of communication, ICT, customer knowledge and customers' prior experience constitute the independent variables of the study and these independent variables are hypothesized to influence service quality which constitutes the dependent variables and at the same time an independent variable for customer satisfaction. Customer satisfaction acts as an independent variable in its relationship with customer loyalty but as a mediating variable that mediates the relationship between service quality and customer loyalty.
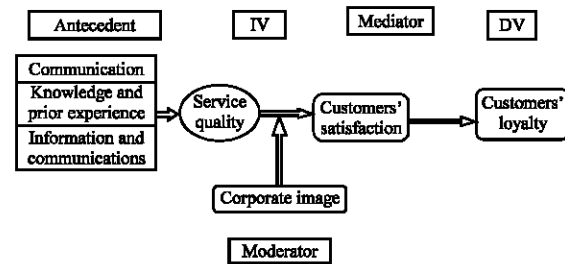

Fig. 1: Framework of the study

In addition, customer loyalty constitutes the dependent variable in the study. As for the construct of corporate image, this variable constitutes the moderating variable that moderates the relationship between service quality and customer satisfaction. These relationships between the variables are regarded as the gaps in this study and it should be kept in mind that these gaps are based on recommendations given by a number of researchers (as has been shown above) in their research studies when addressing the studies on future research.

Thus and based on these gaps, the following theoretical framework is proposed taking into account that this research framework has not been used in the literature on service quality in general and insurance service quality in particular. Figure 1 shows the framework upon which this study is grounded.

MEASUREMENTS OF VARIABLES

The study has a number of variables to be investigated and the relationships between these variables will then be examined. The primary focus of this investigation is to examine antecedents and consequences of service quality, framed against the insurance industry of Saudi Arabia. This examination will also be explored through the moderating influence of corporate image. There are four antecedent factors for service quality in the study and they include communication, ICT, customer knowledge and customers' prior experience. In addition, there are two consequences for service quality and they include customer loyalty and customer satisfaction. The following study addresses the measurement methods of all these variables.

Measurement of service quality: Amongst the varied and most widely used measurement tools for gauging service quality, Parasuraman *et al.* (1988) presented SERVQUAL, and Cronin and Taylor (1992) created SERVPERF for use in the research arena. On the one hand, the SERVQUAL measurement scale is capable of measuring service quality by employing 22-items and a five-dimensional structure

for exploring the data while basing it on the difference between performance and expectation perception from the point of view of the customers. On the other hand, the SERVPERF scale utilizes the same 22-items and five-dimensional structure of SERVQUAL but service quality is operationalized only on the performance score. These five dimensions include the tangible, reliability, responsiveness, assurance and empathy concepts.

However, there has been intense dispute as to whether service quality is better measured by SERVQUAL or SERVPERF. Similarly, both data collection instruments rely on the conceptual definition that service quality makes up for an attitude that is instilled toward the rendered service. In order to decide which would be more suitable for use in this research, previous research on the comparison of expectations with perceptions had revealed that as established by Carrillat *et al.* (2007), SERVQUAL directly measures perceptions and expectations. Meanwhile in the SERVPERF Model, the evaluation of service quality is only through the measurement of perceptions of the rendered service (Cronin and Taylor, 1992). There is also the assumption made by SERVPERF which is that respondents tend to provide their ratings through automatically performing a comparison of performance expectations with performance perceptions. Thus, it would be unnecessary to measure the expectations directly.

Brady *et al.* (2002) and Brown *et al.* (1993), all of which were cited by Carrillat *et al.* (2007) had supported the view that in measuring service quality, SERVPERF

would be a better alternative. Thus while considering all arguments for and against each method, the performance only approach by Cronin and Taylor (1992) or better known as the SERVPERF instrument shall be employed in this study, even though both the SERVPERF and SERVQUAL instruments were applied in previous studies framed in the banking sector. However and regardless of the dispute whether SERVQUAL or SERVPERF provides a better measure of service quality, both methods use the same set of dimensions which are assurance, empathy, tangible, reliability and responsiveness. In this study, SERVPERF Model will be used as the primary measurement tool to gauge the service quality dimensions in the Saudi insurance industry. Table 1 represents the measurement for the construct of service quality in which the dimensions and measures are stated.

Measurement of customer satisfaction: From the literature, Yu *et al.* (2006) had observed that there are two general methods for measuring customer satisfaction which are single-item; multiple-items or in other words, customer satisfaction is measured using a general scale that is summed up for the overall satisfaction score. In this study, a multiple-item measure that is adapted from Duodu and Amankwah (2011) who conducted a study titled as "An Analysis and Assessment of Customer Satisfaction with Service Quality in Insurance Industry in Ghana" will be used. Duodu and Amankwah (2011) measurement of customer satisfaction is suitable for this study keeping in mind that Ghana is an emerging country

Table 1: Service quality measurement

No.	Dimension item
Reliability categories	
RL1	How timely is the delivery of insurance services by your insurance company?
RL2	How truthful (keeping to promises) is your insurance company to you?
RL3	How dependable and consistent is your insurance company in solving customers' complaints?
RL4	How able is your insurance company to perform services right the first time?
RL5	How able is your company to insist on error-free records?
Responsiveness categories	
RS1	How are employees' willing to help customers in emergency situations?
RS2	How able is your insurance company to give prompt customer services and attend to customers' needs/problems?
RS3	How are employees' willing to help customers in emergency situations?
RS4	How is the employees' ability to communicate clearly with you?
Tangible categories	
TA1	Your insurance company's ability to give you access to information, product/service catalogues
TA2	Provision of visually attractive, offices, equipment and materials
TA3	Insurance company's ability to providing variety of entertainment facilities, etc.
TA4	Appearance and uniforms of employees
Assurance categories	
AS1	Customers feel safe in their dealings with the insurance company
AS2	Sincerity and patience in resolving customers' complaints/problems
AS3	The behaviour of employees in instilling confidence in customers
AS4	Employees' use of required skills and knowledge to answer customers' questions
Empathy categories	
EM1	Your insurance company has operating hours convenient to all customers
EM2	Your insurance company has customer's best interest at hear
EM3	Your insurance company gives individual customer attention by employees
EM4	Your insurance company makes efforts to understand specific customer needs
EM5	Your insurance company apologizes for inconvenience caused to customers

Table 2: Customer satisfaction measurement

No. of satisfaction	Items
ST1	Overall, I am satisfied with the facilities and services offered by my main insurance company
ST2	Overall, I am pleased with my insurance company after each time I deal with them
ST3	Overall, I am satisfied with my relationship with my main insurance company
ST4	Giving all, I would say I am satisfied with my insurance company

Table 3: Customer loyalty measurement

No. of satisfaction	Items
LY1	I would recommend my main insurance company to others
LY2	I have said nice things of my insurance company to others
LY3	Despite the availability of many other insurance companies, I would continue with my current one
LY4	I will continue dealing with my current insurance company although competing insurance companies try to lure customers in with various promotions
LY5	I will continue with my current insurance company for the next few years

Table 4: Corporate image measurement

No. of corporate	Items
CI1	My insurance company is innovative and pioneering
CI2	My insurance company is open and responsive to consumers
CI3	My insurance company is persuasive and shrewd
CI4	My insurance company does business in an ethical way
CI5	MY insurance company is successful and self-confident

just like Saudi Arabia and thus the nature of the research is similar between Duodu and Amankwah (2011) study and the current one. Table 2 shows the measurement for the construct of customer satisfaction.

Measurement of customer loyalty: In this study, as well as with support from the findings by Yu *et al.* (2006), the components of to recommend to others through positive word of mouth or customers' intentions to repeat transactions carries the measurement for customer loyalty. Specifically, a 5-item measure will be used in this study. Table 3 represents the measurements for the construct of customer loyalty in the insurance industry.

Measurement of corporate image: After evaluating the available literature (Sarstedt *et al.*, 2013) in the present study, the measurement construct of corporate image will be adapted from Ishaq (2011). The measure is a 5-item used in recent studies that attempted to examine the impact of corporate image on customer loyalty in the insurance industry such as Ishaq (2011). The measurement used by Ishaq (2011) study is suitable for this study as the study was conducted in Pakistan, an emerging country with an overwhelming Muslim population, just like the case in Saudi Arabia. Table 4 presents the measurements for the construct of corporate image.

CONCLUSION

This study attempted to examine a well-established association between service quality, customer satisfaction and customer loyalty that has been investigated thoroughly in literature concerning the topic in different countries. However, the present research took a step further by examining a number of antecedents and moderating factors which are recommended by a number of researchers to be influential in the way this link operates in different industries and environments. Specifically, the four antecedent factors of communication, ICT, customer's knowledge and customers' prior knowledge have been recommended to be used by future researchers who dedicate their work to service quality in the insurance industry. In addition, the study not only incorporates these antecedents in its theoretical framework but also takes another step further by examining the impact of corporate image as a moderating variable that is considered to impact service quality-customer satisfaction relationship. By incorporating all these variables into the well-established link among customer satisfaction, service quality and customer loyalty, the present research gains its theoretical contribution. In other words, it is hoped that the framework designed for the current study would provide a better understanding and a clearer picture about the service quality in the insurance industry in terms of consequences.

This study also attempted to look into the service quality provided by the Saudi insurance industry in light of its consequences. Customers of Saudi insurance organizations will constitute the sample of the study. Therefore, this study is going to take health insurance regarding to the important of this study to investigate its role of customer loyalty.

The root of the main deficiency is probably lack of knowledge which suggests the need for greater awareness of the acceptability of insurance and of its potential benefits to consumers. Health insurance in particular can be emphasized as it is also popular in industrialized nations. In addition, the weak insurance culture has also been attributed to the existence of weak

financial institutions in low income countries. This explanation is also plausible as it indicates an institutional weakness whereas the earlier explanation indicates a more fundamental deficiency. If we look at history, insurance was also condemned and even banned in European countries until the nineteenth century on religious grounds.

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