

IMPACT OF CUSTOMERS PRIOR EXPERIENCE ON NIGERIAN CUSTOMER LOYALTY TO INSURANCE SERVICES

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Abstract: The report emphasized the part and the significance of client fulfillment and devotion. Clients are the connection to a trade victory. A commerce organization ought to center on a tremendous number of clients, for this client fulfillment and devotion ought to be consolidated along the long-term objectives. This proposition was actualized to an analyzing the relationship between client fulfillment and client relationship. The objective of this inquire about is to ponder the concept of client fulfillment, client dependability and its relationship. Additionally, this proposal ponders the variables that impact client fulfillment and loyalty. Using the Nigerian insurance companies as a point of this research helps understand more on the customers loyalty based on prior experience and as well as the impact. This proposition too analyzes the variables that have effect on client fulfillment and result in client loyalty.

In this thesis, the theoretical background chapter reviews studies on customer satisfaction and customer loyalty and the relationship of these two based on prior experiences and reasons to why the aim of any company shouldn't just be focused on recruiting new customers but maintaining the old ones. Various methods that have been widely used to measure customer satisfaction and the outcome results of having loyal customers are presented.

In conclusion, this research is to understand and have more knowledge on the impact of customer prior experience on Nigerian customer loyalty to insurance services.

Keywords: Customer Satisfaction, Customer Loyalty, insurance services, prior experience, Service Quality, Value.

1. INTRODUCTION

1.1 Background of the Study

Insurance companies are facing a growing challenge in retaining their customers. This is due to the fact that insurance products are, in most cases, becoming commoditized. Customers often cannot differentiate between insurers, which forces many providers to compete on price. Strategic decisions based on price competition eventually impact profitability and increase focus on cost management. The result is diminished customer service and satisfaction leading to increased churn.

Service quality has developed to become a top instrumental co-efficient in the dynamic competitive market. Hence, in order to succeed and survive in this environment, any economic enterprise needs to deliver quality service (Sandhu & Bala, 2011). In a related study, Kara et al. (2005) stated that the delivery of quality service is important for any business in order to survive and succeed in today's business environment. This is because once services delivered to customers are of high quality, this would ensure that these customers are satisfied with the services, and in turn would lead to the paramount goal of customers' loyalty (Tsoukatos, 2007).

The goal of service-oriented organizations is not only to recruit new customers but more importantly to satisfy current ones and ensure that they are loyal to the services provided by these organizations taking into account that contemporary knowledge has it that the costs of getting new customers are much larger than simply maintaining the current customers through securing customer loyalty (Sirgy & Samli, 1985; Terblanche & Boshoff, 2006). In this context, the ability to establish, develop and maintain service quality-satisfaction-loyalty link is critical in the insurance industry.

During the past two decades, global insurance markets witnessed increasing development where total written real premiums for the countries showed an 82% increase from 1997 at US\$1.6 trillion to 2004 at US\$2.9 trillion. Specifically, emerging markets have experienced considerable real growth in the insurance sectors in comparison to their developed counterparts (52% versus 27% from 1997-2004). Apart from that, with the global economic evolution, any country intending to play a crucial role in world trade should eventually eradicate the protection and limitations in the insurance industry.

1.2 Problem Statement

The challenges faced by insurance companies today are operational, cultural, and market-related. The modernization, technological advancements, and regulatory changes are forcing these companies to change the way they have been operating their business so far. Customer Experience is emerging as 'make or break deal for insurers. Those players who have invested in technological tools have an upper hand and this puts a lot of pressure on the others to adopt these technological tools.

Here are a few of the challenges that are faced by the insurance sector in customer service and how they can be overcome using the right technological tools.

- Understanding the Customer Better: Insurers need to meet the diverse customer expectations, which are possible only if they understand their customers better. Thus, information about the current and potential customers and its comprehensive analysis is very important. This can be achieved by using Big Data as a key tool. It helps in the customization of customer responsiveness and optimizing the business processes. Using Big Data, companies can understand, collect, retain, and interact with their clients using a tailor-made approach.

The construct of customer prior experience was hypothesized to form a critical factor in influencing the quality-of-service delivery to customers (Saaty, 2011; Payne, 2016). In this context, Friedman and Kelman (2017) argued that prior experience or test of a service between employees and customers is essential for service delivery, like service satisfaction as when customers questions of concern is addressed by the employees, this may minimize any uncertain feelings among customers. Despite the importance of communication, limited research seems to have investigated the construct as antecedent variables to service quality, particularly in insurance industry context (Duodu & Amankwah, 2016).

- Gaining Customer's Loyalty: Using Speech Analytics' insights help in servicing the customers better and gaining their loyalty. The insights from Speech Analytics give the agent access to intrinsic aspects such as their sentiments and feedback about the product/service. Equipped with deep and meaningful insights, Contact Center managers can devise training programs to create customized sales opportunities. This has a direct impact on the company's bottom line.

Customer service quality constitutes an integral part of the philosophy upon which the industry is grounded (Upadhyaya & Badlani, 2017). Consequently, it is highly important for insurance companies to determine the key success factors influencing the provision of service quality as this would have a great deal of impact on customer satisfaction and in turn, on creating loyal customers.

- Achieving and Delivering a Consistent Customer Experience: The focus area is to deliver a good and consistent Customer Experience. The continuous data sharing using behavior monitoring-based insurance products, GPS, or mobile applications enables better understanding when it comes to customers' needs. If there is some platform that provides information in an integrated manner, then it is possible to give the right response to the queries of each customer in a better way.

Customers' prior experience, which is also under the construct of customer knowledge (Bolton, Lemon & Bramlett, 2006). In the context of this research, the construct refers to the previous experience the customer has had with the insurance company and it was thought to be a very important factor keeping in mind that people in general, particularly Nigerians, are highly influenced by the previous experience with the company, especially their first experience. Prior experience influences customers' knowledge positively as more prior experience customers have, the better knowledge they would develop about a particular service.

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- Customer Engagement: To engage a customer, the company needs to have the ability to deliver consistent and outstanding experience across all channels. A customer can interact through an email, call center, live chat, or speak directly face-to-face with a representative. If you falter on any channel you will get an irate customer and if the customer is net savvy it will result in negative publicity. Irate customers generally take to social media very quickly if they have a bad experience. According to a survey, dissatisfied insurance customers are 40% more likely to tell others and 26% switch their service providers. Thus, the quality of the interaction needs to be good and seamless regardless of the interacting channel.

Some other researchers, however, believe that service quality influences customer loyalty directly without the mediating influence of customer satisfaction (Taylor & Cronin, 1994). Thus, the non-conclusive results of these studies regarding the role of customer satisfaction in the relationship between service quality and customer loyalty needs further investigations across wide range of service industries. This study attempts to validate such claims by examining the non-mediating impact of customer satisfaction on the relationship between service quality and customer loyalty in the Nigerian insurance industry.

While these are the top challenges faced by the insurance industry in customer service, insurance companies are deploying the best possible tools and technologies to overcome such issues.

1.3 Research Questions

The primary goal of the present study is to look into the service quality of the insurance industry in Nigeria in terms of its outcomes. To achieve this goal, the study tries to determine the answers to the following questions;

1. To what extent does Nigerian customers' prior experience relate to customer loyalty?
2. To what extent does service quality affects customer loyalty?
3. To what extent does services quality mediate the relationship between service quality and customer loyalty?
4. To what extent does corporate image moderate the relationship between service quality and customer loyalty?

1.4 Research Objectives

The study attempts to achieve the following objectives:

1. To determine the relationship between customer prior experience and the customer loyalty.
2. To examine the extent to which service quality affects the customer loyalty in the Nigerian insurance industry.
3. To calculate the extent to which service quality mediates relationship between service quality and customer loyalty in the Nigerian insurance industry.
4. To calculate the extent to which corporate image moderates the relationship between service quality and customer loyalty in the Nigerian insurance industry.

1.5 Significance of the Study

Thus, the primary goal of the present study is to investigate the service quality outcomes in the insurance industry of Nigeria. By achieving this goal, the study is believed to attain both theoretical and practical significance. In other words, the study is expected to contribute to the whole body of research on the field of service quality in the insurance industry and the different factors associated with its provision. Simultaneously, the study is also expected to contribute to the Nigerian insurance sector represented by the various insurance organizations as the study is expected to generate some recommendations that can be taken into consideration by these organizations, which would, in turn, contribute to better service quality, and loyal customers. This would then be reflected in the performance of these organizations which would finally contribute to a better and stronger Nigeria.

1.6 Scope of the Study

The present study attempts to look into the service quality provided by the Nigerian insurance industry in light of its outcomes. Customers of Nigerian insurance organizations constitute the sample of the study. Therefore, this study focuses on health insurance regarding and its role in realizing customer loyalty. The root of the main deficiency in the Nigerian insurance industry 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 (Carrin, 2002). In addition, the weak insurance culture has also been attributed to the existence of weak financial institutions in low-income countries (Morduch, 1994). This explanation is also plausible as it indicates an institutional weakness, whereas the earlier explanation indicates a more fundamental deficiency. From the history population, insurance was also condemned and even banned in European countries until the nineteenth century on religious grounds (Diner & Wunberg, 2007, p. 47). This study is going to touch upon the various reasons that could provide an insight into the insurance industry in terms of healthcare.

1.7 Definitions of Key Terms

Prior Experience: Edvardsson (2005), and experience refers to the service encounter or the service process that is stored in the customer's cognitive, emotional, and behavioral responses and remains with them for a long time. He added that such experiences will impact the quality perceptions of customers and that some major companies such as Ikea and Volvo design their service components to physical products emphasizing the experienced-based quality, and as such physical products become the basis for the experiences.

- **Service Quality:** Zeithaml et al. (1993) defined the construct of service quality as the "consumers' assessment of the overall excellence or superiority of the service". This construct has also been viewed as the overall judgment or attitude of the consumer toward the level of excellence of the service rendered, which is normally evaluated by a comparison of the performance and expectation. In this study, the operational definition of service quality was adopted from the SERFPERV model by Cronin and Taylor (1992) where the evaluation of service quality is made only through the measurement of perceptions of the rendered services.

Customer Loyalty: Reynolds et al. (1974) defined the construct of customer loyalty as the inclination of the person to keep on showing a similar attitude towards a situation that was experienced before. Customer loyalty was also defined by Oliver (1997) as the process of re-patronizing a selected product/service in the future regardless of situational impact and marketing efforts that may potentially cause switching behavior. These two interrelated definitions will be adopted to form the theoretical and conceptual ground of the construct of customer loyalty to the insurance company that will constitute the dependent variable in this study. The operational definition of customer loyalty in this study is based on the intention to repeat transactions and recommend the company to other customers.

- **Corporate Image:** Corporate image refers to the overall expression perceived by the customers as a consequence of other aspects (ideas, notions, attitudes, and experiences) with the organization transformed into adverse or positive perceptions that arise when the name of the organization is heard. Therefore, corporate image based on some studies (Leuthesser & Kohli, 1997; Van Riel and Balmer, 1997; Bravo et al., 2009), stems from communication process wherein the organizations develop and disseminate a distinct message constituting their goal, vision, and mission, and image that reflect their significant values. This contention is aligned with the worldwide vision proposed by Keller (1993) concerning the image of the brand. Hence, corporate image is a brand image that refers to the organization as a whole as opposed to just being confined to its products/services. The operational definition used for the corporate image was based on the image of the company related to five dimensions of image namely innovative and pioneering; open and responsiveness; persuasiveness; ethical; and confidence.

1.8 Chapter Summary

This chapter introduces the present study and accordingly, presents an overview of the research and the drives that led to conducting it. The primary goal of the study is to examine the service outcomes in the context of the insurance industry in Nigeria. The chapter began with the background of the study in which an overview of the insurance industry's service quality was presented. The chapter then presented a general overview of the insurance industry in Nigerian. Statement of the problem was then discussed in detail in which a number of theoretical and practical issues were elaborated and discussed in and the gaps in the literature were discussed and outlined. The chapter then provided the significance of the study. The chapter concluded with some definitions of related terms including their operational definitions in the current study. The next chapter addresses the literature review concerning various variables and constructs of the study.

2. REVIEW OF LITERATURE

2.1 Introduction

This chapter presents the review of literature on the constructs and variables that are investigated in the study. It is important to keep in mind that the primary goal of the present study is to investigate the antecedents and consequences of service quality in the Nigerian insurance industry. The chapter is constructed in a way that would achieve the objectives set out for this research. Specifically, the chapter begins with a general view about insurance industry's service quality is introduced followed by an overview about the industry in the context of Nigeria and service quality with the focus of service quality in the insurance industry. The chapter then introduces the antecedent variables that are hypothesized to influence the provision of service quality.

2.2 Historical overview

Nigerian insurance industry than others are relatively new, even in developing countries (DAR Moussa, 2012). Prior to 1970, the insurance principle is rejected on religious grounds, a small number of insurance activities are mainly limited to the oil industry. A major change occurred in 1983 with the cooperation of insurance is the insurance more reverently accepted the development of the concept. This led to the creation of the National Cooperative Insurance Company (NCCI), and the reform of the Nigerian insurance industry began in 2004 (Ansari, 2011B) in 1986. Report entitled "Nigerian insurance market in 2012," shows that the line of insurance in Nigeria the fastest rate of expansion of medical insurance, protection and savings insurance, and liability insurance followed by motor insurance (Nigeria Gazette, 2010), and energy. About 44% of the total market is expected to security reasons substantial growth in the former accounts for two main reasons. First, the emergence of private companies involved in the insurance industry, the second is the obligation of the private sector employees.

Managers in the services sector show the constant pressure to improve service delivery and customer-centric performance. In view of the financial situation and the limitations of resources of these organizations must be managed, but the quality defects in the customer's perspective is very important to determine the service. This information can help managers identify cost-effective method to minimize the difference in terms of quality-of-service priorities and gaps in the organizations.

In terms of customer marketing services market is an essential element of the marketing mix, which is a different management product, price, promotion and place in the first; customer service is usually provided by front-line workers. In other words, personnel policy impact on the market significantly. Considering the employees internal customers, most retailers take this into account. In this context, the management needs of their company's policy to sell to their internal customers, in order to motivate them to provide effective customer service. This standard personnel policy is an example of employee screening and selection, training, and providing adequate information approaches, goals and rewards systems, the development of internal communication and service culture. In customer service, you want the standard terms of personnel policy gap analysis model is re-examined.

Marketing:

According to Maner and so on. (1993), quality of service generally refers to the consumer excellent service and superior comprehensive evaluation. In addition, it is considered to be the attitude is about excellence and measurement tools, the overall judgment is more full service between expectations and actual results. In the present study, this definition is a measure underpinning the service, trying to see the quality of customer service experience obtained from suppliers. In response, researchers have proposed a method to achieve the quality of service based on different perspectives of different business applications. Specifically, Culiberg and Rojsek (2010) refers to the quality of service, customer perceived quality refers to the judgment on the provision of specific services. Therefore, the researchers believe that the quality of service should be considered in various fields and industries and are each department needs its own services (Siddiqui and Sharma, 2010) typical quality. In the present study, since the purpose of the insurance company's departments, the following section provides a case of quality of service in the context of the insurance industry. The researchers believe that the quality of service should be considered in various fields and industries and are each department needs its own services (Siddiqui and Sharma, 2010) typical quality. In the present study, since the purpose of the insurance company's departments, the following section provides a case of quality of service in the context of the insurance industry. The researchers believe that the quality of service should be considered in various fields and industries and are each department needs its own services (Siddiqui and Sharma, 2010) typical quality. In the present study, since the purpose of the insurance company's departments, the following section provides a case of quality of service in the context of the insurance industry.

2.3 Quality of service in the insurance industry

Insurance services and related services as well as several forms of written legal contract products. One of the services provided is the (invisible / visible) activities, and these services will not lead to anything form of ownership. Insurance Services is a unique, stand out other services, due to its complexity and involve significant legal functions (Khondar and Rahman, 1993) conditional future service. Insurance companies should determine the most effective method of service, to maximize supplier who is a production, development of standardized their product quality and variability, and ultimately enhance the ability to demand conditions and provide resistance when faced with perishable service.

In the increasingly fierce market insurance products and the competitive situation more and more difficult to distinguish the time, leading to the insurance company needs from a company specializing in products has changed the focus of their tendency to become a customer-centric company. Worldwide, the insurance companies have begun to focus on the implementation of strategies to improve service quality by increasing customer satisfaction, improve customer loyalty. In order to maintain future growth and sustainable development, more and more insurance companies have developed a more customer-centric approach. This means that companies are increasingly aware of existing and potential new customers, Parasuraman et al. (1985).

2.4 Dimensions of Service Quality

Parasuraman et al. (1985) model is the most commonly used service quality model that includes five main dimensions for service quality. These dimensions are guarantee, empathy, reliability, responsiveness, and tangible. The following section describes each of these dimensions in greater detail.

Tangibles

As far as the insurance industry is concerned, insurers also seem to attach great importance to tangibility aspects, commonly known as physical aspects, when carrying out their related activities. Supporting factors in terms of physical facilities are related to the environment, capabilities, and that also includes important ways and kindness of the interaction of employees with their customers (Raza, Siddiquei, Awan, and Bujari, 2012). In terms of Parasuraman et al. (1988), physical environments of an organization are part of a tangible dimension that could cover various types of facilities, equipment and materials for communication. The result comforts and

Personal physical appearance in the greatest incongruity between expectations and perception (Urban, 2010)

Reliability

Reliability refers to the insurance industry deal with customer problems in a timely manner and service staff, and to fulfill the accuracy of its commitment to the customer (me and Lee, 2011) method. It can greatly affect the customer's perception of quality of service. Earlier studies which customers as a reliable form of suggestion expect their quality of service (using Dabholkar 1996) significantly property. In addition, the reliability such as by Parasuraman Zeithaml and Berry (1988) describes the overall quality cd. service commitment s for which the organization relates to the ability to execute the service precise. and reliable manner key drivers

Response

In terms of quality of service, the company is willing to respond point to help consumers These consumers want companies and services, it is typical of fast high quality and good available to then This will result in the customer feel valued and appreciated when receiving presents the best quality service process There fore, it is also to be considered. In this study a very important aspect of the investigation

Guarantee

The employees in the company, form an integral part of the service to ensure quality of work. These employees will be considered skilled workers consumers will have confidence and trust in the services rendered Therefore in the event when the consumer is far from comfortable when coming face to face with the staff there is a greater likelihood that consumers will stop dealing with the company, and will take his or her money and sponsorship elsewhere. Therefore this part of the survey is also in this study.

Sympathy

When a company or, more importantly, the company’s employees to spend more time and effort. so that consumers feel special attention, but this will affect the quality of service In terms of quality of

3. RESEARCH METHODOLOGY

3.1 Introduction

At present chapter refers to the method to achieve the goal of the current study used research and design. It is against this background, the main purpose of this study was to investigate the effect of the insurance industry in Nigeria antecedents and quality services concern. This chapter constructed in such a way as to achieve the objectives set out in this investigation; research design used in this chapter from the study. This chapter then analyzes the measurements and instrumentation used to measure the research variables. This chapter continues with the population and sampling procedures, and interpretation of the data collected.

3.2 Research design

The study design to answer the research question of the path. Therefore, the study design is a major research program, including all the steps researchers in the study (Creswell, 1998) implementation. The most important step in any research project is to choose an appropriate study design. In this study, quantitative research design through the use of a research program investigating the use. This study was designed to investigate the communications, information and communications technology, customer knowledge, and service on one side and the history between the variables previous experience from the other side of the relationship quality. In addition,

3.3 Population and sampling design

Sample refers to a group of articles, objects or persons, in order to try to make the sample representative of the general characteristics of the larger group to measure the larger population, and to ensure that the results of the obtained sample is generalized (Bremen, 2008). In this study, the sample covers customers who have a policy of Nigeria. In Nigeria, there is a list of the three major insurance companies, including the Central Bank of Nigeria, and the three leading industry players are aware of the African Alliance Insurance plc, A & G Insurance and integrated seal (CHI) insurance. These three constitute the total market share (49.91%) nearly half, in light GPW 2011 (capital standards, 2013). The percentage allocation between the three; coverage of the African Alliance Insurance plc is health insurance customers, 23.95% A & G Insurance coverage is 15.19%, and finally seal the comprehensive insurance coverage was 10.77%. By the top three players are shown in Figure 3.1 percentage Nigerian health insurance coverage.

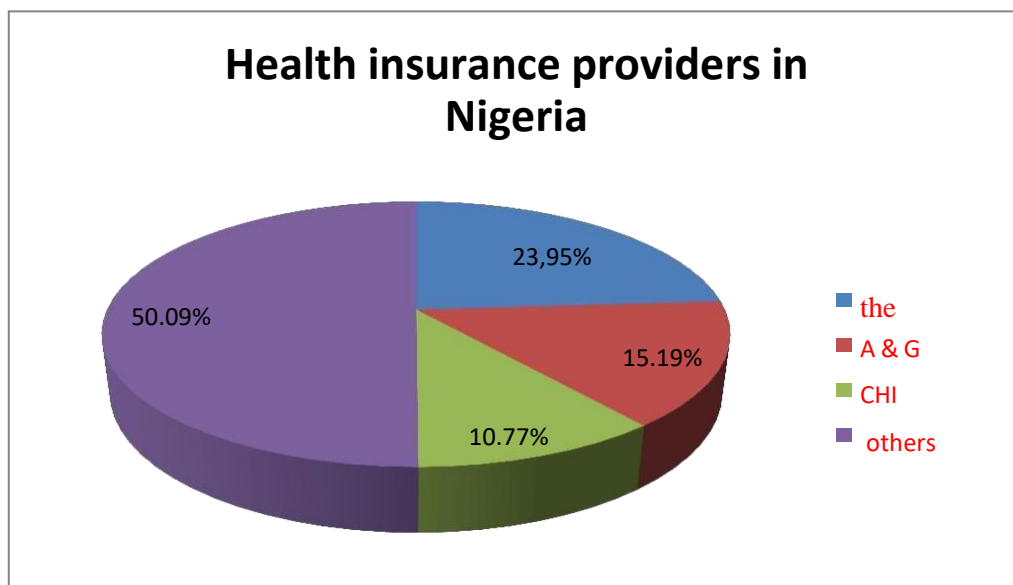


Figure 3.1 Insurance provider in Nigeria

For clients of the percentage of Nigeria, Nigerian citizen nearly 2.3 million insured people, nearly half of the amount is covered by three major health insurance companies (CBN, 2013). The study was limited to customers in the three insurance providers, a total of about 1.150000 million customers in Nigeria. Because of this large number (over 100,000 individuals), design(2003) Sekaran sampling is employed and a total of 384 respondents were selected to represent the entire population. The researchers attempted to collect customer data from 400 health insurance in Nigeria in three major health insurance companies. In the field of quality of service,

Respondents four hundred (400) from health insurance companies in Nigeria based on their proportion of the three major health insurance, and to ensure that 400 more than the expected number of selected respondents obtained, questionnaires were distributed 800 respondents. The reason behind the 800 respondents selected distribute the questionnaire to say, like this study with previous studies, focusing on quality of service in Nigeria, 77% response rate (Alharbi, 2012) reported. Thus, it can be inferred that if the 800 respondents to produce a 50% response rate, the original target sample 400 (Sekaran, 2003) can be guaranteed.

Although insurance companies in Nigeria categories such as auto insurance, life insurance, fire insurance, the focus of this study is limited to the health insurance industry as PAS in the latest report of the domestic insurance industry in 2010, it showed that health insurance companies dominate the insurance industry's total business 53% of the business in the form of RS8.69 billion, showing a 19.2%, a significant increase over last year. As previously mentioned, the questionnaire is distributed according to where they are distributed among the total number (1.150000) proportion of customer's three companies. In particular, since the 192 respondents were selected to constitute 30%

3.4 Sampling techniques

In the literature dedicated to the research methods, sampling techniques two bright spots, namely probability sampling and non-probability sampling method. In the first, the sample is used as a representative of the community, and this method usually provides the most accurate and effective results because they shape the characteristics of effective population (Cohen, 2000). However, in some cases, it is impossible to include groups and therefore constitute a technical after the whole individual, it is recommended, especially when large study populations significantly by the method of data collection is covered by the survey

(Cohen, 2000).

In this study, we stratified random sample of groups involved in the rejection of the classification and the use of each group (Kadilar and fret, 2005) an independent random sample after collectively, obtained by the method of group members. In the case of this type of sampling technology support to produce accurate estimates in the study population is heterogeneous. You can allow research to determine the required degree of precision and produce each group of samples (Kadilar and fret, 2005) the efficiency of management. Because the respondents in this study is part of the Nigerian insurance Health service coverage of the three companies, stratified random sampling method is suitable for research purposes.

3.4.1 Instrumentation and data acquisition process

The researchers used questionnaires involved in the data collection process of the instrument is that everyone must answer a series of previously been developed (Germany VAU, 2002 years) problem. In this study, the researchers study to investigate the use of a method. As for the distribution of the survey, many authors have established different methods in the literature, one of which is a self-administered questionnaire. In this method, the researcher or his representative to distribute the questionnaire respondents and others can send e-mail or by e-mail (Simmons, 2003) questionnaire.

Samples taken from all parts of the insurance company in Nigeria. Specifically, 800 customers randomly selected three companies from the questionnaire distributed to customers in the north, south, east, and west. They returned four hundred twenty (420) questionnaire. The final response rate of 52.5% of the number of samples represented. Questionnaire is spread through e-mail, but not yet distributed questionnaires were distributed. To solve this problem,

3.5 Measured variables

This study was designed to investigate several variables study the relationships between them. The main objective of this study is to investigate the antecedents and consequences of service quality, framed for the insurance industry in Nigeria.

This test was to investigate the moderating role by corporate image. Research on quality of service of four background variables, including customer experience. In addition, the quality of service to two terms of consequences, including customer loyalty/ satisfaction. The following sections discuss the methods of measuring these variables.

3.5.1 Past experience

In order to measure past experience to the study by the (2010) before Urbano customer experience dimension. City (2010) conducted a study to try to build on previous experience with the same company and in the strength of the company's other clients will affect the quality of service. City(2010) study of the subject is "a factor affecting the perceived quality of the customer experience of services." Investigating three dimensions of the city(2010), including the duration of the experience, the frequency of the (current) company experience, and frequency experience with other companies (or more). Empirical measurements (2010) of the city in the past for the present study as a measure to assess the past and feel their current supplier before the insurance experience and their supplier's policyholders, which is trying to check this study. The following table (Table 3.1) show the structure of the measurement of previous experience.

3.5.2 Service level measurement quality

Between, for measuring changes in quality of service, and the most widely used tool, Parasuraman and so on. (1988) and the like Building. (1993) proposed by SERVQUAL and Cronin and Taylor (1992) created SERVPERF use in research. In one aspect, the measurement scale SERVQUAL through the use of 22 articles and five dimensions of the structure, and explore data to measure the quality of service at the same time, but based on the difference between expected performance and customer perception point of view. On the other hand, SERVPERF scale using the same 22 SERVQUAL five-dimensional structure, but the quality of service performance score only in the operation. These five dimensions include tangibles, reliability, responsiveness, security concepts and compassion. However, there has been intense controversy whether the quality of service is best measured by the SERVQUAL or SERVPERF. Again, this is based on two data collection tools conceptual definition quality services constitutes a attitude instilled into service. In order to determine

which would be more suitable for use in this investigation, it is expected to compare the views of previous studies show, created by Carrillat et al. (In 2007), SERVQUAL direct measurement of perceptions and expectations. Meanwhile, in SERVPERF evaluation mode, only the quality of service of the services provided by measuring (Cronin and Taylor, 1992) views. These two data collection tools are based on the conceptual definition of quality services make up a attitude instilled into service. In order to determine which would be more suitable for use in this investigation, it is expected to compare the views of previous studies show, created by Carrillat et al. (In 2007), SERVQUAL direct measurement of perceptions and expectations. Meanwhile, in SERVPERF evaluation mode, only the quality of service of the services provided by measuring (Cronin and Taylor, 1992) views. These two data collection tools are based on the conceptual definition of quality services make up a attitude instilled into service. In order to determine which would be more suitable for use in this investigation, it is expected to compare the views of previous studies show, created by Carrillat et al. (In 2007), SERVQUAL direct measurement of perceptions and expectations. Meanwhile, in SERVPERF evaluation mode, only the quality of service of the services provided by measuring (Cronin and Taylor, 1992) views. (In 2007), SERVQUAL direct measurement of perceptions and expectations. Meanwhile, in SERVPERF evaluation mode, only the quality of service of services provided by measuring (Cronin and Taylor, 1992) views. (In 2007), SERVQUAL direct measurement of perceptions and expectations. Meanwhile, in SERVPERF model,

3.5.3 Measure customer loyalty

In this study, such as support for the results of Yu et al. (2006), oral or intention repeat customers trading actively recommend to others, including word component measuring customer loyalty. Five measures used in this particular study. The following table (Table 3.3) represents a measure to establish customer loyalty in the insurance industry.

3.5.4 A measure of corporate image

(; Kemp and MacInnis, 1995; Brown, 1995; Caruana and Chircop, 2000; Wallachia et al, 2006; Anderson and Robertson, 1995 and Sarstedt, etc., 2012) evaluate existing after the literature, in this study, a measure of corporate image building is Ishaq adaptation (2011). The measure is in a recent study, attempts to explore the influence of corporate image on customer loyalty fifth point of the insurance industry, such as the use Ishaq (2011). Measures used in the study are suitable for this study

because the study was in Nigeria, there is a Muslim majority population in emerging countries, which is the case in Nigeria. The following table (Table 3.4) shows the measurement used to build corporate image.

3.6 Data collection procedures

In view of this study, a questionnaire as a research tool, using the instrument of self-management, which has four statisticians researchers organized the process. Researchers reported pollster's nature and objectives of the research study, and through the process the acquired data to guide them. Pollsters who have already completed work on what is believed to participate in their data collection is a researcher marketing research MBA programs fruitful.

3.7 Pilot study

In order to establish the internal consistency of the instrument, the actual data pilot study conducted prior to the acquisition. Pilot studies were unable to obtain the data itself, but to understand the research process and refinement tools. That is, the pilot study also helps issues and narrative content inspection language is suitable potential respondents correctly understood. It is, therefore, to inform about the same (Glense, 1999) researchers studied subject.

For experimental study, 150 respondents sample is checked to ensure the validity and reliability through and adapted (hair, black, the Babin, Anderson and Tatham, 2010) article. Respondents who participate in the pilot study are distributed between different categories of insurance in Nigeria. The researchers approached 150 individuals a pilot study, and distributed to insurance companies in Nigeria customers. They were asked if they are willing to explain their research to the nature and objectives, participating in the pilot study. Respondents were worried about their personal information is not made public and their participation in the pilot will be used only for academic purposes. In addition, during the pilot,

3.7.1 Validity of Measurement

It is worth noting that standard measures of reliability, but not sufficient condition for good measure (Churchill JR, 1979; Sekaran, 2006). For this purpose, a single measurement can be determined, although not a valid measurement of high reliability, as measured construct is not measured. Therefore, the validity of what is considered to be measuring it purports to measure (Nunnally & Bernstein of Ira Jum, 1978) to what extent. Research methods related literature are often faced with the legitimacy of the effectiveness of three types, namely content, standard validity and construct validity (Kerlinger and Lee, 1986; mistrust, 2004; Nunnally Jum and Ira Bernstein 1978 year).

Elemental analysis of the factors and then subjected to low-performance negative, the next step is to check all of the same element structure measuring internal consistency. Reliability in this study for evaluating the reliability coefficient used in the instrument. α reliability determination items are systematically assess the extent of the percentage of the same construct. α high reliability means that the same elements in the sample description provided in a specific ratio. There is no answer, but any rules relating to acceptable levels of reliability. However, Nunnally, Bernstein and Berger (1967) proposes the following minimum standards: 0 reliability, and validity of the tests they conducted, in order to reduce measurement errors. Based on the estimated reliability of the internal consistency of the configuration of the element measured. A group of experts, to ensure the effectiveness of the content. Factor recognition construct validity is to provide a secondary efficacy analysis is useful.

3.8 Chapter summary

The chapter begins by defining the use of variables presented in this study, by activating them. Subsequently, the sampling and data collection procedures discussed. Finally, the chapter discusses data analysis techniques were used to test the proposed hypothesis. In the next chapter, especially given that the result of the test data analysis.

4. DATA ANALYSIS AND RESULTS

4.1 Introduction

This chapter describes the analysis and conclusions of this study show the data. This chapter rate response and non-response bias is described. Followed by the distribution of respondents. Zhang then examined using a measure of the value of alpha values of reliability and validity of the test by using factor analysis and internal consistency. Therefore, in order to test the hypothesis mediation and control analysis, Pearson correlation analysis, multiple linear regression analysis, regression analysis all assumptions were used after inspection. The last chapter summary chapter.

4.2 Reply

This study focuses on the customer's health insurance in Nigeria. Because a million policyholders, is used by well-known, such as Krejcie and Morgan (1970), Cochran (1977), Mendenhall's, Reinmuth and Beaver statistics (Table 1993 proposed determination of the required sample size) and questionnaires Pakistan Reiter, Kotrlik and Higgins (2001), and 10 times the amount. Based on the sample size table Krejcie and Morgan (1970) developed sample size should be 346, but Bremen and Bell (2003) suggested a larger sample size to overcome the problem of wear of the sample than the sample size needed. Given his proposal, 800 questionnaires, through personal contact with customers, personally manage health insurance from various outlets random. 800 parts of the distribution of the questionnaires, received 420, where 400 is used to find the correct analysis and, therefore; survey responses obtained in 53% yield.

4.3 Reaction Assessment bias blunted

No response error refers to the reaction between early and late respondents, due to various demographic factors such as gender, age, educational level of disparities in (Chang and Lee, 2007, sax, Gil Martin and Bryant, 2003). In this case, at the end of respondents are considered non-responders (Armstrong and Overton, 1982). The reaction is carried out without error testing to ensure that the main criteria similar and some of the participants among the total population. The proposed Armstrong and Overton (1977), the data is separated into two periods; early response (within one month after the issue of the return receipt), and the late response (after receiving comments from one of the distribution).

4.4 Descriptive analysis of variables

Descriptive statistics, including maximum, minimum, average and standard deviation were calculated for all variables. As described above, in this study using a Likert scale with a five-point scale to measure the study, where "1" all variables represent the minimum and maximum "5." Table 4.4 shows the results.

4.5 The measure of goodness

Further analysis before departure, it must ensure the effectiveness and reliability of the instrument. Construct validity factor analysis measurement instrument. Basically, the factor analysis is to determine the purpose of the subject, size, relatively large parts or variable (Myers, Gamst, and Guarino, 2006), a smaller number of potential factors. As part of a structure element represented by a set or collection of items comprises the entire construction needs.

4.5.1 Construct validity

Exploratory factor analysis (EFA) conducted in this study. Factor analysis is only allowed to represent the most important elements of the structure, and this structure shows good construct validity. Tabachnick and Fidell (2001) suggested that the factor analysis adequate sample size was 300. Thus, the sample size of 400 is sufficient for factor analysis. In the background variables, namely their past experience, perceived service quality, corporate image and customer loyalty comprehensive analysis

4.6 Suppose regression analysis

Check before hypothetical model, regression hypothesis testing (Hair et al., 2010), as in the following subsections.

4.6.1 Regular testing

Use residual plots the probability of normality assumption of normal distribution were investigated. Normal was confirmed by using a normal probability plot (curve PP) and the remaining histogram normalized regression. Figures 4.1 and 4.2 show, the data distribution behavior is not significantly departing from the scope of the standard curve, and indicating normal data distribution

4.7 Hypothetical test

After confirming the validity and reliability of the equipment, continue research hypothesis testing. In an attempt to test the hypothesis, the correlation analysis, regression analysis and then through multiple intermediaries testing, and finally return by layering. Regression analysis shows the effect of independent variables on the dependent variable. Intermediary analysis to check whether customer satisfaction and presumably as part of the average full-quality service mediating variables or the relationship between the independent and dependent variables.

4.7.1 Pearson correlation analysis

Palander (2011) noted that the correlation analysis is described in strength and direction of a linear relationship between two variables is useful. More specifically, the Pearson correlation analysis (continuous variables) and evaluated clarify the strength of the relationship between the variables studied. In determining the relevance of strength, hair and so on. (2010) recommended 0 indicates no correlation relationship, the correlation ± 1.0 shows a perfect relationship. Cohen (1988), on the other hand, the correlation between 0 and 1.0 explained as follows; little correlation (r) shows the relation between the between ± 0.1 and ± 0.29 ± 0.30 and 0.49 \pm illustrated the average ratio of the aforementioned ± 0.50 shows a strong relationship.

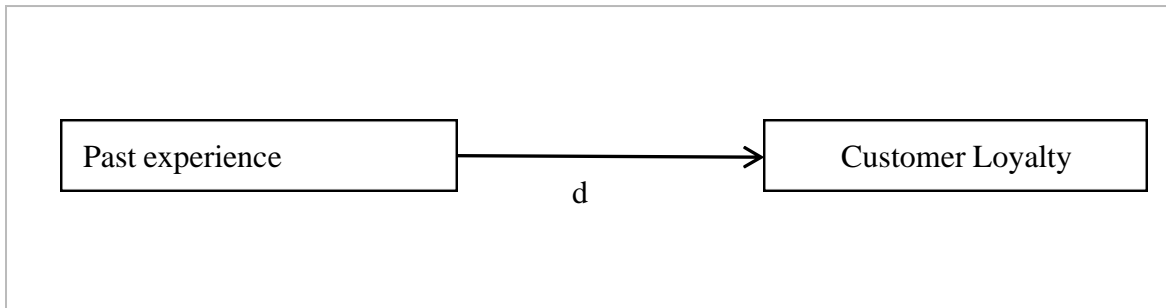


Figure 4.5: Perceive a direct relationship between service quality and customer loyalty

Hypothesis 4: The relationship between the average quality of previous experience and customer loyalty services.

Table 4.16

<i>Item mediation analysis</i>				
One	second	do	do"	A * B
Hypothesis				
<u>PE -> SQ</u>	<u>SQ -> CL</u>	<u>PE -> CL</u>	<u>PE -> CL</u>	PE-----> SQ -----> CL
0.852 ***	0.464 ***	0.887 ***	0.491 ***	0.395 ***

***: P < 0.01

Check customer loyalty past experience direct impact, the next step is to examine the relationship between the relationship between previous experience (a) and service quality and customer loyalty (B). According to the results shown in Table 4.17, B and C were found to be significant at the 0.01 level of significance, and therefore all conditions tested mediation Baron and Kenny (1986) satisfies a set up.

Figure 4.6 shows a time before the expansive independent variables) and the dependent variables (the relationship between loyalty) the effect on the dielectric quality (QoS) of. This ratio is expressed as (C ") and its value. 0.491 is significant at the 0.01 level of significance.

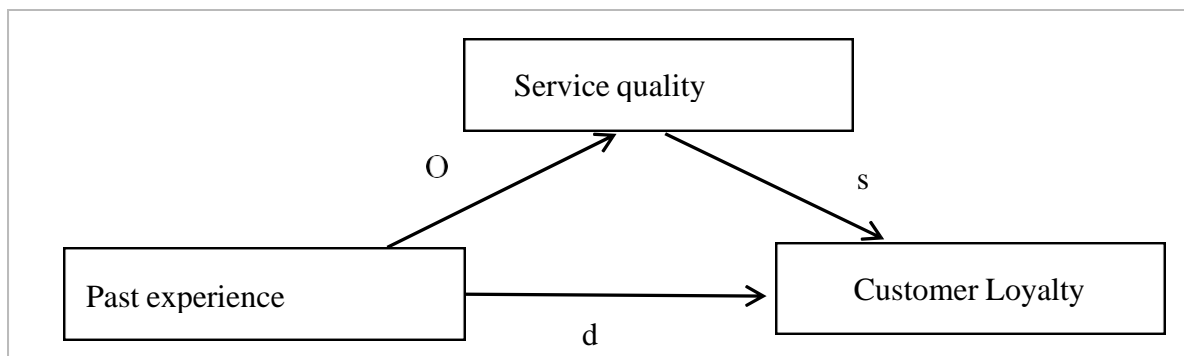


Figure 4.6: Customer satisfaction mediation affect the relationship between perceived service quality and customer loyalty

However, it is to be noted that, in order to determine whether the relationship between the moving half of the portion or the independent and dependent variables average mediator sufficiently, (C ") values, to check if it is significant or not (Baron and Kenny it is important, in 1986).If the value is still significant, mediation is local. If, however, the importance of (C ") of decline, mediation is considered complete mediation. According to the meaning of paragraph (c) the value of the results of this study demonstrated that the quality of service is part of the intermediary role between prior experience and customer loyalty. In addition to Baron and Kenny (1986) method, Sobel test can also be used to verify the effect of the mediation. The next step is to check previous experience and customer loyalty * B, which proved to be an indirect route between the 0.01 significance level significantly. This finding supports the role of intermediary between the customer satisfaction on previous experience and customer loyalty. Therefore, H4 was supported.

Table 4.19: Scenario Analysis Summary

	Description hypothesis	Decide
H1	There is a relationship between the previous customer experience and perception of insurance companies and their quality of service.	stand by
H2	There is no relationship between insurance companies and their loyal customer experience with the former.	stand by
H3	Have a better perception of the quality of services to customers, they have a positive relationship between satisfaction with the highest level of quality service and customer loyalty.	stand by
H4	The relationship between the average quality of previous experience and customer loyalty services.	Part of the mediation
H5	The relationship between prior experience and customer satisfaction, moderate corporate image.	stand by

4.8 Chapter summary

In this section, the results of this study. This chapter begins with a discussion of the validity and reliability of the instrument, factor analysis, and the alpha coefficient of the scale of potential variables were evaluated. After factor analysis, hypothesis testing using the model. The hypothesis using multiple regression analysis to test the predictive power of the independent variables tested. Further, as the analysis in order to determine mediate effects and recommended Baron Kenny (1986). In addition, Sobel test was also used to confirm the mediation role. Regulatory role, using hierarchical regression analysis to test and conclusions are based on analysis and graphical representation of the results. Overall, the results showed that all hypothetical effects are supported. We discuss the results and impacts will be discussed in detail in the next chapter.

5. CONCLUSION, DISCUSSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the study findings and explains the contributions of the study - contributions to the literature and practical contributions. In section 6.5, the limitations of the study are discussed based on which the section 6.6 provides suggestions for future research. Finally, the chapter concludes the study in the last section.

5.2 Summary of the Study

The primary goal of the present study is to examine the antecedents and outcomes of service quality in the context of Nigeria insurance sector and through this achievement, attain theoretical as well as practical significance. The study attempts to contribute to literature dedicated to the service quality in the insurance industry, and the various factors related with providing such services. At the same time, the study is also an attempt to contribute to the insurance sector of Nigeria as represented by the several insurance firms operating in the country through the recommendations synthesized from the results. These recommendations are expected to function as guidelines for insurance firms in order to contribute to the society and country at large.

Accordingly, the study investigates the relationship between service quality and customer loyalty that has been extensively investigated in literature in the context of various countries. This study contributes to literature by taking a step further and focusing on the several antecedent and moderating factors highlighted by prior researches to impact various industries and environments.

In this background, service quality has four antecedent variables namely customer's prior experience and these were suggested by prior authors (Bolton, Lemon and Bramlett, 2006; Al-Mudhimigh, 2009; Rahim, 2010; Saaty, 2011; Duodu and Amankwah, 2011; Uapdhyaya and Badlani, 2011; Sivesan, 2012) to be examined. The present study considers these antecedents in the study framework and examines the moderating effect of corporate image on the relationship between service quality and customer satisfaction (Tarus & Rabach, 2013). By incorporating all these variables into the well-established link among customer prior experience, 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 and antecedents.

5.3 Discussion

In this section, the findings of the study are discussed;

5.3.1 The Relationship between Prior Experience, Perceived Service Quality and Customer Loyalty.

Consistent with the hypothesis that proposed a positive relationship between prior experience and perceived service quality in insurance industry in Nigeria, the study findings revealed a positive and significant relationship at the 0.01 level of significance and $p < 0.01$. This means that the more experienced the customers, the more likely they are going to appreciate the level of service quality. Thus, the result supports H1 & H2 as hypothesized in the study.

This positive relationship between prior experience and service quality may be justified by the meaning of the customers' prior experience it primarily refers to the previous encounter of the customer with an insurance company (Urban, 2010). It is also believed to be a significant factor in the determination of service quality in service firms, like the insurance industry as individuals are largely influenced by their first experience or prior experience with any service provider (Urban, 2010).

5.3.2 The Relationship between the Perceived Service Quality and Customer Loyalty This study developed a hypothesis regarding the existence of a positive relationship between perceived service quality and customer loyalty as discussed in the methodology chapter. According to the results, this study confirms that there is a positive and significant effect of perceived service quality on customer loyalty at the 0.01 level of significance and $p < 0.01$. Therefore, the finding supported H3. These results imply that if the customers have a high perception about the quality of a specific service provided, they will be eventually loyal to that company in general. Furthermore, majority of studies related to service quality have been carried out in the context of developed nations, primarily in the West and some in developed countries including Japan and Singapore – whereas other developing nations are lagging behind in research (Yang & Jolly, 2009). As a result, the understanding of the construct's operation and interplay is basically dependent on theories and postulations of Western researchers and researches. Theories brought forward by them may be useful in the context of Nigeria, but they may fail to provide a deep insight into service quality in the country owing to its distinct characteristics from the Western counterparts in terms of culture.

5.3.3 The Mediating Effect of service quality on the Relationship between prior experience and Customer Loyalty

As shown in the hypothesis development section, hypothesis H4 posits the mediating influence of service quality on the customers' prior experience and customer loyalty relationship. To examine this, Baron and Kenny's (1986) mediation analysis along with Sobel test were employed. The relationship between perceived service quality and customer loyalty without the mediating effect is presented in Figure 4.5 and is represented by 'c'. According to the statistical results, the Beta coefficient value indicating highly significant effect at the 0.01 level of significance. Owing to the significant role of service quality in facilitating and maintaining competitiveness, the success and survival of businesses can be realized through the provision of excellent service quality. To this end, Parasuraman *et al.* (1987) described excellent service as a profit strategy as it leads to customer attraction, customer retention, insulation from price competition, and fewer errors requiring

rectification of services. On a similar note, Mentzer *et al.* (1995) remarked that increasing customer satisfaction will lead to increased profitability as well as market share. Quality of services is a significant term which is why psychologists have explored it in light of life, management, job and customer. Moreover, customers are in constant demand of quality and studies dedicated to the term have always attempted to explore and shed an insight into it.

5.3.4 The Moderating Influence of Corporate Image on the Relationship between Perceived Service Quality and Customer Satisfaction

In the methodology chapter the moderating effect of corporate image was developed and expected to exist on the relationship between the perceived-service quality and customer loyalty in the context of Nigeria insurance industry. Based on the results, a negative moderating effect was found and thus, the hypothesis is supported H5. The negative moderating impact of corporate image on perceived service quality- customer loyalty relationship may be attributed to the fact that corporate image is an asset of the service provider referring to the way the business is perceived by the customers. According to Keller (1993), such a perception would consequently affect the consumers to buy the products/services. This is supported by Letinen and Lehtinen (1982) and Gronroos (2001) who claimed that a positive firm image can obtain customers' favor. For instance, corporate image is related to service quality, firm image and the overall delivery of service (Nguyen & Leblanc, 1998; Nguyen & Leblanc, 2001). In addition, another justification for the negative moderating impact is that upon attaining favorable corporate image, customers expect the quality of service of a firm to be better in comparison to its rivals. Also, the image of the company guarantees the required level of service quality and enables the service provider to garner customers who are satisfied and loyal.

5.4 Limitations of the Study

It is now evident that this study examines the relationship under study and its findings contribute to practice and literature. However, its limitations should be kept in mind. The first limitation is related to the study focus, which is limited to the health insurance industry and to the exclusion of other types of insurance and sectors. Despite the fact that health insurance constitutes a large proportion of Nigeria public firms, the generalization of results to other public or private firms should be done with caution owing to technology advancement and varying levels of leadership support. The second limitation concerns the cross-sectional design adopted to examine the relationship at one point in time. Psychological human aspects are continuously evolving; therefore, if the study employed longitudinal design, the findings may differ. Added to this is the fact that customer satisfaction and corporate image are long-term strategies that examining them at one point in time will diminish their accuracy. Accordingly, longitudinal studies should be conducted to investigate the impact of service quality, customer satisfaction and corporate image, on customer loyalty.

5.5 Suggestions for Future Research

This study opens the gateway of opportunities to be explored in future studies. First, the study data was collected via cross-sectional design at a single point in time. Owing to the complexity of the joint effect in the strategies like antecedent variables of service quality, customer satisfaction, corporate image and customer loyalty, longitudinal research may help to better understand the investigated phenomenon. Such research design is more capable of developing variables over time in order to determine the relationship changes between variables. Second, the discussed limitations confined the researcher in his observance of the dynamic nature of the relationships and effect between the variables and long-term strategies. An in-depth examination of the dynamic effects of antecedent variables of the service quality, customer satisfaction and the effect of corporate image on customer loyalty requires a case study approach as such an approach facilitates the examination of the variables relationship and the results could clarify the relationships in a more extensive manner.

Finally, the R-square of loyalty was found to be 70% as reported in Chapter Five, indicating that the model's variables explain 70% of customer loyalty. According to this finding, it can be concluded that some other variables may have the potentiality to maximize the customers' loyalty and future studies may include them.

5.6 Conclusion

In essence, the present study examined the relationship between antecedent variables of service quality, prior experience, and customer loyalty among Nigeria health insurance firms. Specifically, the sample comprised health insurance firms numbering. These three firms have numerous branches located in the five major regions of Nigeria, which comes to reason,

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that their customers are divided in the five regions. Questionnaire distribution was thus conducted among the respondents as self-administered. The motivation behind this study as explained in Chapter One lies in the existing gap in literature and the lack of evidences concerning the relationship in the context of developing countries, like Nigeria. Accordingly, the study provides an insight into the antecedent variables of service quality, prior experience and their impact on customer loyalty in Nigerian health insurance industry.

The expectancy disconfirmation theory, service quality theory and social exchange theory are suitable to be employed in this study as the study addresses major businesses in Nigeria and it attempts to relate between the independent variables. In addition to this, the study tested the moderating impact of corporate image on the relationship between service quality and customer satisfaction and the expectancy- disconfirmation theory, service quality theory and social exchange theory are among the theories that have been recommended to examine it. Furthermore, customer loyalty is still one of the top issues that are linked to the country's development and thus its enhancement in terms of public administrations has been the focus of the management and decision makers alike in the context of a developing country.

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