

RELATIONSHIP MARKETING AND INSURANCE: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT: *The purpose of this paper is analyzing the existing academic literature within the last ten years of relationship marketing in the insurance business. Relationship marketing is imperative in the insurance business as it involved the complex and highly intangible services such as life insurance products. By producing the theoretical foundations, this paper has recognized different constructs of relationship marketing practices and different impacts on the insurance business. Guided by the PRISMA Statement (Preferred Reporting Items for Systematic reviews and Meta-Analyses) review method, a systematic review of the Scopus and Web of Science databases identified 18 related studies. To provide needed inputs to the insurance business and related policy makers for the development of relevant framework, this paper aims to provide a way forward for the insurance business to understand relationship marketing and increase their competitiveness.*

Keywords: relationship marketing, insurance, systematic analysis

1. INTRODUCTION

The Malaysian insurance industry is relatively small compared to international standards [1]. The life insurance whether conventional or takaful still have a huge potential for growth since less than 40% of Malaysian hold a life insurance or family takaful and the penetration in terms of total premiums to Gross Domestic Product (GDP) for the industry remained low at 4.8% [2]. It is considered low compared to Taiwan, Hong Kong, Japan, and Singapore. In facing the new challenges in the economy and changing the financial environment, the ability of the Malaysian insurance industry to obtain the market growth will rest on the capability of insurers to uphold their competitive advantages within the industry and financial sector generally. For a company to sustain and gain competitive advantages, they must incorporate relationship marketing as their business practice [3]. The government is targeting to have 75% minimum Malaysian insured by the year 2020 compared to 56% at present [4]. What is more, Malaysia is said to have the most attractive insurance market among the countries in the Southeast Asian Region due to the young population coupled with the low insurance penetration rate [5].

As the life insurance industry competition increase vastly, the customers have become the utmost valuable resources [6]. In other words, the company will gain profitability [7] and maintain competitive [3] by conserving the existing customers in a long term relationship and provide them quality service and satisfaction. Obviously, insurance is an example of complex service and customers most of the time have no clear understanding of the product [8]. In another word, the insurance company needs to continuously educate the consumer and empower the consumer's awareness by clear and transparent product disclosure to ensure the consumer understand the products and services purchased. By providing professional and quality services this will guarantee the satisfaction and devotion of the consumers. Despite the acknowledgment and recommendation of relationship marketing as the remedy for service intangibility [9], there is a lack of attention given to the theoretical relationship marketing in banking and insurance service [10] and quite few relationship marketing models that emphasis

on services [11]. The main objective of this systematic review is to analyze the existing academic literature within the last ten years of relationship marketing in the insurance business. Via this systematic review, the researchers' statement of rigorous in their research can be clarified, allowing for the discovering of gaps and needed path for future research. The concentration of this paper was on relationship marketing practices and a special focus was given to the insurance industry as this industry is in need to do necessary changes to raise their performance standards and narrowing gap with the international standards and best practices. To construct a reliable systematic review, this research was guided by the main research question- how do the insurance industry practice relationship marketing? This research is significant to shed light for the insurance industry to understand the contributing constructs to the long-term relationship between the consumer and the industry.

2. METHOD

In this section, the method used to retrieve articles related to relationship marketing in the insurance industry is discussed. The researchers used the method called PRISMA Statement, which includes resources (Scopus and Web of Science) used to run the systematic review, eligibility and exclusion criteria, steps of the review process (identification, screening, eligibility) and data abstraction and analysis.

PRISMA

The review was guided by the PRISMA Statement (Preferred Reporting Items Systematic Reviews and Meta-Analysis). It offers three unique advantages which are 1) defining the research questions that allows a systematic research 2) it recognizes inclusion and exclusion criteria 3) it tries to examine a large database of literature in a specific range of time [12]. The PRISMA Statement helps for the rigorous search of terms related to the relationship marketing in the insurance business. The methodology can be applied in finding the variables involved in influencing the long-term relationship of consumer and insurance firms.

Eligibility and exclusion criteria

A few eligibility and exclusion criterion are finalized. First and foremost, regarding the literature type, only article

journal with empirical data is selected. Therefore, review article, book series, book, chapter in book and conference proceeding are not included. Secondly, the researchers are avoiding constraint in understanding and translating, therefore, the searching was limited to English publication and excluded the non-English publication. Thirdly, a time range of 10 years is chosen (between 2008 to 2018) as a suitable timeline to see the development and evolution of research and related publications. As the review focused on relationship marketing, article indexed in social science-based indexes are selected, and articles published in hard science index (Science Citation Indexed Expanded) are not included. Lastly, aligned with the objective which focused on the insurance industry, only articles related to or focused on the industry are chosen (see Table 1).

Table 1: The inclusion and exclusion criteria.

Criterion	Eligibility	Exclusion
Literature Type	Journals (research articles)	Journals (systematic review), book series, book, chapter in book, conference proceeding
Language	English	Non-English
Timeline	Between 2008 and 2018	<2008
Industry	Insurance	Non-insurance

resulted in a total of 18 articles to be analyzed for the qualitative analysis (see Figure 1).

Data abstraction and analysis

The remaining articles were reviewed and analyzed. Focused was concentrated on the formulated question. The data were extracted from abstracts and then later by reading the full articles (thoroughly) to identify appropriate constructs involved. Qualitative analysis was conducted using content analysis to identify constructs related to the practice of relationship marketing in the insurance industry.

Table 2: The search string used for the systematic review.

Databases	Keywords used
Scopus	TITLE-ABS-KEY (“relationship marketing” OR “Long* term marketing relationship*” OR “Long* term relationship*” OR “Long* term transaction*” OR “Long*term orientation” OR “Long* term commitment*” OR “Customer* retention*” OR “Customer* relationship*” OR “Customer* engag*” OR “Close relationship*” AND (“insurance”)
Web of Science	TS= (“relationship marketing” OR “Long-term marketing relationship*” OR “Long-term relationship*” OR “Long-term transaction*” OR “Long-term orientation” OR “Long-term commitment*” OR “Customer* retention*” OR “Customer* relationship*” OR “Customer* engag*” OR “Close relationship*”) AND (“insurance”)

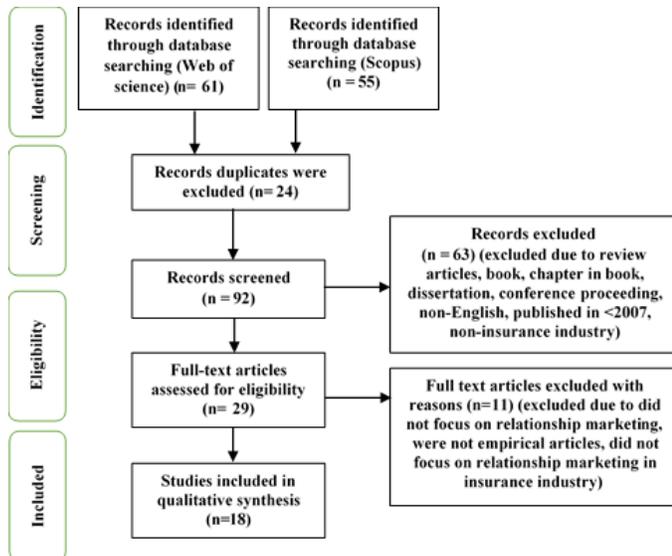


Fig (1): The flow diagram of the study.

Systematic review process

The review process involved four phases. Reviewing processes start from October 2018. The first phase was identifying the keywords used for the searching process. Relying on the previous studies and thesaurus, keywords similar and related to relationship marketing and insurance were used (see Table 2). At the point, after the detailed screening, 24 duplicated articles were excluded. The second phase was screening and at this phase, there were 92 articles eligible to be reviewed and a total of 63 articles were removed. The third phase was eligibility, where a total of 29 full articles were assessed and after careful analysis, a total of 11 articles were excluded as some did not focus on the insurance industry alone. The last phase was reviewing

3. RESULTS AND DISCUSSION

The review resulted in four main themes and 39 sub-themes to relationship management practices. The four main themes are clients’ factors (12 sub-themes), salespersons factors (13 sub-themes), firms’ factors (three sub-themes) and relationship factors (11 sub-themes). The results provided a comprehensive analysis of the current relationship marketing practices by the insurance industry for the past 10 years. A total of five studies focused on Taiwan's insurance industry [13–17], four studies concentrated on relationship marketing in insurance industry in the United States [18–20] and one of the studies specifically focused in North America [21], two studies focused on relationship marketing practices in Hong Kong [11, 22], one study focused on China insurance industry [23], one study concentrated on Indian insurers relationship marketing practices [24], one study concentrated on Malaysian insurers [25], one study focused on Iranian insurance industry [26], one study focused on the Pakistani’s adaptation of relationship marketing [27], one study on relationship marketing among insurers in Italy [28], one study focused on the South African insurance industry [29] and one study done in German and the Netherlands insurance industry [18].

Table 3: The findings.

Title of article	Authors	Constructs
The Role of Customer Participation for Enhancing Repurchase Intention.	Chih-Cheng Volvic Chen and Chih-Jou Chen	Customer participation (IV) Customer relational value (MeV) Customer satisfaction (MeV) Affective commitment (MeV) Repurchase intention (DV)
Grievance Redressal Mechanism in Indian Life Insurance	C.S Rajpurohit and Ranu	Number of policies (IV) Nature of Grievance redressal/ Complaint (DV)

Industry: An Exploratory Study on Quantifying Relationships.	Nawal	
The Significant Contribution of Islamic Relationship Marketing Practice in Malaysian Takaful Industry Towards Determining Customer Gratitude, Trust, And Commitment.	Marhanum Che Mohd Salleh	Islamic Relationship Marketing (IV) Customer gratitude (DV) Trust (DV) Commitment (DV)
Exploring the Effect of Customer Orientation on Dana Insurance Performance Considering the Intermediary Role of Customer Relations and Service Quality Management.	Mahrokh Mokhtaran and Bahreh Komeilian	Customer Orientation (IV) Customer Relationship Management (CRM) (MeV) Service Quality (MeV) Organization Performance (DV)
Investigating the Impact of Shari'ah Perception on Customer Switching Intentions: A Study of Takaful And Conventional Insurance	Hassan Jamil and Waheed Akhter	Shari'ah Perceptions (IV) Customer satisfaction (MeV) Switching Intention (DV)
Social Media Communication Strategies.	Paola Barbara Floreddu and Francesca Cabiddu	Types of companies (level of reputation) (DV) Categories of communication strategies (IV) The evolution of communication strategies across three years (IV) The timing of interaction (IV) Number of interactions (IV)
The Role of Salespeople in Developing Life Insurance Customer Loyalty.	Tsu-Wei Yu and Lu-Ming Tseng	Salesperson Characteristics (IV) Relational Selling Behaviour (IV) Relationship Quality (MeV) Customer Loyalty (DV)
Customer Relationship Investment and Relationship Strength: Evidence from the Insurance Industry in China.	Guicheng Shi et al.	Perceived Relationship investment (IV) Customer innovativeness (MoV) Complaint propensity (MoV) Relationship Strength (DV)
Decoding Customer-Firm Relationships: How Attachment Styles Help Explain Customers' Preferences for Closeness, Repurchase Intentions, And Changes in Relationship Breadth.	Martin Mende et al.	Customer attachment styles (IV) Relationship quality (IV) Loyalty (DV) Repurchase intention (DV) Change in relationship breadth (DV)
Investigating Effects of Relationship Marketing Types in Life Insurers in Taiwan.	-Tsu-Wei Yu and Feng-Cheng Tung	Service Quality (IV) Relationship Quality (MeV) Types of RM (MoV) Customer Loyalty (DV)
First- And Second-Order Effects of Consumers' Institutional Logics on Firm-Consumer Relationships: A Cross-Market Comparative Analysis.	Jagdip Singh et al.	Transaction satisfaction (IV) Firm trust (IV) Frontline employee trust (IV) Economic value (IV) Customer commitment (DV)

Consumer Relationship Proneness: A Re-Examination and Extension Across Service Exchanges.	Janet Turner Parish and Betsy Bugg Holloway.	Consumer relationship proneness (CRP) (IV) Relationship types (MoV) Quality of Relationship (DV) Positive outcomes (DV)
The Influence of Selling Behaviours on Customer Relationships in Financial Services.	Min-Hsin Huang	Selling orientation/ customer orientation (IV) Relationship Quality (MeV) Customer retention (DV)
Customer Referral Management: The Implications of Social Networks.	Monica Law	Structural Dimension (IV) Cognitive Dimension (IV) Relational Dimension (MeV) Relational Outcome (DV); Referral
An Examination of High-Frequency Cross-Selling	James J. Zboja and Michael D. Hartline	Incentives (IV) Workgroup commitment (IV) Role clarity (IV) Self-efficacy (IV) High-frequency Cross Selling (DV)
Commitment and Vulnerability in B2B Relationship Selling in The Hong Kong Institutional Insurance Service Industry	Y. H Wong et al.	Antecedents (IV) Relationship Dynamics (MeV) Consequences (DV)
Developing Life Insurer-Insurance Intermediaries' Relationship	Tsu-Wei Yu and Mei-Su Chen	Antecedents of Relationship Quality (IV) RQ (MeV) Long Term Relationship Orientation (DV)
Applying Marketing Management and Communication	H. Loots and A.F. Grobler	CRM elements (IV) PR elements (IV) Integrated Approach (DV)

IV= Independent Variable; DV=Dependent Variable; MeV=Mediating Variable; MoV=Moderating Variable

Furthermore, one study applied the qualitative approach while another three studies employed a mixed method (qualitative and quantitative) approach. The remaining (14 studies) used quantitative analytic methods. Regarding years published, one article published in 2017, seven articles were published in 2016, one study was published in 2014, three studies were published in 2013, one article was published in 2012, two articles were published in 2010 and three articles were published in 2008.

Clients Factors

A total of ten out of 18 studies focused on clients' factors in having a long-term relationship. Sub-themes are client's participation, clients relational value [13], clients transaction satisfaction [13, 18, 27], clients selling orientation [16, 26], clients innovativeness [31], clients attachment styles [21], clients relationship proneness [19], number of policies [24], shari'ah perception [27], perceived relationship investment [31], frontline employee trust [18] and decision uncertainty [11]. Clients participation produce a positive effect on their own satisfaction however no relationship found between customer satisfaction and repurchase intention[13]. There is a significant relationship between a total of policies sold and also the grievance occurred in the fifth and sixth years after policies sold [24] . Clients orientation has a significant positive effect on marketing, financial and organization performance and also on firm customer relationship management and service quality[26]. A service employee with clients orientation approach increases relationship

quality while service orientation approach decreases relationship quality with clients [16]. Clients also value financial effort more than social and structural effort [31]. Loyalty intention and behavior also being influenced by the attachment styles and preference for closeness by the clients [21]. Customer proneness is associated with trust and other important outcomes (share of clients and adherence) [19]. In our review, shari'ah perception is the important determinant in family takaful industry and it increased customer satisfaction but shari'ah perception does not increase customer satisfaction in the conventional life insurance [27].

Salespersons Factors

A total of five articles reported that salespersons factor to adapt the relationship marketing successfully. Under this theme, 13 sub-themes emerged, namely salespersons characteristics, public relation elements, the timing of interaction, the frequency of interaction, incentives, workgroup commitment, role clarity, self-efficacy, coercive influence, ideational favor, communication strategies, the evolution of communication and relational selling behavior. In this review, high reputation firms normally use social media (communicating to the clients) to manage their reputation, the firms invest time, funds and effort by trying to keep the relationship with clients transparent and truthful [28]. Other than that, there is a positive correlation between salesperson characteristics as well as relational selling toward relationship quality [32]. High-frequency cross seller perceived significantly high incentives, high level of commitment from the team, high role clarity and self-efficacy [20]. It is also found that use of coercive influence and favor exchange enhance the embedded trust between parties (salesperson and clients) and on top of that, specific customization will result in a positive relationship [11].

Firms factors

A total of two studies reported firms factors as one of the relationship marketing variables to approach by the insurance industry. Under this theme, a total of three sub-themes emerged, namely, firm trust, economic value, and calculative resources-dependence. Positive perception of the firms will increase the firms' worth and maintain the firms' competitive advantages in the industry [28]. Resource dependence resulted in positive relationship towards the specific customization relationship and it enhances the embedded trust between salesperson and clients [11].

Relationship factors

Some studies reported on the relationship factors practiced by insurers in relation to relationship marketing. 11 sub-themes emerged including types of relationship, affective commitment, Islamic relationship marketing, service quality, relationship quality, relationship dynamics, structural dimension, cognitive dimension, relational dimension, and complaint propensity. In one study done in Taiwan, customer satisfaction has no relationship toward the repurchase intention even being mediated by the affective commitment [13]. Customer orientation has a significant effect on the firm's Customer Relationship Management and service quality [30], and the better the service quality offered, the higher the relationship quality between customers and insurance companies [15]. Relationship quality also has a positive correlation between salesperson characteristics and

relational selling behavior, therefore, relationship quality significantly influenced the client's loyalty [14] and clients' future retention [16] plus the positive effect to the long term relationship orientation [17].

This study has attempted to systematically analyze the existing literature on relationship marketing practices in the insurance industry. Aims of relationship marketing are to establish, develop and maintain successful relational exchange with customers [9, 33] and to provide a sustainable competitive advantage to a service sector as the relationship is invisible and not easily can be replicated by other competitors [16]. The reviews indicate that the insurance industry have engaged in a diversity of practices. This finding has contributed to identifying the key constructs and have further advanced a logic discussion for further research development within relationship marketing in the service sector. Future studies should consider using more qualitative designs. A qualitative method offers in-depth analysis and detailed explanations on the subject matter. However, other materials such as books and conference papers may also offer evidence of knowledge transfer are not considered in this paper. Different keywords searches during the initial phase might also have altered the results.

4. CONCLUSIONS

This systematic review has highlighted the important constructs toward relationship marketing among insurance practitioner. In maintaining the client's long-term relationship, insurer should offer the best of services by initiating and managing the lifelong relationship with their clients. Satisfied clients intend to be loyal and buy more insurance products and services from the same service provider. In response towards this, insurers have to practice diversify approach to relationship marketing. The reviews suggested several recommendations for further studies, first more qualitative studies are needed as its offers in-depth analysis and detailed explanation on insurers approach in relationship marketing. These constructs can be a basis for policy makers, managers, and insurance practitioner to produce relationship marketing strategies that are in line with the consumer's needs and wants.

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