

**FACTORS AFFECTING SERVICE RECOVERY  
PERFORMANCE OF INSURANCE AGENTS WITH  
EMPLOYMENT STATUS AS MODERATOR: A  
STUDY OF NORTHERN PENINSULAR MALAYSIA**

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**DOCTOR OF BUSINESS ADMINISTRATION  
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**By**

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Othman Yeop Abdullah Graduate School of Business,  
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## ABSTRACT

Life insurance industry in Malaysia is facing stiff competitions due to growing consumerism, changing consumer choices and expectations. Service recovery is a very important factor in the life insurance firm towards maintaining the client and one of the main competitive advantages for business survival and adding value for the future of the organization. The purpose of this study was to investigate the factors influencing service recovery performance of customer service employees in life insurance industry setting from three main factors namely organizational (customer service orientation and top management commitment), human resource management (rewards, training, teamwork and empowerment) and personal (affective organizational commitment, role ambiguity, role conflict and emotional exhaustion). The study also examined employment status (part time and full time) as moderators for the relationship between organizational, human resource management, personal factors and service recovery performance of customer service employees. Data gathered by self administered questionnaires from 350 life insurance customer service employees in northern region of Peninsular Malaysia by using convenience sampling technique. 14 hypotheses were tested using multiple and hierarchical regression and eight hypotheses were accepted. The findings indicate that customer service orientation, training, empowerment, affective organizational commitment, role stressors and emotional exhaustion are the factors influencing service recovery performance of customer service employees while rewards found not influencing service recovery performance of customer service employees. The findings also showed that employment status have moderating effect for the relationship between customer service orientation, rewards and service recovery performance of customer service employees and no moderating effect for the relationship between training, empowerment, affective organizational commitment, role stressors and emotional exhaustion and service recovery performance of customer service employees. This research had enhanced and widens the understanding of variables that affect on part time and full time customer service employees' service recovery performance.

**Keywords:** service recovery performance, organizational, human resource management, personal, employment status

## ABSTRAK

Industri insurans hayat di Malaysia menghadapi persaingan yang sengit, kepenggunaan yang semakin meningkat, harapan dan pilihan pengguna yang berubah-ubah. Servis pulih adalah satu faktor yang sangat penting dalam firma insurans hayat ke arah mengekalkan pelanggan dan salah satu kelebihan utama untuk perniagaan dan menambah nilai untuk masa depan organisasi. Tujuan kajian ini adalah untuk menyiasat faktor-faktor yang mempengaruhi prestasi servis pulih kakitangan perkhidmatan pelanggan dalam industri insurans hayat dari segi tiga faktor utama iaitu organisasi (orientasi perkhidmatan pelanggan dan komitmen pengurusan atasan), pengurusan sumber manusia (ganjaran, latihan, kerja berpasukan dan pemeraksanaan) dan peribadi (komitmen organisasi afektif, kekaburan peranan, konflik peranan dan keletihan emosi). Kajian ini juga mengkaji status pekerjaan (separuh masa dan sepenuh masa) sebagai moderator hubungan antara faktor-faktor organisasi, pengurusan sumber manusia, peribadi dan prestasi servis pulih kakitangan perkhidmatan pelanggan. Data diperolehi dengan menggunakan soal selidik dari 350 kakitangan perkhidmatan pelanggan insuran hayat di kawasan utara Semenanjung Malaysia dengan menggunakan teknik persampelan rawak mudah. 14 hipotesis telah diuji menggunakan regresi berganda dan regresi hierarki dan lapan hipotesis telah diterima. Hasil kajian menunjukkan bahawa orientasi perkhidmatan pelanggan, latihan, pemeraksanaan, komitmen organisasi afektif, peranan tekanan dan keletihan emosi adalah faktor-faktor yang mempengaruhi prestasi servis pulih pekerja perkhidmatan pelanggan manakala ganjaran tidak mempengaruhi prestasi servis pulih pekerja perkhidmatan pelanggan. Hasil kajian juga menunjukkan bahawa status pekerjaan telah memberi kesan moderator kepada hubungan antara orientasi perkhidmatan pelanggan, ganjaran dan prestasi servis pulih kakitangan perkhidmatan pelanggan dan tiada kesan moderator kepada hubungan antara latihan, pemeraksanaan, komitmen organisasi afektif, peranan tekanan, keletihan emosi dan prestasi servis pulih kakitangan perkhidmatan pelanggan. Kajian ini telah dipertingkatkan dan meluaskan pemahaman tentang pemboleh ubah yang mempengaruhi prestasi servis pulih kakitangan perkhidmatan pelanggan yang bekerja separuh masa dan sepenuh masa.

**Kata Kunci:** prestasi servis pulih, organisasi, pengurusan sumber manusia, peribadi, status pekerjaan

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## LIST OF ABBREVIATIONS

LIAM	Life Insurance Association of Malaysia
BC	Before Christ
GELA	Great Eastern Life Assurance
AIA	American International Assurance,
KMO	Kaiser Meyer Olkin
ES	Employment Status

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background

Insurance is one of service sectors will spearhead expansion of Malaysia economic (Daljit, 2012). The insurance industry together with the 'takaful' sector have registered total new business premiums worth RM7.92 billion in 2011 and expect seven to ten percent of premium growth for the life and general sectors in 2012 (Daljit, 2012). The assets of the life and general insurance funds have recorded a growth of 11 percent to 141,456.3 million at end of 2010 compare to 125,824.8 million in 2009 (Life Insurance Association Malaysia, 2011). In Malaysia about 60 percent of the insurances business in 2011 was under life insurance category (retrieved from <http://www.reportsnreports.com>). From recent research the number of life insurance policies in force were 12,121,159 with the total sum insured being RM 852,254.1 million (Bank Negara, 2010). Insurance industry in Malaysia has been growing significantly due to the growing awareness among Malaysians for financial planning such as retirement and healthcare needs, disability or unemployment, children's education, investment choices, protecting themselves and their dependents from financial vulnerabilities arising from death (Mohd Razif, 2007).

According to the Life Insurance Association of Malaysia (2008) insurances services delivery is undertaken by direct marketing companies through brokers and by insurance agents. Agents are the most important delivery systems for personal insurance. According to Richard and Allaway (1993) 80 percent of insurance policies are sold by

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