THE STRUCTURAL RELATIONSHIPS BETWEEN CUSTOMER BASED CORPORATE REPUTATION, ORGANISATION PUBLIC RELATIONSHIPS, CORPORATE SOCIAL RESPONSIBILITY, PERCEIVED ORGANISATIONAL CULTURE AND TRANSPARENT COMMUNICATION

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Abstrak

Reputasi korporat berasaskan pelanggan (CBCR) merupakan satu disiplin baru dalam bidang reputasi korporat. Walau bagaimanapun, kajian yang dilakukan dalam bidang ini amat terhad. Oleh itu, kajian ini bertujuan untuk mengkaji faktor antesedan dan pengantara CBCR dalam konteks industri insurans di Nigeria. Secara khusus, kajian ini meneliti kesan pengantara terhadap hubungan antara Ketelusan Komunikasi (TC) dengan Hubungan Publik-Organisasi (OPR), Tanggungjawab Sosial Korporat (CSR), Tanggapan Budaya Organisasi (POC) dan CBCR dalam kalangan syarikat insurans di Nigeria. Kajian ini mengadaptasi teori Hubungan; teori Institusi dan teori Isyarat sebagai asas teorikal. Kajiselidik keratan rentas telah dijalankan terhadap 327 pelanggan dari tiga syarikat insurans yang dipilih secara rawak di tiga bandar komersial utama di Nigeria. *Partial Least Squares Structural Equation Modeling* (PLS-SEM) telah digunakan untuk menguji hipotesis kajian. Hasil kajian menyokong hipotesis berkaitan hubungan langsung antara OPR, CSR dan CBCR, sementara hipotesis tentang hubungan antara POC dan CBCR tidak disokong. Hasil kajian ini juga menyokong hipotesis hubungan antara OPR, CSR, POC dan TC. Berkaitan dengan peranan pengantara, hasil analisis mendapati terdapat pengantaraan pelengkap dalam hubungan antara OPR, CSR dan CBCR, sementara pengantaraan kompetitif (sebagai kesan langsung dan tidak langsung yang mempunyai tanda berlawanan dalam Pekali Laluan) diperolehi bagi hubungan antara POC dan CBCR. Sebagai implikasi pengurusan dan dasar, syarikat insurans perlu melibatkan diri dalam aktiviti CSR yang khusus dengan menumpukan kepada ekuiti sosial untuk menggalakkan pelanggan mendapat pendedahan dan menghargai kepentingan perkhidmatan insurans. Tambahan lagi syarikat insurans juga mendapat manfaat yang besar jika mereka dapat mengurangkan sifat legap operasi dengan meletakkan struktur ketelusan komunikasi yang mampu menyampaikan maklumat yang tepat dan bersesuaian dengan masa bagi mendapatkan penilaian yang postif untuk reputasi berasaskan pelanggan. Secara keseluruhannya, penemuan ini penting bagi industri insurans di Nigeria dan telah memberikan pandangan baru kepada kajian berkaitan CBCR.

Kata kunci: Reputasi Korporat Berasaskan Pelanggan, Tanggungjawab Sosial Korporat, Tanggapan Budaya Organisasi, Ketelusan Komunikasi

Abstract

Customer-based corporate reputation (CBCR) has been identified as an emerging area of study in the field of corporate reputation. Yet, limited research has been conducted in this area. Thus, this study aims to investigate the antecedents and a mediator of CBCR in the context of the Nigerian insurance industry. Specifically, the study investigated the mediating effects of transparent communication on the relationships between organization-public relationships (OPR), corporate social responsibilities (CSR), perceived organizational culture (POC) and CBCR. This study adopts the Relational theory; Institutional theory and the Signalling theory to provide a theoretical foundation for the study. The researcher carried out a cross-sectional survey on 327 customers from three randomly selected insurance companies located in three major commercial cities in Nigeria. The study used Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the hypotheses. The result of the hypothesized direct relationships between OPR, CSR and CBCR was supported, while the hypothesized relationship between POC and CBCR was not supported. Also, the hypothesized relationships between OPR, CSR, POC and TC were supported. With regard to the mediation hypotheses, a complementary mediation was observed in the OPR, CSR and CBCR while competitive (as the direct and the indirect effect have an opposing sign in the Path Coefficients) mediation was obtained on the relationship between POC and CBCR. The study recommends the need for insurance companies in Nigeria to aggressively engage in CSR activities that specifically focus on social equity with a view to encourage the most vulnerable to appreciate the importance of insurance services. Additionally, insurance companies stand to benefit substantially if they can reduce the opaque nature of their operations by putting in place a transparent communication structure that provides accurate and timely information for client positive customer based reputation assessment. On the overall, the findings are significant for the Nigerian Insurance Industry and has provided new additional insights to the literature of CBCR.

Keywords: Customer Based Corporate Reputation, Corporate Social Responsibility, Perceived Organisational Culture, Transparent Communication

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List of Abbreviations

AIG	American Insurance Group
AVE	Average Variance Extracted
CBCR	Customer Based Corporate Reputation
CMV	Common Method Variance
CSR	Corporate Social Responsibility
F_2	Effect Size
GDP	Gross Domestic Product
GPI	Gross Premium Income
IMF	International Monetary Fund
MRDI	Market Reconstruction and Development Initiative
NAICOM	National Insurance Commission
NCRIB	Nigerian Council of Registered Insurance Brokers
PLS	Partial Least Squares
POC	Perceived Organisational Culture
PWC	PricewaterhouseCoopers
Q_2	Predictive Relevance
R_2	R-squared values
TC	Transparent Communication

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This research effort aims at examining the influence of organisation public relationships, corporate social responsibility and perceived organisational culture on customer-based corporate reputation. Also, the study examines the mediating role of transparent communication between the antecedents' variables and the customer based corporate reputation. The chapter starts with the background of the study. It then followed by the problem statement, research questions and objectives. The chapter further explains the practical and the theoretical contribution of the study. Finally, the chapter presents definition of terms as well as the organisation of the thesis.

1.2 Background to the study

Globalization and intensive business competition around the world have forced business entities to shift their concern to building what is referred to as the intangible assets of corporate entities. The ability of organizations to create and sustain strong corporate reputations is one of the ways to stay ahead. Business firms find it necessary to search for drivers that will lead to the formation of positive reputation (Balan, 2015; Iglesias, Singh, & Casabayo, 2011). This is because corporate reputation is associated with several benefits that include goodwill, deeper penetration within the existing customers and high opportunity for business expansion. On the other hand, insensitivity to reputational issues may destroy the goodwill a business struggled to create for a very long period of time (Wepener & Boshoff, 2015). In fact, for a service firm like insurance company, having a positive reputation may be more critical than a company that engages in the production of tangible products. Sharma, Sharma, and Sharma (2013) argued that the dynamic nature of the global business environment has made it necessary for organisations to communicate effectively with the public and develop good perceptions about their products. The prevalent notion that companies build reputation by producing quality products and services alone is no longer sustainable without a well-positioned and aggressive public relations strategies that are capable of enhancing organisational reputation (Awoyemi, 2010). This is because the rate at which the external environment is changing makes it necessary for business enterprise to pay considerable attention to reputation. The dynamic change in the external environment has created a growing awareness on what business firms stand for and forcing business entities to operate beyond the idea of quality products and services. It is in this respect that business executives strived to discover new areas of engagement, commonly referred to as corporate reputation (Walker, 2010).

Therefore, a positive reputation is a key source of uniqueness that provides competitive advantage to a firm (Fombrun & Van Riel, 2004). From the customer's perspective, a good reputation increases the likelihood of favourable purchase decisions (Van Riel, 2013), thereby increasing the reputation of the firm. Hence, it has been argued that building and sustaining strong reputation become a primary challenge to business organisations (Abd-El-Salam, Shawky, & El-Nahas, 2013; Sharma *et al.*, 2013). As a result, corporate reputation in the 21st century has expanded the horizon of business threats and opportunities, making it necessary for a particular unit of business to take on the challenge of reputation formation.

Conversely, poor reputation had caused the collapse of major global business operators. For example, in 2010, British Petroleum and Toyota automobile experienced a huge loss that almost threatened their survival (Ihidero, 2012). Similarly, within the same periods, the world's largest insurance firm, the American Insurance Group (AIG) almost lost the trust of the American public due to unethical practices that impugned on the company's reputation. The adverse publicity generated by the AIG scandals undermined the entire reputations of US insurance sector (Awoyemi, 2010). Some of these happenings have brought out the importance of reputation formation and the role public relations practices can play in enhancing the reputation of business corporations.

Similar experience had been observed within the Nigerian insurance industry. The insurance sector in Nigeria is suffering from reputational crisis because of many reasons. Even though there are positive signs for insurance sector development in Nigeria, the insurance industry survey reported that the industry is still confronted with low penetration levels and lack of consumer trust which undermine the reputation of the sector (PriceWaterCoopers [PWC], 2015). The Head of National Insurance Commission in Nigeria indicated that the poor reputation of the industry was exacerbated by poor distribution channels and inability of the firms to develop products that reflect the lifestyle of the people. Moreover, a study conducted by Yusof, Gbadamosi and Hamadu (2009) linked the problem to integrity crisis of insurance companies and low insurance awareness. Consequently, this development had led to loss of confidence, poor insurance patronage and stunted growth (Isimoya, 2014).

Specifically, the assets of the insurance sector in Nigeria is less than two percent of the country's Gross Domestic Product (GDP) (International Monetary Fund and World Bank, 2013). Morevoer, Onuoha (2014) reported that the total insurance asset to GDP in Nigereia is 2.32%, 1.98% and 1.65% from 2009 to 2011 respectively. As at 2012, the Nigerian insurance sector contributes only 0.72% to GDP, much lower than the African average of 3.3% and the global average of 7% (International Monetary Fund and World Bank, 2013). Alhough the size of the industry premium has increased by 92 percent from N14 billion in 2009 to N28.68 billion in 2012 (Onuoha, 2014), the insurance penetration is still about 0.39% (International Monetary Fund, 2013). Similarly, in Nigeria, only about 1% of the adult population has one form of insurance cover or the other providing an enormous opportunity for the industry giving the projected population size (170 million) of the country as at 2013 (Huber, 2013). Still, the Nigerian insurance industry performs poorly relative to other emerging economies despite the large population and various reforms introduced by the National Insurance Commission in the country (PWC, 2015). According to the report of AM Best Company Inc (2015), the Nigerian insurance industry needs to improve its reputation to regain the confidence of the public. Thus, a strong and competitive insurance industry is imperative for Nigeria's economic development and growth.

However, to bring about the behavioural change required to improve the reputation of the industry, certain important variables or factors must interact to bring about the needed results. To this end, several studies have attempted to explicate the various antecedents of corporate reputation (Fombrun & Van Riel, 1997; Hung, 2005; Jo & Kim, 2003; Kim, Hung-Baesecke, Yang, & Grunig, 2013; Kim & Cha, 2013; Yang & Grunig, 2005; Yang, 2007). This is because reputation is an important variable in deciding the attitudes customers and other stakeholders have toward an organization (Haywood, 2005). Moreover, it is a complex variable that has been evaluated from different perspectives. For example, Fombrun (1996) described reputation as a complete evaluation of firm activities develop in four major business domain that includes product domain, social domain, financial domain, and the employment domain. These are domains through which stakeholders can realize the value of a firm.

While a majority of studies have examined corporate reputation from numerous stakeholder perspectives, little is known about customer-based corporate reputation (i.e. focusing on the end-users: customers) (Walsh & Beatty, 2007). Customers as one of the most important primary stakeholders for a firm ought to be singled out and pay due attention. The perception of customers being the major revenue drivers for a firm greatly affects perceptions about a firm's reputation. Though corporate reputation has been addressed in many different disciplines, such as psychology, sociology, economics, management, and marketing (Fombrun, 1996), little is done in the areas of corporate communication in the context of insurance industry. The present study examines corporate reputation from the perspective of customers and it is referred to as customer based corporate reputation. Customer Based Corporate Reputation (CBCR) is described as an attitude-like evaluative judgment of firms by customers. It is a customer's overall evaluation of an organisation based on his or her experience of the firm's goods, services, communication activities, interactions with the firm and/or its representatives or constituencies (Walsh & Beatty, 2007).

Several empirical studies have been conducted on the various antecedents of corporate reputation. For example, variables such as Organisation Public Relationships (OPR), experience, information from others, and information from the media have been found to have a significant effect on corporate reputation (Shamma & Hassan, 2009; Sharma et al., 2013; Yang, Alessandri, & Kinsey, 2008). Similarly, studies have recognized the critical role of OPR between a firm and its strategic constituents for favourable corporate reputation formation (Fombrun & Van Riel, 2004). Sharma et al. (2013) described OPR as a unit that enabled organisations to build a unique reputation in the eyes of the public. They argued that companies that refuse to adapt sound relationships strategies are likely to wind up. Effective OPR is capable of redeeming an organization's image (however poor an organisation finds itself); and restore confidence, goodwill, mutual understanding and patronage that every organisation needs for survival (Asemah, 2011). As such, public relations practices are transmitted through organisation public relationships (OPR) and it allows organisation to build positive relationship with various constituencies, thereby enhancing its reputation.

Furthermore, the reputations of insurance firms are affected by lack of effective OPR, poor corporate social responsibility (CSR) and low insurance awareness among others (Yusof et al., 2009). In line with this position, Isimoya (2014) believed that lack of customers' awareness and the prevalent of unethical practices have resulted in the loss of confidence and poor insurance patronage, thereby undermining the growth of the industry in Africa. Similarly, Isimoya (2014) contended that effective CSR practices are important for improving the service reputation of insurance companies. There is seemingly dearth of literature on how firms in the African continent (particularly insurance companies) embrace CSR as a strategy for positive reputation formation. CSR practices are likely to enhance the understanding of the public on the potentials of insurance companies in addressing societal and environmental issues, which can have serious influence on company reputations. Therefore, it is pertinent to assess the influence of CSR on the formation of positive reputation of insurance companies.

Additionally, another important factor that has been reported to improve corporate reputation is perceived organisational culture (POC). Oyetoro (2010) argued that cultural dispositions of firms are critical to clients based assessment of corporate reputation. Organisational culture simply refers to the values, beliefs and basic rudiments that guide both management and employees in organisational settings. It simply explains how things are done in organisational settings. The main literature stream in organisational culture studies has traditionally confine organisational culture to the internal organisational activities that focus on employees. Recent development in organisational studies view organisational culture as a phenomenon that help in shaping the image of an organisation (MacIntosh & Doherty, 2007). In fact, it is recognized as a major mechanism for behavioural adjustment in organisations (Boyd & Begley, 2002). Scholars have contended that what goes inside the organisation (culture) may have immense influence on how the outsiders perceive the organisation (Kowalczyk & Pawlish, 2002). Hence, MacIntosh and Doherty (2007) asserted that the external view of an organisational culture that is reflected in organisational processes and employee behaviours may be a key factor to shaping the perception of customers. Also, Ozigbo (2013) contended that for any business firm to be successful, it must not only have a sound ethics but the cultural assessment has to be solid, appropriate and adaptable to its environment.

Another important variable that might influence corporate reputation is transparent communication. According to Varey (2013), customers recognize and form perceptions through effective communication process. Fombrun and Shanley (1990) argued that customers form reputation about an organization from information that originates from the organisation itself. As such, the main objective of transparent communication is not only restricted to the establishment of effective relationship among organizational members alone but also between the organisations and external stakeholders (Finet, 1994). Besides, the borders between organizations and external environment are fluid due to globalization and technological advancement (Jones, Watson, Gardner, & Gallois, 2004), justifying the need for a transparent communication strategy. Transparent communication refers to an organization's communication effort to make available all necessary information to customers whether positive or negative in a way that is accurate, efficient and unequivocal, for the purpose of enhancing the perception of customers and holding organizations accountable for their actions, policies and practices (Men, 2014). It has been argued that transparency of communication system allows stakeholders access to information that enables them to make an accurate assessment of the organization (Fombrun & Van Riel, 2004).

According to International Monetary Fund and World Bank (2013), poor information dissemination between the insurance companies and policy holders have affected the likelihood of instilling trust between insurance firms and their clients. Hence, it suggested the need for National Insurance Commission (NAICOM) to improve information dissemination capabilities of insurance companies and requires the commitment of intermediaries to ensure their capacity to act in that direction. This is because reputation is best conveyed by transparent communication (effort to make available all necessary information to customers whether positive or negative in a way that is accurate, efficient and unequivocal) system which in turn enables customers to form good opinion about the system (Risi, 2015).

Transparent communication is critical to positive disposition of insurance being a business that works with intermediaries. A great deal of insurance business is usually consummated through a third party (i.e. either broker or insurance agent) who mediates between the insurance company and the customer (policy holder). In most situations the insurance agent retains substantial aspect of information in order to retain control over access to the policy holder (customer). Sometimes the intermediaries block the communication sent to customers to ensure that only what has been vetted by them is sent to the customer. Hence, it is logical to argue that implementing a strategically transparent communication system can benefit both the parties involved and allow the customers to form positive reputation on insurance companies.

1.3 Problem Statement

The fluid nature of global business environment had attracted the attention of business leaders to focus on practices that are likely to improve corporate reputation. The study is motivated from two perspectives (practical and theoretical issues). Reputational crisis have threatened the survival of world leading financial institutions such as Lehman Brothers, World Com and American Insurance Group (AIG) among others. For example, in the year 2010, lack of concern on effective strategies to improve corporate reputation caused companies such as British Petroleum, Toyota Automobile a huge loss that almost threatened their survival (Ihidero, 2012). In the case of Nigeria, poor reputation of insurance firms have stunted the growth of insurance industry. For example, comparing Nigeria insurance market with other relative economies in Africa in terms of insurance penetration (the percentage of insurance premium underwritten in a given year to GDP), is far below the African average. The penetration ratio for

Namibia is 2.8%, Morocco, is 2.6%, Kenya is 2.1%, Egypt is 1.8% while Nigeria is 0.39% (IMF report, 2013).

Similarly, a survey conducted recently by a non-governmental organisation, Ngozi Okonjo-Iweala Polls Limited indicated that 86% percent of Nigerians do not have any form of insurance protection due to poor publicity and opaque nature of insurance products (Duru, 2013). The PWC report (2015) had attributed these developments of poor insurance patronage in the country to lack of consumer trust which undermine the reputation of the sector. This is more so because customers identify firms by the worth of their good will and their efforts in establishing positive perceptions in the minds of their customers (Walsh & Beatty, 2007). In fact, reputational crisis tend to be more acute to service firms (such as insurance companies) that make a promise to provide indemnity in the occurrence of certain contingencies.

In Nigeria, the business of insurance is surrounded by myriads of issues that include complete lack of trust (Ojikutu, Yusuf, & Obalola, 2011; Pop & Petrescu, 2008), poor image (Bettignies, Lepineux, & Tan, 2006), poor attitudes, (Usman & Salami, 2008); unethical practices (Isimoya, 2014); and poor CSR (Gam-Ikon, 2012; Pop & Petrescu, 2008). Further, the former coordinating minister of the Nigerian economy and minister of finance Dr. Ngozi Okonjo-Iweala, identified lack of consumer trust as one of the major obstacles to the growth of insurance business in Nigeria (Ewherido, 2016). It is in this regard, that the chief executive of Willis (an acclaimed risk and reinsurance consortium) asserted that for insurance companies to earn the respect of teaming populace, public relations practices needs to be given due attention (Kolah, 2012). Similarly, the president of the Nigerian Council of Registered Insurance Brokers

(NCRIB) argued that the reputation of Nigerian insurance industry can only be improved when operators engaged in activities such as effective OPR practices (Eshiet, Eshieton, & Eshiet, 2012). He argued that the industry operators over the years refused to focus on effective public relations practices which had culminated into the poor perception the public have about insurance business in the country. Similarly, the Director, Industry Research (comprising Europe and emerging markets) link the low patronage and awareness regarding the benefits of insurance among the teaming public in Nigeria to poor reputational services of insurance companies (AM Best Company Inc, 2015). Thus, it is logical to argue that there is a need to carry out a study in the context of Nigerian insutrance sector to disentagle possible avenues that can improve the reputation of insurance business in the country.

From the theoretical perspectives, scholars have asserted that corporate reputation provides competitive advantage (Fombrun & Shanley, 1990), leads to customer trust and positive word of mouth (Walsh & Beatty, 2007) and in some instance enable firms to fix premium price for their products and services (Walsh, Beatty, & Bugg, 2015). It is in this respect, that studies have identified several predictors of corporate reputation. Among the major predictors of corporate reputation include OPR practices (Cha & Kim, 2010; Gibson, Gonzales, & Castanon, 2006; Sung-un Yang, 2007), customer satisfaction (Davies, Chun, & da Silva, 2001; Walsh, Mitchell, Jackson, & Beatty, 2009), experience, knowledge and media (Shamma & Hassan, 2009).

Studies have examined the relationship between OPR and corporate reputation focus on the cognitive perceptions of stakeholders such as mangers, investors, employees and suppliers (Fombrun, 1996; Fombrun & Van Riel, 2003; Yang, 2005), most of the available studies do not assess reputation from the perspective of customers. Moreover, researchers view reputation as a fragile resource distinct from other organisational constructs (Carmeli & Tisher, 2005). In fact, little is known on the antecedents of CBCR (Walsh, Mitchell, et al., 2009). Similarly, while some scholars are of the view that reputation can be assessed through aggregation of the perception of all stakeholders (Fombrun, Gardberg, & Sever, 1999), others argued that the reputation is better investigated from the viewpoint of customers (Walsh & Beatty, 2007). This is because from the signaling theory perspectives, examining corporate reputation from customer perspective would enable the firms to better assess their strategies in reducing information asymmetry and thereby take decision based on feedback from outsiders (Connelly, Certo, Ireland, & Reutzel, 2010).

Another variable that has been reported to influence CBCR is CSR. Studies have indicated that customers awareness about CSR activities is under-explored due to poor or lack of communication (Schmeltz, 2012). So, from the public relations perspective, positive formation of reputation is one of the long-term goals that firms aspire to achieve through CSR engagement and communication. However, the linkage between CSR and corporate reputation have been inconclusive (Golob et al., 2013; Perez, 2015), suggesting the need for researchers to examine the dimensionality of CSR and its effect on reputation formation (Luis, Sanchez, Sotorrío, & Diez, 2015). Again, there is that argument that scholars have always considered CSR reporting to be a global concept without examining how its different dimensions affect corporate reputation (Perez, 2015). Specifically, Rettab, Brik and Mellahi (2009) argued that examining CSR is difficult in the context of developing economies. As such, this study intends to examine the effects of CSR (i.e. from the perspective of social equity, economic aspects and the environmental concerns) on CBCR of insurance companies in Nigeria.

Another important variable that shapes the perception of firm customers is the culture of the organisation. While several studies have examined organisational culture from employee perspectives (O'Reilly, Caldwell, Chatman, & Doerr, 2014; Rashid & Ghose, 2015), there is paucity of studies that examined organisational culture from the perspective of customers (MacIntosh & Doherty, 2007). In fact, Sriramesh (2007) argued the need for researchers to integrate culture into the public relations studies. Given the fact that organisational culture (employee perception of organisational culture) plays an important role in shaping reputation formation, the study intends to examine whether perceived organisational culture (customer perception of organisational) influence CBCR.

Contextually, most of the studies that examined the antecedents of corporate reputation were carried out in developed economies (Walker, 2010). Ali, Lynch, Melewar, and Jin, (2015) argued that the antecedents and consequences of corporate reputation varies across countries. It was reported that most of the studies were conducted in developed countries like USA, UK, China, and South Korea (Huang & Zhang, 2013). Walsh, Beatty and Bugg (2015) suggested the need for researchers to further examine corporate reputation in different environmental settings, particularly in developing economies, as studies across diverse contexts and cultures may provide better understanding on the antecedents of CBCR.

Additionally, the inability of studies to clearly explain the mechanism through which OPR, CSR and POC influence CBCR suggest the need for the introduction of a mediating variable. Though studies have reported positive and significant direct relationship between OPR, CSR and reputation formation (Cha & Kim, 2010; Bronn, 2007; Yang, 2005; Yang & Mallabo, 2003), these studies failed to explain how OPR affects reputation of an organization. In fact, Kim and Cha (2013) suggested the need for studies to introduce a mediating variable to further explain the relationship between OPR practices and corporate reputation. Since insurance business is usually conducted through intermediaries, and in some cases these intermediaries have the tendency to create some form of obstacles in dissemination of the right information to customers. Moreover, customer based corporate reputation is best conveyed through an effective communication process (Risi, 2015). While customers' exposure to information may advance perceptions about the services provided by a company, the extent to which OPR, CSR and POC could influence CBCR may be predicated on the stakeholders' belief about how transparent a business entity is in terms of communication process.

Again from the methodological point of view, though some studies have used structural equation modelling (Men, 2012; Ponzi, Fombrun, & Gardberg, 2011; Shamma, 2012), very few studies used partial least square structural equation modelling. In a methodological paper, Lowry and Gaskin (2014) contended that the use of PLS-SEM path modelling is lacking in the field of communication researches. Given the robustness of PLS-SEM modelling as a second generation technique and in view of the fact that this study used latent construct, using PLS-SEM path modelling may shield the study from the demerits of first generations techniques. Based on the above practical and theoretical issues, it is apparent that an empirical study is needed particularly in the service industry like insurance to provide additional insight on the relationships between OPR dimension, CSR and POC on CBCR.

1.4 Research Questions

To put the study in proper perspective, the researcher has raised the following research questions:

1. To what extent does Organisation Public Relationships practices (OPR), relate to customer based- corporate reputation in the Nigerian insurance industry?
2. To what extent does Corporate Social Responsibility practices (CSR), relate to customer based-corporate reputation in the Nigerian insurance industry?
3. Does perceived organisational culture relate to customer based-corporate reputation in the Nigerian insurance industry?
4. Does transparent communication strategy mediates the relationship between OPR practices, CSR practices, perceived organisational culture and customer based-corporate reputation in the Nigerian insurance industry?

1.5 Research Objectives

The primary goal of the study is to examine the influence of organisation public relationships on corporate reputations in the Nigerian Insurance sector. Explicitly, the study will examine the following objectives:

1. To examine the relationship between OPR and customer based corporate reputation in the Nigerian insurance industry.
2. To determine the association between CSR and customer based corporate reputation in the Nigerian insurance industry

3. To examine the relationship between external perception of organisational culture and customer based- corporate reputation in the Nigerian insurance industry.
4. To examine the mediating role of transparent communication strategy on the relationship between OPR, CSR. Perceived organisational culture and customer based corporate reputation in the Nigerian insurance industry.

1.6 Scope of the study

The main purpose of this study is to investigate the influence of OPR practices, CSR practices, POC on CBCR in the Nigerian insurance industry. The reason for choosing insurance industry is based on a number of factors. Firstly, insurance companies are considered as the economic drivers that improve the welfare of the citizens of a country by supporting business entities and ensure efficient allocation of resources in a country (IMF, 2013). Also, the insurance sector had witnessed a series of economic reforms, which ranges from recapitalization to the proliferation of corporate governance conventions (Ahmed, 2015). It is indisputable that insurance industry promotes financial stability and complements government security programs, aid trade and commerce, mobilize savings and help organisations to get protected against various catastrophes.

The study focused on insurance customers in three Nigeria's commercial hub centres. Customers constitute an important focal point of any business concern, particularly a business characterized by high uncertainty such as insurance products. As such, examining the perception of insurance companies' clients will be better than other stakeholders. This is because customers have access to firm related information (through the media) and possess first-hand experience with the firm. The study focuses on the three major federal capitals in Nigeria (Abuja, Lagos and Kano) states being the commercial hub Centres of Nigeria. More than 80% of insurance companies are located in these three major cities.

1.7 Significance of the Study

This present study can be appreciated from both theoretical and practical perspectives. As pointed out in the literature, globalization and technological innovation, along with dynamic socio-economic environment has forced business leaders to adopt effective public relations practices capable of improving firm's reputation. The idea that business firms build a reputation for the production of quality products and services alone cannot sustain a firm without well-articulated strategies that can enhance their reputations. While some studies have examined the OPR dimensions and corporate reputation, it is of great importance to provide additional insights in understanding various antecedents of customer based corporate reputation in a service industry. As such, this study had extended the theoretical assumptions of signaling theory to further explain the influence of OPR, CSR, and Perceived organisational culture on customer based corporate reputation. The study provides further insight on the utility of signaling theory in the context of Nigeria by specifically examining the antecedents of customer based corporate reputation. Consistent with signaling theory, this study has confirmed that quality interaction and the ability of the signaler to fulfill the demands of an outsider observing the signal significantly improves reputation.

Also, this study has confirmed the assertion of signaling theory that CSR activities reduce information asymmetry, thereby enhancing the organizational attributes. CSR activity relates to deliberate communication of positive information in an effort to convey positive organisational features.

Similarly, the findings of this study provide additional insights on the mediating role of transparent communication on the relationship between OPR, CSR, POC and CBCR. In other words, by examining the mediating role of transparent communication, this study provides additional insight on the mechanism through which the OPR, CSR and perceived organisational culture explain the customer based corporate reputation. Specifically, the findings has provided additional insights on the antecedents of CBCR in the context of Nigeria. Given the multicultural setting of Nigerian society, examining these variables had further enriched the CBCR literature.

From the methodological point of view, this study use hierarchical component model using reflective-formative method to model Customer Based Corporate Reputation construct. The study had succeeded in reducing the complexity associated with CBCR construct as a dependent variable, thereby achieving parsimony. Even though the study used adapted items, the psychometric power of these items was enhanced through a series of validity and reliability test in order to suit the study context. Hence, future studies might find these items suitable in the area of public relations and corporate reputation.

Practically, this study is of immense significance to the financial industry and specifically to policy makers in Nigeria. Specifically, this study provides a valuable framework that would further enhance the importance of organisation OPR, CSR and

POC in building CBCR of insurance companies. In the context of Nigeria, the study would best be appreciated from the following perspectives:

Given the myriads of problems that have surrounded the Nigerian insurance industry, the study was able to explore some of the challenges affecting insurance companies in Nigeria and how public relations could be used to overcome them. The study provides information to the regulatory agencies such as National Insurance Commission on how best insurance companies can regain their lost glory. The findings of the study were of immense benefit to the government and other regulatory agencies such as the National Insurance Commission (NAICOM) of Nigeria. For example, the commission might coordinate and encourage insurance companies to strengthen the efficiency of their public relations strategies by dessiminating effective and transparent information to their customers. Finally, the study serves as an important stream for value enhancement in the Nigerian insurance industry by further encouraging the insurance brokers who relate directly with insurance companies to appreciate the role of transparent communication in building positive firm's reputation.

1.8 Definition of Terms

For a better understanding of this research effort, conceptualization and operationalization of the study variables and terms are stated bellow:

1.8.1 Corporate Social Responsibility

This present study conceptualized corporate social responsibility as firm's initiative meant to achieve long term economic, societal and environmental concern through the application of best business practices. It is an activity that allows firms to go beyond legal compliance and the goal of a high financial return to shareholders to address social, cultural and environmental responsibilities to a broad range of stakeholders in the community.

1.8.2 Perceived Organisational Culture

In this study, perceived organisational culture is defined as a central phenomenon that shapes the image of a firm within the market environment. External view of organisational culture is reflected in the organisational process and employee behaviours may be a key factor in shaping perception of clients.

1.8.3 Transparent Communication

In this study, transparent communication as an organization’s communication effort to make available all necessary information to customers whether positive or negative in a way that it’s accurate, efficient and unequivocal, for the purpose of enhancing the perception of customers and holding organizations accountable for their actions, policies and practices.

1.9 Organisation of the Thesis

This research work is organised into five chapters. The first chapter contains the background information that highlights the main reasons that motivate the study. It comprises the problem statement, the research questions; the objectives of the study, the scope of the study as well as the significance of the study. The second chapter presents a review of related literature on the variables considered in the study, the conceptual framework and hypotheses development. The third chapter covers the methodology of the study. The fourth chapter carries the analysis and findings while the fifth chapter presents the discussions of results and recommendations for future research.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature related to the study variables. In particular, the chapter starts with a review of the concept of corporate reputation, organisations public relationships, corporate social responsibility, perceived organisational culture and transparent communication strategy. It also gives a detailed empirical review on studies that examined the effect of organisations public relationships, corporate social responsibility and perceived organisational culture on corporate reputation. It was then followed by an overview of the Nigerian insurance industry. Finally, the chapter was rounded up with a discussion on the research framework and underpinning theories.

2.2 Corporate Reputation

Following numerous business scandals around the world (i.e. the case of British Petroleum and Toyota automobile in 2010, the experience of AIG in 2008, etc.), researchers and professionals have intensified effort to quantify the benefits of building and maintaining reputation in an organisations (Doorley & Garcia, 2007). In fact, building reputation becomes more acute when it comes to firms that engage in the sale of product such as insurance policy, in which the client knows little about the product before purchase (Stacks & Dodd, 2013). To put it more vivid, Warren Buffett (as cited in Stacks & Dodd, 2013) stated that he would accommodate and reason with his employees when his firm lose money but he would be ruthless, if the firm lose a shred of reputation. This statement situates the importance of reputation in perspectives. As such, corporate reputation is becoming increasingly important because it is associated with significant benefits (Bartikowski & Walsh, 2011). Additionally, firms can benefit from a good reputation when building sound customer relationship (Fombrun & Van Riel, 2004). Hence, trying to achieve a positive company reputation is essential for long term business objectives of a firm (Eckert, 2017).

As such, given the importance associated with corporate reputation, several disciplines have attempted to provide insight into what corporate reputation entails. However, there is no clear cut definition as corporate reputation has been defined differently by different authors in various research endeavors. Clear understanding of the concept as it affects the research area is important since different authors view corporate reputation from different perspectives (Fombrun & Van Riel, 1997). In fact, because of the complex nature of concept and the variety of definitions provided by different authors, Fombrun and Van Riel (1997) viewed corporate reputation's literature as chaotic and desolate. Scholars have identified several diverse views of reputation from different perspectives that include economics, management, marketing, and sociology. According to Barnett, Jermier, and Lafferty (2006), one of the fundamental factors that perhaps creates fundamental barrier to arriving at a universal definition of the concept of corporate reputation relates to the misunderstanding regarding the notion of identity, image and reputation.

While Fombrun and Van Riel (1997) asserted that image and identity are the basic components of reputation, some authors used the term interchangeably. This integrative perception of reputation view identity as the perception the insiders have about the firm (employees), image is the perception the external stakeholders have about the firm while reputation is the aggregation of these perceptions. Following this view, Fombrun and Van Riel (1997) defined corporate reputation as a collective representation that measures a firm's relative standing from the perspective of internal stakeholders (employees) and that of external stakeholders. According to Wartick (2002), scholars continue to use the term identity, image and reputation interchangeably, in spite of universal acceptance of the position of Fombrun and van Riel. For example, Bromley (2001) viewed company's image as the perception of internal members of an organization that collectively triggers its corporate communications efforts in presenting itself to others. Similarly, Whetten and Mackey (2002) defined image as the perception of internal members concerning what external stakeholders consider most central, enduring and distinguishing about their company. However, this internal perception is similar to Fombrun's conceptualization of identity.

In addition to this misconception, different disciplines have conceptualized corporate reputation from different perspectives. For example, economist viewed reputation as a signal that is transmitted from a firm to customers to provide some hints about the quality of a firm product (Shapiro, 1989). The reputation is measured from the perceptions of shareholders and other stakeholders (Brammer & Pavelin, 2004). Most often, customers use their perceptions of a company's reputation to analyze some informational signals about it and to assess the firm areas of competence (Fombrun & Shanley, 1990). It is a signal that shows a firm's promising behavior in distinctive ways. Similarly, scholars in marketing also view corporate reputation as a signal. Chen et al., (2015) reported that corporate reputation is a signal of a firm's actions to its customers. Firms examine marketing cues in order to understand the beliefs, attitudes, and or intentions of customers. A steady positive signals about a company's products or services can enhance its credibility (Herbig, Milewicz, & Golden, 1994).

On the other hand, scholars from strategic management viewed corporate reputation as a collective impression of multiple stakeholders' perspectives about a firm (Deephouse, 2000). Among the prominent corporate definitions are that of Fombrun (1996); Weigelt and Camerer (1988). According to Weigelt and Camerer (1988), corporate reputation is defined as those set of characteristics that are usually inferred from the past activities of firms. In other words, it is the customers' beliefs about the attributes of a firm. While Fombrun (1996) defined corporate reputation as "a perceptual representation of a company's past actions and future perceptual representation of a company's past actions and future prospects that describes the firm's overall appeal to all of its key constituents when compared with other leading rivals". Fombrun (1996) believed that reputation is a product of an exchange of information and another social phenomenon that influence the perceptions of stakeholders about a firm.

According to Fombrun and Van Riel (1997), corporate reputation is a strategic resource that is difficult to copy because of its uniqueness. This is in line with argument advanced by Barney (1986) regarding the concept of strategic assets as something that cannot be bought, imitated, and or easily substituted.

However, in public relations studies, corporate reputation is often treated as a practice initiated to improve the image of the organisations (Patrick & Adeosun, 2013). Grunig and Hung (2002) stated that corporate reputation is an aspect of relationship management and since public relations practitioners play a role in managing the behaviour of an organisation, it invariably affects the reputation of the organisation. Barnett and Hoffman (2008) argued that corporate reputation is an assessment of firm's behaviour at a point in time, which simply refers to the culmination of prior observations of the firms' behaviors over a given period of time. Further, they argued that reputation allows stakeholders and other observers to more accurately predict the behaviors of a firm whether the firm is likely to treat its customers with respect, create high returns for its shareholders, be supportive of its community, care for its employees and so forth

From sociological perspective, corporate reputation is viewed as a social construction which is usually built through a sound relationship between a company and its various stakeholders (Shrum & Wuthnow as cited in Chen et al., 2015). It is an indicator of legitimacy which establishes a fit between expectations and actual behaviour. In other words, reputation acts as a reflection of someone's activities and identity and simultaneously as a source from which a person derives his/ her individuality (Chen et al., 2015). Generally, organizational theorists usually view corporate reputation from the perspective of sociologists. It is a projection of both an organization's identity (what we think we are) and image (what we think other people think about us) (Fombrun, 1996). Below are some of the leading definitions of corporate reputation.

Table 2.1

Conceptual Definitions of Corporate Reputation

	Definitions
Herbig et al. (1994)	Reputation is an aggregate composite of all previous transactions over the life of the entity, a historical notion, and requires consistency of an entity's actions over a prolonged time'
Fombrun (1996)	'…corporate reputation is a snapshot that reconciles images of a company held by all its constituencies'
Fombrun and Van Riel (1997)	view as an indicator of legitimacy or social acceptance, reflecting a congruence of expectations

Table 2.1 Continued

Gray and Balmer (1998)	A value judgment about a company's attributes and evolves over time as a result of consistent performance, reinforced by effective communication
Weiss, Anderson, and MacInnis (1999)	…reflects how well it has done in the eyes of the marketplace
Fombrun, Gardberg, & Sever (1999)	'A reputation is therefore a collective assessment of a company's ability to provide valued outcomes to a representative group of stakeholders'
Walsh and Beatty (2007)	'the customer's overall evaluation of a firm based on his or her reactions to the firm's goods, services, communication activities, interactions with the firm and/or its representatives (e.g. employees, management) and/or known corporate activities'

From the various definitions cited above, it is clear that there is no single universally accepted definition of corporate reputation in the literature (Shamma, 2012). This study follows the views of Walsh and Beatty and conceptualized corporate reputation as the customer's overall evaluations of firms based on his or her reaction to the firm's services. The study focuses on customers. This is because customers are among the most important stakeholders who ultimately makes the decision about product patronage.

2.2.1 Approaches to Reputation Studies

Understanding the perspectives through which corporate reputation can be examined may inform business organisations about what to do to achieve positive reputation (Money & Hillenbrand, 2006). Some scholars have classified reputation studies into two clusters (i.e. stakeholder approach and strategic approach). For stakeholder approach, Shamma (2012) argued that a firm would benefit immensely if it can trace the antecedents of corporate reputation from the perspectives of various stakeholders. It may enable firms to redesign their strategies in a way that would encapsulate the concern of different individual stakeholder. Studying reputation at different level of analysis had led to the emergence of several theories. Among the theories that were used to study reputation at the individual level includes the theory of Reasoned Action

(Fishbein & Ajzen, 1975), the Social Exchange theory (Kenneth, Martin, & Richard, 1980), the theory of Planned Behavior (Ajzen, 1991) and Signaling theory (Connelly et al., 2010).

On the other hand, the strategic approach used organisations as unit of analysis and examined resources and capabilities needed to predict corporate reputation. This school of thought focuses on assets generating activities as antecedents of corporate reputation. Conversely, the stakeholder approach focuses on individual experience /observations as antecedents of corporate reputation. Table 2.2 gives a summary of the two basic approaches for examining corporate reputation.

Table 2.2

Corporate reputation Approaches

	Antecedents	**Attitudinal Corporate Reputation**	**Behavioural Consequences**
Strategic Level	Assets generating activities	Intangible assets	Market /Asset performance
Stakeholder Level	Experience/Observation	Beliefs/Attitudes	Intentions/Behaviours

Source: Money and Hillenbrand (2006)

The stakeholder approach identifies the need to examine the elements that lead to the attitude formation of a stakeholder about a firm which will in turn lead to behavioral intentions and actual behaviour. Also, there is a crop of researchers that have studied corporate reputation by combining two different levels of analysis. For example, Shamma and Hassan (2009) examined customers and non-customers formation of perceptions about corporate reputation and consequently behavioral intentions toward organizations using theory of Planned Behaviour. The study revealed that the formation of perceptions about corporate reputation differs between customers and non-customers.

Other researchers measure the concept of corporate reputation from the perspective of employees and came up with the concept of employee based corporate reputation (Davies et al., 2001), while Shamma and Hassan (2009) examined both customers and non-customers view of corporate reputation. These differences underscore the perspective through which researchers view corporate reputation and reflect the perspective of reputation from a diverse stakeholder groups (Shamma, 2012; Terblanche, 2015). Diverse stakeholder groups such as customers, shareholders, and suppliers all have different perceptions of what corporate reputation constitutes. As such, customers as a very important stakeholder group who ultimately makes the decision about product patronage need to be given priority. More importantly, where reputation is examined based on the perspective of a particular stakeholder, the dimensions ought to be stakeholder specific (Shamma, 2012). This present study used stakeholder level approach to examine the concept of corporate reputation from the perspective of customers. This is because positive customer based assessment leads to favorable consumer attitude to a firm as well high possibility of customer retention (Walsh, Beatty, & Holloway, 2011).

2.2.2 Customer Based Corporate Reputation

Scholars have argued that the number of studies assessing corporate reputation from the perspective of customers as an important stakeholder group is rather scarce (Abratt & Kleyn, 2012; Gengathara & Hamzah, n.d.; Jinfeng, Runtian, & Qian, 2014; Walsh & Beatty, 2007; Walsh, Beatty, & Shiu, 2009). It has been established that firms with good reputation have a competitive edge, attract new customers and retain a large number of their existing customers (Fombrun, Gardberg, & Sever, 2000; Walsh, et al., 2009). According to Walsh et al. (2011), corporate reputation serves as a major market-entry barrier and influences both the financial performance (profitability) and non-financial performance of a firm (customer loyalty). Consequently, corporate reputation construct had attracted considerable attention in both marketing and public relation literature with different scholars making efforts to develop a reputation scale (Davies et al., 2001; Fombrun et al., 2000). Though a plethora of different scales has emerged; few studies view it as composed of both cognitive and affective dimensions (Walsh & Beatty, 2007). Most of the studies have ignored the attitude attribute of corporate reputation, particularly in service industry.

Herbig was among the first authors to associate the establishment of firm's reputation through customer attitude in 1993 (Herbig et al., 1994). Accordingly, the concept of corporate reputation was viewed as the estimation of consistency of a firm regarding some of its key attributes over a given time frame (Herbig & Milewicz, 2006). The attitude toward a firm is dependent on the prior attitude of the firm. They believed that reputation is established by way of flow of information from one customer to another. This view was further upheld by Wang, Lo and Hui (2003); and Walsh et al. (2007). These scholars believed that reputation is associated with thoughts and feelings, which can lead to a given behavior toward a firm. Walsh and Beatty (2007) were among the leading authors to challenge the traditional view of conceptualizing corporate reputation and argue that corporate reputation is more of customer attitude as it makes a stakeholder to think about a company in a certain manner.

Specifically, Walsh and Beatty (2007) developed the first customer-based corporation scale (CBCR) scale to measure corporate reputation by a single stakeholder group (i.e.

customers). The scale emphasizes the affective components of corporate reputation consisting of five dimensions. The dimensions include customer orientation, good employer, reliable and financially strong company, and product and service quality, and finally, social and environmental responsibility. The scale was measured with 28 items. In 2009, a short CBCR scale with 15-items was developed from the original Walsh and Beatty (2007) scale. Following the CBCR scale development in 2007, a number of authors have attempted to test the scale in different environmental setting.

Walsh, et al. (2009) developed a short form version of CBCR scale (with 15 items) and tested the new scale in the context of United Kingdom and Germany. Further, the study examined the cross-cultural validity of the scale within these two domains. The study indicated that the short CBCR scale has equally good psychometric properties as the original scale. The results of the study indicated that consumers in different environmental setting (US, UK, and Germany) have the same conception of the CBCR dimensions. The study concluded that both the 28-item and the 15-item scale performed reasonably well.

To further test the validity of the Walsh and Beatty scale, Terblanche (2015) reexamined the psychometric power of the CBCR scale with a view to ascertain whether the scale would be able to measure customer-based reputation in an emerging market. The study was a follow up designed to provide possible explanations as to why only two dimensions of the shortened CBCR scale of Walsh et al. (2009), survived the analysis among clothing retailer's customers in 2014. To further validate the scale, the study was replicated with supermarket customers in a developing context. This is because the understanding of customer decision making and behavior in emerging markets presents countless challenges to both marketing managers and market researchers. However, Terblanche (2015) cautioned that circumstances in developing economies are usually different from the environment from the existing scales and their underpinning theories. Hence, a number of factors need to be considered when applying the scale to emerging markets. Though the study identified two dimensions, it is debatable whether CBCR construct consists of only two dimensions in emerging economy. Hence, suggested that the CBCR scale be further tested among customers from various service industries in emerging markets.

Some scholars believed that developing a CBCR scale that is industry specific is the best way to come up with valid and reliable scale. In an effort to provide an alternative scale, Yüksel and Cintamür (2016) carried out a study to develop a CBCR scale specifically for banking industry. They argued that studies have overlooked the fact that the dimensions of corporate reputation vary depending on the industry a firm operates. After a series of item identification and initial purification, the study identified 40 items to be used for the developing an alternative CBCR scale specifically for banking industry. The study identified eight dimensions of CBCR consisting of products and services, good employer, customer orientation, financial performance and financially strong company, social and environmental responsibility, trust, employee behaviors, and omnipresence. However, the study is a proposed framework and is simply an extension of Walsh and Beatty (2007) CBCR scale.

Similarly, Wepener and Boshoff (2015) criticized the existing instruments developed to measure CBCR. More specifically, they raised some serious concerns about the construct validity and the dimensionality of the instrument they proposed. Majority of these scales developed to measure the corporate reputation of service industry portray some doubts about their validity and reliability. As an alternative, Wepener and Boshoff (2015) developed a scale to measure the CBCR of large service organizations. Using online survey data from the client of service firms, the study came up with 19-item instruments to measure the reputation of a service firm along five dimensions, namely, emotional appeal, corporate performance, social engagement, good employer and service points. The study contended that given the importance ascribed to reputation construct, the assessment of the reputation of a firm is better achieved along five dimensions, namely, emotional appeal, corporate performance, social engagement, good employer and service points. They contended that the psychometric power of the new developed construct would provide a better alternative for effective measurement of corporate reputation in service industry. Despite the criticism of Walsh and Beatty's CBCR scale, Aggarwal (2014) followed the conceptualization of CBCR construct of Walsh and Beatty (2007) and operationalized the construct with five dimensions. The study reported that scale has good psychometric power.

Specifically, marketing scholars (Bartikowski & Walsh, 2011; Shamma, 2012; Shamma & Hassan, 2009; Walsh & Beatty, 2007; Walsh, Schaarschmidt, & Ivens, 2017) recognize customers as one of the most important stakeholders that determine the success of a firm. This is based on the belief that a sound customer based corporate reputation can reduce transaction costs and perceived risk of customers (Shamma & Hassan, 2009; Walsh & Beatty, 2007; Walsh et al., 2017). Walsh and Beatty (2007) identified two major issues that are prominent in almost all the definitions of reputation. Firstly, the notion that corporate reputation is a collective phenomenon, and secondly, the fact that corporate reputation relates to the experience of various stakeholders about an organisation. Thus, corporate reputation has both a behavioural and an informative component. That is, legitimate behaviour in the establishment of the distribution of the value created in the past will lead stakeholders to anticipate legitimate behaviour by the company in the future. Hence, perception held by customers or potential customers serve as source of information about a firm's trustworthiness and credibility, hence modulating such perceptions in a positive manner is crucial to the success of a firm (Shruti, 2015). Chen et al. (2015) argued that customers are more likely to buy products or services from firms they perceive as having positive reputation. The choice of a particular approach depends on the study unit of analysis one intends to adapt.

Shamma (2012) reported that both the stakeholder specific and general perspective about reputation are both effective in assessing reputation, the choice is based on interest and the objective of the study. Again, the perceptions about corporate reputation differ between customers and non-customers. While customers tend to focus more on the emotional appeal dimension, the dimension of vision and leadership tend to be more specific to the non-customer group. For example, Srivoravilai, (2006) aggregated various definitions of corporate reputation and asserted that corporate reputation is a dynamic concept, it consists of both subjective and objective features, that different stakeholders may have different perception about a company and that reputation is formed through various modes of communication between a firm and its constituents.

Similarly, Walker (2010) classified the definitions into five clusters. The first group refers to those who view corporate reputation as stakeholder's viewpoints about the internal and external aspects of a firm. The second group refers to those that view corporate reputation as an aggregate perception of all stakeholders about a firm. The third groups are those who compare reputation to other resources that are capable of creating firms competitive advantage. The fourth group refers to those that view reputation as either positive or negative depending on the perception of the appraiser. The final group refers to those that view reputation as time specific variable that can easily change over time. Consistent with the first group identified by Walker (2010), Taghian, Souza, and Polonsky (2015) defined corporate reputation as the "managers' perceptions of how good the organization achieve stakeholders needs.

As such, studies use different approach to measure corporate reputation. Puncheva-Michelotti and Michelotti (2010) argued that researchers ought to consider specific measures that relate to specific stakeholder groups. For example, if corporate reputation was measured from a customer perspective, dimensions such as products and services, advertising claims and corporate social responsibility may be incorporated.

From the extant review of reputation literature, assessment of customer based corporate reputation (CBCR) have received limited research attention (Walsh & Beatty, 2007). In their study, Walsh and Beatty (2007) indicated that empirical studies have examined few predictors of customer based corporate reputation such as critical news reports and negative incidents. They argued that the studies that examined these predictors do not consider the different dimensions of corporate reputation. In another study, Walsh, Beatty and Bugg (2015) suggested the need for researchers to further examine the predictors of customer based reputation in different environmental setting as studies across diverse service contexts and cultures may provide more clarity on the antecedents and consequences of corporate reputation.

Focusing on customer assessment, Walsh and Beatty (2007) conceptualized CBCR as an attitude-like evaluative judgment of firm by customers. It is viewed as customer's general evaluation of a firm based on his or her reactions to the firm's goods, services, communication activities, interactions with the firm and/or its representatives (such as employees, management, or other customers) and/or known corporate activities." Considering the fact that services are characterized predominantly by their intangibility, Shamma (2012) argued that for a service firm, a favorable reputation is even more important than it is for those marketing physical entities.

Despite the criticism meted on the Walsh and Beatty (2007) CBCR scale, majority of the scales developed as alternatives used the dimensions of CBCR scale proposed by Walsh and Beatty (Wepener & Boshoff, 2015), while Yüksel and Cintamür (2016) added three more dimensions to make it eight in their proposed scale. Aggarwal (2014) used the Walsh and Beatty (2007) CBCR scale to examine the relationship between CBCR and customer citizenship behaviour. The study further justified the validity and reliability of the CBCR scale.

This present study follow the extant scholars (Shamma, 2012; Shamma & Hassan, 2009; Walsh & Beatty, 2007; Walsh et al., 2017) and conceptualizes customer based corporate reputation (CBCR) as customers' overall assessment of a firm based on his or her reactions to the firm's offerings, communications, and interactions with the firm. It is operationalized as a multidimensional construct based on five dimensions which include client orientation, product and service quality, reliable and financially strong, good employer relations and Social and environmental responsibility. Consequently, this study examined the effects of OPR, CSR, and POC on CBCR in the context of Nigerian insurance industry.

2.3 OPR in the Public Relations Context

Public relations discipline started to emerge as a field between the 1970s and the early1980s. Largely drawing from the area of social science, scholars began to develop public relations theories in the early 80s and 90s. One of the closely related disciplines to public relations is marketing. Some studies have provided empirical evidence to differentiate public relations from marketing (Ha & Ferguson, 2015). They argued that public relations relate to all the publics of an organization, whereas marketing is concerned only with customers, products, and services. To further differentiate public relations with marketing, Moncur (2006) reported that public relations referred to an aspect of strategic management. It can, therefore, be linked to organizational strategies as well as to the wider part of business operations.

Several organisations (both public and private) use public relations for different reasons. According to Tench and Yeomans (2011), what encouraged the development of public relations as a business function was the increase in disposable income and disposable products which result in the creation of a new category of the public called customers (Tench & Yeomans, 2011). Hence, this development has led to the idea of rationalizing irrational public opinion through the power of ideas and argument.

In fact, it is widely known that for organizations to achieve their objectives they should have the requisite expertise to respond to threats and business opportunities in their environment. As such, the role of public relations has become central to the effective administration of all private and public corporations. Communication has been able to explain and situate public relations practices as a notion that defines the nature of relationships that exists between a firm and its publics (Abu-Jarour, 2013). Abu-Jarour (2013) contended that for organisations to build effective public relationships, the public relations practitioners needs to adopt an integrated communication process that recognize both the internal and the external environment of their organisation.

Public relations strategies ensure efficient communication between the organisations and the public. The Public Relations Society of America (PRSA) (as cited in Abu-Jarour, 2013) described public relations practices as a strategy that assists complex and multicultural societies in taking decisions that will effectively contribute to mutual understanding among groups and institutions. Ha and Ferguson (2015) asserted that some public relations professionals and scholars identified the image making function as the most important tasks of the public relations practitioners. According to them, for customers to act in the interest of the organisation, public relations officer needs to recognize the importance of down-top flow approach with contribution from all layers of the organisations.

Public relations practices have advanced significantly in the context of developed economies due to the existence of a well-functioning management system and a robust communication system (Zayani, 2008). However, in the context of developing economy, public relations practices is still at its infant stages (Obisesan, 2015). For example, despite the large population of Nigeria, financial institutions do not seem to focus on improving their public relations with customers they believe do not have huge stake in their businesses (Melewar, 2011). As such the perception of customers on organisation public relationship practices may have impact on whatever impression stakeholders may possess about the organisation.

Public relations practices have been viewed as strategies for building quality relationships in organisations. It is a concept used in different types of industries that has led to the emergence of various skills and competencies among practitioners. Grunig, Grunig, and Ehling (1992) asserted that because of the diverse nature of public relations, no universally accepted definition exists for public relations. Harlow (1976) identified 472 definitions of public relations written between 1900 and 1976. Harlow defined public relations as a unique management function that assists organisations to build and maintain common lines of communication, understanding, and support between an organisation and its publics. It is obvious that this definition sets the stage for better and comprehensive definitions of public relations as it focused on the management of communication with emphasis on external relationships.

According to Hutton, Goodman, Alexander, and Genest (2001), some of the metaphors used by professionals to defined public relations include: “lawyer in the court of public opinion,” “engineer of public consent,” “developer of goodwill,” “builder of public opinion,” motivator, persuader, clarifier, lubricant, catalyst, interpreter, devil’s advocate, educator, “creator or manipulator of symbols,” and reputation manager among other things. James and Larissa (2000) stated that public relations focuses on two-way communications that lead to the building of positive relationships between organisations and their publics, including its strategic importance to organisations and its influence on reputation. In support of this view, Cutlip, Center and Broom (2000) contended that public relations is part of the managerial function that enables firms to establish and maintain beneficial relationships with the publics (on whom its success or failure depends upon). Within this standpoint, Ledingham (2003) viewed public relations as a management function that is a concern with establishing a mutually beneficial link between an organisation and the publics who determine the success or failure of the organisation.

Grunig and Hung (2002) believed that two competing positions exist in the area of public relations concerning the significance of public relations to organisations. Firstly, the generation revenue school of thought which argued that the creation of awareness of an organization will lead to positive perceptions in the minds of stakeholders, which in turn, will enhance the reputation of organisations. Secondly, the other school of thought supported the idea that an organization's ability to cultivate quality relationships with stakeholders will lead to supportive behaviors (e.g., sales, donations, or favorable legislation); while at the same time prevents unsupportive behaviors (e.g., strikes, litigation, boycotts, or overregulation) (Grunig, Grunig, & Dozier, 2002). Asemah (2011) affirmed that public relations are a continuous exercise that enables organisations to win the generosity of the publics. It is a deliberate communication that can be used by both public and private organisations to build and maintain a mutual understanding with the publics (Asemah, 2011).

From whatever angle one looks at public relations, there seems to be an agreement that public relations is a discipline that utilizes communication to create and sustain favourable image and reputation among its critical stakeholders called the publics (Asemah, 2011). It assists in establishing a cordial and fruitful relationship between an organisation and its stakeholders (board of directors, management, employees, customers, shareholders, and community). An effective organisation's public relationship influences the opinion of individuals or group hold towards an organization, it products and services in a positive way (Mathew & Ogedebe, 2012). Public relations practices perform the function of instituting and preserving positive relationships between an organisation and its stakeholders (Skerlep, 2009).

While some equate public relations with marketing, it is important to note that public relations is more than a mere 'publicity' in the media to support the promotion of a product. It is about building relationships with numerous stakeholders, using a whole range of channels and techniques (Tench & Yeomans, 2011). It is simply an effort to enhance organization's reputation by establishing a positive relationship between an organisation and other stakeholders.

The public relations researchers have embraced a new paradigm of relationship referred to as organization-public relationships to gauge the quality of public relations practices (Jo, 2003). As such public relations researchers used organisation public relationships (OPR) to measure the relationship quality between an organisation and the public. Ferguson (1984) was the first to encourage scholars to examine the relevance of relationships in the study of public relations. To develop a better understanding of public relationships, Ferguson proposed that the domain of public relations need to focus on organization–public relationships. The concept of public relations has moved from seeing managing communication between an organisation and its publics (Grunig & Hunt, 1984), to building positive relationships with various organisation constituents. Having a comprehensive definition of relationship is the starting point for understanding OPR. A precise and clear definition of relationship can assist in developing a valid operationalization of OPR (Ki & Shin, 2009).

As such, researchers have since established organization-public relationships as a crucial element of public relations research (Grunig, 1993; Ledingham, 2003). Huang (1998, p. 12) defined organization-public relationships as the extent to which organizations and the public trust one another, agree on one another and has real power to influence, experience satisfaction with each other, and commit oneself to one another. Also, Huang (1998) assessed organization-public relationships based on four dimensions to represent the construct (control mutuality, trust, commitment, and satisfaction). Bruning and Ledingham (1999, p. 62) defined organization-public relationships as the "states that exist between an organization and its key publics in which the actions of either entity impact the economic, social, political, and/or cultural well-being of the other entity". They believed that an efficient management of organization-public relationships can be beneficial to both the organisation and the public.

Similarly, Broom *et al.* (2000) defined organization-public relationships as patterns of interaction, transaction, exchange, and linkage between an organization and its publics. They reported that several public relations scholars are of the view that the focus of public relations is on building and maintaining an organization's relationships with its publics. It is through relationship management that organisations can have a positive reputation among their various stakeholders. In a related literature, Yang (2005) defined organization-public relationships as the interdependence of an organization and its publics and the consequences of such interdependence. The consequences may either be positive or negative depending on how the organisation managed the relationship.

For the relationship to be effective Grunig et al.(2002) believed that it has to be viewed as "symmetrical, idealistic, critical, and managerial" in its focus. The symmetrical worldview refers to a situation where public relations practitioners serve the interests of both sides of relationships while still advocating the interests of the organizations that employ them. In that regard, the organization can serve the interests of society, consisting of publics, as well as the benefit of organizations. Again, it is assumed that when it comes to measuring the effectiveness of a public relations program, getting the perception of people involved becomes extremely necessary (Lee & Choi, 2009).

Thomlison (2000) stated that several scholars have defined the relationship in a variety of ways. Even though some common dimensions for measuring OPR have been identified in several studies (e.g. trust, commitment, satisfaction and others), Ki and Shin (2009) argued that researchers relate relationship to different variables, usually with inconsistent results across studies. This study discovered that despite the importance of public relationship research in the last two decades, the importance of public relations to business firms remains unsettled in the sphere of public relations literature (Kim & Cha, 2013). In the context of this study, OPR is about managing communication to (or "intending to") building right relationships and establishing beneficial and mutual understanding between an organisation and its most relevant audiences that are the customers.

2.3.1 Dimensions of Organisation Public Relationships

Among the numerous dimensions of OPR, four have been identified consistently in the literature explaining the whole essence of OPR. Huang (2001) argued that these four dimensions (trust, control mutuality, relationship satisfaction and relationship commitment) have appeared consistently in the literature of interpersonal and organizational relationships. In the context of organisations, the majority of researchers (Ferguson, 1984; Grunig & Hung, 2002; Seltzer & Zhang, 2011; Sriramesh, Grunig, & Buffington, 1992) have concluded that four out of the six dimensions play a significant role in making sure that organisational activities and processes are in line with the organisational objectives. The five dimensions of OPR are discussed in the following sections:

2.3.1.1 Trust Dimension of OPR

Trust is defined as "one party's level of confidence in and willingness to open oneself to the other party" (Hon and Grunig, 1999, p.14). They argued that trust has multiple dimensions. They identified three critical dimensions of trust. The dimensions consist of (a) integrity (i.e. the belief that an organization is fair and just), (b) dependability (i.e. the belief that an organization will do what it says it will do) and (c) competence (i.e. the belief that an organization can do what it says it will do). Nyhan (2000, p. 7) defined trust as "the level of confidence one individual has in another's competence and his or her willingness to act in a fair, ethical, and predictable manner".

Grunig, Grunig, and Ehling (1992) emphasized the significance of trust and credibility for the establishment of an effective relationship between the organisation and its public. Consistent with this, Bruning and Ledingham (1999) considered trust as one of the major dimensions in their OPR scale. Huang (1999) indicated that apart from control mutuality, trust is the second most critical component of OPR scale. Jahansoozi (2007) asserted that for long-term relationships, trust becomes, even more, necessary due to a higher level of investment. Where trust has declined due to a crisis or has been eroded over time owing to perceived negative organizational behaviour, then transparency becomes a 'critical' relational characteristic as it becomes necessary for rebuilding trust and commitment within the OPR. Bruning, DeMiglio and Embry (2006) affirmed that trust is a significant factor in improving the effectiveness of the organisation. Building confidence in any relationship will make both the organisation and the other stakeholders to engage in a relationship that will be of beneficial to all involved. Kramer (2010) contended that positive relationship exists between individual trust in other people and their willingness to engage in trust related behaviour.

2.3.1.2 Control Mutuality Dimension of OPR

Control mutuality refers to "the degree to which parties agree on who has the moral power to influence one another" (Hon and Grunig, 1999, p. 3). This dimension relates to the influence of one party on the relative probabilities of actions by the other (Jo et al., 2004). In most cases, one party has Controlled power mutuality in some contexts and shares or gives it up in others. Therefore, "control" does not necessarily have to be equally distributed for a stable relationship as long as the other party accepts equalities. In other words, the power distribution of the relationship tends to be negotiable and dynamic. Jahansoozi (2007) viewed control mutuality as the magnitude to which parties in a relationship agree on which should exact influence on mutual goals. Preferably, parties involved in a relationship should feel that they have some level of leverage to influence each other; otherwise, the relationship may not last.

In the context of relationship management, Hon and Grunig (1999) defined control mutuality as “the degree to which parties agree on who has true power to influence one another” (p. 13). In essence control mutuality, or what is referred to as norm of reciprocity, among parties is crucial to stable and quality organization–public relationships (Grunig et al., 1992). In most relationships, a party may have a higher control in one situation and shares or gives up power to the other party in another situation. As such the distribution of power in the relationship may always be under negotiations.

According to Botha and Van Der Waldt (2010), control mutuality simply refers to the equality of authority and decision-making practices that take place within an organisational relationship. It refers to a situation where both the organisation and the partners are both satisfied with the decision-making process of the organisation. Also, Rivera (2011) viewed control mutuality as the extent to which parties in a relationship decide on who has the statutory power to influence the relationship. Larissa, Grunig and Dozier (2002) argued that although some form of power imbalance is natural in any relationship, usually positive relationships exist when organizations and publics have some leverage of control over one another. Put it another way, control mutuality refers to the degree to which parties involved in a relationship are satisfied with the level of control they have over one another (Dhanesh, 2014).

2.3.1.3 Relationship satisfaction Dimension of OPR

Satisfaction is one of the most commonly studied elements of organisation-public relationships (Ferguson, 1984; Huang, 1998). Bruning and Ledingham (2000) demonstrated that satisfaction was a major factor in O-PR. Rivera (2011) defined relational satisfaction as the degree to which one party feels favourable towards the other because positive expectations about the relationship are strengthened. "A satisfying relationship is one in which the benefits outweigh the costs. Satisfaction also can occur when one party believes the other party is engaging in positive steps to maintain the relationship" (Larissa, Grunig, & Dozier, 2002, p. 553). Unlike control mutuality and trust, which might involve cognitive dimensions, satisfaction encompasses affection and emotion. Hon and Grunig (1999, p. 14) defined relational satisfaction as "the extent to which one party feels favourable toward the other because positive expectations about the relationship are reinforced". Hendrick (as cited in Huang, 2001) viewed relationship satisfaction as one of the major established areas of relationship assessment, with several indicators to assess feelings, thoughts, or behaviour in intimate relations. Satisfaction arises when one party in a relationship perceives and believes that the other party behaves in a positive way to maintain a relationship (Eyun-jung Ki & Hon, 2007).

According to Bruning, DeMiglio, and Embry (2006), when the customers are satisfied with the services provided to them, the effectiveness of the organisation will be improved. Huang (2001) affirmed the significance of satisfaction as the extent to which both an organisation and its public get satisfied with their relationship, which is an aspect of measuring organisational relationships with strategic publics. Satisfaction often occurs when one party believes that the other party's relationship behaviour is positive. Satisfaction addresses the degree to which one party feels favourable toward the other because positive expectations about the relationship are fulfilled and strengthened (Linjuan Rita Men & Tsai, 2014). Similarly, Eyun-jung Ki and Hon

(2007) asserted that where the various stakeholders are satisfied with an organization, it can encourage disposition of positive behaviours toward an organization.

2.3.1.4 Relationship Commitment Dimension of OPR

Relationship commitment is the enduring desire to maintain a "valued relationship" (Morgan & Hunt, 1994). They argued that relationship commitment exists when the relationship is considered important to all the parties involved. Hon and Grunig (1999) define commitment as the extent to which an individual feels that the relationship is worth spending energy to maintain and promote. Bruning and Ledingham (1999) contended that commitment comprises the choice to continue with a relationship and to face relational difficulties together.

Bruning and Galloway (2003) asserted that relationship commitment has to do with the notion that an individual intends to continue with a relationship to the extent that he or she is engrossed to his or her partner. A relationship that is based on personal commitment, the parties in the relationship may choose to maintain the relationship because they are optimistic about the benefits each could derive from mutual interactions. Bruning and Galloway (2003) asserted that people who display special commitment derive their identity from the relationship. Yang and Grunig (2005) conceptualized commitment as the degree to which individuals involved in a relationship trust and feel that the relationship is worth exacting energy on.

Also, Bruning, Dials, and Shirka (2008) incorporated relationship commitment as one of the dimensions of OPR. Their study revealed that relationship attitudes and dialogue positively influence the evaluations of and intended behaviours towards a corporation.

Hui, Finkel, Fitzsimons, Kumashiro and Hofmann (2014) indicated that relationship commitment usually makes people support their partner's personal interests. They argued that the commitment may get weaker to the extent that the interests of the parties involved in the relationship are threatened. The findings of their study suggested that relationship commitment appears to be a construct that promotes the interests of a relationship. Precisely, relationship commitment incorporates psychological affection to the partner and long-term orientation toward the relationship, as well as the intention to persist in the relationship (Hui et al., 2014). Likewise, Dhanesh (2014) view commitment as the degree to which relating partners believe that the relationship is so important and it is worth spending their energy to preserve and uphold it.

2.3.1.5 Openness Dimension of OPR

Grunig, Grunig and Ehling (1992) indicated that openness is central to OPR. The perception of openness among the public is essential to the ability of an organisation to participate actively within its community (Bruning & Ledingham, 1999). Vorvoreanu (2008) asserted that the notion of openness simply refers to the willingness of the organisation to share and disseminate information regarding its activities. Wood (2000) viewed openness as a practice of disseminating information to (or "intending to") enhancing the mutual relationship between the organisation and its publics. Bruning, DeMiglio and Embry (2006) showed that organisational openness will facilitate the achievement of organisational objectives.

Bruning and Ledingham (1999) emphasized the importance of openness as an important dimension of OPR. They argued that five dimensions of OPR (trust, openness, commitment, investment, and involvement) are significant in measuring organisation-public relationships. Jung and Shin (2006) asserted that several leading authors have used openness as an important dimension of OPR. They maintained that openness is part of the maintenance strategy that organisations can use to solidify the relationship between the organisation and the public. Becerra and Gupta (2003) asserted that for organisations to win the confidence of their customers, they ought to be opened in their dealings. The openness of an organisation reduces the uncertainty associated with activities and allows the public to have trust in them. As such, openness becomes more important in services industry such as insurance where operations involve some form of technicalities and requires clarity and education for the public to have confidence in them.

Kim and Rhee (2011) asserted that organisations should embrace openness and customer feed- back as important to formulate an efficient decision. Akinfeleye, Amobi, Ekoye and Sunday (2009) suggested that for organisations to achieve efficiency, they need to promote openness in their dealings. According to Grunig (2011), openness refers to a situation where both the organization and the public are open and honest with each other, and each is willing to disclose his thoughts freely.

2.4 Corporate Social Responsibility

For the past three decades, the term corporate social responsibility can be traced to the work of Bowen 1953 whose book marked the beginning of the modern period of CSR literature. According to Carroll (1999) Bowen's work evolves from the belief that business firm acquire certain level of power and their decisions affect the lives of citizens. Hence, the question raised by Bowen was to determine the responsibilities of business entities to society. Bowen in 1953 sets the early definition of social responsibilities as the duties of businessmen to establish policies and make decisions that are desirable in terms of the objectives and values of the society (Carroll, 1999). Since then CSR literature continued to expand with several authors making a series of contribution.

Technological advancement and globalization have raised the demand of stakeholders concerning the activities of business enterprise. Firms are facing intense pressure to operate business activities in a socially responsible manner. The complex nature of business environment has triggered firms and business leaders to consider the use of CSR as a powerful key instrument for articulating and responding to the expectations of various stakeholders (Jones, 2005). Fombrun (2005) emphasized the importance of corporate reputation as a significant outcome of companies' engagement in CSR activities. As such, more than ever before firms see the need to integrate corporate social responsibility (CSR) as an important business strategy. Different schools of thought have emerged concerning the essence of CSR activities in organisations. It is a model that has been debated for the past 50 years. An increasing number of corporations are becoming aware of the importance of CSR practices (Broomhill, 2007). It is a concept that intersects with other terms such as corporate citizenship, sustainable business, environmental responsibility, the triple bottom line; social and environmental accountability. Within the CSR literature, there exists three visible 'schools' of thought and practice about corporate social responsibility. The neoliberals view centers around the idea propagated by Friedman (1970) that "… there is one and only one social responsibility of business-to use its resources and engage in activities designed to increase its profits so long as it stays within the rules of the game, which is to say, engages in open and free competition without deception or fraud". Friedman (1970) argued that social responsibility of any firm is profit maximization and at the same time respecting the fundamental societal laws and ethics. In 1979, Carroll developed a model in which an unrestricted social responsibilities were added to economic, legal and ethical ones. However, the model still focused on the economic objective as the main essence of the firm. Carroll believed that those that focus on economic interest view corporation as an instrument for wealth creation, and its sole social responsibility was profit maximization. As such, only the economic aspect of the interactions between business and society is considered. So any socially supposed activity is accepted if, and only if, it is consistent with wealth creation policy of the firm. This group is referred to instrumental school because they understand CSR as a mere means to earn a profit.

Even among the supporters of Friedman view, there are those that believed adoption of CSR practices by companies can enhance profitability in the long run. They argued that CSR practices can be seen as important policy strategy that may reduce the risk of negative government intervention, adverse media publicity and negative stakeholder reaction to corporate behaviour (Broomhill, 2007). The neoliberals tend to view CSR as the implementation of a set of altruistic behaviour that is designed to aid the achievement of corporate objectives.

The second group emphasized the social power of business enterprise in its relationship with society and its responsibility in the political space. It allows the corporation to accept social duties and rights or participate in different social cooperation. Davis, (1960) was among the first to explore the social distribution of power among business entities in a society and how the social power affects collective decisions. In doing so, he introduces social power as a new element in the debate on CSR. He held the view that business is a social institution, and it must use power responsibly. Additionally, Davis noted that the causes that generate the collective strength of the firms are not solely internal of the firm but also external. In other words, firms need to develop its interest both internally and externally.

The third group relates to those who believe it is the responsibilities of business to consider integrating social demands. They argue that integrating social demands may help societies to grow (Garriga & Mele, 2004). They are usually called the integrative school of thought. The fourth group understands that the relationship between business and society is embedded with ethical values. This group view social responsibility from an ethical perspective and as a consequence, firms ought to accept social responsibilities as an ethical obligation above any other consideration (Freeman, 1994). In a nutshell, it is logical to argue that CSR literature considered firm as a function of different sets of relations with various stakeholders (Quevedo-Puente, Fuente-Sabate, & Delgado-Garcia, 2007). The perception depends on a firm inclination to a particular school.

According to Basu and Palazzo (2008), there are three basic approaches to CSR assessment. The three basic approaches include stakeholder-oriented approach, performance-oriented approach, and motives-oriented approach. Each approach calls for a unique clarification of CSR. The stakeholder-oriented approach identifies CSR from the perspectives of shareholders and other external stakeholders. The performance-based approach focuses on how CSR influence firm performance; while the motive-based approach indicates the reasons for embarking on CSR programs in organisations. From whichever angle one looks at CSR, it is indisputable that business in the 21st-century view CSR as an essential component that gives businesses a competitive advantage.

Despite the importance of CSR to firms' success, there is no universal definition of CSR. Several scholars have attempted to give various definitions of CSR. For example, Carroll (1999) defined CSR as social responsibility components of the business firm that encompasses both the economic, ethical, and the expectations the society nurtured about business organizations. This definition further identified the fundamental essence of business which is profit generation within the sphere of the law. Businesses are expected to show high ethical standards in its operations. CSR is a significant driving force for business success and acts as a catalyst for creating a competitive advantage (Zairi, 2008). CSR is a voluntary initiative of an organization to serve its environment and community which in turn assists in building a corporate reputation (Gazzola, 2014).

Also, Silverman (2014) viewed CSR as the acknowledgment that companies ought to work beyond legal compliance and the objective of a high financial return to shareholders to address social, cultural and environmental responsibilities to a wide range of stakeholders in the community. Corporate social responsibility translates previous performance into a prospect for the future (Quevedo-Puente et al., 2007). In another view, Pohl (2006) argued that CSR may be simply a tool that enables organisations to implement their values, attitudes, norms and beliefs regarding their culture. CSR programs are designed to capture the interest of some specific stakeholders, such as consumers, communities as well as employees. Crowther (2008) argued that CSR is a concept whereby companies integrate social and environmental concerns in their business operations and their interaction with their stakeholders on a voluntary basis". In essence, CSR describes the legitimacy of organisational behavior towards its various stakeholders.

Commission of the European Communities (2003) viewed CSR as a continued commitment to a business entity to engage in socially responsible behaviour and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large. Also, CSR is a term that allows firms to be accountable to all of its stakeholders in all its operations and activities. It is a situation where socially responsible companies consider the full scope of their impact on communities and the environment when making decisions, balancing the needs of stakeholders with the need to make a profit. Further, Vaaland and Heide (2008, p.931) defined CSR as "management of stakeholder concern for responsible and irresponsible acts related to environmental, ethical and social phenomena in a way that creates corporate benefit". Similarly, Business for Social Responsibility (2003) defined CSR as the process of achieving commercial success in ways that honour ethical values and respect for people, communities and the natural environment.

Furthermore, it is reasonable to argue that socially responsible behaviour is useful not just in ethical terms but also in improving the status of the firm. Attera (2012) defined CSR as the obligation an organization has towards its socio-economic environment. It is a situation where firms are expected to be socially responsible towards all its stakeholders, as well as the environment. Put it simply, CSR is the commitment of a business organisation to ethical business behaviours and at the same time contributing to the economic wellbeing of its employees and the local community (Holmes & Watts, as cited in Zaire, 2000).

Maignan and Ferrell (2004) concluded that CSR activities do not end at the launching of a few philanthropic initiatives such as philanthropy programs, environmental protection policies, or employee-friendly practices. Instead, firms are expected to be committed to CSR by embracing solid sets of principles that can protect the interest of various stakeholders. Maignan, Ferrell and Hult (1999) defines the CSR stakeholder approach as: ‘‘the extent to which businesses meet the economic, legal, ethical, and discretionary responsibilities placed on them by their various stakeholders’’ (p. 457). In this study, CSR will be viewed from the perspective of stakeholder oriented approach. Specifically, the study will examine CSR from the perspective of customers on how CSR initiative influence customer based reputation. As such, CSR practices are conceptualized as voluntary actions undertaken by organizations regarding different stakeholder’s community, employee, investors and customers with a view to impact positively on the society.

In a Malaysian context study, Abdullah and AbdulAziz (2013) contended that CSR emerged through the process of corporate communication management and that a direct relationship exists between CSR and the reputation of organisations. In the context of business communication studies, CSR initiatives are viewed as a strategy for the harmonizing relationship between a company and its constituencies. It acts as regular communication, balancing economic and social values. In fact, corporate communication specialists view CSR as a strong business function with a focus on stakeholder empowerment (Argenti & Barnes, 2009).

It is clear from the various CSR definitions that CSR is one of the key public relations tools used to communicate industry norms and values and thus gain acceptability from both internal and external stakeholders. With the eruption of CSR initiatives around the world and a concerted effort from stakeholders for companies to be socially responsible, further research is needed to understand how to develop effective CSR and public relations strategies that could predict corporate reputation. Following the CSR scale developed by Alvarado-Herrera, Bigne, Aldas-Manzano and Curras-Perez (2017), this present study conceptualized CSR as firm's initiative meant to achieve long term economic, societal and environmental concern through best business practices.

2.5 Perceived Organisational Culture

Organizational culture describes the values, beliefs, personality and norms of a firm that influences behavior. Organisational culture relates to the workplace environment, and it arises due to the structured social interaction of people. Organizational culture is an array of shared beliefs and values that assist individuals to understand an organization and establishes some norms to guide human behavior (Deshpande & Farley, 1999). Organisational culture comprises values, ideologies, beliefs, expectations, attitudes and standards that exist in an organisational setting (Zhu, 2015). Scholars have emphasized the multi-faceted features of organisational culture (Zhu, 2015). For example, Sinha (2000) identified values, behaviour, relationships, technology as some of the key elements of organisational culture. Similarly, Schein (2004) stressed components such as beliefs and values as some of the key components of corporate culture.

Hofstede was among the first authors to explore the association between culture and organisational behaviour in the early 1980s (Sriramesh, Grunig, & Dozier, 1996; Whitaker, 2011). Hofstede viewed culture as a value system where individuals possess the capacity to differentiate members of one society from another. Following the position of Hofstede, Whitaker (2011) believed that members of an organisation get influenced by the culture of the environment they operate. Culture is an attribute that expresses an organization and distinguish one firm from another (Shahzad, 2012).

Studies have explained organisational culture from different perspectives. Despite the vast literature on the concept of organisational culture, the term culture is devoid of universal definition. Some affirmed that culture represents the unspoken code of communication among members of an organization (Guiso, Sapienza, & Zingales, 2015). Culture relates to those norms and values that are widely shared and strongly held throughout the organization" (O'Reilly et al., 2014). Hofstede (2011) defined culture as the collective programming of the mind that distinguishes the members of one group or category of people from others. Scholars have investigated and tested the Grunig and Hunt's typologies and revealed that the culture of a given society plays a significant role in investigating public relation practices of organisations (Tench & Yeomans, 2011).

Schein (2004) described corporate culture as a group of fundamental assumptions that society or group of individuals have discovered and developed certain basic norms on how to deal with certain societal problems. Scholars have argued that organizational culture ought not to be confined to the observation of visible artifacts but include the analysis of the communication among the members of the organization (Kowalczyk &

Pawlish, 2002; Schein, 2004). Organisational Culture refers to those core values, beliefs and assumptions that guide the activities of leaders and subordinates and assert how organisational activities are carried out (MacIntosh & Doherty, 2007). Larissa, Grunig, and Dozier (2002) defined culture as the total of shared values, symbols, beliefs that integrate people together. Given the level of attention, culture as derived from scholars, one can argue that culture even though is complex is still one of the most influential factors that guide human interactions.

It is obvious that organisational culture can explain how an organisation treats and responds to the demands of its various stakeholders. Sriramesh *et al.*, (1996) contended that since the public relations is an aspect of communication, it means public relations can also be seen as a product of culture. Because of the symbiotic relationship that exists between culture and communication, public relations experts and other relevant stakeholders in organisations need to understand the prevailing societal culture within the organizations' environment. Public relations scholarship should ultimately attempt to be more comprehensive in its conceptualization and ought to be more sensitive to different cultural contexts. As such, Huang and Zhang (2013) argued that there may be a need to have more research on OPR in different cultural context. Primarily, organisational culture is viewed as an internal process that clear influence on the behaviour of employees and their attitudes. Recent literature has conceptualized organisational culture as an important factor that shape firm's image. Kowalczyk and Pawlish (2002) reported that external perception of organisational culture was significantly related to corporate reputation. Similarly, MacIntosh and Doherty (2007) carried out a study that assessed the external perception of firm's culture from the view point of company clients in a fitness industry in Canada. The study revealed that customers' perception of organisational culture was significantly associated with the customers' intention to be with the firm.

MacIntosh and Doherty (2007) asserted that the external view of an organisational culture that is reflected in organisational processes and employee behaviour may be a key factor to shaping the perception of clients. Furthermore, perception is usually formed through contact and exchanges that occur between the employees and customers. This is even more useful to service firms where the employee-customer interface is high. Hence we assume that organisational culture that is manifested within the firm and experienced directly through employee-customer interaction would indicate how the firm is perceived externally. Kowalczyk and Pawlish (2002) contended that the external perception of culture may influence a corporate reputation within the market environment. Drawing from Kowalczyk and Pawlish (2002), this study conceptualizes perceived organisational culture as a central phenomenon that shapes the image of a company in the market environment. It appears that the internal phenomenon of organisation culture has the potential for a larger and more intricate web of influence than traditionally expected. Thus, it was of interest in the current study to examine clients' perceptions of organisational culture, and its influence on their attitude and behavioural intentions towards the organisation.

2.6 Transparent Communication

Transparency has become a prominent value and a powerful signifier in today's organizational world as stakeholders expect to have unrestricted access to corporate information, legal restrictions force organizations to disclose information about their actions and plans, including the publication of annual reports (B. M. C. Van Riel, 2000).

Transparency is often regarded as a precondition for trust, collaboration and dialogue (Kent & Taylor, 2002). It is considered as an indispensable tool for creating awareness about organisational activities. Hood (2006) argued that the concept of transparency has attained "quasi-religious significance" in the present business environment.

In an increasingly complex environment, organizations require the attention and appreciation of various stakeholders (such as customers, employees, investors, government agencies and the public's) to enable them achieve business objectives (Hallahan, Holtzhausen, Van, Vercic, & Sriramesh, 2007). This is because the success of any business depends on how customers and other stakeholders perceive the business (Malmelin, 2007). As such, the primary objective of organizational communication is not limited to establishing an effective relation between organizational members alone but also between organisations and external stakeholders (Finet, 1994). Besides, the borders between organizations and external environment are more fluid than ever due to the technological advancement (Jones, Watson, Gardner, & Gallois, 2004).

In fact, Kent and Taylor (2002) asserted that transparency is a fundamental principle of contemporary public relations. It is a powerful signifier in today's business world as stakeholders clamor for unrestricted access to information. Transparent communication strategy may lead to greater flow of information and allows customer participation in decision process through feedback. Also, given the importance of external environment, Deetz (2001) suggested the need for researchers to continue to explore the influence of stakeholders perception on organisations. In particular, Deetz (2001) contended that customer's perceptions could affect the direction of a business firm. It emphasizes the importance of sound communication strategies to strengthening the organisations and stakeholder relations. In this respect, Malmelin (2007) reported that communication is a critical business function that permeates all strata of organizations. In fact, the reputation of companies depends largely on the success of their communications strategies and their interaction with customers, sponsors, partners and other stakeholders. Van Riel and Fombrun (2007) asserted that effective integrated communication strategies can aid achievement of organisational objectives, build reputation and create economic value.

Communication strategies are meant to help firms to adapt to environment by establishing a balance between business imperatives and socially acceptable behaviour as well as building relationships with which the organisations have both economic and social interest (Steyn, 2004). Communication strategy provides focus on building relationships with strategic stakeholders. It is developed within the context of the firm's internal environment, but with emphasis on an assessment of the external environment. Communication strategy is the outcome of a strategic thinking process by senior public relations officers and top management staff on the best possible means of communicating with strategic stakeholders (such as customers). Similarly, Hallahan, Holtzhausen, Van, Vercic, and Sriramesh (2007) identified two models of communication (i.e. the transmission model and the interactive model). Similarly, the transmission though self-centered is a one-way model of communication that focuses on the transmission of signals through a channel with a limited feedback capacity. On the other hand, an interactive communication strategy involves the creation and exchange of meaning between the parties in a communication activity.

Transparent communication strategy puts into consideration credibility of the message, translation of complex technical areas into easily understandable piece, making the message attractive and target oriented with option for interactive feedback (Sinemus & Egelhofer, 2007). Further, the complex nature of the public makes a transparent communication strategy appropriate for transmitting insurance services. This complex entity is influenced by various factors, such as different values, social status, culture, buying behaviors and religion. Transparent communication strategy should be based on certain critical features such as credibility, trust, plainness and tailored. Sinemus and Egelhofer (2007) identified some features of a transparent communication strategy to include credibility, tailored, plain and trust. The features are captured in the diagram below:

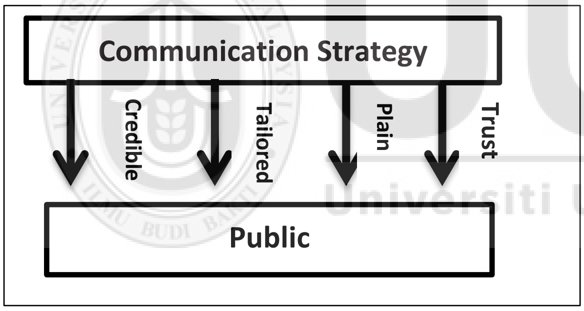


Figure 2.1. Transparent Communication

Transparent communication has the capacity to generate trust and credibility, particularly in an industry like insurance which is associated with mistrust and lack of awareness in Nigeria. Although the new technological advancement had provided several means of information dissemination at the same time it has escalated the publics' expectation of how transparent a firm is required to be (Men, 2014). Likewise, Rawlins (2009) identified three distinct features of transparent communication process. They are extensive information, involvement and accountability. A transparent communication process is meant to make the actions and decisions of an organisation understandable to various stakeholders. The objective is not a mere increase of information flow, but improving the stakeholders understanding of business process. As such, to achieve the desired objectives, there is need for information disclosure and also it is expected that certain requirements of truthfulness and completeness are observed. High value customer communication gives insurers the ability to manage both the process of communication and the information used during interactions.

Following Men (2014), this study conceptualized transparent communication as an organization's communication effort to make available all necessary information to customers whether positive or negative in a way that is accurate, efficient and unequivocal, for the purpose of enhancing the perception of customers and holding organizations accountable for their actions, policies and practices.

2.7 Underpinning Theories

Theories are abstractions through which social observers represent their environments. They serve as mechanisms through which researchers validate and achieve objectives. It is a set of general propositions that proffer an explanation of some phenomena by describing the way other things correspond (Zikmund, Babin, Carr, & Griffin, 2009). A good reputation is simply a function of prior organisational activities that has the potential to create perceptions of reliability, confidence and make the firm predictable to various observers.

Several theories have been utilized both conceptually and empirically to examine corporate reputation (Walker, 2010). Using a single theory may not clearly explain CBCR, which has been described as a complex social construct. According to Oliver

(1997), focusing on a single theory may prevent scholars to appreciate the social context upon which the concept of corporate reputation is formed. Corporate reputation is a product of social construction that cannot be comprehensively explained by economic models (Fombrun & Van Riel, 1997). As such, this present study examined the study variables based on combinations of theories that include relational theory, institutional theory and signaling theory. Incorporating these three theories are meant to comprehensively explain the constructs from wider perspectives. In particular, the relational theory is chosen because previous literature that used this theory (Bruning & Ledingham, 1999; Grunig et al., 2002; Kim, 2001) suggests that sound and positive relationship is critical for reputation formation. Firm that are able to build sound public relations practices stand better chance of scaling up their reputation. Additionally, institutional theory was used in this study because organisational decisions are influenced primarily by the environment. This environment consists of customers, government agencies, trade unions, educational institutions and multi-national companies among others. The theory argues that firms may adopt a particular strategy in order to achieve organizational competitiveness (Garriga & Mele, 2004). Organisations might adopt CSR as an important strategy to improve organisational reputation. Again, Signaling theory was used to explain how a communication strategy (transparent communication) reduces information asymmetry and help in establishing positive corporate reputation.

2.7.1 Relational Theory

This theory borders on the relationship that a firm has with others, and how this relationship affects firm's behaviour (Thorelli, 1986). The main thrust of this theory is that organisations are embedded within a network of relationships. The intuition of the theory is that good relationships may influence firms to be aware of social and environmental issues making it less likely to behave unethically thereby protecting its reputation. Grunig et al. (2002) have fully supported the relationship theory for the best OPR practices in its capability of building relationships between the organization and its public. Previous work and literature that have used the relationship theory focused only on the constructs of O-PR practices (Kim, 2001; Bruning & Ledingham, 1999). According to Hon and Grunig (1999), relationship theory focuses primarily on those public relations practices that are meant to establish sound positive relation between the firm and its strategic public. Effective OPR practices may increase an observer's confidence and trust in the company's products and services, thereby improving the reputation of a firm. Hence, the idea of building reputation becomes more important especially where the products of the firm are not directly observable. Therefore, this theory was used to explain how OPR practices (trust, relationship satisfaction, relationship commitment, control mutuality, and openness) enhance CBCR in the context of insurance companies in Nigeria.

2.7.2 Institutional Theory

The origin of institutional theory can be traced from sociology and it has been used by several researchers to explain firm's strategic behaviours or variable that enhances firm's competitive advantage (DiMaggio & Powell, 1983). The theory assumes that decisions by organisations to adopt ideas are primarily influenced by the institutional environment within which the firm is embedded. This environment consists of customers, government agencies, trade unions, educational institutions and multi-national companies among others. Therefore, it can be argued that reputations are formed largely by the perceptions of the external stakeholders (customer) (Riads, 2015). The theory argues that that firm may embark on corporate social responsibility (CSR) practices to achieve organizational competitiveness (Garriga & Mele, 2004). In other words, by pursuing a differentiated CSR, organisations can enhance their reputation level positively.

Similar argument can be extended to how the public perceive the culture of an organisation. This is because the public perception of an organisational culture is crucial and may even affect the survival of a firm. As such, where the customer perceived the culture of a firm to be sound, he or she may have confidence in the organisation and that effects may positively enhance the reputation of an organisation. This theoretical approach has been adopted by several scholars (Blasco & Zolner, 2010; Srivoravilai, 2006). The Institutional theory is incorporated to examine how CSR practices and perceived organisational culture explain corporate reputation.

2.7.3 Signaling Theory

Fundamentally, Signaling theory is concerned with reducing information asymmetry between two groups or entities (Spence, 1973). In his seminal work, Spence (1973) contended that labour markets clearly demonstrates how an applicant engages in certain activities or behaviors to reduce information asymmetry. This study considers signaling as an action by one party in order to reduce information asymmetry. The intuition of the theory lies in its ability to ascribe costs to information acquisition processes that resolve information asymmetries in a wide range of economic and social arena. Studies have argued that a firm social activity may shape the perceptions of key stakeholders, such as employees, customers, suppliers, and investors, that influence subsequent decision making and relationships to the firm (Plans, 2001). This may subsequently lead to reputation formation.

It is observed that organisations build reputation by implementing appropriate strategies that will enable them to concentrate on the company's identity, culture, and personality. Signaling theory further suggests that certain behavioural activities inform customers about the quality of a company's services and products. Reputational assets therefore can be key drivers of the customers' positive reactions toward a professional service firm (Fombrun, 1996). According to the signaling theory, signalers are insiders (e.g., executives or managers) who obtain information about an individual or organization (Connelly et al., 2010). The information may relate to the products or services of an organisation. Several organisational activities may serve as signals to the formation of positive reputation. Transparent communication strategies may be seen by various stakeholders as signals that may form positive reputation. Signaling theory focuses primarily on the deliberate communication of positive information in an effort to convey positive organizational attributes. Further, the theory suggests that a strong or weak performance of a firm in an area of reputation could spill over into other areas. This may result in more favorable or unfavorable perceptions across the multiple dimensions of corporate reputation.

In corporate reputation, customers use firm's corporate communication message as signals about a company's reputation (Shamma, 2012). Direct effects of signaling theory suggests that customers use a company's reputation as an external information cue to judge a firm's quality and to form attitudes about the firm (Walsh, Mitchell, et al., 2009). Under conditions of high uncertainty, customers search for more information before making a decision in order to minimize or avoid losses. Scholars have argued that quality of information has more significant influence on corporate reputation than reporting large information of poor quality (Toms, 2002). Signaling approach draws on the informational role of the reputation which appears to be essential in gaining the audience trust and confidence in the products and services offered by the company (Fombrun, 1996).

Studies in marketing use customers as receivers (Basuroy, Desai, & Talukdar, 2006). A key point to this signaling is that these outsiders stand to gain (either directly or in a shared manner with the signaler) from making decisions based on information obtained from these signals. Receivers may apply weights to signals and form perception based on the signal assessment. The theory can be used to examine the influence of transparent communication on customer based corporate reputation. Not only does the theory examines strategic signals sent out by firms, but it also examines stakeholder interpretations of these signals (i.e. formation of positive reputation).

2.7.4 Theoretical Framework

The framework of this study comprises OPR practices, CSR practices and POC as the independent variables, Transparent Communication (TC) as a mediating variable and CBCR as the dependent variable. Figure 2.1shows the study conceptual framework.

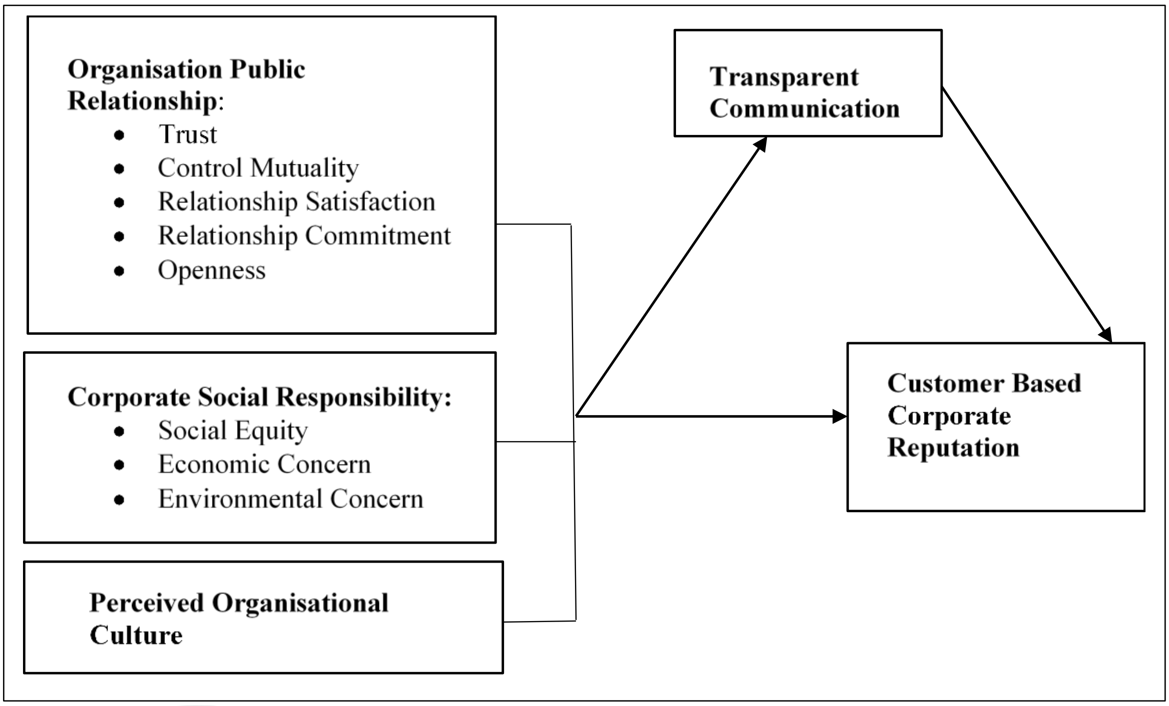


Figure 2.2. Research Framework

Effective management of organizational–public relationships around common interests and shared goals result in mutual understanding between the interacting organizations and publics (Ledingham, 2003). Business entities exist to achieve certain organisational objectives which are consummated through a quality relationship with various key constituents (publics) within the organization's domain (David & Broom, 1995). The relationship theory serves as an organizing concept for the study of organisation public relationships as it specifies the concepts of the domain and the interaction of those concepts.

Building OPR requires not only communication, but good organizational and public behaviors. Harlow (1976) argued that public relations practices referred to a unique management function that assists organisations to build and maintain common lines of communication, understanding, and support between an organisation and its publics.

Based on the relational theory, this study proposes that effective OPR practices will lead to the formation of positive CBCR. Studies that have used relationship theory to explain the public relations practices attested that Relationship theory provided strong theoretical backing for explaining reputation formation (Kim, 2001; Ledingham, 2003; Mohammed, 2014). Phillips (2006) affirmed that relationships are crucial to identifying all other values of a firm. Some scholars are of the view that without sound relationships, the other companies' intangibles assets may have little value. The relationship theory will be used in this study to connect the OPR dimensions to CBCR constructs. It is based on the conception that relationship quality is established through trust, satisfaction, openness, commitment and mutual understanding. Researchers have emphasized relationship cultivation as an organizational capability that can generate positive relationships outcomes (i.e. trust, satisfaction, commitment, control mutuality, support, information sharing) (Men, 2012; Men & Hung, 2009). Boyd, Bergh, and Ketchen (2010) argued that firms need to build reputations by investing in and managing complementary relationships.

Another important theoretical perspective that is relevant to this study is the institutional theory. It is observed that organisations build reputation by implementing appropriate strategies that will enable them to concentrate on the company's identity, culture, and personality. The theory assumes that decisions by organisations to adopt ideas are primarily influenced by the institutional environment within which the firm is embedded. CSR practices and perceived organisational factors as environmental factors are critical predictors of CBCR. Hence, the theory underpins CSR practices and perceived organisational culture.

Finally, signaling theory underpins the transparent communication strategy and CBCR. Communication strategy can be viewed as a key driver to a company's corporate reputation (Fombrun, 1996). Signaling theory focuses primarily on the deliberate communication of positive information in an effort to convey positive organizational attributes. Therefore, transparent communication is considered in this study as a component that builds customer confidence and serves as a mechanism for establishing and sustaining sound reputation. Given the importance associated with reputation formation, relationship theory, institutional theory and signaling theory were integrated to examine the mediation role of transparent communication on the relationship between OPR dimension, CSR practices, POC and CBCR.

2.8 Empirical Review of Literature

To better understand the relationships, previous studies have been reviewed to establish the nexus between OPR, CSR, POC and CBCR. Furthermore, based on the study objectives and evidence from the literature stream, the study hypotheses were developed. The relationships among the study variables are discussed in the following sections.

2.8.1 Organisation Public Relationship and CBCR

Earlier, the IABC Excellence study was among the first leading studies that suggested the effect of OPR on reputations in the public relations literature (Grunig et al., 2002). Grunig and Hung (2002) posited that reputation is a product of OPR; as such it can be managed indirectly by relationships. Similarly, Hagan (2003) examined the effect of organization-public relationships on the reputation of an automotive manufacturer. The study reported that experiential and mediated relationships strongly influenced corporate reputations of the automotive firms. Further, Yang and Mallabo (2003) indicated a positive and strong effect between relationship quality and customer perception of reputations. They further reported that respondents assessed reputation based on their experience and familiarity with organisations.

In a study that examined the relationship between OPR and loyalty, Bruning and Ledingham (1999) affirmed that customers who evaluate organisations may tend to trust, and be committed to organisations. The findings of the study indicated that positive relationship can enhance and stimulate positive corporate reputation. The study utilized four OPR dimensions, namely, trust, openness, involvement, and investment. Similarly, in a Korean context study, Lee and Choi (2009) assessed the effect of corporate public relationships on the corporate image. The findings revealed that five factors (social service, trust, familiarity, cooperative relationship, and exchange relationship), were recognized as the main elements of the mutual collaborative relationship. The study also showed that exchange relationship, trust and familiarity have a significant effect on the corporate image. Among the dimensions of OPR, trust was considered as the most important variable to predict corporate reputation. It means organisations are expected to pay particular attention to trust and instill some level of honesty in their activities.

On the contrary, Chia (2005) carried out a study to find out whether trust dimension of OPR is a necessary factor in relationship management. The study argued that even though trust is an important component of firm's customer relationship, it is not a major element in the practice of public relations. Further, the outcome of this study suggested the need for studies to further explore the OPR construct. Likewise, Czarnecka and Ni (2011) argued that there is need to further assess the influence of OPR dimensions on corporate reputations. Though Public relations literature suggested a relationship between organization-public relationships (OPR) outcomes and corporate reputation, very few studies explored this relationship. In the study, they reported a positive relationship between OPR dimensions and reputation. The study further asserted the claim of public relations scholars that public relations ought to be part of the organisations management team as its contributes to firms reputation and its success.

Yang and Grunig (2005) indicated that relationship outcomes lead to favourable representations of an organisation and positive evaluations of the organisation. Similarly, Bronn (2007) reported a significant positive relationship between firm's treatment of its clients and its reputation. Similarly, in a study that tested an integrated model of public organisation relations and corporate reputation, Yang (2007) found that quality relationship management can attain favourable organizational reputation between an organization and its strategic publics. The findings are consistent with Gray and Balmer (1998), who argued that a firm's ultimate survival may largely depend on maintaining a recognizable image and favorable reputation.

Ki and Hon (2007) examined the relationship between organisation–public relationships, attitudes, and behavioural intentions. The study used six relationship dimension proposed by Hon and Grunig (1999). The study revealed that among the six dimensions mutual satisfaction and control mutuality were the best predictors of a positive attitude toward the organization. The dimension of trust, commitment, mutual relationship, and exchange relationship had no significant effects on attitudes and behavioural intentions of customers. Given the prominence accorded to trust and engagement in the public relations literature, one may not expect these results.

Jo and Brunner (2005) investigated the role of quality relationships in positive organisational assessment by the public. Using Hon and Grunig's OPR dimensions (trust, satisfaction, control mutuality, commitment, exchange relationship, mutual relationship), the study revealed quality relationships have positive effects on corporate reputation. Consistent with this, Bronn (2007) investigated the role of quality relationship in building a company reputation. The study revealed strong correlations between quality relationships outcomes and the firm's reputation. Walsh and Beatty (2007) asserted that firms with good reputations are associated with the satisfaction of key stakeholders. This conclusion has been questioned in a reputation corporate literature (Ali, Lynch, Melewar, & Jin, 2015). Jo (2003) stated that even the relationship marketing theorists have realized the value of developing and retaining relationships with the existing customers. Retaining a customer is more significant and efficient than getting a new client because of the spillover effect of losing a customer.

Further, Raithel, Wilczynski, Schloderer, and Schwaiger (2010) reported that firm value dynamics (quality relationship inclusive) is significantly associated with a company's reputation as perceived by opinion leaders. Also, Kim and Cha (2013) reported a positive correlation between the size of public relations department and the complexity of an organisation. They concluded that even a smaller firm could enhance its reputation and via well-established public relations or strategic communication process. Based on the above review, one can conclude that though several studies have linked OPR with reputation, the majority of the studies examined reputation from either organisational perspectives or employee perspectives. This present study focuses on customer assessment of corporate reputation. Hence, the study formulates the following hypotheses:

H1: OPR is positively related to CBCR of insurance companies in Nigeria.

2.8.2 Corporate Social Responsibility and CBCR

In an effort to identify the antecedents of corporate reputation, scholars have recently focused their attention on the benefits of corporate social responsibility (CSR). Based on the assumptions of different theories, scholars have argued that effective dissemination of CSR activities lead to positive corporate reputation (Colleoni, 2013). Thus, the impact CSR has on corporate reputation is shaped by the firm communication strategy (Rettab et al., 2009). Firms use CSR to improve their corporate reputation assessment (Zulhamri & Yuhanis, 2011). It is argued that firms use CSR communication to enhance reputation and customer loyalty (Zulhamri & Yuhanis, 2011).

Lai, Chiu, Yang, and Pai (2010) asserted that customers' perceptions about organisation CSR activities positively improve the organization's corporate reputation. Kim and Park (2011) explored the perceptions of prospective public relations specialist on the concept of corporate social responsibility (CSR). The findings of the study revealed that CSR can be an important policy strategy for effective reputation management most especially when a business is in difficult times. D'Aprile and Talò (2014) argued that CSR steadily addresses organizational activities as instruments used to measure firms' success. They maintained that the psychosocial characteristics of CSR had remained relatively unexplored. They used psychosocial CSR scale to assess the level of official engagement in CSR activities. They provided a complete description of how CSR enhance environmental and social ethics by examining the cognitive, affective, and behavioural dimensions of CSR. They reported that CSR influence firm reputation. Maden, Arıkan, Telci and Kantur (2012) examined CSR from a multi-stakeholder perspective. The study investigated how corporate social responsibility influence corporate reputation as an antecedent. The study discovered a strong positive effect of CSR on corporate reputation. Shamma and Hassan (2009) asserted that social and environmental responsibility is a dimension that needs to be clearly communicated to both customers and the general public. Customers and the general public need to know more about social and environmental activities through different available communication sources.

Similarly, Park, Lee and Kim (2014) examined the relationship between corporate social responsibility (CSR) and corporate reputation. The study indicated that firm's fulfillment of economic and legal CSR initiatives had a direct positive effect on corporate reputation. The study concluded that CSR is an essential component for building and maintaining a positive firm reputation. Further, Saeidi, Sofian, Saeidi, Saeidi and Saaeidi (2014) examined the relationship between CSR and reputation. The study revealed that there is a direct positive relation between CSR initiative and corporate reputation. Public Relations Society of America (2006) carried out a survey to examine the impact of public relations practices (using CSR as a proxy) on corporate reputation. The study also maintained that public relations practices have a positive influence on firm’s reputation. In another study, Siltaoja (2006) asserted that CSR activities can improve the reputation of corporate organisations.

In a recent literature, Golob et al. (2013) argued that the main stream of research in CSR that focused on examining the relationship between CSR disclosure and corporate reputation is still scanty. They asserted that majority of studies focused on the effects of CSR disclosure on the companies themselves in terms of either enhancing reputation or building brand equity. Furthermore, the conclusion of previous studies on the relationship between CSR disclosure and firm reputation are inconclusive (Perez, 2015).

On the contrary, Heidarzadeh and Sadeghian (2014) evaluated the impact of CSR as a social marketing strategy for corporate reputation in the automotive industry. The study concluded that there is no association between socially responsible behaviour and corporate reputation of firms. Despite the fact that corporate social responsibility has received growing interest from business scholars over the past couple of decades. Worcester (2009) contended that some stakeholders are in doubt about firms' reasons for implementing CSR making it difficult for scholars and practitioners to examine the effects of CSR initiative. The linkage between CSR and firm reputation has been a controversial issue among scholars as there has not been a consensus regarding the impact that CSR would have on the firm. There is still little empirical research on the link between CSR and firm reputation (Luis et al., 2015).

Again, Eberle, Berens, and Li (2013) carried out a study to determine whether communicating CSR through interactive media will improve corporate reputation. The study uncovered that increase in media interactivity improves message credibility and subsequently boost firm reputation. Park et al. (2014) reported that economic and legal CSR initiatives had a direct positive effect on corporate reputation. Likewise, in an

Australian context study, Taghian et al. (2015) investigated the influence of CSR on reputation. The study established a positive correlation between the CSR activities and corporate reputation. Similarly, Rettab et al. (2009) affirmed that the influence of CSR on firm reputation relates to how the organisation disseminates its CSR programs to its stakeholders. Likewise, Yoon, Gürhan-Canli and Schwarz (2006) reported that CSR activities enhance the image of firms in the eyes of their customers. Hence, organisations utilized CSR as a strategy to address customers' concerns that lead to the creation of a favourable corporate image (Yoon et al., 2006). Similarly, Sen and Bhattacharya (2001) suggested that consumers evaluate the company more favorably when a CSR activity is relevant to the company's existing products.

In a similar view, Brunk and Blumelhuber (2011) contended that there is a significant relationship between firm's CSR initiative and customers' awareness which in turn enhance corporate reputation. El-garaihy, Mobarak and Albahussain (2014) reported in their empirical study that a direct positive relationship exists between CSR initiatives, competitive advantage and corporate reputation. They argued that CSR appear to be an important strategic tool for achieving a business objective. Further, Gazzola (2014) reported a significant positive association between corporate social responsibility and corporate reputation. A RepTrack study revealed that about 73 percent of customers it investigated would recommend business firms that they perceived to deliver on their CSR programs (Ponzi et al., 2011). Again, in a Taiwan context study, Hsu (2012) investigated the influence of persuasive advertising of CSR initiatives on corporate reputation and brand equity of the Taiwan life insurance industry. The study revealed that the policy holders' perceptions concerning the CSR activities of life insurance firms have positive influence on customer satisfaction, corporate reputation, and brand equity.

Also, Sebastian and Malte (2010) examined the effects of CSR on corporate identity, image and firm performance in a multi-industry setting. They argued that CSR is among the most important factors that determine corporate reputation. Luis et al. (2015) carried out a study to examine the influence of CSR on corporate reputation during the 2008 global financial crisis. The study indicated that CSR practices have a significant positive effect on corporate reputation. In the view of Othman, Darus and Arshad (2011), CSR initiatives enable consumers to perceive sound corporate values as a way of attracting customers and attract better talents into the organisation. Further, Vilanova, Arenas and Josep (2009) reported a positive relationship between CSR and corporate reputation using a sample of highly reputable firms.

In a comparative study, Rosamaria (2014) examined the strengths and weaknesses of a firm's social responsibility initiative. The study compares the result of different socially responsible behaviours of companies on the reputation of a firm. The study discovered that institutional stakeholders tend to hold the view that CSR impact strongly on corporate reputation than technical stakeholders. Drawing from stakeholder perspectives, Mukasa, Kim, Korea, Lim and Korea (2015) explored how CSR activities associate with firm's reputation. The study reported that CSR has a positive relationship with firms' reputation.

Despite the fact that corporate social responsibility has received growing interest from business scholars over the past couple of decades. Worcester (2009) contended that some stakeholders are in doubt about firms' reasons for implementing CSR making it difficult for scholars and practitioners to examine the effects of CSR initiative. The linkage between CSR and firm reputation has been a controversial issue among scholars as there has not been a consensus regarding the impact that CSR would have on the firm. There is still little empirical research on the link between CSR and firm reputation (Luis et al., 2015).

The Nigerian insurance industry is inherently plagued with unethical behaviours that significantly impugn on the reputation of the industry (Obalola, 2010). Obalola (2010) indicated that there is paucity of studies that examined the CSR practices of Nigerian insurance companies. In a Nigerian context study, Abiola (2014) examined the practice CSR in the Nigerian banking industry. The study assessed CSR by examining the amount of money spent on the CSR activities by the banks. The study revealed that banks engage CSR initiatives in the areas of financial/economic, social, community health and environment. In Nigeria, there are two ways of delivering CSR. Firms deliver CSR either internally or through a third party. The three most commonly used delivery mode in Nigeria include corporate philanthropy, use of community based associations and direct implementation (Obalola, 2010).

Furthermore, Olowokudejo, Aduloju, and Oke (2006) carried out a study to examine empirically the relationship between CSR and some dimensions of organizational effectiveness of insurance companies in Nigeria. The study indicated that insurance companies are involved in all four forms of CSR activities (business ethics, urban affairs, consumer affairs and environmental affairs) with consumer affairs receiving the most active involvement. The study indicated that insurance companies still suffer from the lack of awareness, unavailability of information to identify the needs of a developing society and effectively perform CSR activities.

Though most of the studies presented in this section established positive relationship between CSR and corporate reputation (based on different stakeholder approach), the studies have been mostly confirmed in western contexts (Michelon, 2011). For example, Lai, Chiu, Yang and Pai (2010) asserted that customers' perceptions about organisation CSR activities positively improve the organization's corporate reputation. Kim and Park (2011) explored the perceptions of prospective public relations specialist on the concept CSR. Similarly, Park, Lee, and Kim (2014) examined the relationship between corporate social responsibility (CSR) and corporate reputation. The study indicated that firm's fulfillment of economic and legal CSR initiatives had a direct positive effect on corporate reputation. Further, Saeidi, Sofian, Saeidi, Saeidi, and Saaeidi (2014) examined the relationship between CSR and reputation. The study revealed that there is a direct positive relation between CSR initiative and corporate reputation.

In a recent literature, Golob *et al.* (2013) argued that the main stream of research in CSR that focused on examining the relationship between CSR activities and corporate reputation is still scanty, hence there is need for studies to further examine the relationship between CSR and customer based reputation. Golob *et al.*(2013) asserted that majority of studies focused on the effects of CSR activities on brand equity. This further established the need for examining the effects of CSR on CBCR in different environmental settings like Nigeria. Thus, this study formulates the following hypotheses:

H2: CSR is positively related to CBCR of insurance companies in Nigeria

2.8.3 Perceived Organisational Culture and CBCR

A Large number of successful service companies have stressed the role of organisational culture in improving and promoting its reputation through brand identity (Mosley, 2007). The instruments for shaping and improving corporate reputation have been based on communications strategies. However, organizational culture plays a significant role in building a strong reputation through a strong brand identity (Rashid & Ghose, 2015). A study conducted by Rashid and Ghose (2015) revealed that personal values are essential to constructing internal culture and that acculturation process plays a significant role in developing and building brand reputation. In this perspective, Sriramesh et al. (1992) suggested that culture plays a significant role in the practice of public relations in almost all societies.

A study that examined the role of organisational leaders in determining the culture of organisations and the relationship between culture and its outcome in organisations, O'Reilly et al. (2014) indicated that organisational culture relates positively to corporate reputation. Dabija (2012) affirmed that instilling positive image in the consumer‘s mind, improves customers awareness and assists in customer retention decisions. Thus, corporate culture helps in instilling sound business practices that builds customer's confidence and improves corporate reputation. It has also been viewed as part of the management function that tries to show how companies manage to represent itself in the minds of both the internal public (employees, shareholders) and the external one (customers and other stakeholders) (Dabija, 2012). In fact, cultural identity enables firms to create a unique personality.

Organizational culture researchers also have assumed that culture has the same content and meaning at the group and organizational levels. In a multicultural setting, effective communications may solidify cultural identities and enhance relationships between an organisation and its public (Genest, 2005). Organisational culture influences the attitudes behavior and organizational effectiveness that shape the entire organisation. MacIntosh and Doherty (2007) noted that organisational culture has an impact outside the organisational setting. Organisational culture is not limited to the internal organisation alone but cuts across the external organisation. In essence, the outer perception of culture tends to predict firm's reputation that invariably enables firms to earn a strategic advantage. A culture that provides more decision latitude makes an organisation open and receptive regarding individual decision (Linnenluecke & Griffiths, 2010).

Sriramesh et al. (1996) classified organisational culture into two broad dimensions; that is participatory and authoritarian dimensions. The finding of the study revealed that culture is neither a necessary nor a sufficient condition for determining the best public relations practices. However, they believed that participatory culture provides a nurturing environment for good public relations practices. One of the essential ingredients of participatory culture has to do with the employee's ability to work in teams. It does not only improve the productivity of the employees but makes the organisation responsive and efficient in the decision-making process. Also, leaders who are committed to participative management styles are interested not only in individual employee input but also on team support to achieve objectives (Sriramesh et al., 1996). Given the importance of culture in shaping human behaviour, one can argue that managing corporate culture may be a key to managing an effective organization. The ability therefore of an organisation to assess the effect of culture on all aspects of organisations will better assist management to formulate better and efficient decisions. MacIntosh and Doherty (2007) examined the external perception of organisational culture from the perspectives of the client of Canadian fitness companies. The study revealed that the outer perception of organisational culture is significantly associated with company's image. Previous literature has contended that internal activities of organisations can have a meaningful effect on how external environment perceive the image of the organisation (Kowalczyk & Pawlish, 2002). They argue that organisational culture can be significantly linked to firm's reputation. The impression organisations imprint on their customers' mind may lead to positive or negative feeling towards the firm.

Davies, Chun, da Silva, and Roper (2004) suggested that organisations need to build on the success of internal environment for it to build a positive external reputation. Corporate culture influences the treatment of customers (Flamholtz, 2006). Thus, it is the intention of this study to examine the customers' perceptions of organisational culture, and how it affects firm's reputation. Corporate culture is usually narrowed down to the question of how activities are carried out within an organisation (Dabija, 2012). The dominant studies that examine the relationship between organisational culture and reputation are largely from the Western contexts (Huang & Zhang, 2013).

Banerjee (2008) asserted that culture relates to norms that can be learned, shared and practiced by society as their principal determinant. Researchers do not seem to emphasize the role of organizational culture in improving the corporate reputation of organisations (Schultz, Hatch, & Schultz, 1997). Khojastehpour, Shahriar, and

Polonsky (2015) noted that reputation management is influenced significantly by organisational culture complexity. According to Dabija (2012), a survey conducted by Goldman reported that 75% of the interviewed business leaders have the opinion that the company's culture is driving corporate reputation.

Despite the importance of culture in corporate reputation research, Ni (2006) reported that few studies have investigated the explicit link between culture and corporate reputation. Further, Sriramesh (2007) argued that very few studies have integrated culture into public relations studies. Carroll (2013) argued that understanding cultural differences is critical in the process of reputation formation. In view of the above reviewed literature, it is apparent that culture is a critical ingredient in shaping organisation and by extension corporate reputation. This study would therefore examine the extent to which external perception of culture shape corporate reputation.

The importance of organisational culture in shaping the image and the reputation of the organisation cannot be over emphasized. Previous literatures have contended that internal activities of organisations can have a meaningful effect on how external environment perceive the image of the organisation (Kowalczyk & Pawlish, 2002). Davies, Chun, Vinhas and Roper (2004) suggested that organisations need to build on the success of internal environment for it to build a positive external reputation. MacIntosh and Doherty (2007) noted that organisational culture has an impact outside the organisational setting. Organisational culture is not limited to the internal organisation alone but cuts across the external organisation. In essence, the outer perception of culture tends to predict firm's reputation that invariably enables firms to earn a strategic advantage. Similarly, Dabija (2012) affirmed that instilling positive image in the consumer‘s mind, improves customers awareness and assists in customer retention decisions. custmer reputation formation in Nigerian insurance industry. Based on the identified relations in the literature, this study formulates the following hypothesis:

H_3: Perceived organisational culture is positively related to the CBCR of insurance companies in Nigeria

2.8.4 Transparent Communication and CBCR

Transparent communication strategies are meant to help firms to adapt to environment by establishing a balance between business imperatives and socially acceptable behaviour as well as building relationships with which the organisations have both economic and social interest (Steyn, 2004). A transparent communication process is meant to make the actions and decisions of an organisation understandable to various stakeholders. The objective is not a mere increase of information flow, but improving the stakeholders understanding of business process. Transparent communication supports and facilitates the provision and circulation of information in order to build trust and healthy stakeholders' relationships between the organisations and the public (Jahansoozi, 2006).

Men (2014) examined the influence of transparent communication on the internal reputation management by specifically focusing on employees. The study revealed sound organizational leadership and transparent communication significantly influence internal organizational reputation. Transparent communication may bridge the gap between the insurance companies, agents and the insurance policy holder (client). Though the insurance company communicates to the agents, it must ensure that information that is meant for customers are passed directly to customers. Despite the importance of transparent communication among professionals, the concept has not been fully empirically examined (Men, 2014).

A Nigerian context study that assess the level of corporate reporting (transparency) among financial and non-financial firms in Nigeria, indicated that the level of transparency among these firms is still very low (Uwuigbe & Egbide, 2012), thereby affecting stakeholders assessment and putting those firms in a negative light. Hence it is imperative for firms to be transparent in their public communication effort. As identified in the literature, some of the major reasons cited for low acceptance of insurance products in Nigeria relate to low level of awareness gap between the insurers and the public regarding the benefits of insurance policy. This present study argued that adopting a transparent communication strategy may further address some of the critical relational issues that may lead to better customer perception about the benefits of insurance which in turn may lead to the formation of positive reputation about the services provided by insurance companies. Though few studies examine the direct relationship between transparent communication and corporate reputation, Men (2014) reported that transparent communication influence the reputation of an organisation. Hence the following hypothesis has been developed:

H4: Transparent communication is positively related to CBCR of insurance companies in Nigeria

2.8.5 Organisation Public Relationship and Transparent Communication

Considering OPR as an important relational outcome of public relations, early scholars have provided explanations on how effective OPR engenders quality relationships (Grunig et al., 1992). This quality relationship is usually achieved through an effective transparent communication process that puts the public the center point of concern. According to Men (2014), companies use communication to generate positive impressions from certain target groups. Traditionally, organizations align their actions with the messages being sent through public relations activities. Hence, for communication to be transparent, relevant information must be made available for stakeholder reasoning. Again, organizations need to be accountable for their actions for them to imbibe the culture of transparency. Accountability is therefore one important aspect of transparency (Rawlins, 2009). It is related to organizations' actions of offering their information for public scrutiny (Murphy, Gilpin, & Gilpin, 2013) as well as the organizational responsibility to provide customers and other stakeholders the necessary information for informed decisions (Rawlins, 2009).

It should be noted that it is not the organization's perception of transparency that matters but the level of transparency perceived by stakeholders. Therefore, the central point to consider is how stakeholders perceive the organization's transparency. Allowing stakeholder participation and committing to dialogue about stakeholder information needs are critical aspects of transparent communication. Communication is of special relevance when achieving transparency in organizations, not because it is compulsory to provide all the necessary information that is required by stakeholders but as an effective way of achieving credibility (Mirjam, Dave, Jan Pieter, & Erwin, 2008). In the public relations domain, transparent communication has vaulted to prominence in recent years as a process that generates trust and credibility, particularly due to 'the exposure of deceptive practices that took place behind the doors' (Rawlins, 2009). Though OPR allows stakeholders to hold organisations accountable by advocating openness, consistency, truthfulness and accountability, the extent to which the stakeholders see and feel those OPR dimensions is through transparent communication. Thus, the study formulates the following hypothesis:

H5: OPR is positively related to transparent communication of insurance companies in Nigeria

2.8.6 Corporate Social Responsibility and Transparent Communication

Transparent communication is often viewed as panacea that will allow positive stakeholder assessment about the activities of an organisation (Jahansoozi, 2006). Transparent communication is crucial for translating the activities of CSR. Organisations might have different strategies of fostering CSR, but one of the ways to translate CSR activities is to create a strong informational intermediate subsystem that is capable of providing the information content of CSR activities to the public (Dubbink, Graafland, & van Liedekerke, 2008). Elisa and Ladislao (2017) reported that CSR activities are significantly related to transparent communication. CSR information is implicit in the concept of transparent organisation.

Transparent communication enables firms to understand the information needs of several stakeholder groups. Transparent communication is considered as a means of incorporating ethical, social and environmental values in the decision process of an organisation. Transparent communication is triggered by the different expectations of various stakeholders described by institutional theory. Incorporating and translating CSR through effective communication strategy assist organisations to avoid public pressure and build trust (Friederike & Stefan, 2010). In fact, communication is what makes the society to feel the presence of CSR.

Similarly, Kim and Kim asserted that firms that wish to communicate their CSR efforts and activities to stakeholders must create a sense of transparency in order to establish positive relationships with consumers. Corporate social responsibility is closely related to transparency, and transparency is a necessary condition for CSR to thrive (Dubbink et al., 2008). A transparent organization provides information in such a way that the stakeholders involved can obtain a proper insight into the issues that are relevant for them (Kaptein & Van Tulder, 2003). CSR will remain peripheral as a mechanism of governance as long as stakeholders do not have the necessary information content that translate CSR activities of organisations. Hence, this present study formulates the following hypothesis:

H6: CSR is positively related to transparent communication of insurance companies in Nigeria

2.8.7 Perceived Organisational Culture and Transparent Communication

Culture has been adjudged as an important element that shapes the behaviour of an organization. The actions of members of an organisation are critical in communicating the corporate values of a firm. According to Wilson (2001), the norms, beliefs and values derived from the culture of an organisation influence the actions of employees and the kind of the organisations communicate. More importantly, communication activities are visible programs that business firms undertake to communicate corporate activities that reflect the values and objectives of a firm. It has been observed that several organizations' corporate programs may either be strengthened or negated by the actions of service personnel in their interactions with customers (Wilson, 2001). There is usually a gap between customers' expectations and messages promoted by a firm through actions of employees (Parasuraman, Zeithaml, & Berry, 1985). It is therefore important to note that one of the key factors that influence the perception of a customer is the culture of the organisation. As such, communication strategy is affected that culture the employee of an organisation exhibited.

A study conducted by Brown (1994) reported that organisational attitude toward a particular communication and information strategy had their roots in a dominant organizational culture .Communication phenomena and processes are clear manifestations of deeply felt beliefs, values and attitudes of organisations (Brown, 1994). Communication is a cultural phenomenon through which organizational members understand their roles and transmit it to the customers through interaction. It is the nature of the organisational culture that indicates how transparent the organisation would be. Transparent communication entrenches trust among employees which manifest to external members. Though there seem to be paucity of studies that empirically examine the relationship between organizational culture and transparent communication, the relationship is implicit (Hoogervorst, van der Flier, & Koopman, 2004). Thus, this study states the following hypothesis:

H7: Perceived organisational culture is positively related to transparent communication of insurance companies in Nigeria

2.8.8 Mediating Effects of Transparent Communication

Transparent communication is often viewed as a medium that would encourage positive stakeholder assessment about the activities of an organisation (Jahansoozi, 2006), particularly in a world of seemingly endless report of corporate frauds. Communication is considered by the academic literature as a strategic management tool that is utilized to shape, build and create trust between firms and their various stakeholders

(Friederike & Stefan, 2010). This is more important in an industry characterized with lots of cynicism. According to Kim and Kim (2016), the growing cynicism toward the roles of companies in society had forced firms to put greater efforts toward corporate transparency by increasing information disclosure to customers. The whole idea of transparent communication is to portray organisations as being open, fair and just in their information dissemination activities with a view to lessen customer ambiguity concerning the service provided by a firm. For customer to view a firm as being transparent, firms need to provide comprehensible, accessible and easily understood information about its services and products (Kim & Kim, 2016).

According to Baron and Kenny (1986), the mediator variable functions as a generative mechanism through which the independent variable is able to affect the endogenous variable of interest. Studies have suggested the need for future studies to identify variables that may mediate the relationship between OPR practices and corporate reputation (Huang, 2001; Kim & Cha, 2013). Hence, this study intends to use transparent communication strategy as a mediating variable to explain the relationship between OPR, CSR activities, POC and CBCR. As a result, Signaling theory that acknowledges the role of individual exposure to an activity could explain the attitude formation behaviour to provide the basis for explaining the mediating role of TC on the relationships between OPR, CSR, POC and corporate reputation. In addition, based on the preceding discussion on the relationship between transparent communication and CBCR, the study further suggests that part of the influence of OPR, CSR and POC may be mediated by transparent communication.

2.8.8.1 TC Mediates the Relationship between OPR and CBCR

Studies have suggested the incorporation of either mediating or moderating variables to explain the relationship between OPR practices and corporate reputation (Kim & Cha, 2013). More generally, consumers form an overall evaluation of attitudes toward an object by integrating relevant knowledge or beliefs they hold about the object. Customer based corporate reputation is an attitudinal construct that represents the customer's evaluation of a business firm. Most definitions of attitudes are based on the assumption that attitudes are learned mental makeup, which is formed based on some forms of exposure to information (Shamma & Hassan, 2009). OPR is viewed as the key predictor of company's reputation. According to the Exposure theory, the higher the level of exposure of individuals to an activity, the more the possibility of individuals change in attitudes (Zajonc, 1968). In other words, increased exposure to an activity or object enhances the possibility of positive evaluations. As such, effective OPR practices may lead to higher transparent communications that expose the customers to the activities of the firm which will in turn increase the possibility of positive reputation formation by the customers.

Further, while customer's exposure to information may advance perceptions about the services provided by a company, the OPR practices may be predicated on the stakeholders' belief about how transparent the company is in terms of communication arrangement. This highlights the importance of transparent communication process in helping customers to form perceptions about non-relational factors that are important for corporate reputation. Therefore, this present study argues that effective OPR practices lead to transparent communication which eventually leads to positive customer assessment of firm's reputation. Hence the following hypothesis:

H8a: Transparent communication mediates the positive relationship between OPR and CBCR of insurance companies in Nigeria.

2.8.8.2 TC Mediates the Relationship between CSR and CBCR

Firm transparency is essential for increasing the degree of trust among parties (Mohr & Nevin, 1990). Deployment of effective CSR practices is expected to result in organisational transparency that increase customers exposure to the right and effective information which may in turn lead to positive customer assessment of corporate reputation. According to Elisa and Ladislao (2017), CSR activities have significant influence on TC. In fact, TC is expected to reduce the customers' cynicism toward CSR practices. Transparency is a crucial condition to implement a CSR policy based on the reputation mechanism. Carrying out CSR activities is expected to enhance the transparency which later allows customers to have better assessment of firms. Firms endorsing CSR activities are adjudged to be more transparent (Dubbink et al., 2008). Based on assumption of signaling theory, this study argued that firms use CSR as signals through effective transparent communication strategy which eventually leads to positive customer assessment of corporate reputation. Hence, the study formulates the following hypothesis:

H8b: Transparent communication mediates the positive relationship between CSR and CBCR of insurance companies in Nigeria

2.8.8.3 TC Mediates the Relationship between POC and CBCR

Organisations search for the most appropriate mechanism of organisational communication that will influence the receivers' perception to conform, adapt or change behaviour according to the sender's intention (Marynissen, 2011). Transparent communication is viewed as a means which the information needs of various stakeholders are provided. It incorporates ethical, social and environmental values in the decision-making process of a firm. TC is expected to reduce information asymmetry between a company and its most important stakeholder. Customers perceive the culture of a firm based on the level of firm transparency in terms of information contents.

In fact, the availability of information is recognized as mediator in previous studies, especially in the relationship between organizational variables and environmental practices (Sharma, 2009). External perception of an internal phenomenon depend on how open and transparent an organisation is which leads the customers to be better informed about the activities of an organisation. Organisational culture explains the type and nature of communication strategy a firm will adopt. The more favourable the culture of a firm in terms of customer relations the higher the possibility of being transparent in communicating firms' activities to customers.

Taking into account the theoretical relationships explained in the previous section, a classical mediation model is proposed in this study, where transparent communication intervenes in the relationship between POC and CBCR. Without having a transparent communication strategy that provides relevant, understandable and timely information, the relationship between POC and CBCR may not be effective. This is because TC determines the extent to which POC are transmitted into positive customer assessment of firm. Hence this study formulates the following hypothesis:

H8c: Transparent communication mediates the positive relationship between perceived organisational culture and CBCR of insurance companies in Nigeria.

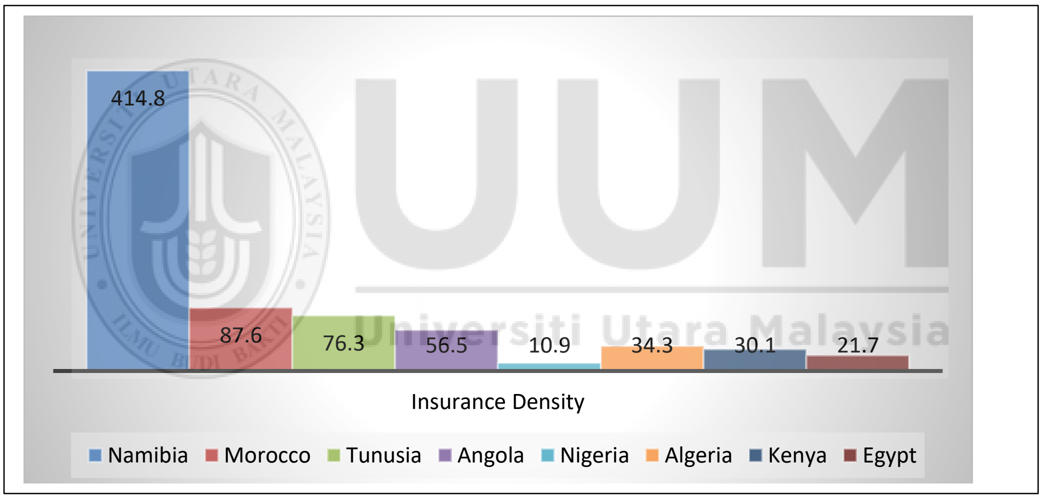
2.9 Nigerian Insurance Industry

Before the introduction of the modern form of insurance, some form of social insurance had existed in the Nigerian society. These social schemes evolved through the existence of extended family system and social associations such as age grades and other unions. The origins of modern insurance are entwined with the role of British trading firms in the country. Development in regional trade made it necessary for some of the foreign companies to handle some of their business risks locally, thereby creating the need for the establishment of local insurance firms in Nigeria.

Insurance is a complex social phenomenon, and it is hard to define. Insurance is a popular device that allows individuals to substitute a small but certain amount of money for an enormous but uncertain loss (the contingency insured against) in the event of contingencies (Vaughan & Vaughan, 2014). The insurance as mechanism reduces the aggregate amount of risk in the economy by substituting certain costs for uncertain losses. These costs are assessed by the predictions made by the insurance company through the use of the law of large numbers. In Nigeria, the insurance business is governed by Insurance Act, No. 1 of 2003. The insurance industry is among the undeveloped segment of the Nigerian financial sector with a contribution of less than two percent of GDP (International Monetary Fund and World Bank, 2013). Nigeria with a population of about 170 million people has only 0.5 percent insurance penetration (National Insurance Commission, 2014). Insurance companies perform significant economic roles in the development of every nation. The insurance sector stabilizes the economy through efficient diversification of risks. The total insurance gross premium for Nigeria amounted to about US1.8 billion as at 2012. Even though this makes Nigeria the third largest insurance market in Africa, the penetration ratio is small given the size of the country's population. The head of the National Insurance Commission lamented that only 2.25 million Nigerians have access to one form of an insurance policy or the other (KPMG, 2014).Given the population size of Nigeria, the assumption is that insurance is a potential hub for expanding the economy. Nigeria is the seventh most populous country on the planet and the largest in Africa. Nigeria is the world's eighth largest oil producer and sixth largest oil exporter (International Monetary Fund, 2013).

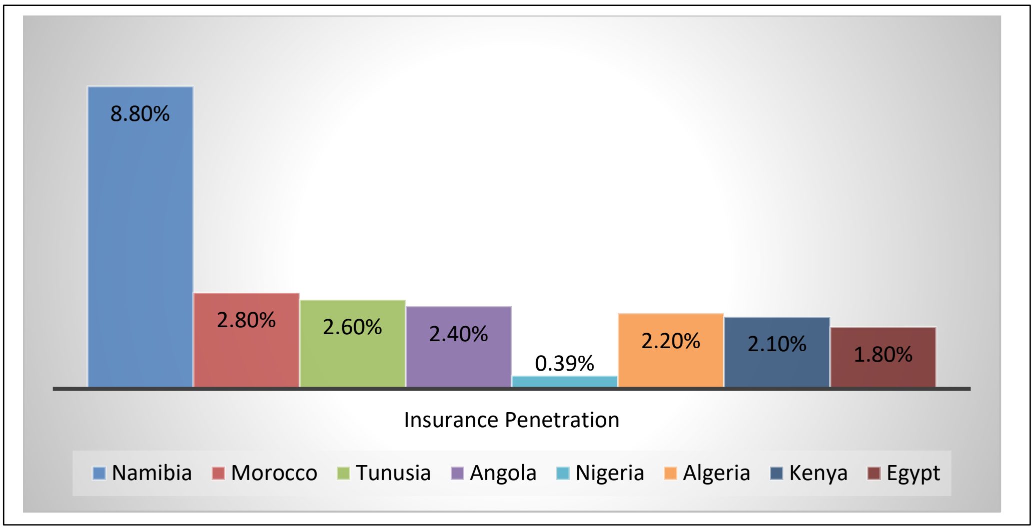
The NAICOM has proposed some policy decisions that will drive the insurance sector. To create a better enabling environment, NAICOM introduced Market Reconstruction and Development Initiative (MRDI) in 2012. This policy initiative has led to an annual growth of the Gross Premium Income (GPI) by about 25% in the last five years hitting N300 billion in 2012 (Obisesan, 2015). Despite these potentials, the Nigerian insurance penetration is low compared to countries such as Angola, South Africa and Ghana (International Monetary Fund and World Bank, 2013). Scholars have identified some factors that have led to low insurance penetration in Nigeria. For example, Nduna (2013) cited a general lack of trust of insurers by the general public, cultural and religious practices, low financial literacy amongst the populace as among the factors that affect development of insurance business in the country. Nwankwo and Durowoju (2011) asserted that the low insurance penetration in Nigeria is a function of poor perception of insurance among the public. Dixon-ogbechi, Oladimaji and Salome (2014) contended that the low patronage experienced by Nigerian insurance firms stems from a lack of awareness and trust among the public. Yusof, Gbadamosi and Hamadu (2009) viewed the problem of low patronage from the perspective of socio-cultural factors that account for these poor attitudes towards insurance companies. The main question is to find out the extent to which organisation public relationships enhance the reputation of insurance firms by fostering a sustainable relationship between the insurance companies and other stakeholders (customers).

In fact, the insurance penetration in Nigeria remains among the lowest globally. Both the insurance density (the ratio of premium underwritten in a given year to the total population) and the insurance penetration (the percentage of insurance premium underwritten in a given year to GDP) are far below the African average. Figure 1.1 and 1.2 indicate the graphical representation of both the insurance density and insurance penetration within the African countries.



Source: CardinalStone (2014)

Figure 3.1. *Insurance Density in Africa*



Source: CardinalStone (2014)

Figure 3.2. Insurance Penetration in Africa

2.10 Conclusion

The competitive nature of the global business environment has raised the concern of corporate entities to engage in activities that are likely to boost their service reputation. Building positive reputation is one of the important public relations functions that yield significant benefits to business organisations. As such, ability of firms to build and sustain reputation is critical to organisational survival. The reputational issues are more likely to have devastating effect to insurance business. Insurance being a contractual arrangement that enable businesses and indiviudals to get back to the positions they were before the occurrence of certain contingencies is built on a promise that is based on consideration. It is simply a promise by insurance company to pay the insured cetain amount of money (sum assured) to enable him or her recover from effect of accidental losses. Since insurance companies undertake to pay indemnity in the event of loss, it means the customer service reputation is critical to the survival and growth of insurance practionners. Therefore, it is logical to note that insurance though crucial to national development is yet to achieve its desired objective in Nigeria.

Considering the importance of the insurance industry to national economic development and its links to other sectors of the economy, it is pertinent to examine strategies that are likely to boost customer based reputation which may in turn increase customer loyalty and retention. It is therefore necessary for researchers to continue to investigate both the antecedents and consequences of customer based corporate reputation in different environmental settings.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses methodological issues related to the study. Research methodology is simply the logical organization of facts that shows how data are collected, analyzed and interpreted. Thus, the chapter provides an explicit explanation of the research design, the population of the study, sample size and the techniques of data analysis. Also, the chapter explains the unit of analysis, measurement of variables and the data collection methods.

3.2 Research Design

Kothari (2004) defined research design as plans and structures for collection and analysis of data in a way that will save time, cost and resources. Sekaran and Bougie (2013) defined research design as a process of collecting and analyzing data to arrive at dependable solutions. Quantitative research approach was utilized in carrying out this study. For the purpose of this research a cross-sectional survey was adopted to examine the influence of OPR, CSR, and POC on CBCR in the Nigerian insurance industry. Also, following the suggestion provided by Choy (2014), a quantitative research was chosen for this study because quantitative research provides the avenue for establishing the reliability and the validity of measures, which help the researcher to achieve high precision and get results within a reasonable time frame. Furthermore, it provides the opportunity for researchers to make predictions concerning the future outcome of a given phenomenon (Kumar, 2011). Quantitative research also provides the researchers the opportunity to view concepts in a distinct form (Keyton, 2015).

Another significant benefit of quantitative research approach is that there is a clear distinction between the researcher and the variables under study as the research is assumed to be value free and unbiased (Bhatti, 2015). Hence, adopting a quantitative research design in this study had made it possible for the researcher to evaluate differences and relationships with high precision. Given the fact that this study is customer based assessment of corporate reputation, a cross-sectional survey was deemed appropriate. Similarly, a cross sectional survey research was adopted for this study because it easily aids in determining interrelationships among latent constructs (Sekaran & Bougie, 2013). Moreover, it gives greater control over speed and precision of estimates and it is extremely easier to implement (Kumar, 2011).

3.3 Population of the Study

Population refers to the entire group of people, events or things of interest that the researcher intends to investigate (Sekaran & Bougie, 2013). The population of this study comprises all the individual customers of the licensed insurance companies currently operating in Nigeria. According to NAICOM (2015), there are about 27 non-life insurance companies operating in Nigeria. Similarly, there are about 1.5 million consumers of different types of insurance policies (both life and non-life). The non-life insurance (general business) represents 58% of the total number of policies representing about 870, 000 policy holders of insurance business in the entire country.

The study was restricted to two states (Lagos and Kano) and federal capital (Abuja). The basis for selecting these three states is because of the volume of economic activities. For example, Lagos was the former Nigerian and the economic power house of the country. As such, all the insurance companies that operate in the country have their presence in the state. Similarly, Abuja was selected being the present state capital of the country and the seat of government. Again, Abuja housed all the registered insurance firms that operate in the country. Finally, the choice of Kano state came up as a result of its well-known position as the third major commercial city in the country with the second largest population. Moreover, most of the Nigerian ethnic groups are largely represented in these states being the three major commercial cities in Nigeria. The homogeneity of the population will make it possible to relax the stringent sampling procedure required for generalization (Kumar, 2011).

To determine the population of the study, the researcher used randomisation mechanism available in Microsoft Word Excel in accordance with Saunders *et al.* (2009) to select three firms out of the 27 non-life insurance firms in Nigeria. The three randomly selected firms include: Custodian and Allied Insurance, Mutual Benefit Insurance and NEM Insurance PLC. Secondly, after random selection of these companies, the population of their customers was determined based on the size of their market share as given by NAICOM (2015). For example, the customer population for Custodian and Allied Insurance was obtained by computing 13.38% of 870, 000 (number of non-life insurance policy holders), the customer population for Mutual Benefit Insurance was obtained by computing 9.40% of 870, 000 and that of NEM Insurance was obtained by computing 7.91% of 870, 000, making a total of 267, 011 customers. Consequently, a total of 267, 011 was taken as the population of the study (see Table 3.1).

3.3.1 Sample Size and Sampling Technique

According to the Krejcie and Morgan (1970) sample size table, the sample size for the study is 383. Also, the formula for computing sample size developed by Dillman (2007) was used to further confirm the sample size. The Dillman formula is given as follows:

$$\text{n} = \frac{(Np)(p)(1-p)}{(Np-1)\left(\frac{B}{C}\right)^2 + (p)(1-p)}$$

Where,

n = the actual sample size

Np = size of population which is 267, 011

p = The population proportion is 0.5

B = Sample error at 0.05 (5%)

C = Confidence level at 0.05 is 1.96.

Therefore, the sample of this study is calculated as follows

$$\text{n} = \frac{(267,011\ )(0.5)(1-0.5)}{(267,011\ -1)\left(\frac{0.05}{1.96}\right)^2 + (0.5)(1-0.5)}$$

$$\text{n} = \frac{66752.75}{267010 * 0.000651 + 0.25}$$

$$\text{n} = \frac{66752.75}{174.07351}$$

$$\text{n} = 383$$

Furthermore, to take care of non-response problem, the sample size was increased by 45 percent as suggested by Salkind (1997). Based on this increment, a sample size of 555 was used as the study sample size.

Since the population of this study is customers of insurance companies and the researcher was not able to get list of the customers of the insurance companies, the researcher made effort to introduce some aspects of randomization in the process of sample size determination as indicated earlier. A nonprobability sampling was utilized to distribute the questionnaires to customers of the three randomly selected insurance companies. The table provides a breakdown of the sample size according to each insurance company.

Table 3.1

Study Population

S/N	Companies	Percentage of Market Share	Customers Population	Calculation	Proportionate sample
1	Custodian and Allied Ins	13.38%	116,406	(116,406/ 267011)*555	242
2	Mutual Benefit Ass PLC	9.40%	81,780	(81780/267011) *555	170
3	NEM Insurance CO PLC	7.911%	68, 825	(68825/267011) *555	143
Total			**267011**		**555**

3.3.2 Sample Size Based on G-Power Analysis

In a survey research, determining an appropriate sample size is essential for the conclusion of the study to be valid. In sample size determination, it is required for researchers to provide acceptable levels of error that may arise due to sampling related issues. As such, researchers use power analysis to determine the appropriate sample size that will give a chance of correctly rejecting the null hypothesis when it ought to be rejected (Hair, Black, Babin, & Anderson, 2010). To determine the right sample size, Cohen, (1988) suggested that studies are likely to achieve an alpha level of 0.05 with a power level of 0.80. By interpretation, it simply means the possibility of rejecting the null hypothesis is four times as likely as a failure. While a higher level of power might be better, it is difficult to achieve power higher than 0.80 (Murphy, Myors, & Wolach, 2014). To determine the minimum sample size that will achieve statistical strength, a power analysis was conducted using G*Power 3.1.9.2 statistical software (Faul, Erdfelder, Lang, & Buchner, 2007). The power analysis was conducted on the basis of the following parameters, which includes power probability (1-β err prob; 0.80), alpha significance level (α error prob; 0.05), and medium effect size f^2 (0.15) as suggested by Cohen (1988). Four predictors were used to carry out the analysis. The output of the G*Power revealed that a minimum sample size of 129 sample is needed to test the regression-based model.

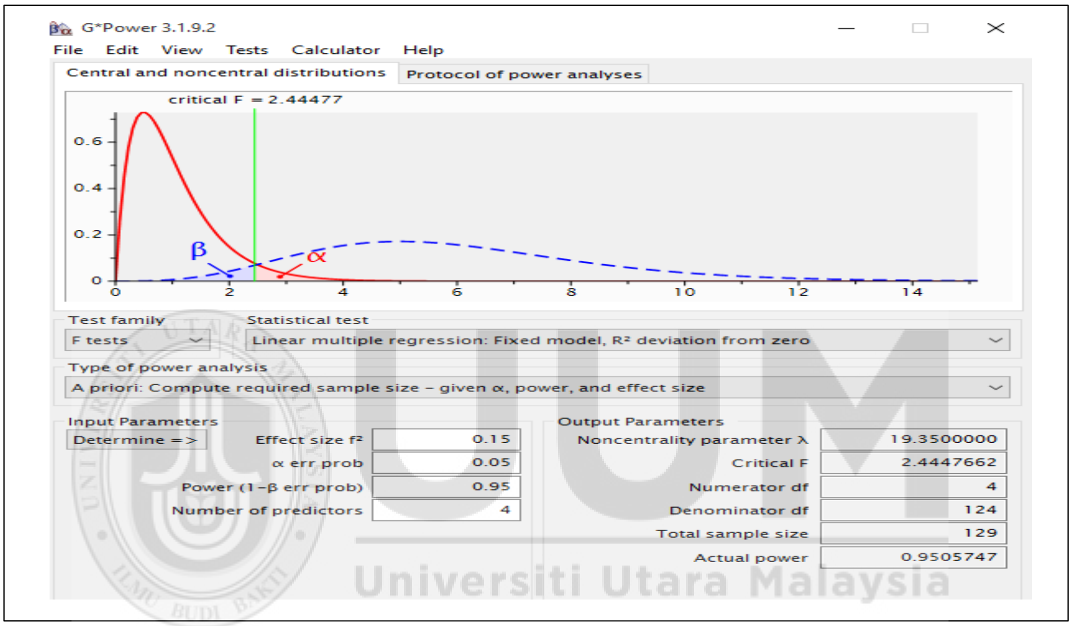


Figure 3.3. G*power output

3.4 Unit of Analysis

The customers of insurance companies constitute the unit of analysis for this study. Considering customers as the unit of analysis is important because they are the main drivers of revenue for business organisations. Hence, their perceptions about a firm may greatly influence perceptions about the reputation of a company. Customer reactions to reputation and the importance they attach to it may depend on the service content (Mayer, Ehrhart, & Schneider, 2009). As such, customers are likely to give a more objective assessment concerning the issues under investigation.

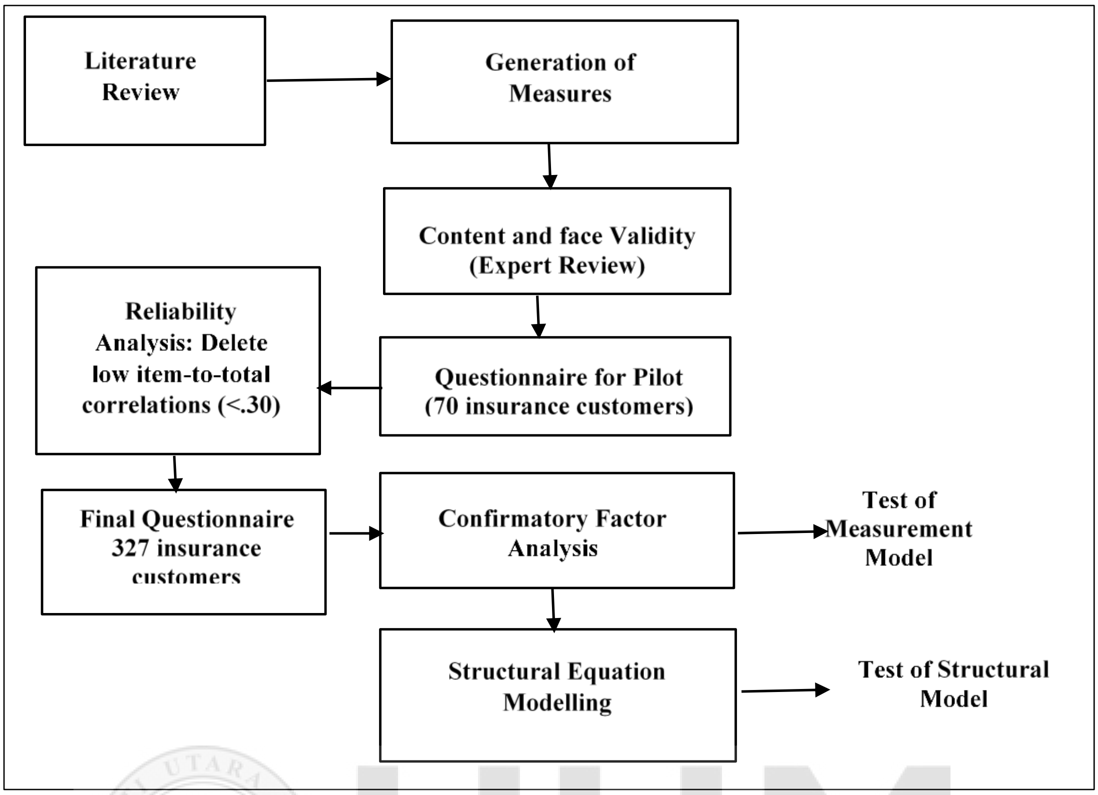


Figure 3.4. Research Design Flow Chart

3.5 Measurement of Variables

The scales that have been validated by previous researchers were adapted in this present study to measure the five selected variables for this study. Therefore, OPR, CSR, POC are the exogenous variables for this study, CBCR is the endogenous variable and TC is the mediating variable. The variables were measured based on five point Likert type scale. Respondents were expected to respond to each question based on the scale. The Likert scale is assumed to be appropriate for this study due to the nature of the information respondents are to provide (Alreck & Settle, 1995). In line with this, Krosnick and Fabrigar (1997) suggested that seven and five point Likert scale are reliable and better than scales that have no midpoint. As such, given the large number of items for this study, five point Likert scale type was considered more appropriate and easy for the respondents. Detailed explanations of the scales are shown below:

3.5.1 Customer Based Corporate Reputation

Corporate reputation is a social concept that has been defined from various perspectives. The exact meaning of corporate reputation has become elusive, due to the different perception experts have on it (Carmeli & Cohen, 2001). Considering the intangibility of service firms, Shamma (2012) contended that achieving favorable reputation is more critical to firms that provide intangible products than those that market physical products.

This study measures CBCR based on four dimensions (Customer orientation, Good employer, Reliable and financially strong company and service quality) with 24 items (Walsh & Beatty, 2007). The fifth dimension, which is social environmental responsibility was not included because it reflects some aspects of CSR. Hence to avoid multicollinearity problem, the dimension of CBCR that focuses on social environmental responsibility was dropped. The measures were reliable with Cronbach's alpha of 0.92. All the items were measured using a five point scale (1 = "strongly disagree," 5= "strongly agree"). The items are shown in Table 3.2.

Table 3.2

Measurement Items for CBCR Construct

Code	Items	Source
C01	employees are concerned about customer needs	Walsh and Beatty (2007)
C02	employees treat customers politely	
C03	is concerned about its customers	
C04	treats its customers friendly	
C05	takes customer rights seriously	
C06	Cares for its customers regardless of whatever they purchase	
GE1	Is a company I may wish to work for	
GE2	seems to treat its employees well	
GE3	seems to have excellent leadership	

Table 3.2 Continued

GE4	The company employees are good for competitive market
GE5	pay attention to employees' needs
GE6	seems to have good employees
GE7	seems to maintain high standards in their operations
FS1	tends to outperform its competitors
FS2	takes advantage of market opportunities
FS3	seems to have strong prospects for future growth
FS4	Is a company that I can invest in
FS5	The company makes good financial decisions
FS6	The company has good financial strength
FS7	seems to have a clear vision of the future
SQ1	offers high quality products and services
SQ2	can be relied upon
SQ3	is known by the services it offers
SQ4	always comes with new product

3.5.2 Organization Public Relationship

OPR is measured based on five dimensions. The dimensions include the following:

3.5.2.1 Trust

Trust is among the central factors that contribute to the successful relationship between the organisation and the public because it can integrate behavior and produce outcomes that promote efficiency, productivity(Keh & Xie, 2009). Morgan and Hunt (1994) contended that trust will occur when confidence is built in a relationship and partner's belief in the integrity of one another. Rotter (1967) used 15 items to measure trust using seven interval scales. Rotter defined trust regarding confidence in a relationship between one individual and another. The items for this study were adapted from Dhanesh (2014). Six items were used to measure trust. All the items were measured using a five- point scale (1 = "strongly disagree," 5= "strongly agree"). An example of the items includes how the organisation treats all its stakeholders fairly and justly.

3.5.2.2 Control Mutuality

To measure Control Mutuality, 7 items were adapted from Dhanesh (2014), and Huang (2001) . All the items were measured using a five- point scale (1 = “strongly disagree,” 5= “strongly agree”). An example of the items includes: the company pays attention to what the customers and other stakeholders say about it. The company considers the opinions of its clients as legitimate.

3.5.2.3 Relationship Satisfaction

Satisfaction is one of the most commonly studied elements of organisation-public relationships (Ferguson, 1984; Huang, 1998). Bruning and Ledingham (2000) demonstrated that satisfaction was a major factor in OPR. Following Huang (2001), this study measures relationship satisfaction using four items. An example of the items includes: Generally speaking, the company meets the needs of customers.

3.5.2.4 Relationship Commitment

Relationship commitment is the enduring desire to maintain a “valued relationship” (Morgan & Hunt, 1994). This study measures relationship commitment using five items adapted from Kim (2001). All the items were measured using a five- point scale (1 = “strongly disagree,” 5= “strongly agree”). The items include the following: The Company comes up with strategies to retain its customers.

3.5.2.5 Openness

Grunig, Grunig and Ehling (1992) indicated that openness is central to OPR. The perception of openness among the public is essential to the ability of an organisation to participate actively within its community (Bruning & Ledingham, 1999). Vorvoreanu (2008) asserted that the notion of openness simply refers to the willingness of the organisation to share and disseminate information regarding its activities. This study adapted five items of Openness from Burchfield (1997). All the items were measured using a five- point scale (1 = "strongly disagree," 5= "strongly agree"). The example of the items includes: the Company responds to customers enquiry promptly.

Table 3.3

Measurement Items for OPR Construct

Code	Items	Source
TR1	treats all its stakeholders fairly and justly	Dhanesh (2014); Huang (2001); Kim (2001) and Burchfield (1997)
TR2	makes decision with the interest of all its stakeholder in mind	
TR3	can be relied upon to keep its promises	
TR4	Considers customers opinion in its decision	
TR5	employees' possess the requisite skills to serve its clients efficiently	
TR6	has the ability to accomplish what it says it will do	
CM1	pays attention to stakeholders' suggestions and complaints	
CM2	considers the opinions of its customers as legitimate	
CM3	Pay attention to clients' interest	
CM4	Listens to clients opinion concerning its product	
CM5	Appreciates customer contributions in its decision-making process	
CM6	Pay attention to customer's welfare	
CM7	Builds relationship on mutual understanding	
RS1	meets the needs of customers	
RS2	relationship with the customers is poor	
RS3	seems to be satisfied on how it relates with customers	

Table 3.3 Continued

RS4	relationship with the customers is good
RC1	comes up with strategies to retain its customers
RC2	has a long-lasting bond with the customers
RC3	Both the company and the customers benefit from each other
RC4	My relationship with the company is satisfactory
RC5	treats its customers like king
OP1	The company responds to customers enquiry promptly
OP2	The company allows customer to seek clarifications when something go wrong
OP3	The company receives suggestions from its customers
OP4	The company incorporate suggestions into future decisions
OP5	The company provides conducive atmosphere for customer engagement

3.5.3 Corporate Social Responsibility

Firms are facing intense pressure to operate business activities in a socially responsible manner. As such, more than ever before firms saw the need to integrate corporate social responsibility (CSR) as an important business strategy. CSR is a voluntary initiative of an organization to serve its environment and community which in turn assists in building a corporate reputation (Gazzola, 2014). Following Du *et al.* (2011), this present study conceptualized CSR as firms initiative meant to achieve long term economic, societal and environmental concern through the application of best business practices. As such, the present study uses CSR measures developed by Alvarado-Herrera et al. (2017) to measure customer perception of CSR based on 3 dimensions (social equity, environmental concern and economic concern) with 16 items. All the items were measured using a five- point scale (1 = “strongly disagree,” 5= “strongly agree”). An example of the items includes the firm is committed to well-defined ethical principles, makes financial donations to social causes, sponsors educational programs etc.

Table 3.4

Measurement Items for Corporate Social Responsibility Construct

Code	Items	Source
SE1	The company is committed to well-defined ethical principles	Alvarado-Herrera et al. (2017)
SE2	The company makes financial donations for social causes	
SE3	The company sponsors educational programs of the community where it operates	
SE4	The company sponsors cultural programs	
SE5	The company sponsors public health programs	
SE6	The company helps improve quality of life in the community they operate	
EN1	The company considers environmental protection in its decision making	
EN2	The company carries out programs to reduce environmental pollution	
EN3	The company considers conservation of natural resources a priority	
EN4	The company helps in environmental protection	
EN5	The company allocates resources to offer community services based on environmental needs	
EC1	The company builds solid relations with its customers to assure its long-term economic success	
EC2	The company continuously improve the quality of the services they offer	
EC3	The company has a competitive pricing policy	
EC4	The company considers profit maximization in order to guarantee its continuity	
EC5	always improve its financial performance	

3.5.4 Perceived Organisational Culture

Organisational Culture refers to those core values, beliefs and assumptions that guide the activities of leaders and subordinates and assert how organisational activities are carried out (MacIntosh & Doherty, 2007). Recent literature has conceptualized organisational culture as an important factor that shape firm's image. It appears that the internal organisational phenomenon has the potential for a larger and more intricate web of influence than traditionally expected. Thus, it was of interest in the current study to examine clients' perceptions of organisational culture, and its influence on their attitude and behavioural intentions towards the organisation. Drawing from Kowalczyk and Pawlish (2002), POC was measured with 14 items. All the items were measured using a five point scale (1 = "strongly disagree," 5= "strongly agree"). An example of the items includes the company fulfills its promises, the company is innovative etc.

Table 3.5

Measurement Items for Perceived Organisational Culture

Code	Items	Source
OC1	The company fulfills its promises	Kowalczyk and Pawlish (2002)
OC2	The company is innovative	
OC3	The company is open to different ways of doing thing	
OC4	The company pays attention to customer buying experience	
OC5	The company strives for excellence	
0C6	The company stresses the importance of analytical skills	
OC7	The company is achievement oriented	
OC8	The company is an aggressive competitor	
OC9	The company takes advantage of opportunities	
OC10	The company is supportive of its employees	
OC11	The company considers employee-customer relations in their appraisal	
OC12	The company is noted for high pay for performance	
OC13	The company takes customer feedback seriously	
OC14	The company decision process is decisive	

3.5.5 Transparent Communication

In an increasingly complex environment, organizations require the attention, appreciation and the attraction of various stakeholders (such as customers, employees, investors, government agencies and the public's) to enable them to achieve business objectives (Hallahan et al., 2007). Communication strategies are meant to help firms to adapt to environment by establishing a balance between business imperatives and socially acceptable behaviour as well as building relationships through communication with which the organisations have both economic and social interest (Steyn, 2004). Communication strategy provides focus on building relationships with strategic stakeholders. It is developed within the context of the firm's internal environment, but with emphasis on an assessment of the external environment.

Following Men (2014), this study operationalizes TC as an organization's communication effort to make available all necessary information to customers whether positive or negative in a way that is accurate, efficient and unequivocal, for the purpose of enhancing the perception of customers and holding organizations accountable for their actions. The construct was measured based on the Men (2014) measurement scale with 9 items. All the items were measured using a five- point scale (1 = "strongly disagree," 5= "strongly agree"). An example of the items includes the company asks for feedback from customers about the quality of its information, the firm involves customers like me to help identify the information I need.

Table 3.6

Measurement items for Transparent Communication

Code	Items	Source
TC01	The company asks for feedback from customers about the quality of its information.	Men (2014)
TC02	The company involves customers to help in identifying customer information need	
TC03	The company provides detailed information to people like me	
TC04	The company makes it easy for to find the information I need	
TC05	The company asks the opinions of people like me before making decisions concerning customer needs	
TC06	The company takes the time with people like me to understand who we are and what we need	

Table 3.6 Continued

TC07	The company provides information in a timely manner to people like me
TC08	The company provides information that is relevant to customer needs
TC09	The company provides information that can be compared to previous performance

The list of the variables and the sources of the measurement items are presented in Table 3.7.

Table 3.7

Construct Sources and number of Items

S/n	Construct	Source	Items
1.	Customer Based Corporate reputation	Walsh and Beatty (2007)	24
2.	Organisation Public Relationships	Dhanesh (2014) Huang (2001); Kim (2001) and Burchfield (1997)	27
3.	Corporate Social Responsibility	Alvarado-Herrera et al. (2017)	16
4.	Organisational Culture	Kowalczyk and Pawlish (2002)	14
5.	Transparent Communication	Men (2014)	9
	Total		**90**

3.6 Validity and Reliability

Validity is the extent to which an instrument measures what it is supposed to measure (Kothari, 2004). Kothari further asserted that a valid instrument is always reliable. A step by step process of assessing the validity and reliability will be used. The questionnaire will be subjected to face validity, content validity and construct validity, each of which facilitates the construction of a useful questionnaire.

The face validity is expected to ensure that the items selected to measure a particular construct measure it efficiently (Sekaran & Bougie, 2013). This aspect of validity is often achieved through expert opinions. In this study, the researcher will seek the view of academics and professionals from the industry to ensure clarity, understandability and the ability of the questionnaire items to represent the domain of the study. Also, the essence of content validity is to guarantee the adequacy and the representativeness of the elements in measuring the construct (Kothari, 2004; Sekaran & Bougie, 2013). It is a function of how well the dimension and the components of a construct are represented. Content validity is achieved through experts' opinion concerning the adequacy, suitability, content, and arrangement of the items that are designed to measure the constructs of a study (Sekaran & Bougie, 2013). To achieve this, a draft of the questionnaire items of this research will be distributed to academics and professionals in Nigeria for advice and inputs on the clarity and the adequacy of the questionnaire elements.

The validity of research findings is largely dependent on the clarity and representativeness of the measurement instruments about construct domain. The study carried out an expert review to assess the representativeness and to ensure clarity of the questionnaire items. The content validity was conducted based on the procedure suggested by Davis (1992); and Quellet (2007). The questionnaires were sent to 15 experts comprising 10 academics and 5 public relations practitioners. Eight out of the 15 experts (six academics and two practitioners) responded to the survey items and only two of the experts suggested on how to improve the clarity of some items. The panel comprised six academics from Ahmadu Bello University, Zaria and two Public relations practitioners from the industry. The experts profile includes more than ten years post graduate teaching experience in university, in-depth industry public relations knowledge and they are all PhD holders. To ensure proper assessment a scale of 1-4 was used to rate each item. The first aspect was to examine the representativeness of an item to the construct domain in relation to the construct's operational definition. Also, experts were able to assess item clarity based on the simplicity and understandability of the items. Content Validity Index (CVI) was used to determine the criteria for accepting or rejecting an item. The CVI ranges between 0.875 and 1.00. Also, the sentence structure of some few items was modified to improve the clarity and the understandability of the questions. The Table 3.8 indicates the adjustment based on the expert review.

On the other hand, reliability refers to a test of how consistent and stable are instruments used in the study measures the particular construct it is expected to measure (Sekaran & Bougie, 2013). In the questionnaire design, instrument reliability have been given due attention to check for poorly worded questions through expert review. Pilot study was conducted to further ascertain the reliability of the instruments.

Table 3.8

Summary of expert review

S/No	Constructs	Items Drop	Items modified to read as stated	Original items	Items for pilot test
1	Customer Based Corporate reputation	NIL	NIL	24	24
2	Organisations public relationships	NIL	TR05-The Company employees possess the requisite skills to serve its client efficiently; CM07- The company builds relationship on mutual understanding and respect with its clients	27	27

Table 3.8 Continued

3	Corporate Social Responsibility		CSR6- help improve quality of life in the local community; CSR10-Protect the environment CSR11- use only the necessary natural resources CSR12- Trying to maximize profits in order to guarantee its continuity CSR16- always improve its financial performance	16	16
4	Organisational Culture	NIL	OC4-The company pays attention to customer buying experience	14	14
5	Transparent Communication	NIL	NIL	9	9

3.7 Pilot Study

The researcher conducted a pilot study to test the validity and reliability of the survey instruments and to have an idea about the anticipated problems in order to make adjustment in the actual research work. After subjecting the instruments into content and face validity, an enhanced version of the questionnaire was distributed for the pilot test. For a pilot test, researchers have an option to use to use 30 respondents or more to examine the reliability of the measures (Fink, 2003). According to Hair et al. (2014), a minimum sample of 50 is enough to carry out factor analysis. To avoid poor response, 120 copies of the study questionnaires were administered to customers of insurance companies. Out of which 73 were retrieved and 2 questionnaires were discarded because the responses indicated lack of engagement on the part of the respondents. Finally, 71 questionnaires were used to run reliability analysis to determine the reliability of the items measuring the constructs domain. The administration of the questionnaires took place between 25th November and 25th December, 2016. Table 3.9 indicated the profile of the respondents.

Table 3.9

Demography of the respondents for the pilot test

	Frequency	Percentage
Age		
18-25	4	5.6
26-35	22	31.0
36-45	20	28.2
46 and above	25	35.2
Total	71	100.0
Gender		
Male	51	71.8
Female	16	22.5
Missing Response	4	5.6
Total	71	100.0
Education		
Doctorate Degree	6	8.5
Masters	13	18.3
First Degree	31	43.7
Diploma	18	25.4
Others	3	4.2
Total	71	100.0
Company Name		
Custodians and Allied Insurance	26	36.6
Mutual benefits Assurance	22	31.0
NEM Insurance Company PLC	23	32.4
Total	71	100.0
Type of Policy		
Medical Insurance	20	28.2
Education	22	31.0
Motor	8	11.3
Fire	13	18.3
Theft	7	9.9
Others	1	1.4
Total	71	100.0
Period of Patronage		
1-5	24	33.8
6-10	24	33.8
11-15	15	21.1
16 and above	6	8.5
Missing Response	2	2.8
Total	71	100.0

3.7.1 Reliability Analysis

After determining the validity of the constructs, a reliability analysis was conducted to evaluate the internal consistency of the loaded factors. Cronbach's alpha coefficient was used as a measure of internal consistency. According to Nunnally and Bernstein (1999), values of 0.70 or more are considered to be of an acceptable level of reliability. Additionally, Pallant (2011) reported that Cronbach's alpha of 0.70 is acceptable but values ranging from 0.80 and above are more appropriate. Further, items with low corrected items total correlations (less than 0.30) should be deleted as the item is measuring something else (Pallant, 2011). The Cronbach's alpha for all the constructs in this present study lie between 0.712 and 0.912. Table 3.15 reported the Cronbach's alpha of each item along with the Cronbach's alpha of individual constructs.

Table 3.10

Reliability Analysis

Construct	**Items**	**Corrected items total correlations**	**Cronbach's alpha if item deleted**	**Cronbach's alpha**	**Sample Size**
Customer Orientation	**CO1**	.552	.850	**0.856**	**71**
	CO2	.629	.836		
	CO3	.728	.816		
	CO4	.709	.821		
	CO5	.577	.844		
	CO6	.697	.824		
Good Employee	**GE1**	.567	.850	**0.859**	**71**
	GE2	.680	.834		
	GE3	.689	.835		
	GE4	.694	.831		
	GE5	.793	.813		
	GE6	.582	.847		
	GE7	.526	.854		
Reliable and Financial Strength	**FS1**	.630	.836	**0.856**	**71**
	FS2	.643	.836		
	FS3	.679	.832		
	FS4	.379	.859		
	FS5	.483	.851		
	FS6	.513	.857		

Table 3.10 Continued

	FS7	.711	.829		
Service Quality	**SQ1**	.694	.617	**0.712**	**71**
	SQ2	.609	.641		
	SQ3	.426	.723		
	SQ4	.507	.650		
Trust	**TR1**	.624	.782	**0.818**	**71**
	TR2	.579	.794		
	TR3	.782	.746		
	TR4	.439	.817		
	TR5	.576	.793		
	TR6	.537	.799		
Control Mutuality	**CM1**	.628	.812	**0.840**	**71**
	CM2	.514	.831		
	CM3	.705	.800		
	CM4	.631	.812		
	CM5	.461	.837		
	CM6	.505	.831		
	CM7	.733	.800		
Relationship Satisfaction	**RS1**	.683	.787	**0.837**	**71**
	RS2	.646	.803		
	RS3	.716	.772		
	RS4	.630	.810		
Relationship commitment	**RC1**	.574	.811	**0.830**	**71**
	RC2	.673	.783		
	RC3	.615	.799		
	RC4	.644	.793		
	RC5	.641	.792		
Openness	**OP01**	.771	.865	**0.895**	**71**
	OP02	.626	.895		
	OP03	.736	.876		
	OP04	.865	.843		
	OP05	.737	.873		
Service Equity	**SE1**	.672	.842	**0.866**	**71**
	SE2	.691	.838		
	SE3	.578	.857		
	SE4	.675	.842		

Table 3.10 Continued

	SE5	.663	.843		
	SE6	.707	.838		
Economic Concern	**EC1**	.598	.729	**0.783**	**71**
	EC2	.573	.738		
	EC3	.434	.782		
	EC4	.586	.734		
	EC5	.604	.727		
Environmental Concern	**ENC1**	.532	.823	**0.829**	**71**
	ENC2_1	.651	.788		
	ENC3	.690	.776		
	ENC4_1	.688	.780		
	ENC5	.588	.806		
Organisational Culture	**OC1**	.675	.904	**0.912**	**71**
	OC2_1	.616	.906		
	OC3	.670	.903		
	OC4	.523	.909		
	OC5	.654	.905		
	OC6	.640	.905		
	OC7_1	.626	.906		
	OC8	.675	.903		
	OC9	.557	.908		
	OC10	.735	.901		
	OC11	.584	.907		
	OC12	.740	.901		
	OC13	.621	.905		
	OC14	.483	.911		
Transparent Communication	**TC01**	.516	.867	**0.872**	**71**
	TC02	.529	.866		
	TC03	.637	.857		
	TC04	.716	.849		
	TC05	.716	.849		
	TC06	.614	.859		
	TC07	.536	.865		
	TC08	.693	.852		
	TC09	.562	.864		

Based on the Cronbach's alpha coefficient values and the values for individual item, all the items were retained as in the original scale in the final survey.

3.8 Data Collection Method

There are several sources of data collection in research. Some studies have used questionnaires to elicit data from the respondents. This study utilized structure questionnaire as a tool for data collection. Based on the study adopted research design, self-administered questionnaire survey was found to be the most suitable for data collection purposes. This type of questionnaire is appropriate for a quantitative approach because of its advantages regarding efficient generation of statistics such as coding, tabulation and analysis (Dawson, 2007). Similarly, questionnaire method allows for a large number of respondents to be covered with corresponding effects of high response rate.

Additionally, Dillman, Smyth and Christian (2014) suggested the use of questionnaire in studies that are interested in getting information that is attributed to attitude, belief, behaviours and/or perceptions. In fact, questionnaires usually provide instant quantified results that enable the researcher to use descriptive statistics and easily make comparison. Obviously, a self-administered questionnaire is one of the most valuable tool for data collection in social science research (Guldenmund, 2007). Questionnaires also prevent interview bias as respondents feel more comfortable to answer questions without pressure.

The efficacy of survey results in social science research is a function of how accurate respondents reflect the target population. One of the major problems that influence the viability of researches that used primary method of data collection is response bias.

Allred and Ross-Davis (2010) argued that nonresponse bias occurs when individuals refuse to respond to a questionnaire, thereby affecting the ability of researchers to make accurate inferences about the target population. Though Allred and Ross-Davis (2010) indicated that Drop-off/Pick-up method is associated with higher implementation cost, it provides the researcher the opportunity to relatively have better response rate. This is because respondents find it more suitable to cooperate if a legitimate authority is associated with the request to participate in a survey (Dillman et al., 2014).

Hence, the data for this study was collected through a cross sectional research design from insurance policy holders of the three randomly selected insurance companies (Custodian and Allied Insurance, Mutual Benefits and NEM Insurance) located in Abuja, Lagos and Kano. The choice for these three states is because they form part of the most commercially advanced cities in Nigeria. As such, they have the highest volume of middle income individuals along with high level of economic activities in the country (Yusof et al., 2009). The nature of insurance services made it difficult for the researcher to administer the questionnaire directly to the customers. This is because insurance services are not like bank services where customers frequently go for one transaction or the other. For insurance companies, a customer after purchasing a product may spend months without visiting the firm again. Moreover, the study focuses on three viable insurance firms with branches all over the country. Since it was difficult for the researcher to identify who has a policy with a particular firm, the researcher had to seek the assistance of customer relation officers of these firms to assist in distributing the questionnaires to customers. First, the researcher (in other cases the research assistants) after establishing a contact would give the questionnaires to the customer relation officers of these companies who helped in distributing the questionnaires to customers.

The researcher (or in other cases the research assistants) returned later to pick up the completed questionnaires. A follow-up (both physical contact and telephone calls) was used to expedite the collection process. Hence a reasonable response rate was achieved.

3.9 Data Analysis

Data analysis is a statistical procedure through which researchers analyse data, test research hypotheses, and subsequently, refine theories. This study employed both descriptive and inferential statistics to analyse the data. The data had undergone screening to find out entry errors. Frequency test was conducted on the demographic variables for better comprehension of the respondents' profile. Descriptive statistics will be used to describe and compare variables numerically (Saunders et al., 2012). To determine the level of the mean distribution, the study would classify the five Likert mean scale responses into three categories as suggested by Sani and Ibrahim (2013). For inferential statistics, the study used Partial Least Squares Structural Equation Modelling (PLS-SEM) to test the hypothesized relationships as suggested by Hair, Tomas, Ringle, & Sarstedt (2017). PLS incorporates a number of statistical approaches such as factor analysis, multiple regression, multivariate analysis of variance, canonical analysis and redundancy analysis without inflating the t-values as it would happened if the analysis were conducted separately (Lowry & Gaskin, 2014). As a nonparametric technique, PLS uses bootstrapping procedure to test formulated hypotheses. Similarly, the bootstrapping procedure helps to estimate the indirect effect between the exogenous and the endogenous variables. Though there are several methods of estimating indirect effect, bootstrapping method tend to be more efficient (Hayes, 2009). The bootstrapping procedure generates a representation of the sample by treating the original sample size n as a representation of the population. The bootstrapping procedure allows the resampling of the study population during analysis as a means of mirroring the original sampling process. Once the resampling is completed, the products of the path coefficients of the variables would then be determined and used for analysis of the mediation effect.

PLS-SEM is suitable for a model with a high number of exogenous latent variables explaining a small number of endogenous latent variables (Haenlein & Kaplan, 2004; Hair, Sarstedt, Ringle a& Mena, 2012). PLS-SEM is a well-enhanced research tool used in social sciences. It is a useful variance-based technique suitable for indirect and interaction analysis (Chin, Marcolin, & Newsted, 2003; Esposito Vinzi, Trinchera, & Amato, 2010). Similarly, Lowry and Gaskin (2014) asserted that PLS-SEM path modelling is more suitable to use when the tested model is complex, it has latent variables and the researcher has interest in accounting for measurement error. Further, another justification for PLS-SEM path modelling is that it is more robust in handling non-normal data because it bootstraps the study sample (Henseler, Ringle, & Sinkovics, 2009). Therefore, this study used Smart PLS 2.0 (Ringle, Wande, & Becker, 2014) for its robustness and more clearer display of the interrelationship (mediation) among the variables of a study.

3.9.1 Measurement Model Assessment

To ensure the reliability and the validity of the research model, PLS used established criteria to ensure that the measure are fit in measuring the constructs. Thus, the measurement model was determined by calculating the internal consistency reliability, indicator reliability, convergent validity and discriminant validity (Hair, Hult, Ringle,

& Sarstedt, 2014). The suggested threshold for establishing the measurement model is stated in Table 3.11 below.

Table 3.11

Measurement Assessment Criteria

Measurement Parameters	Threshold
Internal Consistency Reliability	Composite Reliability > 0.7
Indicator Reliability	Outer Loadings > 0.5
Convergent Validity	Average variance extracted > 0.5
Discriminant Validity	Cross Loadings, Fornell and Lacker criterion

3.9.2 Structural Model Assessment

The structural model (inner model) enables researchers to test the hypothesized relationships. The structural model was assessed for Collinearity issues, path coefficients assessment (conventional t-values), assessment of coefficient of determination (R^2), assessment of effect size (f^2) and assessment of predictive relevance (Q^2). The threshold values for the structural model assessment are shown Table 3.12.

Table 3.12

Structural Model Assessment Criteria

Measurement Parameters	Threshold
Multicollinearity	Tolerance < 0.2, VIF > 5
Coefficient of Determination	0.19, 0.33, 0.67
Effect Size	0.02, 0.15, 0.35
Predictive Relevance	>0

3.9.3 Mediation Test Criteria

Mediation test was carried out to determine whether a mediator variable extends its effects to the dependent variable (Ramayah, Lee, & In, 2011). In carrying out the test, researchers used different methods. For example, the Sobel test (Sobel, Sobel, & Sobel,

2013) or the three causal steps approach by Baron and Kenny (1986) and the bootstrapping approach (Hayes, 2009; Preacher & Kelley, 2011; Shrout & Bolger, 2002). This study used bootstrapping procedure and the significance of the mediation effect was determined based on Figure 3.4.

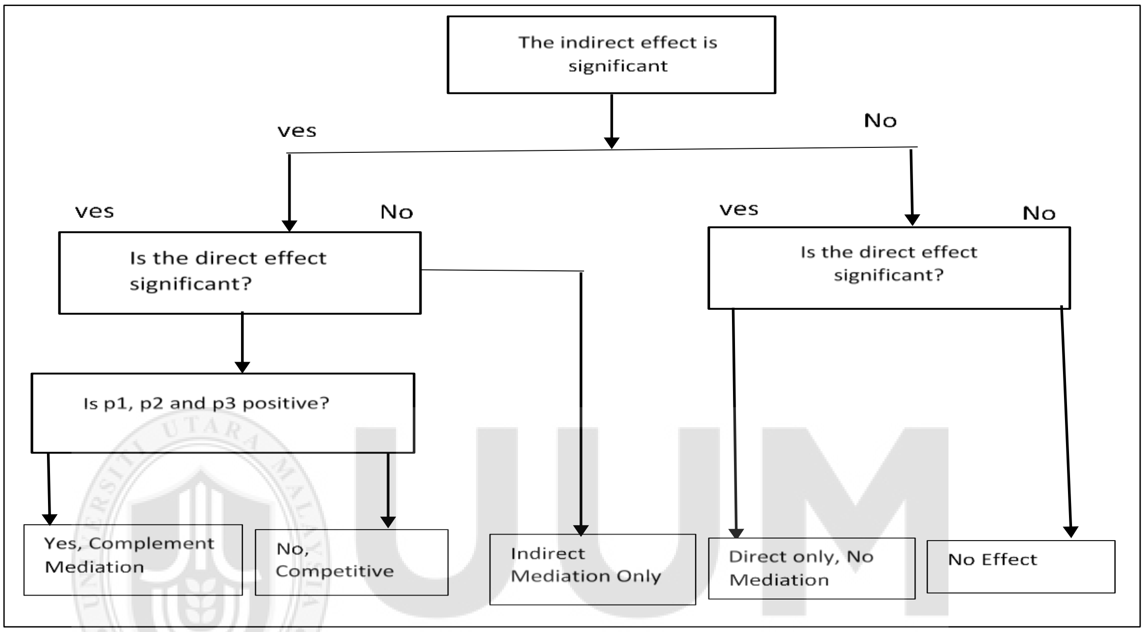


Figure 3.4. Mediation procedure

CHAPTER FOUR
ANALYSIS AND FINDINGS

4.1 Introduction

The results of this study are presented in this chapter. Firstly, the presentation begins with the study response rate to assess the required number of questionnaires used for the analysis. It is then followed by the analysis of the demographic characteristics of the respondents and descriptive analysis of variables. Data screening, preliminary and descriptive analyses were also presented to ascertain the quality of the data and to ensure the reliability and validity of the measures used in this study. The chapter then presented the results of the study which were divided into two segments, the measurement model and the structural model. The measurement model determines the reliability and the validity of the measures while the structural model tests the study hypotheses and determine the beta values, effect size, and the model predictive relevance. Finally, the chapter presents a recap of the study findings.

4.2 Response Rate

In this study, a total of 555 questionnaires were administered to the customers of three insurance companies in Nigeria consisting of Mutual benefits, Custodians and NEM Insurance Companies. As discussed in chapter three, 170 questionnaires were distributed to Customers of Mutual Benefits, 242 questionnaires to customers of Custodians and 143 questionnaires were distributed to customers of NEM insurance company. Since the objective of this study is to examine the reputations of insurance companies based on customer assessment, the questionnaires were distributed to customers as specified in chapter three. A drop and collect technique was used for this present study. According to Saunders *et al.*(2012), a response rate of 50% is moderately high for drop and pick method of questionnaire administration. Three research assistants were engaged to assist in the administration of the questionnaires and to ensure the achievement of high response rate. Sekaran and Bougie (2013) suggested that researchers adopt a follow-up visits to respondents as a possible reminder to increase a study response rate. In this present study, research assistants made several visits to the customer relation officers of the three selected insurance firms who assisted in distributing the questionnaires to customers in order to achieve a reasonable response rate.

Consequently, a response rate of 59.45% was achieved in this study. Nevertheless, out of the 330 returned questionnaires, three questionnaires (one unengaged and two multivariate outliers) were removed from the analysis, leading to a usable response rate of 58.92%. The response rate is analogous with other previous studies that had between 50% and 82% in Nigeria (Egwuonwu, Adeniran, & Egwuonwu, 2017; Yusuf & Ali, 2014). Hence, the response rate for this study is within the average response rate for survey research in Nigeria. Table 4.1 presents the questionnaire distribution across the customers of the three insurance companies along with their response rate.

Table 4.1

Response Rate of the Questionnaires

Response	Customers Mutual Benefit Insurance	Customers Custodians and Allied Insurance	Customers NEM Insurance Plc	Total
No. of distributed questionnaires	170	242	143	555
Returned questionnaires	130	109	91	330
Returned and usable questionnaires	129	107	91	327
Returned and excluded questionnaires	1	2	0	3
Response rate	76.47%	45.04%	63.63%	59.45%
Usable response rate	75.88%	44.21%	63.63%	58.92%

4.3 Demographic Characteristics of the Respondents

Table 4.2 presents the characteristics of the respondents which include age, gender, education, company, type of policy and the years of insurance product patronage. Out of the 327 respondents that participated in the in the study, 148 respondents representing 45.3% fall between the age bracket of 36 and 45. It is then followed by 140 respondents representing 42.8%. These group of respondents fall within the age bracket of 46 and higher. Similarly, 18 respondents representing 5.5% fall within the age bracket of 18 and 25. While 5.2% of the respondents (n=17) fall within the age bracket of 26 to 35. However, 1.2% of the respondents (4) did not indicate their age bracket. Hence, based the age distribution of the respondents it can be deduced that more than 80% of the respondents are within the right age bracket that are likely to be meticulous in the assessment of the study research questions.

Similarly, with respect to gender distribution, 239 respondents representing 73.1% of the total respondents are male while the remaining 24.5% (n=80) of the total respondents are female. Again, eight respondents representing 2.4% did not indicate their gender group. Given the nature of Nigerian environment, the large number of male is expected given the fact that they are more exposed to danger and shoulder the responsibility of providing for the household. As such they are more likely to patronize insurance products.

On the educational qualification of the respondents, a little below half of the respondents, 41.9% (n=137) had first degree as their educational qualification. It is then presented that 34.9% (n=114) of the respondents had master degree as their highest educational qualification. Also, 19.5% (n=64) of the total respondents had diploma as their educational qualification, while one respondent (0.3%) had a doctorate degree. Five respondents representing 1.5% of the total respondents had secondary school certificate while six respondents (1.8%) did not indicate their academic qualification. On the overall, it can be deduced that the respondents had the required academic qualification to form a critical opinion concerning the study variables.

Concerning the spread of the respondents across the three randomly selected companies, the customers of Mutual Benefit Insurance had 39.4% (n=129) of the total respondents. It is then followed by Custodians Insurance Company with 107 respondents representing 32.7% of the total participants. Finally, NEM Insurance PLC had 91 respondents representing 27.8% of the total respondents. The spread of the respondents across the three major insurance players was relative to the proportion of their market share within the selected states as indicated in chapter three.

In terms of type of policy, Table 4.2 indicated that 125 respondents had motor insurance policy, representing 38.2%. This is expected given the fact that motor insurance is compulsory as its falls under the third-party insurance policy. Also, the table further revealed that 96 respondents representing 29.90% had medical insurance policy, while out of the remaining respondents, 9.2% (n=30) of the respondents indicated fire insurance, and finally 6.4% (n=21) of the respondents indicated theft insurance. It can therefore be deduced that the composition of policy holders is across the major and most popular insurance products in the country.

With respect to period of insurance patronage, Table 4.2 indicated that 151 respondents representing 46.2% had between six and ten years patronage experience of insurance products. Similarly, 119 respondents, representing 36.4% had between 11 and 15 years of insurance patronage experience. Also, 47 respondents, representing 14.4% had between one and five years of insurance patronage experience. Two respondents had at least 16 years of patronage, while eight respondents did not indicate their years of patronage representing 2.4%. The frequency distribution indicates that the respondents had the requisite experience to form opinion on the reputations of insurance companies in Nigeria.

Table 4.2

Demography of the respondents (N=327)

Demographic Variable	Frequency	Percentage
Age		
18-25	17	5.2
26-35	18	5.5
36-45	148	45.3
46 and above	140	42.8
Missing value	4	1.2
Total	327	100%
Gender		
Male	239	73.1
Female	80	24.5
Missing value	8	2.4
Total	327	100%
Education		
Doctorate Degree	1	0.3
Masters	114	34.9
First Degree	137	41.9
Diploma	64	19.5
Secondary School Cert.	5	1.5
Missing value	6	1.9
Total	327	100%
Company		
Custodians and Allied Insurance	107	32.7
Mutual benefits Assurance	129	39.4
NEM Insurance Company PLC	91	27.8
Total	327	100%
Type of Policy		
Medical	96	29.4
Education	55	16.8
Motor	125	38.2
Fire	30	9.2
Theft	21	6.4
Total	327	100%

Table 4. 2 Continued

Years of Patronage		
1-5	47	14.4
6-10	151	46.2
11-15	119	36.4
16 and above	2	.6
Missing Values	8	2.4
Total	327	100%

4.4 Data Screening and Preliminary Analysis

Data screening is a procedure that ensures data collected for the purpose of inferential statistics is clean and ready for analysis. In structural equation modeling, data cleaning constitutes one of the crucial steps that a researcher employs prior to real analysis. Conducting the data cleaning is important because it enables researchers to identify the possibility of violating any fundamental assumptions associated with the multivariate techniques (Hair *et al.*, 2014). To meet the assumptions of multivariate statistics, screening was conducted to identify missing data, outliers and to test for normality and multicollinearity issues as suggested by Tabachnick and Fidell (2013). Before the initial data cleaning, all the 330 returned questionnaires were coded.

4.4.1 Analysis of Missing Data

Missing data arises when respondents either intentionally or unintentionally refuse to answer one or more questions in a research survey (Hair *et al.*, 2014). The first thing to examine was the pattern of the missing responses. The emphasis is on the randomness of the missing responses throughout the entire data set. This is because replacement of nonrandom missing data could be biased and would affect the sanctity of the analysis. To ensure effective treatment of missing responses, Hair et al. (2010) identified four steps procedure. Firstly, the researcher is expected to examine the data to spot the presence of missing data points and to determine the nature of the missing responses. This may enable the researcher to know whether the missing data is ignorable or not. Secondly, the researcher is also expected to determine the percentage of the missing responses in the entire data set. Thirdly, having established the missing responses, the researcher is then expected to examine the randomness of the missing responses in the data set. Finally, the researcher will then determine the appropriate remedies for the missing responses. In addition to these mentioned steps, the study adopted a quick check strategy at the collection point to spot quickly the missing responses, and where such missing responses exist, the researcher appealed to the respondents to complete the missing points.

Again, missing responses that escape the attention of the respondents were later replaced using appropriate imputation technique based on the steps suggested by Hair et al. (2010). Scholars have argued that missing values can be replaced if they are random and they constitute less than 5% per item or variable (Sarstedt, Ringle, Smith, Reams, & Hair, 2014). In the initial dataset, 70 data points out of the 32670 data points were randomly missed by the respondents constituting about 0.21%. Out of these 70 missed responses, 43 relates to the study variables while the remaining 27 missed responses relate to the demographic variables. In this study, the percentage of missing values in both the demographic variables and on each of the items of the latent variables range from 0.015% to 0.13 %, hence all the study items had less than 5% missing values. Specifically, the customer based corporate reputation had 14 missing data points, organisation public relations had nine missed values, corporate social responsibility had ten missed responses while external perception of organisational culture and transparent communication each had five missed responses. Since the missing values are within the acceptable range, they were replaced using the median of nearby point imputation technique available in SPSS V23 (See Appendix B). The median imputation method is more appropriate particularly where the distribution is relatively skewed (Hair, 2010). Table 4.3 presents the missing values for each latent construct and the percentages.

Table 4.3

Total and Percentage of Missing Values

Latent Variables	No of Missing Values	Percentage
Customer Based Corporate Reputation	14	0.04%
Organisations Public Relationship	9	0.027%
Corporate Social Responsibility	10	0.031%
Organisational Culture	5	0.015%
Transparent communication	5	0.015%
Total	43 out of 32670	0.13%

Note: percetage of missing value is obtained by dividing the total number of randomly missing values for the entire data set by total number of data points multiplied by 100

4.4.2 Analysis of Outliers

An outlier could either be univariate or multivariate. A univariate is simply a case with an extreme response on one variable while multivariate is a combination of extreme responses from two or more variables compared to other combinations of responses (Tabachnick & Fidell, 2013). Inferential statistic is sensitive to the impact of outliers, hence the need for the researcher to identify them and make decisions about how to deal with them (Martin & Bridgmon, 2012). As such, the existence of outliers in any data set indicates either possible measurement errors or highly abnormally distributed sample (Hair, Black, Babin, & Anderson, 2010). Tabachnick and Fidell (2013) asserted that the presence of outliers may distort statistical parameters and might lead to a spurious result. As such, they suggested the need for researchers to examine both univariate and multivariate outliers. Following the suggestions provided by Tabachnick and Fidell (2013), this study considers a case to be a univariate outlier if its standardized value is greater than or equal to 3.29. In this present study, cases with univariate outlier include 312, 305, 295, 181, 250, 323, 174, 136 and 266. These outliers were later transformed with the nearby mean score to reduce their effects on the analysis (Tabachnick & Fidell, 2013). Similarly, for the multivariate outliers, Mahalanobis distance was used to detect their presence. The Mahalanobis distance, available in SPSS v23 was used to detect the presence of multivariate outliers. For the Mahalanobis to be indicative of multivariate outliers, the probability associated with Mahalanobis (based on Chi square distribution and degrees of freedom) must be less than 0.001 ($P < 0.001$). Following this threshold, two cases of multivariate outliers were detected (175, 181) from further analysis. To further assess univariate outliers, box plot was used to depict clearly whether univariate outliers exist in the study variables. From the box plot in figure 4.1, there exist some univariate outliers among the study variables. The univariate outliers were compared with the multivariate outliers as shown in Table 4.4, which ascertained the samples.

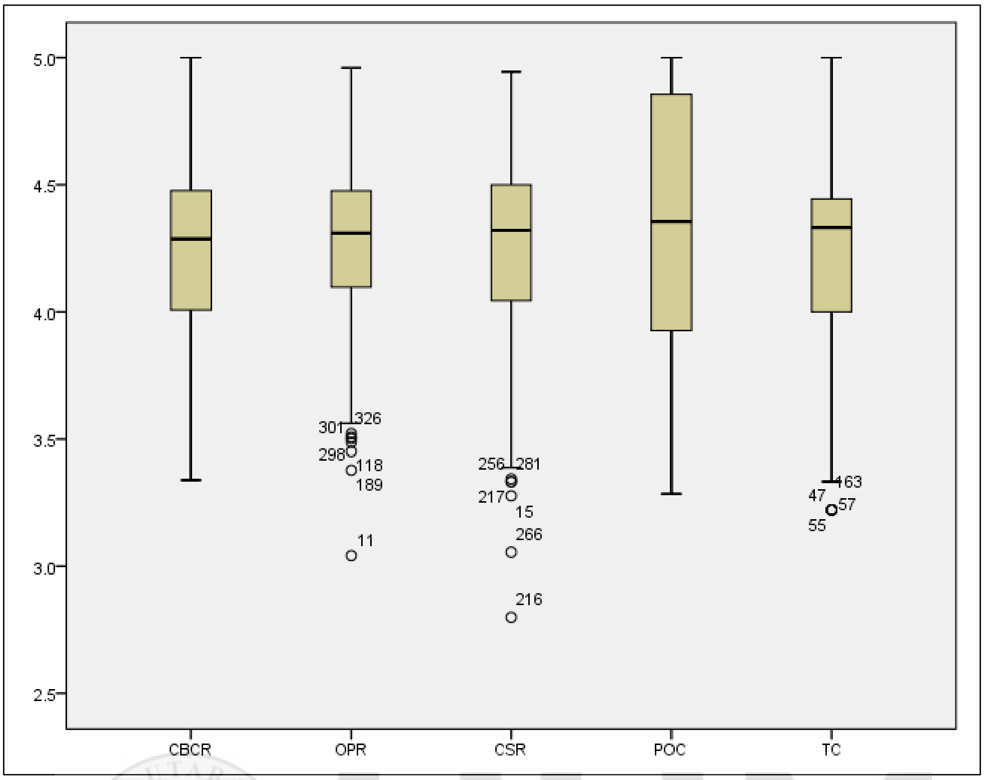


Figure 4.1. Boxplot

Table 4.4

Univariate and Multivariate Outliers Result

Univariate Outliers		**Multivariate Outliers**	
Case with standard values exceeding ±3.29		**Cases with probability of Mahalanobis Distance (D^2) < 0.001**	
CBCR	No extreme cases	175	0.00062
OPR	No extreme cases	181	0.00015
CSR	No extreme cases		
POC	No cases		
TC	No extreme cases		

Note: CBCR=Customer Based Corporate Reputation, OPR=Organisation Public Relationships, CSR= Corporate Social Responsibility, POC=Perceived Organisational Culture, TC=Transparent Communication

4.4.3 Non-Response Bias Test

Non-response occurs in research surveys in a situation where a participant in a study sample does not respond to questionnaire item. Okafor (2012) defined non-response rate as the failure of researchers to collect data from a sample unit in the target population. Non-response bias refers to a situation where the responses of respondents differ substantially and meaningfully from those respondents who did not respond. Scholars (Armstrong & Overton, 1977; Miller & Smith, 1983update) have argued that late respondents could be viewed as those that did not respond. This is because late respondents might as well fail to respond if not for intensive commitment of the researcher.

Therefore, the problem of non-response bias arises when the responses of those who answered the questionnaire differ from those who declined to answer the questionnaires (Armstrong & Overton, 1977). Armstrong and Overton (1977) proposed a time-trend extrapolation method of comparing the early with the late respondent since the late respondents depict similar features of non-respondents. Okafor (2012) asserted that the size of non-response rate may practically indicate the reliability and quality of data collected for research. As such where the response rate is large, the response bias test may not be necessary.

Hence, the need to assess the non-response bias as part of the preliminary analysis is critical to effective data analysis. As part of the initial research design, the sample size of the study was increased by 45% as proposed by Salkind (1997) to reduce the problem of non-response rate. Though a power analysis conducted in chapter three with the aid of G power 3.2.9 indicated a sample of 129 as sufficient to achieve statistical power on the study explanatory variables, the study had achieved a relatively sufficient response rate (58.92%). Moreover, to reduce the influence of non-response bias, a minimum response rate of 50% is sufficient to detect statistical power (Lindner & Wingenbach, 2002).

Despite the relatively good response rate, a comparative analysis was carried out between early and late respondents using the dependent variable (customer based corporate reputation). Following Miller and Smith (1983) suggestions, this study categorized the respondents into two groups: those that responded early and those that responded late. Based on this categorization, 182 questionnaires (early) were retrieved within the first three weeks of the administration, while 145 were retrieved later and were considered late. Following the method adopted by Halim (2013) and Mohamad (2013), this study used independent t-test between the two groups and the dependent variable. Table 4.5 showed the results for the response bias test. The results of independent samples test (*t*-test for equality of means) indicated that there is no significant difference (t=.430, p>.05), in the mean responses of the two groups. As such, the analysis indicates absence of response bias in the study.

Table 4.5

Independent t-test for Non-Response Bias

Variable	**Group**	**N**	**Mean**	**T value**	**Df**	**Sig**
CBCR	Early	182	4.33	0.430	325	0.660
	Late	145	4.28			

P >0.05

4.4.4 Normality Test

The normality of data is one of the assumptions of applying multivariate statistics and is fundamental for structural equation modeling (Hair *et al.*, 2010). Though, researchers using SmartPLS statistical package do not seem to care about data normality, since it can handle non-normally distributed data through bootstrapping (Reinartz, Haenlein, & Henseler, 2009). However, Hair, Sarstedt, Ringle and Mena (2012) recommended the need for researchers to perform normality test because highly skewed data can inflate the bootstrapped standard error estimate. Hence, skewness and kurtosis values, Kolmogorov-Smirnov Test and Histogram were used to assess the normality of the data.

4.4.4.1 Skewness and Kurtosis

Examining the skewness and kurtosis is one of the most efficient approaches to detect normality (Pallant, 2011; Tabachnick & Fidell, 2013). The skewness and kurtosis of the study variables revealed that majority of the variables are relatively negatively skewed. However, in a large sample data, a variable that is slightly skewed often does not create a normality problem in the analysis. In fact, in a larger sample greater than 200, the impact of deviation of data from normality reduces significantly. Kline (2011) reported that the “absolute value” of skewness greater than three and Kurtosis value greater than ten may indicate a problem of non-normality. As presented in Table 4.6, values for skewness range between -0.058 and 0.171 while that of kurtosis is between -0.068 and 2.111. In this present study, the absolute values of skewness and kurtosis of all the item are less than three, as such all the values fall within the acceptable region, hence the data for this study is approximately normally distributed.

Table 4.6

Skewness and Kurtosis Values

	N	Minimum	Maximum	Mean		Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Std. Error	Statistic	Std. Error
CBCR	327	3.00	5.00	4.2620	.01964	.35507	-.058	.135	-.389	.269
OPR	327	3.00	5.00	4.2691	.01661	.30028	.681	.135	.600	.269
CSR	327	2.00	5.00	4.2378	.01874	.33885	-.954	.135	.943	.269
POC	327	3.00	5.00	4.3250	.03022	.54656	-.229	.135	-1.230	.269
TC	327	3.00	5.00	4.2554	.02054	.37134	-.698	.135	.244	.269

Valid N 327 (list wise)
Note: CBCR=Customer Based Corporate Reputation, OPR= Organisations Public Relationships, CSR= Corporate Social Responsibility, POC=Perceived Organisational Culture, TC=Transparent Communication

4.4.4.2 Kolmogorov-Smirnov Test

Furthermore, a Kolmogorov-Smirnov test was conducted on the variables to ascertain the normality distribution of the data. However, the test indicated significant p-values ($p<0.05$) for all the study variables (see Table 4.7), indicating that the data is not normally distributed. However, it is rare for a large sample data to show insignificant p-value for Kolmogorov-Smirnov test (Pallant, 2011). According to Field (2009), with a large sample, a significant p values for Kolmogorov-Smirnov and Shapiro-Wilk statistic does not indicate a departure from normality of the distribution. As such, since the data for this study is large (greater than 200), the significant values for Kolmogorov-Smirnov Test does not indicate significant departure from normality.

Table 4.7

Results of Kolmogorov-Smirnov Test

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	**Df**	**Sig.**	**Statistic**	**df**	**Sig.**
CBCR	.141	327	.200	.990	327	.019
OPR	.078	327	.000	.971	327	.000
CSR	.078	327	.000	.943	327	.000
POC	.156	327	.000	.914	327	.000
TC	.127	327	.000	.945	327	.000

Lilliefors Significance Correction
Note: df=degree of freedom, Sig. = Significance

Note: CBCR=Customer Based Corporate Reputation, OPR= Organisations Public Relationships, CSR= Corporate Social Responsibility, POC=Perceived Organisational Culture, TC=Transparent Communication

4.4.4.3 Histogram

Additionally, Field (2009) suggested the use of the graphical method such as a histogram and normal probability plots to confirm the violation of normality assumption. The following histogram in Figure 4.2 indicates some level of symmetry in the data and as such the data for this study is approximately normally distributed.

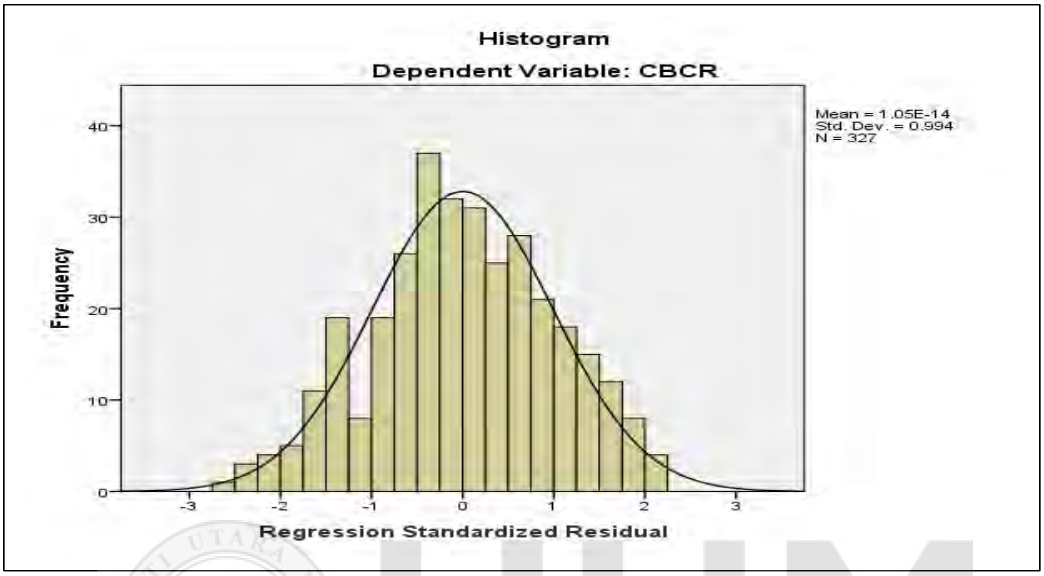


Figure 4.2. Histogram

4.4.5 Linearity Test

Another important assumption of multivariate analysis is linearity assumption. The assumption of linearity is that there is a straight-line association between two or more variables. Hair *et al.* (2010) asserted that it is vital for researchers to establish linearity assumption as departure of data from linearity may affect the modeling efficiency. To avoid this, a linearity test was conducted to measure the relationships between the explanatory variables and the dependent variable. Based on normal P-Plot of the regression standardized residuals in Figure 4.3, the variables indicated the presence of linear relationship between the explanatory variables and explained variable.

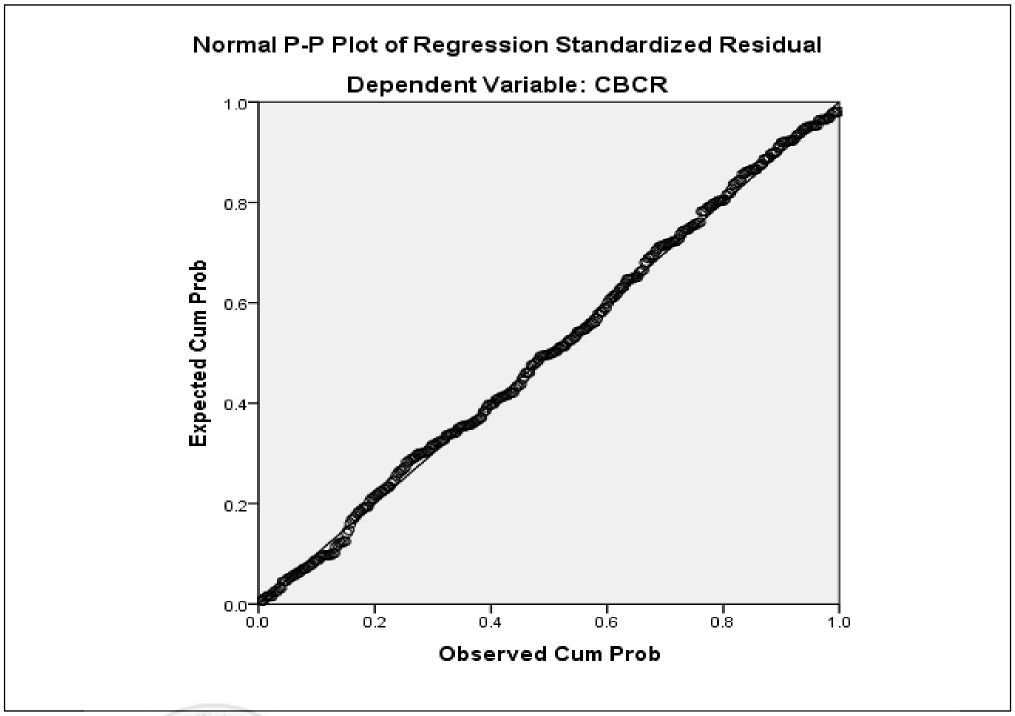


Figure 4.3. Normal P-P Plots

4.4.6 Homoscedasticity Test

Additionally, homoscedasticity is another important assumption of structural equation modeling. Homoscedasticity assumption is that the variability in scores for the endogenous variable is relatively the same across all values of other variables in the model. The assumption is to some extent similar to homogeneity of variance within which one of the variables is nominal (grouping variable) and the other continuous (dependent variable); and the variability in the dependent variable is expected to be relatively the same at all levels of the grouping variable (Tabachnick & Fidell, 2013). Homoscedasticity is related to normality assumption as such once the normality assumption, and since data is approximately normally distributed, the relationships between variables are expected to be homoscedastic.

However, to check whether the variables are homoscedastic, a visual inspection of the scatter plots in Figure 4.4 indicated some level of homoscedasticity among the variables. Secondly, this study used Levene's test of homogeneity of variance to test heteroscedasticity assumption. Levene's test based on ANOVA procedure was employed to examine the variation of each item (variables) across the nonmetric (nominal) variable (i.e. gender). The test identified five items with p values ≤ 0.05, indicating that these five items are heteroskedastic (see Appendix C). However, these five items were retained in the analysis as they are unlikely to create any problem in the analysis.

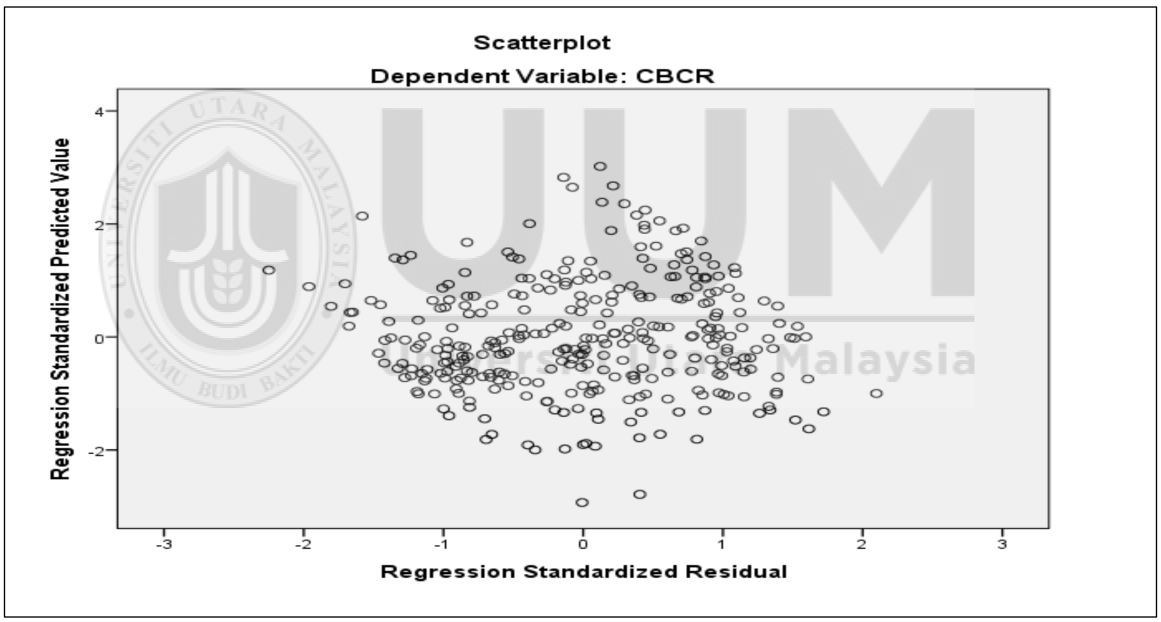


Figure 4.4. Scatterplot

4.4.7 Multicollinearity

Multicollinearity occurs when two or more variables are highly correlated. It expresses the degree to which each independent variable in a model is explained by the set of other independent variables. The objective of examining the multicollinearity is to observe the degree of relationship that exists among the independent variables. According to Hair et al.

(2010), presence of multicollinearity would muddle the ability of a statistical technique to isolate the effect of any single variable, thus making the interpretation less reliable. They noted that the simplest and most obvious means of identifying Collinearity is by examining the correlation matrix for the independent variables. The presence of high correlations (.90 and above) indicates substantial Collinearity. Table 4.8 presents the correlation matrix of the explanatory variables. As indicated in the table, no issues of multicollinearity among the exogenous variables exist.

Table 4.8

Correlations among Exogenous Variables

Constructs	TR	CM	RS	RC	OP	SE	EN	EC	POC	TC
OPR-TR	1									
OPR-CM	.385**	1								
OPR-RS	.333**	.384**	1							
OPR-RC	.357**	.614**	.341**	1						
OPR-OP	.071	.001	.074	-.030	1					
CSR-SE	.266**	.514**	.184**	.637**	-.037	1				
CSR-EN	-.033	-.035	-.015	.011	-.089	.000	1			
CSR-EC	.375**	.539**	.357**	.549**	.009	.384**	.050	1		
POC	.119*	.003	.053	.030	-.034	-.021	.031	.039	1	
TC	.376**	.496**	.290**	.509**	.006	.347**	.059	.865**	.052	1

Note: Organisations Public Relations' Dimensions (TR=Trust, CM=Control Mutuality, RS= Relationship Satisfaction, RC= Relationship Commitment, OP=Openness), Corporate Social Responsibility Dimensions (SE= Social Equity, EN=Environmental concern, EC=Economic Concern), POC= Perceived Organizational Culture, TC= Transparent Communication

Additionally, researchers used tolerance and Variance Inflation Factor (VIF) as a common measure for assessing both pairwise and multiple variable Collinearity. Hair et al. (2010) suggested a cutoff value of less than .2 and a VIF of greater than five as indication of multicollinearity. Table 4.9 reveals the absence of multicollinearity among the independent variables.

Table 4.9

Tolerance and Variance Inflation Factors

	Collinearity Statistics	
Constructs	**Tolerance**	**VIF**
OPR-TR	.755	1.325
OPR-CM	.509	1.963
OPR-RS	.772	1.295
OPR-OP	.429	2.330
OPR-RC	.977	1.024
CSR-SE	.561	1.782
CSR-EN	.980	1.020
CSR-EC	.226	4.428
POC	.977	1.024
TC	.246	4.065

Note: Organisations Public Relations' Dimensions (TR=Trust, CM=Control Mutuality, RS= Relationship Satisfaction, RC= Relationship Commitment, OP=Openness), Corporate Social Responsibility Dimensions (SE= Social Equity, EN=Environmental concern, EC=Economic Concern), POC= Perceived Organizational Culture, TC= Transparent Communication

4.5 Common Method Bias Test

Majority of researchers utilize a single survey source for both the dependent and independent variables. In such circumstances, the survey instruments expose respondents to some form of bias. In this study, the data on both the dependent and the independent variables were obtained at the same time (cross-sectional) with the same instrument, and this could create a common method variance problems. Common method variance (CMV) refers to a systematic error variance observed among variables in which data was obtained through a single method and source (Richardson, Simmering, & Sturman, 2009). Common method variance refers to that variation that relates to the measurement procedure as opposed to the actual variables the measures represent (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). Hence, CMV constitutes major issues in behavioral research and need to be inspected (Lindell & Whitney, 2001; Podsakoff et al., 2003). Therefore, this study conducted a Harman's single factor test (Podsakoff & Organ, 1986) to detect the presence of CMV among the study variables. Under this approach, exploratory factor analysis is conducted on the study variables using un-rotated factor to identify the number of factors that are essential to account for the variance in the variables (Podsakoff *et al.*, 2003). The assumption is that if a significant amount of CMV exists, a single factor may account for most of the covariance in the predictor and outcome variables.

In this study, Harman's single factor test was conducted on all the items (93 items) of the study. The results of the analysis produced five different factors, and only 9.02% of the total variance was accounted by a single factor, establishing the fact that CMV problem is not a concern in this study and is improbable to inflate relationships between the study variables. Some scholars (Lowry & Gaskin, 2014; Philip M. Podsakoff et al., 2003) have argued that researchers experience CMV when a single factor among the variables accounts for more than 50% of the variance. Cumulatively, the analysis produced five factors with a cumulative variance explained of 29% (see Appendix D).

4.6 Assessment of Measurement Model

This section presents the results of the measurement model based on the criteria specified in chapter three. The measurement model assessment was anchored based on some fundamental criteria that include internal consistency reliability, convergent and discriminant validity of the measures. Moreover, three of the constructs (organisation public relationships, corporate social responsibility and customer based corporate reputation) were operationalized as second order construct. For any construct in PLS modeling, the measurement mode needs to be specified for the higher order construct. According to Henseler et al. (2009), "Mode A" measurement procedure is related to reflective indicators while "Mode B" is related to formative indicators. Tehseen, Sajilan, Gadar and Ramayah (2017) reported that the standard procedure is to use Mode A for reflective-reflective type models. As such, the OPR construct, CSR were assessed using reflective evaluation criteria called mode A while customer based corporate reputation was assessed as a reflective-formative higher order construct using the mode B evaluation criteria.

Higher order constructs or hierarchical component model (HCM) involves testing higher order structures that contain two layers (i.e. the lower order construct and the second order construct) (Hair, Tomas, Ringle, & Sarstedt, 2017). Higher order constructs are constructs with more than one dimension. In other words, multidimensional constructs are usually operationalized at higher level of abstraction usually referred to as second order constructs. Partial least square structural modeling allows the incorporation of multidimensional instruments through the recurrent use of manifest variables usually called repeated indicator approach. Put simply, higher order construct can be incorporated in the modeling by specifying a latent variable (second order variable) that represents all the manifest variables of the first order construct. Hair et al. (2017) identified three reasons that may encourage researchers to consider adopting HCM. They noted that researchers can adopt HCM in order to ease model complexity by reducing the number of relationships in the structural model relationships making it more parsimonious and easier to understand.

Secondly, HCM can also be adopted to correct multicollinearity issues associated with the first order construct, making it difficult to achieve discriminant validity criterion. Thirdly, HCM may also be used where the formative constructs are highly correlated. There are three HCM approaches specified in the literature. The repeated indicator approach, the sequential latent variable scores method and the hybrid approach. Where reflective-formative type hierarchical model was adopted, a sequential latent variable score method (second stage approach) is most appropriate (Becker, Klein, & Wetzels, 2012). According to Becker et al. (2012), the sequential latent variable score method has the advantage of estimating a more parsimonious structural model at higher level of analysis without incorporating the lower order construct (LOC). Similarly, Ringle, Sarstedt, and Straub, (2012) suggested the use of second stage approach whenever the PLS-SEM model involves a formative hierarchical latent variable model in an endogenous position.

Consequently, sequential latent variable score HCM approach was adopted for this study due to a number of reasons. Firstly, the study adopted HCM in order to reduce model complexity by reducing the structural relationships thereby achieving model parsimony. Again since the dimensions of the CBCR are relatively highly correlated, a reflective-formative approach which indicates a formative relationship between the HOC and the LOC was specified for this study. The evaluation criterion for the higher order construct (customer based corporate reputation) was based on two conditions. Firstly, the assessment of the Collinearity of the second order formative constructs using VIF. The second aspect involves the estimation of the model to assess the statistical significance of each formative indicator. Figure 4.4 depicts the measurement model for this study.

4.6.1 Individual Item Reliability

This study assessed the reliability of the individual items based on suggestions provided by Hair, Hult, Ringle and Sarstedt (2014), where the outer loadings of indicators measuring each construct are examined. According to Hair et al. (2014), items with loadings between .40 and .70 should be considered for removal if they will increase the average variance extracted and or composite reliability.

Following these suggestions, out of the 93 items, some items were deleted because they load below the specified threshold. Though two of the constructs (Perceived organisational culture and control mutuality) had almost 50% items to achieve the specified threshold (average variance and composite reliability), they did not affect the model fit. Hayduk and Littvay (2012) recommended the use of the best few indicators to achieve better fit in structural equation modeling. They argued that redundant indicators provide less research benefit to measurement model and can introduce additional measurement problems. As such, 57 items had loadings between .534 and .865 (see Table 4.10).

Table 4.10

Loadings, Average Variance Extracted (AVE) and Reliabilities

Constructs	Items	Loadings	Average Variance Extracted AVE	Composite Reliability
OPR-CM	CM1	.774	**.527**	**.769**
	CM2	.700		
	CM4	.701		
CBCR-CO	CO2_1	.751	**.523**	**.846**
	CO3_1	.767		
	CO4_1	.723		
	CO5	.657		
	CO6	.714		
CSR-EC	EC1	.718	**.512**	**.840**
	EC2	.749		
	EC3	.697		
	EC4	.720		
	EC5	.693		
CSR-EN	EN1	.822	**.628**	**.894**
	EN2	.774		
	EN3	.818		
	EN4	.753		
	EN5	.794		
CBCR-FS	FS5	.813	**.566**	**.795**
	FS6	.765		
	FS7	.672		
CBCR-GE	GE3	.789	**.513**	**.754**
	GE4	.534		
	GE5	.795		
POC	OC1	.830	**.507**	**.858**
	OC2	.745		
	OC3	.726		
	OC4_1	.766		
	OC5	.537		

Table 4.10 Continued

Constructs	Items	Loadings	Average Variance Extracted AVE	Composite Reliability
	OC6	.631		
OPR-OP	OP1	.653	**.509**	**.803**
	OP2	.704		
	OP3	.865		
	OP5	.604		
OPR-RC	RC2	.753	**.555**	**.789**
	RC3	.773		
	RC4	.708		
OPR-RS	RS1	.813	**.622**	**.830**
	RS2	.693		
	RS3	.850		
CSR-SE	SE1	.703	**.520**	**.764**
	SE2	.753		
	SE3	.439		
	SE4	.706		
CBCR-SQ	SQ1	.699	**.558**	**.834**
	SQ3	.706		
	SQ4	.765		
	SQ5	.812		
TC	TC1_1	.787	**.556**	**.882**
	TC2_1	.779		
	TC3	.720		
	TC4	.750		
	TC6	.710		
	TC7_1	.723		
OPR-TR	TR1	.610	**.507**	**.803**
	TR2	.682		
	TR4	.801		
	TR5	.740		

Note: Organisations Public Relations' Dimensions (TR=Trust, CM=Control Mutuality, RS= Relationship Satisfaction, RC= Relationship Commitment, OP=Openness), Corporate Social Responsibility Dimensions (SE= Social Equity, EN=Environmental concern, EC=Economic Concern), Customer Based Corporate Reputation's dimensions (CO=Customer Orientation, GE= Good Employee, FS= Financial Strength, SQ= Service Quality) POC= Perceived Organizational Culture, TC= Transparent Communication

4.6.2 Internal Consistency Reliability

Internal consistency reliability refers to the extent to which survey instruments provide consistent results upon repeated application. It shows the consistency of the indicators in measuring the construct (Hair Jr *et al.*, 2014). Traditionally, researcher used Cronbach's alpha coefficient to examine the internal consistency reliability of an instrument in social sciences and management research. However, for PLS-SEM estimation, Hair *et al.* (2014) recommended the use of composite reliability coefficient they believed provide a much less biased estimate of reliability than Cronbach's alpha coefficient. They argued that Cronbach's alpha is sensitive to the number of items in the scale and does not consider individual item contribution. On the contrary, PLS-SEM assessed indicators based on their reliability hence recommended the use of composite reliability as a measure of internal consistency reliability. The composite reliability values of between 0.7 and 0.9 are most desirable in measuring internal consistency reliability (Nunnally & Bernstein, 1999). In this study the composite reliability coefficients are between 0.754 and 0.894 (see Table 4.10), and it was used to ascertain the internal consistency reliability of adapted measures.

4.6.3 Convergent Validity

Reliability is a necessary condition for validity. Since reliability has been established, the next step was to ascertain the validity of the study measures. Convergent validity is the extent to which items truly represent the intended latent construct and correlate with other measures of the same latent construct (Hair et al., 2006). The convergent validity of this study was examined by the AVE of each latent construct, as suggested by Fornell and Larcker (1981). The AVE of each latent construct should be at least 0.50 (Chin, 1998).

The AVEs for this study as shown in Table 4.10 are all above 0.50 (see Table 4.10), suggesting adequate convergent validity.

4.6.4 Discriminant Validity

Discriminant validity is simply the extent to which a construct is distinct compared to other constructs (Duarte & Raposo, 2010). According to Fornell and Larcker (1981), the discriminant validity is assessed by comparing the correlations among the variables with square roots of Average Variance Extracted (AVE). They suggested that to attain discriminant validity, the square root of AVE of each construct should exceed the correlations of any other construct in the model. Table 4.11 compared the square root of AVE (values in bold) with the correlations of the latent constructs. Therefore, the discriminant validity of the study construct has been established.

Table 4.11

Latent Variable Correlations and Square Roots of AVE

Constructs	CM	CO	EC	EN	FS	GE	POC	OP	RC	RS	SE	SQ	TC	TR
OPR-CM	**.726**													
CBCR-CO	.201	**.723**												
CSR-EC	.582	.214	**.716**											
CSR-EN	-.050	.010	.057	**.793**										
CBCR-FS	.237	.245	.202	-.005	**.752**									
CBCR-GE	.358	.169	.289	.015	.107	**.716**								
POC	-.056	-.101	-.069	.079	-.064	-.070	**.712**							
OPR-OP	.007	.199	.057	-.077	.100	.103	-.048	**.713**						
OPR-RC	.573	.137	.495	.031	.141	.354	.024	.014	**.745**					
OPR-RS	.314	.135	.361	-.037	.248	.243	-.028	.070	.323	**.788**				
CSR-SE	.572	.067	.420	-.001	.048	.206	-.059	-.035	.574	.081	**.721**			
CBCR-SQ	.514	.201	.501	.023	.205	.315	-.081	.151	.508	.420	.334	**.747**		
TC	.534	.201	.442	.090	.236	.310	-.027	.042	.416	.285	.372	.663	**.746**	
OPR-TR	.443	.363	.384	-.031	.183	.341	-.007	.093	.343	.353	.250	.400	.386	**.712**

Note: Organisations Public Relations' Dimensions (TR=Trust, CM=Control Mutuality, RS= Relationship Satisfaction, RC= Relationship Commitment, OP=Openness), Corporate Social Responsibility Dimensions (SE= Social Equity, EN=Environmental concern, EC=Economic Concern), Customer Based Corporate Reputation's dimensions

(CO=Customer Orientation, GE= Good Employee, FS= Financial Strength, SQ= Service Quality) POC= Perceived Organizational Culture, TC= Transparent Communication

In addition to Fornell and Larcker (1981) criterion, Chin's (1998) proposed investigating discriminant validity by relating the indicator loadings with cross-loadings of other reflective indicators. As shown in Table 4.12 all the indicators of the constructs are higher than the cross-loadings, suggesting the establishment of discriminant validity.

Table 4.12

Cross Loadings

ITEMS	CM	CO	EC	EN	FS	GE	OC	OP	RC	RS	SE	SQ	TC	TR
CM1	**.774**	.239	.433	-.047	.214	.313	-.022	-.026	.412	.199	.489	.388	.457	.428
CM2	**.700**	.107	.369	-.056	.110	.238	-.051	.060	.354	.365	.286	.335	.337	.344
CM4	**.701**	.062	.467	-.004	.179	.217	-.056	-.004	.489	.143	.445	.397	.350	.167
CO2_1	.270	**.751**	.210	.021	.215	.126	-.094	.090	.156	.156	.090	.207	.247	.272
CO3_1	.152	**.767**	.148	-.025	.161	.132	-.034	.178	.109	.055	.059	.146	.111	.329
CO4_1	.162	**.723**	.135	-.003	.177	.162	-.077	.130	.140	.169	.026	.127	.113	.228
CO5	.056	**.657**	.158	-.014	.088	.118	-.098	.188	.011	.016	-.029	.124	.120	.288
CO6	.057	**.714**	.120	.056	.234	.070	-.067	.146	.061	.077	.081	.114	.121	.196
EC1	.491	.167	**.718**	.026	.143	.290	-.059	.047	.485	.385	.372	.665	.515	.334
EC2	.419	.172	**.749**	.012	.120	.167	-.067	.117	.354	.416	.240	.712	.508	.248
EC3	.365	.263	**.697**	.086	.243	.177	-.048	-.023	.280	.196	.230	.429	.687	.276
EC4	.441	.094	**.720**	.074	.106	.173	-.052	-.009	.339	.090	.362	.394	.523	.230
EC5	.356	.073	**.693**	.008	.118	.223	-.016	.072	.297	.192	.289	.439	.488	.286
EN1	-.050	.058	.051	**.822**	.019	-.001	.052	-.012	.036	-.072	.014	.008	.055	-.032
EN2	-.029	-.029	.018	**.774**	.012	.033	.068	-.070	.011	-.045	-.009	.012	.072	-.050
EN3	-.034	-.013	.084	**.818**	-.052	.011	.063	-.023	.017	-.026	-.052	.059	.099	-.044
EN4	-.032	-.025	.018	**.753**	-.002	.055	.057	-.127	.036	.008	.006	.002	.050	-.037
EN5	-.047	.029	.046	**.794**	.004	-.022	.075	-.088	.022	-.008	.034	.006	.080	.028
FS5	.228	.236	.160	.002	**.813**	.124	-.056	.146	.123	.204	.030	.194	.188	.144

Table 4.12 Continued

ITEMS	CM	CO	EC	EN	FS	GE	OC	OP	RC	RS	SE	SQ	TC	TR
FS6	.158	.132	.218	-.015	**.765**	.082	-.031	-.004	.200	.196	.073	.184	.228	.110
FS7	.135	.178	.061	.002	**.672**	.014	-.060	.072	-.036	.152	-.002	.061	.103	.168
GE3	.272	.154	.285	.016	.057	**.789**	-.094	.096	.318	.189	.170	.276	.224	.213
GE4	.127	.013	.073	.005	-.035	**.534**	-.102	.074	.118	.048	.067	.196	.101	.099
GE5	.331	.155	.216	.010	.163	**.795**	.018	.057	.281	.241	.181	.207	.302	.372
OC1	-.047	-.098	-.092	.029	-.110	-.016	**.830**	-.015	.034	-.054	.015	-.102	-.048	-.007
OC2	-.048	-.062	-.009	.085	.000	-.018	**.745**	-.038	.023	.017	-.035	-.040	.014	.051
OC3	.006	-.049	-.067	.011	-.110	.026	**.726**	-.064	.037	-.034	.021	-.043	-.018	.018
OC4_1	.006	-.114	-.013	.111	-.008	-.052	**.766**	-.041	.032	.038	-.043	-.016	.012	-.002
OC5	.034	-.009	.027	.051	-.044	-.006	**.537**	-.019	.122	.016	.024	.017	.075	.081
OC6	-.104	-.044	-.043	.075	.023	-.177	**.631**	-.040	-.039	-.035	-.181	-.067	-.035	-.058
OP1	-.047	.207	-.039	.015	.014	.100	.035	**.653**	.007	-.049	-.099	.023	-.030	.100
OP2	.021	.086	.032	-.050	.011	.126	.010	**.704**	-.024	.038	.005	.122	.040	.043
OP3	.027	.197	.098	-.080	.138	.030	-.109	**.865**	.052	.107	.017	.177	.063	.091
OP5	.005	.025	.042	-.117	.101	.076	-.029	**.604**	-.036	.084	-.073	.063	.030	.004
RC2	.510	.075	.420	-.005	.162	.265	-.004	.051	**.753**	.364	.378	.452	.372	.458
RC3	.362	.110	.349	.023	.078	.299	.046	.004	**.773**	.221	.432	.360	.282	.165
RC4	.398	.130	.328	.059	.064	.223	.015	-.034	**.708**	.105	.489	.308	.265	.101
RS1	.291	.149	.335	-.028	.168	.210	-.042	.097	.289	**.813**	.118	.323	.299	.290

Table 4.12 Continued

ITEMS	CM	CO	EC	EN	FS	GE	OC	OP	RC	RS	SE	SQ	TC	TR
RS2	.206	.039	.182	-.053	.184	.171	.053	-.023	.190	**.693**	.006	.205	.135	.207
RS3	.242	.112	.310	-.019	.233	.195	-.047	.065	.270	**.850**	.052	.421	.219	.320
SE1	.475	.012	.258	.008	.082	.181	-.037	-.068	.425	.105	**.703**	.211	.280	.193
SE2	.433	-.078	.335	-.015	-.032	.174	-.017	-.040	.407	.037	**.753**	.216	.319	.086
SE3	.209	.066	.194	.029	-.030	.295	.021	-.063	.363	.157	**.439**	.168	.120	.099
SE4	.335	.210	.311	.006	.059	.094	-.074	.028	.411	.039	**.706**	.294	.205	.266
SQ1	.232	.053	.436	.032	.098	.214	-.074	.163	.278	.257	.136	**.699**	.428	.258
SQ3	.366	.192	.461	.001	.242	.265	-.045	.135	.381	.187	.227	**.706**	.519	.349
SQ4	.491	.167	.718	.026	.143	.290	-.059	.047	.485	.385	.372	**.765**	.515	.334
SQ5	.419	.172	.749	.012	.120	.167	-.067	.117	.354	.416	.240	**.812**	.508	.248
TC1_1	.365	.263	.697	.086	.243	.177	-.048	-.023	.280	.196	.230	.429	**.787**	.276
TC2_1	.374	.107	.558	.024	.181	.309	.009	.073	.275	.181	.332	.492	**.779**	.247
TC3	.405	.129	.533	.017	.116	.213	-.032	-.002	.265	.202	.189	.426	**.720**	.261
TC4	.361	.107	.606	.127	.115	.201	.013	.078	.320	.244	.237	.505	**.750**	.241
TC6	.439	.167	.648	.072	.242	.281	-.018	.056	.370	.308	.311	.647	**.710**	.417
TC7_1	.441	.094	.720	.074	.106	.173	-.052	-.009	.339	.090	.362	.394	**.723**	.230
TR1	.330	.166	.184	-.121	.136	.250	.088	.045	.193	.246	.218	.133	.250	**.610**
TR2	.222	.337	.207	.007	.120	.226	-.084	.067	.231	.190	.204	.264	.210	**.682**
TR4	.402	.323	.389	-.040	.103	.280	.009	.099	.259	.320	.131	.393	.387	**.801**
TR5	.313	.163	.273	.041	.180	.219	.000	.040	.292	.247	.193	.291	.231	**.740**

The graphical view of the measurement model is shown in Figure 4.5 below:

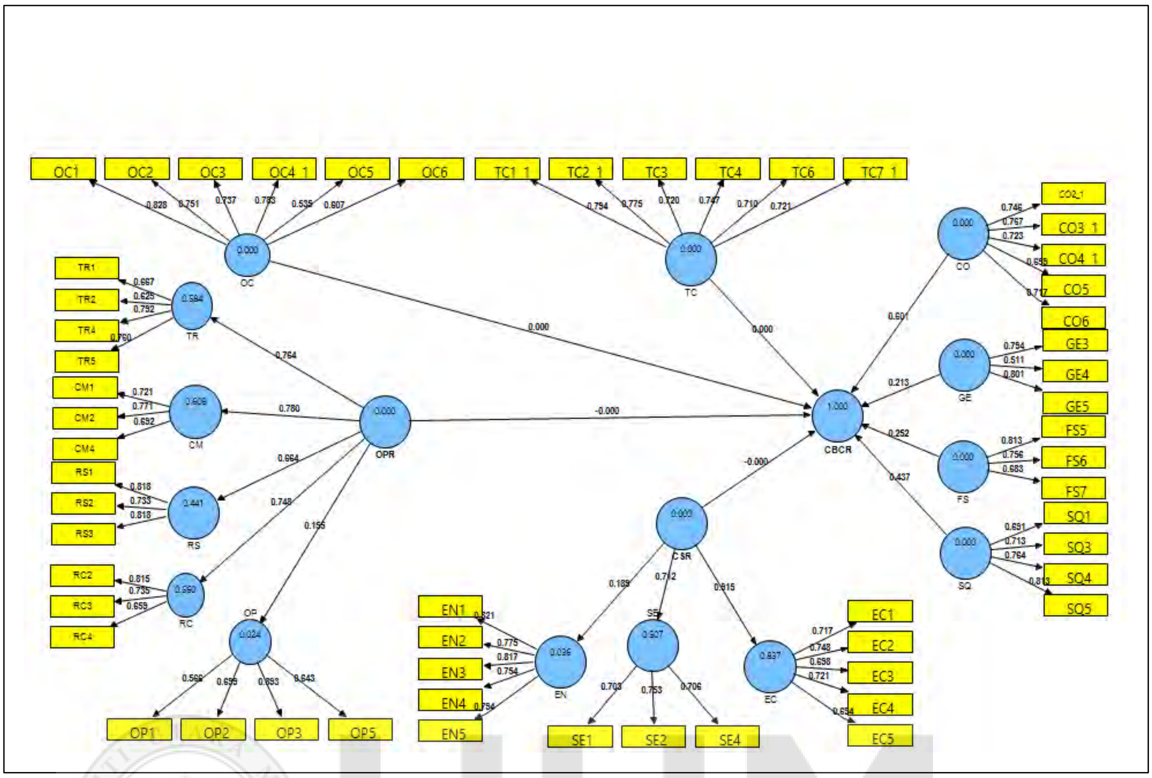


Figure 4.5. Measurement Model

4.6.5 Assessment of Higher Order Construct

For the second order formative construct, two criteria were used to examine the possibility of an indicator to enter into the main construct. The outer weight of each indicator and the level of Collinearity among the formative indicators (Hair et al., 2014). Earlier, a repeated indicator approach was used where the indicators of the LOC were repeated on the HOC (customer based corporate reputation) in order to obtain the latent variable scores (Becker et al., 2012; Ringle et al., 2012). These latent variable scores were used to estimate the structural relationships. Table 4.13 shows the significance of the outer weight and the VIF of the formative indicators. The outer weight indicated that the indicator explain a significant proportion of the variance in the formative construct. Based on the significance of the outer weight, their associated t statistics (p<0.001) and the VIF values, the formative indicators are reliable and valid in explaining the customer based corporate reputation.

Table 4.13

Evaluation of the Formative Second Order Construct

Construct	Indicators	Weight	T statistics	P value	Tolerance	VIF
Customer Based Corporate Reputation	Customer Orientation	.261	7.052	.000	.300	3.333
	Good Employer	.351	11.516	.000	.894	1.118
	Financial Strength	.237	6.276	.000	.911	1.098
	Service Quality	.636	14.105	.000	.856	1.168

*** =p<0.001

Having established the reliability and validity of the measurement model (outer model), the next section estimates the structural relationships (i.e. the inner model).

4.7 Assessment of Structural Model

In estimating the structural model, the following assessment criteria were followed: the significance of the path coefficients, examining the coefficient of determination (R-Squared values), determining the effect size and establishing the model predictive relevance (Hair et al., 2017). This structural model evaluation begins firstly with the examining the direct relationships among exogenous and endogenous construct. The study has a total of eight hypotheses which were broken to 10 from which seven are meant to test direct relationships while three are to test indirect relationships. Hence, the structural model evaluation is divided into two sections (i.e. the direct relationships and the indirect relationships). In estimating the structural relationships, the researcher applied the standard bootstrapping procedure of 500 bootstrap samples and 327 cases to examine significance of the path coefficients. Sharma and Kim (2013) suggested the use of 500, as PLS-SEM achieve convergence at lower level of iterations. The structural model (see Figure 4.6) displays the relationship between the exogenous and the endogenous variables.

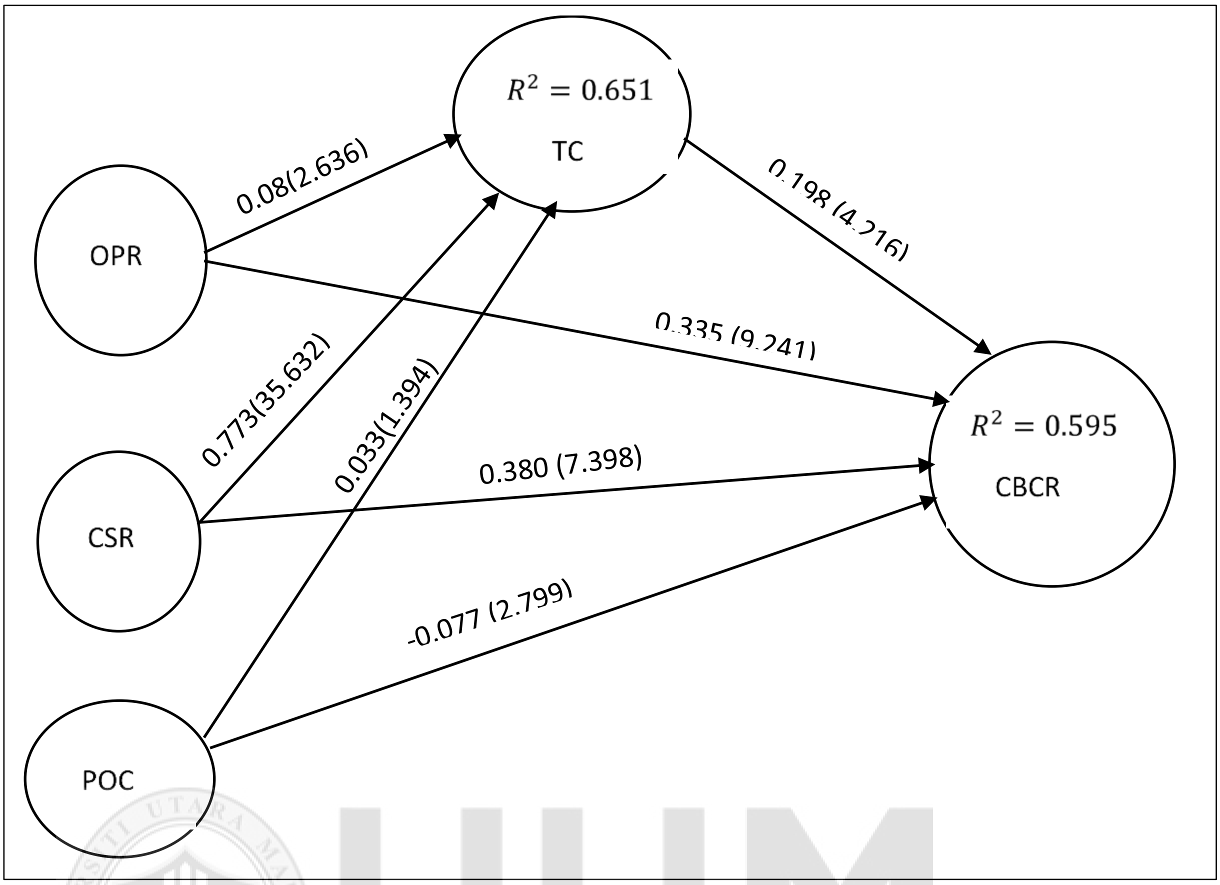


Figure 4.6. Validated Structural Model (Bootstrapped)

4.7.1 Results of Hypotheses Testing

This section presents the results of the hypothesized relationships between the explanatory variables (OPR, CSR, Perceived Organisational Culture and Transparent Communication) and the dependent variable (customer Based Corporate Reputation). Table 4.14 shows the result of the direct relationship between the IVs and the DVs. For the first objective, the hypothesis (H1) predicted that OPR is positively related to CBCR. The result depicted in Table 4.14 established a significant relationship between OPR and CBCR of insurance companies in Nigeria (β=0.336, T=9.241, $p< 0.0001$) thereby supporting the hypothesis. It can therefore be deduced from this empirical results that the more effective relationship is exhibited and entrenched in the operational process of insurance companies, the higher the possibility for them to form positive reputation. This is critical considering the nature of insurance business which is built on promise to indemnify in the event of the occurrence of risk. From this findings, it can be interpreted that the magnitude to which parties in a relationship are guided by mutual concern the better for the firm to establish strong and good reputation. In this context, it can be argued that relationships that allow parties to have some level of leverage to affect one another will better develop confidence and improve positive reputation formation.

Further, since OPR indicate some element of how parties are satisfied with a relationship, it follows that the higher the clients are satisfied with the services rendered to them the more likely to have positive assessment regarding the reputation of insurance companies in Nigeria. As such, relationship satisfaction is an important variable toward positive formation of corporate reputation of insurance companies in Nigeria.

To answer the second objective of this study, the researcher formulated the second main hypothesis that CSR is positively related to CBCR. Again, as reported in Table 4.14 the hypothesized relationship between CSR and CBCR (H_2) was supported (β=0.378, T=7.389, p< 0.0001). The findings of this study further established the demand of stakeholders concerning the social role of business enterprise. The findings revealed that the more customers notice CSR commitment of firms, the better the reputation formation of these firms. These empirical findings indicated that CSR activities (both in terms of service equity, environmental concern and economic concern) are critical to companies' reputation formation in Nigeria.

The third objective of this study focuses on the relationship between perceived organisational culture and CBCR. Consequently, the researcher formulated the hypothesis (H3) which predicted that perceived organisational culture is positively related to CBCR. Contrary to the expectation of the researcher the hypothesis as shown in Table 4.14 was not supported (β=-0.076, T=2.779, p< 0.002). Though there seem to be a significant negative effect between perceived organisational culture and customer based corporate reputation, it was contrary to the prediction of the researcher who expected a positive relation between the variables. As such, the analysis did not support the hypothesized relationship. Though few studies examined external perception of organisational culture from the perspective of customers, the finding is contrary to previous research efforts.

To answer the fourth objective study which aims at examining the mediating effect of TC on the relationship between OPR dimensions, CSR, POC and CBCR, a number of hypotheses were formulated. First, the researcher examined the relationship between OPR and transparent communications (H4). The study predicted a positive relationship between OPR and transparent communication, as shown in Table 4.14, as expected, the hypothesis was supported (β=0.075, T=2.635, p< 0.002). This empirical finding further asserts that effective OPR significantly influence how transparent a company is in terms of its communication process.

Similarly, the fifth hypothesis (H5) predicted that CSR is positively related to TC. As expected, the hypothesis was supported with the following statistical parameters (β=0.775, T=35.632, p< 0.00001) as indicated in Table 4.14. This can be interpreted that the more the firms engage in CSR activities the more transparent they become in terms of their communication process. CSR is usually disseminated through a number of transparent communication processes. The more visible a firm is in terms of CSR activities, the higher their transparent communication system. Similarly, the sixth hypothesis (H6) predicted a positive relationship between perceived organisational culture and transparent communication. The hypothesis was supported (β=0.032, T=1.393, p< 0.082). Again, this is in line with the priori expectations of the researcher. This can be interpreted that the higher the clients perceive external culture of organisations, the higher their transparent communication strategy. As a preliminary condition to mediation, the researcher formulates the seventh hypothesis (H7), which predicted a positive relationship between transparent communication and CBSR. As expected, the hypothesis was supported (β=0.198, T=4.216, p< 0.001), indicating that the more transparent in terms of information dissemination the higher the reputation of an insurance company.

Table 4.14

Structural Model Assessment

Hypothesis	Hypothesis Path	Beta Value	Standard Error	t Value	p value	Decision
H1	OPR -> CBCR	0.336	0.0363	9.241	0.000	Supported
H2	CSR -> CBCR	0.378	0.0514	7.389	0.000	Supported
H3	POC -> CBCR	-0.076	0.0277	2.779	0.002	Not Supported
H4	OPR -> TC	0.075	0.0288	2.635	0.004	Supported
H5	CSR -> TC	0.775	0.0217	35.632	0.000	Supported
H6	POC -> TC	0.032	0.0234	1.393	0.082	Supported
H7	TC -> CBCR	0.198	0.0469	4.216	0.000	Supported

NOTE: Significance level is $p < 0.1$, $p<0.05$ and $p<0.01$

4.7.2 Assessment of Coefficient of Determination (R^2)

Assessing the coefficient of determination has been one of the most commonly used measures for assessing an inner structural model of the dependent variable (Hair et al., 2014). The coefficient of determination (R^2) represents the proportion of variation in the dependent variable(s) that is explained by one or more predictor variable. The R^2

value ranges between 0 and 1. The closer the R-square to 1 the more the variance explained. However, the acceptable level of R^2 depends on the research discipline. Cohen (1988) categorized the R^2 value of .02, .13, and .26 as weak, small and substantial respectively. Similarly, some scholars claimed that R- Squared values of 0.75, 0.50 and 0.25 for endogenous latent constructs can be viewed as substantial, moderate and weak respectively (Hair, Ringle, & Sarstedt, 2011; Reinartz *et al.*, 2009).

However, Murphy, Myors and Wolach (2014) considered R-square value of .01, .10 and .25 as small, medium and large. Table 4.15 presents the R^2 value of the endogenous latent construct. In the present study, the result shows that the R^2 value for customer based corporate reputation and transparent communication is 59% and 65% respectively. Following the classification provided by Murphy et al. (2014), the R^2 values are classified as large. It can therefore be asserted that the explanatory variables have adequately explained the endogenous variables.

Table 4.15

Coefficient of Determination (R^2)

Endogenous Variable	**Variance Explained R^2**
Customer Based Corporate Reputation	0.595
Transparent Communication	0.662

4.7.3 Assessment of Effect Size (f2)

Effect size measures the pick point of the relationship between two latent constructs. It measures the relative impact of a particular predictor on a response variable through the change of R^2 value (Chin, 1998). Kelley and Preacher (2012) viewed effect size as a numerical reflection of the extent to which a particular variable help in addressing the area of interest. According to Hair *et al.* (2014), the effect size can be determined through the following formula:

$$Effect\ Size\ (f^2) = \frac{R^2_{Included} - R^2_{Excluded}}{1 - R^2_{Included}}$$

Cohen (1988) provided a guideline for assessing the effect size of a given model. Cohen (1988) considered the values of .35, .15 and .02 as strong, moderate and weak respectively. Table 4.16 indicates the respective effect sizes of the exogenous variables on the endogenous variables in the model.

Table 4.16

Effect Sizes of the Latent Constructs

Endogenous Construct	Exogenous Constructs	R^2 Included	R^2 Excluded	(effect size) F^2	Remark
Customer Based Corporate Reputation	**OPR**	0.595	0.536	0.146	Small
	CSR	0.595	0.536	0.146	Small
	POC	0.595	0.592	0.007	None
	TC	0.595	0.586	0.022	Small
Transparent Communication	**OPR**	0.652	0.647	0.014	None
	CSR	0.652	0.177	1.364	Large
	POC	0.652	0.651	0.002	None

Note: OPR= Organisation Public Relationship, CSR= Corporate Social Responsibility, POC= Perceived Organizational Culture, TC= Transparent Communication

As indicated in Table 4.16, for the Customer Based Corporate Reputation as endogenous variable, the effect sizes for the OPR, CSR and TC were 0.146, 0.146, and 0.022 respectively. Consequently, following Cohen's (1988) classification the effect sizes of these three (3) exogenous latent constructs are small while the effect sizes of POC (0.007) is classified as none. On the other hand, the effect sizes for OPR, CSR and POC are 0.014, 1.36 and 0.002 which are classified as none, large and none respectively on the transparent communication. It can therefore, be deduced that the effect of all the exogenous variables can be classified as large, small and none on the two endogenous variables.

4.7.4 Assessment of Predictive Relevance

Apart from determining the magnitude of the impact of each of the exogenous construct, the research examined the predictive relevance of the model using the Stone-Geisser's Q^2 values obtained through blindfolding procedure (Hair, Ringle, & Sarstedt, 2011). In PLS-SEM, the Stone-Geisser test is usually utilized as a complementary assessment of the model goodness-of-fit (Hair *et al.*, 2014). The blindfolding procedure applies only to the independent variables that have reflective indicators. It exhibits the predictive relevance of the model to accurately predict data points not used in the model estimation. Blindfolding is an iterative process that repeats until each data point has been omitted and the model re-estimated. In the structural model, Q^2 values larger than zero for a specified reflective endogenous latent variable indicate the model predictive relevance for that particular response construct. Hair, Tomas, Ringle and Sarstedt (2017) suggested the use of an omission distance of between five and ten in most applications. The condition is that researchers should ensure that the omission distance selected should not give an integer when divided by the sample size. As such an omission distance of seven was specified for running the blindfolding procedure. As such a Q^2 value greater than zero indicates predictive relevance of the model (Hair et al., 2014). As shown in Table 4.17, the Q^2 value for the cross-validation redundancy measure for the endogenous latent constructs were all greater than zero (0.199 and 0.165), confirming the predictive relevance of the model.

Table 4.17

Construct Cross Validated Redundancy

Total	SSO	SSE	1-SSE/SSO
CBCR	1284	1027.7161	0.199
TC	321	110.5428	0.165

$Q^2 > 0$

Note: CBCR= Customer Based Corporate Reputation, TC= Transparent Communication

4.8 Test of Mediation Hypothesis

Mediation test is carried out to determine whether a mediator variable extends the effects of the explanatory variable to the dependent variable (Ramayah et al., 2011). In carrying out the test, researchers used different methods. For example, the Sobel test (Sobel et al., 2013) or the three causal steps approach by Baron and Kenny (1986) and the bootstrapping approach (Hayes, 2009; Preacher & Kelley, 2011; Shrout & Bolger, 2002). Scholars (Hair et al., 2017; Hayes, 2009, 2013) have observed that Sobel test is associated with a series of weakness. Sobel test is built under the assumption of normal distribution which is not consistent with the nonparametric PLS-SEM method (Hair et al., 2017; Hayes, 2009, 2013). They argued that the parametric assumptions of Sobel test are not tenable for the indirect effect, since the product of two normally distributed coefficients results in having a non-normal distribution. Hayes (2013) suggested that instead of Sobel test, researchers using PLS-SEM should bootstrap the sampling distribution of the indirect effect.

As such, this study used bootstrapping (re-sampling) procedure to generate the paths coefficients for the mediation test. This is based on the fact that SmartPLS uses path analysis and can account for direct and indirect effects simultaneously. In fact, some scholars viewed PLS SEM technique as most suitable technique method for mediation test (Hair, Ringle, & Sarstedt, 2012; Hayes & Preacher, 2010). The test was carried out with 500 bootstrapping in Smart-PLS 2.0 as recommended by Sharma and Kim (2013) to generate the paths coefficients. The mediation evaluation was carried out by multiplying the path coefficients (paths a, and paths b) and computing the standard error of the paths coefficients through the following formula:

$$T = \frac{beta\ values\ (a*b)}{Standard\ Erreo(a*b)}$$

Where:

T = path coefficient significance level

a = the path coefficients between IV and the mediator

b = the path coefficients between mediator and the DV

Moreover, the structural model was used to determine the paths coefficients of the indirect relationship (path a, and path b). The mediation test is to determine whether a mediator variable extends the effects of the explanatory variable to the dependent variable. The test is meant to ascertain the indirect effect of the explanatory variables (OPR, CSR and POC) on the dependent variable (CBCR) through a mediator variable (TC). As stated earlier, three hypotheses were formulated to examine the mediating effect of transparent communication on the relationship between OPR, CSR, POC and CBCR of Nigerian Insurance Companies. The result of the mediation test is contained in Table 4.18 and Table 4.19.

For the mediation, all the three hypothesized relationships are significant based on path coefficient and the t values. However, to account for the mediating relationships, there should be no presence of zero (i.e., a situation where the lower limit has a negative and the upper limit has a positive signs) between the lower limit (LL) and the upper limit (UL) of the confidence interval (Hair et al., 2014). As indicated in Table 4.18, there is no presence of zero between the LL and UL on three hypothesized relationships on the mediating effect of transparent communication between OPR, CSR, POC and CBCR; hence the three hypotheses are supported empirically.

Table 4.18

Mediation Calculation Test

Hypotheses	**Path a**	**Path b**	**Indirect Effect**	**SE**	**t-value**	**p values**	**95% LL**	**95% UL**
H8a	0.076	0.198	0.015	0.006	2.508	0.006	0.003	0.027
H8b	0.773	0.198	0.153	0.038	4.028	0.000	0.079	0.228
H8c	0.033	0.198	0.007	0.005	1.307	0.096	0.003	0.016

Note: t-values are calculated using PLS bootstrapping routine with 327 cases samples. Significance level are: $p<0.01$ level, $p<0.05$

Following the classification of mediation by Zhao, Lynch, and Chen (2010), this study focused on three types of mediation. The first type of mediation is called complementary mediation. It is mediation where both the indirect and the direct effect are significant and the sign associated with the path coefficients move in the same direction. The second mediation is called competitive mediation. This is a mediation where the path coefficients of both direct and the indirect effect move in opposite direction. Finally, the Third type of mediation is called the indirect-only mediation. It is a type of mediation in which only the indirect effect is significant. It is usually called full mediation. From the results in Table 4.19, the relationship between the two explanatory variables (OPR and CSR) and customer based corporate reputation have been proven to be mediated by TC, thereby supporting a complementary mediation as both the direct and the indirect relationships are significant. The third mediation is also supported but it is a competitive mediation as both the direct and the indirect relationship though significant but moves in opposite direction.

Table 4.19

Results of Mediation Test

Hypothesis	Relationships	Beta Value	Standard Error	t-Value	p values	Decision
H8a	OPR ->TC -> CBCR	.0151	.0006	2.2195	.0135	Supported
H8b	CSR ->TC -> CBCR	.1542	.0374	4.0982	.0000	Supported
H8c	POC ->TC -> CBCR	.0065	.0050	1.2974	.097	Supported

Note: t-values are calculated using PLS 500 bootstrapped samples with 500 samples. Significance level are: $p<0.01$ level, $p<0.05$

Firstly, the H8a hypothesis stated that TC mediates the positive relationship between OPR and CBCR. As expected the result of the test indicated a significant indirect effect between the OPR and CBCR (β = .015, t =2.219, p <.05). The results of this analysis indicate that OPR is better extended to CBCR through effective and efficient transparent communication strategy. Similarly, on the second mediation hypothesis (H8b), the hypothesis predicted that TC mediates the positive relationship between CSR and CBCR. As expected, the result of the mediation test revealed that a mediation exist between CSR and CBCR (β=.154, t = 4.098, p<0.01). Finally, the H8c hypothesis predicted that TC mediates the positive relationship between Perceived organisational culture and CBCR. As expected the results revealed a significant mediating effect of TC between the target variables (β=.007, t = 1.297, p<0.1). Though the mediation is competitive as the direct and the indirect effect have opposing sign in the path coefficients, the mediator change the negative significant relationship between the perceived organisational culture and CBCR to positive relationship via the TC effect, as such the hypothesis was supported.

Based on the above result, it could be deduced that TC is an intervening variable between the OPR, CSR, POC and CBCR due to its role in enhancing the knowledge of customers concerning the operations of insurance companies.

Table 4.20

Summary of Hypothesis Testing

Hypothesis	Statement	Finding
H1	OPR is positively related to CBCR of insurance companies in Nigeria.	**Supported**
H2	CSR is positively related to CBCR of insurance companies in Nigeria	**Supported**
H3	Perceived organisational culture is positively related to CBCR of insurance companies in Nigeria	**Not Supported**
H4	Transparent communication is positively related to CBCR of insurance companies in Nigeria	**Supported**
H5	OPR is positively related to transparent communication insurance companies in Nigeria	**Supported**
H6	CSR is positively related to transparent communication of insurance companies in Nigeria	**Supported**
H7	Perceived organisational culture is positively related to transparent communication of insurance companies in Nigeria	**Supported**
H8a	Transparent communication mediates the positive relationship between OPR and CBCR of insurance companies in Nigeria	**Supported**
H8b	Transparent communication mediates the positive relationship between CSR and CBCR of insurance companies in Nigeria	**Supported**
H8c	Transparent communication mediates the positive relationship between perceived organisational culture and CBCR of insurance companies in Nigeria	**Supported**

CHAPTER FIVE
DISCUSSIONS AND CONCLUSIONS

5.1 Introduction

This final chapter completes the research work by concluding what had been explained in chapter four. The chapter presents the discussion of the research findings, study implications and suggestion for future research. More specifically, the first section begins with an overview where a brief highlight of the objectives is presented. This is then followed by the discussions of the research findings. The third section discusses the study implications, while the fourth section presents limitations of the study and provides suggestions for future research directions. Finally, the chapter is rounded up with conclusion.

5.2 Overview of the Study

The prime objective of this study is to determine the effects of the three major antecedents of CBCR in order to provide additional insights on the relationship between OPR, CSR, POC and CBCR. Also, the study establishes the mediating role of transparent communication on the relationships between OPR, CSR, POC and CBCR in the context of Nigerian insurance industry. The study is designed to achieve four specific objectives.

The first objective examines the relationship between OPR and CBCR of the Nigerian insurance companies. Specifically, the objective intends to examine the extent to which OPR explain the CBCR of insurance companies in Nigeria. The second objective determines the association between CSR activities and the CBCR of insurance companies in Nigeria. The third objective investigates the influence of external perception of organisational culture (POC) on CBCR. Finally, the fourth objective examined the mediating role of transparent communication (TC) on the relationship between OPR, CSR, POC and CBCR. Based on these objectives, the study predicted ten hypotheses out of which seven test direct relationships while three test indirect relationships.

With regard to the direct relationship between the exogenous variables and outcome variable, the findings of this study indicate that out of the seven hypotheses, six were supported. The results of the PLS path model indicated that OPR have significant effects on CBCR. Similarly, CSR was found to have significant effects on CBCR, while POC was found to have significant but negative effects on CBCR. On the contrary, TC was found to be positively related to CBCR. On the relationship between OPR and TC (the mediating variable), the study revealed that OPR has a significant positive effect on TC. Additionally, the predicted relationship between CSR, POC and TC were found to be positive and significant. The findings further indicated that TC mediates the positive relationships between OPR, CSR, POC and CBCR.

The study focused on the customers of insurance companies within the Nigerian insurance sector. The researcher distributed 555 questionnaires through drop and collect method to customers of three randomly selected firms situated within three major Nigerian cities (Abuja, Lagos and Kano). The data collection process took almost three months to complete. Three hundred and twenty seven questionnaires were used for the analysis, representing a response rate of 58.92 per cent.

Prior to the test of the hypothesized relationships, a preliminary analysis was conducted to ensure the fitness of data for the structural equation modeling. Missing data and outlier analyses were conducted. Response bias test was carried out using independent *t*-test and the results of the analysis indicated the absence of response bias in this study. Tests related to normality, linearity, homoscedasticity and multicollinearity were conducted to ensure that multivariate assumptions are not violated. Descriptive statistics was conducted on the study variables to discover the pattern of responses in the data. The reliability and validity of the measures were examined through the measurement model procedure as suggested by Hair et al. (2014). PLS-SEM was used to test all the predicted hypotheses with the aid of SmartPLS 2.0.

5.3 Discussion

This section discusses the research findings presented in chapter four in line with the theoretical framework and previous literature. The discussions start with demographic characteristics of the respondents. It then followed with discussions on the study hypotheses. The discussions were arranged based on the study research questions and objectives.

5.3.1 Demographic Features of the Respondents

As reflected in chapter four, this present study had achieved a reasonable usable response rate of 58.92% (n=327). This response rate is reasonable given the fact that drop and pick technique was employed with the help of customer relation officers of the selected firms. According to Saunders et al. (2012), a response rate of 50% is moderately high for a study that used drop and pick technique in questionnaire administration. As such, the response rate for this study had increased the statistical power and the generalization ability of the study findings.

An analysis of the age distribution of the respondents indicated that the study respondents fall between the age brackets of 36 and above, constituting about 87.80%. Given the fact that insurance is a contract that guard against contingencies, this distribution is not out of place since it is a business usually patronized by the active population. According to National Bureau of Statistics (2015), the active population in Nigeria is within the age bracket of 15 to 55. The age distribution signified that insurance contract is more prominent among the most active population in the country. It is this segment of people that borders more about the uncertainty of the future.

Similarly, the analysis of the respondents further indicated that male respondents are more dominants in the insurance sector when compared with the female respondents. This is expected, considering the fact that male folk are economically more active than the female folk in Nigeria. This is because the responsibility of the household is largely placed on the shoulders of the male who are seen as the breadwinners of the family. According to National Bureau Statistics Report on Women and Men in Nigeria (2015), men accounted for about 82.60% of the country's workforce. On the educational qualification of the respondents, the distribution cuts across graduates, post-graduates holders and diploma holders. Again, this is not out of place because education provides some sense of direction and improve the economic status of people. Furthermore, the technicalities associated with conventional insurance require some minimum level of education to appreciate its value.

On the type of insurance policy, the analysis indicated that about 38% of the respondents patronize motor insurance policy. Again, it is not unusual given the fact that it is a global practice that third party motor insurance is compulsory. This confirms the fact that people patronized insurance firms in order to comply with policy provisions. The second largest respondents indicated that they had medical related insurance policy representing 30% of the entire respondents. Again, this perhaps may be due to the introduction of the new social health insurance scheme that mandated employees of both private and public employees to make monthly contributions National Health Insurance Scheme to have access to medical care (NHIS Operational Guide, 2005). The implication is that insurance companies need to do more to educate Nigerians on the benefits associated with the purchase of insurance policy, considering the fact that the population size of the country provides a potential opportunity for business growth. Educating people to understand the relevance of insurance is fundamental to the development of insurance sector in Nigeria.

Finally, a description of the respondents by years of patronage revealed that majority of the respondents had between six and fifteen years of insurance product patronage, representing about 82.50%. Based on this figure it can be asserted that years of patronage provide opportunity for policyholders to have better understanding of business dynamics of insurance companies. Since insurance business dwells more on promise to pay compensation in the event of contingencies, it means the more you stay with a firm the better your assessment about its reputation. In all, it is clear that majority of respondents had requisite level of age, education and experience to have given a better assessment of the all the factors that are likely to influence the reputation of insurance companies in Nigeria.

5.3.2 Relationship between OPR and CBCR

As indicated earlier, the first objective of this study is to determine the relationships between OPR and customer based corporate reputation of insurance companies in Nigeria. The study operationalized OPR as the extent to which an organization and its public build positive relationship that is beneficial to one another. According to the scholars (Bruning & Ledingham, 1999; Jung & Shin, 2006; Kim & Rhee, 2011), OPR leads to the formation of positive corporate reputation. As such, this study predicted that OPR is positively related to CBCR of insurance companies in Nigeria. As predicted, the relationship between OPR and CBCR of insurance companies was found to be positive and significant. This result is consistent with the findings of previous research efforts (Bruning & Ledingham, 1999; Czarnecka & Ni, 2011; Gustafsson, Johnson, & Roos, 2005; Jo et al., 2005; Lee & Choi, 2009; Mohammed, 2014), who reported that OPR stimulates and improves the corporate reputation of firms. Apparently, the findings of this study has further validated the predicted hypothesis and further indicated that as organisations establish effective OPR, the parties involved in the relationship (customers) would be in a better position to positively assess the relationship, thereby improving the reputation of the organisation.

The findings of this study further support the relational theory. The main thrust of this theory is that organisations are embedded within a network of relationships and a sound relationship, would establish trust and mutual benefits among the parties involved in an effective relationship. The intuition of the theory is that good relationships may influence firms to be aware of social issues making it less likely to behave unethically thereby protecting its reputation. Grunig et al. (2002) have fully supported the relationship theory for the best OPR practices in its capability of building relationships between the organization and its public. Studies have reported that among the factors affecting insurance business, trust has been a major obstacle to the type of perception people have about insurance products. It can therefore be asserted that the more effective relationship exists between insurance and customers, the more favourable the reputation of insurance business in Nigeria.

Again, the empirical findings of this study is congruent with the position of previous studies (Botha & Van Der Waldt, 2010; Dhanesh, 2014; Ki & Hon, 2012), who reported that OPR is positively related to the corporate reputation. In fact, Jo, Hon, and Brunner (2005) asserted that OPR is among the best predictors of positive attitude towards organisations. This result further validated the hypothesized relationship and indicated that corporate reputation is built based on relationship that is built on mutual respect among the parties. This again is in line with signaling theory that relationship quality that is built on power balance significantly reduces information asymmetry and influences the behaviour of an organisation which by extension may lead to positive corporate reputation in the eyes of the public.

5.3.3 Relationship between CSR and CBCR

The second research question focused on the extent to which corporate social responsibility influence customer based corporate reputation of the insurance firms in Nigeria. To answer this research question, the second objective of this study is developed to examine the relationship between CSR practices and CBCR of insurance companies in Nigeria. Earlier, this study conceptualized CSR as a firm engagement initiative designed to achieve long term economic, societal and environmental concerns through the best business practices. Studies have viewed CSR as a variable that explains the extent of companies' engagement in social activities (Fombrun, 2005). CSR is a powerful instrument that allows firms to respond to various stakeholders' concerns (Jones, 2005). Similarly, scholars (Abdullah et al., 2013; Lai et al., 2010) reported that customers' perception about companies CSR activities may positively improve firm's corporate reputation.

Consequently, the second hypothesis (H2) predicted that there is a positive relationship between CSR activities and CBCR of insurance companies in Nigeria. As expected, the empirical findings supported the hypothesized relationship. The findings of this study is congruent with the findings of the previous studies (Abdullah et al., 2013; D'Aprile & Talò, 2014; Maden et al., 2012; Park et al., 2014; Shamma & Hassan, 2009), who reported strong positive relationship between CSR activities and corporate reputation. The findings of this present research work are in line with the conception of signaling theory that CSR as a signal, fundamentally bridge the information gap that exists between organisations and the public. It is built on the premise that firm engagement in corporate social activities may shape the perception of various stakeholders. These empirical findings further supported the position of institutional theory. The theory argues that those firms may embark on CSR practices to achieve organizational competitiveness (Garriga & Mele, 2004). In other words, by pursuing a differentiated CSR, organisations are likely to enhance their reputation level positively. Therefore, this study revealed that CSR engagement is an effective strategy that improves corporate reputation of organisations.

5.3.4 Relationship between POC and CBCR

The third research question of this study refers to the extent to which external perception of organisational culture influence CBCR. Earlier, this study conceptualized POC as a central phenomenon that shapes the image of a company in a market environment. Scholars (Huang & Zhang, 2013; Kowalczyk & Pawlish, 2002) asserted that POC plays a significant role in shaping corporate reputation. As such, the present study predicted the third hypothesis (H3) that POC is positively related to CBCR. Contrary to the expectation of this study, the predicted relationship was not supported. This is because the empirical result indicated negative but significant relationship between POC and CBCR. In other words, the study revealed a significant negative relationship between POC and customer based corporate reputation. Though the study is contrary to previous studies (Kowalczyk & Pawlish, 2002; MacIntosh & Doherty, 2007) that reported positive relationship between perceived organisational culture and customer based corporate reputation, it is not unexpected for perceived organisational culture to be negatively related to corporate reputation. Considering the position of Hatch and Schultz (1997), organisational culture is viewed as the context within which organisational image are formed, as such, where the perception of culture is negative within a context, it is likely to affect the corporate reputation assessment of the firm negatively. Again, given the fact that Nigerian context is an environment where majority of people do not have high confidence on the insurance market, this result is not unexpected. Additionally, Nigerian insurance market is associated with poor history of claim settlement and poor awareness about insurance business. Again, customer assessment of organisational culture may change depending on the timing. External perception of culture is more closely related to market dynamics and what is perceived by the customer at the particular point in time (Bingöl, Şener, & Çevik, 2013). As such, given the history of poor insurance awareness among the Nigerian public, it is possible for the POC to be negatively related to corporate reputation of insurance companies in Nigeria.

5.3.5 Relationship between TC and CBCR

Similarly, the fourth hypothesis (H4) predicted that transparent communication is positively related to customer based reputation. This is based on the belief that for a variable to mediate, it needs to be associated with the outcome variable. As expected, the result of the hypothesis testing revealed a significant positive relationship between transparent communication and customer based corporate reputation. Apparently, this indicates that putting in place a transparent communication strategy; positively influenced the customer based corporate reputation of insurance companies in Nigeria. Perhaps the various efforts put in place in the Nigerian insurance sector had reduced information asymmetry thereby ensuring better information dissemination strategy within the industry. This result confirms the empirical findings of the previous studies (Johan & Noor, 2013; Linjuan Rita Men, 2014; Sinemus & Egelhofer, 2007), who established that an effective communication strategy that is open and transparent improves corporate reputation and image of organisations.

Clearly, it is obvious that the importance of a transparent communication in an insurance sector is critical to reputation formation. According to IMF and World Bank (2013), poor information dissemination between insurance companies and policyholder have greater influence on customer based corporate reputation. As such, NAICOM makes it a policy directive for all insurance companies to improve information dissemination capabilities and mandate intermediaries (Brokers and Insurance Agents) to act in line with this objective (Risi, 2015). Studies have established that a complex business environment to achieve organisational objectives, organisations require the attention of stakeholders (Hallahan et al., 2007). Effective communication is not limited to establishing an effective relation between organisational members but between the organisation and external stakeholders. Hence, putting a transparent communication process will assist customers to appreciate the value relevance of insurance policies.

5.3.6 Relationship between OPR, CSR, POC and TC

As reported earlier, the fourth objective of this study was to examine the mediating role of TC on the relationship between OPR, CSR, POC and CBCR. However, five research hypotheses (H5-H7) were formulated to explain the relationship between OPR, CSR, POC and TC. These relationships are significant to determining the mediating role of TC. The findings related to these hypotheses revealed all the three constructs (OPR, CSR and POC) have positive and significant relationship to TC.

Based on the stated hypothesis (H5), the study predicted that there is a positive relationship between OPR and TC. As expected, the findings provide support as revealed by the PLS-SEM results. The OPR relationship outcome significantly enhanced the ability of a firm to make available to the public all necessary information in a way that is accurate, efficient and timely. The findings provide further insight that relationship that is anchored on trust and mutual engagement may serve as bedrock for mutual interaction between the parties involved.

Additionally, hypothesis H6 predicted that CSR is positively related to transparent communication. As expected, the predicted relationship turned out to be supported indicating that CSR activities is positively related to transparent communication. The finding of this study relates with the previous studies that indicates CSR activities to be positively related to effective communication strategy (Golob et al., 2013; Morsing & Schultz, 2006). Consistent with previous studies, the results of this present study indicated that firms that have effective way of disclosing CSR activities better allowed stakeholders to feel and note their existence in a particular environment. Hence a CSR activity is better transmitted through the adoption of an effective, transparent and open communication strategy.

Similarly, H7 predicted that perceived organisational culture is positively related to transparent communication. As expected, the study provides empirical support that a significant positive relationship exists between perceived organisational culture and TC. This finding is in line with the position of Rhee and Moon (2009), who reported that organizational culture is a key factor in influencing strategic communication practice of a firm. Similarly, the finding is congruent to the study conducted by Sabina, Catalin and Tudor (2016). As such, proper communication and interaction are vital for the public to perceive and appreciate the nature of culture and organisations exhibits. Moreover, since culture consists of a set of shared values that a group of people holds, it means their effects are better felt or observed through medium on which those shared values are exposed to the public. It is the culture of a firm that determines the attitude people portray toward communication process (Brown, 1994). The findings of this study further assert how important organisational culture is to effective organisational communication process. As such it can be argued that external perception of culture is better achieved through a communication strategy that provides accurate and timely information. Finally, the results confirm the assumption of institutional theory (DiMaggio & Powell, 1983). The institutional theory assumes that decisions by organisations to adopt ideas are primarily influenced by the institutional environment within which the firm is embedded. As such, where the customer perceived the culture of a firm to be sound, he or she may have confidence in the organisation and that effects may positively enhance the reputation of an organisation. It can therefore be asserted that for better conception of institutional theory, values and norms shared by organisational members and portrayed to the public may determine how customer assess the reputation of an organisation.

5.3.7 Mediating Role of TC

The fourth research question relates to the mediating role of transparent communication on the relationship between OPR, CSR activities, perceived organisational culture and customer based corporate reputation of insurance companies in Nigeria. However as precursor to this research questions, a number of hypotheses were formulated. To achieve this objective, three main mediating hypotheses (H8a-H8c) were formulated and tested using PLS-SEM analysis. These hypotheses were tested using bootstrapping method suggested by Preacher and Hayes (2008). With regard to the OPR construct, the analysis supported the hypothesized relationship. Specifically, the first mediating hypothesis (H8a) states that transparent communication mediates the positive relationship between OPR and customer based corporate reputation. As expected, the results indicate that OPR influence customer based corporate reputation through transparent communication. Though the result does not indicate full mediation as both the relationship between OPR and transparent communication, as well as between transparent communication and customer based corporate reputation are significant and positive, the mediation can be said to be complementary. The incorporation of the mediator variable reduces the strength of the direct relationship between the OPR (independent variable) and CBCR (dependent variable). As such, it can be stated that the effect of OPR on CBCR is better transmitted through transparent communication strategy.

In other words, the effect of OPR relational outcome on CBCR is better understood through the mediating role of transparent communication. The ability of a firm to integrate sound behaviour and enhance its reputation is better achieved by putting in place transparent communication strategy that will strengthen mutual belief and integrity between insurance companies and their clients, thereby improving the corporate reputation of firms. The finding is consistent to previous studies that suggested the test of mediation between OPR and corporate reputation (Kim & Cha, 2013). This finding further supports the signaling theory which sees transparent communication as a signal that reduces information asymmetry and leads to positive corporate reputation formation. In a nut shell, the result of this test suggests that trust as a key dimension of OPR, is a critical ingredient for effective communication which serves as a catalyst for higher corporate reputation.

Furthermore, H8b predicted that transparent communication mediates the relationship between CSR activities and customer based corporate reputation. This hypothesis bothers on the role of transparent communication in extending the effect of CSR activities to corporate reputation formation of insurance companies in Nigeria. As expected, the hypothesis was supported by establishing a complementary mediation between CSR activities and corporate reputation through transparent communication. The results of this test are in line with the assumptions of signaling theory that explains how external stakeholders such as customers respond to informational attributes of companies. Specifically, signals are meant to reduce information asymmetry between the internal stakeholders and the external stakeholders (Boyd *et al.*, 2010). While it can be said that CSR activities serve as a signal to corporate reputation, putting in place a transparent communication strategy can better extends the effect of CSR to customer based corporate reputation. According to Long-Tolbert (2000), companies strategically use communication to foster impression that build strong reputation. Given the opaque nature of insurance business, CSR activities may better be felt through a transparent communication process.

Finally, the last hypothesis (H8c) predicted the mediating role of transparent communication on the relationship between perceived organisational culture and customer based corporate reputation. Though the direct relationship between perceived organisational culture and customer based corporate reputation is negative, incorporating the mediating variable (TC) that established a positive and significant relationship between perceived organisational culture and CBCR. In other words, the introduction of the mediating variable changed the relationship between perceived organisational culture and customer based corporate reputation as significant and positive. While exposure to information may increase perception about the nature of services provided by a company, the extent to which perception of organisational culture influenced corporate reputation may be predicated on the customers' belief about how transparent the company is in terms of communication engagement. On the overall, the findings of this study indicate that insurance companies in Nigeria need to portray as much as possible positive organisational culture through the adoption of a transparent communication that are accurate and timely in order to improve their reputation.

In a nut shell, this present study indicates that OPR, CSR and POC explain corporate reputation better through a transparent communication. It suggests that insurance companies in Nigeria need to exhibit high level of trust in their dealings, engaged in CSR activities; portray positive organisational culture to the public by putting in place a transparent communication with a view to improving their reputation. This study has provided additional insight for understanding the relationship between OPR, CSR, POC and customer based corporate reputation. More specifically, the study has established that the effect of OPR, CSR activities and external perception of organisational culture on CBCR are better explained through transparent communication.

5.4 Implications of the study

The findings of this study provide empirical evidence for the hypothesized relationships in the conceptual model. As such, the study has great theoretical and practical implications. This present study is anchored from the perspectives of Signaling theory. This study introduces transparent communication as a mediating variable to explain the mechanism through which OPR dimensions, CSR activities and POC relate to customer based corporate reputation of insurance companies in Nigeria. Rather than examining the variables from the perspective of organisation, the study focused on customers as important stakeholders toward assessment of corporate reputation. Hence, based on the findings and the above discussion, this section focuses both on the theoretical and practical implications of the study.

5.4.1 Theoretical Implications

This present study contributes toward the literature by examining the relationship between OPR, CSR activities, POC and CBCR of insurance companies in Nigeria. The findings of this present study provide important insight for operators of insurance business in ensuring effective interaction between the firms as business entity and their customers. The study provides further insight on the utility of Relational theory, Institutional theory and the Signaling theory in the context of corporate reputation assessment from customer perspective. Consistent with these theories, this study has confirmed that quality interaction and the ability of the signaler to fulfill the demands of an outsider observing the signal (Connelly et al., 2010). The information may relate to the products or services of an organisation. Several organisational activities may serve as signals to the formation of positive reputation. CSR activities may be seen by various stakeholders as signals that may form positive reputation. Signaling theory focuses primarily on the deliberate communication of positive information in an effort to convey positive organizational attributes (Walker, 2010). The visibility of transparent communication as a strategy may entice the interest of customers by reducing information asymmetry and enhancing the credibility and reputation of insurance firms.

Firstly, from the review of the extant literature, it was clear that previous studies have investigated the influence of OPR on corporate reputation. However, studies have not examined the effects of these OPR on CBCR. Similarly, while studies have examined experience, knowledge from others, and knowledge from the media as antecedents of corporate reputation (Walsh, Mitchell, et al., 2009), there is paucity of studies that examined CSR and POC as antecedents of CBCR. As such, this present study; provide additional insight by incorporating these antecedents (OPR, CSR activities and POC) in a single research framework to explain CBCR. The study also confirms the assertion of both institutional and signaling theory that CSR activities reduce information asymmetry, thereby enhancing the organizational reputation. CSR activity relates to deliberate communication of positive information in an effort to convey positive organisational features. This is consistent with Fombrun (1996), who believed that reputational assets are critical ingredients to customer's reaction about an organisation.

Moreover, while majority of the literature reviewed in this study examined corporate reputation from the viewpoint of organisations, this study assessed corporate reputation form customers' perspective. It is also among the few studies in the literature that examine organisational culture from the view point of external stakeholders (customers). From the findings of this study, it is apparent that CSR activities and OPR are among the strongest predictors of CBCR of insurance companies in Nigeria. Interestingly, it is important to note that all the five dimensions of OPR proved to have strong positive effect on CBCR of insurance firms in Nigeria. The study provides additional insight on how the study variables based on the assumptions of signaling theory reduces information asymmetry and thereby improve the reputation assessment of insurance companies in Nigeria. The study further establishes that CSR activities, POC can serve as important signals that will enable customers to have better understanding about the activities of an organisation. Similarly, the findings of this study provide additional insight on the mediating role of transparent communication on the relationship between OPR, CSR, POC and CBCR. In other words, by examining the mediating role of transparent communication, this study provides additional insight on the mechanism through which the independent variables explain the dependent variable.

Specifically, the findings from this study had contributed empirically by incorporating additional variables to extend the literature of CBCR in the context of Nigeria. Majority of studies in corporate reputation were carried out at organisational level and mostly in developed economies. Given the multicultural setting of Nigerian society with different religious inclinations, examining these variables in a developing context like Nigeria had further enriched the CBCR literature.

Conclusively, this study extends the findings of previous research efforts by providing additional empirical evidence to explain the relationship between OPR, CSR activities, POC and CBCR. The study has further established that these relationships are mediated by transparent communication.. Finally, this study contributes to public relations literature by incorporating CRS activities, POC along with OPR dimensions to explain CBCR in the context of Nigeria where there is paucity of empirical studies in public relations.

5.4.2 Practical Implications

This study provides practical implication with respect to the reputation formation of insurance companies in Nigeria. Firstly, the results of this study indicate that OPR, CSR and POC are important ingredients for corporate reputation formation. As such, insurance companies in Nigeria can improve their reputation by ensuring mutual trust in terms of their dealings with clients. They may also engage in CSR activities that specifically focus on social equity with a view to encourage the most vulnerable to appreciate the importance of insurance policy. This is important considering the fact that insurance is among the major players of the Nigerian financial industry with the main objective of protecting contingent events that are likely to affect business operations.

Secondly, the result of this study further revealed that insurance companies in Nigeria stand to benefit substantially if they can reduce the opaque nature of their operations by putting in place transparent communicatin structure that will provide accurate and timely information to clients, considering the fact that delay and poor dissemination of information have led to poor awareness and lack of trust about insurance policy in the country. This can be achieved by enhancing the capabilities of insurance intermediaries through policy provisions and sanctions.

Thirdly, the mediating role of transparent communication suggests that a large number of people can be encouraged to appreciate insurance business through the combination of multiple of factors (trust, control mutuality, relationship commitment, social engagement and exhibition of positive organisational culture). This may increase the insurance policy patronage of Nigerians, considering the fact that Nigeria is at the lowest ladder when compared with related African countries (such as Namibia, Morocco, Tunisia, Angola, Kenya and Egypt) in terms of insurance density and insurance penetration. These strategies if fully adopted might go a long way in improving the reputation of insurance business in Nigeria. In a nutshell, the study identifies OPR, CSR POC and TC as critical factors for positive CBCR of insurance firms in Nigeria. Hence, taking into cognizance that the combined effects of these variables may lead to having an insurance sector of the highest repute.

From the methodological point of view, this study used Hierarchical Component Model to examine Corporate Reputation Construct (from customer perspective) using second stage approach. The study had succeeded in reducing the complexity associated with CBCR construct, thereby achieving parsimony. Also, even though the study adapted the measurement items, the psychometric power of these items was enhanced through a series of validity and reliability test in order to suit the study context. Hence, future studies might find these items suitable in the field of public relations and corporate reputation. Additionally, a robust approach of Partial Least Square structural equation modeling was used to carry out the analysis.

5.5 Limitations and Recommendation for Future Research

In spite of the significant contributions discussed above, this study also has its own limitations. Thus, this section addresses some of the several limitations of this research work.

First, one of the limitations of this study is encapsulated in the nature of its design. Due to the use of the cross-sectional survey approach, there is no room for causal inferences to be made from the population over a long period of time. Thus, the cross-sectional nature of data collection provides a kind of fixed perspective on the relationship among the study variables. The use of a longitudinal survey would have provided a wider perspective in organisation public relationships dimensions, corporate social responsibility activities and perceived organisational culture on corporate reputation.

Secondly, the study variables were examined via self-report measures which is usually associated with CMB (Podsakoff et al., 2003). Even though effort was put initially to reduce CMB by improving scale items, and by carrying out Harman's single Factor analysis, future studies may collect data from both customers and organisations to further mitigate the problem of self-reported measures.

Thirdly, the population of this study might limit the generalization ability of the findings. This is because the study focused only on one segment of Nigerian financial sector. Hence future studies may improve the generalization ability by considering the entire financial sector. Again, the cumulative variation in dependent variable indicates the research model is only abled to explain 59.5% of the total variance of CBCR, indicating the existence of other variables that could explain CBCR. Future researchers should incorporate more construct to further explain the unaccounted variance by identifying other predictors of CBCR.

Finally, this study examined the mediating role of TC on the relationship between OPR dimensions, CSR activities, POC and CBCR. Future studies may identify other potential mediators with a view to getting a full mediation results.

5.6 Conclusion

The discussions start with a brief overview of the research objectives. It is then followed by a detail discussion of the research findings based on the formulated hypotheses. The study made efforts to provide explanations of the results and provide justification where the outcome is contrary to the expectations of the researcher. Both theoretical and practical implications were discussed. While the theoretical implications focus on the new insight of knowledge, the practical implications highlights on the significance of the study from the perspective of the organizations, government agencies and other related areas. The last section of the chapter highlights the research limitations and suggestions for future research.

In a nutshell, this present study had provided additional insight on the antecedents of corporate reputation. By specifically focusing on customer based corporate reputation, this study had extended the understanding of factors that organisations should recognize in their efforts to enhance positive reputation formation. Considering the nature of insurance business which is anchored on the concept of utmost good faith, understanding the fundamentals of reputation formation is critical for the survival and effective operations of insurance sector in Nigeria.

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Appendix A: Questionnaire

Pusat Pengajian Teknologi Multimedia dan Komunikasi
SCHOOL OF MULTIMEDIA TECHNOLOGY AND COMMUNICATION
Universiti Utara Malaysia

Dear Sir/Madam,

A SURVEY ON THE INFLUENCE OF ORGANIZATION'S PUBLIC RELATIONSHIP (OPR), CORPORATE SOCIAL RESPONSIBILITY ON CUSTOMER BESED CORPORATE REPUTATIONS

The objective of this research is to get an overall picture of the organisations public relationships practices and how it can influence corporate reputations of the Nigerian insurance in Nigeria. In essence the will enable organisations to enhance their expertise and use best strategies to establish quality relationships among their various stakeholders.4The questionnaire will take between 15 and 20 minutes to complete.
Let me assure you that the information you would provide will be treated with utmost confidentiality. No part of your name or your organisation will appear in any report. Kindly be as candid as possible in responding to the questions. It is my hope that with your cooperation, the data collected will provide vital information concerning OPR practices and will aid further research effort in the area.

While awaiting your earliest response, please accept the assurances of my highest regards.

Yours sincerely,

Aminu, Nafisa Yusuf

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Part 1: Profile : Participants details (Please read and tick as appropriate)

Age	**Tick**
18-25	
26-35	
36-45	
46 and above	
Gender	
Male	
Female	
Educational Qualification	**Tick**
Doctorate Degree	
Master's	
First Degree	
Diploma	
Secondary	
Name your insurance company below	
Name of the Policy purchased	**Tick**
Health	
Education Insurance	
Motor Insurance	
Fire Insurance	
Theft Insurance	
Others	
Years of patronage	
1-5	
6-10	
11-15	
16 and above	

Please indicate in your opinion to what extent do you agree with the following statement concerning the reputations of the firm you purchase your insurance policy from. Use the scales provided below to indicate your level of agreement or disagreement with each statement by ticking the appropriate boxes.

Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	**2**	**3**	**4**	**5**

Part 2: Customer Based Corporate Reputation

S/N	**Statement** **The company …….**	**Level of Agreement**				
C01	employees are concerned about customer needs	1	2	3	4	5
C02	employees treat customers politely	1	2	3	4	5
C03	is concerned about its customers	1	2	3	4	5
C04	treats its customers friendly	1	2	3	4	5
C05	takes customer rights seriously	1	2	3	4	5
C06	cares its customers regardless of whatever they purchase	1	2	3	4	5
GE1	Is a company I may wish to work for	1	2	3	4	5
GE2	seems to treat its employee well	1	2	3	4	5
GE3	seems to have excellent leadership	1	2	3	4	5
GE4	The company employees are good for competitive market	1	2	3	4	5
GE5	pay attention to employees' needs	1	2	3	4	5
GE6	seems to have good employees	1	2	3	4	5
GE7	seems to maintain high standards in their operations	1	2	3	4	5
FS1	tends to outperform its competitors	1	2	3	4	5
FS2	takes advantage of market opportunities	1	2	3	4	5
FS3	seems to have strong prospects for future growth	1	2	3	4	5
FS4	Is a company that I can invest into	1	2	3	4	5
FS5	The company makes good financial decisions	1	2	3	4	5
FS6	The company has good financial strength	1	2	3	4	5
FS7	seems to have a clear vision of the future	1	2	3	4	5
SQ1	offers high quality products and services	1	2	3	4	5
SQ2	can be relied upon	1	2	3	4	5
SQ3	is known by the services it offers	1	2	3	4	5
SQ4	always comes with new product	1	2	3	4	5

Part 3: Organisations Public Relationships (OPR)

Please indicate in your opinion to what extent do you agree with the following statement concerning the nature of 0PR practices of your insurance company. Use the scales provided below to indicate your level of agreement or disagreement with each statement by ticking the appropriate boxes.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	2	3	4	5

S/N	Statement The company …..	Level of Agreement				
TR1	treats all its stakeholders fairly and justly	1	2	3	4	5
TR2	makes decision with the interest of all its stakeholder in mind	1	2	3	4	5
TR3	can be relied upon to keep its promises	1	2	3	4	5
TR4	Considers customers opinion in its decision	1	2	3	4	5
TR5	employees' possess the requisite skills to serve its clients efficiently	1	2	3	4	5
TR6	has the ability to accomplish what it says it will do	1	2	3	4	5
CM1	pays attention to stakeholders' suggestions and complaints	1	2	3	4	5
CM2	considers the opinions of its customers as legitimate	1	2	3	4	5
CM3	Pay attention to clients' interest	1	2	3	4	5
CM4	Listens to clients opinion concerning its product	1	2	3	4	5
CM5	Appreciates customer contributions in its decision-making process	1	2	3	4	5
CM6	Pay attention to customer's welfare	1	2	3	4	5
CM7	Builds relationship on mutual understanding	1	2	3	4	5
RS1	meets the needs of customers	1	2	3	4	5
RS2	relationship with the customers is poor	1	2	3	4	5
RS3	seems to be satisfied on how it relates with customers	1	2	3	4	5
RS4	relationship with the customers is good	1	2	3	4	5
RC1	comes up with strategies to retain its customers	1	2	3	4	5
RC2	has a long-lasting bond with the customers	1	2	3	4	5
RC3	Both the company and the customers benefit from each other	1	2	3	4	5
RC4	My relationship with the company is satisfactory	1	2	3	4	5
RC5	treats its customers like king	1	2	3	4	5
OP1	The company responds to customers enquiry promptly	1	2	3	4	5
OP2	The company allows customer to seek clarifications when something go wrong	1	2	3	4	5
OP3	The company receives suggestions from its customers	1	2	3	4	5
OP4	The company incorporate suggestions into future decisions	1	2	3	4	5
OP5	The company provides conducive atmosphere for customer engagement	1	2	3	4	5

Part 4: Corporate Social Responsibility

Please indicate your opinion on the following statement concerning the CSR practices of your insurance company. Use the scales provided below to indicate your level of agreement or disagreement with each statement by ticking the appropriate boxes

Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	2	3	4	5

SE1	The company is committed to well-defined ethical principles	1	2	3	4	5
SE2	The company makes financial donations for social causes	1	2	3	4	5

SE3	The company sponsors educational programs of the community where it operates	1	2	3	4	5
SE4	The company sponsors cultural programs	1	2	3	4	5
SE5	The company sponsors public health programs	1	2	3	4	5
SE6	The company helps improve quality of life in the community they operate	1	2	3	4	5
EN1	The company consider environmental protection in its decision making	1	2	3	4	5
EN2	The company sponsors pro-environmental programs	1	2	3	4	5
EN3	The company carries out programs to reduce environmental pollution	1	2	3	4	5
EN4	The company allocates resources to offer community services based on environmental needs	1	2	3	4	5
EN5	The company consider conservation of natural resources a priority	1	2	3	4	5
EC1	The company builds solid relations with its customers to assure its long-term economic success	1	2	3	4	5
EC2	The company continuously improve the quality of the services they offer	1	2	3	4	5
EC3	The company have a competitive pricing policy	1	2	3	4	5
EC4	The company considers profit maximization in order to guarantee its continuity	1	2	3	4	5
EC5	always improve its financial performance	1	2	3	4	5

Part 5: Organisational Culture

Please indicate in your opinion on the following statement concerning how you perceive the culture of your insurance policy provider. Use the scales provided below to indicate your level of agreement or disagreement with each statement by ticking the appropriate boxes.

Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	**2**	**3**	**4**	**5**

OC1	The company fulfils its promises	**1**	**2**	**3**	**4**	**5**
OC2	The company is innovative	1	2	3	4	5
OC3	The company is open to different ways of doing thing	1	2	3	4	5
OC4	The company pays attention to customer buying experience	1	2	3	4	5
OC5	The company strives for excellence	1	2	3	4	5
0C6	The company stresses the importance of analytical skills	1	2	3	4	5
OC7	The company is achievement oriented	1	2	3	4	5
OC8	The company is an aggressive competitor	1	2	3	4	5
OC9	The company takes advantage of opportunities	1	2	3	4	5
OC10	The company is supportive of its employees	1	2	3	4	5
OC11	The company consider employee-customer relations in their appraisal	1	2	3	4	5
OC12	The company is noted for high pay for performance	1	2	3	4	5
OC13	The company takes customer feedback seriously	1	2	3	4	5
OC14	The company decision process is decisive	1	2	3	4	5

Part 6: Transparent Communication

Please indicate your opinion on the following statement concerning the communication strategy of the public relations unit of the firm that provides insurance services to you. Use the scale provided below to indicate your level of agreement or disagreement with each statement by ticking the appropriate boxes.

Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
1	**2**	**3**	**4**	**5**

TC01	The company asks for feedback from customers about the quality of its information.	1	2	3	4	5

TC02	The company involves customers to help in identifying customer information need	1	2	3	4	5
TC03	The company provides detailed information to people like me	1	2	3	4	5
TC04	The company makes it easy for to find the information I need	1	2	3	4	5
TC05	The company asks the opinions of people like me before making decisions concerning customer needs	1	2	3	4	5
TC06	The company takes the time with people like me to understand who we are and what we need	1	2	3	4	5
TC07	The company provides information in a timely manner to people like me	1	2	3	4	5
TC08	The company provides information that is relevant to customer needs	1	2	3	4	5
TC09	The company provides information that can be compared to previous performance	1	2	3	4	5

Thank you for your cooperation.

Appendix B: Missing Value Analysis

	N	Mean	Std. Deviation	Missing		No. of Extremes[a]	
				Count	Percent	Low	High
ID	330	165.50	95.407	0	.0	0	0
Age	326	3.27	.800	4	1.2	18	0
Gender	322	1.48	.501	8	2.4	0	0
Education	324	2.84	.816	6	1.8	0	5
Name_of_coy	330	1.94	.779	0	.0	0	0
Type_of_Policy	330	2.25	1.202	0	.0	0	5
Years_of_patronage	321	2.31	.738	9	2.7	0	0
CO1	329	4.32	.795	1	.3	13	0
CO2	329	4.27	.812	1	.3	12	0
CO3	329	4.31	.800	1	.3	15	0
CO4	327	4.20	.754	3	.9	7	0
CO5	330	4.32	.883	0	.0	17	0
CO6	330	4.26	.758	0	.0	9	0
GE1	329	4.43	.734	1	.3	7	0
GE2	330	4.26	.879	0	.0	16	0
GE3	330	4.19	.877	0	.0	16	0
GE4	330	3.81	1.173	0	.0	0	0
GE5	330	3.87	1.205	0	.0	0	0
GE6	329	4.33	.797	1	.3	11	0
GE7	327	4.41	.767	3	.9	7	0
FS1	330	4.38	.840	0	.0	7	0
FS2	329	4.46	.728	1	.3	7	0
FS3	330	4.40	.750	0	.0	7	0
FS4	330	4.32	.757	0	.0	9	0
FS5	330	4.34	.727	0	.0	7	0
FS6	330	4.38	.776	0	.0	4	0
FS7	330	4.25	.823	0	.0	15	0
SQ1	330	4.23	.754	0	.0	6	0
SQ2	330	4.33	.745	0	.0	6	0
SQ3	330	4.09	.980	0	.0	0	0
SQ4	330	3.95	1.106	0	.0	0	0
TR1	329	4.29	.845	1	.3	16	0
TR2	330	4.30	.821	0	.0	14	0
TR3	330	4.42	.777	0	.0	10	0
TR4	330	4.30	.704	0	.0	6	0
TR5	330	4.36	.671	0	.0	3	0
TR6	330	4.29	.727	0	.0	3	0
CM1	329	4.04	.920	1	.3	25	0

CM2	330	4.18	.852	0	.0	15	0
CM3	327	4.06	.922	3	.9	22	0
CM4	330	4.25	.966	0	.0	28	0
CM5	330	4.07	.865	0	.0	11	0
CM6	330	4.14	.800	0	.0	9	0
CM7	330	4.25	.829	0	.0	8	0
RS1	330	4.07	.967	0	.0	0	0
RS2	328	4.00	.890	2	.6	0	0
RS3	330	4.05	.949	0	.0	23	0
RS4	330	4.21	.923	0	.0	15	0
RC1	330	4.13	1.115	0	.0	30	0
RC2	330	4.33	.842	0	.0	16	0
RC3	330	4.42	.757	0	.0	6	0
RC4	328	4.40	.720	2	.6	8	0
RC5	330	4.36	.768	0	.0	6	0
OP1	330	4.50	.757	0	.0	9	0
OP2	330	4.39	.720	0	.0	6	0
OP3	330	4.42	.653	0	.0	4	0
OP4	330	4.36	.814	0	.0	8	0
OP5	330	4.34	.727	0	.0	7	0
SE1	330	4.31	.770	0	.0	6	0
SE2	326	4.08	.856	4	1.2	11	0
SE3	330	4.33	.796	0	.0	10	0
SE4	330	4.12	.883	0	.0	15	0
SE5	329	4.38	.752	1	.3	12	0
SE6	330	4.09	.786	0	.0	18	0
EN1	330	4.27	.885	0	.0	22	0
EN2	328	4.29	.872	2	.6	21	0
EN3	328	4.17	.837	2	.6	20	0
EN4	330	4.23	.772	0	.0	14	0
EN5	329	4.29	.781	1	.3	13	0
EC1	330	4.07	.900	0	.0	19	0
EC2	330	4.30	.782	0	.0	11	0
EC3	330	4.19	.839	0	.0	14	0
EC4	330	4.17	.772	0	.0	10	0
EC5	330	4.26	.817	0	.0	15	0
OC1	330	4.47	.756	0	.0	6	0
OC2	330	4.46	.723	0	.0	4	0
OC3	330	4.32	.878	0	.0	22	0
OC4	330	4.28	.796	0	.0	14	0
OC5	330	4.25	.995	0	.0	29	0
OC6	330	4.29	.893	0	.0	18	0
OC7	330	4.44	.627	0	.0	1	0

OC8	329	4.30	.802	1	.3	17	0
OC9	330	4.38	.771	0	.0	12	0
OC10	330	4.33	.797	0	.0	10	0
OC11	328	4.36	.728	2	.6	6	0
OC12	330	4.04	1.040	0	.0	44	0
OC13	329	4.27	.814	1	.3	11	0
OC14	329	4.28	.839	1	.3	16	0
TC1	328	4.19	.850	2	.6	22	0
TC2	329	4.05	.867	1	.3	20	0
TC3	330	4.09	.853	0	.0	17	0
TC4	330	4.15	.826	0	.0	15	0
TC5	330	4.14	.776	0	.0	12	0
TC6	330	4.10	.830	0	.0	13	0
TC7	328	4.20	.781	2	.6	9	0
TC8	330	4.21	.731	0	.0	10	0
TC9	330	4.26	.742	0	.0	5	1

a. Number of cases outside the range (Q1 - 1.5*IQR, Q3 + 1.5*IQR).

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CO1_1	327	2	5	4.37	.805
CO2_1	327	2	5	4.26	.837
CO3_1	327	2	6	4.34	.822
CO4_1	327	2	5	4.24	.772
CO5	327	2	5	4.36	.884
CO6	327	2	5	4.33	.773
GE1	327	2	5	4.33	.697
GE2	327	2	6	4.34	.779
GE3_1	327	2	5	4.33	.730
GE4	327	2	5	4.14	.885
GE5	327	2	5	4.31	.803
GE6_1	327	2	5	4.15	.883
GE7_1	327	2	5	4.37	.871
FS1	327	2	5	4.21	.810
FS2_1	327	3	5	4.33	.736
FS3	327	2	5	4.26	.819
FS4	327	2	5	4.18	.759
FS5	327	3	5	4.58	.577
FS6	327	3	5	4.59	.546
FS7	327	3	5	4.49	.571
SQ1	327	2	5	4.45	.727

SQ2	327	2	5	4.31	.884
SQ3	327	2	5	4.26	.791
SQ4	327	1	6	4.23	1.001
TR1_1	327	2	5	4.48	.694
TR2	327	2	5	4.27	.839
TR3	327	2	5	4.20	.847
TR4	327	1	5	3.71	1.225
TR5	327	1	5	3.77	1.235
TR6	327	2	5	4.36	.741
CM1_1	327	2	5	4.16	.991
CM2	327	1	5	3.87	1.221
CM3_1	327	2	5	4.33	.788
CM4	327	2	5	4.31	.831
CM5	327	2	5	4.34	.810
CM6	327	2	5	4.47	.754
CM7	327	3	5	4.46	.637
RS1	327	1	5	2.68	1.563
RS2_1	327	1	6	3.06	1.450
RS3	327	1	5	2.85	1.361
RS4	327	1	5	2.82	1.484
RC1	327	2	5	4.45	.749
RC2	327	1	5	3.86	1.234
RC3	327	2	5	4.39	.792
RC4_1	327	2	5	4.40	.645
RC5	327	2	5	4.33	.747
OP1	327	1	5	1.86	.928
OP2	327	1	5	1.84	.911
OP3	327	1	5	2.13	1.097
OP4	327	1	4	2.18	.822
OP5	327	1	5	2.16	.788
SE1	327	3	5	4.46	.693
SE2_1	327	3	5	4.54	.656
SE3	327	2	5	4.53	.652
SE4	327	3	5	4.49	.623
SE5_1	327	2	6	4.46	.680
SE6	327	2	5	4.45	.631
EN1	327	2	5	4.31	.791
EN2_1	327	2	5	4.31	.795
EN3_1	327	2	5	4.20	.766
EN4	327	2	5	4.24	.742
EN5_1	327	2	5	4.30	.752
EC1	327	1	6	4.23	1.001
EC2	327	1	5	4.27	.897

EC3	327	2	5	4.43	.634
EC4	327	2	5	4.26	.819
EC5	327	2	5	4.28	.838
OC1	327	1	5	4.01	.896
OC2	327	2	5	4.12	.775
OC3	327	1	5	4.03	.792
OC4_1	327	1	5	4.02	.812
OC5	327	1	5	4.18	.699
OC6	327	1	5	4.16	.787
OC7	327	1	5	3.95	.909
OC8_1	327	1	5	3.93	.887
OC9	327	1	5	3.96	.789
OC10	327	2	5	3.94	.802
OC11_1	327	1	5	3.98	.900
OC12	327	1	5	3.99	.859
OC13_1	327	1	5	3.91	.799
OC14_1	327	2	5	4.00	.771
TC1_1	327	2	5	4.43	.634
TC2_1	327	2	5	4.28	.815
TC3	327	2	5	4.36	.790
TC4	327	2	5	4.32	.806
TC5	327	2	5	4.36	.720
TC6	327	1	5	4.02	1.041
TC7_1	327	2	5	4.26	.819
TC8	327	2	5	4.28	.838
TC9	327	1	5	4.34	.911
Valid N (listwise)	327				

Appendix C: Multicollinearity and Homoscedasticity

Multicollinearity Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	260.107	91.909		2.830	.005		
	MTR	8.109	9.943	.052	.816	.415	.755	1.325
	MCM	11.547	13.677	.066	.844	.399	.509	1.963
	MRS	-13.805	5.863	-.149	-2.355	.019	.772	1.295
	MRC	-4.393	15.239	-.025	-.288	.773	.429	2.330
	MOP	-7.080	8.621	-.046	-.821	.412	.977	1.024
	MSE	-1.440	18.185	-.006	-.079	.937	.561	1.782
	MEN	-16.327	8.752	-.105	-1.865	.063	.980	1.020
	MEC	-11.903	18.494	-.075	-.644	.520	.226	4.428
	MPOC	-1.650	11.599	-.008	-.142	.887	.977	1.024
	MTC	7.055	20.196	.039	.349	.727	.246	4.065

a. Dependent Variable: ID

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
CO1_1	0.012	1	311	0.912
CO2_1	1.618	1	311	0.204
CO3_1	0.647	1	311	0.422
CO4_1	0.536	1	311	0.465
CO5	0.061	1	311	0.806
CO6	3.871	1	311	0.05
GE1	0.493	1	311	0.483
GE2	0.229	1	311	0.633
GE3	0.721	1	311	0.397
GE4	0.855	1	311	0.356
GE5	0.211	1	311	0.647
GE6	1.376	1	311	0.242
GE7	0.307	1	311	0.58
FS1	0.147	1	311	0.702
FS2_1	3.97	1	311	**0.047**

FS3	0.811	1	311	0.368
FS4	0.003	1	311	0.956
FS5	4.122	1	311	**0.043**
FS6	0.296	1	311	0.587
FS7	5.29	1	311	**0.022**
SQ1	1.885	1	311	0.171
SQ2	2.158	1	311	0.143
SQ3	1.311	1	311	0.253
SQ4	3.116	1	311	0.079
TR1	0.211	1	311	0.646
TR2	3.775	1	311	0.053
TR3	2.582	1	311	0.109
TR4	0.016	1	311	0.9
TR5	5.721	1	311	**0.017**
TR6	0.024	1	311	0.876
CM1	0.119	1	311	0.73
CM2	0.322	1	311	0.571
CM3	1.87	1	311	0.172
CM4	0.304	1	311	0.582
CM5	0.149	1	311	0.699
CM6	0.311	1	311	0.578
CM7	1.847	1	311	0.175
RS1	0.041	1	311	0.839
RS2	0.434	1	311	0.51
RS3	0.798	1	311	0.373
RS4	1.048	1	311	0.307
OP1	0.911	1	311	0.341
OP2	3.031	1	311	0.083
OP3	0.193	1	311	0.66
OP4	0.933	1	311	0.335
OP5	0.342	1	311	0.559
RC1	1.333	1	311	0.249
RC2	0.599	1	311	0.44
RC3	0.053	1	311	0.819
RC4	0.38	1	311	0.538
RC5	2.704	1	311	0.101
SE1	0.167	1	311	0.683
SE2	0.019	1	311	0.891
SE3	3.251	1	311	0.072
SE4	0.001	1	311	0.976
SE5	0.1	1	311	0.752
SE6	0.633	1	311	0.427
EN1	0.136	1	311	0.713
EN2	0.336	1	311	0.562
EN3	0.015	1	311	0.903
EN4	0.276	1	311	0.6

EN5	0.591	1	311	0.443
EC1	3.148	1	311	0.077
EC2	0.518	1	311	0.472
EC3	3.871	1	311	0.05
EC4	1.199	1	311	0.274
EC5	0.162	1	311	0.687
OC1	3.699	1	311	0.055
OC2	1	1	311	0.318
OC3	1.256	1	311	0.263
OC4_1	0.04	1	311	0.842
OC5	0.909	1	311	0.341
OC6	1.177	1	311	0.279
OC7	0.207	1	311	0.649
OC8_1	1.749	1	311	0.187
OC9	0.567	1	311	0.452
OC10	0.989	1	311	0.321
OC11_1	0.047	1	311	0.828
OC12	0.004	1	311	0.95
OC13_1	0.865	1	311	0.353
OC14_1	0	1	311	0.988
TC1	0.174	1	311	0.677
TC2	0.043	1	311	0.836
TC3	0.004	1	311	0.952
TC4	0.175	1	311	0.676
TC5	0.686	1	311	0.408
TC6	5.964	1	311	**0.015**
TC7	0.438	1	311	0.509
TC8	0.211	1	311	0.646
TC9	1.859	1	311	0.174

Appendix D: Common Method Variance

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.699	9.354	9.354	8.699	9.354	9.354	8.397	9.029	9.029
2	7.262	7.809	17.163	7.262	7.809	17.163	6.944	7.467	16.496
3	3.963	4.262	21.424	3.963	4.262	21.424	4.479	4.816	21.312
4	3.687	3.964	25.388	3.687	3.964	25.388	3.687	3.964	25.276
5	3.553	3.820	29.208	3.553	3.820	29.208	3.657	3.932	29.208
6	3.318	3.568	32.776						
7	3.166	3.405	36.181						
8	2.728	2.934	39.114						

9	2.693	2.895	42.010						
10	2.566	2.759	44.769						
11	2.328	2.504	47.272						
12	2.129	2.289	49.562						
13	1.894	2.036	51.598						
14	1.651	1.775	53.374						
15	1.527	1.642	55.015						
16	1.487	1.599	56.614						
17	1.363	1.466	58.080						
18	1.344	1.445	59.525						
19	1.317	1.416	60.941						
20	1.269	1.364	62.305						
21	1.223	1.315	63.620						
22	1.158	1.245	64.865						
23	1.110	1.194	66.059						
24	1.062	1.142	67.201						
25	1.002	1.077	68.278						
26	.973	1.046	69.324						
27	.951	1.023	70.347						
28	.917	.986	71.333						
29	.906	.974	72.307						
30	.890	.957	73.264						
31	.859	.923	74.187						
32	.832	.895	75.082						
33	.810	.871	75.953						
34	.795	.854	76.807						
35	.770	.828	77.636						
36	.736	.791	78.427						
37	.727	.781	79.208						
38	.720	.775	79.983						
39	.702	.754	80.737						
40	.670	.720	81.457						
41	.662	.711	82.169						
42	.638	.686	82.855						
43	.635	.683	83.538						
44	.619	.666	84.203						
45	.605	.650	84.853						
46	.576	.620	85.473						
47	.547	.588	86.061						
48	.533	.573	86.634						
49	.520	.559	87.193						
50	.511	.550	87.743						
51	.481	.517	88.260						
52	.473	.509	88.769						
53	.454	.488	89.256						
54	.437	.470	89.727						

55	.431	.463	90.190						
56	.410	.441	90.631						
57	.406	.437	91.068						
58	.402	.432	91.500						
59	.395	.425	91.925						
60	.388	.418	92.343						
61	.373	.401	92.744						
62	.361	.388	93.132						
63	.340	.365	93.497						
64	.339	.365	93.862						
65	.324	.348	94.211						
66	.317	.341	94.552						
67	.296	.318	94.870						
68	.288	.309	95.179						
69	.283	.304	95.483						
70	.279	.300	95.783						
71	.269	.290	96.073						
72	.250	.269	96.342						
73	.247	.265	96.607						
74	.239	.257	96.863						
75	.226	.243	97.106						
76	.224	.241	97.347						
77	.212	.228	97.574						
78	.203	.218	97.792						
79	.195	.210	98.002						
80	.192	.207	98.209						
81	.184	.198	98.407						
82	.178	.191	98.598						
83	.172	.185	98.784						
84	.158	.170	98.954						
85	.154	.166	99.120						
86	.143	.154	99.273						
87	.138	.148	99.422						
88	.124	.133	99.555						
89	.120	.129	99.684						
90	.110	.118	99.802						

Extraction Method: Principal Component Analysis.

Appendix E: Path Coefficients (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (|O/STERR|)
CSR -> CBCR	0.380076	0.378880	0.051432	0.051432	7.389807
CSR -> TC	0.772847	0.774783	0.021689	0.021689	35.632721
OC -> CBCR	-0.076943	-0.076332	0.027682	0.027682	2.779547
OC -> TC	0.032621	0.032645	0.023404	0.023404	1.393841
OPR -> CBCR	0.335052	0.336767	0.036254	0.036254	9.241746
OPR -> TC	0.075910	0.075281	0.028803	0.028803	2.635464
TC -> CBCR	0.197920	0.198768	0.046944	0.046944	4.216054

Structural Model