

Organisational Culture and Perception of Service Quality among Employees in the Insurance Industry in Nigeria

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Abstract

The achievement of any service organisation has to do with the service quality. Literature has continuously shown the importance of service quality and how pertinent it is to the survival of any organisation regardless of the industry. Further analysis of the literature posits that organisational culture has significant impact on a wide range of events within an organisation such as human resource and profitability amongst others. This study, therefore, examined the relationship between organisational culture and perceived service quality. Employing a cross-sectional research design and convenience sampling technique, the questionnaire was used to elicit information from 129 employees out of the study population in the insurance industry. Correlation and regression analysis were used as the statistical tools for the study. The findings revealed a significant relationship between bureaucratic culture dimension and perceived service quality ($r=.22$; $p < .05$), a negative significant relationship between innovative culture and perceived service quality ($r= -.09$; $p < .05$), while supportive culture dimension had a positive significant relationship with perceived service quality ($r=.49$; $p < .05$). Furthermore, the dimensions of organisational culture jointly predict perceived service quality. Based on the findings, the study recommended that management should endeavour to develop an effective and strong organisational culture as it will help to improve the service quality within and outside the organisation, while organisational culture should be based on the strength of the firm.

Keywords: Organisational culture, bureaucratic, innovative, supportive culture, perceived service quality.

Introduction

Insurance as an industry is a major composite of the financial sector of any economy all over the world, Nigeria inclusive. Insurance is a mechanism that transfers risks and provides financial compensation for losses suffered during the occurrence of an event not within the control of the insured and is one of the vibrant sector of the economy and has been gradually but steadily contributing to the Gross Domestic Products- GDP of the nation (Ukpong & Acha, 2017). The

industry is separated into general business and life business and comes with promises between the insurer and the insured to deliver service as at when due which must be of high quality to ensure satisfaction and retention. Interestingly, quality affects customer satisfaction and in turn, the performance of a product or service; it is a term that indicates the level of customer satisfaction whether high or low with respect to products or services (Stefano, Filho, Barichello & Sohn, 2015).

Service quality is the ability to design and deliver a service by the organisation in a correct and positive manner that will lead to external customer satisfaction, competitive advantage and in the long run, survival of the organisation (Atiyah, 2017). It describes how customers' needs are met, the measurement of perceived quality by the customer is usually observed either during or after the process and is usually determined by a comparison of the expected service against the perceived quality of service rendered (Edward & Sahadev, 2011; Das, 2014). According to Leonnard (2018) high service quality is a fundamental strategy that service providers need to provide in order to maintain their market. An effective service quality is an offshoot of the culture of an organisation as the culture speaks to every aspect of the organisational process.

Shahzad, Luqman, Khan & Shabbir (2012) describe culture an arrangement of attributes that are different, expresses an organisation and sets it aside from others. Culture is what a group learns over a period of time as it resolves issues within its internal and external environment, it is to an organisation, the same as what personality is to an individual (George, 2011; Hofstede, 1991; Kuye, Uche & Akaighe, 2013). Organisations today are dynamic, posing a challenge as well as opportunities to corporate organisations and various policymakers, and it is crucial to the organisations' strategic goals and objectives that this dynamism within the system is understood (Osibanjo & Adeniji, 2013).

Organisational culture as a concept is ambiguous and as such difficult to really define but has in the past few years become popular within organisations. Organisational culture is a powerful component of an organisation's success, laying down the tracks for strategy, it is seen as the foundation for profit, productivity, service delivery and progress (Obasan, 2012). According to George (2011) organisational culture is sometimes referred to as an organisation's DNA, "a powerful template that shapes what happens in the workplace". The culture of an organisation is developed and administered by its own employees as a result of both internal and external factors (Gutterman, 2016). Three dimensions of

organisational culture was noted in the literature by Wallach (1983) and was employed for this study namely: innovative culture, supportive culture, and bureaucratic culture.

Statement of the Problem

For an organisation to succeed, there is a need to build its strengths and grow its bottom-line. Increased clientele leads to increased patronage which in turn leads to growth. The insurance industry has been consistently plagued by very low penetration, low patronage and low premium income when compared to other financial institutions. This in most cases has been linked to customer apathy to the products on offer most times based on the perception of the customers which has greatly affected consumer patronage. Quality service is one of the means, by which an organisation can gain and retain customers which will, in the long run, translate to improved performance. Furthermore, the insurance industry is service oriented, predicated on service satisfaction and to successfully compete, organisations need to understand how the service quality is likely to be influenced. Insurance is an intangible product and relies heavily on the good relationship between the customer and the organisation. This relationship has been marred overtime by poor service quality and has continued to be a challenge. Based on this, effective organisational culture and service quality is critical for organisations.

According to Mansour & Mohanna (2018) studies on perceived service quality has mostly been viewed from the perspective of the customers. Understanding service quality from the view of employees in the insurance industry who are in contact with the customers is imperative and has not been extensively discussed in the literature. This study identifies this and makes it the focus. Thus, the study sets out to examine the relationship between dimensions of organisational culture and perceived service quality among employees in the insurance industry.

Review of Literature

The study employs the Iceberg model by Hall (1976), according to this model culture is seen as an iceberg, whereby only the surface is visible to the observer, whereas there is also an invisible part of the iceberg made up of different facets. Same is applicable to organisational culture, it is what the customers' see that make up their perception of service quality. Organisations can use the hidden part of their culture to strengthen their services so that they can be perceived positively by the customers.

Theoretically, there have been quite a few models and dimensions of service quality based on different sectors of the economy (Pollack, 2009; Al-Hashedi & Abkar, 2017). The most commonly used measurement models for service quality are: Parasuraman, Zeithaml & Berry (1988) SERVQUAL which measures service quality from the viewpoint of the customers expectation against the perception of the actual service given; and Cronin and Taylor (1992), SERVPERF which measures service quality from the angle of the service received or perceived against the ideal service that should be rendered (Ingaldi, 2016). Quite a number of studies have been conducted with regards to measuring service quality (Quinn, Lemay, Larsen & Johnson, 2009), but there is yet to be any form of consensus as to the best way to measure service quality (Clewes, 2003).

Literature is dominated by the Parasuraman, Zeithaml & Berry (1988), and Shahin, Mehrparvar & Shirouyehzad (2013) approach which has five dimensions of tangibles which represents the appearance of the employees, physical facilities, and the equipment; responsiveness which is the willingness of employees of the organisation to render assistance to customers when required as well as provide service promptly; reliability, this is the ability of the organisation to perform the service promised accurately and dependably; empathy which refers to the kind of attention given to customers in form of care, individual attention and assurance, this is the courtesy and the knowledge exhibited by employees as well as their ability to garner the confidence and trust of customers.

Chui, Ahmad, Bassim & Zaimi (2015) in their study find that student perceptions were lower than expected and recommend that service improvement measures be put in place. Also, Rasyida, Ulkhaq, Setiowati & Setyorini (2016) note that it assists the management of an organisation to focus its efforts towards its customers in order to ensure that they meet their expectations, while Saha & Kumar (2018) note that supportive and innovative culture moderates the impact of affective commitment on employee job satisfaction.

In another study, Kuo & Tsai (2017) opine that while innovative culture and organisational performance was moderated by management maturity, this was not so for bureaucratic and supportive cultures.

Gochhayat, Giri & Suar (2017) opine that organisations with strong cultures have the tendency to perform more effectively than organisations with a weak culture. Some other research has focused on the quality of service as perceived from both ends of the customer and the employee, noting that the perception is the same

(Farivar, Khanbashi & Esmaeelinezhad, 2011). On the other hand, Mansour & Mohanna (2018) look at service quality from the perception of the employees and observe that job stress mediated the relationship between employees' perception of service quality work-leisure conflict and work-family conflict.

Perceived Service Quality

Quite a lot of positions require employees of organisations to exhibit responses that are enthusiastic to clients and other stakeholders irrespective of their personal sentiment (Alsakarneh, Hong, Eneizan and Al-kharabsheh, 2018). Service is a concept that has to do with meeting the expectations of people and is crucial for every organisation offering intangible products. Defining quality is much easier within the manufacturing sector than within the service sector but is now more increasingly important. According to Theresia and Bangun (2017) service quality is an organisation's strategy and is said to be the difference between customer expectations against the actual service given.

The use of quality service as one of the most important dimension to evaluate service provided by an organisation is quite common. As such, it has become a tool organisations imbibe in satisfying their clients. This gives the organisation a competitive advantage and the opportunity to survive and also be profitable. Quality service in an organisation is both the responsibility of employees and management because services are usually offered through a mechanical effort or the effort of people (Pride & Ferrel, 2006). To buttress the above, Zeithmal, Bitner and Gremler (2006) as cited in Razavi et al., (2012) define service quality as an evaluation focused to reflect the perception of the customer with respect to reliability, responsiveness, empathy, tangibles, and assurance.

Organisational Culture

Culture as a concept has primarily stemmed from the study of national and ethnic differences within the various social sciences discipline and is claimed to be one of the main factors necessary to understand the workings of an organisation (Acar & Acar, 2014). Organisational culture according to Osinbanjo and Adeniji (2013) is defined as the core of an organisation's activity and further postulated that it had an aggregate impact on an organisations' overall effectiveness and the quality of its services and products. Organisational culture is described as a mind process that is collective and one that differentiates people within a group from those in another group (Hofstede, 1991; Hofstede, 2010). Organisational culture is linked with the shared beliefs, norms and values shared by employees of an organisation ((Kuo & Tsai, 2017; Martins & Terblanche, 2003).

Organisations' culture arises as a result of different things ranging from previous events within the organisation, an upshot of the national culture, the different personalities, experiences of past work settings and so on (Mahler, 1997). Culture plays a very prominent role in an organisations' success and generates a sense of commitment to the mission of the organisation, and it enhances the capabilities of the organisation (Leithy, 2017). The contemporary definition of organisational culture is inclusive of the values, leadership style, routines and procedures, language and symbols as well as the definition of success that characterises an organisation (Obasan, 2012). Organisational culture seeks to relate the employees to its values, norms, beliefs, and principles shared by people in an organisation and which controls the manner of interaction between them and also the organisations stakeholders (Saha and Kumar, 2018). To effectively assess the nature of organisational culture, employees and other stakeholders need to recognise those elements that influence it.

According to Schein (1991) in Bellot (2011) factors that influence organisational culture are the business environment; leadership; management practices as well as the informal socialization process.

Organisational Culture and Perceived Service Quality

The culture of an organisation is made up of shared values, articulated as well as non-articulated behaviours and beliefs that make up the psychological and social ambiance of an organisation and gives it its uniqueness, it is used as a concept for the way thinking occurs in organisations (Saha and Kumar, 2018). For an organisation to successfully compete in their chosen market, they need to understand the perception of the quality of the consumer and how the service quality is influenced. According to Seth, Deshmukh and Vrat (2005) to effectively manage how the organisation quality of service is perceived, the organisation need to ensure that what customers expect matches the service they receive to ensure customer satisfaction. Service quality is referred to as a high level of customer satisfaction with respect to the type of service rendered and how it was done (Lupo, 2015).

The manner a service is delivered as well as the quality of service is subconsciously rooted in the culture of an organisation. According to Kuo and Tsai (2017), organisational culture can be used by management as a tool for control, where common values are used to direct employee attitude, thus building employee commitment towards the goals of the organisation. A conscious effort within an organisation to ensure that at every point in time, the quality of service

emanating from it is of the highest quality will inadvertently have a positive impact on its overall results. Bureaucratic culture is identified by its systematic work process where there are clear authority lines and hierarchical process based on power and control. We thus raise the following hypothesis:

H₁: Bureaucratic dimension of organisational culture will have a significant relationship with perceived service quality.

Culture implies collectivism and social practices that may be seen as cultural marks of the organisations (Larentis, Antonello & Slongo, 2017). It is however noteworthy, that in an organisation with innovative culture, the environment is more dynamic and the employees creative. Here, employees are able to share their beliefs and information with each other (Zhou & Shalley, 2008; Dechamp & Szostak, 2016). The employees are result-oriented, challenging, pressured, stimulating, exciting, they dislike hindrances and love risk-taking (Bigliardi, Dormio, Galati & Schiuma, 2012) which are all attributes that can facilitate success. Whether this may likely have an impact on the perceived service quality is unknown as the merging of a customer's expectation of a service delivered and their perception of the service delivered is imperative to the success of the organisation (Behdioglu, Acar & Burhan, 2017). As such we propose that,

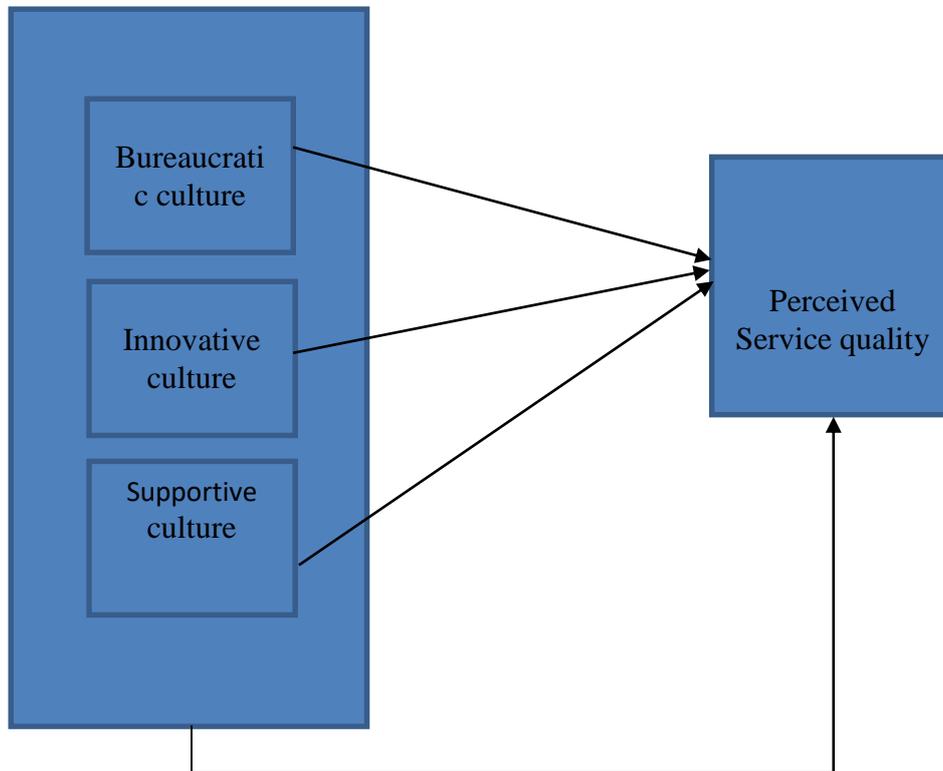
H₂: Innovative dimension of organisational culture will have significant relationship with perceived service quality.

Where expectations are fulfilled or exceeded, it leads to a positive perception which in turn leads to satisfactory service quality (Behdioglu et al., 2017). However, considering that organisations are different, some may have a supportive culture, characterized by an atmosphere of confidence, trust, cordiality, people oriented, safe and collaborative culture imbedded in the organisation. It is however, not farfetched that organisational culture expresses this set of values that have been built over the course of the organisations history, having developed as a part of its internal and external adaptation process. It creates a strong energy and momentum which permeates the organisation and create a new drive for success, identifying the fact that a supportive culture is mostly teamwork oriented with harmonic interpersonal relationships (Ababaneh, 2010). The impact on the perceived service quality is unknown; we thus hypothesize,

H₃: Supportive culture will have a significant relationship with perceived service quality.

Based on the above hypotheses, the researchers developed the conceptual model.

Fig 1: **Organisational Culture**



Source: Researchers', (2018)

Materials and Methods

This study employed a cross-sectional research design and convenience sampling technique. The population of the study comprised of all 248 employees of the study organisation, a sample size of 153 was derived using the Yemane (1967) formula, out of which 129 was deemed usable for the study. A questionnaire was employed as the research instrument for the study and was divided into two sections; section A and B. Section A consists of information on the respondents while section B consists of the questions on the study variables.

The modified version of the SERVQUAL scale by Hartline and Ferrell (1996) was employed for the study. This scale was modified based on the original scale

by Parasuraman *et al.* (1985, 1988), the choice of this scale was because the scale has been tested and applied in various industries, including the service industry and has been employed to test the quality of service from both the perspective of the customers and employees (Mansour and Mohanna, 2018). The modified version consisted of ten items, requesting employees to respond to the quality of service of the organisation. A 4-point Likert scale was used to measure the responses ranging from strongly agree (4) to strongly disagree (1).

Organisational culture was measured using the Wallach's (1983) index to measure the three dimensions of bureaucratic, supportive and innovative cultures with each having 8 items making 24 items in all. The questions were designed to feel the ideas of the employees. Examples of the questionnaire items are: "In my organisation, formal procedures generally govern what people do" to "Mutual trust and loyalty is the glue that holds my organisation together". The Cronbach alpha for bureaucratic culture is .80, innovative culture .85, and supportive culture .82. Which are all above the recommended standard of .70 (Saha and Kumar, 2018).

In order to ensure the reliability of the measuring instruments, a pilot study was conducted. The result of the pilot study revealed that perceived service quality had a Cronbach Alpha of .76, while bureaucratic culture, innovative culture, and supportive culture all had a Cronbach Alpha of .78, .80, and .79 respectively which were all above the recommended threshold.

Correlation and regression analyses were employed to examine how organisational culture dimensions of bureaucratic, innovative and supportive culture independently and jointly predicted perceived service quality among the employees of the study population. The researchers controlled for age, gender and tenure which have been documented in the literature as having a potential impact on the study variables (Mansour and Mohanna, 2018).

Result

Correlation analyses of all the study variable was done employing Statistical Package for Social Sciences (SPSS) version 25, and the resulting output generated arranged in table 1.

Table 1: Mean, Standard deviation and intercorrelations among the study variables

Variables	Mean	SD	1	2	3	4
1. PSQ	3.39	.42	1			
2. BC	3.25	.49	.22*	1		
3. IC	3.06	.46	-.09*	.40**	1	
4. SC	3.11	.50	.49**	.28**	.48**	1

Notes: $n=129$. * Correlation is significant at 0.05 level; ** Correlation is significant at .01 level

PSQ: Perception of service quality; BC: Bureaucratic culture; IC: Innovative culture; SC: Supportive culture

Hypothesis one which states that there will be a significant relationship between bureaucratic culture and perceived service quality was tested using the Pearson correlation coefficient. The result revealed a positive significant relationship between bureaucratic culture and perception of service quality ($r = .22$; $p < 0.05$). The second hypothesis was supported as the innovative culture had significant relationship with perception of service quality ($r = -.09$; $p < 05$). A significant positive result was found between supportive culture and perception of service quality ($r = .49$; $p < 0.5$) confirming the third hypothesis.

In order to establish the joint influence and the relative contribution of each dimension of organisational culture, a hierarchical multiple regression was further employed, as correlation does not necessarily imply causation.

Summary of hierarchical multiple regression analysis showing relative contributions of bureaucratic, innovative and supportive culture on perception of service quality

Model	Variables	B	β	t	Sig	R	R ²	F	P
1	Constant	3.04		21.26	< .05	.32	.10	4.67	< .05
	Age	-.06	-.11	-.85	n.s				
	Gender	.16	-.19	2.17	< .05				
	Tenure	.11	-.29	2.20	< .05				
2.	Constant	1.91		6.77	< .05	.60	.36	11.40	< .05
	Age	-.04	-.08	-.67	n.s				
	Gender	.16	.19	2.49	< .05				
	Tenure	.08	.21	1.79	< .05				
	BI	.16	.19	2.32	< .05				
	IC	-.24	-.26	-2.94	< .05				
	SC	.45	.52	6.25	< .05				

Dependent variable – Perceived service quality

**Correlation is significant ($p < .01$), *Correlation is significant ($p < .05$), (n.s), not significant

BC: Bureaucratic culture; IC: Innovative culture; SC: Supportive culture

The result revealed how much variance of perceived service quality is explained by each of the dimensions of organisational culture (bureaucratic culture, innovative culture and supportive culture) in the regression model after controlling for age, gender and tenure.

From the result of the hierarchical regression in model 1, gender and tenure have significant impact on perception of service of quality. While jointly, age, gender, and tenure have significant effect on perceived service quality ($R^2 = .10$; $F = 4.67$, $p < .05$). The second step determines how variation in perceived of service quality is accounted for by entering bureaucratic culture, innovative culture and supportive culture in the regression model. Model two explains the independent and joint effect of bureaucratic culture, innovative culture and supportive culture on perception of service quality.

The regression analysis yielded an F-ratio of 11.40 and was significant at 0.05. The independent variables jointly accounted for a variation of about 36% of the total variance in perceived service quality of the participants in model 2 after controlling for age, gender and tenure, thus implying there are other variables which accounted for 64% that were not included and treated in this study. The

table also shows how each of the dimensions of organisational culture (bureaucratic culture, innovative culture, and supportive culture) contributes to perceived service quality. In terms of contribution, supportive culture made the strongest unique contribution to the model ($\beta = .52$; $t = 6.25$; $p < 0.05$), followed by innovative culture ($\beta = .26$; $t = 2.94$; $p < 0.05$), then bureaucratic culture ($\beta = .19$; $t = 2.32$, $p < 0.05$). All the dimensions of organisational culture made a unique statistical significant contribution to the equation.

Discussion

The objective of the study was to examine the relationship between organisational culture and perceived service quality from the employees' point of view. The result showed that organisational culture dimensions independently and jointly influences perceived service quality. The result further revealed how each dimensions of organisational culture contributes to perceived service quality, with supportive culture making the highest contribution, followed by innovative culture and then bureaucratic culture.

The findings of this study are in line with the findings of Kuo and Tsai (2017), where they found organisational culture to be essential for performance in organisations, implying that any organisation with strong culture have the tendency to perform better than any organisation with a weak culture. Leithy (2017) also posited that culture is important and fundamental for the success of any organisation, because the culture of an organisation enhances the proper functioning of the organisation. In addition, the study went further to identify that customer contact employees have an additional significant role to play and should be made to internalize the culture of the organisation as they are pivotal to promoting the perception of the organisation's service quality. Saha and Kumar (2018) also stressed the importance of culture in an organisation because it shows the values, believe system, norms including the principles guiding the activities of the organisation which in turn have significant impact on the quality of service rendered by the organisation, as stipulated by the findings of this study.

Conclusion

This research set out to investigate the relationship between organisational culture and perceived service quality among employees in the insurance industry. Studies have shown that perceived service quality can be measured not only from the customers' perspective but also, from the perspective of employees who are in contact with customers. Based on the findings of the study, it is essential that attention is paid to the cultural setting of the organisation, because culture is

inevitable in any sphere of life and it is life in itself. Every individual within an organisation has his or her own values, norms and belief system that is imbued in him or her, which makes them unique and different from others (Hofstede, 1991). Therefore, whenever an individual joins an organisation, it is advisable and expected that he is made to internalize the culture of the organisation, because everything lies within the sphere of culture. Organisational culture requires that organisations be attentive to the value preferences and the personalities of its employees as well as their specific goals and set targets within the organisation (Gutterman, 2016; Hofstede, 2010).

In conclusion, this study contributes to literature by deviating from the traditional measures of service quality from customer's perspective especially in a developing nation such as Nigeria. The study validates the findings of Mansour and Mohanna (2018) where service quality was measured from employees' perspective. Our study has theoretical and practical implication for the insurance industry and other service-oriented industries, because individual aspect of organisational culture is fundamental, as it affects all units of the system and the system as whole. As a result, employees who communicate with customers, have the potentials of communicating the values and norms of the organisation to customers, because how they communicate the culture of the organisation influences the perception of service quality of the customers. (Obasan, 2012). A positive development is easy to achieve when everyone in the organisation is on the same path. This study views that strong organisational culture impacts an organisations service quality thus impacting on the organisations competitive advantage.

Recommendations

The study, therefore, recommends that organisations should endeavour to:

- i. develop an effective and strong organisational culture built on the strength of the organisation that will help to improve service quality.
- ii. ensure that customer contact employees are given adequate attention from the point of recruitment through training, and
- iii. obtain the perception of customers and employees so as to guide improvement plans.

Limitation and Suggestion for Further Studies

Despite the findings of this study, it is however not without limitations. First, the sample size employed was from a single organisation, hence it may be difficult to

generalise. Second, the use of a quantitative approach only may not yield a robust finding as it may limit employees' responses. Therefore, the study suggests that further research can be conducted encompassing more organisations both in the industry and outside the insurance/ service industry. Also, a qualitative approach should be employed to enable employees to express themselves freely on the subject matter better.

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