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Customer Satisfaction Factors in Life Insurance Growth in Ghana

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This is to certify that the doctoral study by

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Walden University
2015

Abstract

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MBA, University of Ghana, 2003

BA, University of Cape Coast, 1996

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

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Abstract

The growth rate of life insurance in Ghana is under 1% of GDP, and life insurance company leaders must identify and implement customer satisfaction strategies that will aid business growth and sustainability. Guided by the theory of customer satisfaction management systems (CSMS), the purpose of this multiple case study was to explore customer satisfaction strategies that life insurance company leaders execute to grow and sustain the life insurance business. Twelve life insurance company leaders working in the Accra-Tema geographic area participated in face-to-face semistructured interviews for this study. Data analysis involved compiling, disassembling, reassembling, interpreting, and concluding the data. Member checking and methodological triangulation augmented the creditability of participants' responses and confirmed research findings. The research findings accentuated 29 themes that coalesced into 4 major themes: quality service delivery, public perception of insurance, education and awareness creation, and business growth and sustainability. Findings indicated feedback on life insurance policy, understanding of life insurance function and benefits, responsiveness, and operational efficiency as determinants of customer satisfaction. These findings may contribute to social change by creating awareness of the relevance of life insurance in the socioeconomic development of individuals, families, organizations, and communities, leading to financial security to reduce poverty levels in Ghana. The research may be useful to insurance practitioners who desire to improve insurance penetration for business and sustainability.

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Dedication

I dedicate this doctoral study to my three adorable children; Kofi Darko Amoo, Papa Kwesi Otoo Amoo, and Ewuradwoa Adoma Amoo. You supported me throughout out the doctoral study journey, even though you could not fully appreciate the struggle I had to go through in pursuing the DBA program. You gave me reasons to achieve stretchable goals and excellence. This study serves as a constant reminder to my children and all who read it that it is never too hard or too late to achieve greatness and excellence life.

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Section 1: Foundation of the Study

The ability to implement customer satisfaction strategies to retain policyholders is a measure of life insurance performance success (Al-Fawaeer, Hamdan, & Al-Zu'bi, 2012). Researchers have identified the connection in the process of developing meaningful links between customer satisfaction and life insurance growth and sustainability (Patil, 2012; Sahoo & Swain, 2012; Smith, 2014). Insurance is fundamental to financial development in any economy (Ghosh, 2013). Life insurers design life insurance policies to suit and meet the future financial needs of people (Smith, 2014). These needs are commonly long-term and can be in the form of (a) savings, (b) retirement, (c) investment, (d) education, (e) health, and (f) medical, enabling more people to hold life insurance policies and enlarge the life insurance pool (Smith, 2014). Customer satisfaction strategies that translate into operational efficiency and service quality ensure the attainment of customer satisfaction for business sustainability (Kobylanski & Pawlowska, 2012).

Background of the Problem

Customer satisfaction means the feeling of receiving acceptable service (Kobylanski & Pawlowska, 2012). Customers expect businesses to have a simple and seamless service delivery process so they can receive reliable service (Upadhyaya & Badlani, 2011). Customer satisfaction then becomes the total assessment of a customer's experiences with a company, leading to customer loyalty (Gizaw & Pagidimarri, 2014). Customers' beliefs and perceptions of a particular product and service may produce identifiable outcomes about prior experiences. The elements of customer satisfaction (or dissatisfaction) include levels of over or under fulfillment and the feeling of receiving fair treatment (Kobylanski & Pawlowska, 2012). Consumers connect service expectations to their satisfaction levels (Patil, 2012). Life insurance businesses can measure the relevance of customer satisfaction through research of the overall effect of the value of customer satisfaction (Kobylanski & Pawlowska, 2012; Nazari, Divkolaei, & Sorkhi, 2012).

The purpose of this research was to explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain the life insurance business. A growing life insurance industry that complements a country's sustainable economic development strategy creates the financial support to manage the risk of dying early or living too long (Blake, Cairns, Coughlan, Dowd, & MacMinn, 2013; Smith, 2014). Life insurance practitioners need to identify strategies to enhance the life insurance pool and support the sustainability of the business (Kramaric & Galetic, 2013). These strategies might aid insurance practitioners to develop appropriate insurance products and services accessible to the 95% uninsured-Ghanaian-population (Akotey & Adjasi, 2015). Customer satisfaction determinants such as (a) operational efficiency, (b) quality service delivery, (c) technological infrastructure, and (d) customer appreciation of insurance offerings may translate into life insurance business growth in Ghana (Akotey & Adjasi, 2015; Alhassan & Fiador, 2014).

Problem Statement

Life insurance business leaders need to give customer satisfaction strategic importance to increase the life insurance growth rate (Akotey & Adjasi, 2015; Kobylanski & Pawlowska, 2012). Although the life insurance business in Ghana seems to outperform nonlife business, at a sustainable growth rate of 35% in 2008 to 44% in 2011 (compared to nonlife business growth of rate of 31% in 2008 to 32% in 2011), the penetration rate of life insurance is still below 1% (Alhassan & Fiador, 2014). The general business problem was the life insurance industry in Ghana is not growing at the anticipated growth rate after the passing of the Insurance Act 724 in 2006 (National Insurance Commission [NIC], 2012). The specific business problem was some life insurance company leaders lack customer satisfaction strategies that can grow and sustain life insurance business.

Purpose Statement

The purpose of this qualitative multiple case study was to explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain the life insurance business. The research population consisted of life insurance company leaders working in three life insurance organizations located in the Accra-Tema geographic area in Ghana. Semistructured interviews and archival documents served as the data collection instrument to explore information on customer satisfaction strategies to triangulate data. A growth in life insurance business may ensure long-term funds mobilization to enhance Ghana’s economy development, bringing positive social change through wealth and value creation for business sustainability (Gizaw & Pagidimarri, 2014; Kramaric & Galetic, 2013). Life insurance business leaders may consider the findings of this proposed research to broaden their understanding of the strategic relevance of customer satisfaction. The strategic importance of customer satisfaction to life insurance business might influence the quality of life insurance delivery. The relevance of customer satisfaction strategies might assist life insurance company leaders learn different customer satisfaction strategies to grow their businesses (NIC, 2011; Pantouvakis & Bouranta, 2013).

Nature of the Study

The use of qualitative research relates to the interpretative inquiry when participant's responses and researcher's observation and analysis will lead to usable findings (Moustakas, 1994). A quantitative research method is most appropriate for studies that separate factors and issues into parts or variables and does not represent the comprehensive and in-depth understanding of a phenomenon (Horvath, 2012). The difficulty in quantifying lived experiences makes quantitative method inappropriate to provide the clarity of experience required for this study (Applebaum, 2012). Researchers use mixed methods to achieve convergence of analysis of qualitative and quantitative data and to clarify the results obtained from one method and applied to another (Lopez-Fernandez & Molina-Azorin, 2011). Mixed methods research may not be suitable for this research study because the focus is not on multiple statistical analysis to confirm evidence in research findings (Malina, Hanne, Nørreklit, & Selto, 2011). Though qualitative data collection method may be time-consuming and costly, I used a qualitative method for this research to explore how life insurance business leaders execute customer satisfaction strategies for business growth. The advantage of using a qualitative method is the audience for the study identifies the researcher's viewpoint and the research findings are open to the researcher's perception and interpretation (Bernard, 2013; Moustakas, 1994).

The use of multiple case studies is to envisage similar (literal replication) or contrasting (theoretical replication) results but with projectable details (Wynn & Williams, 2012; Yin, 2014). Researchers need to satisfy three conditions in case study design: (a) the type of research question, (b) whether the research focus is on a complex contemporary issue or historical event, and (c) the control the researcher has over the issue or event (Yin, 2014). The research question, which began with the word *what* indicated the exploratory nature of the study (Yin, 2014). The use of a qualitative multiple case study design was appropriate to explore how customer satisfaction strategies might influence life insurance growth in Ghana. Customer satisfaction is a current, complex, and relevant phenomenon that requires a rigor exploration and an in-depth analysis of the phenomenon (Wynn & Williams, 2012). I had no control of the event, which made a multiple case study an appropriate design for this research. These three conditions gave credence to the decision to use a case study approach to this research. Other qualitative research designs may not be beneficial to this study due to various restrictions associated with each of these designs. Time and cost constraints relating to this research make phenomenological and ethnographical research approach untenable (Yin, 2014).

Research Question

The purpose of this qualitative multiple case study was to explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain the life insurance business. The overarching research question was: What customer satisfaction strategies do life insurance company leaders execute to grow and sustain the life insurance business?

Interview Questions

1. What customer satisfaction management systems does your organization use to evaluate service delivery to customers?
2. What strategies do you adopt to ensure continuous improvement of your customer satisfaction management systems?
3. What satisfaction factors do you perceive to be influencing customers to hold on to life insurance policies?
4. How do repositioning and brand image of the company motivate the customer to keep a life insurance policy irrespective of the company's service delivery?
5. If an insurance company over-promises and under-delivers, how would such a performance, in your opinion, affect the reputation of the insurance company?
6. How would you associate the consumer demand for life insurance and the quality of insurance product and service your company supply with the growth rate of

insurance business in Ghana?

7. What methods do you use to ensure customers satisfaction with your products and services?
8. Why is it relevant to use this method to achieve the company's customer satisfaction objectives?
9. How successful has this method been in achieving this objective?
10. In what ways would a customer satisfaction with your products and services impact on the credibility of new product development?
11. What customer satisfaction strategies do you use to safeguarding the future value of your business?
12. Is there any additional information about customer satisfaction in life insurance delivery you would like to add?

Conceptual Framework

The theory circumscribing this qualitative multiple case study was a theory of customer satisfaction management systems (CSMS). Kobylanski and Pawlowska (2012) developed the CSMS model in the summer of 2012. The developers of the CSMS researched on customer behavior, advertising, and quality management (Anderson & Swaminathan, 2011; Jesri, Ahmadi, & Fatehipoor, 2013; Kobylanski & Pawlowska, 2012; Negi & Ketema, 2013). The theory of customer satisfaction management systems indicate the following effects of customer satisfaction as one-dimensional: (a) safeguarding future value of business through customer recommendations (Gizaw &

Pagidimarri, 2014), (b) improving the organization's reputation (Anderson & Swaminathan, 2011; Keisidou, Sarigiannidis, Maditinos, & Thalassinos, 2013), (c) repositioning and enhancing brand image (Kiyani, Niazi, Rizvi, & Khan, 2012), (d) increasing the creditability of new product development, (e) examining the reality of a connection with shareholder return (Gizaw & Pagidimarri, 2014), and (f) stock prices (Tao, 2014). The theorists posited that customer satisfaction management must go beyond these effects and benefits to include a strategic and systematic approach that incorporate continuous improvement (Kobylanski & Pawlowska, 2012). Understanding and determining a pattern of customer behavior based on their satisfaction levels can assist in identifying and managing customers' changing needs. Insurance companies can develop customer satisfaction strategies to attain leadership and market growth in the insurance industry to establish business sustainability (Chen & Kuo, 2011).

Operational Definitions

Customer satisfaction: Customer satisfaction is the measurement of how products or services of a company meet customer expectation (Kobylanski & Pawlowska, 2012).

Insurance policy premiums: The insurance policy premiums are the amount of money an individual pays to an insurance company periodically for active coverage of the insurance contract (Akotey & Abor, 2013).

Islamic Family Takaful insurance: Islamic Family Takaful insurance is an Islamic banking system of reimbursement payment or aid to people and companies in the occurrence of loss and hazards. The compensation is frequently out of the fund to which the members agree to donate small regular contributions (Arifin, Yazid, & Sulong, 2013; Yazid, Arifin, Hussin, & Daud, 2012).

Life insurance: Life insurance is a form of arrangement in which the majority of people contributing to a pool share the risk leading to a financial loss associated with particular individuals. (Dhanabhakyam, Anitha, & Kavitha, 2012).

Microinsurance: Microinsurance is a form of personal insurance offering cover to the low-income population for protection against accident, illness, death in the family, natural disaster, and other related financial risk (Varshini & Suresh, 2013).

Operational efficiency: Operational efficiency is a market condition that exists when participants can execute transactions and receive services at a price that equates to the actual costs required to provide these services (Assaf & Magnini, 2012).

Pension scheme: Pension scheme is an arrangement by which an employer, and usually an employee, pays into an investment fund that provides the employee with a pension on retirement (Bikker, Steenbeek, & Torracchi, 2012).

Policyholder: A person or group of persons who has an insurance policy is a policyholder (Smith, 2014).

SERVQUAL: SERVQUAL is a multi-item operational instrument used to measure customer perceptions of service quality in service and retail businesses (Barabino, Deiana, & Tilocca, 2012; Parasuraman, Berry, & Zeithaml, 1996).

Assumptions, Limitations, and Delimitations

This component contains the assumptions, limitations, and delimitations of this study. Assumptions are statements I make and consider true but are not verifiable. Limitations are features of the design that could affect the interpretation of the results. Delimitations are the elements I choose not to focus on as part of the inquiry, which define the boundaries of this study.

Assumptions

Assumptions are statements researchers consider true but not verifiable in the study (Leedy & Ormrod, 2005). The first assumption for this research was that I maintained a neutral view to conducting the study, transcribe the interview, analyze the data, and interpret the results to mitigate bias. I assumed that the life insurance leaders who participated in the interview would articulate clearly their perception of how customer satisfaction may affect life insurance growth in Ghana. Another assumption in the gathering of data was participants would have a fair understanding of life insurance, the principles of life insurance, and its benefits. The final assumption was the Ghanaian life insurance industry had the potential to increase the penetration rate of growth and sustainability of the insurance business.

Limitations

According to Marshall and Rossman (2015), limitations involve potential weaknesses of the study that may affect the outcome and understanding of the research. Several possible limitations existed in this research. The possibility existed that participants in this study may not be willing to divulge the organization's customer satisfaction strategies. Another limitation was the participants might give different meanings to the term customer satisfaction. Time and cost constraints constitute limiting factors for the number of participants and richness of data.

Delimitations

Delimitations are boundaries a researcher imposes to limit the scope of research and can affect the transferability of research (Marshall & Rossman, 2015). I limited the scope of the study to customer satisfaction strategies of insurance leaders that might aid life insurance growth in Ghana. I intended to focus the research on customer satisfaction strategies in life insurance business in Ghana. The design of this qualitative multiple case study did not incorporate customer satisfaction strategies from the perspective of life insurance leaders outside the Accra-Tema geographical area. Participants who were below 18 years of age and did not work with a life insurance company were not part of this research. The purpose of this research was not to inquire into the customer satisfaction issues of nonlife insurance companies. The focus in this research was to concentrate on life insurance leaders within the selected location and analyze an experience of qualified life insurance leaders who gave their consent to participate in this research.

Significance of the Study

Contribution to Business Practice

The purpose of this qualitative multiple case study was to explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain the life insurance business. I explored customer satisfaction strategies necessary for the growth and sustainability of life insurance business in Ghana. This exploration might give stakeholders in Ghana life insurance industry insight into what life insurance customers perceive as their value proposition regarding the quality of service. According to Kobylanski and Pawloska (2012), understanding the customer value proposition may assist business leaders to improve their service delivery through education and life insurance awareness creation. This proposition applies to life insurance, and insurance business leaders in Ghana may benefit from it.

The strategic significance of customer satisfaction to an organization might lead to business growth through customer recommendation, which may be critical to the success of the life insurance business (Gupta & Aggarwal, 2013). When insurance practitioners understand what services can satisfy customers, they gain a competitive advantage in meeting customers' expectations (Malik, Ghafoor, & Iqbal, 2012). Identifying the factors that contribute to creating customer satisfaction may assist in understanding how to eliminate the problem of customer dissatisfaction that adversely affect life insurance growth (Fetchel, 2012; Fier & Liebenberg, 2013). The results of the research might contribute to knowledge in enhanced insurance business practice. This knowledge may improve customer satisfaction, leading to increasing loyalty, long-term relationships, and business growth (Gizaw & Pagidimarri, 2014; Khan, 2014; Negi & Ketema, 2013).

Implications for Social Change

The growth of life insurance may have a direct bearing on economic development, creating value, and sustainability for all stakeholders in life insurance business (Ghosh, 2013; Heo, Grable, & Chatterjee, 2013; Kramaric & Galetic, 2013). The value creation in life insurance might bring positive social change to the average Ghanaian with poor savings habits (Akotey, Sackey, Amoah & Manso, 2013). Life insurance may guarantee the financial independence of the average Ghanaian to manage the two principal hazards of life: dying early or living too long, ensuring stable income (Akotey & Adjasi, 2015; Kramaric & Galetic, 2013). This research might contribute to improving the customer satisfaction strategies of life insurance leaders to meet the expectations of the insurable Ghanaian and support life insurance business growth and sustainability.

A Review of the Professional and Academic Literature

This qualitative multiple case study stemmed from the research question: What customer satisfaction strategies do life insurance company leaders execute to grow and sustain the life insurance business? In this review of professional and academic literature, I considered the ramifications of customer satisfaction factors from the point of view of other scholars who researched life insurance business and customer satisfaction factors. The insurance penetration in Ghana is low, presenting an opportunity for insurance stakeholders to develop strategies to grow the industry (Akotey et al., 2013). The determinants of life insurance demand are varying. Various researchers primarily in the Asian insurance markets, indicated positive results on customer satisfaction as growth determinants for life insurance (Gizaw & Pagidimarri, 2014; Patil, 2012; Sogunro &

Abiola, 2014). Reviewing current literature on life insurance growth in Ghana by Akotey et al. (2013), Alhassan and Fiador (2014), Ansah-Adu, Andoh, and Abor (2012), and Giesbert, Steiner, and Bendig (2011) revealed emerging limitations both in research and research documentation. In this review, professional and academic literature may provide a foundation for the analysis of customer satisfaction strategies in life insurance growth.

For the purpose of this study, literature search involved the identification, review, analysis, synthesis, and application of material from diverse sources. Table 1 contains the relevant and peer-reviewed literature from databases that included Google Scholar, ProQuest, EBSCOhost, UMI ProQuest Digital Dissertation Database, and Business Source Complete. I added government publications, critical seminar sources, and very few nonpeer-review articles that contain essential information for the execution of this study. The Ulrich's Periodicals database helped to identify and verify peer-reviewed journals related to the research. The following keywords were helpful in their usefulness in this study: *customer satisfaction management systems (CSMS), customer satisfaction, service quality, life insurance growth, and life insurance and economic development.* The literature review consists of information on six themes: (a) customer satisfaction management systems (CSMS), (b) customer satisfaction, (c) life insurance customer's perception of service quality, (d) development of life insurance, (e) value of life insurance to households, and (f) life insurance and economic development.

Table 1

Review of Sources

Reference Type	Total	
Number of articles in the literature review	107	100%
Peer-reviewed articles in the literature review section	102	95%
Peer-reviewed articles in the literature review within 5 years to research completion (2011-2015)	102	95%
Governmental and State Agencies Publications	2	0.70%
Seminar sources	7	3.5%
Total number of peer-reviewed journals and articles in research document	176	94%
Total resources in the research document within 5 years to research completion (2011-2015)	173	93%
Total number of resources 5 years older	11	7%
Total number of resources in research document	187	100%

Customer Satisfaction Management Systems

The purpose of this qualitative multiple case study was to explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain the life insurance business. Kobylanski and Pawlowska's (2012) CSMS established the framework for a clearer understanding of the concept of customer satisfaction in life insurance service delivery. Customer satisfaction management systems aid in measuring the value of a strategic focus on customer satisfaction that might transform into a competitive advantage for business sustainability. Kobylanski and Pawlowska pointed out that various researchers (Anderson & Swaminathan, 2011; Gizaw & Pagidimarri, 2014; Keisidou et al., 2013) emphasized one-dimensional benefits of customer satisfaction. The long term value of customer retention may translate into insurance growth and profitability.

In their research, Gizaw and Pagidimarri (2014) focused on the essence of safeguarding the future value of a business through customer recommendations and customer loyalty. Gizaw and Pagidimarri emphasized on how customer satisfaction may contribute to the sustainability of insurance business, increasing the creditability of new product development, and examining the reality of a connection with shareholder return. Gizaw and Pagidimarri emphasized the mediating effect of customer satisfaction on service quality, giving limited focus on customer expectation and the changing satisfaction levels to give their research a holistic approach. The result of Gizaw and Pagidimarri's research revealed a direct influence of customer satisfaction and service quality on customer loyalty. Gizaw and Pagidimarri did not research into the factors that contribute to customer satisfaction in insurance growth: a limitation in research for a further study on the CSMS theory.

Gizaw and Pagidimarri (2014) however, addressed the issue of improving the organization's reputation with customer satisfaction, in agreement with Anderson and Swaminathan (2011) and Keisidou et al. (2013). Anderson and Swaminathan advanced that customer satisfaction has a direct link to customer loyalty. Anderson and Swaminathan went further to posit that a satisfied customer may remain loyal provided the organization established trust or an operational inertia. Anderson and Swaminathan identified six factors that affect customer satisfaction and loyalty in e-business: (a) adaptation, (b) commitment, (c) network, (d) assortment, (e) transaction ease, and (f) engagement. These six factors flow into the conceptualization of CSMS theory propounded by Kobylanski and Pawlowska (2012). Anderson and Swaminathan explored these six factors but did not incorporate total quality management and continuous improvement to give a holistic view of customer satisfaction of e-business. Kiyani et al. (2012) affirmed Anderson and Swaminathan's (2011) assertion and went further to discussed three components of customer loyalty; (a) cognitive loyalty, (b) effective loyalty, and (c) connotative loyalty, relating them to attitudinal loyalty, which influences the customer's purchasing behavior. Kiyani et al. (2012) further identified the positioning and brand image enhancement benefits from customer satisfaction. Unlike Anderson and Swaminathan, Kiyani et al. advised companies to focus on customer motivation and a comprehensive approach to customer relationship, which includes customer satisfaction for enhanced customer retention. Kiyani et al. did not research into trust and inertia issues of customer loyalty and customer satisfaction. The service industry including the life insurance sector must improve satisfaction levels to attain customer loyalty and business profitability (Kiyani et al., 2012). According to Kobylanski and Pawlowska (2012), because businesses do not give customer satisfaction a strategic importance, the focus on these facets of customer satisfaction benefits failed to achieve results, and companies did not achieve profitability at the levels of expectation.

Researchers can evaluate and establish customer satisfaction through interviews and observation indicating (a) various levels of importance, (b) gratification from expectations, (c), expected value, and (d) the overall outcome (Nazari et al., 2012). Kobylanski and Pawlowska (2012) along with several others researchers (Anderson & Swaminathan, 2011; Gizaw & Pagidimarri, 2014; Keisidou et al., 2013), used the theory of customer satisfaction to explain aspects of their studies. According to Negi and Ketema (2013), satisfaction affects repurchase behavior and loyalty. The CSMS concept may enable insurance organizations to incorporate a quick, efficient, and candid appreciation of customer expectations, through internal procedures and coordination of business unit functions. This iterative process may assist the organization to manage the variances between the customer's service quality expectation and perception of delivered quality (Kiyani et al., 2012). Customer satisfaction management systems are about the improvement of services and meeting business expectations to satisfy customers (Kobylanski & Pawlowska, 2012). The CSMS creates a systematic approach to managing and understanding the concept of customer satisfaction in life insurance service delivery (Kobylanski & Pawlowska, 2012). Customer satisfaction management systems measure the value of customer satisfaction to transform it into a competitive advantage for business sustainability, indicating the CSMS as a best-fit conceptual framework for this proposed research (Anderson & Swaminathan, 2011; Kiyani et al., 2012; Kobylanski

& Pawlowska, 2012).

Customer satisfaction. Customer satisfaction in the life insurance market requires a strategic approach (Kobylanski & Pawlowska, 2012). Business leaders need to acknowledge that customer satisfaction is a complex phenomenon requiring a systematic evaluation and continuous improvement (Kobylanski & Pawlowska, 2012). Kobylanski and Pawlowska (2012) postulated that customer satisfaction means the sense of receiving acceptable systematic management through the process of continuous improvement. Customers always expect businesses to have a dynamic and seamless service delivery process that is simple and meet standards and expectations so customers can receive unquestionable service (Foropon, Seiple, & Kerbache, 2013). According to Patil (2012) and Rust and Huang (2012), positive customer satisfaction will lead to (a) customer loyalty, (b) customer retention, (c) customer recommendation, and (d) enhanced financial sustainability. Satisfying a customer and maintaining customer loyalty in the financial service may be challenging. Financial service providers, including life insurance organizations, need to find innovative ways to deliver quality service that will satisfy customers consistently (Mulki & Jaramillo, 2011).

Customers who are satisfied continuously with the service they receive from a business are likely to remain loyal and recommend the company to other potential customers (Johra & Mohammed, 2013; Liu, Huang, & Chen, 2014). This act of recommendation may serve as an effective marketing strategy for the insurance company (Kesharwani & Shailendra, 2012). According to Malik et al. (2012), customers' expectations about the services and products are means to calculate the satisfaction levels of the customers. Customer satisfaction that leads to customer loyalty then becomes the total assessment of the customer's experiences with a company (Johra & Mohammed, 2013; Kobylanski & Pawlowska, 2012; Lim, Huang, & Cheng, 2014).

Life insurance organizations can institute customer satisfaction management systems (CSMS) to manage and evaluate a customer's total experience (Kobylanski & Pawlowska, 2012). Expectations and customer satisfaction are in synchronism; beliefs about product and services produce specific outcomes based on customer’s previous experiences (Nazari et al., 2012). Gizaw and Pagidimarri (2014) identified with the CSMS concept by stressing insurance policies sell because of long-term relationships with the buyer. Organizations that institute CSMS in their operations may identify elements of customer satisfaction such as (a) levels of over or under fulfillment, (b) emotional involvement, and (c) the feeling of receiving fair treatment (Kobylanski & Pawlowska, 2012; Ma & Dube, 2011).

Businesses in the financial service sector rely on various elements of the CSMS theory to manage customer expectations (Wu, Huang, & Chou, 2014). Wu et al. (2014) examined service quality and its effect on customer satisfaction, trusts, and repurchases behavior. In their inquiry, Wu et al. discovered customers judge service quality on (a) competence, (b) creditability, (c) investment, (d) commitment, and (e) training. These are elements that may convey the reputation of the organization and the competence of the employees. Malik et al. (2012) posited that businesses would be competitive when companies relate business offering to that of the customer's expectation, resulting in a repeat purchase. According to Dhanabhakyam et al. (2012), the financial service industry has been susceptible to the quality revolution, reiterating the value of the CSMS. Limited literature exists on the implications of consumer expectation for the development of life insurance in Ghana and the rest of Africa. Studies by Akotey et al. (2013), Ansah-Adu et al. (2012), and Appiah-Gyimah, Boohene, Agyapong, and Boohene (2011) allowed for further research into the factors of customer satisfaction and life insurance growth in Ghana.

The increase in globalization, coupled with competition is bringing to the fore gaps in customer relationship and customer satisfaction (Srivastava & Ray, 2013). The financial crisis that started from 2006 adversely affected customer relationships, damaged business reputation, and destroyed trust, leading to decrease in customer satisfaction (Peni & Vähämaa, 2012). The result of a break in the trust may create the need to research into strategies that can aid customer satisfaction and life insurance growth (Anderson & Swaminathan, 2011; Peni & Vähämaa, 2012). According to Rust and Huang (2012), enhanced customer satisfaction leads to customer loyalty and recommendation, customer conservation, and improved financial performance. Satisfaction consists of psychological factors that involve (a) cognitive (thinking/evaluation), (b) affective (emotion/feeling), and (c) behavioral tendencies (Nazari et al., 2012). Ensuring a high level of customer satisfaction management may aid the long-term retention of life insurance consumers. Customers align their trust in the service to product quality, honesty, dependability, and a company's reputation (Gudlaugsson & Eysteinsson, 2013). Ma and Dube (2011) emphasized this assertion in agreement with other researchers by suggesting that satisfaction elements will involve (a) levels of under fulfillment, fulfillment, and over fulfillment; (b) the emotions; (c) how customers achieve satisfaction; and (d) the end results of satisfaction leading to value creation (Homburg, Muller, & Klarmann, 2011; Prentice, 2013).

Customer satisfaction management systems may become an evaluation for service delivery during and after the purchase of goods and services through the formulation of appropriate strategies (Kesharwani & Shailendra, 2012). Parasuraman et al. (1996) developed a service quality framework by the name, SERVQUAL model, to enable organizations to measure customer’s perception of service quality in retail and service businesses. The results of Rehman's (2012) research on Islamic banking to determine customer satisfaction strategies indicate (a) tangibility, (b) compliance, (c) assurance, (d) empathy, and (e) reliability (elements of the SERVQUAL model) as having a direct bearing on customer satisfaction. When businesses attain service expectations, they achieve various levels of customer satisfaction (Kobylanski & Pawlowska, 2012). Gatzert, Holzmüller, and Schmeiser (2012) noted that customer satisfaction consists of psychosomatic influences that will include rational, emotional, and behavioral predispositions of the consumer. Customer satisfaction relates to how a customer feels and thinks about products and services (Liu et al., 2014). Chuang and Hu (2011) further suggested that how customers think should form the basis of the inquiries into strategies of customer satisfaction and the influence of these strategies on satisfaction levels, growth, and sustainability of organizations.

The knowledge and information on customer satisfaction anchors the identification of satisfaction strategies to meet customer's expectations and enact business growth (Kiyani et al., 2012), which form the basis for this research. Consumers connect service expectations to their satisfaction levels (Gupta & Aggarwal, 2013). Identifying strategies that create customer satisfaction can lead to improving customer satisfaction, and build customer loyalty that contributes to business growth (Kiyani et al., 2012). Consumers' beliefs and perceptions of a particular product and service may produce identifiable outcomes on expectation and experience (Gizaw & Pagidimarri, 2014). Gupta and Aggarwal (2013) recommended provision of information on consumer behavior because consumers base the decision to acquire any financial asset on a future return on investment and asset risk. Gupta and Aggarwal enumerated some factors for selection: (a) service, (b) organizational reputation, (c) retirement preparedness, (d) expenses in running the financial assets, and (e) referrals. Customer satisfaction seems to align with service quality and customer value (Foropon et al., 2013; Gizaw & Pagidimarri, 2014).

Service quality. Parasuraman et al. (1996) and Cheruiyot and Maru (2013) defined a service as an intangible activity that takes place between the customer and service provider with the aim of providing a solution to the problem. Service involves all the activities to contract, process, deliver, fulfill and follow-up customer contracts

(Kumar et al., 2013). The quality of service offered by an organization can serve as a competitive advantage (Homburg et al., 2011) and affects customer's expectation and satisfaction levels (Johra & Mohammed, 2013). Homburg et al. (2011) and Prentice (2013) agreed consumers' approval of the service quality of an organization commands the sustainability and profit-earning ability of the organization. Consumers' approval then serves as the catalyst to propel brand image, reputation, and the ability to manage customer requirements. Within an extremely competitive business environment such as life insurance in Ghana, companies may become evidently aware of the role customer satisfaction plays in the sustainability of the business (Dhanabhakyam et al., 2012).

Service entails all transactions before, during, and after customer engagement (Kesharwani & Shailendra, 2012). Customer satisfaction has strong connections with service quality while service quality constitutes a significant measure of customer satisfaction (Dehghan, Zenouzi, & Albadvi, 2012). The objective of quality customer service is to achieve customer satisfaction (Hosseini, Zadeh, & Bideh, 2013). Chandel (2014) noted that service quality has an influence on customer satisfaction while Keisidou et al. (2013) confirmed that service quality has a relation to customer loyalty. Researchers (Dehghan et al., 2012; Hosseini et al., 2013; Keisidou et al., 2013) placed emphasis on the relationship between customer satisfaction and service quality without recourse to factors that hinge on customer satisfaction. The gap between service quality and customer satisfaction reveals the limitations in literature that requires further studies on the strategic importance of customer satisfaction for business growth from the CSMS perspectives.

Parasuraman, Berry, and Zeithaml (1993) observed a gap between expected service quality and actual quality of service and developed the service quality model they named the SERVQUAL model. This observation culminating into the 10 dimensions of service quality: (a) reliability, (b) responsiveness, (c) competence, (d) access, (e) courtesy, (f) communication, (g) creditability, (h) security, (i) understanding the customer, and (j) tangibles (Moisescu & Gica, 2013). These quality dimensions later constituted part of the five dimensions of (a) reliability, (b) responsiveness, (c) empathy, (d) assurance, and (e) tangibles (Barabino, Deiana, & Tilocca, 2012; Cheruiyot & Maru, 2013; Parasuraman et al., 1996). Reliability relates to the trust the organization has established with its customers by meeting customer's expectation through fair, transparent, truthful, and responsible delivery (Siddiqi, 2011). Keisidou et al. (2013) noted that reliability means the service provider has the capability to provide the expected standard of service reliably and efficiently.

Responsiveness relates to the readiness of organizations to respond to a customer's request for information with speed and accuracy. Organizations must be willing to help customers through the service experience (Keisidou et al., 2013; Siddiqi, 2011). Dehghan et al. (2012) identified a gap between the service provider's perception and customer's expectation in the case of responsiveness. Dehghann et al. (2012) proposed personalized services to help establish good customer relationship that can lead to trust and loyalty.

Empathy involves providing customized service by giving one-on-one attention to the customer. Businesses need to address individual needs, requirements, and expectations in a respectful and caring manner (Keisidou et al., 2013; Siddiqi, 2011). Assurance means professional service delivery through (a) knowledge management, (b) courtesy, (c) consideration of customers, and (d) the capability to inspire trust and confidence in customers (Keisidou et al., 2013; Siddiqi, 2011).

Foropon et al. (2013) described service quality as elements in organizational operations driven by the customer with recourse to performance, reliability, aesthetics, or perceived quality. Foropon et al. (2013) used the SERVQUAL model to measure student perception of service quality in higher education on these five dimensions, but not satisfaction factors in life insurance growth. Duggal and Verma (2013) argued that SERVQUAL is not sufficient to clarify the technical features of service. Duggal and Verma went further to suggest (a) image, (b) technical, and (c) functional as elements of service quality, relating service quality to the operational performance advanced by other researchers (Akotey et al., 2013; Appiah-Gyimah et al., 2011; Mahalakshmi & Saravanaraj, 2011). Meirovich, Behran, and Haran (2013) conversely argued that the SERVQUAL tools may address service quality, but they are not adequate to address product quality. Meirovich et al.'s assertion may create a research opportunity for organizations operating within product or service settings, where it is crucial to maintaining both product and service quality. SERVQUAL measures beliefs, opinions, and perceptions of performance (Appiah-Gyimah et al., 2011) from customer's perspective (Mahalakshmi & Saravanaraj, 2011). Appiah-Gyimah et al. (2011) noted that customer satisfaction through service quality in the outdoor advertising industry leads to customer satisfaction, which positively affects customer referrals, loyalty, and repeat purchase.

The implementation of CSMS by organizations is tenable and may help the organizations identify the balancing effect of their operations on customer satisfaction (Kobylanski & Pawlowska, 2012). Appiah-Gyimah et al. (2011) and Meirovich et al. (2013) recommended that providers of such products and services needed to conduct a simultaneous and separate assessment of the quality of products and service. Meirovich et al. further noted that organizations needed to enhance two aspects of quality such as design quality and conformance quality to satisfy customers. The concept of design quality considers the degree to which the product and service align with customers' needs and expectations to arrive at an appreciation of customer requirement and translate these demands into the products (Ma & Dube, 2011). Conformance quality matches product and service features to specifications of products and services so customers can associate the specifications to the service experience (Malik et al., 2012; Meirovich et al., 2013). Bala, Sandhu, and Nagpal (2011) noted that the SERVQUAL scale is for service quality while the service performance measure is for service performance to measure customer satisfaction.

Service productivity tends to be lower when high price and profit margin are the motivational factors for the provision of quality service delivery (Rust & Huang, 2012).

Service productivity tends to be higher when market concentration and high wages serve as a disincentive for providing quality service delivery (Rust & Huang, 2012). The results of Rust and Huang's (2012) research indicated that larger service companies place more emphasis on cost reduction and automation of services rather than on service quality. This notion reinforced the trade-off that exists between customer satisfaction and productivity (Rust & Huang, 2012). Customer satisfaction and service productivity must sustain quality service delivery (Appiah Gyimah et al., 2011; Rust & Huang, 2012). Quality service delivery can lead to customer satisfaction (Appiah Gyimah et al., 2011). Even though Rust and Huang (2012), Mahalakshmi and Saravanaraj (2011), and Appiah-Gyimah et al. (2011) did not analyze the customer satisfaction strategies in life insurance growth, their research suggested and identified customer service as an essential factor in life insurance performance.

For a modern and knowledge-based life insurance business to be successful, insurers need to employ operational efficiency through technology application as an essential element in satisfying life insurance customers (Dhanabhakyam et al., 2012; Foropon et al., 2013; Pantouvakis & Bouranta, 2013). Akotey, Osei, and Gemegah (2011), Kjosevski (2012), and Patil (2012) focused on operational efficiency and quality service delivery as the critical success factors in life insurance industry for business sustainability and growth in market share. Pantouvakis and Bouranta (2013) affirmed that service quality leads to customer satisfaction, resulting in improved profits and cost management (Siddiqi, 2011). Service quality will cause organizations to pay increasing attention to improving service quality (Chen, Liu, Sheu, & Yang, 2012). According to Chen et al. (2012) and Keisidou et al. (2013), the relevance of service quality to an organization prompted some manufacturing companies to give prominence and transfer service quality improvement to product quality. Mahalakshmi and Saravanaraj (2011) further indicated that though customer satisfaction and service quality are relevant to business sustainability, customer satisfaction is more important in developing customer loyalty. Improvement in service quality might increase customer satisfaction.

Customer satisfaction is copiously in tandem with service quality, which significantly measures customer satisfaction (Ame, 2013; Dehghan et al., 2012; Rust & Huang, 2012). Ame (2013) agreed with other researchers such as Appiah-Gyimah et al. (2012) and Mahalakshmi and Saravanaraj (2011), who identified factors that influence the relationship between service quality and customer satisfaction, pointing out (a) business offerings, (b) customers' income levels and market segment, (c) sociocultural, (d) goal-oriented culture of customers, (e) management culture, and (f) the gender of the service provider as some of the influencing factors. Ame (2013) analyzed the environmental factors customers in Tanzania consider as affecting their satisfaction levels. According to the Ame, a relationship exists between service quality and customer satisfaction. Ame (2013) agreed with Ma and Dube (2011) and Rust and Huang (2012) on the need to identify factors that influence the relationship between service quality and customer satisfaction. The identification of these factors may open up avenues for further research in customer satisfaction strategies in conjunction with CSMS model.

Customer value. Organizations cannot overemphasize the importance of understanding what customers perceive as a value from a business. Patil (2012) noted that customer satisfaction serves as a mainstay for life insurance sustainability. It makes business sense to keep and maintain customers satisfied to ensure customer lifetime value (Patil, 2012). Measurement of customer value may arise from the research of the various levels of importance, the overall effect of the value, and fulfillment of expectations (Nazari et al., 2012). Customer satisfaction may lead to customer loyalty that ensures value creation for both the business and the customer (Kiyani et al., 2012). The value of a customer to the business is twofold: the business perspective and the customer perspective. According to Gatzert et al. (2012), the life insurance consumer creates value out of the insurance products and services through (a) the evaluation of the insurance risks preferences, (b) diversification of the insurance benefits, and (c) the willingness to pay the required premium. Without customer value, a company cannot attain profitability and shareholder value (Anderson & Swaminathan, 2011). Anderson and Swaminathan (2011) acknowledged that the concept of customer value has a close link with the principle of shareholder value, leading to focus on customer lifetime value (CLV) and customer relationship management (CRM); essential elements of CSMS. Chen et al. (2012) indicated that a customer considers the value of the business on the services, products, personal interaction, brand, and creditability.

Both the customer and the organization perceive value as a concept of sacrifices made. These sacrifices are (a) risk, (b) convenience, (c) price, (d) effort, (e)time, and (f) benefits received (Anderson & Swaminathan, 2011). Organizations segment their customers and target market when considering and measuring the long-term relationship they would want to have with customers (Tao, 2014). Customers assess their long-term relationship with organizations because of how businesses differentiate themselves from the competition (Chen et al., 2012; Keisidou et al., 2013). Chrzan and Kemery (2012) and Wu et al. (2014) indicated that identifying improvements in product and service attributes could influence customer satisfaction to create value. Businesses may also use customer lifetime value as a tool to determine and measure customer's contribution to profitability and shareholder's value over a period (Bohari, Rainis, & Marimuthu, 2011; Tukel & Dixit, 2013).

Insurance companies might determine the value of the insurance contract through consumer segmentation based on the customer's evaluation of life insurance (Anderson & Swaminathan, 2011; Gatzert et al., 2012). Designing the appropriate products and services for the individual segments may create value for the business (Gatzert et al., 2012). According to Dhanabhakyam et al. 2012 and Tao (2014), pricing of insurance products plays a significant role in determining the value creation in the insurance business. Pricing can affect customer satisfaction, and life insurance practitioners need to understand how consumers perceive price fairness in the insurance business (Bechwati, Sisodia, & Sheth, 2009). The policyholder would want to know the value (benefits of insurance) to which they commit premium payments (Malik et al., 2012).

Pricing is essential in life insurance value creation (Awan, Bukhari, & Iqbal, 2011). Customers relate their purchasing habits to price changes and increase in policy fees (Hinz, Hann, & Spann, 2011). Customers might perceive price discrimination takes place with these changes, which leads to unfair pricing perception and dissatisfaction (Hannan & Adams, 2011). Using the equity theory, Bechwati et al. (2009) pointed out that customers compare pricing based on previous prices, competitor prices, and other consumers' buying options to determine the fairness of pricing. Awan et al. (2011) enumerated personal factors, quality of service, products, together with price as elements that influence customer satisfaction. Life insurance practitioners need to develop strategies to manage the perceived price unfairness using CSMS model as an appropriate measuring tool (Kobylanski & Pawlowska, 2012).

Customer satisfaction management systems play significant role in attaining customer value (Chan, 2013; Kobylanski & Pawlowska, 2012). According to Awan et al. (2011), a customer that sees life insurance participation as value addition will achieve a higher level of satisfaction. Customers relate the value of service to factors such as quality, professional behavior, product choices, greater convenience, and pricing (Mahalakshmi & Saravanaraj, 2011). These factors should influence the operational performance of insurance practitioners. Building strong relationships with customers through quality service delivery are incentives to encourage loyalty (Awan et al., 2011). Developing a persistent service relationship can lead to customer satisfaction (Siddiqi, 2011). The value customers place on such relationships can arise from repeat purchase, customer loyalty, and customer recommendation (Awan et al., 2011; Siddiqi, 2011). A satisfied customer may repeat a purchasing activity and recommend it to family and friends.

The effect of the CSMS on customer relationship management (CRM) may assist organizations to know the business's customers and their needs, service requirement, and expectation. Customer relationship management strategic processes involve analysis of customer database, data warehousing and data mining (Chan, 2013; Kobylanski & Pawlowska, 2012). Segmentation of customer data helps in cross-selling, customer service, and retention management. Insurance practitioners should integrate CRM to help improve underwriting profits, ensure sustainable growth, and enhance customer relationships (Chan, 2013), establishing the strategic relevance of CSMS framework for this study.

Development of Life Insurance

The concept of insurance brings to mind a variety of product and allied services that consumers refer to as insurance (Patil, 2012). The insurance premium, insurance benefit, insurance policy communication, and customer relations validate the insurance contract between two parties, relating to the termed insurance (Gizaw & Pagidimarri, 2014). Patil (2012) observed that the primary function of insurance is to provide financial security against a risk event that may lead to financial loss. Patil confirmed life insurance relates to the family regarding social future financial protection and replacement income. Life insurance seems to denote emotional attachment and to manage it with quality service may improve the satisfaction level of the consumer.

Insurance practitioners can play significant role in conveying (a) the right knowledge, (b)assurance, (c) commitment, (d) brand equity, (e) service, and (f) knowledge of the companies to life insurance consumers (Dhanabhakyam et al., 2012; Pantouvakis & Bouranta, 2013).

Certain forms of life insurance existed in ancient times where communities and merchants instituted a kind of insurance that facilitated commercial transactions that might otherwise not have been viable (Benfield, 2013). According to Benfield (2013), authors of economic history captured insurance antiquity and described insurance practices dating back thousands of years before the beginning of the Christian calendar. The development of life insurance in Ghana started before Ghana gained independence in 1957 (Alhassan & Fiador, 2014; NIC, 2011). Foreign companies dominated the insurance industry with indigenes having little knowledge and experience in insurance. Before the establishment of the State Insurance Corporation by the Ghanaian government, the Gold Coast Insurance Company came into existence in 1955 to manage life insurance (Alhassan & Fiador, 2014). The government developed legislation mandating all insurance companies in the country to have at least a percentage of propriety interest and ownership by Ghanaians (Alhassan & Fiador, 2014). This legislation caused foreign companies to withdraw their operations from Ghana insurance market leaving indigenes to take over the operation of insurance business (Akotey et al., 2013; Ansah-Adu et al., 2012).

The passing of the Ghana Insurance Law in 2006 removed the monopoly held by the State Insurance Corporation (NIC, 2011; Tiwari & Yadav, 2012). The law then enjoined insurance practitioners to operate life insurance systems as separate and autonomous entities from nonlife operations by December 2008 (NIC, 2013). The separation of services culminated into the growth of life insurance in Ghana, with life insurance outperforming nonlife insurance in the industry (Alhassan & Fiador, 2014). Life insurance has shown sustainable growth from 35% of market share in 2008 to 44% by 2011 in relation to premium income (Alhassan & Fiador, 2014; NIC, 2013). Life insurance companies recognized the need to develop strategies to sustain insurance market and grow market share (Akotey & Abor, 2013). According to Akotey and Abor (2013), financial risk management practices may impact on the sustainability of the insurance industry and insurance penetration in Ghana.

Risk management practices should be a proactive policy on the part of insurance practitioners, instead of seeing risk management as a regulatory requirement. Akotey et al. (2013) explored the internal and external factors that influence insurance profitability and identified premium income growth and investment as crucial elements in the sustainability of life insurance in Ghana. Akotey et al. did not identify customer satisfaction as determinants of life insurance growth, rather, they stressed operational deficiencies impact negatively on life insurance performance in Ghana. Although research on insurance market is limited, primarily due to the challenges in data collection in developed countries such as Ghana, researchers considered local settings and relied on governmental publications to give creditability to their research (Al-Amri, Said, & Al-

Muharrami, 2012; Dhanabhakyam et al., 2012; NIC, 2012).

Insurance practitioners and agents need to focus on how operational efficiency and a well-structured knowledge management can aid life insurance stakeholders to gain a competitive edge in an ever-growing competitive industry (Dhanabhakyam et al., 2012; Hussain, 2014). Ansah-Adu et al. (2012) identified unhealthy rivalry and the high cost of production as contributors to fraud and rate cutting in the industry. These elements affect operation efficiency and undermine the sustainability and growth of the Ghanaian insurance industry (Akotey et al., 2013). Volatile inflation, low insurance awareness, and less rigorous regulation have contributed to the reduced efficiency of insurance operation leading to retarded growth and unimpressive penetration rate (Al-Amri et al., 2012).

Life insurance business is, however, deemed more efficient compared to nonlife insurance firms in Ghana (Akotey et al., 2011; Ansah-Adu et al., 2012). Researchers such as Ame (2013), Arifin et al. (2013), and Patil (2012) have identified operational and cost efficiency as determinants of life insurance growth in their studies. Ame (2013), Arifin et al., (2013), and Patil (2012) helped establish the relevance of researching in life insurance growth in Ghana. Akotey et al. (2011) recommended to insurance firms in Ghana to adopt management procedures to evaluate their position in the insurance market. Ansah-Adu et al. explained that these management procedures would help formulate strategies to enhance the quality of firm’s management capabilities to increase market share. Ghosh (2013), Kramaric and Galetic (2013), Patil (2012), and Sahoo and Swain (2012) identified revenue growth and cost management as indicators of growth and sustainability of insurance companies. These researchers (Ghosh, 2013; Kramaric & Galetic, 2013; Patil, 2012; Sahoo & Swain, 2012) reinforcing the need for operational efficiency and compliance with regulatory requirements. These researchers (Ghosh, 2013; Kramaric & Galetic, 2013; Patil, 2012; Sahoo & Swain, 2012) had restricted focus on customer satisfaction as a determinant of life insurance growth; a limitation that requires further research.

Life Insurance and Value Creation

Individual households. Members of a household have savings intentions with the consumption of life insurance (Heo et al., 2013). According to Heo et al. (2013), these households complement wealth creation with life insurance rather than substituting life insurance with wealth creation. Heo et al. (2013) identified the desire by householders to increase net wealth as a determinant of life insurance demand, which can contribute to life insurance growth. Smith (2014) further highlighted the uniqueness of life insurance comparing it to auto and property insurance. Nonlife insurance tends to indemnify the insured instead of giving them compensation (Smith, 2014). According to Smith, life insurance benefits that complement wealth creation are certainties, provided the insured does not default in premium payment. Smith recommended the value of life insurance as a form of investment and not as an expense. Heo et al. conversely posited that life insurance consumption may decrease as household wealth increases because householders tend to rely on their increase in wealth as self-insurance (Smith, 2014). Heo et al. seemed to suggest an inconsistent relationship between consumption of life insurance and wealth, even though changes in wealth may be significant to trigger changes in life insurance consumption.

The life cycle utility concepts align life insurance consumption to the uncertainty of future income and serves as a determinant of life insurance consumption (Bruhn & Steffensen, 2011; Tien & Miao, 2013). Life insurance becomes a unique financial solution when it covers a loss event that has the certainty of occurrence (Tien & Miao, 2013). An active life insurance enables a householder to receive death benefits with the rate of return that is not applicable to other types of insurance coverage (Smith, 2014). Bayraktar and Young (2013) and Bruhn and Steffensen (2011) reinforced the life cycle utility concept by indicating that life insurance serves as income replacement to maximize the utility of household consumption. Bayraktar and Young iterated that the life insurance purchase must be independent of the household wealth. Iwaki and Osaki (2013) rather gave a different dimension of the utility consumption of households. Iwaki and Osaki emphasized that householders use life insurance to hedge the risk of losing income stream in situations that the breadwinner of the family dies.

The increase in net wealth of households contributes to life insurance growth (Smith, 2014). The probable influence of household changing cycle and financial condition on life insurance demand is tenable (Liebenberg, Carson, & Dumm, 2012). Heo et al. (2013) identified increases in wealth as a determinant of life insurance demands, establishing an avenue to explore further to connect to Ghana’s experience in life insurance. According to Heo et al., families that realized an increase in their wealth are less likely to reduce their life insurance consumption because economic and financial factors are among the determinants of life insurance demand. Iwaki and Osaki (2013) also stressed the fact that the contract of hedging becomes inadequate when householders cannot trade their insurance contract in an incomplete financial market. Liebenberg et al. identified a probable trend of life insurance termination to arise from either a divorce, the death of a spouse, unemployment, and retirement. The identification of trends confirmed the assertion by Sliwinski, Michalski, and Roszkiewicz (2013) that income and wealth have an impact on the consumption of life insurance. Sliwinski et al. suggested that life expectancy and the dependency ratio of a household have an impact on life insurance consumption. Life insurance may become affordable when income increases. The profitability of life insurance may have positive effects on the growth and increase in market share (Hussain, 2014; Sliwinski et al., 2013).

Householders are likely to utilize life insurance to mitigate mortality risk. A growing life insurance industry will create the financial support to manage the two hazards of life: dying early or living too long (Akinlo & Apanisile, 2014; Blake et al., 2013). As householders face these mortality risks, life insurance tends to bring relief from life exigencies, especially to households in the developing world where the discipline of savings towards eventualities is minimal (Gatzert & Wesker, 2012, 2014). Having streams of income through any form of life insurance including (a) endowment plan, (b) pension schemes, and (c) annuity plan after retirement may enable householders to have access to the needed financial support in an uncertain time. The access to financial support may put less strain on society and welfare funds (Bruhn & Steffensen, 2011; Iwaki & Osaki, 2013). When earnings and value of human capital reduce to zero at retirement, demand for high life insurance plan also reduces (Bruhn & Steffensen, 2011). Collins and Lam (2011) used the life cycle utility model to conduct case studies on the concerns of retired couples on the allocation of resources. To Collins and Lam, a retired couple may expect life insurance to provide consumption over the joint life span or insurance cover during retirement. The results of these case studies confirmed that financial planners could use the output of risk models to determine insurance needs and specific client's asset allocation (Bruhn & Steffensen, 2011; Tien & Miao, 2013).

The value of life insurance can extend to householders who have to manage both financial and emotional burdens with income-limiting physical and psychiatric conditions (Cordell & Langdon, 2013). Life insurance becomes the funding vehicle to support these individual needs, including long-standing plans that thrive on long-term relationships (Cordell & Langdon, 2013). Various types of life insurance products are available to meet specific needs of life insurance consumers (Collins & Lam, 2011). Preparing for retirement is one determinant of life insurance demand: a niche market that life insurance practitioners can develop to increase life insurance penetration in Ghana (Bikker et al., 2012). Consumers of these products must gain a level of satisfaction to ensure the relevance of a lifetime relationship with the insurer (Gizaw & Pagidimarri, 2014; Negi & Ketema, 2013). Understanding the value customers place on the insurance contract can determine the willingness of a prospecting customer to buy an insurance policy and recommend the same to others (Fechtel, 2012). Value creation in life insurance may be one of the determinants to penetrate the life insurance market (Gatzert et al., 2012). Researchers such as Arifin et al. (2013) and Yazid et al. (2012) have done significant studies on Takaful insurance to meet the life insurance needs of the Islam world. The government of Malaysia is supporting the promotion of family Takaful by giving incentives (Arifin et al., 2013; Yazid et al., 2012). The expectation is these incentives might create educational awareness for consumers to receive reliable information on the benefit of family Takaful (Arafin et al., 2013).

Yusuf and Mobolaji (2012) stated that insurers design microinsurance for low-income people to protect them against specific life risks in exchange for regular premium payments. The periodic premium payment is proportionate to the risk on cover, displaying the unique features of the Islamic model of microinsurance as customer friendly, profitable, and sustainable (Arifin et al., 2013; Yazid et al., 2012; Yusuf & Mobolaji, 2012). Varshini and Suresh (2013) defined microinsurance as a form of personal insurance cover for the low-income population for protection against accident, illness, death in the family, natural disaster, and other related financial risk.

Life insurance helps poor householders throughout the world manage the twin disadvantages of generating income and being vulnerable to socioeconomic downturns (Akotey et al., 2011). Akotey and Adjasi (2015) limited their analysis to microinsurance demands in Ghana and explained that (a) bequeathing insurance proceeds, (b) trust, and (c) social network are determinants of microinsurance uptake in Ghana, instead of saving towards retirement. Giesbert et al. (2011) affirmed this assertion but also noted that microinsurance consumers might not understand the terms and conditions governing the microinsurance policy. Microinsurance has an influence on the growth of the insurance industry, contributing to the insurance market growth by recommending life insurance benefits to the low-income earners and the world's poor (Chauhan, 2014). The determinants of the profitability of life microinsurance have a direct bearing on life insurance growth (Olaosebikan, 2013).

The insurance industry. Life insurance companies add value to their business offering with profitable life insurance products and services (Eling & Kiesenbauer, 2012; Ho, Dubinsky & Lim, 2012). Life insurance companies that pay attention to operational efficiency are more likely to add value to stakeholders' investment (Al-Amri et al., 2012; Hussain, 2014). Akotey et al. (2013) examined financial statements and the performance of 10 life insurance companies in Ghana over a period of 11 years. Akotey et al. identified premium income growth and investment as crucial elements in the sustainability of life insurance. Creating awareness about the value of life insurance can help increase life insurance penetration in Ghana (Alhassan & Fiador, 2014; Ansah-Adu et al., 2012). According to Gatzert et al. (2012), any form of life insurance has economic value. The relevance of the economic value supports the reason the life insurer should communicate the worth of insurance to the customer through information and education programs (Okura & Yanase, 2013; Smith, 2014). Ansah-Adu et al. (2012) and Joo (2013) researched the value creation of insurance companies through business performance. Joo went further to analyze the value creation and profitability management through (a) investment income, (b) claims management, (c) claims incurred, (d) market share, and (e) file size. The results of Joo's research confirm that investment income of insurance companies generates more income than other income generating activities of insurance companies. Joo (2013) tasked board of directors to find out whether these factors generate and add value to the company's financial performance.

Insurance companies may need to enforce relevance corporate governance in insurance performance. Businesses have to generate premium income to invest in becoming more profitable and increase market share (Kramaric & Galetic, 2013). Despite the value life insurance creates for both the consumer and the insurance organization, life insurance companies need to identify, aside operation efficiency, other factors that can erode the wealth life insurance creates (Lesch & Baker, 2013; Okura, 2013). Ho, Dubinsky, and Lim (2012) identified lapse management, misselling, and life insurance fraud as some of the factors that militate against insurance wealth creation. These negative tendencies can have an adverse effect on the overall performance of life insurance business.

Life insurance lapse. The significance of a life insurance lapse to life insurance business might threaten the financial performance of life insurance companies (Fier & Liebenberg, 2013). Fier and Liebenberg (2013) researched on determinants of life insurance lapse, linking lapse to household economic factors. The results of Fier and Liebenberg's research indicated that changes in income for younger households seem to influence the decision to lapse an insurance policy as compared to lapse for older households. Fier and Liebenberg identified a relationship between lapse decision, income, and the average age of a household. Insurance companies can rely on lapse trends to segment the life insurance market. The segmentation process will assist in developing appropriate products for each segment, manage life insurance lapse effectively, and enhance growth and sustainability (Eling & Kiesenbauer, 2012).

Misselling. Misselling and unethical behavior of sales persons can have an adverse effect on insurance growth (Ho et al., 2012). Insurers need to explore ways of reducing the unethical behavior of sales persons. Ho et al. (2012) proposed three factors that influence misselling: (a) competitive intensity, (b) salesperson ethical attitude, and (c) product characteristics. Addressing the issue of misselling, Fechtel (2012) intimated the inability to adopt transparency in financial planning in life insurance lead to inadequate knowledge acquisition by insurance agents and intermediaries on life insurance issues.

Fechtel (2012) and Ho et al. (2012) sought to provide life insurance agents adequate knowledge and appropriate information to equip them with the expertise in acquiring value in life insurance. Fechtel noted that the disclosure of life insurance is a two-prong-process of describing how life insurance works and performance information to aid consumer search for the competitive offering. Full disclosure is essential in life insurance operations, having a significant effect on the performance of the industry (Fechtel, 2012; Fields, Gupta, & Prakash, 2012; Gupta & Aggarwal, 2013). Gupta and

Aggarwal (2013) advanced that the sources of information on life insurance consumer behavior are necessary to provide knowledge on selection factors and information on selection criteria. Gatzert and Wesker (2014) enumerated some factors for selecting a service: (a) organizational reputation, (b) retirement preparedness, (c) expenses of running the financial assets, and (d) referrals. Unethical attitudes towards life insurance sales can have an adverse effect on the growth of insurance in Ghana and impact on customer satisfaction (Akotey et al., 2013; Kobylanski & Pawlowska, 2012). Training can also influence sales person's perception of competitive intensity, product complexity, and the understanding of how these elements affect the financial industry. Salespersons form an integral part of the growth of life insurance in Ghana (NIC, 2011). Ninety-five percent of life insurance sales in Ghana are through a sales person (NIC, 2011). Gatzert and Wesker (2014) suggested to sales managers to train salespersons to enhance their ethical attitude with respect to their jobs. Gatzert and Wesker analyzing consumer behavior revealed that the individual base the decision to acquire any financial asset on the future return of investment.

Fraud. Insurance fraud is another factor that has negative implications for the creation of life insurance wealth. Lesch and Baker (2013) identified the environmental factors that contribute to the acceptance of insurance fraud and abuse. Perceptions of (a) inequity of insurance exchanges, (b) social norms about fraudulent acts, (c) personal ethical stance, and (d) level of concern about insurance fraud give rise to the acceptance of insurance fraud and abuse (Lesch & Baker, 2013; Rowell & Connelly, 2012). Rowell and Connelly (2012) established the difference and similarity between insurance fraud, moral hazard, and anti-selection, defining moral hazard as loss-increasing behavior emanating from insurance. Okura (2013) distinguished between moral hazard and fraud contrary to Rowell and Connelly's (2012) position on moral hazard and fraud. Okura stated that information relating to moral hazard was unobservable. Neither insurance firms nor policyholders have adequate information on factors about the insurance, indicating symmetric information. In contrast, Lesch and Baker stated that insurance fraud occurs with asymmetric information, and policyholders have knowledge of their private information. Lesch and Baker (2013) and Okura (2013) recommended to insurance companies to establish the type of risks that is profitable to cover and militate against insurance fraud.

Moral hazard and insurance fraud can affect insurance businesses and consumers negatively (Okura, 2013). These elements diminish life insurance settlement as a credible and viable option for consumers who may alternatively lapse or surrender their life insurance policies (Lesch & Baker, 2013; Okura, 2013; Rowell & Connelly, 2012). Consumer insurance fraud and abuse (CIFA) has a long-term negative impact on life insurance growth (Lesch & Baker, 2013). Fraud in insurance claims payment and other benefits can influence the profitability of insurance companies, challenging the sustainability of the insurance business. Lesch and Baker (2013) pointed out that the treating of insurance fraud and abuse in isolation by insurers and regulatory practice would aggravate the perpetuation of the problem. Lesch and Baker and other researchers

(Ansah-Adu et al., 2012; Okura, 2013; Rowell & Connelly, 2012) suggested insurers and other stakeholders should seek the appropriate solution to the cycle through (a) enhanced education on the insurance expectation, (b) efficient management of customer relation, and (c) quality service delivery.

Insurance companies use the term moral hazard to regulate the claims of insurance benefits. However, Rowell and Connelly (2012) explained that life insurance does not rest so much on moral hazard since individuals are interested in their wellbeing. Rowell and Connelly described what insurance risk is, and how to identify risk appetite that contributes to the sustainability of the insurance business. Fraud in insurance claims payment and other benefits may increase the actuarial liability of the insurance companies (Lesch & Baker, 2013). In their bid to increase growth and profitability, insurance organizations need to assess the threats these negative tendencies have on the business to ascertain the risk appetite of the business (Lesch & Baker, 2013).

Life Insurance and Economic Growth

Insurance plays an essential role in the financial services sector alongside banking and the capital market (Ghosh, 2013). According to Kramaric and Galetic (2013), insurance promotes economic development through the long-term mobilization of funds. Kramaric and Galetic affirmed that insurance reduces the capital that small to medium scales businesses need to operate through the transfer of financial risks, and the creation of financial certainty in the business environment. Product innovation and operational efficiency seem to enhance insurance growth in India (Al-Amri et al., 2012; Patil, 2012).

The growth trends in life insurance appear to complement a country's sustainable economic development with life insurance growth following the growth pattern of a country's GDP (Alhassan & Fiador, 2014; Ghosh, 2013; Lee & Chang, 2012). Ghosh (2013) revealed that life insurance plays a significant function in developing economies more than in developed countries. Ghosh (2013) and Lee and Chang (2012) further emphasized that life insurance performance in a sound national insurance market can influence economic growth. Even though the effect of life insurance on the economy may vary regarding product lines and geographical location, Ghosh considered insurance to be a contributory factor to financial development in line with banks and the stock market. Insurers administer insurance products and services to suit the needs of people (Gatzert et al., 2012). These long-term life insurance products such as savings, retirement, investment, education, health and medical, help enlarge the pooled-funds to meet future financial needs of policyholders (Ghosh, 2013).

Liberalization is a success factor for life insurance growth as seen in the Indian and Malaysian life insurance market (Sahoo & Swain, 2012; Tiwari & Yadav, 2012). Liberalization has caused the Indian market to grow at 30-35%, creating a growth potential for the industry and the economy (Tiwari & Yadav, 2012). Tiwari and Yadav (2012) emphasized liberalization as a harbinger of insurance growth. The successful operation of insurance models such as bancassurance, customer-focus, and customer relationship marketing bring new awareness to the life insurance industry (Tiwari & Yadav, 2012). Tiwari and Yadav (2013) noted that performance of insurance business in relation to premium income growth and value of new business, anchors on liberalization. Innovation and creativity in strategies aids in insurance companies to manage the capital (Akotey et al., 2013; Patil, 2012).

Growth in premiums income in a particular economy has a close relationship to GDP (Ghosh, 2013). Insurance premium revenue mobilization plays a critical role in the economic growth of developed and developing countries (Ghosh, 2013). Insurance companies worldwide seem to project influential and profitable financial entities (Ghosh, 2013; Kramaric & Galetic, 2013). According to Akinlo and Apanisile (2014), life insurance performance complements the sustainable growth of a country's economy. In Africa and India, premium income from the life insurance business outweighs that of nonlife insurance operations (Akotey et al., 2013; Alhassan & Fiador, 2014; Ghosh, 2013; Patil, 2012). Ghosh (2013) emphasized that insurance is among the essential financial services that can initiate economic growth through long-term funds mobilization to manage assets. Sahoo and Swain (2012) were of the view that a well-developed insurance sector strengthens the risk-taking ability of the country and sustains the economic development through long-term funds mobilization to finance infrastructural development. Sahoo and Swain further pointed out the low life insurance penetration in emerging markets is creating a growth opportunity for life insurance companies in these untapped markets. Patil (2012), Sahoo and Swain, and Tiwari and Yadav (2012) associated the determinants of life insurance growth to the influence of the environmental forces and competition. Miroslav's (2012) research on the influence of insurance on economic development, and examined the impact of insurance on economic growth in Croatia.

According to Miroslav (2012), even though a series of research on the effect of capital markets and banking on economic growth in Croatia existed; little research focus is on insurance and its implications for the Croatian economy. While Miroslav intimated that the primary function of insurance companies was to help reduce risk attached to the economy, Kjosevski (2012) identified (a) industry activities relating to business efficiency, (b) productivity, (c) education, and (d) pricing as factors influencing life insurance growth. Miroslav (2012) and Kjosevski (2012) agreed that building a strong financial industry can help develop the economy, placing emphasis on the importance of insurance in the development of the economy of a nation. Conversely, Miroslav did not research into the factors that can influence the growth of insurance to impact on the economy.

Insurance ensures the advancement of economic sustainability by stimulating risk management and operational efficiency (Miroslav, 2012). Sahoo and Swain (2012) posited that businesses operating in an unreliable global financial market might rely on the efficacy of insurance to build capacity and ensure sustainability. The ability to sustain the function of financial risk management enjoins insurance companies to build capacity to create profit and value for the business. The value alignment to customer satisfaction to life insurance business operation may lead to customer loyalty and cross-selling, facilitating an increase in insurance uptake in the marketplace (Anderson &

Swaminathan, 2011). A dynamic and high performing insurance industry is a critical success factor for economic development and provides long-term funds for infrastructure development of every economy (Ghosh, 2013; Lee & Chang, 2012). The demand for insurance leads to higher demands from customers for quality service delivery (Liebenberg et al., 2012; Sogunro & Abiola, 2014). Customer satisfaction demand, globalization, and the constant change in the customer value proposition are some of the factors that require efficient customer service management (Srivastava & Ray, 2013), such as the CSMS concept (Kobylanski & Pawlowska, 2012).

Life insurance company leaders may explore and execute customer satisfaction strategies that incorporate customer satisfaction systems (CSMS) to ensure business sustainability and growth (Kobylanski & Pawlowska, 2012). The CSMS can provide the framework for the exploration of customer satisfaction in life insurance growth. The CSMS framework assists researchers to gain in-depth insight into identifying factors that might contribute to customer satisfaction for life insurance grow (Anderson & Swaminathan, 2011; Gizaw & Pagidimarri, 2014; Kobylanski & Pawlowska, 2012). Factors such as (a) improving the organization's reputation, (b) repositioning and enhancing brand image, (c) creditability of new product development, (d) safeguarding future value of business, (e) sustaining shareholder return, and (f) stock prices are among the factors that organization may enhance when they give CSMS strategic importance (Al-Amri et al., 2012; Anderson & Swaminathan, 2011; Gizaw & Pagidimarri, 2014; Hussain, 2014; Jesri et al., 2013; Keisidou et al., 2013; Kiyani et al., 2012; Tao, 2014).

These factors may aid in addressing the research question: What customer satisfaction strategies do life insurance company leaders execute to grow and sustain the life insurance business? The identification of customer satisfaction strategies may give credence to and allow for a holistic understanding of the customer satisfaction phenomenon exploration in this qualitative multiple case study.

Transition

In Section 1, I presented (a) the background of the problem, (b) the problem and purpose statements, (c) the nature of study that reflects research methodology and design, and (d) the research question. Section 1 contained information on the relevant conceptual theory: Customer Satisfaction Management Systems (CSMS) that circumscribes this proposed study, the significance of the study, and a detailed review of the literature, linking the conceptual theory and the problem of customer satisfaction in life insurance growth. The review of professional literature set the study in context. Kjosevski (2012), Patil (2012), and Upadhyaya and Badlani (2011) discovered challenges life insurance companies leaders encounter regarding customer satisfaction, and how customer satisfaction can influence life insurance growth. Authors such as Kobylanski and Pawlowska (2012), Ma and Dube (2012), and Patil (2012) have linked customer satisfaction in service delivery to operational quality, efficiency, and continuous improvement.

Life insurance operation is integral in the service industry, making customer satisfaction a crucial element in life insurance growth (Gatzert et al., 2012; Joo, 2013;

Patil, 2012). Identifying and understanding customer satisfaction strategies can assist life insurance companies to determine their satisfied customers, and measure the value these satisfied customers bring to their business in relation to profitability and growth of market share (Ansah-Adu et al., 2012; Gatzert et al., 2012). The purpose of this qualitative multiple case study was to explore the customer satisfaction strategies that life insurance company leaders execute to grow and sustain the life insurance business. The findings of this research may offer life insurance practitioners an understanding of the strategic relevance of customer satisfaction to life insurance growth. The findings of this research may assist life insurance leaders to identify and formulate customer satisfaction strategies to increase life insurance performance in Ghana. The remainder of this study consisted of two sections.

Section 2 contains (a) the purpose statement, (b) the role of the researcher, (c) ethical research, (d) the participants of the study, (e) the research method and design, (f) population sampling, data collection, (g) the data analysis technique, and (h) reliability and validity. Section 3 includes an overview of the study, presentation of findings, explanation of the need for the study, applications to professional practice, implications for social change, recommendations for action, recommendations for further study, reflections, and this study's summary and conclusion.

Section 2: The Project

Various researchers indicated the significance of customer satisfaction as a determinant of life insurance growth (Al-Amri et al., 2012; Gizaw & Pagidimarri, 2014; Patil, 2012). Researchers (Patil, 2012; Sahoo & Swain, 2012; Smith, 2014) identified substantial links in the process of developing meaningful connections between customer satisfaction and life insurance growth and sustainability. Satisfied customers represent the driving force of the financial service industry (Al-Fawaeer et al., 2012), and insurance practitioners must develop strategies to keep their customers satisfied (Kobylanski & Pawlowska, 2012). Based on a qualitative multiple case study inquiry, I focused this research on customer satisfaction strategies that may ensure life insurance growth in Ghana. Section 2 of this study constituted (a) the restatement of the purpose, (b) the role of the researcher, (c) research participants, (d) research method and design, (e) population and sampling, (f) ethical research, (g) data collection instruments, (h) data collection techniques, (i) data organization techniques, and (j) reliability and validity of the study.

Purpose Statement

The purpose of this qualitative multiple case study was to explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain the life insurance business. The research population constituted life insurance company leaders working in three life insurance organizations located in the Accra-Tema geographic area in Ghana. Semistructured interviews and archival documents served as the data collection instrument to explore information on customer satisfaction strategies to triangulate data. A growth in life insurance business may ensure long-term funds mobilization to enhance Ghana’s economy development, bringing positive social change through wealth and value creation for business sustainability (Gizaw & Pagidimarri, 2014; Kramaric & Galetic, 2013). Life insurance business leaders may consider the findings of this proposed research to broaden their understanding of the strategic relevance of customer satisfaction. The strategic importance of customer satisfaction to life insurance business might influence the quality of life insurance delivery. The relevance of customer satisfaction strategies might assist life insurance company leaders learn different customer satisfaction strategies to grow their businesses (NIC, 2011; Pantouvakis & Bouranta, 2013).

Role of the Researcher

I served as the primary data collection instrument to collect, organize, analyze, interpret the data, and present results of the research in an unbiased manner to ensure creditability and transferability of this research. Researchers emphasized the relevance of ensuring credibility in research (Collins & Cooper, 2014). Twelve participants responded to 12 interview questions (see Appendix B). I augmented data from the face-to-face semistructured interview data with archival documents to ensure methodological triangulation. Using interviews to collect data can be an objective way to ensure the validity and reliability of the proposed research (Cardon, Poddar, & Fontenot, 2013).

I have developed the passion for the research topic to understand the complex phenomenon of customer satisfaction in life insurance business, having worked in the insurance industry for over 10 years. Interacting with customers on a daily basis increased the curiosity to review scholarly and academic literature to gain insight into the satisfaction phenomenon. The definitive result of reviewing academic literature was to conduct a scientific inquiry into customer satisfaction strategies in life insurance growth. The review of (a) academic literature, (b) the annual insurance survey, and (c) the annual financial statements on the insurance industry provided useful background information on customer satisfaction strategies in life insurance growth in Ghana. I conducted the doctoral study in the geographic location in which I live and work, but not at my workplace to mitigate bias, and ensure the integrity of research as Yin (2014) posited.

As researchers identify their worldview and accept their personal bias, they can better understand the viewpoint of participants (Marshall & Rossman, 2015). I conducted the research as an outsider of the life insurance sector. My experience in the life insurance industry and my leadership expertise helped build special affinity and create acceptance with participants. Developing rapport with the participants in a study, based on trust and mutual understanding is tenable to avoid biases relating gender, sexual orientation, age, disability race, or ethnicity (Marshall & Rossman, 2015). Also, engaging participants to review their responses and perspective in the research would support the accuracy and creditability of the research to mitigate bias in research (Wynn & Williams, 2012).

In adherence to the protocol outlined in the Belmont Report, I ensured the data collection process occurs in an ethical manner to mitigate against bias throughout the research process. The objective of the Belmont Report is to provide a framework to guide researchers in addressing ethical issues on studies that involve human subjects or participants (National Institute of Health, 2014). Influential individuals and any interested parties (shareholders, academicians, and regulators), did not have any access to influence participants, outcomes, and conclusions of the study.

Appropriate interview protocol (see Appendix A) such as Moustakas (1994) and Yin (2014) recommended applied to all 12 participants to ensure consistency in data collection. An interview protocol for a qualitative multiple case study is suitable for the exploration of customer satisfaction strategies and their effects on life insurance. Interview protocols allow for flexibility and bring uniformity in the interview activities (Turner, 2010). Archival documents will complement interviews responses on customer satisfaction strategies for triangulation of data. Researchers recommended the triangulation of interview data with other sources of data such as archival document and observation to ensure creditability of research (Bekhet & Zauszniewski, 2012).

Participants

A multiple case study design requires the identification of a research context and the selection of research participants who align with the purpose of the study (Yin, 2014). This multiple case study comprised a case each from three different life insurance companies located in Accra-Tema Metropolitan area of Ghana. Three life insurance companies with the highest market share performance formed the basis of selection. The leadership of these three leading companies who agreed to sign letters of cooperation (see

Appendix D) made the selection. The criteria for selecting participants included participants (a) having an insurance career for 5 years, (b) holding a leadership position for at least 2 years, (c) involvement in the execution of customer satisfaction strategies, and (d) should be 18 years and above to qualify to participate in this research. The participants had an understanding of life insurance customer expectations and operational activities to formulate and implement customer satisfaction strategies in service delivery. Previous researchers underscored the importance of establishing criteria for research participation to ensure creditability of research (Awogbenle & Iwauamadi, 2010; Irvine, Drew, & Sainsbury, 2012; Whiting, Kendall, & Wills, 2013; Wyatt, 2011).

I identified and selected the top three performing life insurance companies using their market share and premium income performance for a five-year period. The premium income performance was in the NIC (2013) report. The three companies with the highest premium income performance in succession qualified for selection. NIC (2013) constituted the source. The strategy to gain access to participants was a formal request to the leadership of three life insurance companies to allow leaders in the organization to participate in the research. Three of the life insurance companies with the highest market share in the industry (per annual premium income performance) received the letters of cooperation (see Appendix D), together with a cover letter of introduction (see Appendix E) for signing and approval. When any of the leadership of the top three life insurance company declined to sign the letters of cooperation, the selection process continued with the leadership of next life insurance company per the industry market share league in the NIC annual reports. I contacted the human resources coordinators of the selected life insurance firms through e-mail (see Appendix F) for assistance in acquiring the contacts of the leaders of the companies. In the e-mail request, I indicated the approval and consent of the leadership of the organization to invite the business leaders who meet the selection criteria to participate in the research. I also reviewed the selected organizations' website to obtain the contact information of prospective participants, which is a recommendation by Seidman (2012).

After I obtained the contact details of the leaders of the life insurance companies, the selection process started with an initial telephone contact to speak with the prospective participants. The telephone conversation commenced with an introduction of myself followed by an explanation of the purpose of the proposed research, criteria to participate, and the confidentiality and consent process. If the life insurance business leader met the selection criteria and agreed to participate voluntarily, I requested their e-mail address to send the consent form for perusal and signing (see Appendix C). When prospective participants returned their signed consent form, indicating their voluntary participation in the proposed research, I contacted them again through telephone calls and by e-mails to agree on the times and locations for the interview sessions. Researchers such as Drew (2014) and Gibson, Benson, and Brand (2013) recommended using telephone and e-mails to contact research participants. Any potential participant who was not interested in participating was left alone. According to Drew (2014) and Yin, (2014) research participants must have the willingness and capability to participant in the research.

Aluwihare-Samaranayake (2012) posited ethical research involves ensuring compliance with principles such as confidentiality and respect for participants. Each participant received and sign a consent form (see Appendix C) that contains a complete descriptive guidance about their rights as participants before they answer any interview question. Participants had the opportunity to refuse the interview; an approach Swauger (2011) referred to as an ethic-of-care. Participants were under no obligation to complete the process. Participants could withdraw from participating at any time by giving a verbal or written notice: (a) before they sign the consent form, (b) after signing the consent form, (c) before the interview session, (d) during the interview session, or (e) at the end of the interview session. I used a password protected Universal Serial Bus (USB) flash drive to secure audio recordings and transcription of the interview responses and used a separate password protected electronic device (Dropbox) to archive names and contact details of participants. Cooper, Fleischer, and Cotton (2012) and Drew (2014) endorsed the storage of research data and documents for 5 years before destruction.

Building a working relationship with participants of a research is critical in a qualitative study (Cooper et al., 2012). I engaged participants in prebriefing and post-briefing sessions to enhance a working relationship with participants; a process recommended by Bernard (2013). The prebriefing involved reminding participants (a) of the purpose of the study, (b) that participation is voluntary, (c) the interview process, and (d) the confidentiality of the study. The post-briefing reaffirmed my commitment to mitigating bias, ensured accuracy and confidentiality, and reinforced the relevance of member checking. A working relationship with participants of a study will anchor on effective communication through telephone and e-mail before and after prospects give their consent to participate (Bernard, 2013). In establishing the working relationship with participants, I made my intentions, principles, and position in the research clear to participants. I did not use power or position to control participants, ensuring participants were comfortable to participate or withdraw from the research.

I met with participants at locations that are public, convenient, and comfortable to each participant (see Appendix D). Each eligible participant went through the participation process and sat face-to-face with me for the interview. I exchanged greetings with participants, engaged them in small talk to secure the confidence of the interviewee, and went over the confidentiality and consent process. When participants relaxed, I sought their permission to start the interview process and to record the interview session. When participants gave their consent, I asked their permission to set up the audio-recording system to record verbatim responses. Both digital and analog recorders recorded interview responses, with the analog serving as a backup recorder. Researchers advised the creation of a good and relaxing environment for interviews to encourage voluntary participation (Cooper et al., 2012).

Research Method and Design

Research Method

Three main methodological approaches to research exist; qualitative, quantitative, and mixed methods are tenable. Each of these three research methods has its advantages and limitations, and one is not superior to the other. The approaches differ in purpose, method, focus, and the principles for establishing knowledge from research (VanderStoep & Johnson, 2009). I used qualitative research for this study. Qualitative research occurs in settings that allow participants to be familiar with and appreciate the phenomenon (Boblin et al., 2013). VanderStoep and Johnson (2009) noted that qualitative researchers consider different perceptions and worldviews to develop realities for different people, and to give clarity to complex situations. Qualitative researchers use theoretical linkages through inductive reasoning to bring greater understanding to the research (Marshall & Rossman, 2015; Moustakas, 1994).

The qualitative research may provide the foundation for future study on the subject of customer satisfaction factors that influence life insurance growth in the West African subregion. Qualitative research is acceptable for conducting interviews to understand how participants perceive customer satisfaction based on service expectation (Marshall & Rossman, 2015; Moustakas, 1994). Qualitative research supports the creation of concise extracts comparable to themes that emerge from the interview in consonance with trustworthiness and reliability of the study (Marshall & Rossman, 2015; Rowley, 2012). The choice of a qualitative research method should align with (a) the nature and purpose of the research, (b) the audience of the research, (c) participants of the research, and (d) the worldview of the researcher (Bernard, 2013). The advantage of using a qualitative method is the voice of the researcher is constantly in the study as the findings are open to the researcher's perception and interpretation (Bernard, 2013).

A quantitative research method to some extent eliminates subjectivity in research by analyzing empirical and verifiable research data (Lopez-Fernandez & Molina-Azorin, 2011). Moreover, a quantitative study also helps the researcher appreciate the relationships between dependent and independent variables through correlational relationship analysis (Malina et al., 2011). The ease with which researchers administer quantitative surveys and questionnaires to collect data is always missing in a qualitative approach (Bernard, 2013; Turner, 2010). Nonetheless, the choice of research method for this study leaned towards qualitative because I did not intend to use and follow a particular predictive and empirical structure of research process and analysis. Researchers (Lopez-Fernandez & Molina-Azorin, 2011; Malina et al., 2011) who used mixed methods achieve convergence of analysis of qualitative and quantitative data and clarify the results obtained from one method, applying to another with the aim to establish the reliability of the study. However, the complex nature of mixed method makes it unsuitable for this research (Harrison, 2013).

Researchers (Moustakas, 1994; VanderStoep & Johnson, 2009; Yin, 2014) who use qualitative method, assess research data in the original settings and observe behaviors to understand how customers may experience their satisfaction levels. According to Cassell and Symon (2011), qualitative research method enables verbal dialog within the study and provides a well-grounded and rich and thick description of qualitative data, explaining the process in the context of the study. Although qualitative data collection method seems to be time-consuming and costly, the choice of qualitative inquiry for this research was in alignment with the research purpose. The research method matched the expected research audience and participants of the study.

Research Design

The purpose of this qualitative multiple case study was to explore the customer satisfaction strategies that life insurance company leaders execute to grow and sustain the life insurance business. Multiple case study method is useful in gaining an in-depth understanding of participants' perception of customer satisfaction (Yin, 2014). The case study inquiry helps in describing the phenomenon in words that portray reality, consciousness, and perception (Bernard, 2013). The case study approach allows for a comprehensive appreciation of research participants' perspective of the customer satisfaction phenomenon (Boblin et al., 2013). According to Boblin et al. (2013), the case study approach is an exploration of multiple bounded systems through a detailed and in-depth collection of data. The approach involves multiple sources of information with each having a unique data analysis strategy (Yin, 2014).

A multiple case study design is appropriate when the researcher seeks to establish an in-depth understanding of the research topic. Moustakas (1994), Petty, Thomson, and Stew (2012), and Wynn and Williams (2012) posited researchers needed to pursue realities to uncover the true essence of the phenomenon. Marshall et al. (2013) identified (a) recommendation of qualitative methodologist, (b) acting on precedent by citing sample sizes used by researchers using similar research design, and (c) statistical demonstration of data saturation within dataset, as the three methods researchers may use to justify sample size of interview in qualitative case study research. Twelve life insurance company leaders responded to 12 open-ended interview questions (see Appendix B) to gather data for this research. Guest et al. (2006) justified the use of a sample size of 12 interviews in cases study research when they operationalized saturation and documented systematically, variability, and data saturation over thematic analysis. Based on the data set, Guest et al. posited that essential elements of metathemes emerge from the first six interviews and saturation occurred within the first 12 interviews. According to Carlsen and Glenton (2011), data saturation occurs when sampling more data does not provide any additional information. Carlsen and Glenton suggested that researchers might justify the sample size in qualitative research by interview a small number of participants until the attainment of data saturation. Data saturation began to manifest in this study after interviewing the ninth out of 12 participants. Subsequently, the following circumstances revealed the occurrence of data saturation: (a) when no new information arose from the open-ended interviews, (b) when member checking produced no additional information, (c) when I had no more coding need, (d) when I covered all the themes that emerged, and (e) when the overall view of the analysis results showed that future researchers would obtain similar results under the same circumstances.

Other qualitative research designs such as phenomenological and ethnographical research inquiries tend not to be beneficial to this proposed study due to various restrictions associated with each of these designs. Ethnographic design requires the exploration of shared patterns of the cultural tenets within a cultural group and intensive observation of the researcher (Petty et al., 2012). I did not intend to focus on societies and their culture in this research, making ethnographic inquiry unsuitable. A qualitative phenomenological research allows a researcher to capture and convey the lived experiences of participants to understand their beliefs and expectations (Marshall & Rossman, 2015). The use of phenomenological design aids in studying the lived experiences of participants. However, a phenomenological inquiry was not tenable for this research because my focus in this research was to explore how participants execute customer satisfaction strategies to increase life insurance growth.

A case study approach, either single or multiple, will involve gathering data from specific locations, groups, or entities (Moll, 2012). This approach is to gain a deeper understanding of the perceptions of actions and events, placing a limitation on the population for this study. The decision to use a qualitative multiple case study approach was to integrate the complex phenomenon of customer satisfaction across the contexts of three life insurance organizations, and archival documents into one rich and thick descriptive report. The research question for this study began with the word *what*, indicating the exploratory intent of this proposed research. I had a strict focus on the life insurance business leaders within the Accra-Tema geographical area of Ghana. I may capture the visibility of other nonverbal communications such as facial expressions, other body languages, and mannerisms for ease of interpretation with the use of qualitative multiple case study, which is a method researchers such as Boblin et al.(2013) and Moll

(2012) applied in research.

Population and Sampling

Population sample selection should be in alignment with the goals of the study and the research question (Yin, 2014). The total population of participants consisted of life insurance business leaders in three selected life insurance companies who facilitate business strategy formulation and implementation to attain business sustainability. In this study, I used a multiple case study design to explore the customer satisfaction strategies that life insurance company leaders execute to grow and sustain the life insurance business. This multiple case study involving purposive sampling took place in three life insurance organizations. The premium income performance of these three life insurance companies became the criteria for selection. The three life insurance companies had consistent increases in premium income growth rates and increase in market share for 5 years (NIC, 2013). The consistent growth in file size and premium income probably stemmed from the execution of customer satisfaction strategies for business growth. Selecting 12 individual participants within three bounded cases was purposive such as Marshall and Rossman (2015) posited. The research participants were leaders in life insurance companies, who have knowledge and expertise in life insurance systems, in addition to executing customer satisfaction strategies to grow and sustain the life insurance businesses.

Qualitative researchers use purposive sampling methods that anchor the goals of the study to provide a deeper understanding of the research problem, and allow transferability of the findings of the research (Marshall & Rossman, 2015). Purposive sampling facilitates comparisons between the different cases for this study. Using purposive sampling for multiple cases might aid in uncovering potential similarities (literal replication) and difference (theoretical replication) between the various cases to gain rich contextual insights (Yin, 2014). Purposive sampling of the population of life insurance business leader in Accra-Tema geographical warranted the obtaining of rich data for research and assisted in the comparisons between the three cases for this study. This sampling technique served as an appropriate tool to solicit 12 eligible participants to capture data for the study. Purposive sampling entailed a thoughtful selection of participants based on predetermined criteria (Suri, 2011). Purposive sampling is a nonprobability process of reaching a target audience to participate in research (Marshall et al., 2013).

The participants had understanding of life insurance satisfaction factors to formulate and execute customer satisfaction strategies in life insurance business. The maximum size of the population was 28 eligible life insurance company leaders of the three life insurance companies within the Accra-Tema geographical area whose leadership signed the letters of cooperation (see Appendix D). I attached high importance to predefining the boundaries of the target population for this research. The predefinition aided in launching into different pools to identify and select participants who met the criteria for this proposed study. Participants were in a leadership position for at least 24 months with any of the three life insurance companies in Ghana. For eligibility, prospects had to be, at least, 18 years old to participate. Participants' insurance careers had to span a minimum of 5 years. Participants occupied leadership positions in life insurance companies for a minimum of 2 years. The individuals had roles in formulation and implementation of customer satisfaction strategies in delivering life insurance.

Guest et al. (2006) affirmed that using interviews for a sample size of 12 participants is enough to establish transferability and achieve data saturation. Marshall et al. (2013) emphasized that the qualitative researchers may attain data saturation with 12 interviews. The principle relating to the replication logic in multiple case study indicates data collection will continue until data saturation occur (Yin, 2014). These above studies compared to the just-concluded research in that out of 28 potential participants, data saturation began to occur at the ninth interview. Extending the interviews beyond 12 participants became unnecessary due to recurring themes. The saturation antecedents applied to the study population for this research. The use of a small number of participants for a qualitative research allows the researcher the opportunity to conduct in-depth interviews (Boblin, 2013; Marshall et al., 2013).

The criteria for selecting participants included (a) an insurance career for 5 and above, (b) holding a leadership position for at least 2 years, and (c) involvement in the formulation and execution of customer strategies and objectives. The participants had understanding of life insurance customer expectations and operational activities to formulate and implement customer satisfaction strategies in service delivery. Participants were 18 years and above to qualify to participate in this research in agreement with Wyatt

(2011) and Yin (2014). In addition to interviews, archival documents (the Ghana Business and Financial Times annual insurance survey and the Ghana National Insurance Commission annual insurance industry performance report) served as other sources of data to accomplish methodological triangulation in this research. The interview locations, such as the boardrooms of the three life insurance companies (see Appendix D), and time were at the convenience of the participants. Rubin and Rubin (2012) advocated for interview locations with fewer distractions and interruptions to minimize background noise that might affect the quality of the audio recordings and ensure confidentiality of participants. The time for the interview sessions was either in the mornings from 9 a.m. or the evenings after 5 p.m. In this qualitative case study inquiry, I relied on an interview protocol and sought to penetrate appearance and manifest meanings from interview responses. Cassell and Symon (2011) suggested interviewing permits verbal dialog within the study and provided erudite and richer description of qualitative data to explain the process of the research. Participants answered 12 interview questions (see Appendix B) on customer satisfaction strategies.

Ethical Research

The role of the researcher is to protect and develop integrity, respect, and trust with all research participants (Marshall & Rossman, 2015). Ethical issues become critical when researchers involve human participants in their study (Yin, 2014). I was the only person who had contact with participants and their information, respecting their decision to give consent and participate in this study. The approval number 07-30-15-

0421849 from Walden University Institutional Review Board (IRB) to establish ethical consideration of the proposed study was critical. The use of IRB procedures helped determine the creditability of the research. The IRB procedure was to:

1. Identify and select the three leading life insurance companies per the annual premium income performance (NIC, 2011).
2. Submit Letters of Cooperation (see Appendix D) for organization's leadership approval and signing.
3. Contact the HR coordinator of the three life insurance companies to discuss the purpose of the study and solicit their support in getting contacts of the leaders in the organization after organization leadership sign letters of Cooperation (See Appendix D).
4. Engage HR coordinators to provide list and contact details of participants who fit the selection criteria, upon agreement to participate in the study.
5. Conduct teleconference with each participant to: (a) discuss the purpose of the study, (b) determine their interest, (c) answer questions, and (d) to begin the relationship building process to gain trust.
6. Affirm to participants that their involvement will be voluntary, and they may decide not to participate before the interview begins, or any point during or after the interview by notifying Walden University or me.
7. Advise participants they do not have to answer any questions that will make them feel uncomfortable.

8. Notify each participant of protections the study accords them to protect their identity and to ensure confidentiality of their responses.
9. Engage participants to sign a written copy of the Informed Consent Form (see Appendix C) and ensure they comprehend the nature of the study and my role as a researcher.
10. Ensure the consent form contained appropriate information such as (a) the research topic, (b) the institution that I attend, (c) my full name, and (d) the data collection method (Akhavan, Ramezan, & Moghaddam, 2013; Cooper et al., 2012; Turner, 2010).
11. Explain the Walden University's IRB process to participants, indicating study approval by the university, and that no research can begin without approval and a signed consent form.
12. Ensure all potential research participants sign a consent form (see Appendix C) that bears the Walden IRB approval number 07-30-15-0421849, to participate willingly in the proposed research activities.

The data collection activity (face-to-face interview) began after the prospective participants read, understood, and signed the consent form (see Appendix C). The participants had sufficient time to either accept or reject the invitation, refuse or consent, and answer all or decline to respond to any interview questions at will. Researchers such as Aluwihare-Samaranayake (2012), Marshall and Rossman (2015), and Swauger (2011) posited the creation and building of confidence in research participants to ensure creditability of research. Participants had the option to withdraw from the interview by giving a verbal or written notice at any time of the research if they were uncomfortable with the research process. All 12 participants willingly participated in the research process. I thanked participants after the interview session and reassured them of the confidentiality of their participation. The research activity did not involve exposing participants to any risk greater than what they encounter in the course of their daily routines. VanderStoep and Johnson (2009) emphasized the relevance of protecting research participants from any form of risk. The prospective participants did not receive any incentives or compensation for participation in research.

I did not disclose any information that participants provided for this study, nor used participants' personal information for any purposes outside of this research. All 12 participants agreed to an audio-recording data collection process. Each participant received an alphanumeric code: RP1C1, RP1C2, RP1C3…RP4C3, representing research participant within each bounded case, to ensure privacy and confidentiality. The use of alphanumeric codes in research should align with participant's case affiliation, job role, and method of data collection, separating information from names and anything that would identify participants (Sherrod, 2011). I used a password protected Universal Serial Bus (USB) flash drive to secure audio recordings and transcription of the interview responses and used a separate password protected file in a Dropbox to archive names and contact details of participants. Data collected for the purpose of this research will be in safe storage for 5 years. Five years after the completion of a study, research data should undergo destruction through shredding, deletion, or the appropriate manner as required by Walden University to protect the right of the participants (Cooper et al., 2012). I would destroy research data after 5 years of completion of this study.

Data Collection Instruments

I served as the primary data collection instrument and collected data in a trustworthy manner to mitigate bias from the research. Data collection approaches in qualitative research include methods such as interviews, written documents, and observations (Boblin et al., 2013; Petty et al., 2012). I used semistructured interviews, together with archival documents as the appropriate instruments for data collection. The research interview activity took place within identified and mutually agreed on geographical location including the boardrooms of the three life insurance companies (see Appendix D). Swauger (2011) posited the selection of the interview venue should be at the participant's convenience and comfort. The participants arrived at public and mutually convenient venues and times for the interviews. During the interview, session participants gave their consents before the audio-recording of the interviews, an activity endorsed by Turner (2010).

The interview activity took a maximum of two hours to complete. Giorgi (2012) expressed the notion that in-depth interviews provide insight and understanding of the concept. Each interview consisted of 12 open-ended questions (see Appendix B) that aligned with the research question. An appropriate interview protocol (see Appendix A) applied to all 12-research participants. This study involved the use of face-to-face semistructured interviews and review of archival documents. The justification for face-to-face interview method is that the method allows participants to describe and elaborate on individual experiences (Giorgi, 2012; Marshall & Rossman, 2015). Bryman (2012) posited that open-ended interview questions provide the best design relevant to a qualitative research question. Interview questions assist in capturing thoughts, feelings, attitude, and experiences of participants (Bernard, 2013). Open-ended interview questions will support the gathering of data to describe the detailed analysis of satisfaction strategies for life insurance growth (Moustakas, 1994). The justification for the use of archival documents is that I was able to triangulate all data. The convergence of data also occurred through the process. Without such convergence, overall research quality would probably be questionable.

The aim of using semistructured interview and archival documents to collect data was to explore the effective customer satisfaction strategies for life insurance growth. The objective of the interview activity was to collect data and use Microsoft® Excel and NVivo software to process the data, avoiding bias as much as possible (Bernard, 2013). A coding process of RP1C1, RP1C2, RP1C3…RP4C3 assisted in identifying participants within each case, a process Petty et al. (2012) advanced in their research. Research data constituted responses that life insurance leaders provided and archival document on life insurance businesses. Twelve adults participated in semistructured interviews. Participants had the liberty to answer all the questions either verbally or in writing or decline to answer at any time. I transcribed participants’ interview responses verbatim into Microsoft Word to aid data analysis.

Member checking will anchor the transferability of research (Boblin et al., 2013; Marshall & Rossman, 2015; Wynn & William, 2012). After I transcribed interview responses into Microsoft Word, member checking involved communicating directly with participants to evaluate accurately and thoroughly their responses to capture their perspectives and experience in the research. Member checking process comprised (a) interviewing of participants, (b) analysis and synthesis of interview data, (c) e-mailing copy of the synthesized data to each participant, (c) request participants to confirm the accuracy of information, and (d) continue member checking process to attain data saturation. Boblin et al. (2013), Marshall and Rossman (2015), and Othman and Rahman (2014) affirmed that member checking is the most valuable way to confirm the credibility of the qualitative research. I did not measure any concept because this study was not in conformity with quantitative methods. I assessed the creditability of the instrument by capturing all qualitative themes that emerged during the interview process. This assessment resulted from the review of scholarly literature and evaluating the responses of life insurance company leaders.

Data Collection Technique

After receipt of Walden IRB approval number 07-30-15-0421849, I began the data collection process. Data collection was from semistructured interview and archival documents for methodological triangulation. Participants answered 12 open-ended questions in a semistructured interview atmosphere (see Appendix B). Research participants had the option to agree or decline audio-recording of interviews. All participants consented to audio-recording. After completion of interview sessions, verbatim transcription of interview responses took place. Data for this qualitative multiple case study consisted of participants' responses to interview questions complementing with archival documents. The interview method of collecting data might aid in capturing how life insurance leaders execute customer satisfaction strategies for life insurance growth (Khan, 2014). Life insurance leaders who formulate and implement life insurance customer satisfaction strategies might give insight into how life insurance companies attain the satisfaction of life insurance customers for business sustainability through the use of interview questions (see Appendix B). Participants gave their permission before the interview process began with the audio-recording of participants' responses.

To increase creditability of the study, methodological triangulation constituted analyzes of interview data, secondary data, and industry reports on life insurance performance. The comparison of interview findings to archival documents on life insurance industry performance was instrumental in addressing the research question. The archival documents included the premium income performance of life insurance companies, customer service activities of life insurance companies, and claims expense ratio reports from the National Insurance Commission (NIC, 2013). Other archival documents included the BFT annual survey on life insurance performance. The research data constituted collection from three sets of samples from three life insurance companies with each set of sample noted as a single case.

Using the semistructured face-to-face interview to collect data for research has its advantages and disadvantages. Using interview questions and protocols (see Appendix A) to collect data can be time-consuming and costly with respect to (a) scheduling interview time with participants, (b) the duration of the interview sessions, (c) transcribing interview responses, and (d) traveling time and cost. Another constraint in using interviews for a study is eligible participants who might give their initial consent to participate might refuse to turn up at the interview sessions (Drew, 2014).

Multiple case study and interview-protocol-skills may guarantee the success of interviews process (Yin, 2014). To ensure appropriate data collection process I applied the interview protocol skills such as (a) knowledge of the interview protocol, (b) permissions to use research participants, (c) authorizations, (d) consents needed prior to interview, (e) managing the participant's time, (f) assurance of confidentiality, (g) manner of communicating with participants, (h) identifying when to probe and when to use icebreakers, and (i) showing appreciation to participant for sharing information. Giorgi (2012) and Sherrod (2011), approved of these protocols. The use of interview protocol ensures the process of data collection does not change throughout and safeguards the accuracy of data and applicability of results (Shen, 2011). According to Shen (2011), consistency in data collection techniques ensures the reliability of a qualitative study.

Participants answered open-ended interview questions (see Appendix B) on customer satisfaction strategies in life insurance growth after giving their consent to participate in the study. The interview questions aligned with the objectives of this research and needed no further modifications. The semistructured interviews involved asking open-ended questions to solicit the perceptions and views of participants. The interview method of data collection is suitable for capturing participants' perceptions on how customers express the level of satisfaction they derive from the experiences with a service (Onwuegbuzie et al., 2012). However, using interview method to collect data (a) can be time-consuming, (b) researchers cannot guarantee participants' full participation in the research, and (c) arranging for interview time and location can be costly to the researcher. The leadership of three life insurance companies received letters of cooperation (see Appendix D) for approval and signing to obtain permission to use eligible leaders in the company as research participants. I subsequently engaged the human resource coordinators of these companies through e-mails (see Appendix F) for their assistance in obtaining the contacts of the eligible to participants. Initial contact with participants was through e-mail and telephone conversation to arrange interview sessions.

The interview began with the demographic questions and transitioned to the interview questions. After participants had answered the last question, I thanked them and reminded them of the need to contact them again to cross-check their responses in the data interpretation and findings, and we both departed from interview location. Qualitative researchers identify interviews as the effective and preferred tool for data collection to appreciate the phenomenon from participants who experience it (Othman & Rahman, 2014; Rubin & Rubin, 2012). I transcribed verbatim from the recorded interview responses into a Microsoft Word document, with the help of a Sky Wi-Fi Smartpen. After the completion of data analysis and interpretation, I e-mailed the document to participants requesting their review to ascertain the accuracy and creditability of themes and interpretation of data. Any changes participants made help reviewing findings for accuracy and creditability of research. According to Boblin et al. (2013), Marshall and Rossman (2015), and Wynn and William (2012), researchers use participants' review and member checking to establish the creditability of research.

Member checking is a method to establish rigor and creditability in research (Marshall & Rossman, 2015). Following the process of member checking, I transcribed responses arising from interaction with participants verbatim into Microsoft Word for analysis and interpretation of data. After the review and synthesis of the interview transcripts, I e-mailed, analyzed and synthesized data to each participant, requesting the participant to confirm the accuracy of information and whether the information represented participant's perspectives and experiences, or they had other additional information. I edited the data where applicable when two participants added additional information. Member checking enables a researcher to engage participants directly, after transcription of interview responses, analysis and interpretation of data, to accurately and thoroughly evaluate the research to ascertain whether the research capture the experience and perspectives of participants (Marshall & Rossman, 2015; Othman & Rahman, 2014).

The member checking process continued to the attainment of data saturation. The process of member checking did not reveal any need for additional participants. Repetitive themes occurred during an interview of the ninth participant; hence going beyond 12 participants was inapplicable. Stopping at the 12^{th} participant was not a plan to limit participants to 12. According to Marshall and Rossman (2015), member checking is the most valuable way to confirm the credibility of the qualitative research. Participants' validation of data analysis and findings will help ascertain the creditability of the data analysis (Englander, 2012). I saved all the audio-recordings and secured transcription of the interview responses on a password protected USB flash drive. I used a separate password protected Dropbox to archive names and contact details of participants. Data would be under lock and key for 5 years after which all data would be eligible for destruction through the appropriate method to protect participants, a process Wahyuni (2012) encouraged.

Data Organization Technique

The method of assigning generic codes to each participant in a research may help achieve confidentiality of the research (Gibson et al., 2013). An alphanumeric coding system: RP1C1, RP1C2, RP3C3 applied to all 12 participants within each of the three cases in this study. All participants signed a consent form (see Appendix C) to participate in the research. During the interview session, audio-recording of the interview responses with the consent of the participants and transcription of interview responses verbatim into a Microsoft Word document after interviews ensued. A folder contained the audio-recorded interview responses, interview transcription, and notes for each research participant. Note taking on social cues, such as voice, intonation, body language, and mannerisms of the interviewee may give extra information to complement the verbal responses of participants (Bernard, 2013; Wahyuni, 2012). I assigned each participant an identification number ranging from 1 to 4, preceded by the letter RP and C, which stood for the research participant and case. Personal information on participants was not available outside the research, and would be under lock and key for 5 years, a recommendation by Drew (2014). After the fifth year following study publication, all data related to the research would undergo destruction by deletion, incineration, shredding, or smashing. Coding of collected data involved manual and software techniques. The manual aspect included marking and highlighting emerging themes from interviewees' responses. I used Microsoft® Excel, in addition to research notes to organize and keep track of the interview activities and to support in interpreting aspects of data that participants might not deliver during the interviews. I moved the appropriate data into the NVivo software to store data for coding and exploration of themes a processed Bergin (2011) posited. Using NVivo data analysis software for qualitative research is effective to process and implement qualitative thematic codes (Bergin, 2011). Data for the qualitative analysis underwent the appropriate form of inspection, transformation, and modeling with the objective of identifying and confirming emerging trends, drawing conclusions, and supporting decision-making processes in consonance with Drew (2014).

Data Analysis

The purpose of this qualitative multiple case study was to explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain a life insurance business. One of the elements of scholarly research is to analyze doctoral study through a process of inspecting, cleaning, transforming, modeling, and interpreting data to establish useful information (Moustakas, 1994). Data analysis must address the research question in a logical and sequential manner (Yin, 2014). Research participants answered 12 open-ended interview questions (see Appendix B) for the collection of primary data to understand how life insurance business leaders execute customers satisfaction strategies for business growth and sustainability.

Bekhet and Zauszniewski (2012) and Wynn and Williams (2012) postulated although methodological triangulation usually will be the combination of qualitative and quantitative data, methodological triangulation can involve multiple qualitative methods that help explain the phenomenon of research. Bekhet and Zauszniewski (2012) identified this method of methodological triangulation as a within method. The within method of triangulation enjoins the collection of data from interviews and archival documents (Bekhet & Zauszniewski, 2012). I compared the themes and patterns from interview data with the archival document to identify convergent of data. According to Bekhet and Zauszniewski, methodological triangulation certifies the two approaches of data collection and reduces weaknesses of each data collection method to enhance the outcome of the study. Methodological triangulation in qualitative research ensures (a) use of comprehensive data, (b) confirmation of findings in research, (c) increase in research creditability, and (d) enhanced understanding of the phenomenon or event under study (Bekhet & Zauszniewski, 2012). Access to these archival documents was from government websites and websites of the selected life insurance companies. The process of compiling, dissembling, reassembling, interpreting, and concluding data circumscribed the research activity.

Participants answered 12 open-ended semistructured interview questions (see Appendix B) which aligned with the overarching research question: What customer satisfaction strategies do life insurance company leaders execute to grow and sustain the life insurance business? I transcribed the participants' responses into Microsoft Word document. The use of Microsoft Excel and NVivo data analysis software to code and arrange data into meaningful material in a research is critical to attaining the required scientific precision, and capture all qualitative themes that may emerge during the interview process (Folta, Seguin, Ackerman, & Nelson, 2012). Researchers may rely on NVivo data analysis software to process and analyze qualitative thematic codes (Bergin, 2011; Folta et al., 2012). The NVivo software can contain and analyze volume and complexities of interview questions (Bernard, 2013; Cassell & Symon, 2011; Marshall et al., 2013).

Yin (2014) prescribed five steps in data analysis: (a) compiling the data, (b) disassembling the data, (c) reassembling the data, (d) interpreting the meaning of the data, and (e) concluding the data. The data analysis commenced with the transcription of interview responses into Microsoft Word after the interview sessions. Participants received e-mails of interview transcription for their review and returned reviewed transcripts with participants' comment back to me. I imported the transcribed interview responses from Microsoft Word into NVivo data analysis software to organize the data. Data disassembling followed through with a coding and data compilation process. Englander (2012) postulated the coding of data involved segmenting and tagging data with category names to put data in groups. Coding data is relevant in identifying themes and patterns (Yin, 2014). The auto-coding feature in the NVivo software assisted in classifying data with similarities and predominant themes to identify consistencies among the viewpoints of participants. I initiated the process of reassembling the data by arranging data until satisfactory themes emerge such as Yin (2014) emphasized.

The next step of data analysis was to interpret the meaning of the data to make sense out of the data. According to Yin (2014), the researcher's ability to understand and describe the data is critical during data interpreting. Qualitative researchers are to give their personal meaning to the data (Bergin, 2011; Yin, 2014). I developed a sequence of statements stating the findings of the research from the perspective of a larger set of ideas to follow data interpretation. The final step of data analysis was by scrutinizing and engaging in a rich and thick description of data through detailed review of codes and additional data. I drew on CSMS theory by Kobylanski and Pawlowska (2012), literature, and the central research question to establish linkages that reflect the foundation of study.

The CSMS conceptual framework provided the basis for the case study to explore the customer satisfaction strategies that life insurance leaders in Ghana execute to grow and sustain life insurance business (Kobylanski & Pawlowska, 2012). The emerging themes that may stem from the data might not only influence life insurance customers' perceptions of what constitutes satisfaction but also may help identify satisfaction strategies that might improve life insurance growth in Ghana (Patil, 2012; Sogunro & Abiola, 2014). The output from the interview and archival documents analysis may ascertain the relevance and application of professional and academic literature, the CSMS concept (Kobylanski & Pawlowska, 2012), and emerging determinants of customer satisfaction strategies to grow and sustain life insurance operations in Ghana.

Reliability and Validity

A researcher needs to describe the process and procedures of the research succinctly to ensure reliability and validity of the research. Yin (2014) termed trustworthiness as an element for gauging the quality of research design and not a goal of the research. The management of external threats to validity will ensure less use of current secondary data to diminish the interaction of history and treatment. My experience in understanding participants' perceptions becomes critical towards the validity and richness in describing the phenomenon such as Kelemen and Rumens (2012) established.

I captured the full richness of the data and applied interview protocol and methodological triangulation to improve data collection from various participants and archival documents. This process helped to obtain a better and richer understanding of the dynamics that create the phenomenon under study. I identified and analyzed the data in common themes for data saturation. According to Giorgi (2012) and Guest et al. (2006), a research may attain data saturation when data collection becomes redundant, no new themes and patterns emerge, and research information is enough to replicate the study. I used a sample size of 12 participants to respond to 12 interview questions (see Appendix B) and attained data saturation at the ninth interview to meet the requirement for acquiring meaningful data for the research. Guest et al. (2006) recommending sample size for an interview in qualitative research, affirmed that a sample size of 12 interviews is enough to establish transferability. Marshall et al. (2013) emphasized that the qualitative researchers may attain data saturation with 12 interviews. Face-to-face interview of participants did not continue beyond 12 participants as data saturation occurred after the ninth participant within that sample size. The sample size was from a research population of 28 life insurance business leaders working in three life insurance companies in the Accra-Tema geographical area.

I used member checking and the NVivo software to help establish the creditability of the study in line with what other researchers advocated (Bergin, 2011; Marshall & Rossman, 2015; Moustakas, 1994). Ensuring accuracy and transparency of the research data analysis are relevant to the creditability of the study (Marshall & Rossman, 2015). After audio-recording participants through face-to-face interviews, I transcribed the audio responses into Microsoft Word. I e-mailed the interpretation of interview responses to participants to crosscheck to initiate the member checking process. The member checking process was to validate the accuracy of research data and findings to help ascertain the creditability of the data analysis (Englander, 2012). Member checking is the most valuable way to confirm the credibility of the study (Marshall & Rossman, 2015). Qualitative researchers (Marshall & Rossman, 2015; Sinkovics, Penz, & Ghauri, 2008; Thomas & Magilvy, 2011) suggested four criteria to determine the reliability and validity of qualitative research: (a) dependability, (b) creditability, (c), transferability, and (d) confirmability.

Dependability

Dependability ensures a sense of trust in research (Yin, 2014). Dependability is comparable to reliability in quantitative research (Petty et al., 2012). According to Marshall and Rossman (2015), a researcher ensures the documentation of all changes that affect the research process to establish dependability of research. I reviewed interview transcripts, test, and retest for internal consistency to confirm the dependability of the qualitative research. Further, I used a research guide and note taking during the interview sections to help establish an audit trail to track the research process, a process Marshall et al. (2013) adopted. According to Marshall and Rossman, member checking is the most valuable way to establish dependability of the study. Participants crosschecked interview transcripts and research findings to confirm their responses to interview questions and validate experiences and perspectives as captured in the research.

Creditability

Ali and Yusof (2011) related creditability to validity, and established a fit between construct realities of participants, and how researchers present these facts. I used meeting notes and other written reports from the interviews, together with interview transcripts and archival document to ensure the creditability of data. After I had transcribed interview responses verbatim, into Microsoft Word, analyzed, and interpreted data, I engaged participants to review transcribed interview responses and data analysis and interpretation to validate and confirm the accuracy of research. An accurate description of participants' responses should stand out from the detailed transcription of interviews to capture every sound verbatim (Marshall & Rossman, 2015). Data collected through interview of participants, archival documents, and member checking will ensure methodological triangulation and establish accuracy and credibility of the research (Boblin et al., 2013; Marshall & Rossman, 2015; Wynn & William, 2012). Using interview protocol to ensure complete interview process, and researching of governmental and organizational websites for archival documents on customer satisfaction strategies ensured methodological triangulation to attain creditability of this proposed research. Methodological triangulation validates the two methods of data collection and reduces weaknesses of each data collection method to strengthen the outcome of the study (Bekhet & Zauszniewski, 2012). Researchers should appreciate the importance to conduct qualitative research and data analysis in a thorough and transparent way to establish the creditability of the research (Ali & Yusof, 2011).

Trustworthiness of the research anchors in the comprehensive description of the methodological steps taken in the proposed study (Yin, 2014). Sinkovics et al. (2008) suggested the use of computer-assisted qualitative data analysis software (CAQDAS) to aid in formalizing the processes of gathering, analyzing, and interpreting qualitative data to establish creditability of the research.

Transferability

Transferability of qualitative research is comparable to the external validity of a quantitative study (Sinkovics et al., 2008). Transferability illustrates the extent of research replication from the population sampling to the entire population (Ali & Yusof, 2011). Life insurance practitioners and other researchers must be able to use the findings of this research to confirm the transferability of the research. The research should answer the research questions and address the business problem, capturing what the researcher seeks to achieve, and accurately reporting what the researcher sees or hears (Ali & Yusof, 2011).

Other literary works should echo the research, making it possible for other researchers to transfer the results of the research (Khan, 2014). In qualitative multiple case study research, transferability ensures accurate analysis of data and the removal of a researcher's biases (Marshall & Rossman, 2015). The transferability of the research indicates that another researcher in a different location, and exploring the same phenomenon, or using the same data must be able to arrive at the same findings (Ali & Yusof, 2011; Yin, 2014). The specific research instrument for this study constitutes semistructured, open-ended interview questions (see Appendix B) and archival document. Following the due process in research will satisfy the expectations of other scholars on the transferability of this proposed study for further research (Yin, 2014).

Confirmability

Confirmability relates to the degree to which other researchers and participants can confirm a research and still identify the unique perspective the researcher brings to bare (Thomas & Magilvy, 2011). To establish confirmability of the proposed research, I ensured the documentation of the research process to aid checking and rechecking of data throughout the proposed research. I provide participants full disclosure of the research and access to the interview transcript for auditing and validation. With the help of the NVivo software and member checking, I also identified the adverse occurrences and biases that might contradict the initial observation of the phenomenon. Confirmability of research hinges on the neutrality and accuracy of data (Houghton, Casey, Shaw, & Murphy, 2013).

Transition and Summary

Section 2 of this proposed study constituted a brief on the project and a restatement of the research purpose. I discussed in detail the research method and design, outlining the reasoning for the selection of a qualitative multiple case study design to explore the phenomenon of customer satisfaction in life insurance growth. Section 2 included the methodology of research that contained the research method and appropriate research design and description of the participants in the proposed research and the sampling size process from an approximate population of 28 life insurance business leaders working in three life insurance companies. Twelve life insurance leaders constituting three cases under study, and semistructured face-to-face interview formed the primary instrument. Other sources of data came from archival documents. The use of computer software and member checking aided the data collection and analysis process in establishing validity and credibility of the research. Section 2 also contained the ethical consideration in the research, and protection of participants of the research, a critical element of a DBA doctoral study. Section 3 includes the analysis, findings, interpretation, and application of the research, the significance and application of the research to professional practice, the implication for social change, recommendation for action, suggestions for social change, and a summary and conclusion of this study.

Section 3: Application to Professional Practice and Implications for Change

The purpose of this qualitative multiple case study was to explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain the life insurance business. Life insurance penetration Ghana is low at below 1% (Alhassan & Fiador, 2014). The growth of life insurance has a direct link to the economic development of a nation for wealth and value creation, in addition to business sustainability (Upadhyaya & Badlani, 2011). Customer satisfaction may drive customer acquisition and customer loyalty for growth and business sustainability (Gizaw & Pagidimarri, 2014). The investigation process required the exploration of how life insurance growth in Ghana can stem from the customer satisfaction strategies life insurance company leaders use for business sustainability. Relevant interview questions set the tone to achieve this learning, with the overarching research question mooring the achievement of this learning and setting the tone for this investigation. Participants agreed, among other factors, that relevant feedback on product and services to all stakeholders, operational efficiency, and awareness creation on the relevance of life insurance may improve customer satisfaction, translating into life insurance growth.

Presentation of the Findings

The overarching research question for this study was: What customer satisfaction strategies do life insurance company leaders execute to grow and sustain the life insurance business? The following subheadings include the emerging themes, conclusions, and how the conceptual framework and the study of literature related to research participants responses. I used 12 participants' interview responses and archival documents to ensure methodological triangulation and convergence of data. Twelve life insurance company leaders who formulate and implement customer satisfaction strategies responded to 12 interview questions, giving their perception on what customer satisfaction factors might enable life insurance growth. The collection of data was to answer the overarching research question. All 12 participants interviewed face-to-face, and prior to the interview sessions, received and read the consent forms, making sure they understood the purpose of the research. The interview responses constituted the largest amount of data for this research. The less use of secondary data was to diminish the interaction of history and treatment. Data saturation was attainable when the review of the data becomes repetitive with no additional information emerging from interview data and during the member checking process.

The conceptual framework circumscribing this research was CSMS by Kobylanski and Pawlowska (2012). Participants' responses aligned with the CSMS concept. Life insurance company leaders seemed to have developed varying, but not comprehensive and methodical customer satisfaction systems to meet customer expectations and aid business growth. A three-step thematic analysis process assisted in understanding the perceptions and views of participants on customer satisfaction strategies. I questioned and scrutinized the interview and archival data to generate the initial coding and established responses that were meaningful to the interview questions. Based on the methodological triangulation of data, 29 initial themes emerged from the data analysis as presented in Figure 1.

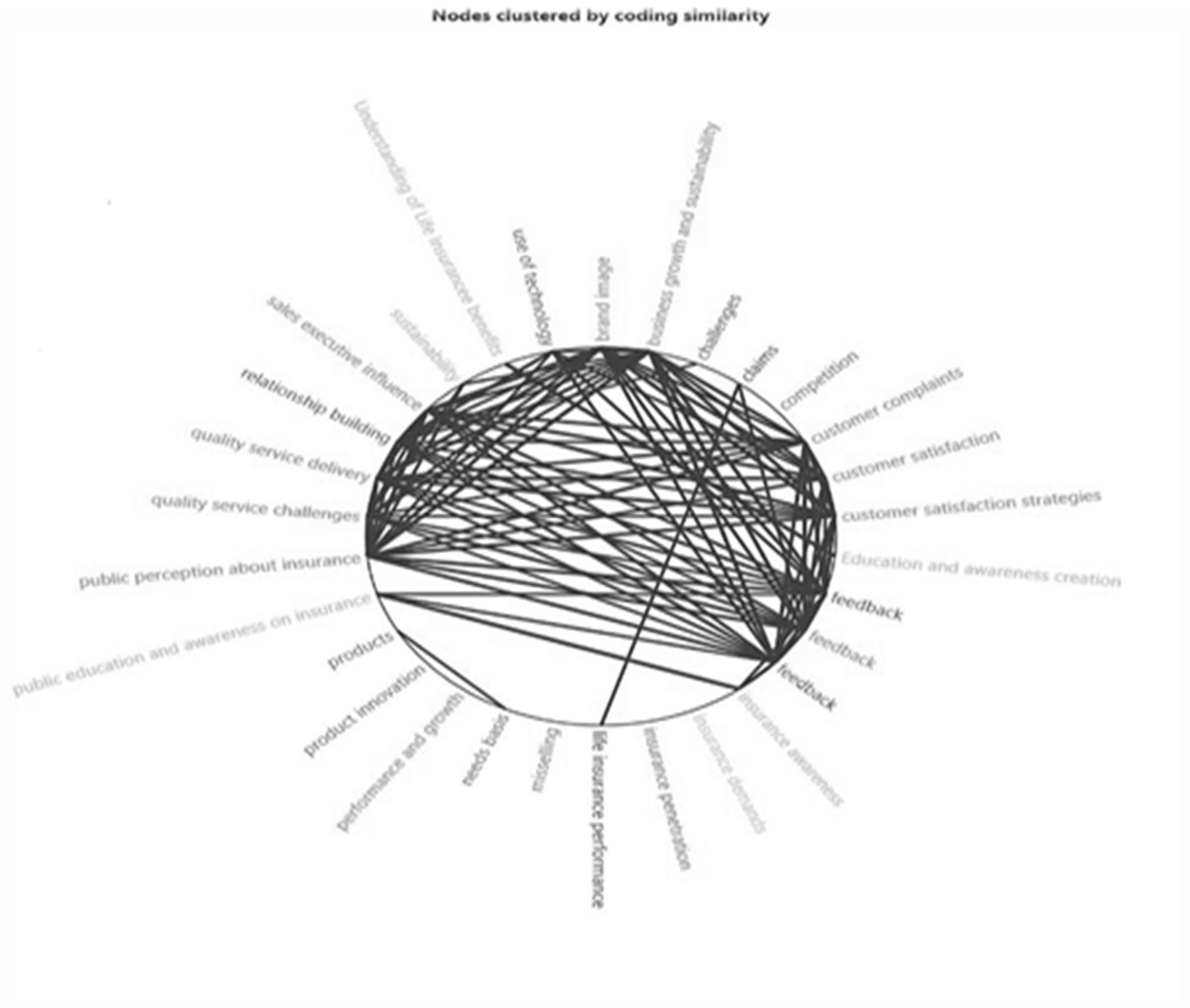

Figure 1. NVivo cluster analysis. Circle graph generated from interview data and archival documents.

In the second phase, I reordered and grouped related themes and organized them for further analysis. The final phase constituted a consolidation of codes from the two initial coding processes into the final framework of themes and findings that aligned with the general themes. According to Othman and Rahman (2014), the aim of thematic analysis of interview data was to compare and categorized predominant themes to identify consistencies among the viewpoints of participants, interpreting them into a lucid illustrative structure. I used this method to analysis interview and archival data. Four themes relevant to data interpretation emerged from the 29 general themes: (a) quality of service delivery to customers, (b) managing public perception of insurance, (c) public education and awareness creation, and (d) sustainability and growth of the insurance. These themes displayed what customer satisfaction strategies life insurance company leaders might be executing for business growth and sustainability. Figure 2 contains an NVivo cluster analysis of emerging themes from research data.

Figure 2. NVivo cluster analysis. Horizontal dendogram indicating emerging themes from interview data and archival document analysis

Demographic Characteristics of the Participants

The number of years participants worked in the life insurance industry ranged from 5 to 15 years. This range satisfied the criteria of participants having insurance career for 5 years and holding a leadership position for at least 2 years to participate in the study. The ages of participants ranged from 31 to 60 years, exceeding the 18-year criteria. All participants had some amount of knowledge in life insurance systems and operations. Seven men and five women participated in this research.

Emerging Theme: Quality Service Delivery

The first theme that emerged from the interview and archival data indicated quality service delivery as an essential element to attain customer satisfaction. The conceptual framework and current literature supported this theme. Previous researchers (Anderson & Swaminathan, 2011; Foropon et al., 2013; Gizaw & Pagidimarri, 2014; Kiyani et al., 2012; Wu et al., 2014) consistently indicated the significance of quality service delivery to enhance customer satisfaction. The emerging theme, *quality service delivery* will involve detail discussions to include tables and other quality service delivery strategies that hinge on customer satisfaction in life insurance growth: (a) feedback, (b) customer relationship management, (c) speed of service, and (d) product innovation. According to Prentice (2013), consumers' approval of the quality of service guides the sustainability of the organization and enacts and profit-earning ability. Addressing the central research question, the results of the analysis portrayed some life insurance company leaders can identify diverse service quality strategies, but had implementation challenges to execute these strategies effectively as shown in the different expressions and perspectives of participants from the same organization on CSMS they use in the company. Table 2 below contains the responses to the customer satisfaction systems each participant mentioned as the strategy of the company.

Table 2

Participant Response on Company CSMS

Case	Participant's Response
Case 1	
RP1C1	Feedback system
RP2C1	Customer Survey and Mystery Shopping
RP3C1	Feedback system
RP4C1	Training and survey
Case 2	
RP1C2	Queue management system
RP2C2	Feedback and sales management systems
RP3C2	Feedback system
RP4C2	Development and execution of customer service charter
Case 3	
RP1C3	Turn-around-time and feedback
RP2C3	Customer retention strategy
RP3C3	Feedback system
RP4C3	Customer communication with the use of social media

The findings triangulated against archival documents indicated quality service delivery as a critical success factor for customer satisfaction and life insurance growth.

The term service quality was established when Parasuraman et al. (1996) instituted a service quality framework by the name, SERVQUAL model, to rate customer's perception of service quality in retail and service businesses. The quality of service delivery relates to CSMS, a framework that assists organizations to develop strategies for effective and efficient service delivery to customers. Quality service delivery involves efficient and effective means of engaging customers before, during, and after business transactions to meet customer expectation (Kesharwani & Shailendra, 2012). RP1C1 captured this notion by responding "…what we are trying to do is to re-sustain our industry repositioning is ensuring the prompt payment of the service delivery" (RP1C1, personal communication, August 12, 2015). Other life insurance company leaders are investing in office set-up and branch network as part of strategies to ensure quality service delivery indicating the relevance of linking their head offices to the several branches across the country as part of management's plans to make products and services easily accessible and convenient to its numerous customers.

> We are making a solemn pledge to our customers and channel partners that the company is ready to exceed their expectations. Over the past 5 years, StarLife has seen dynamic and consistent improvement in its operating environment in a bid to ensure improved measurable performance with regards to customer service, returns to shareholders, growth in premium income, market share among others. This courageous desire has eventually seen the rise of StarLife from its fourth

market share position as at 2011 to the third position as at 2012. (Company document 1, September 2, 2015)

Participants' views on quality service delivery were in agreement with Dehghan et al. (2012) that customer satisfaction has strong connections with service quality while service quality constitutes a significant measure of customer satisfaction. Table 3 contains themes and the number of responses from participants.

Table 3

Quality of Service Delivery

Service Quality Strategies	Number of Respondents	Percentage
Feedback	12	100
Customer Relationship Management	12	100
Speed of Service	12	100
Product Innovation	9	75

Feedback. The term *feedback* occurred 80 times in participants' responses. All participants mentioned feedback as an essential element in quality service delivery. Participants agreed with Gizaw and Pagidimarri (2014) and Patil (2012) who emphasized insurance policy communication; insurance premium, insurance benefit, and customer relations validate the insurance contract between the insurance company and the policyholder. The findings indicated feedback as a tool to identify and meet the insurance needs and the requirement of the life insurance customers. RP2C3 mentioned feedback 17 times in response to interview question 2, placing emphasis on feedback as the main strategy to ensure continuous improvement of the company's CSMS. According to RP2C3:

> Number one is feedback we-we-we want feedback. We have we have we have something that we have introduced, and I think it's helped us. It's not specifically to sell but to get feedback. So we bring them together we talk to them about what we have, if there are new offerings, yes. But the emphasis is on feedback. Oh, how have we served you how would you want us to serve you going forward? And some have informed our product enhancement. So yes, we get feedback, and it helps us in enhancing our products. We tell…, if we do we add this to the product it will if you add that to the product it will subtract this from the product it do this, so we do that to the road shows we also do that to our hotlines where we ask people to give us feedback. (RP2C3, personal communication, August 26, 2015)

Though all participants mentioned feedback from clients as key customer satisfaction strategies, RP3C3 and RP4C1 equated feedback to effective communication on all facets of life insurance business, where the business executives give customers prompt feedback on services and not only to receive feedback from customers. RP3C3 also stated feedback as the key CSMS to ensure quality service delivery, stressing:

> What we do is when we get feedback from clients we try to look at trends what people are complaining about and then take corrective action, take corrective action. With the service when we get feedback also, we try, in fact, generally we take corrective action based on the information we get from the feedback. (RP3C3, personal communication, August 17, 2015)

The findings of the analysis indicated that though life insurance company leaders identify feedback as relevant to quality service delivery, the execution is not holistically as stipulated by Kobylanski and Pawlowska's (2012) CSMS conceptual framework.

Customer relationship management. Seventy-five percent of participants identified relationship building as an effective customer satisfaction strategy that will enhance service quality for business sustainability. Participants concurred with Siddiqi (2011) on the need for organizations to develop a persistent service relationship that can lead to customer satisfaction. Persistent service relationship may lead repeat purchase, customer retention, and customer recommendation (Chan, 2013). RP1C3 expressed the view that an engaged customer may repeat a purchasing activity and recommend to family and friends to do the same. RP1C3 exclaimed:

> Maintain the relationship; it's very important. Erm…, it's not about just attracting…, attracting and attracting customers. Somebody one said that in as much as we are attacking we should also defend. So we want to attract, yes, but it is also very important to retain the once that you attract. It all through relationships, that relationships, that's all that will enable us to get there. And…,

> err…, just as we said once you enable the relationship you get to understand the business more and err it will be easier for us to penetrate the market. (RP1C3, personal communication, August 17, 2015)

RP2C3 affirmed that distance should not be a deterrent to keeping customer relationship. She said:

> Keep the relationship. Because we believe that in fact with life assurance most of the products are not there and if you don't build the relationship you end up only interfacing with the client at the point of sale and at the point of exit. (RP2C3, personal communication, August 26, 2015)

This confession, *keep the relationship*; seemed to indicate that relationship management in life insurance has a significant impact on customer satisfaction. RP2C3 agreed with Tao (2014) on customers and target market segmentation as a good strategy to measure the long-term relationship companies would want to have with customers. Kiyani et al. (2012) and most participants seemed to suggest a comprehensive approach to customer relationship, which includes customer satisfaction for business sustainability and growth.

Participants agreed with Gizaw and Pagidimarri (2014) in identifying the relevance of customer relationship management; an element of CSMS, stressing on the fact that insurance policies sell because of a long-term relationship with consumers. Elaborating on CRM, four of the participants identified the use of technology as an effective tool for communication, building, and establishing a persistent service relationship with customers. These participants seem to agree with Dhanabhakyam et al.

(2012), Foropon et al. (2013), and Pantouvakis and Bouranta (2013) that a modern and knowledge-based life insurance business leaders need to employ quality service delivery through technology application to remain successful. One participant mentioned social media as an avenue to build an effective relationship with customers (RP4C3, personal communication, September 2, 2015).

The findings indicate that customer relationship management is not an event but a continuous process. Having an effective CRM may lead to customer satisfaction, customer retention, and customer loyalty. Two participants reiterated through member checking, effective CRM enhances brand image through customer recommendations and referrals (RP2C2, personal communication, August 18, 2015; RP4C2, personal communication, August 30, 2015). However, the findings pointed out some life insurance company leaders lack persistent execution of customer relationship management strategy to ensure customer retention; a measure of quality service delivery (Patil, 2012).

The speed of service. A common theme that emerged from the analysis of data was the speed of service, significantly about the payment of insurance benefit and the promptness of giving feedback on inquiry regarding life insurance products and services. All participants were emphatic in their responses regarding the speed of service as a relevant strategy to ensure customer satisfaction. In response to the research question regarding factors influencing customers to hold on to life insurance policies RP3C3 responded:

> Customers want eh good service, prompt service. They want service with a smile. They want to meet warm, nice people who can address their issues promptly. Customers want prompt service. Even though they may have problems, people who are there to go the extra miles to exceed their expectations and give them good experience when they come. So basically, promptness and good service. (RP3C3, personal communication, August 17, 2015)

All participants conceded on the need to review the attitude of some customer service consultants and sales agents on the speed of service (RP1C1 et al., personal communication, September 9, 2015). The findings from the data analysis seemed to indicate that officers lack the expertise and capacity to response to customer request promptly due to limited education and knowledge on (a) products, (b) processes, and (c) benefits of responsiveness to the company. The readiness of organizations to respond to customer's request with speed and accuracy relates to responsiveness, a crucial element in measuring the quality of service delivery (Dehghan et al., 2012; Keisidou et al., 2013; Siddiqi, 2011). The data analysis indicated that the element of trust in insurance offering has a direct link to the promptness to deliver on the insurance promises (Giesbert & Steiner, 2011). All participants attested to the fact that insurance companies can enhance the reputation of the industry through the prompt delivery of products and services. Triangulating data against archival documents augmented the thematic effect of speed of service where companies use the speed of service as a marketing tool to project the credibility of the organization. Four participants affirmed through member checking that life insurance companies were in business to pay the claim; a principal function of life insurance (RP1C3, personal communication, August 17, 2015; RP2C2, personal communication, August 18, 2015; RP3C2, personal communication, August 14, 2015; RP3C4, personal communication, August 17, 2015).

Reports from the NIC 2011 reports indicate some of the customer complaints registered with the NIC are delays in claims payments (archival document, NIC, 2011). The findings from the interview data triangulated against archival data indicated delay in service delivery has been one of the challenges life insurance companies leaders face in growing the life insurance business. RP3C3 exclaimed:

> We are always improving on our services in order to shorten the time that eh it takes to process claims and payments for companies. We also are looking at eh reducing some of because we want to retain our customers. O.K. addressing on claims we try as much as possible to address our claims within 24 hours. We also try to give our clients feedback within 24 hours. And…, eh…, we are trying hard to reduce complaints to zero, we are trying hard to and also we also working on improving our claims payment. There is claim going for the documentation they bring to us, and it takes forever to pay a claim. That is not what we are looking for so…, erm…, is mainly to me that…, erm…, the need where, where they don't have to hassle to get their claims paid, just get a prompt, fast…, erm…, service. (RP3C3, personal communication, August 17, 2015*)*

Findings from the data analysis seem to suggest that insurance companies must develop a trustworthy and credible reputation, and give prompt service delivery to customers to enact customer satisfaction for business growth.

Product innovation. The results of the research findings indicate that life insurance company leaders had a challenge with product innovation. The development of new products and improvement in the quality of service to existing products can aid life insurance growth and increase the penetration rate (Maes & Sels, 2014). Almost all participants agreed that there was little product differentiation in the life insurance market. Life insurance company leaders who adopt the CSMS framework may develop strategies to increase the creditability of new product development. Even though insurance falls within the service spectrum, insurance companies can differentiate their offering through product innovation (Robson & Sekhon, 2011). Robson and Sekhon (2011) and Stroe and Iliescu (2013) posited that product innovation of adding value through quality or performance enhancement and effective claims administration can attain customer satisfaction and profitability of any insurance business. Insurance production is inseparable from its consumption, as both the insurance policy and claims experience use the term insurance (Akinlo & Apanisile, 2014). To guarantee life insurance growth, life insurance leaders must ensure product development aligns with quality service delivery (Robson & Sekhon, 2011; Stroe & Iliescu, 2013). Having a holistic approach to product innovation will involve developing new products on need basis and life insurance demands (Kobylanski & Pawlowska, 2012). Nine participants representing 75% of respondents agreed that life insurance products must be on consumer-need-basis as RP1C3 summed up:

> So for instance, we look at the various needs, and then you ask yourself, what is the solution, so we design a product. We look at people who are now in their early youthful stages. They want money for projects and all kinds of things. (RP1C3, personal communication, August 17, 2015)

Participants indicated that life insurers must provide consumers with products and services that suit their exact need "…because insurance is about a promise so in as much as they have bought the policy we need to prove to them that, yes, their needs are being met when an unpleasant event occurs" (RP1C3, personal communication, August 17, 2015). One respondent indicated that life insurance consumers may not know what their insurance needs are; the life insurer must create the need and educate the consumer to identify those needs (RP4C2, personal communication, August 30, 2015). RP1C1 concluded by stressing:

> You know, it is affecting because if they come, you take them through some of the products, and it doesn't match, meet their needs then it means they will not patronize. And if they would not patronize then the rate is still their market share come down, you see, so what we Ghanaians we have to do is that we need to bring in innovative products. (RP1C1, personal communication, August 26, 2015)

The findings concluded on the notion that quality service delivery translated through effective feedback systems, CRM, responsiveness to service, and product innovation can aid customer satisfaction for business growth (Kobylanski & Pawlowska, 2012).

Emerging Theme: Public Perception

The second emerging theme from the analysis was the *public perception of insurance*. All 12 participants mentioned they were aware of the negative perception people have on insurance. Commenting on public perception, participants identified (a) trust element in insurance, (b) misselling, and (c) brand image. Participants mentioned the negative perception of insurance was influencing the growth of life insurance. Ackah and Owusu (2012) pointed out that most Ghanaians have a fair idea about the concept of insurance but do not appreciate the meaning of insurance. RP1C1 reiterated:

> Consumer demand for life insurance in Ghana is very, very low; that is why when you look at the population of Ghana, how many people have life insurance. So according to the NIC they say that penetration rate is less than 2% for life and am talking in terms of the whole insurance, so the issue is that because of the orientation, because of the experiences people had gone through previously, because of still having a negative perception on the, on the insurance in Ghan. Yes and because of that, people think that our products are not quality and quality in the sense that, when you say quality you are referring to where, the products meets the exact needs of the clients and if you look at some of our products. (RP1C1, personal communication, August 26, 2015)

The responses from all participants deduced from the negative public perception of having an influence on the quality of products and services and life insurance growth. RP1C2 went further to stress:

> When you look at the perception that…, erm…, clients have of insurance companies, they always say that we will talk a lot but when it comes to claims, we wouldn't pay. That is the-the-the perception in this in this market, and it hasn't helped because we are not doing anything as an industry to change or educate them that look there are companies who do pay…, erm…, for the claims. So…, erm…, well what can we do in terms of…, erm…, changing that misconception would be education but is because some clients are still experiencing these same…, erm…, issues. (RP1C2, personal communication, August 14, 2015)

Another participant lamented about the adverse effect of negative public perception on insurance, by stating that:

> When the had a good experience, they would share it if it is a bad experience they would share it with a lot more people than they did with the good experience. So it has to be, there shouldn't be…, erm…, disconnect, it has to be.., erm…, together. (RP4C1, personal communication, August 26, 2015)

The iterative process relating to CSMS concept may aid organizations to manage the inconsistencies between the service quality expectation and perception of service delivery. Most Ghanaians including some policyholders could not trust insurance providers to make good their legal obligation to ensuring prompt payment of insurance claims (Ackah & Owusu, 2012). RP2C1 reiterated this lack of trust for insurance by stating:

> Hmmm you know…, erm…, most people around this part of town see insurance

> with a negative eye. Then…, erm…, the person I mean start to have some negative connotation about the insurance industry. And you know if someone has something negative about an idea or a service the person will definitely go around telling people, and you know word of mouth is.., erm.., a very strong tool. They see insurance negatively like they believe insurance companies are just there to rip them off or stuff like that. (RP2C1, personal communication, August 14, 2015)

According to Stroe and Iliescu (2013), culture, social development, education, and informational background determine consumers' perceptions of insurance. The conclusion derived from this study may well suggest a negative public perception about insurance. Table 4 contains themes and the number of responses from participants.

Table 4

Public Perception

Public Perception Themes	Number of Respondents	Percentage
Trust Element in Insurance	9	75
Misselling	12	100
Brand Image	12	100

Trust element in insurance. Findings from data analysis indicate that trust element in customer satisfaction is a significant customer satisfaction factor in life insurance offering. Seventy-five percent of participants mentioned that most consumers are willing to buy life insurance provided they can trust the insurance companies to pay claims when the insured event occurs. However, there is a high level of mistrust in the insurance industry due to lack of knowledge and education on the meaning, function, and benefits of insurance (Akotey et al., 2011). RP1C1 passionately mentioned the relevance of trust in response to the research question:

> Am saying that those who are on the field, they need to work professionally. They need to be more educated. They need to get some guidelines for them, that is yeah, yeah, code of ethics for our sales people yeah. That is also another aspect so that when they come up professionally, the trust, yeah, the confidence people have for would also and that also would motivate them to sell. (RP1C1, personal communication, August 26, 2015)

RP1C3 also noted that life insurance companies sell promises with fulfillment in future; the main reason developing trustworthiness life insurance is crucial. The participant expressed this by stating that "…so our word, our word should be should I say sacred. We need to make sure that whatever we tell the clients we live up to expectation" (RP1C3, personal communication, August 17, 2015).

The CSMS concept identified trust as one of the dimensions of customer satisfaction in business growth as mooted by RP4C3 that If the person has no trust in the person selling there is no way he or she will go out there to buy. "So it's been the sales agents and we have placed so much premium on them" (RP4C3, personal communication, August 13, 2015). Anderson and Swaminathan (2011) emphasized in their study the need to incorporate trust and confidence. Life insurance companies in Ghana may be able to retain their customers and ensure customer loyalty provided the organization established trust. The CSMS framework assist organizations to build capacity to inspire trust and confidence in customers (Keisidou et al., 2013; Siddiqi, 2011). Most participants aligned trust in the insurance system to customer satisfaction in life insurance. Insurance is an intangible product that cannot be touched and with no separation between production and consumption. What consumers can hold on to is the trust that claims will be paid promptly and fairly (Stroe & Iliescu, 2013). The findings in data indicated that there is a high level of mistrust on insurance offering. Life insurance company leaders need to identify trust determinants in their customer satisfaction strategies to manage this variance.

Misselling. The research findings indicated that misselling has been the bane if life insurance growth in Ghana in consonance with what Fetchel (2012) posited in his research. Misselling involves selling of insurance products by either hiding facts or giving false information to the buyers (Fechtel, 2012). Triangulating findings from interview data against archival documents data confirmed the responses of participants that misselling is a key challenge for life insurance companies. NIC, (2013) reported the areas of complaints from life policyholders were benefits promised by insurers differ from benefits on policy documents. All 12 participants attributed the element of misselling to the unethical activities of sales executives, connecting misselling to overpromising and under-delivering of the insurance promise. RP2C1 summed up by indicating "…because our sales executives or marketing people sometimes go to promise so many things that…, erm…, are not what has been, I mean delivered by the organization" (RP2C1, personal communication, August 14, 2015).

RP2C2 expressed his sentiments by stating:

> That sometimes we have instances where a sales rep, one individual out of a thousand sales rep that we have can make or break your business, and we have had that situation before, and even you have corrected that one, you have one recurring every point in time. (RP2C2, personal communication, August 18, 2015)

Life insurance leaders need to develop a systematic and methodical approach to educating sales agents to be well equipped with basic and technical knowledge on life insurance product and administration. The CSMS framework incorporates the determining of consumer behavior based on their satisfaction levels, including a strategic and systematic approach that integrates continuous improvement. The findings from the data analysis were in agreement with previous researchers that misselling influence life insurance consumer behavior (Husin & Rahman, 2013). A policyholder who gets dissatisfied because of misselling is likely to cancel all insurance policies with the company. Husin and Rahman (2013) would consider RP2C2's response as the lack of customer satisfaction strategies to mitigate the effect of misselling. RP2C2 explained:

> But I believe strongly once that is the nature of insurance and the practitioners

> are aware of the nature of life insurance. Then we need to do a lot to make sure that the sales erm our sales practices are ethical and professional because is in the heart of our business and that is how we grow our business. It can make or break our business, so we should do…, erm…, our utmost best to make sure that we are both professional and ethical in our sales practices. (RP2C2, personal communication, August 18, 2015)

The research findings confirmed the study of previous researchers who argued misselling can stem from the following factors: (a) proliferation of investment-linked life insurance policies where policyholders expect surrender benefits in addition to death benefit, (b) sales executives eagerness to earn higher commissions, (c) policyholders refusal to read terms and conditions, (d) short-term gains from insurance irrespective of the long-term effect of life insurance, and (e) lack of awareness of the of the primary function of insurance (Fetchel, 2012; Ghazali, Mohd, Mamat, & Ahmad, 2011; Ho et al., 2012). These factors reflected in the response of RP4C3 who lamented:

> We couldn't eh really attract the best out there. So we have school drop-out who virtually want to make ends meet, so they needed to do something, so they sold falsely, they over-promised. It wasn't part of the package and there knowing the Ghanaian, eh it is said out there that if you want to hide anything from the Ghanaian keep it in prints. Yes, the Ghanaian wouldn't read the document to the extent that they tell them just take a policy for child education, sign on and em at the time of your child entering university…, erm…, the-the said company will

> take care of every the need of the child through school. When the person pays just about erm maybe $5 or $10 on a monthly basis towards education, which is just impossible for the Ghanaian is so gullible to the extent that they take this promises and under-deliver and goes to affect our reputation, and it's affected us big time here in Ghana. It's really.., eh…, problem we needed to work on as…, erm…, part of our damage control. (RP4C3, personal communication, August 14, 2015)

A conclusion on findings seems to suggest an immediate remedy to misselling to gain public trust in life insurance systems (Akotey et al., 2011; Giesbert & Steiner, 2011).

Brand image. The study findings indicated that brand image and positioning could unearth positive public perception and aid customer satisfaction in life insurance (Kiyani et al., 2013). Participants responses aligned with previous researchers who stressed that branding might serve as a catalyst to identify product and service differentiation to ensure consumers' readiness to accept the life insurance offering of the organization (Kiyani et al., 2013; Rossiter & Bellman, 2012; Yoo, 2014). Triangulation findings of this study against archival documents indicated life insurance company leaders identified business infrastructural set-up as contributing to performance. Investing in the sprawling edifice is a testament to the company's resolve of capturing the hearts and minds of the insuring public to identify secure wealth creation and wealth protection opportunities. Life insurance company leaders see the investment n infrastructure as contributing to improving corporate image and competitive fortunes for this company;

with the vision of setting the pace for creating wealth and fulfilling the aspirations of customers (company archival document 2). This views from life insurance company leaders validate interview question six of this study. A participant mentioned that a good organizational brand helps create a positive perception of insurance:

> We actually had the real effect of the brand because normally I personally I was in-charge of marketing, marketing and when we go to the field, now we meet our competitors, but the moment they hear SIC is here then some of them even start going away. (RP1C1, personal communication, August 26, 2015).

Another participant agreed and responded:

> Brand is key…, errm…, it takes you places. It doesn't make…, erm…, the it doesn't make the customer service person or the even sales person talk a lot when…, erm…, when it comes to selling a product because you are known, you are a household name, there is confidence that…, errm…, you will make payments when…, erm…, the need arises. So once…,erm…, that is that is there already we don't have to go through the stress of always trying to convenience the person that you know when there is a claim. You will pay and all that so you reposition it…, erm…, you reposition erm erm your brand and tell people you're your cap your capabilities that look these and these are the things that you can do, these are the things with testimonial act and all that. (RP1C2, personal communication, August 14, 2015)

RP2C2 emphasized the relevance of brand perception and a good brand "…to be able to even say that look my company or my insurer they are, they are big, and people want to associate themselves with any institution that has some image and its big" (RP2C2, personal communication, August 18, 2015). The findings of this study indicate that even though all participants agreed that branding can enhance public perception of life insurance, life insurance company leaders recognized the brand image and repositioning alone without quality service might not have a significant effect on customer satisfaction and life insurance growth.

Emerging Theme: Education and Awareness Creation

From the findings of the study, participants recommended governmental organization should take up public educational awareness of insurance to increase customer satisfaction for life insurance growth. Concerning the CSMS, the findings in this study indicated that life insurance company leaders lack the strategy of adopting a systematic and methodical approach to creating educational awareness of life insurance for life insurance consumers to appreciate the function and benefits of life insurance, a view expressed by Kobylanski and Pawlowska (2012). Triangulating findings of this study against archival document revealed the expectation of life insurance practitioners was for all insurance company leaders to spearhead and collaborate with NIC on the campaign of insurance awareness creation. This expectation is that insurance companies must be at the forefront of educating corporate institutions and individuals about the benefits of this solution for their workforce (archival document 3, September 4, 2015). However, three participants, from two different companies, though agreeing to the need for educational awareness creation, indicated that much expectation in place on governmental agencies such as the Insurance regulator (NIC) to drive the public education on insurance; A participant expressed his view by stating:

> I have always said that…, err…, the that work is supposed to be done by the regulator, individual life companies cannot take that upon themselves, of course, that is what we are doing now so what it means that we are I mean knocking ourselves in the market. We have believed if we are able to raise the confidence level of market prospects we will be able to take insurance. The regulator is supposed to do this, to take upon himself to educate and heighten the interest of …,err…, the marketing insurance then when that is done then, of course, we will be able just to come in. (RP3C2, personal communication, August 14, 2015)

The life insurance regulator embarks on some public educational programs, as stated in the NIC 2011 report. However, the effectiveness of these educational programs is not reflective of customer satisfaction and growth of life insurance in Ghana (Akotey et al., 2011; NIC, 2011). RP3C3 mentioned:

> What I think Ghana needs is from the insurance industry to come up with a strategy to educate the Ghanaian public about what insurance is all about. It is when they understand insurance that is when they can take informed decisions, and then realize that they need to have insurance policies for themselves. (RP3C3, personal communication, August 17, 2015)

The influence of the regulator in public education of insurance might aid insurance business to grow in Ghana. Findings from triangulated data seem to point out the effective education of people might enhance penetration rate of life insurance…"the demand is low because people don't know what insurance is all about so they need education. The lack of education is affecting the benefit of insurance" (RP3C4, personal communication, August 15, 2015). Findings of the research indicated that demand is low because the average Ghanaian did not know what insurance is all about:

> So what I think Ghana needs is from the insurance industry to come up with a strategy to educate the Ghanaian public about what insurance is all about. It is when they understand insurance that is when they can take informed decisions, and then realize that they need to have insurance policies for themselves. That will help the company or the business, the insurance business to grow in Ghana. (RP3C2, personal communication, August 14, 2015)

The research participants seemed to emphasize the effect of lack of understating of insurance systems. Interestingly, one participant accepted the fact that all insurance companies must adopt the strategy of creating educational awareness on insurance to grow the life insurance industry. The participant stated:

> As I said earlier on, one person goes out there to do something, it is seen as everybody, and so we cannot do the individual…, erm..,we cannot go on with the individual efforts. All of us have to come together we must together to I mean fight and educate the public to find a way err lift up the confidence level of clients in the insurance industry, once this is done all of us will benefit from it. (RP3C2,

personal communication, August 14, 2015)

Two subsequent themes emerged from the overarching theme of education and awareness creation: training all employees on the functions, processes, and principles of insurance, and creating public awareness of the functions and benefits of insurance to enact the growth and sustainability of the life insurance industry. Table 5 contains themes and the number of responses from participants.

Table 5

Education and Awareness Creation

Theme	Number of Respondents	Percentage
Training and Development	12	100
Public Education and Awareness Creation	12	100

Training and development. The research findings confirmed previous research that continuous training and development of both front office employees and life insurance sales force is a critical success factor in customer satisfaction (Boateng & Boateng, 2014; Winrow, Tesseman, & Miner, 2012). All the 12 research participants overwhelmingly attested to the inadequate training of employees and sales executives on product and service, culminating into misselling of insurance products that translate into dissatisfaction of customers. Triangulating the findings against NIC 2011 annual reports confirmed further the evidence that some insurance company leaders lack training and development strategies to ensure customer satisfaction for life insurance growth (NIC, 2011). RP3C3 mentioned training 21 times to express the view on the relevance of training. Two participants emphatically stated that making sure the people in the organization are well trained and are abreast with times and technology will sustain the organization (RP1C1, personal communication, August 26, 2015; RP4C3, personal communication, August 13, 2015). One participant referred to the impact of training as "...the orientation of the mind" (RP1C1, personal communication, August 26, 2015). These responses seem to address the research question about the strategies some life insurance company leaders lack to grow and sustain the life insurance business.

The findings of the study indicated that life insurance company leaders lack training and development strategies to ensure customer satisfaction strategies for life insurance growth. Researchers have stressed inadequate knowledge acquisition of the insurance agents causes customer dissatisfaction (Fechtel, 2012; Ho et al., 2012). Participants affirmed, through member checking, the lack of knowledge and information on the part of sales agents as contributing to misselling of life insurance policies.

Even though some participants mentioned they trained their sales agents not to engage in misselling of insurance products, the findings from the analysis indicated that the training is inadequate, resulting in misselling and customer satisfaction. RP1C2 responded:

> It would be a struggle for the sales guys to get people to get people to buy the products. So is something that we have to, ought to be very mindful of otherwise erm…, you go and promise one thing the next moment you are unable to deliver

> on that. And then it causes a lot more harm than, than, than it really should. So in terms of over promising and under delivering is something that you really have to be mindful of; the disappointment is so much. It creates so much difficulty erm, backlash customer service irritant clients, and all that. Is not helpful. So something that our sales guys…, erm…, and everybody should be mindful of. I would think we should be under promising and over delivering. (RP1C2, personal communication, August 14, 2015)

The research findings seem to confirm findings from previous researchers that the adverse effect of misselling can be devastating not only to the organization that perpetuates misselling but to the insurance sector as a whole (Fechtel, 2012; Ho et al., 2012). Triangulation findings of this research seemed to confirm life insurance company leaders identified recruiting of competent personnel to augment the sales force to enable customer satisfaction in life insurance growth (archival document 2, personal communication, September 5, 2015). The lack of adequate training and development in the strategies of life insurance company contradicts the CSMS concept of improving organization's reputation through organizational learning and knowledge transfer (Kobylanski & Pawlowska, 2012; Nixon, Harrington & Parker, 2012; Petit, 2012).

Public education and awareness creation. Inadequate public education and life insurance awareness creation in Ghana can have an adverse effect on the growth of the industry (Wang et al., 2012). The findings aligned with Surminski and Oramas-Dorta (2013) and Wang et al. (2012) who posited majority of life insurance consumers do not understand the functions and benefit of insurance. Increase awareness creation on insurance products and services and the development of positive attitude towards insurance is critical to improving the positive perception of life insurance.

RP2C3 confirmed this by stating:

> Yeah, and customers also I have realized that they don't read their policy documents. They buy policies from companies they are given an idea of what the policy can do for them. The features and benefits on the policies, I realized that most of them don't read whatever is in the document. So some have issues when it comes to claims payment, but basically they also want to understand the policy they want a proper education in-depth proper education on the features and benefits of the policies. Once they understand that they don't seem to have problems, it's only when they feel that they've not been properly educated, and they meet someone who is now giving them in-depth information that's when they start complaining. (RP2C3, personal communication, August 26, 2015)

The uniform agreement among participants was that there was an urgent need to embark on an educational program to create public awareness on insurance to improve customer satisfaction and the growth of the life insurance industry. RP1C1 express the view by stating:

> The customer education should be intensified, that one is very, very important because people don't even know any of the life products, people don't know, all the know is the motor, in general, because that one dierrr…, even if you don't

> take it they are going to arrest you but some the Life products unless you go and sell so the most important point is education. (RP1C1, personal communication, August 26, 2015).

RP1C3 expressed the view that customers must understand and grasp the meaning of life insurance, why or what life insurance is all about, so it is the education bit. The participant recommended that efforts to educate people on insurance must not be compromised. "Am sure if we do that people will buy instead of insurance companies chasing after clients" (RP1C3, personal communication, September 5, 2015). The response of the participants seemed to agree with researchers (Dhanabhakyam et al., 2012) on the link between knowledge management and life insurance growth. The findings of this research indicated that life insurance company leaders expect the governmental agency, the National Insurance Commission to spearhead the educational campaign to educate the Ghanaian populace and formulate policies, guidelines, and strategies that may increase insurance awareness and change the negative public perception about insurance.

Triangulating findings of this study against archival documents evidently showed government and private insurance companies needed to collaborate to create public awareness of insurance to change the negative public perception of insurance to enhance customer satisfaction and life insurance business sustainability. Insurance companies must be at the forefront of educating corporate institutions about the benefits of this solution for their workforce (company documents 2, September 4, 2015). Findings from research question pointed out life insurance company leaders lack the strategic ability to create insurance awareness, to aid the understanding of life insurance consumer decision process to sign on to a life insurance policy; an assertion Surmiski and Oramas-Dorta (2013) posited.

Emerging Theme: Business Growth and Sustainability

Life insurance penetration in Ghana is below 1% contribution to GDP. (Akotey et al., 2011; Alhassan & Fiador, 2014; NIC, 2013). The findings from the research question proved that some life insurance company leaders lack strategies to sustain and grow the life insurance business. Research findings agreed with previous researchers that the growth and sustainability of the life insurance industry are dependent on (a) the provision of customer satisfaction, (b) efficient management, (c) increase in underwriting profit, and (d) improved public perception of insurance (Akotey & Abor, 2013; Ansah-Adu et al., 2012*)*. The NIC (2013) reports affirmed the low growth rates resulting from lack of effective customer satisfaction strategies:

> Life Insurance premiums also increased from GH¢187.3million in the year 2010 to GH¢270.1million in 2011. However, regarding growth rate, there was a fall of 9% from 52.95% in 2010 to 44.2% in 2011. There is still a vast potential for growth in this sector. In spite of the growth, insurance penetration in the country is still very low. The Finscope survey on the financial sector the Government of Ghana commissioned concluded that excluding those with the national health insurance, only 5% of the population have an insurance product. (Archival

document 3, personal communication, August 30, 2015)

The CSMS framework supports customer satisfaction strategies that translate into operational efficiency and service quality to attain customer satisfaction for business sustainability (Kobylanski & Pawlowska, 2012). Triangulating the findings from research question against archival document confirmed that some life insurance company leaders lack consistent customer satisfaction strategies to grow and sustain the life insurance in Ghana (NIC, 2011). Each research participant gave a different strategy for business growth and sustainability irrespective of the case affiliation. One research participant expressed his frustration concerning the low life insurance penetration rate "…there is so much misunderstanding in insurance. The using of the benefits life insurance hasn't sunk in well at all. So, that that is the factors why we are unable to penetrate" (RP1C3, personal communication, August17, 2015). Table 6 contains themes and the number of respondents.

Table 6

Business Growth and Sustainability

Theme	Number of Respondents	Percentage
Customer Satisfaction	12	100
Underwriting Profit	12	100
Operational Efficiency	10	83

Customer satisfaction. Customer satisfaction in life insurance business is a critical success factor for business growth and sustainability (Robson & Sekhon, 2011). The responses of all 12 research participants were in alignment with previous researchers who indicated that customer satisfaction leads to repeat purchase, customer loyalty, customer recommendation, and a fundamental competitive advantage (Basir, Machali, & Mwinyi 2012; Kesharwani & Shailendra, 2012). All research participants unanimously acknowledged the importance of customer satisfaction and stated customer satisfaction will lead to business growth and sustainability. One participant emphasized this importance in his response:

> One, you know when on customer becomes satisfied, he sells the products for us, yes because normally when you go to the field because somebody has satisfied among them, he will say that SIC stop. SIC they are good, SIC, that alone, master, mama there a number of businesses that you get a day and you don't have any idea. So they recommend, they do refer us, they tell us when we should a ha ha and another aspect is also that some of them also sign on other policies which they are not is also another…, err…, area because if you look at some of the products that we are bringing, some of them we are using the existing clients and especially satisfied clients and those who actually want to be satisfied at the end of every year. (RP1C1, personal communication, August 26, 2015)

Another participant confirmed this assertion and reassuringly stated the effort the company was taking to manage customer satisfaction:

> So that …,erm…, if erm…, a client comes in, and the person is not satisfied and

> wants to cancel the policy we are still looking at how the customer service person erm is managing erm changing the clients' mind so that the client…, erm…, still stays with us. (RP1C2, personal communication, August 14, 2015)

In developing the CSMS conceptual framework, Kobylanski and Pawlowska (2012) posited that customer satisfaction is the total service experience of a customer. The findings of the research question agreed with the CSMS framework as RP2C3 emphatically stated:

> O.K. we have a wide range of…, erm…, measurement, the question is linked to how we measure, right? So if we have repeat buying, we have…, erm…, a customer being able to purchase more than one at different times, a customer who willingly recommend: We have quite a number of that, erm willingly recommends us to you know friends and families to purchase, customer who would willingly talk good about the brand. You know, so when we get a lot more from, one institutional client and then individual clients, erm it serves as some evaluation, some form of evaluation once to…, erm…, we believe we are doing the right though we can only do it better. And again, when we have…, erm…, customers' erm…, who, for instance, would even want to pay their premiums in advance. You know, it's an endorsement that they are satisfied with your service. (RP2C3, personal communication, August 26, 2015)

One participant agreed there were diverse ways of satisfying customers:

> When we meet their expectations. I know customers have various expectations.

> Yeah, so when we meet their expectations we are okay and then erm, when we errm…, interact with them when we interact with them, they are also satisfied, and then they tend to go with us. (RP2C1, personal communication, August 14, 2015)

However, the high lapse, cancelation, and surrender rates in life insurance industry, confirmed through member checking, proved that some life insurance company leaders are not deploying customer satisfaction strategies to sustain their life insurance business (RP3C2, Personal Communication, September 10, 2015). RP4C3 unequivocally conceded:

> We are not meeting the need so it wouldn't meet the need of that customer. You are virtually telling the sales person just sell it anyway. Sell it anyway. Push is down the throat, so it's hardcore selling that we virtually has to be hardcore selling just to make sure we push it to the client and eh it goes to affect our penetration because the client virtually signs on not really in need of it, and that product wasn't satisfying the need. (RP4C3, personal communication, August 13, 2015)

A conclusion on the findings from data analysis seems to confirm life insurance leaders are aware, frustrated, and concerned about the challenges they face on customer satisfaction.

Underwriting profit. Ghosh (2013) and Anderson and Swaminathan (2011) stated that the growth of life insurance may create value and sustainability for all stakeholders through premium income generation and long-term funds mobilization. Underwriting profit aligns with premium income mobilization that measures the market share, relative growth, and the sustainability of any life insurance company (NIC, 2011). The findings in data analysis agreed with previous researchers, confirming that premium income growth and investment are crucial elements in the sustainability of life insurance in Ghana (Akotey et al., 2013). The findings further indicate that in spite of the rise in gross premium income, the Ghanaian insurance industry is undercapitalized, undersized, and can rarely participate in underwriting large risks a crucial sustainability factor (Ansah-Adu, Andoh, & Abor, 2012). One participant confirmed this notion by responding:

> Another…, erm flash point is premium collection. When premium collections are sole done and are consistently done…, erm…, then it keeps the policy erm…, active. Where we have difficulties in premium collections, which we do, unfortunately, erm…, due from the various premium collections source, then we have challenges especially the customer needs. (RP4C2, personal communication, August 30, 2015)

In addition, the environment in which life insurance companies operate is volatile; inflation is erratic, there is lack of insurance awareness, and financial regulation is not as Stressing on inflation, RP4C2 mentioned the company's strategy for mitigating the inflation effect:

> The key thing about life insurance, especially in this part of the world, is effect of

> inflation on it and…, erm…, what we have done is to put an inflation adjuster on all our policies so hopefully, each year…, erm…, the value of the policy goes up. And so that is the premium erm…, but the difficulty is having the right update, if the update is higher than inflation then it means the premium may go higher than the policyholder gains, and if it is lower too, then it means we still not meeting the inflation, so even though the inflation update function, is good, there is a challenge of erm…, matching it exactly to inflation. (RP4C2, personal Communication, August 30, 2015)

The findings from research and archival data, and through member checking) indicate that life insurance company leaders take a reactive approach to managing underwriting premiums. This approach is affecting life insurance growth, market share, and profitability of insurance organizations. Some life insurance companies lose 52-60% of premium income to cancelation, policy lapse and cancelations (RP2C2, personal communication, August 18, 2015).

Operational efficiency. The findings from analysis of data indicate that life insurance company leaders need to improve operational efficiency to sustain the businesses. Assaf and Magnini (2012) defined the term *operational efficiency* as the ability of an organization to transact business with participants at a price that equates to the actual costs required to provide these services. Akotey, Osei, and Gemegah (2011), Kjosevski (2012) and Patil (2012) identified operational efficiency as a critical success factors in life insurance customer satisfaction for business sustainability and growth in market share. Highlighting on the relevance of CSMS framework to business sustainability, Kobylanski and Pawlowska (2012) posited that connecting operational efficiency to customer satisfaction could translate into growth and profitability. Insurance as a complex system hinges on risk pooling and risk spreading, and insurers require operational efficiency to ensure sustainability and profitability of the business (Cole et al., 2013).

Triangulating research findings against the archival document (NIC, 2011) confirmed that not all life insurance companies are efficient in their operations. Data retrieved from archival documents stated that actual management expenses life insurance companies incurred as a percentage of total inflows received from policyholders are indicators of profitability and efficiency. A high expense ratio implies operational inefficiency, which means much of the premium income is going into expenses and not benefit reserves of policyholders (NIC, 2013). RP3C2's response regarding efficiency seemed to suggest life insurance company leaders have a challenge in improving operational efficiency as expressed by Akotey et al. (2011) and Boateng and Boateng (2014):

> I think is basically about having an efficient system to manage the whole process of …, erm…, from when the policy is sold after when you pay claim. Efficiency in this process would allow you to give a prompt feedback to clients. And I think that is what-what, what, what, what, what is required a number of clients would like to know what is happening to the monies that they are paying, what is

> happening to their policies, communication, communication and so they would not wait and then finally when the claim is made then Em told that the policy has elapsed or is inactive and all that, constant communication, which we should keep in touch with our clients.
>
> Well, efficiency. It…, you see we have been erm I think we have been successful up to an appreciable level. But of course, the systems are such that you try to enhance it, because of technology it affects other areas and so you need to have a system in place to be able to check that to check and evaluate the process. Other than that you enhance one aspect at the neglect of the other, and that is why that is why I think we have challenges. I believe we have systems in place to ensure that we move along with all these things, Yeah we have a holistic approach. (RP3C2, personal communication, August 14, 2015)

Findings from data analysis confirmed with previous researchers that operational efficiency cannot be separated from customer satisfaction and business growth and sustainability (Akotey et al., 2011; Ansah-Adu et al., 2012). Life insurance company leaders must identify and incorporate operational efficiency in their customer satisfaction strategies to attain leadership in the life insurance industry (Akotey et al., 2011; Al-Amri et al., 2012; Ansah-Adu et al., 2012; Cole et al., 2013; Hussain, 2014). Table 7 contains the efficiency ratio of life selected life insurance companies, indicating that barely 50% of life insurance companies in Ghana are efficient in their operations.

Table 7

Expense Ratio Indicating the Efficiency of Life Insurance Companies

Year Company	2010 %	2011 %
Industry average	39	44
Capital Express	275	143
Donewell Life	54	38
Enterprise Life	55	38
Ghana Life	137	117
Metropolitan Life	27	136
SIC Life	38	21
StarLife	67	34
Unique Life	87	60
UT Life	45	73
Quality Life	54	37

Note. Adapted from *National Insurance Commission Annual Report*. (2011). Retrieved from www.nicgh.org

Summary of Themes

The themes arising from data analysis of the study explained the customer satisfaction factors life insurance companies needed to identify and incorporate in their operation for business growth and sustainability. The conceptual framework circumscribing this study was Kobylanski and Pawlowska's (2012) customer satisfaction management systems. According to the life insurance company leaders, delivery of quality product and services to a customer may ensure customer satisfaction that translates into business growth. An effective feedback system contributes to quality service delivery considering that the life insurance policyholder requires feedback on policy status and claims payment systems. The life insurance leaders also recognized the relevance of feedback from policyholders to assist in improving their service offering. Business leaders can establish the feedback systems through customer relationship management to ensure customer satisfaction and high customer retention. Participants unanimously agreed that the speed of service, especially when customers initiate policy request and when claims are due for payments, is critical to the success of the business. Life insurance business leaders need to differentiate their offerings through product and service innovation that meet customers' life insurance needs and expectations.

According to the research participants, negative public perception can affect the growth of the life insurance industry. The negative perception generates from lack of trust in the insurance system, misselling of life insurance policies specifically by sales agents. The participants anticipated that improving brand image and brand repositioning could help manage the wrong or negative perception the public has about life insurance. Company leaders need to bridge the gap between expectation and delivery to attain customer satisfaction. The life insurance company leaders will do well to mitigate the negative perception of insurance when they institute adequate training system in their business strategy. The participants mentioned the need to team up with the governmental agency to create awareness of insurance function and benefits to increase life insurance penetration rate in Ghana. These strategies coupled with effective premium mobilization and operational efficiency will sustain the life insurance industry and improve the profit margins of life insurance companies.

Applications to Professional Practice

This research is relevant to understanding why life insurance penetration is still low at 1% of GDP, reflecting in the NIC (2013) report. The purpose of this research was to explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain the life insurance business. The findings from this study might assist life insurance company leaders to identify which customer satisfaction elements are strategically essential for growth and sustainability of their life insurance businesses. The findings from this research might guide the life insurance companies that are not profitable and highly inefficient to improve their processes and systems to acquire and retain their customers.

The findings of this study aligned with and supported the CSMS theory. The results of this study are in agreement with Hussain's (2014) position that seemed to suggest life insurance company leaders, who incorporate CSMS that translate into customer satisfaction, are likely to attain investment returns and sustainability of the business. Out of the 24 million people in Ghana, only 5% of the population have any insurance (Alhassan & Fiador, 2014). All the 19 life insurance companies in Ghana are competing over premium incomes from the 5% the insured population (NIC, 2013). Life insurance market is an untapped market with a vast potential for growth (NIC, 2013). For life insurance company leaders to grow the life insurance business and improve profitability, is critically dependent on the accessibility and availability of insurance products and benefits to the 95% uninsured Ghanaian population. Understanding of public perception of insurance may enable life insurance stakeholders, including the Insurance Regulator to develop workable strategies for public education and awareness creation to increase the penetration rate of life insurance in Ghana.

The findings of this research may reveal determinants of customer satisfaction to create awareness for stakeholders and stockholders of life insurance to include the management of these determinants in their business strategies. The findings from data analysis indicated that life insurance practitioners have a challenge of incorporating into their strategies and practices the element of (a) operational efficiency, (b) quality service delivery, (c) public education on the function and benefits of life insurance, and (d) customer appreciation of insurance offerings that affect customer satisfaction. These elements may translate into life insurance business growth in Ghana. The new knowledge from this research may enable the companies to focus on the drivers of customer satisfaction for business sustainability. The findings may be significant to professional practice and provide the practical expertise to life insurance company leaders to enact effective business performance. Life insurance businesses may not be profitable and sustaining without considering: (a) quality service delivery, (b) public perception of insurance, (c) education and awareness creation of life insurance function and benefits, and (d) elements of life insurance business growth and sustainability. The findings of this study might add to the knowledge of life insurance business growth and sustainability through effective customer satisfaction strategies.

Implications for Social Change

Social change may refer to nuances that become acceptable by any society. Implications of such social changes then become evidence in the tangible improvements in the wellbeing of individuals, families, communities, organizations, and societies (Akotey et al., 2013; Kramaric & Galetic, 2013). The primary function of life insurance is to provide financial security to families and communities (Patil, 2012). A thriving life insurance industry has a direct bearing on the country economy, aiding wealth creation and value creation for business sustainability and infrastructure development (Heo et al., 2013). Less than 1% of life contingencies have insurance cover in Ghana, and the lack of insurance among the populace puts financial and human resource burden on the government (Alhassan & Fiador, 2014). Life insurance business growth increases profitability and fund mobilization for economic and infrastructure development (Kramaric & Galetic, 2013).

The findings might increase the acceptance of life insurance in the Ghanaian society leading to improved quality of life, financial security, and protection to reduce poverty levels in Ghana. Positive social change may happen in the form of wealth and value creation, and socioeconomic infrastructural development for Ghanaian communities when life insurance practitioners include and implement the recommendations of this research into their strategic business decisions to ensure growth and business sustainability. This study could affect positive social change by improving the economic abilities of individuals to manage the two main hazards of life; dying early or living too long, ensuring stable income stream. The findings from this study included the following themes: (a) quality of service delivery, (b) public perception, (c) education and awareness creation, and (d) business growth and sustainability. With these themes circumscribing positive change, Ghanaians might be conscious of the need for life insurance as part of financial management to gain financial independence and mitigate negative life contingencies. This research work will contribute to improving the life of the insurable Ghanaian and supporting life insurance business growth and sustainability.

Recommendations for Action

Life insurance company leaders can develop the capacity to formulate and implement customer satisfaction strategies for business growth and sustainability. From the findings of this research, I identified three recommended steps for action that might benefit all life insurance practitioners to grow the life insurance business. These recommended steps are (a) service quality, (b) build trust and confidence, (c) operational efficiency. All life insurance practitioners should focus on these recommendations. The quality service recommendation is for life insurance company leaders to ensure quality service delivery to customer to meet expectations. Responses from participants indicated that customers remain loyal to the life insurance business when they receive feedback, prompt service, and when delivery aligns with expectation. Customer satisfaction relates to quality service delivery that translate into business sustainability. Insurance practitioners must develop and demonstrate capability in life insurance administration and respond promptly to insurance needs and concerns.

The second recommendation to life insurance practitioners and regulators (NIC, Ghana Insurers Association [GIA], and Ghana Insurance Brokers Association [GIBA]) is to build public confidence in life insurance through rigorous and effective educational campaigns and awareness creation both for employees and the public. One of the emerging themes from data analysis is the mistrust in insurance companies and their sales agents. According to Geisbert and Steiner (2011), the image of insurance is critical to performance. As goodwill of the public anchors the success of an organization; negative word of mouth by policyholders can have an adverse implication on the life insurance business. Most of the participants attested to the fact that most policyholders do not understand the life insurance plans they sign on to resulting in a misconception of the benefits of insurance. Also, these policyholders do not take the time to read and understand the policy terms and conditions. Understanding of life insurance benefits will help mitigate the negative perception of insurance and build public confidence to sign on to life insurance policies. Insurance practitioners must ensure they recruit and train the right sales force who will exhibit honest behavior and adhere to professional and ethical attitude to the insurance practice to eliminate misselling and customer dissatisfaction. The insurance regulators must enforce adherence to industry professional ethics with punitive measures to deter companies and their agents from over promising and under delivering.

The third recommendation is operational efficiency in which one participant intimated that misselling and customer dissatisfaction are contributory factors of high operational expense that translate into a high rate of inefficiency. Ansah-Adu et al. (2012) identified operational efficiency in life insurance as a bane of life insurance growth. The high rate of operational inefficiency may be affecting the penetration of life insurance growth (NIC, 2011). Most participants, through the member checking process (Personal communication, September 9, 2015), attributed challenges in efficiency to misselling of life insurance policy and delay in service response, increasing the acquisition and maintenance cost of life insurance operations as stated by Ansah-Adu et al. (2013). Life insurance company leaders must identify and implement innovative customer satisfaction strategies to improve the efficiency of their operations. The National Insurance Commission (NIC) can play a major role in ensuring periodic supervision of life insurance operations and requiring from life insurance companies reports on how they improve operational efficiency and the adoption of financial integrity. The NIC should require life insurance companies to adhere to professional practices to eliminate practices that threaten the sustainability of the insurance industry (Fetchel, 2012).

The result of this research could be relevant to insurance organizations, trade associations, the insurance regulator, academicians, stakeholders, and investors both in

Ghana and other African countries. The research may be valuable to stakeholders in addressing the factors that contribute to the low penetration rate of life insurance in Ghana. The identifications of these factors stemming from the themes from the study will aid the increased understanding of life insurance functions and benefits to change the perception of insurance in Ghana. Previous researchers identified these factors as influencing customer satisfaction for business growth (Alhassan & Fiador, 2014; Asaaf & Magnini, 2012; Patil, 2012).

The results of the study will be available to the reading audience through various means. Research participants and academic communities would be able to access this study through ProQuest publishing, which has the tools for making the research available from its website. Seminars, workshops, and conferences may present opportunities to disseminate the results of this study. The publication of the results of the study in local and other business journals and educational database, making the study available online for ease of accessibility is tenable. I envisage presentation of the study through seminars and workshops to the insurance regulatory bodies, Ghana insurance associations in colleges and universities, and at some financial industry symposia in Ghana.

In making recommendations for action, the significance of this study will become manifest when leaders of life insurance companies focus on satisfying customers. The leaders should regard such a focus as significant because customer satisfaction is critical to an organization's growth. Furthermore, companies should regard as significant the need to keep life insurance policies from lapsing. The reason behind this action is that when life policies lapse, business growth ceases. Business leaders should regard this action item as a top priority because of the corporate financial performance that could arise from the action. Of further critical significance is quality service delivery, which leads to enhancing the level of satisfaction customers derive from active life insurance policies. Finally, life insurance companies must endeavor to improve service delivery by educating agents and prospective clients. Through such education, a life insurance company could boost sales and financial performance to the detriment of competitors that do not deploy the aforementioned strategies. Such education ensures that a life insurance company meets customers' expectations by aligning customer expectation to company's objectives.

Current literature included scholarly support for targeted marketing and good customer service (Kesharwani & Shailendra, 2012). Recommendations should include motivating life insurance corporations to engage in aggressive marketing and sales campaigns. Furthermore, Gizaw and Pagidimarri (2014) and Malik et al. (2012) harped on the need for companies to understand what customers expect. Therefore, I recommend that marketing and sales campaigns must relate to customer expectations. Otherwise, customers might remain dissatisfied, leading to negative consequences on a company's financial performance. While companies expect customers to remain loyal by paying premiums when due, life insurance companies must be loyal to customers by reaching out to the customers on a frequent basis (Lim, Huang, & Cheng, 2014). Such close contact enables the companies to eliminate any sudden drop of policies and chargebacks that often arise from such policy lapses (Johra & Mohammed, 2013; Kobylanski & Pawlowska, 2012; Nazari et al., 2012).

In the light of the above current literature, each theme of the findings must constitute a major focus for life insurance companies. Scholarly support already laid the foundation for implementation of the antecedents of the themes. Therefore, (a) quality of service must remain a cornerstone of life insurance company activities, (b) public perception must be of interest to life insurance companies to ensure meeting customers where they conceptually are, (c) education and awareness creation must be part of the elements life insurance companies embed in marketing and sales strategies, and (d) business growth and sustainability should circumscribe all insurance company activities since the opposite would mean retrogressions that could lead to company dissolution. Finally, other researchers may use this study to cite the results of this research in their perspective studies, making the research results and benefits of this study widely available to individuals, entities, educational, and business communities.

Recommendations for Further Research

The purpose of this study was to explore the customer satisfaction factors life insurance company leaders execute to grow and sustain the life insurance business. The findings indicated several essential customer satisfaction factors that may affect the growth of life insurance in Ghana. The limitations of this study included time and cost constraint influencing the geographical scope of the study. A study of a larger sample size and broader geographical scope may unearth further factors and determinants for life insurance demands and growth. Among the themes that emerged from data analysis was the concept of misselling that translate into the negative public perception of insurance companies. Further studies on factors that build public confidence in insurance may assist in attaining customer satisfaction in life insurance growth and sustainability. Two research participants who indicated that sales agents are customers' initial point of call for life insurance, were emphatic about the role sales agents play in the issue of misselling of life insurance and their impact on customer satisfaction (personal communication, September 11, 2015). Researchers may explore the effect of misselling of life insurance on operational efficiency in life insurance business. This study may serve as the foundation for improving sales agent recruitment and management in Ghana.

Reflections

In this research, I explored the customer satisfaction factors in life insurance growth and sustainability in Ghana. I had the opportunity to interview 12 life insurance company leaders who formulate and implement customer satisfaction strategies. Participants unreservedly agreed to participate in the research and responded to interview questions passionately, sharing their perspectives and perceptions on customer satisfaction factors that can grow the life insurance industry in Ghana. I was surprised to know that life insurance company leaders were aware of the factors that mitigate insurance penetration, but rarely incorporate some of these factors in their strategies, due to certain constraints. I had a preconceived notion that affordability factors contribute to the low penetration rate of life insurance in Ghana and assumed that participants within each case may give similar responses to each interview question. I was surprised to gather diverse customer satisfaction strategies that each participant within each case assumed to be implementing for business growth. The research findings indicated that when consumers have positive perception and understanding of life insurance, they will sign on to the policies. Conducting the research has broadened my knowledge of doctoral research. I assumed that qualitative research would flow naturally after course completion with an easy pathway to commencement. I was jolted into reality later that the doctoral study requires determination, focus, and constant reviews of scholarly writing to attain the desired success. I have gained knowledge and appreciation of some customer satisfaction factors that can grow life insurance business. I acquired richer and deeper insight into life insurance operations, causing me to develop an interest in conducting further research on life insurance to help grow and sustain the life insurance industry in Ghana.

Summary and Study Conclusions

A growth potential exists for life insurance business in Ghana. The penetration rate for life insurance is still below 1% (Alhassan & Fiador, 2014; NIC, 2011) and life insurance company leaders need to identify growth determinant to sustain the life insurance industry. Insurance is one of the key fundamentals of financial development in any economy. Insurance businesses play an important financial management function in developing economies than they do in developed countries (Kramaric & Galetic, 2013). Life insurers design life insurance policy to suit and meet the future financial needs of people. These needs are normally long-term and can be in the form of savings, retirement, investment, education, health, and medical, bringing positive social change to individuals, families, communities, and institutions.

The purpose of this qualitative study was to explore the customer satisfaction strategies life insurance company leaders execute to grow and sustain life insurance business. The 12 research participants I interviewed aided in identifying the customer satisfaction strategies life insurance company leaders execute to grow the life insurance industry. The conceptual framework for the study was CSMS that was in alignment with the research findings. The effort to secure an answer to the research question gave me the opportunity to experience participants' views on life insurance and to manage my person views and bias. After data collection, I categorized the 29 emerging themes under four main themes: (a) quality of service delivery, (b) public perception, (c) education and awareness creation, and (d) business sustainability and growth. These themes suggested the different factors that might influence customer satisfaction in life insurance administration. The factors that will aid insurance practitioners to grow the insurance industry and improve the profitability of life insurance companies in Ghana may depend on strategies to make insurance products and services available and accessible to the 95% uninsured-Ghanaian-population. Life insurance practitioners need to identify strategies that will aid in increasing the life insurance pool (Kesharwani & Shailendra, 2012; Mahalakshmi & Saravanaraj, 2011). Based on the participants' perspectives, a conclusion is that Ghana insurance industry has the potential to grow.

The life insurance business leaders must identify, formulate, and implement appropriate strategies including service quality and operational efficiency to meet customer expectation for growth and sustainability of the industry.

In conclusion, the suggestion is the four main stakeholders of life insurance in Ghana (NIC, GIA, GIBA and the Life Insurance Companies) must collaborate to create insurance awareness and ensure the adherence to professional ethics and practices to mitigate negative perception of insurance that affect customer satisfaction. Insurance practitioners must adopt CSMS that enshrines a holistic and strategic importance of customer satisfaction and continuous improvement of insurance systems. These stakeholders should invest in effective insurance systems that will assist the education of both life insurance employees and the public so that Ghanaians will appreciate the fundamentals of insurance to increase life insurance patronage. Rigorous supervision of the processes and life insurance administrative systems by the regulator could influence innovation and improve operational efficiency in the life insurance industry, and discourage negative practices that threaten the viability of life insurance operations.

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Appendix A: Interview Protocol

Interview: Exploring what life insurance business leaders execute customer satisfaction strategies to grow and sustain life insurance business.

1. The interview session will begin with salutations, introducing myself to the research participant, after which I will introduce the research topic and the purpose of the research.
2. I will thank the participant for responding to the request to participate in the research.
3. As a reminder, I will give the participant his or her signed consent form to read and ask any questions before the interview begins.
4. I will go over the terms of confidentiality in the consent form and explain the structure of the interview.
5. I will mask my copy of the consent form and the audio-recorder with the participant code name, e.g., ”research participant RP1” and note the time and location of the interview.
6. I will then inform participant on the duration of the interview and ask participant the permission to start the tape recorder to begin the interview session.
7. The interview will span approximately 60 minutes for responses to the 12 interview questions, including any follow-up questions.

At the end of the interview, I will inform the participant that I will transcribe their responses and make the transcript and research findings available to them for participants' review and initiate the member checking process for research creditability. I will inform the participant how to get in touch with me later if necessary, and thank the participant for taking the time to participate in the study.

Appendix B: Interview Questions

Demographics

Gender Male □ Female □

Age:

□ 18-30 yrs.

□ 31-40 yrs.

□ 41-50 yrs.

□ 51-60 yrs.

□ Over 61 yrs.

Life Insurance Policy Experience:

□ Less than 12 months

□ Up to 12 months

□ 1-5 years

□ 5-10 years

Personal Interview Questions

1. What customer satisfaction management systems does your organization use to evaluate service delivery to customers?
2. What strategies do you adopt to ensure continuous improvement of your customer satisfaction management systems?
3. What satisfaction factors do you perceive to be influencing customers to hold on to life insurance policies?

4. How do repositioning and brand image of the company motivate the customer to keep a life insurance policy irrespective of the company's service delivery?
5. If an insurance company over-promises and under-delivers, how would such a performance, in your opinion, affect the reputation of the insurance company?
6. How would you associate the consumer demand for life insurance and the quality of insurance product and service your company supply with the growth rate of insurance business in Ghana?
7. What methods do you use to ensure customers satisfaction with your products and services?
8. Why is it relevant to use this method to achieve the company's customer satisfaction objectives?
9. How successful has this method been in achieving this objective?
10. In what ways would a customer satisfaction with your products and services impact on the credibility of new product development?
11. What customer satisfaction strategies do you use to safeguarding the future value of your business?
12. Is there any additional information about customer satisfaction in life insurance delivery you would like to add?

Appendix C: Consent Form

You are invited to participate in a study about customer satisfaction factors in life insurance growth in Ghana. This form is part of a process called "informed consent" to allow you to understand this study before deciding whether to take part.

This study is being conducted by a researcher named Geraldine Abaidoo, who is a doctoral student at Walden University. Geraldine Abaidoo has no connection to any known participant or insurance company leaders.

Background Information:

The purpose of this qualitative research is to explore the customer satisfaction strategies that life insurance company leaders could execute to grow and sustain the life insurance business

Procedures:

If you agree to be in this study, you will be asked to answer questions on life insurance, customer satisfaction, and business growth. The interview will be around 60 minutes long. The researcher will record the interview with a digital voice recorder, and an analog recorder for back-up purposes, in case one recorder developed problems during the process. Later on, the researcher will take the time to review the recording and the notes taken during the interview. If the researcher is unclear about one of your responses, then the researcher will contact you for clarification.

Here are some sample questions:

- In what ways might customer satisfaction influence the growth of life insurance in

Ghana?

- How would you associate the consumer demand for life insurance and the quality of insurance product and service your company supply with the growth rate of insurance business in Ghana?
- What methods do you use to ensure customers satisfaction with your products and services?

Eligibility Criteria:

The criteria for selecting participants will include the following:

- Participants should have an insurance career for 5 years,
- Participants should hold a leadership position for at least 2 years in the life insurance company,
- Participants should be involved in the formulation and implementation of customer satisfaction strategies and objectives,
- Participants should be 18 years and above to qualify to participate in this research, and
- Participants should have understanding of life insurance customer expectations and operational activities to formulate and implement customer satisfaction strategies in service delivery.

Voluntary Nature of the Study:

Being in this study involves some risk of the minor discomforts that can be encountered in daily life such as the feeling of being inconvenienced or the feeling of stress from being inconvenienced. Being in this study will not pose a risk to your safety or well-being.

The benefit of participating in this study is that your contribution may help life insurance organizational leaders make decisions about customer satisfaction in marketing, promoting, and selling their life insurance products.

Payment:

There is no payment, compensation, or another inducement for your participation in this study. In addition, there will be no thank you gift.

Privacy:

Any information you provide will be kept confidential. The researcher will not use your personal information for any purposes outside of this research project. In addition, the researcher will not include your name or anything else that could identify you in study reports. Data will be kept secure in the researcher's password protected Dropbox. Data will be kept for 5 years as required by Walden University.

Contacts and Questions:

You may ask any questions you may have now. Or if you have questions later, you may contact the researcher via phone: 020-461-3710 or via e-mail: Geraldine.abaidoo@waldenu.edu. If you want to talk privately about your rights, as a participant, you can call Dr. Leilani Endicott. She is the Walden University representative who can discuss this with you. Her phone number is 001-612-312-1210. Walden University's approval number for this study is 07-30-15-0421849, and it expires on July 29, 2016.

The researcher will give you a copy of this form to keep.

Statement of Consent:

I have read the above information, and I feel I understand the study well enough to make a decision about my involvement. I have read the above information, and I feel I understand the study well enough to make a decision about my involvement. By replying to the e-mail with the words ‘I Consent’, I am agreeing to participate in this research.

Appendix D: Letters of Cooperation

Date 21st July, 2015

Dear Geraldine Abaidoo,

Based on my review of your research proposal, I give permission for you to conduct the study entitled Customer Satisfaction Factors in Life Insurance Growth in Ghana within the Life Insurance Sector. As part of this study, I authorize you to interact and interview senior executives on customer satisfaction strategies the organization execute for business sustainability and use our facility for the interview.

Interview will be audio-recorded and will span not more than one hour, during workings hours in the mornings from 9 am or the evenings after 5 pm.
Participants will have the opportunity to review the study for accuracy prior to inclusion in the study. You will also disseminate research findings to participants and the organization on completion of the study. Individuals' participation will be voluntary and at their discretion.

We understand that our organization's responsibilities include: senior executives' response to interview questions and making available any archival documents on service delivery for this research. We reserve the right to withdraw from the study at any time if our circumstances change.

I confirm that I am authorized to approve research in this setting and that this plan complies with the organization's policies.
I understand that the data collected will remain entirely confidential and may not be provided to anyone outside of the student's supervising faculty/staff without permission from the Walden University IRB.

Sincerely,

[redacted]

Appendix E: Cover Letter of Introduction

Inbox

Geraldine Abaidoo <geraldine.abaidoo@waldenu.edu>

to [redacted]

Dear Sir/Madam,

Leaders of your organization are invited to participate in a research with respect to customer satisfaction factors in life insurance growth in Ghana. The study is being conducted by a researcher called Geraldine Gina Abaidoo, a doctoral student at Walden University, in partial fulfillment of Doctor of Business Administration. The researcher is inviting leaders who have been working in the life insurance industry for over 2 years, formulate, and implement customer satisfaction strategies for business sustainability, to participate in this research based on their extensive experience in managing customer expectations.

The research might be of value to the leadership in life insurance industry in Ghana in identifying customer satisfaction strategies that might influence life insurance growth. Leaders in the life insurance industry may find the results of this research impact organizational, cultural, and social change by building customer trust and loyalty for business sustainability and growth. Participation in the research will be voluntary, and will be confidential.

If you desire your organizational leaders to participate in this research, kindly read the attached letter of cooperation that gives details of the research for your review, signing, and approval. You may contact the researcher by phone or e-mail by calling 0204613710 or e-mailing geraldine.abaidoo@waldenu.edu. If you want to talk privately about the rights of participants, you can call Dr. Leilani Endicott. She is the Walden University representative who can discuss this with you. Her phone number is 001-612-312-1210.

Sincerely yours,

Geraldine Abaidoo

Walden University

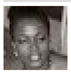
Attachments area

Preview attachment Letter of Cooperation.docx

Appendix F: E-mail Request for Contact Details

CONFIDENTIAL

Inbox x



Jul 31

Geraldine Abaidoo <geraldine.abaidoo@waldenu.edu>

[redacted]

REQUEST FOR CONTACT DETAILS OF BUSINESS LEADERS

Greetings Madam,

I am a doctoral student at Walden University pursuing a Doctor of Business Administration degree. The leadership of your organization, [redacted], has granted me permission for the leaders of your organization to participate in my research study.

I will be grateful if you assist by providing me with the contact details of leaders of your organization who have been working with your firm for over 2 years.

These leaders must execute customer satisfaction strategies that impact on the growth of your life insurance business to be eligible to participate in the research.

Participation in the research will be voluntary, and will be confidential as spelt out in the attached consent form for participation.

Thank you for your support.

Geraldine Abaidoo

Walden University