
Research

EXPLORING THE DETERMINANTS OF INSTITUTIONAL INSURANCE AND THEIR IMPACT ON BEHAVIORAL INTENTIONS: A MIXED METHOD APPROACH

Ubaid-Ur-Rahman¹, Muqqadas Rehman², M. Kashif Imran³

Abstract

The present research is a step toward determining the behavior of corporate customers with regard to the current practices of group/institutional life insurance institutes. Data were collected from intellectual corporate customers using 18 open-ended questions and interviews. Furthermore, 08 insurance experts were selected from service providers for a focus group and 200 closed-ended questions were distributed among corporate respondents. In the initial stage, an exploratory sequential design was used. With the help of existing literature, researchers gathered reactions regarding service justice, service quality, switching cost, and service value on the behavior of individual life insurance and banking patrons. These results reveal that group insurance service providers should be further explored by additional performance strategies based on the results of this study.

Keywords: Services marketing, focus group discussion, group life insurance, service quality, behavioral intention, service value, switching cost, service justice.

JEL Classification: G220

1,2 & 3 Superior University Lahore, Pakistan

Introduction

The service sector has a prime importance in the economy of either developed or developing countries. In 2013, services sector has contributed about 80% of the GDP in the US economy (The World Bank, 2013). During the year 2014-15, an increase of 58.8% was reported in the services sector of Pakistan. Research scholars in the field of service management are acquiring knowledge and making new strategies regarding new customers and retaining existing customers (Fisk, Grove, & John, 2012; Rehman, Ilyas, Aslam, & Imran, 2016). A satisfied customer can be helpful for the firms because he/she has a good word of mouth to attract new customer. The need of the current time is to produce defect free and high quality services to retain customers (Krishna, Dangayach, & Jain, 2011). Business researchers have been focused on searching those techniques that can eliminate failures proactively (Craighead, Karwan, & Miller, 2004; Hoffman, Kelley, & Rotalsky, 2016; Krishna et al., 2011).

In 2014-15, the growth rate was 29% that showed that insurance market has a key contribution in Pakistan's economy. The major characteristic of group life insurance is that it covers a whole group using a single contract. This contract also covers the body or employer, such as a labor organization; those employers can be a policy owner. Due to the features explained, corporate sectors are giving due importance to group life insurance to fulfill the needs of their employees and for corporate concerns as compared to previous times. Despite of various features, organizations do not prefer long term contracts for engaging the services for group life insurance, its tenure is restricted to one year. The switching patterns from one service provider to other are the normal recourse of business for corporate clients as their contract with current insurance organization is for a short time span.

Pakistan's workers compensation act was developed in 1923 to protect the employees of groups or organizations. According to this law, it is necessary for every organization to pay off an amount of

Rs. 400,000/= to the family of “deceased worker”. In context of death risk coverage, this law acts also to pay off to worker due to death or disability case caused by accident. In 2014-15, Life Insurance Pakistani Market has shown magnificent expansion. It was about 29% growth in 2014-15. As a best and trustable service provider, State Life Insurance corporation of Pakistan took over 62% shares of existing market. Life insurance industry consisted of 9 players disregard Postal Life (18-May- 2013, SECP). There are many companies of Pakistan that are listed as life insurance and facilitating the families of deceased worker. Top companies in life insurance sector are postal life insurance, state life insurance, adam-jee insurance, EFU life insurance, and jubilee insurance (Aslam, Ilyas, Imran, & Rahman, 2016).

More than 90% of the work in service evaluation constructs has predicted the behavioral intentions of individual customers. There are scant studies considering the corporate customers corporate sector. The literature proves that the behavior of business customers is different from that of individual customers, for example, Business markets usually have a decision-making unit that is more complex (Miles, Snow, Meyer, & Coleman, 1978). Business to business (B2B) purchasers are more rational (Lynch & Chernatony, 2004). In B2B markets, buying units are limited (Webster & Keller, 2004).

There are fewer behavioral and need-based segments in B2B markets (Venter, Wright, & Dibb, 2015). B2B purchasers are longer-term buyers (Ford, 1980). Business to consumer (B2C) relies more on packaging than does B2B consumers (Teo & Swan Tan, 2002). B2B products are generally more complex (Davari & Iyer, 2014). In B2B markets, personal relationships are more important (Mudambi, 2002) and sub-brands are less effective (MacInnis & Park, 2015). Therefore, B2B buyers are simply more demanding (Wiersema, 2013). Researchers need to explore and describe the impact of all best possible

determinants of corporate consumer behavior to make service marketing more compatible with consumer behavior.

Literature Review

As there is a paucity of studies on group life insurance, the researcher used literature of individual life insurance to at least understand the most perceived factors of insurance customers. Majorly four categories are identified—service justice, service quality, service value, and switching cost—along with their sub-dimensions, data are drawn from the literature of life insurance.

a) Service Quality

According to Bitner, Booms, and Tetreault (1990), service quality is termed like “on the whole” opinions of customers about low/high standard services of organization. Blythe & Zimmerman, (2005) explain the Service Quality as instrument which addresses high quality of service. Asubonteng, McCleary, and Swan (1996) explained, service quality as a benchmark that the customers are expected, regarding its performance, before the delivery of the service.

Personalized financial planning means the anticipated concerns of individuals over service features, mobility of products, time lag and intricacy of the procedure for purchasing a policy. The contracts of group life insurance have renewal features on annual basis. This is the key reason, insurance companies used to introduce the market-oriented plans/products to keep their loyalty for the long-run (Siddiqui & Sharma, 2010).

Corporate image is a construct associated with the loyalty of the customer based on the good image of the corporate (Kim and Lee, 2010). For service industries, this study also contributed significantly for understanding of corporate image and it also discovers that some of the empirical research has examined the facilitating role of

corporate image on the association among behavioral intentions and satisfaction of the customers. Facilitating role of corporate image proves in the empirical findings as it associates the link among satisfaction and behavioral intentions of the customer.

Tangibles refer to appearance of physical and personal facilities equipment and offered. These show physical evidence of the extent of “modernity” (Wilson et al, 2012). It is hypothesized that physical infrastructure offers favorable impression on customer satisfaction. The location of the branch, ease to access the branch, professional staff and sufficient number of branches are termed as tangible features(Siddiqui & Sharma, 2010).

Assurance is said to be a knowledge and courtesy of employees and their abilities of inspiration with trust and confidence. It shows that the degree to which customer experienced as “safe hands” (Wilson, Zeithaml, Bitner, & Gremler, 2012). According to Siddiqui and Sharma (2010), assurance described as a main predictor of service quality in insurance industry. Although, in the research of Kim and Lee (2011) the relationship among assurance & customer satisfaction is not established. Assurance is a broadly used term as a quality so it is perceived as transparency in clarifying the terms and conditions of policy “credulous agents while describing policies”.

b) Service Justice

In the context of customer, service justice means “the fair dealing in case of service recovery and service failure”. Service justice is perceived as one of the strongest and critical predictor of customer behavior and customer’s satisfaction (Zhao, Lu, Zhang, & Chau, 2012). Empirical research of Sindhav, Holland, Rodie, Adidam, and Pol (2006) proves that according to equity and social exchange theory, customer satisfaction, loyalty and complaints are strongly predicted

by service justice. According to literature service justice can be divided into three main categories.

- a. **Distributive justice:**- According to Ponnu and Chuah (2010) there should be a fairness in the distribution of outcomes.
- b. **Procedural justice:**- Greenberg and Colquitt (2013) states that there should a fairness in the process of service delivery.
- c. **Interaction justice:**- Zhao et al. (2012) requires that customers require the fairness in services at the time of interaction with service providers.

c) Switching cost

The switching patterns shows the current times purchase intentions of customers and, if not addressed properly, can cause a damaging effect on long term relationships (Keaveney&Parthasarathy, 2001). The behavioral intentions of corporate clients can be experienced when they are going to minimize their businesses with particular services firm(Zeithaml, Berry, & Parasuraman, 1996). Factors that influenced switching behavior of customers are customer commitment, reputation, involuntary switching, price, competition, customer satisfaction, service quality, reactions towards service failure, and service products.

d) Consumer Behavioral Intentions

Customer switching behavior is defined as the intention to change the service provider (Garland, 2002). Although, Keaveney (1995) presented a comprehensive model to explain that prepare customers to switch the service provider. Behavioral intention means switching when companies are going to minimize their business in future with service provider (Zeithaml et al., 1996). Factors that influenced switching behavior of customers are customer commitment, reputation, involuntary switching, price, competition, customer satisfaction, service quality, reactions towards service failure, and service products

(continue trades with XYZ when its prices increases, shifting some trade towards opponent that suggests best prices).

Complaining Behavior:- Some studies have been documented that customers are not always in complaining mood when they experience a failure (Krishna et al., 2011; Tax & Brown, 1998), however they can change their service provider. Therefore, it is reality that customers are switching frequently from one service provider to another (Wieringa & Verhoef, 2007). In contrast, according to Maxham and Netemeyer (2002), the customers complaints regarding service quality are increasing compared to 90s. It has been found that in service industry 97% of customers' experienced various kinds of services failure (Krishna et al., 2011).

Methodology

Sampling strategy: -"The sample was targeted to match the demographics of the current population along the dimensions such as gender, age of respondents, insurance sector type, experience and designation in their organizations while targeting group insurance customers, who are predominantly male. The ratio of female to male in different institutes is reported to be very much low. Thus, it is important to get the views of men regarding views on the Group Life Insurance. Participants were solicited through two sources: An e-mail was sent to a random sample of 200 respondents that met the demographic characteristics of Group Life Insurance (i.e., median age between thirty to thirty five, median experience between six to ten years), asking the main interactive customers to participate in our study".

Approximate 300 questionnaires have been distributed among the corporate customers with the purpose to ensure the reasonable representation of customers from group life insurance. Out of 300, about 200 (67-percent) responses were received from target respondents. For open ended data (focus group and open

ended interviews) Because of budget constraints, we requested and took appointments from limited participants in total. Meanwhile, during session, two people are removed and finally 218 are included in sample. The session includes interview often highly intellectual customers and focus group of eight experts of service providers. This study has been summarized the demographic characteristics of respondents in Table 1. It is found that out of 218 participants, only 15 (7-percent) shared regarding the no coverage of group insurance.

Procedures:-After completing the consent form for interview, demographic questionnaire is filled by the expert respondents. An overview is given to the respondents about the group life insurance and the current study. This is followed by open ended survey where respondents spent some time to give the views about GLI (Appendix A). These open ended questions (Appendix-A and Appendix-B) are adapted from Jarvenpaa & Todd, (1996). Then 08 experts who belong to the service providers have made an excellent group discussion. After which the participants completed a structured questionnaire at their offices which we disburse through emails. At the end of this complete exercise, personal cell number is given to all respondents for any query.

Measures:-Open ended approach is used to find out the importance of the dimensions. This salience is identified by the participants without biasing them towards any issue. Data was initially collected through focus-group discussion based on their experience. In addition to this approach, open ended questionnaire is also used. As close ended questions generates the self-generated validity to the respondents that is reduced. Four categories of service evaluation constructs are drawn from the responses of open ended questionnaires. These four categories /factors are service quality, service value, service justice and switching cost. Secondly their responses are divided into positive and negative tones with regards to each category/factor. At third stage, NVivo 11 is used to analyze

the open ended replies of focus group and interviews. In the last, SPSS 21 is used for regression analysis that investigates the effect of above four factors on behavioral intentions of corporate customers.

Results

In response to the questions of “Appendix A” Table-2 demonstrates the frequency of respondents who talk about each of the four classes: switching cost, service value, service justice and service quality. 218 are the maximum respondents who comments for any factor. Depends of positive and negative tone, notes are parted. For example, a statement such as “insurance company has a simple procedure for claim settlement” categorized as positive statement to judge “service quality”, in particular, the facet “procedure.” Contrary to this, the statement “insurance company fails to offer fair premium” is denoted as negative pattern to measure “price “ under the umbrella of “service value”.

The exploratory results signify that responses contain positive as well as negative remarks regarding group insurance. Majorly, the service value, service justice and service quality received encouraging comments. Conversely, switching cost bear negative comments. There is fifty-fifty positive and negative comments observed regarding service quality. Likewise, almost the similar behavior is observed about service justice. In cumulative, the results are reflecting the mix-trends of positive and negative comments about the features of group life insurance.

Exploratory Results

Table 1:

Matrix Coding Query Results

	A : Behavioral intentions	B : ServiceJustice	C : Service Quality	D : ServiceValue	E : SwitchingCost
1 : Mr. A	3	3	24	3	1
2 : Mr. B	2	2	42	9	3
3 : Mr. C	4	4	16	5	1
4 : Mr. D	5	4	18	5	1
5 : Mr. E	2	4	12	5	2
6 : Mr. F	4	3	11	3	2
7 : Mr. G	4	3	11	6	2
8 : Mr. H	3	4	24	5	1
9 : Mr. i	4	3	16	6	3
10 : Mr. J	8	3	9	2	0
11 : Mr. K	7	4	10	0	0
	46	37	193	49	16

Figure 1:
Matrix Coding Query – NVivo Chart

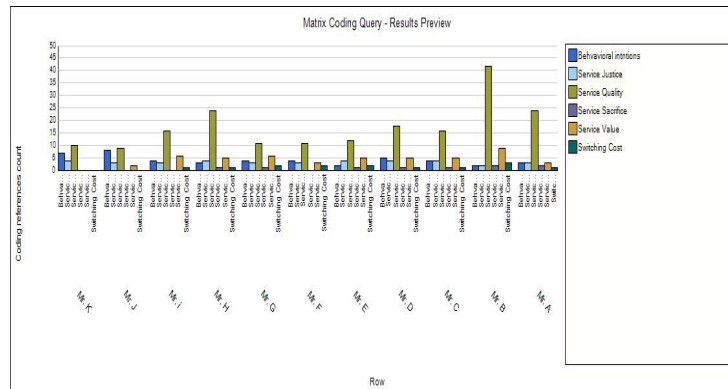


Figure 2:
NVivo Conceptual Map of Group life Insurance Service

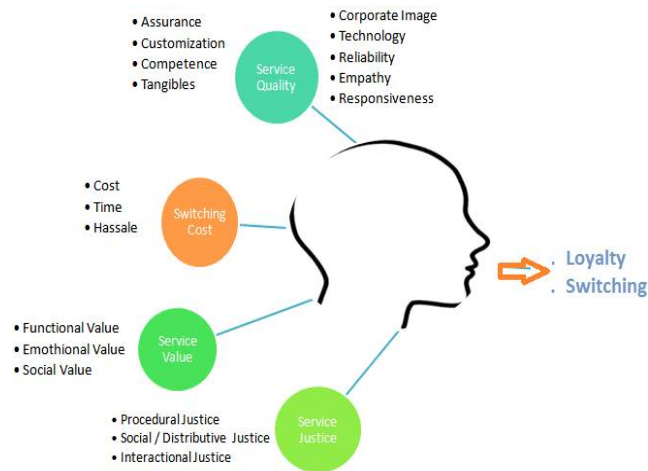


Figure 3:
NVivo Word Clouds



Table 2
Percentage & Number of the four categories of people who referred to each Statement tone

Service Quality

	Positive	%	Negative	%
Personalized service	2	1%	2	1%
Competence	6	3%	5	3%
Tangibles	9	5%	9	5%
Assurance	56	30%	88	50%
Corporate Image	37	20%	35	20%
Technology	74	40%	35	20%
	186	85%	176	80%

Service Justice

Interactional	48	25%	42	30%
Procedural	67	35%	56	40%
Distributive/ social	76	40%	42	30%
	190	86%	140	64%

Service Value

Social	3	3%	15	10%
Emotional	9	10%	15	10%
Price	70	80%	112	77%
	88	40%	145	66%

Switching Cost

Hassale	6	6%	4	5%
Cost	55	55%	58	80%
Time	12	12%	7	10%
	100	45%	72	33%

The association of customers' outlooks with their intentions/ attitude to purchase a group insurance policy about service features i.e. service justice, service value, service quality and switching cost. The regressed effect of stated features is examined on attitude and intentions of customers.

Service quality scale was adapted by using scale of previous studies (Bala, Sandhu, and Nagpal, 2011; Siddiqui and Sharma (2010), service value scale from Carlos Fandos Roig, Sanchez Garcia, Angel Moliner Tena, and Llorens Monzonis (2006), switching cost scale was adapted from Yang and Peterson (2004), service justice from Chebat and Slusarczyk (2005), while the scales for loyalty and switching were adapted from Zeithaml et al. (1996).

The regression results highlighted the importance of loyalty to frame perception of service quality ($\beta=0.354, p<0.001$). Similarly, its impact on other predictors is significant as well; service justice, switching cost ($\beta=0.388, p<0.001$; $\beta=-0.274, p<0.01$). Further, there is an insignificant result as well, that is, the perception of service value to attitude ($\beta=0.052, p=0.01$). In cumulative, 47% variation found in loyalty due the four key service features.

In group life insurance, intention for customer switching was significantly inclined by perceptions of the service value ($\beta=0.175, p<0.01$), service quality ($\beta=0.272, p<0.001$), and. Switching cost ($\beta=-0.057, p=NS$.) and service justice ($\beta=0.168, p<0.001$). Overall, the 04 categories made for 32 % of the variance in switching. The quantitative results on a broad spectrum, look to be steady with the qualitative comments. Service quality, service justice and service value are the most considerable factors than switching cost.

Table 3:
Reliability Coefficient

Scale Descriptions	Total Items	Alpha
Service Quality (SQ)	7	.883
Service Value (SV)	6	.927
Service Justice (SJ)	5	.900
Loyalty (LY)	4	.785
Switching (SW)	3	.765

Table 4:
Descriptive Statistical Analysis

Variable Description	Mean	SD	1	2	3	4
(1) Switching (SW)	3.10	.801				
(2) Service Justice (SJ)	3.30	.764	.300**			
(3) Service Value (SV)	3.48	.767	.245**	.478**		
(4) Service Quality (SQ)	3.63	.589	.159**	.319**	.406**	
(5) Loyalty (LY)	3.82	.528	.224**	.345**	.462**	.675**

Note: ** showing the significance level of relationships among constructs

Validity Analysis

Table 5:
Exploratory Factor Analysis (EFA)

Items	Statements	Factor				
		1	2	3	4	5
SQ_3	I feel Trust, when the agents explain the policies.	.976				
SQ_2	Insurance company has the Supplementary services, like Disability benefits , post retirement riders etc.	.874				
SQ_4	Staff of Insurance Company is capable in handling customer' s problems.	.775				
SQ_5	Insurance company possesses good certi?cation	.772				
SQ_7	Insurance company has Simple and less time consuming procedure	.551				
SQ_1	Insurance company has the system for Prompt complaint handling,	.538				
SQ_8	Providing promised services as per the set schedule	.409				
SV_7	The payment of interest or commission is fully justified		.870			
SV_4	The service is good for the expense it causes me		.861			
SV_2	The personnel don' t hassle me		.844			
SV_5	It is very well considered at a social level		.817			
SV_3	The total cost that it causes me is reasonable		.803			
SV_6	The personnel give me positive feelings		.773			
SJ_6	They responded quickly to my complaint			.944		
SJ_5	I was pleased with the length of time it took for them to resolve my complaint			.917		
SJ_2	The result I received from the complaint was fair			.760		
SJ_3	They communicated honestly with me			.654		
SJ_7	They were quite pleasant to deal with			.625		
SW_3	Do less business with insurance company in the next few years				.752	
SW_1	Shift some of your business to a competitor that offers better				.736	
SW_4	Switch to a competitor if you experience a problem with XYZ's service.				.657	
LY_3	Saying positive things about this insurance company					.701
LY_1	Recommend this insurance company to others					.688
LY_2	Encourage friends and relatives to take group insurance with					.574
LY_5	Consider this company as your first choice to buy services					.406

Hypotheses Testing

Multiple regression conducted to find the service evaluation constructs (Service Quality, Service Value, and Service Justice) on corporate customer behavioral intention (Loyalty and Switching).

Table 6:
The Effects of Service Construct on Loyalty (Model Summary)

R-value	R-Square	Adjusted R-Square	Std. Error of the Estimate
.958 ^a	.927	.925	.33390

Predictors: (Constant), Service Quality, Service Value, Service Justice.
Dependent/continuous: Loyalty

Table 6 exhibited that overall model results showing significant results. The Adjusted-R² (92.5%) means that service quality constructs predicts significant changes in customer loyalty. Furthermore, the results of ANOVA statistics were up-to-mark.

Table 7:
The Effects of Service Constructs on Loyalty (Coefficients)

	Un-standardized Coefficients		Standardized Coefficients	T-Value	Sig.
	B	Std. Error	Beta		
(Constant)	-1.640	.169		-9.718	.000
Service Quality (X1)	.525	.040	.350	11.964	.000
Service Justice (X2)	.345	.031	.238	8.764	.000
Service Value (X3)	.357	.070	.365	4.555	.000

$Y = -1.740 + .525x_1 + .345x_2 + .357x_3$
Where Y is the estimated Loyalty

Table 8:
The Effects of Service Constructs on Switching (Model Summary)

R	R-Square	Adjusted R-Square	Std. Error of the Estimate
.914 ^a	.843	.839	.53468

Predictors: (Constant), Service Quality, Service Value, Service Justice.
Dependent/continuous: Loyalty

In table 8, the regressed equation is formed to measure the switching on the basis of service evaluation constructs. The regressed results show overall 83.9% variation observed that is high side effects of service dimensions on customer switching, The higher the service provides are giving demanded services, the lower the rate of switching. F-statistics is also significant with similar results.

Table 9:
The Effects of Service Evaluation Constructs on Switching (Coefficients)

	Un-standardized Coefficients		Standardized Coefficients	T-value	Sig.
	B-value	Std. Error	B-value		
(Constant)	7.710	.268		27.767	.000
Service Quality (x1)	-.505	.056	-.350	-7.858	.000
Service Justice (x5)	-.445	.125	-.358	-3.338	.001
Service Value (x6)	-.258	.115	-.258	-2.141	.023

$$Y = 7.720 - 0.505x_1 + 0.445x_2 - 0.258x_3$$

Where Y is the estimated Switching

Implications for Research

Implications for Practice: - The growing interest of corporate side towards hedging the group risk is giving an opportunity to capture these clients with better product features. As the insurance industry is competitive in Pakistan, this study gives an insight to the service provide to designed as market-oriented products having customer-demanded features. Using the results of this study, insurance companies can be able an optimal mix of different combat features that can be varied from client to client as per the diverse features based on the risk associated with the industry they belongs. This study also explained a unique fact that covering all risk in one package is not a big deal or matter of success. Actually, success is dependent on client evaluation and what they require in the group policy, Moreover, researchers' side can get benefits from this research by deploying the constructs' values and group insurance side as this is unattended area in this spectrum.

Implications for Research:-This study results have concluded the importance of services quality aspects to predict the behavioral intention of corporate customers with respect to group life insurance. The results of this study confirmed that customers are cautious and

concerned about service quality aspects of services providers of group life insurance. The users may be impressed with the tangible of some insurance companies but disappointed with others. Some users also show their reservation on service value by paying more premium than expectations.

Recommendations

In the context of service quality, there is a need to update the technology of sales representatives like facilitates through operating mobile, tabs, and laptops. The insurance service providers have to focus on credit rating, prompt procedures, financial stability, and increasing values for money. The policy holder services department should be trained and advance their employees skills to provide clear insurance plans and schemes such as comfortable payment options and numerous benefits of riders. In the perspective of service value, discounts and rebates must be offered to those customers that meets the international level of compliance audit. There are different ways that can create positive value for insurance customers such as calendars, diaries, and other occasional wishes. While for creating social value, there is a great need to launch emotional campaigns for existing and new customers.

The customer switching must be reduced by focusing on eliminating unnecessary time delays and provide quality services in short time. Claims should be processed on priority bases to create positive word of mouth for retaining customers. While hassle can reduce using updated technologies. Finally, the prime focus of insurance providers should be based on creating service justice by providing promotion commission at right time, reducing lengthy procedures to get quality services, and focusing on continuous training to deal with a polite behavior.

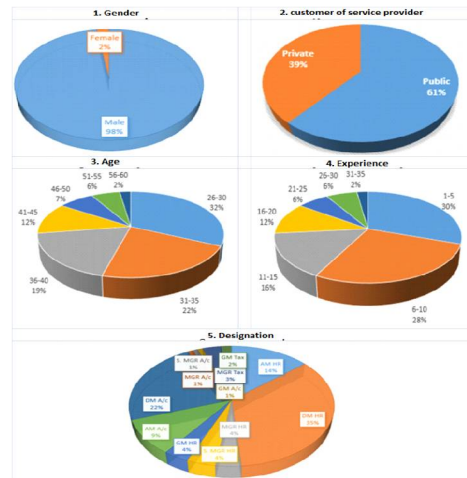
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Figure 4:
Demographics Features



Appendix A: Focus Group Discussion Protocols

- “Please provide a brief, initial reaction that captures the overall feeling you have about the Group insurance experience and why you felt that way”.
- “Are there specific types of Insurance Plans you would be more likely to adopt”?
- “What did you think about the assurance of insurance company agents, competency of staff, Use of technology, customized service and corporate image and overall features you saw for customer preferences”?
- “What did you think about the service justice? Was it justifiable to rebate or profit distribution? Does a customer think about these attractions”?
- “What kind of services creates value to customer? Do you think you might can offer better prices? Do you have any social values for customers”?
- “What are some of the risks you see associated with switching cost”?
- “Do you think you will become a Insurance customers in the future? Why / why not”?

Appendix B: Open-Ended interview Protocols

- “Of the companies I have experienced so far the one I liked the most was: What was it you like about this company”?
- “Of the companies I have experienced so far the one I liked the least was: What was it you disliked about this company”?
- “In general, the reasons why I might insure the employees of my organization are”:
- “In general, the reasons why I might not insure the employees of my organization are”:
- “Please add any additional comments on your Group insurance experience to this point”.