QUALITATIVE ANALOGY OF CUSTOMER SERVICE DELIVERY STRATEGIES ON CUSTOMER RELATIONSHIP DIMENSIONS: NIGERIAN INSURANCE INDUSTRY EXPERIENCE

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Abstract
Given the sector's pervasive trust deficit, understanding how specific strategies like complaint handling and technical competence of the service staff regarding insurance products are very important. This exploratory, small-scale study investigated the relationship between customer service delivery strategies on customer relationship dimensions among customers of the selected insurance firms (AIICO Insurance Plc., Leadway Assurance Company Limited and FBNInsurance Limited) in Lagos State, Nigeria. Using a qualitative research design, the study conducted face-to-face interviews with four participants. The data, analyzed with NVivo software, revealed preliminary insights into how customer service delivery strategies influence customer relationship. The findings from the study's thematic analysis suggest a potential link between a firm's customer service delivery strategies and customer relationship, based on the experiences shared by the six interviewees. The study's main takeaway is that prioritizing efficient and effective service delivery appears to be a factor in fostering customer satisfaction and loyalty. Based on these initial insights, we suggest that service providers consider focusing on customer service delivery programs to improve customer relationships and brand awareness. Imminent, larger-scale study would be helpful to additionally explore and confirm these foundational findings.

Key words: *Complaint Handling, Customer Loyalty, Customer Satisfaction, Customer Service Delivery, Customer Relationship*

Introduction

Excellent customer service is gradually recognized as a vital contributor to business accomplishment and sustainability in today's highly competitive marketplace (Smith, 2020). As evidenced by Chowdhury et al., (2023), ensuring service quality significantly contributes to customer satisfaction and consequently yield customer loyalty. In the contemporary financial services landscape, the paradigm of competition has shifted from price and product differentiation to the quality-of-service delivery and the depth of customer relationships. Globally, the insurance sector is increasingly characterized by a service-dominant logic, where the intangible nature of insurance contracts makes

the quality of interaction a primary determinant of value (Vargo & Lusch, 2018). For insurers, the strategic imperative is no longer merely to underwrite risk but to cultivate enduring relationships that foster trust, loyalty, and emotional commitment which are key dimensions of Customer Relationship Management (CRM).

In the context of developing economies, this shift is even more critical. The African insurance market, particularly in Nigeria, has historically struggled with low penetration rates, estimated at below 1% (Intelpoint, 2024). This pervasive apathy is often attributed not just to economic constraints, but to a fundamental disconnect between insurer strategies and customer expectations. As noted by Ukpong et al. (2024), the adoption of digital technologies in claims processing and policy administration is evolving, yet technology alone often fails to bridge the trust gap if not accompanied by empathetic and responsive human service strategies. Furthermore, the Nigerian insurance industry is currently navigating a volatile macroeconomic environment marked by inflation and regulatory reforms, including the 2024 Insurance Industry Reform Bill aimed at recapitalization and improved consumer protection (Deloitte, 2024). Within this climate, customer service delivery strategies ranging from claims digitalization to personalized communication serve as the critical touchpoints that define the customer's journey. However, there remains a paucity of qualitative inquiry into how these specific strategies translate into tangible relationship dimensions such as trust, satisfaction, and retention. While quantitative studies often measure how much satisfaction exists, a qualitative analogy is required to understand the nature of these interactions and why certain strategies succeed or fail in the Nigerian context (Soliman & Kamel, 2021).

Despite the proliferation of customer service initiatives such as the deployment of AI chatbots, mobile apps for premium payments, and mandated timelines for claims settlement, the Nigerian insurance industry continues to face a crisis of confidence. Recent industry reports indicate that while gross premiums are rising, reaching over ₦1 trillion in 2023, the industry is still plagued by a public perception of unreliability and hidden clauses (Intelpoint, 2024; ThisDay, 2025). The core problem lies in the misalignment between service delivery strategies and customer relationship dimensions. Insurers often deploy standardized, one-size-fits-all strategies that fail to account for the nuances of the Nigerian consumer's need for assurance and empathy. For instance, while digitalization improves speed, it may inadvertently reduce the human assurance required during the emotional distress of a claim (Ogbeide, 2023). Furthermore, the specific mechanisms by which service recovery strategies (handling complaints and errors) influence long-term commitment remain under-explored in qualitative literature.

In addition to this, there is also theoretical and practical gap in understanding how Nigerian policyholders conceptually map service experiences to their relationship with insurers. Without a clear qualitative analogy or deep understanding of these dynamics, insurance firms risk investing in strategies that do not yield relational dividends. This study, therefore, seeks to deconstruct these strategies and draw an analogy of their impact on critical relationship dimensions, offering an in-depth exploration of the lived experience of Nigerian insurance customers.

Objectives

The study will provide actionable insights into which service strategies (empathy in claims handling against speed in policy issuance) of the insurance practitioners will significantly drive trust and retention, allowing for better resource allocation. The National Insurance Commission (NAICOM) which is the industry's regulatory body will also understand how the qualitative grievances and satisfaction drivers of consumers would bring better consumer protection frameworks and service standard guidelines. Ultimately, the study would also contribute immense significant to academic knowledge by applying a qualitative lens to the CRM construct within a developing market context, complementing the largely quantitative existing literature (Alkitbi et al., 2020).

Literature Review

Customer Service Delivery

Chinsuvapala (2017) attribute customer service to all organisational efforts supporting and responding to customers across pre-purchase, purchase, and post-purchase phases encompassing awareness, acquisition, onboarding, usage, and retention. Hollebeeket al., (2021) views customer service more holistically as being the total customer experience enabled by policies, processes, technologies, and employee assistance fostering satisfying user engagements that meet or exceed expectations. Thus, customer service encompasses both human-mediated reactive issue resolution and proactive investments in supportive digital infrastructure that collectively determine service quality (Hollebeeket al., 2021). The most dominant theme in recent literature is the rapid digitalization of service delivery. As Nigerian insurers adopt 'InsurTech,' the nature of the customer interface is fundamentally changing. Claims settlement is widely regarded as the 'moment of truth' in insurance relationships. Recent studies suggest that the digitalization of this process is a double-edged sword. Ukpong et al. (2024) posit that while digital claims processing significantly reduces turnaround time and operational errors, it often lacks the nuance required for complex, emotionally charged claims. Their quantitative assessment reveals that while speed (efficiency) improves satisfaction, it does not automatically translate to loyalty unless accompanied by transparent communication.

Similarly, Kadarpeta et al. (2025) note that Nigerian firms are increasingly utilizing AI-driven platforms for real-time claims tracking. However, they argue that the 'trust gap' remains because customers often view automated rejections as opaque and unfair, unlike in face-to-face interactions where explanations can be nuanced. Furthermore, through the role of social media, service delivery channel has gained prominence. Mgbomene et al. (2025) found that platforms like WhatsApp have moved beyond marketing tools to become critical service delivery nodes. Their study highlights a preference for 'conversational commerce,' where customers expect real-time, informal interactions with agents. This supports the findings of Oladunni (2024), who observed that in the post-COVID-19 era, the ability of an insurer to pivot to remote, instant communication via social channels was a stronger predictor of customer retention than price competitiveness.

Using the SERVQUAL model, Ogbeide et al. (2023) disaggregated service quality into its constituent dimensions. Their findings in the Nigerian context were revealing: while 'Tangibles' (physical office, app interface) had a marginal effect on satisfaction, 'Empathy' and 'Assurance' were the strongest drivers of relationship continuity. This aligns with the work of Soliman and Kamel (2021), who argued that in low-trust markets, the customer's perception that the insurer cares about their well-being is more valuable than the core product itself.

Complaint Handling

In the Nigerian insurance industry, complaint handling is not merely an operational function but a critical determinant of relationship continuity. Recent literature conceptualizes complaint handling as a 'secondary service' that becomes relevant only when the primary service (underwriting or claims) fails (Ukpong et al., 2024). Given the historical 'trust deficit' in the Nigerian market, effective complaint handling serves as a strategic mechanism for reassurance, transforming a negative incident into an opportunity to demonstrate reliability which is a phenomenon widely cited as the Service Recovery Paradox. Ajemunigbohun et al. (2024) argue that for Nigerian policyholders, the process of resolving a complaint often matters more than the outcome itself. Their study indicates that customers who experience a seamless, empathetic complaint resolution process demonstrate higher levels of emotional loyalty than those who never experienced a service failure at all. This suggests that complaint handling is a variable of high 'relational leverage,' capable of deepening the customer's emotional investment in the insurer.

Post Sales Services

Historically, the Nigerian insurance industry has been criticized for a 'sale-and-forget' approach, where interaction ceases immediately after premium collection until the next renewal cycle. Recent literature argues that this gap is where customer attrition is highest. Post-sales service is now conceptualized not merely as administrative support but as a continuous engagement strategy aimed at validating the customer's purchase decision (cognitive dissonance reduction) and fostering emotional attachment (Nwokah & Gladson, 2025). In the context of Nigeria's low-trust financial market, post-sales services serve as 'proof of life' for the intangible insurance product. Ajemunigbohun et al. (2024) posit that regular, non-transactional communication such as birthday wishes, safety tips, and policy update significantly enhances Perceived Relationship Quality (PRQ). Their study found that customers who received at least one non-solicitation contact per quarter were 40% more likely to renew their policies than those contacted only for payment collection.

Customer Relationship

In the context of the Nigerian insurance industry, customer relationship is not a monolithic concept. Recent literature deconstructs it into measurable psychological and behavioral outcomes primarily Trust, emotional commitment, Satisfaction, and Loyalty. Unlike retail banking or telecommunications, the insurance relationship is predicated on an intangible promise which is the payment of a future claim. Consequently, the literature argues that the relationship variable is not merely about transaction frequency, but about Relationship Quality (RQ). Ajemunigbohun et al. (2024) define RQ in the Nigerian context as a higher-order construct composed of trust, satisfaction, and commitment. They argue that successful service delivery strategies are those that move the customer from a state of 'unassured transaction' to 'relational security.'

Trust is universally cited as the most critical relationship dimension in the Nigerian insurance market, largely due to the industry's historical struggle with a 'credibility deficit.' Recent studies distinguish between trusting the brand and trusting the agent. Ogbeide et al. (2023) found that while digital strategies (apps, portals) build institutional trust through transparency and speed, interpersonal trust built through human empathy during complaints or claims remains the primary driver of policy renewal. In the realm of relationship marketing, commitment is often viewed as the highest stage of the customer relationship ladder. However, recent literature within the Nigerian context emphasizes the need to separate this construct. n a market characterized by social communalism; Nigerian customers often align emotionally with brands that demonstrate social responsibility. Oladunni (2024) posits that insurance firms engaging in visible CSR such as road safety campaigns, free health checks bridge the 'corporate distance.' When customers perceive the insurer as a benevolent social

actor rather than just a profit center, affective commitment increases. This aligns with Social Identity Theory, where customers derive pride from being associated with a good brand.

Service failure is a critical juncture for emotional commitment. Soliman and Kamel (2021) demonstrate that emotional commitment acts as a buffer against negative experiences. However, they also note a betrayal effect where customers with high emotional commitment react more negatively to service failures if they perceive them as a breach of trust such as unfair claim denial compared to customers who had no emotional attachment. This highlights the risk, once an insurer cultivates emotional commitment, the standard for service delivery rises significantly.

Theoretical Review

Relationship Marketing Theory

Relationship Marketing (RM) posits that a firm's success depends on establishing, developing, and maintaining successful relational exchanges with customers, suppliers, and other partners. It shifts the focus from single, discrete transactions to long-term relationships built on key relational dimensions such as trust and commitment (Morgan & Hunt, 1994). For the Nigerian insurance industry, customer service strategies are the tools used to cultivate these long-term relationships, thus impacting customer retention and loyalty.

Service-Dominant Logic (S-D Logic)

S-D Logic, proposed by Vargo and Lusch (2004), argues that service such as the application of specialized competencies like knowledge and skills through deeds, processes, and performances for the benefit of another entity is the fundamental basis of all economic exchange. It emphasizes that value is always co-created through the interaction between the service provider (insurance company) and the customer. Customer service delivery strategies, therefore, are the processes and interactions through which the Nigerian insurer and the customer co-create value (e.g., through claims settlement, policy consultation, and communication), directly influencing the customer's perception of the service and the resulting relationship.

Empirical Review

Odor et al., (2025) examines the influence of customer relationship management strategies on customer retention in Nigerian deposit money banks in Asaba Delta State, Nigeria. A mixed-method approach was employed which combined surveys of bank customers and interviews with bank managers to gather comprehensive insights. The results of the study reveals that customer segmentation, personalized marketing &

service delivery significantly impact on customer retention, while multi-channel engagement does not have a significant effect on customer retention. The study concludes that CRM strategies are pivotal in enhancing customer retention, with a strong emphasis on personalized engagement, responsiveness, and technological innovation. It recommends that Nigerian Deposit Money Banks continuously adapt their CRM frameworks to evolving customer expectations and technological advancements.

Adebayo and Yusuf (2024) conducted a study to investigate the impact of customer service delivery on customer relationships management in customer-centric service firms in Nigeria. Mixed-method research design was employed, with an infinite population size focusing on customers from 19 selected retail stores across Lagos State. The Godden (2004) model sample size was used, determining a sample size of 246. A total of 150 questionnaires were retrieved for analysis. Standard multiple regression (SPSS version 26) was used to analyze the quantitative data, while NVivo software version 12 was used for qualitative data. The output from the tested hypotheses revealed that both predictor variables significantly explained the dependent variables. The hypothesis test at a 0.05 (5%) significance level did not support the formulated hypothesis that customer service delivery has no significant relationship with customer relationship management. The study concluded that quick responses to customer needs and complaints, effective and efficient order processing, and the provision of technical support are essential components for building customer relationships.

Al-Gasawneh, et al., (2021) conducted a study to unrivaled the effects of customer relationship management (CRM) dimensions on service quality based on the resource-based view (RBV) theory. The study utilized a quantitative approach by obtaining data from general managers of hotels in Jordan. The data were analyzed using a partial least squares structural equation modelling (PLS-SEM). The results showed that CRM key customer focus, CRM knowledge management and CRM-based technology had positive impacts on service quality. On the other hand, the CRM organization had a negative impact on service quality. This study pinpointed, some interesting findings in the context of hotel industry in Jordan. The findings would be referential to other global hotels under the similar situation to enhance service quality.

Methodology

The quantitative aspect of this study collected information from four informants through a semi-structured interview. The participants are purposely selected based on their years of patronizing the selected retail stores of this research work to provide the relevant information needed for the study. The first informant is a businessman with a National Diploma and has been patronizing the store for over three years. The second informant is a Civil Engineer with B. Sc in Civil Engineering and has also been

patronizing the store for over two years. While the third participant (informant 3), is a pharmacist by profession and has been patronizing the store for over five years. The informant 4 who is the fourth participant in the qualitative interview for this research work is a theatre arts practitioner (filmmaker) as she has also been patronizing the store for over four years. The interviewees (informants/participants) were informed of the study's objectives, methods as well as given the assurance of protecting their respective anonymities and their contributions to the research work that will be treated with utmost confidentiality. Given this, each respondent was identified by code as indicated in table 2 in the analysis.

Table 2: Participants' Background Information (Qualitative Interview)

S/N	Participants' Codes	Location of firms	Years of Patronage	Date of Interview
1.	Info 1	Yaba	5 years	10th February, 2025
2.	Info 2	Surulere	4 years	18th February, 2025
3.	Info 3	Victoria Island	5 years	25th April, 2025
4.	Info 4	Marina	3 years	10th May, 2025

Source: *Authors compilation, 2025*

Based on the interview discussions with the participants, relevant customer service delivery themes and sub-themes that relates to customer relations emerged in (figure 4.4) as a way through which the service quality can enhance customer loyalty.

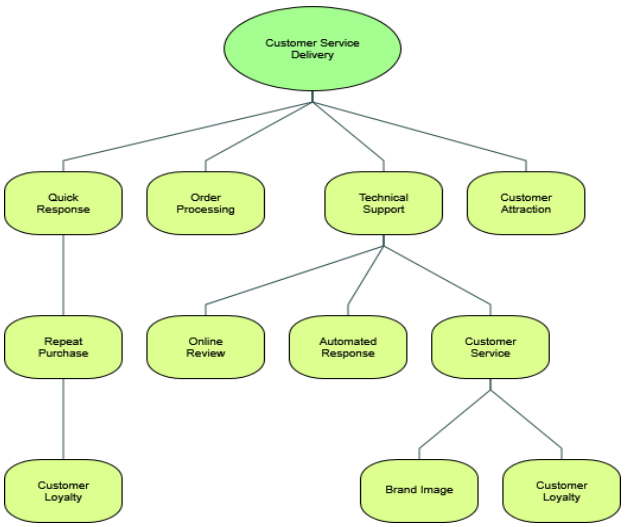


Figure 1: Thematic Representation of Customer Service Delivery
Source: *Author's Field Survey, 2025*

With the rapid adoption of digital insurance platforms in Nigeria, the definition of technical support has expanded. It is no longer limited to fixing backend errors but encompasses the facilitation of the customer journey through digital channels. Kadarpeta et al. (2025) define technical support in this context as the bridge between complex digital interfaces and the varying levels of digital literacy among Nigerian consumers. Their comparative study notes that while Nigerian insurers have launched sophisticated apps for premium payments and claims, the adoption of these tools is often hindered by technical friction. Consequently, the availability of real-time technical support such as guiding a user through a document upload or password reset has become a primary determinant of service convenience. Therefore, it behooves on the technical support service division of the insurance companies to determine what is not functioning properly in their service, resolve the issue quickly and maintain a friendly and supportive vibe with the customer in order to improve customer attraction (Adebayo, 2024).

Moreover, beyond software troubleshooting, technical support also refers to the technical competence of the service staff regarding insurance products. Insurance is an inherently complex, jargon-heavy product. Ogbeide et al. (2023) emphasize that customers equate the technical knowledge of support staff with the stability of the company. When support agents can fluently explain technical terms such as betterment or excess in motor insurance without hesitation, it significantly enhances the assurance dimension of SERVQUAL. Equally, a lack of technical knowledge leads to immediate distrust. Ajemunigbohun et al. (2024) found that when support staff give conflicting technical information across different channels, for instance, the chatbot says one thing, the call center agent says another, institutional trust is eroded faster than by any other service failure. Technical support is the primary variable influencing the Customer Effort Score (CES). Ukpong et al. (2024) argue that in the Nigerian market, ease of use is a stronger predictor of retention than price. Good technical support minimizes the effort required to interact with the insurer, thereby fostering behavioral loyalty.

From interviewed informant “1, 2, 3 and 4”, basic customer service delivery elements are harnessed to build customer relations. Therefore, quick response to customer needs and complaint, effective and efficient order processing and provision of technical support are an essential constituent which supports good customer service delivery and enduring customer service relationship. However, the ascendancy of provision of technical support service and quick response to customer needs and complaint was supported by Info2, Info3 and Info1. This eventually shows that effective and efficient customer service delivery is one the major considerations in building enduring and long-lasting customer relationship through customer satisfaction and loyalty. More so, Info2 was of the opinion that well trained technical support representative of the retail store which are set up to predominantly resolve technical issues as quickly as possible

enhances customer satisfaction which also leads to customer loyalty. Meanwhile, Info1, Info3 and Info4 emphasized the relevance of effective and efficient order processing in an attempt build customer relationship that will generate customer loyalty. In relation to this, positive customer relations through customer service programs helps the retail stores to connect with their customers on a much personal level. When the insurance service provider is able to connect with their target customers deeply, they are likely to really understand the customers' requirements, resolve their problems immediately and create a sense of mutual understanding and relationship with them.

Therefore, the proposition that customer service delivery through quick response to customer needs and complaint, effective and efficient order processing and provision of technical support leads to customer relations in insurance business.
For example, participant INFO2 expressed thus:
"*The insurance service provider has been able to retain me due to their unsurpassed customer service programs. The firm have realized through their customer service program that satisfied customers are loyal, and loyal customers tell other customers and advertise the benefits of patronizing the insurance company. Then the quick response to customer complaint most especially when it involves technical issues or when there is incongruence with the service received by the customer have been so exemplary*."

The position of INFO2 is in congruence with INFO1 who affirms that;
"*The insurance service provider management has been able to establish some successful customer service program by processing the customer orders in time and that of the other staff in ensuring that there is a good customer relationship between them and their customer*."

While supporting the statement of INFO2, INFO3 reveals that;
"*The effective training being enjoyed by the employees in the modern art and science of customer service have also contributed immensely in handling customer complain by actively listening and reply with courteous and positive language which has contributed immensely in attracting more customers*."

These views as expressed by the participants suggest that customer service delivery programs have positive and significant relationship with customer relationship management. This evidently correspond with the findings from the quantitative study of Adebayo (2024) who researched into quantitative perspective of the imperative of customer service delivery on customer relation and attraction in Nigerian Store-Based Retail Business with the finding that there is likelihood for retail firms to build dynamic

customer relation that will unavoidably lead to customer desirability and loyalty when the retail firms are able to design a good and up to standard customer service delivery model that is customer-oriented.

Conclusion and Recommendations

The findings of the study further echoes that there is opportunity for insurance firms to build energetic customer relations that will unavoidably lead to customer desirability and loyalty when the insurance firms are able to design a good and acceptable customer service delivery template that is customer-oriented. Therefore, quick response to customer needs and complaint, effective and efficient order processing and provision of technical support are essential constituents which support service quality and customer loyalty.

The study therefore recommends that the service providers as a matter of necessity need to work on customer service delivery program that will have the intention of generating enduring customer relations with the objectives of attracting new customers, maintaining the existing ones, create brand awareness and enhance customer and employee retention.

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