

FRONTLINE SERVICE ARCHITECTURE AND MARKETING EFFECTIVENESS OF INSURANCE FIRMS IN RIVERS STATE.

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ABSTRACT:

This study looked at the relationship between frontline service architecture and marketing effectiveness of insurance firms in Rivers State, Nigeria. We used cross-sectional and correlational research design and structured questionnaire to collect data from one hundred and forty retail customer of the 28 registered insurance firm providers. One hundred and thirty one were retrieved. One hundred and twenty seven were found usable. The data instrument was validated using test-retest and Cronbach alpha test to show internal consistency respectively. Simple, Multi-regression and partial correlation aided by SPSS version 20.0 were used. Dimension of frontline service providers: word of mouth was significant in determining marketing effectiveness. We concluded that the predictor variable, when effectively executed can significantly increase the level of customer satisfaction of insurance firms in Rivers State, base on this. The study recommends increased customer inter-face through the use of word of mouth by frontline services providers.

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INTRODUCTION:

Nigerian insurance sector is the 65th largest market in the whole world and the sixth largest market in Africa, with a record of \$1,050 GDP per capita income and a human development index of 0.453 (Apara,2024). According to Apara,(2024); the insurance growth and development that is witnessed in Nigerian economy is heavily on the savings and investments, and industrial expansion made possible by insurance investments in the economic sector. According to Silwimba. (2023); insurance companies or organizations play an important part in the expansion of the economy through investment made by clients and compensation of risk to clients.

The reason for this growth has been anchored largely on NAICOM's new compulsory policy on third-party insurance holders, which mandates all vehicle users and owners to insure against damages caused to third party in cases of motor accidents. Although, Nigeria's population is growing, the country is still lagging behind when compared with the rest of the world. (Apara;2023). Notwithstanding this growth rate, there are indications that the motor insurance segment can be explored further provided the already 11.5m registered cars obey with third party insurance policies in Nigeria. As stated by the International Monetary Fund's (IMF) in their World Economic Outlook projection in January 2023, global growth is expected to thrust up to 3.9% in 2024, sustained by a broad-based expansion across countries and Nigeria has a commanding stake in this going by the rate of technological adoption triggered by globalization. Globalization has been defined as; the digital revolution and the consequent change to a knowledge society (Ghemawat 2021; Mulgan 2021), this has transformed communication into a real-time message all over the world, eliminating geographical limitations. According to (Alli, Winter & May, 2011), the process of globalization is facilitated by technological innovation, which dislocate humans from both time and space and projects them into a world where the future and past exist simultaneously.

With increasing competition amidst informed consumers, there is greater pressure on organizations to improve service delivery in all departments if marketing effectiveness must be sustained. This marketing goal can be achieved and sustained through efficient frontline employees' services to the customers, as they serve as the face of the organization. Adopting technology to change labour (or to allow customer self-services) is one aspect of cost-cutting methods that has been allowed in many organizations and service providers. Re-introduction of the processes, integration of customer friendly platform often results in speeding up operations

and service delivery processes thereby, cutting out unnecessary steps and delays caused by human factors which often times, cause customer dissatisfaction.

LITERATURE REVIEW

Frontline Service Personnel (FSP):

It is a popular saying that first impression matters. The reality of this statement is more evident in the service sector where people represent the actual service. Frontline personnel or often regarded as those staff who have direct contact with the customers (Singh, 2020), and frequent interactions with customers. Frontline employees are workforces in boundary-spanning positions who communicate directly the values of the organization through action. Frontline service employees are the faces of a service organization that engage directly with the firms' customers on regular basis. Within the field of marketing, front line employees are treated as representing the organization to customers, with a primary focus on customers' satisfaction and wellbeing. (Subramony, Markus, Xingu & Yu, 2021).

Clients often consider frontline staff in terms of 'being the service themselves' (Zeithaml *et al.*, 2009) because it is quite difficult to separate a service from the provider. Services are often inextricably tangled with their human representatives or workers. Often times, customers see these frontline service employees as the core service because they represent the firm. They are the face, the interface and the "billboard" of the organization that ensure effective service delivery. Frontline employees are those who are directly faced with the production of service delivery and serves as an interface amid the organization and the customer.

Frontline service personnel have the spirit of service, dedicated to serving customers, provision of reliable care to customers and create more custom-made practices tailored to customers' preferences. This daily interaction exposes these employees to basic and specific customer needs and gaps between what customers are looking for and the actual service provided. They abridged the discussion on, "the attitudes and behaviors of frontline, customer-contact service providers are significant factors in customers' perceptions and interpretations of service encounters". Frontline staff are to a very large extent quality controllers and value creators during service encounters and contributes towards a creating a memorable experience to the customers. Service meeting points are direct interactions in which staff and customers are affected by each other. These connections, which are seen as codependent and depending on the actions of another person, have the latent to generate good relationships.

Frontline service personnel feels the brunt of every failed service and often time, experiences more impoliteness from customers who are dissatisfied than their counterparts that operate from the back office. Emotions of frontline service personnel are constantly put under check and are guided by organizational rules and policies. By implication, whether frontline service personnel are happy or sad, they are under policy obligation to be responsive, open, and caring when wearing uniforms and performing their duties or attending to the customers. Any difference between display rules and felt emotions may lead to emotion-rule dissonance and then harmfully affect to staff work appointment (Hulsheger & Schewe, 2011). Frontline staff spend most of their working time on service encounters with the customers. During service encounters, a vivid picture of the firm is painted before the customer. These pictures shape or determine to a large extent customer experience. They contribute in a great way to the intellectual and cooperating aspects of experience as well as create the emotional environment for service exchanges. Frontline staff can recover the failed services "core service" by making "memorable experience" with customers.

Frontline service employees transfer experiences and ideas to innovative service delivery in the service sector, these experiences are gained from day-to-day communications with customers (Karlsson *et al.*, 2014). These ideas become scarce organizational resource into designing and implementing innovative service delivery. As opined by Schneider and Bowen (1984) frontline workforce are important source of new service developments and are even more useful in helping to determine ways to deliver a new service to get a favorable customer response. Frontline service personnel and customer frequent interactions produce ideal "moment of truth" which when extracted and analyze by management can be a source of competitive edge in the sector.

Frontline staff are in position to gather pieces of information from customers, and compare these information with what is actual position of things, which can result in new ideas for value proposals. In some cases, in a service recovery situation, when a service failure has occurred, the frontline staff may act as a link-spanner in helping to recover the failed service between the customer and the service providers. As frontline staff are ones located at the point of service delivery or interface, it is recommended that they are the ones who are directly in charge for the production and delivery of the service.

Recently, scholars have discovered that frontline employee have innovative abilities that when integrated with available resources can be built and combined into new value proposals that can be presented to clients (Skålén *et al.*, 2015b).

Concept of Marketing Effectiveness

According to Bethlehem (2022), the marketing effectiveness concept has drawn increased attention among academic researchers and business practitioners over the years. Marketing effectiveness could be said to be the extent to which marketing actions have helped the organisations in achieving their business goals given the high competitions in the market place. It could also be said to be, the ability of the company to meet short-term goals that might absolutely impact on monetary performance of the organization such as: it could increase market share, increase sales, improving gross margin and also help in successful introduction of new product. It could also be the degree to which firm s acquire market share over other organizations or competitors. This could be in area of their market share of advertising and promotion. Marketing effectiveness is a purposeful aim of improving how service providers go to market with the goal of enhancing their marketing strategies to achieve even better results for both the short- and long-term organizational goals. It is doing the right thing by marketers, comparisons of performance to the goals formulated from market strategy. It also be viewed the difference between consumers price, producers price, and marketing cost of the organization. The extent to which service providers to go the market to improve their spending in order to achieve good results in short-term and long-term period. This process helps in value creation using organization's resources for marketing activities and creation of competitive advantage over other organizations. Marketing effectiveness is considered as a concept of return on marketing activities. Marketing effectiveness has been defined as a ratio of return on marketing and marketing cost of service providers. Marketing effectiveness is leveraging of both short and long term organizational objectives having in mind other factors in the market place. It is a prepared process of achieving pre-determined goal in a very ever-changing market. The issue of marketing effectiveness is seen to be a very up-to-date subject in the highly volatile marketing environment. Marketing effectiveness may be considered as the method of improving the process where marketers go to market with the goal of achieving a better results by investing their resources to achieve even better results for both short- and long-term strategic marketing objectives of the organization (Milichovsky and Simberova, 2015).

Word of Mouth (WM):

People engage in talks concerning trending issues in sports, politics, finance, restaurants, health etc and these messages have powerful persuasive impact on customer decision-making. Comparatively, a good number of researchers suggest that in general, the effect of word of mouth either positive or negative has significantly exceeded the impact of some marketing efforts by

marketers. As a result, Word-of-Mouth (WOM) has frequently used more than other marketing activities. Word of Mouth is an informal communication generated either by current or potential customers.

According to Herr *et al.* (1991), it has been noted that WOM can be more persuasive than unbiased print sources and other customer reports. Word of Mouth has been shown to effect a number of conditions: customer awareness, customer expectations, customer perceptions, customer attitudes, customer behavioral intentions and customer behavior (Buttle, 1998). Sheth (1971) stated that WOM was more effective than advertising in creating awareness of an innovation and in getting the buyer to make a decision and try the product. Referral customer programs form an effective method to attract new customers, as they are cost effective to run and provide access to prospective customers, these are those that traditional marketing programs may not successfully reach (Berman, 2016), and, mostly noted that, customers gotten through referral customer programs can be more loyal than customers gotten through other marketing methods (Schmitt, Bernd & Van den Bulte, 2011).

Word of mouth (WOM) is a significant marketing program, and its use as a way of attracting and acquiring customers, has started to attract new interest among service providers (Iyengar, Van den Bulte & Valente, 2010). Traditionally, WOM's appeal has been seen as a cheaper method of acquiring customer than other acquisition methods. Recent studies have shown that that customers acquired through WOM also tend to become less loyal than customers acquired through other traditional marketing methods and that they tend to refer other customers for the firm through their own WOM. Others have opined that that customers gotten through WOM may generate more revenue for the organization than customers gotten through traditional marketing methods.

Initial researchers into the effect of WOM on consumer defined WOM as oral, person-to-person communication between a receiver and a communicator whom the receiver perceives as non-commercial, regarding a brand, product or service. Taghizadeh *et al.* (2013) opined that scholars in the early stage in the discus of WOM, defined it as an oral, person to person communication between a receiver and a communicator whom the receiver perceives as non-commercial, concerning a brand, a product or a service. In the opinion of Harrison-Walker, WOM is an informal, person-to-person communication between a perceived noncommercial communicator and a receiver regarding a brand, a product, an organization, or a service (Chan and Ngai, 2011).

Frontline Service Personnel and Word of Mouth (FSP & WOM):

Those that provide services are widely viewed as a driver of economic growth and development in every sector. And they play important role in economic developing and maintaining firms' performance and competitiveness in the market place (Carlborg *et al.*, 2014; Martin *et al.*, 2016). The reason being that a good number of new service creations are introduced by frontline staff and that frontline staff are vital to successful new service creations (Cadwallader *et al.*, 2010), there are previous academic works that have tried to gain ground through studies of different kinds of businesses and contexts in order to gain more insight into frontline employees' role in service innovation (Engen and Magnusson, 2015) and service design in general.

Also, Rafaeli *et al.*, (2017) emphasized on the need of understanding the role frontline staff play in service delivery in the service sector and in creating new services in particular (Åkesson *et al.*, 2016). Frontline staff always generate new ideas on how to improve and solve problems, thus contributing positively to firms' new service creation.

Services carried out by humans or through any electronic means are prone to failures. Frontline employees are easily exposed to these failures as a result of their daily contact with customers. As a result, frontline employees have inherent expert to correct, recover failed service in critical situations, and use their initiative, to plays a pivotal role in service recovery due to their ability to respond to quickly to situations, solve problems, and find remedies to issues at hand. Ordanini and Parasuraman (2011) agree that frontline employees can contribute positively to idea generation and implementation, while Cadwallader *et al.*, (2010) have worked on the need of involving frontline staff in the implementation phase of service provision and delivery. It has been noted that, frontline employees and managers (working in day-to-day operations along with customers), when they are involved in service innovation, new forms of creation are closely related and help in incremental service innovation, e.g. ad hoc innovations (Gallouj & Weinstein, 1997) can be realized.

As a result of frequent interactions with the customers, frontline staff have come to know and their customers and the specific services they desire. Therefore, frontline staff can easily achieve a realizable, creative and customer-focused ideas for service innovation (Karlsson *et al.*, 2014). There evidences in literature that indicate explained the role of frontline employee in realizing successful service innovation in an organization.

For example, Melton and Hartline (2010) opined that the frontline staff when' involve in new service development can increase service marketability and in introduction of new services.

Ordanini and Parasuraman (2011) found that collaboration with contact employees can be beneficial for the businesses' innovation volume and radicals in the hotel industry. In short, frontline employee participation could nurture service innovation.

Despite the importance attached to front-line service staff to marketing effectiveness, some other scholars have different line of thought. According to Chebat and Kollias (2000) when frontline staff activities are not checked and they become 'too empowered' in responding to the customers' needs, their actions and responses can be counterproductive in the organization, since the increased level of interactions with customers will disrupt the standard of service delivery methods. If frontline staff should do their normal duties while also involving in new service creation, this could result to; conflicts, resistance, and the inability to perform multiple tasks, that can slow down or stop the innovation process, especially if there is delay in management decisions at the right time (Rubalcaba *et al.*, 2012).

Notwithstanding of technology support, many organizations are fully or partly using frontline staff in service areas which requires human intervention (Gwinner *et al.*, 2015). Nevertheless, frontline staff often receive limited training from their organizations, are underrated by some managers (Karatepe & Sokmen, 2006), and are also often underpaid (Weatherly & Tansik, 1993). Frontline hotel staff can get emotional tiredness and lose the work/life balance (Karatepe & Uludag, 2007), while attitudes and behaviors of restaurant customers can be annoying and hard to manage by the front line staff.

METHODOLOGY:

We adopted cross-sectional and correlational research design. They enabled us to investigate the relationship between the variables by employing copies of questionnaire as instrument of data collection. Our population of study was, the retail customers of the 28 registered insurance firms in Port Harcourt. Given their numer, we sable size determination technique. The instrument for primary data collection was questionnaire with 92 item questions. The instrument was divided into A-D sections. A with 5 instrument on the participants. Furthermore, the reliability of the measurement items

Was tested using Cronbach Alpha from SPSS version 20.0 which produced positive scores.

Regression Analysis showing the relationship between Frontline Service Personnel and Word of Mouth.

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Frontline Service Personnel ^b	.	Enter

a. Dependent Variable: Word of Mouth

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.794 ^a	.630	.622	12.73561

a. Predictors: (Constant), Frontline Service Personnel

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	6.742	2.740		2.460	.018	1.233	12.252
Frontline Service Personnel	.735	.081	.794	9.034	.000	.571	.898

a. Dependent Variable: Word of Mouth

Regression Model: WM = 6.742 + 0.735(FSP)

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	13236.605	1	13236.605	81.609	.000 ^b
Residual	7785.395	126	162.196		
Total	21022.000	127			

a. Dependent Variable: Word of Mouth

b. Predictors: (Constant), Frontline Service Personnel

Regression Analysis showing the relationship between Frontline Service Personnel and Word of Mouth on Table 4.22. See Appendix 12.

Regression line

$$Y = a + bX$$

$$WM = 6.742 + 0.735(FSP)$$

Where:

$$R = 0.794$$

$$R^2 = 0.630$$

$$F1, 127=81.609$$

$$P\text{- value} = 0.000$$

Decision

The tables above revealed the significant relationship between frontline service personnel and word of mouth. The result indicated that the regression relationship (R) = 0.794, coefficient of determination (R^2) = 0.630 which was equivalent to 63% and it stands as the explanatory capability of the model used for the study. The result showed the existence of a positive and strong relationship that exist between the two variables (that is, frontline service personnel and marketing effectiveness through word of mouth) as indicated in the decision rule. It further means that 63% variation can be explained by factors within the model used for the study while the remaining 37% can only be expounded by other external factors of the model used for the study. The f-ratio ($F1, 127=81.609$) showed significant effects in existence and this revealed the strength of the model used for the study. The t-ratio showed significant of frontline service personnel to the present status of word of mouth.

The beta value is the strength or the extent of contributions to the present status of word of mouth. Frontline service personnel made a beta contribution of 0.735 value. This result revealed that frontline service personnel made significant contribution to word of mouth. Also, the probability value (p-value) is less than ($<$) 0.05, we therefore reject the established null hypothesis that no significant influence of frontline service personnel on marketing effectiveness of insurance companies in River State.

Findings:

1. In this study, the regression analysis showed that a positive but moderate relationship exists

between the two variables: Frontline staff and marketing effectiveness.

2. The regression analysis showed that a positive relationship exist between the word of mouth and marketing effectiveness.
3. Insurance firms should train their frontline staff to recoganize when a service delivery process has failed and necessary procedures to ensure efficient recovery in order to avoid complaints.

CONCLUSIONS AND RECOMMENDATIONS

The result of the findings on the dimension of Frontline service architecture: contributes significantly towards achieving marketing effectiveness in the insurance sector in Rivers State. In the light of this, the study therefore concludes that, the dimension of the predictor variable can when effectively executed can significantly increase the level of marketing effectiveness. Also, the policy of the firm moderates the relationship between frontline service staff and marketing effectiveness in the insurance sector in Rivers State.

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