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EFFECT OF SERVICE QUALITY ON CUSTOMER RETENTION WITHIN THE KENYAN INSURANCE INDUSTRY: A CASE STUDY OF GA INSURANCE KENYA

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ABSTRACT

This study examined the effect of service quality on customer retention within the Kenyan insurance industry, with specific reference to GA Insurance Kenya. The study was guided by the objective of determining how service quality influences customer retention among policyholders. A mixed-methods research design was adopted, integrating quantitative and qualitative approaches. The study targeted active policyholders, employees, senior managers, and intermediaries of GA Insurance Kenya in Nairobi County. Data were collected using structured questionnaires and semi-structured interviews. Quantitative data were analyzed using descriptive statistics, Pearson correlation, and regression analysis with the aid of IBM SPSS, while qualitative data were analyzed thematically. The findings revealed that service quality had a significant positive influence on customer retention, indicating that improvements in reliability, responsiveness, assurance, empathy, and service delivery enhance customer loyalty and willingness to continue using insurance services. The study concluded that quality service experiences strengthen customer trust and contribute to policy renewal and long-term relationships with insurance providers. The study recommended that GA Insurance Kenya improve claims processing efficiency, enhance customer support services, and regularly evaluate service delivery standards. Further research was recommended to examine service quality and customer retention across multiple insurance firms and assess the role of digital service innovations.

KEYWORDS: Service Quality, Customer Retention, Insurance, Industry.

1.0 INTRODUCTION

Customer retention has become a critical strategic concern in the global insurance industry due to increasing competition, changing customer expectations, and the growing cost of acquiring new customers. Unlike customer acquisition, retention focuses on maintaining long-term relationships through continuous value creation, customer trust, and positive service experiences. Studies indicate that retaining existing customers is more cost-effective than attracting new ones, as loyal customers contribute to sustained revenue growth, repeat purchases, and positive referrals (Reichheld & Schefter, 2021). Consequently, insurance companies globally have increasingly invested in customer relationship management systems, digital service platforms, and personalized customer experiences to strengthen retention. However, despite these efforts, insurers continue to experience customer switching and policy lapses, particularly in emerging markets where trust, service delivery, and customer experience remain significant challenges (Kotler & Keller, 2022).

In the global insurance sector, service quality has emerged as an important determinant of customer retention because insurance products are intangible and largely evaluated through interactions between customers and service providers. Unlike tangible products, insurance customers often assess the value of their policies through service encounters such as policy inquiries, premium payment processes, and claims settlement experiences. Insurers that provide reliable, responsive, and customer-focused services are more likely to develop customer trust and encourage continued policy renewal (Zeithaml et al., 2009). Therefore, service quality has become a key competitive factor in determining whether customers remain with an insurance provider or seek alternatives.

At the Sub-Saharan African level, the insurance sector has experienced growth due to economic development, increased financial inclusion, and technological advancement. Countries such as South Africa, Kenya, and Nigeria have expanded insurance services through digital platforms and innovative products. However, customer retention remains a challenge due to limited insurance awareness, inconsistent service delivery, and low levels of customer confidence in insurance providers (Swiss Re, 2021). Research indicates that African insurance customers increasingly evaluate insurers based on the quality of service provided, particularly responsiveness, reliability, and efficiency in handling customer needs and claims (Mutegi & Morara, 2024). Consequently, improving service quality has become essential for insurers seeking to strengthen customer relationships and reduce policy lapses.

In Kenya, the insurance industry plays an important role in supporting economic development by providing risk management solutions for individuals, businesses, and institutions. The sector is regulated by the Insurance Regulatory Authority (IRA), which oversees insurance companies and ensures compliance with industry standards. According to the IRA (2023), Kenya has a growing insurance market comprising numerous life and general insurance providers; however, insurance penetration remains relatively low compared to global standards. The industry continues to experience challenges associated with customer retention, including policy discontinuation, customer switching, and reduced loyalty among policyholders (IRA, 2023). Previous studies have identified poor service delivery, delayed claims processing, and inadequate customer experiences as major factors affecting customers' decisions to remain with insurance providers (Gichuke & Kalui, 2023; Wambugu, 2025).

Service quality refers to customers' overall evaluation of the excellence or superiority of services based on their expectations compared with actual service experiences (Parasuraman et al., 1988). The concept is commonly measured using the SERVQUAL model, which identifies five major dimensions: reliability, responsiveness, assurance, empathy, and tangibility (Parasuraman et al., 1988). These dimensions provide a framework for assessing how effectively service providers meet customer expectations. In the insurance industry, service quality is particularly significant because customers depend on insurers for timely communication, accurate information, and effective claims management during critical moments.

Empirical studies demonstrate that service quality has a positive relationship with customer retention in service-oriented industries, including insurance. Customers who perceive their insurers as reliable, responsive, and trustworthy are more likely to renew policies and maintain long-term relationships with the organization (Omoregie et al., 2019). In the Kenyan insurance context, efficient claims settlement, professional customer support, and consistent service delivery have been identified as important factors influencing policyholder loyalty and retention (Ouma & Muthoka, 2021; Kamau, 2024). Therefore, examining the effect of service quality on customer retention provides valuable insights into how insurance companies can improve customer loyalty and reduce customer turnover.

Customer retention refers to an organization's ability to maintain existing customers over an extended period through continued engagement, repeat purchases, and resistance to switching to competitors (Kotler & Keller, 2022). In the insurance industry, customer retention is reflected through indicators such as policy renewal, continued premium payments, customer loyalty, and willingness to purchase additional insurance products (Adeniji et al., 2019). Effective retention strategies enable insurers to maintain stable revenue streams, reduce marketing costs, and strengthen competitive advantage. Consequently, understanding the factors influencing customer retention remains essential for insurance companies operating in competitive markets.

GA Insurance Kenya provides an important context for examining the relationship between service quality and customer retention. The company is a composite insurer offering both life and general insurance products within the Kenyan market. Like many insurance providers, GA Insurance Kenya operates in a highly competitive environment where customers have increasing expectations regarding service delivery, claims processing, and customer support. The company's ability to provide quality services influences customers' perceptions, satisfaction levels, and decisions to maintain long-term relationships with the insurer (GA Insurance Kenya Limited, 2023).

Despite the importance of customer retention, limited empirical studies have specifically examined how service quality influences customer retention within individual Kenyan insurance companies such as GA Insurance Kenya. Existing studies have largely focused on general insurance sector challenges rather than investigating specific organizational factors affecting policyholder retention. This creates a contextual gap that this study seeks to address by examining the effect of service quality on customer retention at GA Insurance Kenya. The findings are expected to provide practical insights for improving service delivery strategies and strengthening customer relationships within the Kenyan insurance industry.

2.0 STATEMENT OF THE PROBLEM

The Kenyan insurance industry continues to experience challenges in retaining policyholders despite regulatory reforms and market growth. Low customer retention remains a major concern, as evidenced by persistent policy lapse rates, which undermine insurers' ability to achieve sustainable revenue growth and recover customer acquisition costs. According to the Insurance Regulatory Authority (IRA, 2023), life insurance businesses experience lapse rates of approximately 30%, while general insurance experiences significant policy discontinuation levels. These challenges indicate that insurers are losing customers before realizing the long-term value of insurance relationships.

One of the major factors contributing to customer attrition is inadequate service quality, particularly in areas such as claims processing, responsiveness, reliability, and customer support. Studies have shown that insurance customers evaluate their providers based on service experiences, and poor service delivery negatively affects policy renewal decisions and customer loyalty (Omoregie et al., 2019; Gichuke & Kalui, 2023). For companies such as GA

Insurance Kenya, operating in a competitive insurance environment, maintaining high service quality is essential for strengthening customer relationships and reducing switching behaviour.

Although previous studies have examined customer retention in service industries, limited empirical attention has been given to the effect of service quality on customer retention within specific Kenyan insurance companies. Existing studies have largely focused on general industry trends, creating a contextual gap. Therefore, this study seeks to examine the effect of service quality on customer retention at GA Insurance Kenya.

3.0 RESEARCH OBJECTIVE

To determine the effect of service quality on customer retention within the Kenyan insurance industry.

4.0 THEORETICAL FRAMEWORK

1.3 Theoretical Literature Review

This study is anchored on Service Quality Theory (SERVQUAL Model) and supported by Relationship Marketing Theory. These theories provide a foundation for explaining how the quality of services offered by insurance providers influences customer retention. Service Quality Theory explains customers' evaluation of service experiences, while Relationship Marketing Theory explains how continuous value creation, trust, and commitment contribute to maintaining long-term customer relationships.

1.3.1 Service Quality Theory (SERVQUAL Model)

Service Quality Theory was developed by Parasuraman, Zeithaml, and Berry (1988) to explain how customers assess the quality of services based on their expectations and actual experiences. The theory argues that service quality is not determined by the provider alone but by customers' perceptions of the service received. The SERVQUAL model identifies five dimensions through which customers evaluate service quality: reliability, responsiveness, assurance, empathy, and tangibility (Parasuraman et al., 1988). Reliability refers to the ability of an organization to provide accurate and dependable services, responsiveness concerns the willingness to assist customers promptly, assurance reflects employees' knowledge and ability to build confidence, empathy involves personalized attention to customer needs, while tangibility relates to the physical and technological aspects of service delivery.

The theory is particularly relevant to the insurance industry because insurance products are intangible and customers mainly evaluate providers through service encounters.

Policyholders form perceptions based on experiences such as policy processing, customer support, and claims settlement. When insurers provide reliable, timely, and customer-focused services, customers develop positive perceptions, increasing their willingness to renew policies and maintain relationships with the insurer (Omoregie et al., 2019). Conversely, poor service quality, especially delayed claims processing and inadequate customer support, may encourage customers to switch to competing insurers. Therefore, the SERVQUAL Model provides the theoretical basis for examining service quality as an independent variable influencing customer retention at GA Insurance Kenya.

1.3.2 Relationship Marketing Theory

Relationship Marketing Theory was introduced by Berry (1983) and further developed by Morgan and Hunt (1994), who emphasized that organizations achieve long-term success by establishing and maintaining strong relationships with customers. The theory proposes that trust and commitment are central elements in creating sustainable customer relationships. Trust develops when customers perceive an organization as reliable, honest, and capable of fulfilling its promises, while commitment reflects the desire of both parties to maintain a valued relationship over time (Morgan & Hunt, 1994).

In the insurance industry, Relationship Marketing Theory is relevant because policyholder relationships extend beyond a single transaction. Customers interact with insurers through premium payments, policy adjustments, inquiries, and claims processes. Consistent delivery of quality services strengthens trust and commitment, which encourages continued customer engagement and policy renewal. The theory supports the argument that service quality contributes to customer retention by improving relationship quality between insurers and policyholders.

The theory informs this study by explaining how positive service experiences at GA Insurance Kenya can strengthen customer relationships and reduce customer switching behaviour. By combining Service Quality Theory and Relationship Marketing Theory, the study recognizes that effective service delivery is not only about meeting customer expectations but also about developing lasting relationships that enhance customer retention.

5.0 EMPIRICAL LITERATURE

The relationship between service quality and customer retention has been extensively examined across various service industries, with empirical evidence consistently showing that superior service experiences enhance customer loyalty and continued usage. Parasuraman et al. (1988) developed the SERVQUAL model, identifying reliability, responsiveness, assurance, empathy, and tangibility as key dimensions through which customers evaluate service quality. Their study established that customers' perceptions of service quality significantly influence their willingness to continue engaging with service providers. The findings provided the foundation for subsequent studies examining the role of service quality in customer retention, particularly in service-intensive industries such as insurance where customer relationships depend heavily on trust and service interactions.

Crosby, Evans, and Cowles (1990) examined the relationship between service quality, relationship quality, and customer retention among 151 life insurance policyholders in the United States. Using a cross-sectional survey and structured questionnaires, the study found that agent behaviour, mutual communication, and cooperative interactions significantly influenced relationship quality and policyholder retention. The findings revealed that trust-building service encounters were more influential in sustaining customer relationships than product features alone. However, the study was conducted in a developed insurance market, creating uncertainty regarding its applicability in emerging markets where customer expectations, insurance awareness, and service delivery challenges may differ.

Ennew and Binks (2021) investigated determinants of customer retention among 450 commercial insurance customers in the United Kingdom using a quantitative survey approach. Through regression analysis, the study established that reliability and responsiveness were significant predictors of customer retention. The findings indicated that consistent service delivery and effective customer support contributed more significantly to renewal decisions than competitive pricing. Although the study provided valuable evidence on the importance of service quality in insurance retention, its findings were based on the United Kingdom insurance market, which differs from the Kenyan context due to variations in insurance penetration, regulatory environments, and customer trust levels.

Kumar et al. (2010) examined customer retention within service organizations and emphasized that long-term customer relationships are influenced by the value customers receive from their interactions with firms. The study highlighted that continued engagement, positive experiences, and customer perceptions of value contribute to customer loyalty and retention. Although the study was not specifically conducted within the insurance sector, it supports the argument that organizations must create consistent value through quality interactions to maintain long-term customer relationships. However, the study's broader service industry focus limits its direct applicability to insurance providers such as GA Insurance Kenya.

In the Kenyan insurance context, studies have increasingly identified service quality as a critical factor influencing customer retention. Research by Gichuke and Kalui (2023) found that poor service delivery, delayed claims processing, and inadequate customer support contribute significantly to policyholder dissatisfaction and switching behaviour among Kenyan insurance customers. Similarly, Ouma and Muthoka (2021) established that responsiveness, reliability, and efficiency in service delivery positively influence customer loyalty within insurance firms. However, existing Kenyan studies have mainly examined the insurance industry broadly, with limited focus on specific companies such as GA Insurance Kenya. Therefore, this study seeks to address the contextual gap by examining the effect of service quality on customer retention at GA Insurance Kenya.

1.5 Conceptual framework

The study is based on a conceptual framework that outlines and defines perspectives aimed at explaining the research problem addressed.

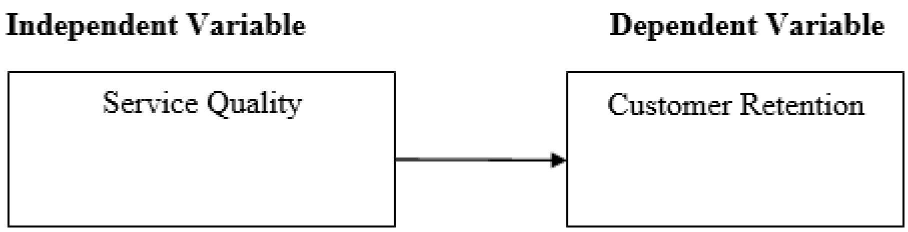

Figure 1: Conceptual Framework.

6.0 RESEARCH DESIGN AND METHODOLOGY

This study adopted a mixed-methods research design to examine the effect of service quality on customer retention at GA Insurance Kenya. The design incorporated both quantitative and qualitative approaches to provide a comprehensive understanding of how service quality influenced policyholder retention. The quantitative approach involved collecting numerical data from respondents using structured questionnaires, while the qualitative approach involved interviews with selected management and customer service personnel to provide additional insights into service delivery practices. The descriptive survey design was appropriate because it enabled the researcher to examine existing relationships between service quality and customer retention without manipulating the study variables (Creswell & Creswell, 2023).

The target population comprised active policyholders, customer service employees, senior managers, and intermediaries of GA Insurance Kenya in Nairobi County. The total target population was 78,000 respondents, consisting of policyholders from different insurance categories and employees directly involved in customer interactions. The study focused on respondents who had sufficient experience with GA Insurance Kenya's services to provide reliable information regarding service quality and retention practices.

The sample size was determined using Yamane's (1967) formula at a 95% confidence level and a 5% margin of error. The calculation resulted in a sample size of 398 respondents. Stratified random sampling was applied to ensure adequate representation of different respondent categories. Policyholders were grouped into strata based on insurance categories, including motor, medical, fire/property, and other insurance lines, after which respondents were selected proportionately from each group using simple random sampling. This approach enhanced representativeness and minimized sampling bias (Saunders et al., 2019).

Data were collected using structured questionnaires and semi-structured interview guides. The questionnaire consisted of demographic information, service quality items, and customer retention measures. Service quality was measured using SERVQUAL dimensions, including reliability, responsiveness, assurance, empathy, and tangibility, based on Parasuraman et al. (1988). Customer retention was measured using indicators such as policy renewal intention, continued use of insurance services, customer loyalty, and willingness to recommend the insurer. Responses were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

A pilot study was conducted among 40 respondents from Jubilee Insurance Kenya Limited to test the reliability and validity of the research instrument. The pilot respondents were excluded from the final study sample. Content validity was established through review by academic supervisors and insurance practitioners, while reliability was assessed using Cronbach's alpha coefficient, with values of 0.70 and above considered acceptable.

The collected data were coded, cleaned, and analyzed using IBM SPSS. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize respondent characteristics and responses. Pearson correlation analysis was conducted to determine the strength and direction of the relationship between service quality and customer retention. Simple linear regression analysis was used to establish the predictive effect of service quality on customer retention. The regression model applied was:

$Y = \beta_0 + \beta_1 X_1 + \varepsilon$

Where:

Y = Customer retention

β_0 = Constant term

β_1 = Regression coefficient

X_1 = Service quality

ε = Error term

Ethical considerations were observed throughout the research process. Participants were informed about the purpose of the study and provided voluntary consent before participating. Confidentiality and anonymity were maintained by ensuring that respondents' identities were not collected or disclosed. The collected data were used strictly for academic purposes and stored securely to protect participants' information.

3.0 DATA ANALYSIS AND RESEARCH RESULTS

3.1 Respondent Characteristics and Data Quality Assessment

The study achieved a high response rate of 99.5%, with 396 out of 398 questionnaires returned, demonstrating adequate representation of the sampled respondents. The high response rate was attributed to the multiple data collection approaches and effective follow-up procedures. The demographic findings indicated that most respondents were male (57.54%), aged between 26 and 45 years (67.08%), and had attained tertiary education, with 66.58% holding undergraduate or postgraduate qualifications. Additionally, most respondents had interacted with GA Insurance Kenya for more than two years, indicating sufficient experience to evaluate service quality and customer retention practices. These characteristics enhanced the reliability of the study findings.

3.2 Descriptive Analysis

This section presents the findings on the role of service quality in customer retention within the Kenyan insurance industry

Table 1: Service Quality.

Service Quality Item	Mean	SD	Interpretation
GA Insurance staff are reliable and consistently deliver on their service promises.	3.61	0.88	Agree
Claims and enquiries are handled within the promised turnaround time.	3.19	1.03	Neutral
Staff are knowledgeable and provide accurate information about policies.	3.74	0.82	Agree
Staff demonstrate empathy and offer personalised attention to policyholder needs.	3.42	0.95	Agree
GA Insurance's physical offices and digital platforms present a professional image.	3.58	0.87	Agree
Composite Mean for Service Quality	3.51	0.91	Agree

As per the results in Table 1, the composite mean of 3.51 (SD 0.91) for service quality indicates a moderate level, and respondents believe GA Insurance Kenya offers acceptable service quality. The staff knowledge and accuracy dimension has the highest rating (M = 3.74, SD = 0.82), indicating that policyholders believe in the technical capability of the frontline staff. This aligns with Kamau and Kagiri (2022), who identified employee competence as a key factor contributing to trust and retention in Kenyan insurance companies. On the other hand, the promptness of claims and handling of enquiries was the lowest in terms of the mean score (M = 3.19, SD = 1.03), which confirms the background literature that claims processing speed is a significant and unsatisfied service gap at GA Insurance Kenya (GA Insurance Kenya Limited, 2023). The high standard deviation of this item also indicates that experience varies significantly among policyholders in terms of details, a result consistent with Gichuke and Kalui (2023), who concluded that uneven turnaround times in claims are a major factor triggering policy non-renewal in medical insurance in Kenya. The empathy dimension (M = 3.42) falls in the lower half of the agree range, indicating that personalised service delivery is the area that needs systematic improvement. The combination of these results justifies the SERVQUAL model in arguing that reliability is the most important service quality dimension in the eyes of the customer (Parasuraman et al., 1988), and they demonstrate service quality as an important positive influence on customer retention at GA Insurance Kenya, which responded to the first specific research question.

3.3 Regression Analysis

This section presents the regression results showing the relationship between service quality and customer retention.

Table 2: Model Summary.

Model	R	R^2	Adjusted R^2	Std. Error of Estimate	F	Sig.
1	.844	.712	.711	0.481	975.64	.000

The model summary results indicate that service quality has a strong relationship with customer retention at GA Insurance Kenya. The regression analysis produced an R-value of 0.844, demonstrating a strong positive relationship between service quality and customer retention. The coefficient of determination (R^2) was 0.712, implying that service quality explained 71.2% of the variation in customer retention among policyholders. The adjusted R^2 value of 0.711 indicates that the model maintained a high explanatory power after adjustment for the number of predictors included. The remaining 28.8% of the variation in customer retention was attributed to other factors outside the scope of this study, such as organizational reputation, customer characteristics, market competition, and switching behaviour. The ANOVA results showed that the regression model was statistically significant, $F(1,394) = 975.64$, $p < .001$, confirming that service quality was a significant predictor of customer retention. Therefore, the model provided a good fit for explaining how improvements in service quality influence customer retention at GA Insurance Kenya.

Table 3: Regression analysis coefficients.

Variable	B	Std. Error	β	t	Sig.	VIF
Constant	0.324	0.139		2.331	.020	
Service Quality (X_1)	0.243	0.008	.844	31.235	.000*	1.000

$Y = 0.324 + 0.243X_1 + \varepsilon$

The regression coefficient results showed that service quality had a positive and statistically significant effect on customer retention at GA Insurance Kenya ($B = 0.243$, $\beta = 0.844$, $p < .001$). The positive unstandardized coefficient indicates that a one-unit increase in service quality results in a 0.243-unit increase in customer retention, assuming other factors remain constant. The standardized beta coefficient ($\beta = 0.844$) further demonstrates that service quality had a strong contribution in predicting customer retention. The findings imply that improvements in the reliability, responsiveness, assurance, empathy, and tangibility of insurance services enhance customers' willingness to maintain relationships with GA Insurance Kenya. The results support the SERVQUAL Model by Parasuraman et al. (1988), which explains that customers' perceptions of service performance influence their loyalty and continued engagement with service providers. The findings are also consistent with previous studies such as Omoregie et al. (2019) and Gichuke and Kalui (2023), which established that superior service delivery contributes significantly to customer retention in service-based industries, including insurance. Therefore, GA Insurance Kenya can enhance customer retention by strengthening service delivery processes and improving policyholder experiences.

8.0 DISCUSSION OF FINDINGS

9.0 CONCLUSIONS

Regarding the study objective, which sought to determine the effect of service quality on customer retention at GA Insurance Kenya, the study concluded that service quality has a significant positive effect on customer retention. The regression results confirmed that service quality was a strong predictor of customer retention ($r = 0.844$, $B = 0.243$, $\beta = 0.844$, $p < .001$), indicating that improvements in service quality significantly enhance policyholders' willingness to renew their policies and maintain long-term relationships with the insurer. The study further concluded that dimensions of service quality, including reliability, responsiveness, assurance, empathy, and tangibility, play an important role in shaping customer perceptions and retention decisions. However, claims processing efficiency was identified as an area requiring improvement, suggesting that strengthening claims management and overall service delivery processes would enhance customer loyalty and reduce policyholder switching behaviour at GA Insurance Kenya.

10 RECOMMENDATIONS

The study recommends that GA Insurance Kenya implement a structured Claims Experience Transformation Programme to improve customer retention through enhanced service quality. The recommendation is based on the finding that service quality significantly influenced customer retention ($r = 0.844$; $\beta = 0.844$; $p < .001$), while claims processing efficiency remained an important area requiring improvement. Although policyholders positively evaluated aspects of reliability, assurance, and empathy, delays and inefficiencies in claims handling may negatively affect customer trust and renewal decisions.

The programme should focus on improving claims processing efficiency through the adoption of a digital claims tracking system that enables policyholders to receive real-time updates on the progress of their claims. The company should also establish a service standard requiring initial acknowledgement of all claims within 72 hours and strengthen the capacity of claims handlers through continuous training on customer care, timely communication, and effective management of complex claims. These measures will improve transparency, reduce uncertainty during the claims process, and enhance policyholder confidence in GA Insurance Kenya.

Implementation should be undertaken in phases, with the first six months focusing on deploying the claims tracking system and training employees, months seven to nine dedicated to evaluating and refining the process based on customer feedback, and months ten to twelve focused on consolidating the improved claims management framework. The company should monitor key performance indicators, including claims settlement turnaround time, claimant satisfaction scores, and claims-related complaints, through monthly and quarterly reviews. A formal evaluation should be conducted after twelve months to assess the programme's contribution toward improved service quality and customer retention.

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