

Employees' Service Awareness and Customer Satisfaction of Insurance Firms in Port Harcourt

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Abstract:- The study investigated the relationship between employees' service awareness and customer satisfaction of insurance firms in Port Harcourt. The study adopted a correlational research design. The population the study was Thirty-six (36) insurance firms in Port Harcourt. The questionnaires were distributed to each of the insurance firms'. Three (3) employees of the insurance firms namely, the manager, the sales executive, and the sales manager were purposively selected from each of the insurance firms to form the 108 respondents used for the study. Empathy, assurance, and responsiveness, were used as proxies of customer satisfaction. However, employees' service awareness was evaluated unidimensionally in the study. The Pearson's Product Moment Correlation (PPMC) served as the test statistics. All statistical analysis were done using SPSS version 20.0. The result showed a significant relationship between employees' service awareness and measures of customer satisfaction (empathy, assurance, and responsiveness). Therefore, the study concluded that employees' service awareness relates with customer satisfaction of insurance firms in Port Harcourt. **Recommendation:** Manager of service organizations should empower employees to enhance customer satisfaction.

Keywords:- Employees Service Awareness, Empathy, Assurance, Responsiveness, Customer Satisfaction.

I. INTRODUCTION

The varying business environments have necessitated the competitive panorama of the insurance business due to the dynamic disposition of clients. Beholds on insurance businesses, and practitioners, to place a premium on employee' service awareness to ensure their survival, growth, profitability, and sustainability [1]. Customers rely on the behavior of the company's service employees when judging the quality of services as most clients cannot tell the difference between the business and the service providing employee [2]. The degree to which a service meets or exceeds consumer expectations is crucial [3]. Since the degree of service satisfaction delivered is determined by the client, not the business, employees should be trained to be perceptive of the expected values by the customers and motivated to provide high-quality service. Again, employee service awareness is imperative for employees who interact with several stakeholders, including customers, prospects, and the public.

Customer satisfaction is therefore, intrinsically tied to service awareness [4]. Each interaction a service employee has with a customer provides an opportunity to develop, strengthen, or decrease the customer's emotional attachment to a company and its offer. These meetings are therefore not conduits to the client's mind, but mostly untapped resources for the business [5]. Service employees play critical and integral roles in creating strong relationships with consumers and are thus expected to demonstrate certain characteristics. Since employees of the service departments are supposed to act on the firm's behalf, customers' perceptions of the service's quality are impacted by the behavior of those serving and aiding customers in meeting their requests and wishes [6], [7], [8]. Therefore, service employees should be cheerful, accommodating, and attentive to clients; they provide the desired personalized service. According to [9] customers' confidence could be undermined if service employees engage in opportunistic and unethical behavior to maximize their short-term gain. Consequently, service employees' are fundamental in instituting and upholding client satisfaction [10]. Customer satisfaction refers to a customer's derived level of pleasure with a product or service usage in relation to his or her expectations [11]. It is calculated by comparing the product's reported performance to the buyer's expectations [12]. Customer satisfaction is a result of the connection between consumers' expectations of the product/service before the purchase and the reality of the product/service [13]. Thus, client's derived satisfaction with the service rendered/usage is related to the expectations of the client. Expectations of the clients when it matches with services offered, they become satisfied with the service provider (insurance firms).

In principle, insurance businesses are responsible for protecting individuals and organizations against the consequences of insured risks. Insurance firms are vital to economic development; they generate long-long-term speculations while strengthening the country's risk-taking ability. Insurance firms are important to businesses and individuals as they compensate for insured business losses, thereby protecting society's economic activities from collapse. Insurance firms serve society economically and socially not only by preventing losses, but also by reducing anxiety and fear, increasing employment, and generating accumulated premiums for long-term pay out. As a result, insurance businesses, like any other company, are expected to keep improving their performance to maintain their role in

the society. They deal with critical money, products or services, and client information, all of which can be easily shared among insurance firms.

According to [14] the most fundamental of the several difficulties plaguing the insurance companies is a lack of service understanding and a mismatch between the insurance company and its practitioners. Employees of insurance companies should be trained to appreciate the nature and value of the services they provide. It is believed that most Insurance service employees' lack full knowledge of the services they render thus, making it difficult to acquire and retain customers/clients. Most insurance service employees'/agents/canvassers are more interested in selling to as many prospects as possible for the commission they will get. More so, they capitalize on prospects' ignorance to convince them to insure risks they do not require. This has overtime created general apathy/aversion towards willingly seeking insurance services by these customers/clients. As a result, service personnel now find it difficult to convince prospects to insure against any form of risk. The reason being the fear customers/ clients are being sweet talked into paying for something they may not be compensated for if the event occurs. Often, the service personnel fail to reveal certain crucial terms and conditions to prospects, causing such client(s) to breach the terms of contract which render them incapable of accessing the sum insured. To remedy these narrative, employees of insurance companies, must intentionally deploy empathy, assurance, and response which are proxies of customer satisfaction. Our research has contribute to the existing body of knowledge and provide evidence for managers and service organizations, notably in the insurance sector, to solve this issue [15]. Thus, keeping customers/clients satisfied. A satisfied customer/client will talk to two or more persons about the services they received from the insurance company.

According to [16] customer satisfaction is emotional. Therefore, service aware employees' enhance customer satisfaction through their interactive service delivery process. Due to the limitations of empirical study on the relationships between assumed variables, earlier studies mostly neglected the linkages between employee service awareness and customer contentment. Therefore, the goal of this study is to address the research gap by studying the relationship between employee service awareness and customer satisfaction in the insurance industry. The study aims were to be accomplished through the insurance companies in Rivers State. This is predicated on the fact that insurance firms contribute significantly to the state's long-term existence by indemnifying individuals and businesses in the case of the occurrence of the insured event.

II. REVIEW OF RELATED LITERATURE AND HYPOTHESES

A. *Baseline Theory: Role Theory*

Role theory is concerned with the methods through which workers are conditioned to perform roles. Role theory asserts that some behaviors are shared by all persons who perform similar or dissimilar roles, and it investigates the mechanisms that generate, explain, and predict role

behaviors. When an employee joins an organization, he or she agrees to take on a position and execute a task for the organization. According to [17] and [18], they are expected to perform specified tasks, obligations, and responsibilities as part of their functions. Such activities, obligations, and responsibilities are usually outlined in a job description and assessed through a performance evaluation procedure. It also assists in determining the activities that define an employee's position. Discussions with employees about their job expectations are crucial to ensure they understand what they are expected to accomplish now and when they are expected to do it.

B. *The Concept of Employees' Service Awareness*

Employees' service awareness is the extent to which an employee has the understanding of what the company's offer, the principles and values guiding the company's operations and the expected outcome which will enable them communicate same to clients. It refers to an employee's level of familiarity with consumers and their demands. Employees' service awareness refers to an employee's understanding of customer demands in relation to the company's offers. Employees' service awareness helps employees be sufficiently schooled in the practice of actively listening to and comprehending clients and their demands. It refers to workers' recognition of or acquaintance with client demands and wishes. Employees' service awareness begins with the team established by the company to represent its brand. A service aware/employee is a transformational leader who communicates to customers the value and importance of superior customer service.

Furthermore, they increase client enthusiasm, instilling confidence in these customers and the company, which enables them to provide previously unthinkable levels of service [6], [7]. Employees with a service mindset are creative thinkers who come up with novel and imaginative methods to assist clients more successfully. They are the organization's backbone. According to [19] employees' service awareness refers to the extent to which an employee's behavior; personal interactions with consumers satisfy the customer's requirements. Employee service awareness is assumed to be employee direct touch with the service, the consumer, and the firm. They conduct themselves professionally, as the customer see and perceive them in the same manner as the company does, and so their actions are critical to the firm.

The most precious asset of any business is its people; via collaborative efforts, service employees may channel their latent energy and creativity into the firm's service [20]. Employees' service awareness implies empowerment of the employee. When empowered, service employees take ownership of their actions [16]. They hold themselves accountable for their actions when they understand what they are empowered to do. The phrase "empowerment" refers to the process by which "power is transferred" from the employer to the service employees [3]. Managers learn to relinquish close oversight and control in an empowered service employee, while service employee learn(s) to play their roles, take responsibility for the work they perform, and make sound judgments. According to [21] employee

service empowerment encompasses delegation, individual accountability, autonomous decision-making, and sentiments of self-efficacy.

The implication is that service employees' must exhibit commitment, involvement, and skill. [22] posit that attitude, commitment, and involvement are the success factor of service employee empowerment in the insurance industry. Similarly, service employees' impressions of the organization build confidence in them because of the rewards they receive for their contributions to the organization's success and the company's concern for their quality of life [10]. Thus, service employees contribute to the company's positive image building and its maintenance. Service employees should be trained to understand their surrounding- for all customers touch points and responds with informed knowledge. Service employees are accountable of their actions to the firm due to their capacity to both establish and destroy brands. [23].

[24] note that employee service awareness benefits the organization and provides service employees with a sense of connection, pride, and fulfillment. Employees' service awareness increases employee service performance. By influencing individual service employee attitude, a positive service environment may instill the belief that excellent service is expected, desired, and rewarded, providing a tremendous incentive for them to provide better service [6], [7]. [24] argue that employee service awareness fosters a win-win connection between businesses and service professionals, which most businesses believe is the best beneficial environment for both parties. On the other hand, [21] asserted that a lack of employee service empowerment (awareness) is a major source of organizational stress and conflict in many firms. Consequently, [22], posit that lack of employee service empowerment is a source of stress for managers, staff and their teams in the insurance industry. The general opinion is that most service employees are apathetic and disengaged.

Thus, insurance firm's management should empower its service employees to ease some of the stress [16]. Previous literatures on service employee behavior refer to employee personality, service environment, job characteristics, and human resource management strategies [24], [26], [6], [7]. Similarly, employee service awareness among workers is seen as a critical indicator of service firms' economic performance, and customer satisfaction as reflected in their evaluations [27], [28], [29]. Additionally, employee service awareness strives to assist service employees' psychological well-being, increase work satisfaction, improve performance, and increase turnover [10]. Previous researchers have established the dimensions of service quality (awareness) by five (5) characteristics: dependability, responsiveness, tangibility, empathy, and assurance..

C. The Concept of Customer Satisfaction

The term "Satis" means "adequate and sufficiently good" in Latin, whereas "facio" means "to labor" (do or make). Customer satisfaction refers to the extent to which a business perceived performance matches consumer

expectation [45]. Customer satisfaction is an endeavor to keep a promise or a bargain, or the ability to provide a suitable offer, item, pricing, or environment for the consumer [15]. Customer satisfaction is a sentiment derived from an assessment process in which the service is compared to the expectations associated with its use [46]. [47] posit that customer satisfaction is a term that relates to how a client feels about a product or service before and after they purchased it. [46] argue that customer satisfaction is a person's sense of pleasure or displeasure, or disappointment because of comparing a service's perceived performance to its expectations; that complaint and suggestion can be used to measure and track customer satisfaction.

According to [48] customer satisfaction is a subject of assessment of pleasure or displeasure by comparing products perceived performance to their expectations. Customer satisfaction is the essential differentiator of the service supplied by the insurance [31],note that customer satisfaction increases when clients think they have received service that is tailored to their own needs. Customer satisfaction is the activity or analysis that customers participate in when they compare their pre-purchase expectations against the performance, they anticipate from a product to their subjective assessment of the performance they received, [49]. Customer satisfaction is the largely evaluation of a firm's services. Customer satisfaction is the sum total quality of a company's activity [52]. It is the measurements that anticipate the client's expectations for the service they want to acquire. Similarly, [31] argue that customer satisfaction increases when customers perceive they have received personalized treatment.

Customer expectations are dynamic, and it is the company's obligation to meet these customers' changing requirements and desires. Otherwise, they will seek it elsewhere. Insurance firms may display empathy by demonstrating concern for their customers and delivering the necessary individualized attention, while also considering their unique needs and aspirations [30],[31]. [50] posit that customer satisfaction is a metric that indicates how well a company's product fulfills or exceeds its consumers' expectations. Understanding issues from the customer's perspective offers a more complete picture of what is occurring within the customer's domain [51].Customer satisfaction is the extent to which his/her expectation are met or exceeded by the company's product/service. Customer satisfaction is described by [52], as the aggregate of emotional reactions of varying intensity that occur at a certain time interval and for a limited length and are directed toward a specific aspect of product acquisition and consumption. Herein, customer satisfaction is a pre- and post-transaction sense of expectation, fulfillment, or discontent experienced. Thus, customer satisfaction can therefore be actualized in the service industry by service aware personnel's empathy, attunement, and service orientation. All of which are manifested in customer satisfaction or dis-satisfaction [3], [30], [31]. This study examined three (3) proxies of customer satisfaction namely: empathy, assurance, and responsiveness

D. Empathy

Empathy is the capacity for a person to detect another's thoughts, feelings, and experiences; to share another's emotional experience, and to respond to another's observed experiences [32]. [33] posit that empathy is the capacity of service employee to exhibit helpful behaviors toward clients, such as interpersonal care and emotional contagion, from a professional stance Empathy demonstrates to customers that they are receiving personalized attention they desire. Empathy can occur when a focal company provides customers with caring, individualized attention [1]. This conveys the feeling that the firm is doing everything possible to satisfy their demands. Empathy is exhibiting a feeling or showing concern for the customer's predicament.

According to [34] empathy is described as a service employee's cognitive ability to perceive a customer's thinking, ideas, and intentions. Additionally, from a customer's perspective, empathy refers to a service employee's capacity to understand the customer's perspective and thoughts throughout service interactions [35]. Empathy entails being receptive to the prospect's concerns. Empathy aspires to communicate to customers that they are unique and special to the business through specialized or personalized services delivery [1]. Empathy result(s) in the consumer developing a good opinion of the service employee. [36] assert that empathy is one of the success factors; which describe the provision of caring and customized attention to customers, this view is shared by [3]. Given the foregoing, insurance firms can attract new and retain the existing customers by being empathetic as demonstrated by scholars.

Empathy as a dimension of customer satisfaction is concerned with a range of activities that fulfill a variety of client requests, with tailored or personalized service. Therefore, service providers must be cognizant of the customer's unique wants, goals, and preferences [1]. [37], argue to treat clients fairly; the insurance industry must develop ways of communicating with them; to instill a sense of belonging with the firm. Additionally, whatever that can be done to ensure that each customer/prospect feel as though they have the firm's undivided attention and have been treated with respect will increase their sense of satisfaction [38]. The implication is that every customer wants to be treated as a human being, and want the firm to understand them as such, not just to insure them and not to understand their challenges, knowing full well that many service employees rely on their lack of knowledge of the service to convince them to insure for items they may not need.

Empathy includes demonstrating concern for the client's needs and objectives. [39] investigate the indirect effect of employee empathy (EE) on customer loyalty (CL) and loyalty outcomes through intervening variables, i.e. customer affective commitment, perceived service quality, and customer satisfaction (CS). The findings confirm the positive and indirect effect of EE on CL and loyalty outcomes (i.e. positive word-of-mouth and repurchase intentions). [37] examined the relationship between customer relationship marketing (CRM) and customer satisfaction. Four main dimensions such as trust, commitment, empathy, and equity were used to measure

customer relationship marketing and four main dimensions such as reliability, responsiveness, functionality, and call charges were used to measure customer satisfaction. The study revealed a significant correlation among dimension of customer relationship marketing and customer satisfaction. To satisfy a consumer, they must be treated as individuals, which improve assurance. Given the foregoing, we hypothesize thus:

H₀₁: There is no significant relationship between employee service awareness and empathy.

E. Assurance

Assurance is a service employee's ability to inspire trust and confidence in their customers by their competence and civility, as well as the ability of the business to inspire trust and confidence in their customers [1]. [40] posit that assurance relates to the abilities and capabilities of individuals which evoke faith and confidence in clients giving them a level of satisfaction. Assurance refers to a service employees' potential to inspire trust and confidence via their knowledge and demeanor [30]. This relates to both an employee's awareness of civility and the firm's ability to inspire honesty and confidence. Due to client uncertainty on how to evaluate results, honesty is critical in the insurance market. Businesses seek to establish trust and loyalty with essential stakeholders like the insurance agents, brokers, and individual clients [1].

Demonstrated competence, kindness, altruistic communication, and an overall positive attitude that serve clients effectively and efficiently is referred to as assurance [40]. Customers who feel at ease with a firm's staff are more inclined to purchase the company's services now and in the future. Assurance is concerned with the knowledge and skills required for the job, as well as the correctness, decency, and security given by insurance firms [1]. Given the foregoing, customers can develop trust in the insurance firms because of the service employees' behavior, which instills confidence and security if they are courteous and competently address customer concerns [40]. Service professionals recognize the need of gaining the client's trust and confidence to maintain a competitive advantage and boost their responsiveness. Thus, we hypothesize that:

H₀₂: There is no significant relationship between employees' service awareness and assurance.

F. Responsiveness

Responsiveness is an organization's willingness to serve clients and provide prompt service [1]. [41], posit that the word "responsiveness" refers to an organization's capacity to offer service promptly. When a business provides timely services, most clients enjoy it [42]. Efficiency driven businesses pay special attention to the services they give to obtain advantage and fend off competition [42]. This dimension is concerned with the way customers' requests, inquiries, complaints, and concerns are addressed [1]. A responsive marketer discovers and answers a market need [44]. Customer responsiveness is described as an enthusiasm to serve customers and a commitment to prompt service delivery [30].

Responsiveness is described as the timeliness of service and/or the readiness to provide service to clients following individual attention to their requirements and wants [31]. According to [1], responsiveness also considers the punctuality, presence, and professional devotion of service workers; it can be quantified in terms of the time consumers wait to get assistance as well as the response time to questions. Armstrong defines responsiveness as the ability to keep consumers informed about when services will be executed, to provide prompt service to customers, to be enthusiastic to serve customers, and to be prepared to respond to client needs. [30] argue that depending on the actions taken to keep the consumer informed, the relationship with the customer may be strengthened or hurt. What is exceptional or appropriate for one client may not be the same for another.

Furthermore, the service employee must of necessity, understand each customer uniquely. If an aggrieved customer perceives that an organization is making concerted effort to resolve their issue(s), they feel well cared for and obtain value for his money[1]. Customers' confidence may be boosted by continually improving service delivery methods and employee behavior. Responsiveness relates to a service employee's eagerness to serve a customer promptly; it incorporates the principles of personalization, flexibility, and the ability to customize a service to the consumer's needs. In the light of the preceding, we hypothesize that:

H03: There is no significant relationship between employee service awareness and responsiveness.

G. Employees Service Awareness and Customer Satisfaction

[16], there is a significant relationship between employee empowerment and customer satisfaction; because satisfaction is an emotional experience, empowered employees would be able to effect customer satisfaction through their informed interactive service delivery process. [53] found no correlation between staff empowerment and customer happiness. Similarly, in the Pakistani commercial banking industry, [54] found no correlation between staff empowerment and customer satisfaction. Similar

investigations conducted in Taiwan and Malaysia by [55] promoting service quality in tourist hotels through employee empowerment. Similar result was produced. However, [8] found in his study, employee empowerment and customer satisfaction in a hotel service organization that consumers were satisfied with the services provided by empowered staff. According to [10], perceived organizational support is substantially correlated with the perseverance of customer-contact personnel. [7] concluded that employee self-efficacy played a role in mediating the link between transformational leadership and employee service performance.

[20] service employee empowerment is influenced by availability of resources, coaching, alignment, knowledge, a positive work environment, and training of workers. [7], service personnel transformation is given credence by self-efficacy, emotional commitment, and job satisfaction. To [2], customer orientation is enhanced by the technical ability, social ability, motivation, decision-making, and authority of service professionals. In [10], customer service personnel is dimensioned as having an emotional, continuing, and normative commitment. This study used the three (3) dimensions of service quality proposed by [3] because The SERVQUAL model is the first service quality (awareness) scale developed for the purpose of assessing service quality (awareness); the scale was developed through in-depth interviews with executives and focus groups with consumers from four distinct service sectors: retail banking, credit cards, securities brokerage, and product repair and maintenance; these four service sectors were chosen because they represent a cross-section of services that vary along key attributes used in the classification (Parasuraman *et al.*, 1985). Thus, customer satisfaction is a result of an employee's service awareness; empathy toward the consumer; assurance of the service provided to the customer; and timely response to the customer. Empathy, assurance, and responsiveness were employed as proxy variables for customer satisfaction whereas employee's service awareness was used as unidimensional variable in the study. The study was guided by the conceptual framework outlined below.

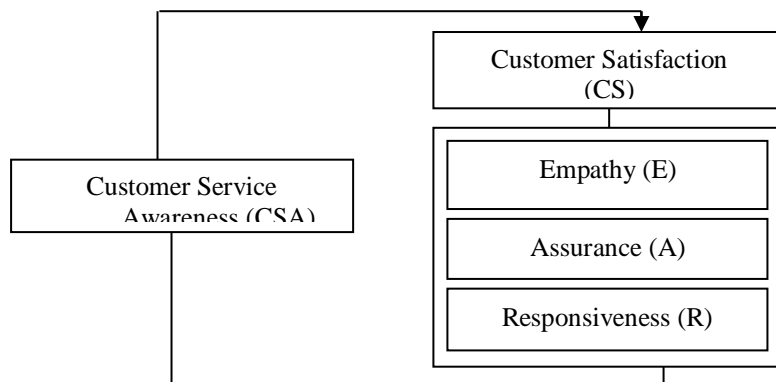


Fig. 1: Conceptual framework of the relationship between employees’ service awareness of service employees and customer satisfaction of insurance firms in Port Harcourt .

Source: Researchers conceptualization

H. Methodology

This study investigated the relationship between employees' service awareness and customer satisfaction of insurance firms in Port Harcourt. This study adopted a correlation research design. Correlation design is the study that involves the determination of the relationship between two or more variables, as well as the direction and magnitude of the relationship between the variables [56]. This design is appropriate for the study since it intends to establish a relationship between dimensions of employees' service awareness and customer satisfaction of customers of insurance firms in Port Harcourt. The population used for this study was Thirty-six (36) insurance firms in Port Harcourt, Rivers State. Three (3) employees of the insurance firms namely, the manager, the sales executive, and the sales manager were purposively selected from each of the insurance firms to form the 108 respondents used for the study. A total of 108 questionnaires were issued to respondents..

In toting up, assessing whether or not, correlation exist between variables, studies also inquire about; appraise the view of correlation between variables. The Pearson correlation is a technique commonly used to measure this phenomenon quantitatively [57]. The coefficient of correlation between variables can range to from -1.00 to 1.00. A perfect negative relationship is denoted by -1.00; 1.00 represent a perfect positive relationship; while no

relationship exist between variables if the correlation coefficient is 0. Higher correlation coefficient denotes stronger relationship between variables. This study adopted the threshold of correlation coefficients suggested by [58] in assessing the nature of relationship between the variables under inquiry. According to [58], there is no relationship between two variables if the coefficient of determination is \bar{r}^2 .00.; the relationship between two variables is very weak if the coefficient of determination is \bar{r}^2 .01-.19; a weak relationship exist between two variables if the coefficient of determination is \bar{r}^2 .20-.39; the relationship between two variables is moderate if the coefficient of determination is \bar{r}^2 .40-.59; \bar{r}^2 .60-.79 indicate a strong relationship between two variables while \bar{r}^2 .80-1.0 indicate very strong relationship between two variables. The interpretation process was subject to 0.01 (two tail) level of significance.

Three aspects of service awareness were used to assess the growth of service employees: empathy, assurance, and responsiveness, but customer satisfaction was evaluated unidimensionally in the study. The test statistic was Pearson's Product Moment Correlation (PPMC), which was calculated using SPSS version 20.0. The result is shown below:

III. RESULTS

Test of Hypotheses

H₀₁: There is no significant relationship between empathy and customer satisfaction.

		Empathy	customer satisfaction
Empathy	Pearson Correlation	1	.664**
	Sig. (2-tailed)		.000
	N	105	105
customer satisfaction	Pearson Correlation	.664**	1
	Sig. (2-tailed)	.000	
	N	105	105

Table 1 Relationship between Empathy and Customer Satisfaction

** . Correlation is significant at the 0.01 level (2-tailed).

The result in Table1 shows that the correlation between empathy and customer satisfaction of services of insurance firms is 0.664. From the two tailed test, the observed correlation has probability level (sig. 2tailed) of 0.001. The significant level of 0.001 is less than the chosen value of 0.05 alpha. Therefore, the null hypothesis of ‘no significant relationship between empathy and customer

satisfaction is rejected. This implies that there indeed a statistically significant relationship between empathy and customer satisfaction as $r(103) = .66, P < .05$

H₀₂: There is no significant relationship between assurance and customer satisfaction.

		Assurance	Customer satisfaction.
Assurance	Pearson Correlation	1	-.223*
	Sig. (2-tailed)		.020
	N	105	105
Customer satisfaction.	Pearson Correlation	-.223*	1
	Sig. (2-tailed)	.000	
	N	105	105

Table 2: Relationship between Assurance and Customer Satisfaction

*. Correlation is significant at the 0.05 level (2-tailed).

The result in Table 2 shows that the correlation between assurance and customer satisfaction of services of insurance firms is -0.223. From the two tailed test, the observed correlation has probability level (sig. 2tailed) of 0.001. The significant level of 0.001 is less than the chosen value of 0.05 alpha. Therefore, the null hypothesis of ‘no significant relationship between assurance and customer

satisfaction is rejected. This implies that there indeed a statistically significant relationship between assurance and customer satisfaction as $r(103) = .22, P < .05$

H₀₃: There is no significant relationship between responsiveness and customer satisfaction.

		Responsiveness	Customer satisfaction
Responsiveness	Pearson Correlation	1	.953**
	Sig. (2-tailed)		.020
	N	105	105
Customer satisfaction.	Pearson Correlation	.953**	1
	Sig. (2-tailed)	.000	
	N	105	105

Table 3: Relationship between Responsiveness and Customer Satisfaction

*. Correlation is significant at the 0.05 level (2-tailed).

The result in Table 3 shows that the correlation between responsiveness and customer satisfaction of services of insurance firms is 0.953. From the two tailed test, the observed correlation has probability level (sig. 2tailed) of 0.001. The significant level of 0.001 is less than the chosen value of 0.05 alpha. Therefore, the null hypothesis of 'no significant relationship between assurance and customer satisfaction is rejected. This implies that there indeed a statistically significant relationship between responsiveness and customer satisfaction as $r(103) = .95, P < .05$

IV. DISCUSSION OF FINDINGS

The result of the study Table 1 revealed there exists significant relationship between empathy and customer satisfaction as $r(103) = .66, P < .05$. The finding is consistent [1], and [31] who posited that empathy has a linear relationship with customers' satisfaction as it indicates that customers received the personalized attention required to repose confidence and feel sure that the firm is doing all possible to satisfy their demands. The result of the study Table 2 revealed there exists significant relationship between assurance and customer satisfaction as $r(103) = .22, P < .05$. The finding is consistent with [29] and [39] who asserts assurance has correlates with satisfaction which is the abilities and capabilities of individuals which evoke faith and confidence in clients giving them a level of satisfaction. Businesses seek to establish trust and loyalty with essential stakeholders like the insurance agents, brokers, and individual clients [1]. The result of the study Table 3 revealed that there exists significant relationship between responsiveness and customer satisfaction as $r(103) = .95, P < .05$. The finding is consistent with [41] which asserted that when a business provides timely services, most clients enjoy it. [1], opined that punctuality, presence, and professional devotion of service workers can be quantified in terms of the time consumers wait to get assistance as well as the response time to questions.

V. CONCLUSION AND RECOMMENDATION

For customers to be satisfied with a firm's services, they need to be aware of the services of the firm, employee need to make the customer understand the salient points in the terms and conditions of the contract. If the customer knows what they are involving themselves in; they will brace up to face the challenges and the consequences of their actions. Therefore, the study concluded that employees' service awareness relates with customer satisfaction. Recommendation: Manager of service organizations should empower employees to enhance customer satisfaction.

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