SERVICE QUALITY AND CUSTOMER RETENTION IN LEADWAY ASSURANCE LIMITED. SURULERE, LAGOS

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Abstract

The study examined the effect of service quality on customer retention in Leadway Assurance Plc, Surulere-Lagos. The objectives of the study were to examine the effect of trust, Commitment, reliability and Customer orientation on customer retention. The study adopted descriptive survey research design. The population is the entire policy holders of Leadway Assurance Plc in Surulere, Lagos. Cochran formula of determining sample size of an infinite population was adopted to arrive at 385 respondents sampled via simple random sampling technique. Questionnaire was structured using 6-point Likert scale divided into two parts. The data were analyzed using simple percentages while hypotheses were tested using multiple regression analysis and Analysis of Variance (ANOVA) with the aid of Statistical Package for Social Sciences (SPSS) version 23. The study concluded that trust, commitment, reliability, and customer orientation have positive relationships with customer retention and that the explanatory variable can significantly affect customer retention, which is also statistically significantat 5% level of significance. Based on the findings, it was recommended that management needs to improve quality of services so as to satisfy customer's needs. The insurance companies need to pay more attention on the Trust, Reliability, Commitment and customer orientation in order to retain their customers and Management should also give equal opportunity to enable them improve their services.

Keywords: Trust, Commitment, Reliability, Customer Orientation, Customer Retention

Introduction

The current business environment is becoming very competitive and challenging than before. With multidimensional challenges and demand of globalization, organizations are forced to re- engineer their products and systems to improve the service quality and remain competitive. Due to intangible nature of services it is difficult for the firms to analyses how the customers perceive and evaluate the desired outcome of the service quality. As customer evaluate their level of satisfaction by experimented the service quality, satisfaction with services is related to confirmation or disconfirmation of expectations. The issue of highest priority today involves understanding the impact of service quality on profit and other financial outcomes of the organization (Addis & Dawit, 2019). Service quality and customer retention have long been recognized as playing a crucial role for success and survival in today's competitive market (Ibojo,2015). Service quality entails constant anticipation of what customers expect from the service provider. Heightened competition and deregulation have led many retail firms to look for profitable ways to differentiate their services (Silva,Sunrayo & Mugiono 2018).

Organizations are seeking ways to forge ahead and maintain an on-going relationship with their customers in order to protect their long-term interest. Retention of existing customer is cheaper than attracting new ones. This simply means that building loyalty through long-term customer relationships is important. Quality in a service business has become a measure of the extent to which the service provided meets the customer's expectations (Ahmed, Hadiza, & Queensley, 2021). Companies have found that in order to increase profits and market share, they should pay much attention to the quality of services they provide to their customers (Kemp & Rotmans, 2017). Service quality plays a vital role in every organization of a nation; it decides growth and survival of the organization in this hugely competitive market in the modern era. Service quality has been revealed as a key factor in search for sustainable competitive advantage, differentiation and excellence in the service sector. Service quality is considered essential for the successand survival in a competitive environment and this influence the consumer behavior in a decision-making process, and also the level of relationship between customer and company and can impact

customer's retention (Ahmed, Hadiza & Queensley, 2021)

Organizations are increasingly become customer focused and were driven by customer demands. It is become equally challenged to satisfy and to preserve customer retention. It suggests thatboth service quality and customer satisfaction were two distinct but related constructs. It is particularly true for the services firms where increased level of customer satisfaction results in profit maximization (Oliver, 2019). Customer retention has proven to be the major determinant for long term survival and financial Performance of the company (Addis & Dawit, 2019) also customers were considered as final adjudicators to judge the quality level of product and services offered.

Nigerians have a negative attitude towards insurance companies which is largely due to low patronage and performance stemmed from the poor attitude of insurers in delivery of their services like claims payment, risk management technique, loss adjusting and so on. Another challenge faced in the insurance industry is customer's orientation and trust. Omar (2018) posits that lack of trust bythe insuring public towards the operations of insurance had significantly affected confidence in the Nigerian insurance companies. The main objective guiding the study is to investigate impact of service quality and its constructs (trust, commitment, reliability and customer orientation) on customer retention. The study would be of benefit to both employees and management of Leadway Assurance Limited as well as related government agencies and researchers in this area of study. The researchers concentrated on the variable content and Surulere area of Lagos where the case company is located.

Literature Review

Service Quality

The concept of service quality has been defined as the consumer's outlook or judgment of the overall excellence or superiority of the service. Perceived service quality results from comparisons by consumers of expectations with their perceptions of service delivered by the suppliers (Zeithaml, 2019). It is argued that the key to ensuring good service quality perception is in meeting or exceeding what customers expect from the service. Thus, if perception of the actual service delivered by the supplier falls short of expectation, a gap is created which shouldbe addressed through strategies that affect the direction either of expectations or perceptions, or both (Zeithaml, 2019). Previous research has revealed the influence quality of service toward customer trust of online vendors (Gefen & Straub, 2018) and cellular service organization(Liu, Guo, & Lee, 2019). Service is a method of performance that is presented by one party to another (Li & Green, 2021). Services are described by a diminutive characteristic like services are in corporeal in nature; we cannot calculate the services by an instrument. Services are assumed to be inseparable that is creation and consumption normally place at same place. Furthermore, services remain variable innature; they do not follow a similar or some kind of linear form (Rose & Wright, 2018).

Zeithaml (2019),noted that service quality focuses on the perceived quality, which is a result of comparing service expectation of current customer with their perceptions of actual performance, and stated that reliability in the service quality is basically related to the outcome of service while tangibles, assurance, responsiveness, and empathy were concerned with the process of service delivery. Service quality and customer satisfaction differ; quality is seen as a goal attitude, while satisfaction is related to particular transactions (Gruber, Voss, & Glaser-Zikuda, 2018). Majority of recent publications; Yavas (2019), Carrillat (2019), believes that service quality is an antecedent to customer satisfaction which invariably leads to retention.

Services are increasingly an indispensable portion of organizations' nationally, regionally and globally, and considered as powerful tool for revenue streams. So, the success of service

provider often starkly relies on the high level of relationship with the customers which determines customer loyalty and satisfaction that quality of service influences firm's outcomes such as increasing sales and profit (Lanka, 2019), improving customer relations, performance superiority, market share (Poretla & Thanassoulis, 2020), enhances customer loyalty and corporate image (Newman, 2018).

Components of Service Quality

Tangibles
It refers to the appearance of physical factors such as equipment, facilities used by a service company as well as

to the appearance of service employees. Aspects in the tangible factor are for example has up-to-date equipment, physical facilities are visually appealing and materials are visually appearing. Tangibles relate to the physical cues that are a component part the service delivery process (Iniesta & Sánchez, 2018). However, these tangibles are applied in various waysby the service providers and are perceived and experienced on different levels by the end users. Tangibles are especially important to service delivery firm's as they are crucial variables to developing strong, positive and inspiring customers association and experience, through its proprietary assets (Naidoo 2014).

Assurance

The assurance refers to the employees' skills and capabilities, and whether these skills and capabilities gain the trust and confidence of the customers? If the customers are comfortable withcompany's employees, this indicates that customers will return to do further business with the company. Assurance also involves the following features such as competence, politeness, effective communication and general attitude that serve customer effectively and efficiently. The behaviour of staff gives customers confidence in the company that makes customers feel safe as

long as the staff are respectful and always have the necessary knowledge to answer customer questions (Iniesta & Sánchez, 2018). Their knowledge and the way they interact with the customer inspires confidence in the organization. Moreso, as stated by Khan and Fasih (2014) states that the process of acquired knowledge being showcased by staffs in executing their term of preferences during service delivery can be highly assuring to customers

Reliability

The reliability Service Quality Dimension refers to how the company are performing and completing their promised service, quality and accuracy within the given set requirements between the company and the customer. It means that the company provides a service to its customer at a time without making any errors and delivers what it promised during the time that was agreed upon. Reliability is considered as the most important dimension of service quality.

Responsiveness

The responsiveness Service Quality Dimension refers to the willingness of the company to help its customers in providing them with a good, quality and fast service. This is also a very important dimension, because every customer feels more valued if they get the best possible quality in the service. It also means that the employees of a service organization are ready to helpcustomers and respond to their demand as well as to notify customers when service will provide, and then give quick service (Heskett, 2018). If a service fails to occur, the ability to recover quickly and professionally can generate very positive perceptions of quality.

SERVQUAL Model

Parasuraman, et al. (1996), have developed a service quality measure called SERVQUAL (Service Quality), this SERVQUAL is a multi-item scale with several questions that can be used to measure respondents' perceptions of service quality, namely:

i. Physical evidence (tangibles), including physical facilities, equipment, employees and means of communication.
ii. Reliability, namely the ability of the staff to provide the promised service and provide satisfactory service.
iii. Responsiveness, namely the desire of the staff to help customers and provide responsive services.
iv. Assurance, including knowledge, ability, politeness, and trustworthiness of the staff,free from danger, risk and doubt, and
v. Empathy, which is ease of relationship, good communication, personal attention and understanding of customers' needs

Customer Retention

Customer retention is the future tendency of customers to remain loyal or loyal to the use ofgoods or services (Ranaweera, 2018). According to Rustet al. in Khan (2019), customer retention and attractiveness of new customers are used as drivers for increasing market share and revenue. Customer retention is used to diversify customer behavior or change customer defections to be loyal or have a strong relationship with the company for the long term (Hasan, 2017) According to Hume (2016), the definition of customer retention is the decision of consumers to engage in future activities with a service provider and the form of such activity in the future. Furthermore, Hume also believes that customer retention is the result of consumer attitudes or behavior toward the performance of the services they consume. So it can be concluded that the interest inrepurchasing is the desire of consumers to buy or come back to the same organization.

Customer retention is a consumer who intends to repurchase from the same service firms, to keepan optimistic attitude towards the service firm, and to willingly refer the service to others(Kandampully & Suhartanto, 2020). Instead, retention of customers is providing truthful and productive feedback, they combine the volume of their category purchases with the firm, they never mistreat firm employees, and they enthusiastically provide referral to their relatives and

friends (Shoemaker & Bowen, 2018). Dick & Basu (2019) indicated that level of customer retention is measured by examining the frequency of purchases or the amount of brand switching. However, this steady customer may be originated from the situational factors (i.e. price) but not always influenced by psychological factor.

Service Quality in Insurance Sector

Demand for insurance is a decision to purchase not only the apparent current condition of product but also its future conditions. Demand for insurance widens the economic scope of discretion and opportunity by protecting insuring public from financial loss in the event of accident or theft. Therefore, individual buys insurance in order to assure a certain amount of money instead of its actual uncertain one that is to be guaranteed of a lower loss. This however depends on the perception of individuals in relation to risk and also the price of insurance. Hence, demand for insurance has to do with the quantity of insurance products an insured is willing and able to buy at a particular point in time in order to transfer the risk exposure to the insurer and be indemnified within a specified agreed insurance period (Zubair etal.,2019). The offering of insurance service requires exhibiting trust and integrity which will apparently bring about high quality of service like prompt claims settlement, staff attitude, advertisement, premium charged, financial incentives, premises, associations with other organization, caring for customers and deployment of technology.

Trust is viewed as a belief or sentiment that comes from reliability (Yousaf et al,2020 It is perceived to create confidence based on integrity and reliability. Trust is an essential driver to gain the retention of the customers. Alkhurshan & Rjoub (2020) emphasized the role of trust toenhance customer loyalty and facilitate value creation. Trust acts as a direct measurement and powerful mediator of customer retention.

Furthermore, Sherriff, Luk & Lorna (2019) stated three of trust components determinate also suitable very well with main aspects of trust: conscious and influence.

Commitment is viewed as a psychological attachment that results in Customer retention. Han etal.(2019) indicated the association between commitment and customer retention. Commitment focuses to build customer relationships through psychological contracts and improve service quality. Service Quality has a positive effect and is associated with commitment (Abdullah et al., 2021). High Service Quality creates commitment and belongingness toward the service provider. Further, customer satisfaction results in customer loyalty through synergizing factors that contribute to the conversion of satisfaction into commitment. Lee & Seong (2020).argued that good service quality always results in a committed customer. Kim (2018) assertedthat service quality enriches competitive intensity that increases commitment

Reliability is defined as the ability to perform the promised service dependably and accurately. In broad

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sense reliability means, service firms' promises about delivery, service provisions, problem resolutions and pricing

The fundamental element of market orientation is customer orientation that allocated a synthesizing focus for organizational action and provides a means to implementing marketing concepts. The orientation of customer is not solely a powerful way to business fruitfulness, yet creates the desired proceeds of employees (Henning & Thurau, 2021). Brown, Mowen, Donavan, & Licata, (2018) stated the orientation of customers delineate an employee's resources and the employee`s proclivity to comply with client necessity in workplace conditions.

Theoretical Review Hierarchical Service Quality Theory (HSQM)

Brady and Cronin (2001) proposed a new hierarchical theory by developing previous models. They tried to develop SERVQUAL dimensions by refining its dimensions to what should be reliable, responsive, empathic, assured, and tangible. Brady and Cronin believed thatSERVQUAL dimensions need to be specifically defined. Because of the theoretically strong support for multidimensional and multilevel of service quality, they suggested three sub- dimensions for each dimension; attitude, behavior, and expertise for interaction quality dimension, ambient condition, design, and social factors for environment quality, and waiting time, tangibles, and valence for outcome quality dimension. By specifying these factors, they determined what should be reliable, responsiveness, and empathy as suggested in SERVQUAL theory. This theory developed a new way of measuring service quality by having strong literaturesupport and combining several theories.

Equity theory

Equity theory posits that people compare their sacrifices and rewards that they receive during an exchange process (Adams, 1963). In line with this, several studies have adopted equity theory to understand the relationship between customers and companies (Chen et al., 2019; Lim, 2020; Pai et al., 2018). These studies argue that when customers feel that they are equitably treated during an exchange with the company, they feel satisfied. Equity theory suggests that when customers receive good quality of service, they are more likely to show commitment to the company in different forms, such as repeat patronage (Kelley and Davis, 1994). Jiang et al. (2016) conducted a study in the e-commerce context and found that service quality significantly influenced customer loyalty based on equity theory. In another study of Chen et al. (2012), equity theory is used to examine how service quality affects customer satisfaction in the banking industry. This

theory provides a profound theoretical lens to understand how customers perceive service quality. Customers are likely to revisit and create positive word of mouth if they believe service quality satisfies them.

Empirical Review

Ahmed, Hadiza and Queensley (2021) opined in their study Impact of Service Quality onCustomer Retention of Listed Food and Beverages Companies in Kaduna State that service quality has been established to influence the customer retention of listed food and beverages company, Kaduna. The study recommends that the management should also give equal opportunity to all employees irrespective of service quality, so as to enhance effectiveness in the organizational performance and customer retention.

Caruana (2018) study on the service loyalty examined the effects of service quality and the mediating role of customer satisfaction. The study aimed to distinguish between service quality and customer satisfaction by using a meditational model that links service quality and service loyalty via customer satisfaction. The service quality model by Parasuraman, Zeithaml and Berry (1985) SERVQUAL model was used for the study. The study was conducted on 1000 individualsof banking customers in Europe. The results revealed that customer satisfaction does play a mediating role in the effect of service quality on service loyalty. The study recommended that further study should be conducted on service quality, loyalty and customer satisfaction in the banking industry.

A study by Ahmad and Kyriaki (2019) investigated the effects of individual dimensions of service quality in creating and enhancing customer loyalty via customer satisfaction. The study also investigated the direct and indirect impacts of customer expertise on customer loyalty using sample which consists of 200 bank clients in Greece. Self-administered questionnaire was used to collect the required data. Findings revealed that reliability, tangibility and empathy are positively related to customer satisfaction, which in turn is positively related to loyalty.

Methodology

The study adopted descriptive survey research design, It also allowed the researcher to obtain information that describes phenomena as it exists by asking the individuals about their attitudes, behaviour and values.. The population is the entire policy holders of Leadway Assurance Plc in Surulere, Lagos. Cochran formula of determining sample size of an infinite population was adopted to arrive at 385 respondents (as calculated below) sampled via purposive sampling technique since the sample frame is inaccessible. Questionnaire was structured using 6-point Likert scale divided into two parts. The data were analyzed using simple percentages while hypotheses were tested using multiple regression analysis and Analysis of Variance (ANOVA) with the aid of Statistical Package for Social Sciences (SPSS) version 23.

To determine an infinite (unknown) population, we need the z-statistic that corresponds to the chosen level of confidence, when the percentage of population is 5, confidence level 95 (Lind, Marchal & Wathen, 2012), the z-value is 1.96. However, using the Cochran (1977) formula is presented below:

$$SS = \frac{[Z^2 pq]}{e^2}$$

Key interpretations:
Where,
SS= Sample size
Z^2= The abscissa of the normal curve
p=   estimated proportion of an attribute that is present in the population q= 1-p
e=   Desired level of precision

$$SS = \frac{[1.96^2 * 0.05 * (1-0.05)]}{0.05^2} = 385$$

Results and Discussion

Out of the three hundred and eighty-five (385) questionnaires were duly administered, two hundred and seventy one (271) questionnaires were returned, which is used to analyze the data.

Table 1: Summary of the Reliability Test

Cronbach's Alpha	Valid Number	Number of Items
0.907	271	30

Source: Authors' Computation, 2023

Table 2:   **Model Summary**

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Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.637a	.405	.399	.725

a. Predictors: (Constant), Trust

The table above shows the R square with the value of .405% which indicates that 40.5% variationin customer retention is caused by the explanatory variable which includes, Trust. Also, the adjusted R square indicates that after adjusting the degree of freedom, the explanatory variable can still explain 39.9% variation in the Customer Retention.

Table 3:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.774a	.600	.594	1.98576

a. Predictors: (Constant), Commitment,

The table above shows the R square with the value of .600% which indicates that 60.0% variationin customer retention is caused by the explanatory variable which includes, commitment. Also, the adjusted R square indicates that after adjusting the degree of freedom, the explanatoryvariable can still explain 59.4% variation in the Customer Retention.

Table 4:   **Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of theEstimate
1	.597a	.557	.424	.802

a. **Predictors: (Constant), Reliability**

The table above shows the R square with the value of .557% which indicates that 55.7% variationin customer retention is caused by the explanatory variable which includes, reliability. Also, the adjusted R square indicates that after adjusting the degree of freedom, the explanatory variable can still explain 42.4% variation in the Customer Retention.

Table 5:   **Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.597a	.357	.341	.858

a. Predictors: (Constant), Customer orientation

The table above shows the R square with the value of .357% which indicates that 35.7% variationin customer retention is caused by the explanatory variable which includes customer orientation. Also, the adjusted R square indicates that after adjusting the degree of freedom, the explanatory variable can still explain 39.9% variation in the Customer Retention.

Table 6: **ANOVAᵃ**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	95.611	4	31.870	60.702	.000ᵇ
	Residual	140.182	266	.525		
	Total	235.793	270			

a. Dependent Variable: Customer Retention

b. Predictors: (Constant), Trust, Commitment, Reliability, Customer orientation

Source: Researchers' Compilation from SPSS, 2023

The F statistic table reveals the overall significance of the model, the probability value of 0.000 which is below the level of significance indicate that we reject null hypothesis and conclude that service quality has an impact on the customer retention in Leadway Assurance Plc.

Table 7: **Coefficientsᵃ**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.468	.109		4.312	.000
	Trust	.128	.041	.156	3.132	.002
	Commitment	.119	.046	.145	2.592	.010
	Reliability	.365	.166	.215	4.132	.020
	Customer orientation	.412	.047	.487	8.785	.000

a. Dependent Variable: Customer Retention

Source: Researchers' Compilation from SPSS, 2023

The contribution of each independent variable (that is; Trust, Commitment, Reliability, Customer orientation) is as indicated in table 4.2.4 above. The gradient of the regression line is 0.468, which is the contribution in the absence of the independent variables to customer retention. In addition, in the absence of other independent variable, the regression estimate for trust is 0.128with standard error of 0.041 and t-value of 3.132. Also, in the absence of other independent variable, the regression estimate for commitment is 0.119 with standard error of 0.046 and t-value of 2.592. Similar result is obtained for reliability has regression coefficient of 0.365 with standarderror of 0.166 and t-value 4.132 and finally, customer orientation has regression coefficient of 0.412 with standard error of 0.047 and t-value 8.785.

Consequently, it is observed that all the four independent variables are significant with their respective significant values of 0.002 for trust, 0.010 for commitment, Reliability for 0.020 and
0.00 for customer orientation. This is an indication that all the variables are significant andhence we accept the alternative hypotheses

The overall performance of the model is as indicated by the F-value of *60.702* with p-value < 0.05. This result indicates that the model is adequate and sufficient in relating the dependent and the independent variables.

Conclusion

The main objective of this research was to identify the impact of the four dimensions of service quality, including Trust, Reliability, Commitment and customer orientation on customer retention. The conceptual model proposed in this research states that service quality have a significant impact on customer retention based on SERVQUAL model Parasuraman et al. (1988). Globally, the results of the present research were supported by the conceptual model that the service quality has impact on customer retention. The results from multiple regression also conducted that service quality can be used to predict customer retention and based on all factors, P-value indicated that how and to what extent SERVQUAL dimensions such as Trust, Reliability, Commitment and customer orientation influence customer retention oninsurance companies. It has been found that, Trust (β =.128, t=3.132, p<0.05), Commitment (β
=.119, t=2.592, p<0.05), Reliability (β =.365, t=4.132, p<0.05) and Tangibility (β = .412, t= 8.785,p<0.05) have positive impact and significant on customer retention. Thus, the service quality and

customer satisfaction has been considered very important to help to improve the overall performance of business especially, for insurance industries. According by the literature review and the finding in this research is possible to state that the used to improve the services offered to customers with the purpose to reach the customer satisfaction and also build the competitive advantage against the competitors based on service differentiation.

Recommendations

Based on the findings and conclusion from this study, the following are recommended:

i. The management needs to improve quality services so as to satisfy customer's needs. The insurance needs to pay much attention on the Trust, Reliability, Commitment and customer orientation in order to retain the customer

ii. Insurance should work on integrating with bank to resolve in case of premium and other financial issues to save time and cost of customers by contacting branches.

iii. Management of the companies should develop policies on how to neutralizes the dominance of one interactive quality against the other and also adopt best International practices in service quality in an organization

iv. Management should also give equal opportunity to enable them feel the need to improve in their services, in order for all employee irrespective of outcome quality to enhance effectiveness in the organizational performance, which may resulted into creating customer retention.

v. At last, this study investigates the dimensions of service quality that has major impacts on customer

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loyalty on insurance industry. But, the variables included in the study were not exhaustive variables which are not included under this study. Future researchers could include other variables which are not included under this study.

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