

CORPORATE BRAND IMAGE AND CUSTOMERS' BEHAVIOURAL INTENTIONS: AN EMPIRICAL STUDY IN NIGERIA

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Abstract: Against the backdrop of changing customer preferences and technological advancement, propelling significant shifts across the insurance distribution landscape, this paper investigated the impact of corporate brand image on customers' behavioural intentions which translate to policyholders' satisfaction and loyalty. The study adopted quantitative research approach to validate this correlation through the use of questionnaire. One hundred and eighty-six participants were judgmentally chosen from insurance consumers in higher educational institutions in Lagos state to complete the questionnaire. Data collected was analysed using Pearson 'r' correlated statistic and simple linear regression. Results showed that corporate brand image is positively significantly associated with customer satisfaction and loyalty respectively in Nigeria. This implies that insurance consumers in Nigeria are strongly influenced by corporate brand image in the choice of insurance companies and their service products. The study recommends that insurance providers in Nigeria should continue to improve in their service quality in terms of boosting insurance awareness through policyholders' education, employees' responsiveness, ethical orientation and corporate social responsibility.

JEL classification: G22, M21

Keywords: Corporate brand image, customer satisfaction & loyalty

1. INTRODUCTION

Nowadays the world economy has become synonymous with service economy (Abbasi & Dahiya, 2016). This is largely because of service sector industries' contributions (to gross domestic product (GDP) in both developing and developed economies). In India the service sector contributed more than 60% of the real GDP for the last five years, however, the banking and insurance services industries contributed the chunk (Singh, Chakraborty & Raju, 2011). In Nigeria the share of finance and insurance services' contribution to real GDP has been showing declining trend (NBS, 2017). Although marketing mix factors as predictors of purchase intention (Mirabi, Akbariyeh & Tahmasebifard, 2015) and customers' satisfaction and loyalty (Wahab, Hassan, Md Shahid & Maon, 2016), have been investigated by previous researchers, the impact of corporate brand image on customers' behavioural intentions (Risitano, Romano, Sorrentino & Quintano, 2017) or customer satisfaction and customer loyalty (Zhang, 2015) has been neglected.

Along with the understanding that favourable customer behavioural intentions word-of-mouth (WOM) publicity, acceptance to pay premium price, repeat purchase, and customer retention are outcomes of customer satisfaction (Zhang, 2015; Kuo, Tu &

yang, 2013) it follows that customer behavioural intention and customer satisfaction are highly interconnected constructs. Thus, in this study, customer behavioural intentions which are viewed as indicators which signal retention or defection from one company to another (Zeithaml, Berry & Parasuraman, 1996) are operationalised as customers' satisfaction and policyholders' loyalty. This study contends that providing favourable corporate brand image would distinguish a company from its competitors (Park, Robertson & Wu, 2006) thus reduce customers' negative behavioural intentions coupled with enhancing desirable behaviours such as brand referrals, acceptance of high price and brand extensions (Risitano, Ramono, Serrentino & Quintano, 2017).

It appears little empirical research efforts have been expended at exploring the association between corporate brand image and policyholder's emotions and behavioural intentions (Ogba & Tan, 2009). Moreover, it seems marketing literature in Nigeria, has undermined corporate brand image as an important competitive factor which firms can exploit to garner competitive advantage. To fill the gap in literature, this study aims to examine the veracity of cognitive associations by examining the effect of corporate brand image (customers' perceptions, thought or importance attached to the corporate brand), on policyholders' satisfaction and allegiance in Nigerian insurance industry. This research contributes in reducing the paucity of evidence which explains the association between corporate brand image and customers behavioural intentions in Nigerian business environment. The research seeks answer to the following research questions.

- i. To what extent does corporate brand image significantly influence policyholder's satisfaction in the Nigeria insurance industry?
- ii. To what extent does corporate brand image significantly influence policyholder's loyalty in the Nigerian insurance industry?

2. OBJECTIVES

This study aims to investigate the impact of corporate brand image on customers' behavioural intentions which translate to policyholders' satisfaction and loyalty. This paper is structured as follows: introduction; literature review and hypotheses; methodology section; result and discussion; conclusion, recommendations, study contributions and future suggestions.

3. LITERATURE REVIEW

3.1. Theoretical Framework

It is apt to state here that two specific theories are used to explain the relationship between corporate brand image and customer behavioural intentions. These theories: Relationship marketing theory and brand relationship theory are reviewed below to serve as theories underpinning this study.

3.1.1 Relationship Marketing Theory

In relationship marketing theory, Berry (1983) defined relationship marketing as the process of attracting, maintaining, enhancing and commercializing customer relationships so that the objectives of the parties involved are met. This implies that relationship marketing centres on maintaining uninterrupted relationship with customers through common exchange and fulfillment of promises. In an environment of intensified competition and unlimited brand choice astute marketers focus shift from products to customers. Thus customer driven organisation and relationship marketing emerged as a new method enabling marketers to acquire, retain and expand their customer base

(Robson & Marandi, 2008). The goal of relationship marketing is to develop long term common beneficial relationships with customers – customer loyalty. Customer loyalty is the cornerstone of long term relationship which is the outcome of value creation. Value creation involves an understanding of customers needs and wants and supplying a range of products services to meet same. This leads to the development of strong connections with customers by supplying them information directly suited to meet their needs and cares.

In originating and maintaining customer relations, the insurance marketer gives a set of promises that are associated with her product/services or other benefits and in exchange the buyer gives his/her resources. These promises must of course be kept by both parties to ensure profitable longterm business operations (Gidhagen, 1998 & Gronroos, 1990). Insurance is designed to protect the financial well-being of an individual, company or other social entity in case of an unexpected loss in exchange for a periodic. payment (Wikipedia free encyclopedia). The continuity and intensity of competition in insurance market has come to stay and perhaps the vital key to grasp a beneficial position in the market is adhering to the notion that the ‘customer is king’ – a well-known phrase in marketing. Since insurance provides services, in an unlimited brand choice market, building strong relationship with customers, which breeds customer loyalty is important. Alinvi and Babri (2007) suggested that customer preferences change on constant basis, therefore organisations should adjust to meet these changes to stay competitive and profitable. Additionally, Ernst and Young (2012) in an insurance survey found that across all markets, ease of purchase and trust in providers are dominant factors for consumers purchase behaviour. Moreover, the survey found that 43% of consumers said it is easier to buy from a known supplier while 42% of the respondents agreed that they would repeat purchase from a trusted source. The foregoing shows the significance of relationship marketing which creates customer loyalty. However, customer loyalty does not happen overnight but through brand equity built up.

3.1.2 Brand Relationship Theory

Brand relationship theory was advanced by Gummesson (1987) in which he pointed out the existence of relationships among human beings. Consequently, consumers of products and services define brand relationship from their own individual perspectives, because brand relationship and relational value are personalized in the minds of individual consumers. The above implies that brand relationship is based on individual perception of brand value, brand existence, meanings and their experiences (Kariuki, 2015).

To compete and successfully survive, in today’s and future insurance market, insurers must develop positive, strong and enduring relationships with their consumers (Todd, 2011). This implies that insurance must attempt to provide continuity and self-image congruency with her consumers to ensure engagement and loyalty (Todd, 2011). Brand relationships are complicated and purposeful constructs that have numerous characteristics, meaning and related motives (MacInnis, Park & Priester, 2009). Therefore, the theory is grounded in consumers as active meaning makers (Fournier, 2009), reframing the brand personality construct (Keller, 2008) and brand-as-a-person (Rosenbaum-Elliott, Percy & Pervan, 2011). Sequel the above, the underpinning proposition is that consumers and the brand have similar connections and characteristics to inter personal relationships such as relatives, friends, partners and enemies (Fournier, 1988). Such relationship which evolve over time are not, however mutually exclusive

and they are influenced by individual life experiences and identities characterized by measure of interdependence, temporality and perceived commitment (Hinde, 1979). Moreover, Fournier (1988) viewed brand relationship quality as multifaceted and consisting of six dimensions beyond loyalty or commitment along which consumer brand relationship vary viz self-concept, connections, commitment or nostalgic attachment, behavioural interdependence love/passion, intimacy and brand-partner quality. With regards to future insurance brands, interpersonal brand relationship paradigm (MacInnis, Park & Priester, 2009) is significant.

3.2 Conceptual Framework

3.2.1. Corporate Brand Image

In marketing parlance, brands are direct consequences of market segmentation and product differentiation strategies. A brand is used to identify and differentiate products, services, companies or institutions, therefore a brand has a name and a symbol or logo (Davis, 2007). Moreover, Maurya and Mishra (2012) viewed a brand as a tool for product/service identification.

Thus corporate brand image is a subjective understanding about a company which is interpreted from the rationality and sensitivity of the customers (Chien-Hsung, 2011). From the peoples' mind, corporate brand image could be described as the notion, view, attitude and understanding held about a firm (Wan & Schell, 2007). Dowling (2001) sees it as a set of meaning while Barich and Kotler (1991) described organisation's brand image as the views, feelings and opinions held towards the firm. People experience various factors which reflect the uniqueness of an organisation through the organisational symbols, behaviours, reports, etc. According to Tu, Wang and Chang (2012) customers' positive perception of corporate brand image have perceived high value, standard, contentment and allegiance. Thus good corporate brand image, corporate reputation or identity, are often used interchangeably by existing and potential customers and other stakeholders.

In service business such as insurance, frontline employees' interactions with their customers are critical in determining the corporate brand image (Sergeant & Frenkel, 2008). Additionally, corporate brand image plays a vital role in service organisation, because it influences perceived service quality which in turn results in customer contentment (Wu, Lin & Hsu, 2011). In marketing literature corporate brand image is defined as the perception of an organisation held by its stakeholders; it is the outside world's overall impression of the organisation i.e the view of customers, suppliers, shareholders, media, general public etc (Hatch & Schultz, 2003). Thus according to Wijaya (2013) corporate brand image has the following dimensions – brand identity, personality, association, attitude and behaviour and competence and benefit. In the same vein, three constructs found in literature review viz awareness of organisations products, perceptions about culture and personality of the focal firm, were identified as antecedents of a corporate brand image (Aaker, 2004). In line with the foregoing this study operationalise corporate brand image with the following constructs viz brand awareness, brand personality, brand association, brand attitudes and behaviours, and brand competence and benefits, brand identity (Wijaya, 2013).

Corporate brand awareness: Brand awareness is the recognition and recall that consumers have in the products or services of an organisation (Keller, 2003). Brand awareness is found to positively and significantly related to brand loyalty (Ojeleye,

2016) while hospital brand image impacts on patient satisfaction and loyalty in Taiwan (Wu, 2011).

Corporate brand personality is the distinctive character of a brand that make up certain traits of a human being, so that customers would be able to differentiate her from other brand of the same class (Wijaya, 2013). Example of such personality traits are friendliness, sociability, creativity (Wijaya, 2013). Others are competence, sincerity, excitement, sophistication (Aaker, 1997). Thus consumers are likely to purchase brands which match their own personality, by implicating an antecedent of brand loyalty and satisfaction (Roustasekehravani & Hamid, 2014). In addition, brand personality helps to differentiate a brand and drives attitudinal and purchase loyalty.

Brand association: Corporate brand association is the specific things that the brand could be associated with e.g offering a unique product, being involved in sponsorship or corporate social responsibilities e.g US president health policy nick name (Obama care) (Wijaya, 2013). Brand associations are important variables that influence brand equity (Jamira & Oktavia, 2016) but also have positive association with brand loyalty as consumers immediately associate with the brand in that product category (Keller, 2008).

Brand attitude and behaviour: What manners and behaviours the brand and its attributes indicate when communicating and interacting with her consumers in order to offer the benefits and values she has. These manners and behaviour influence consumers' perceptions and judgements towards the corporate brand (Wijaya, 2013). For instance, when a brand violates the ethics of communication or deliver poor services or fail in its promises these would affect public perception of the attitude and behaviour of the brand conversely if the attitudes and behaviours are sympathetic, honest, consistency between promise and reality, good service delivery etc it would shape good perceptions of attitudes and behaviours of the brand. Ghorban (2012) found that brand attitude has a positive and significant relationship with purchase intention of customers.

Brand competence and benefits: The benefits and values, advantages and distinctive competencies offered by a corporate brand in solving consumer problems constitute brand competence and benefits. Values and benefits can be functional emotional, symbolic or social (Wijaya, 2013) such as a detergent soap that washes cleaner than others or mineral drink that quenches thirst fast – functional benefit. On the other hand, emotional benefits arise when consumers feel comfortable and confident in the use of the brand. In support of the above, Upamannyu, Bhakar and Gupta (2015) found that brand trust and brand effect have significant causal effect on corporate brand image. This implies that customer acceptance is a function of brand performance.

Brand identity: The physical and tangible identities can be used to identify and differentiate one brand from others e.g colour of buildings; available parking space, corporate logo, slogan, location etc constitute the brand identity. Brand identity just like others previously mentioned is a powerful dimension of corporate brand image. These dimensional factors represent or form the corporate brand image. Wijaya (2013) argued that the more powerful and positive these dimensions are in the minds of customers the more powerful and positive the corporate brand image.

3.2.2. Customer Satisfaction

The foremost business strategy that significantly plays a leading role in sustainable development is customer (policyholder) satisfaction. (In this paper, since we are concern with insurance consumers (policyholders) we would like to use the terms

customer, consumer or policyholder interchangeably). Policy holder's satisfaction is the measurement of his/her psychological state or emotional state towards the organisation or its services, which results from customer-service provider's interaction (Alabar, Egena & Gbande, 2014) or the overall evaluation of customers consumption experience (Chien-Hsung, 2011). It can therefore be reasonably assumed, that policyholder's satisfaction is based on the confidence and feelings of the service delivery experience. Just as Kotler (2000) stated that the level of customers' satisfaction, for instance in the insurance industry, could be determined by comparing the perception of the product/service with the expectation of the policy holder. Policy holder's satisfaction relies on the performance of the goods conforming to the expectations of the policy holder post-purchase.

In the service industry, there have been studies that examine the association between service quality and customer satisfaction (Terblanche & Boshoff, 2006). In addition, some researchers found that corporate brand image has a significant effect on perceived quality and customer satisfaction (Rai & Medha, 2013). Earlier, Andreassen and Lindestad (1998) indicated that brand image is important to service firms because the construct influences customers' re-purchase decisions particularly where customers lacked the knowledge of service attributes. Thus, customers-service providers interactions significantly contribute towards customer satisfaction (Schultz & Good, 2000), which is an active indicator of organisational success or failure (Adsit, London, Crom & Jones, 1996). Moreover, the survival and long term profitability of service organisations is a function of customer satisfaction (Wu, 2014). This is because customer satisfaction outcomes include constructive word of mouth (WOM) publicity, cross-buying, customer allegiance, repeat purchase intension, customer retention, price sensitivity, return on investment, financial performance, shareholder value (Kuo, Hu & Yang, 2013). Subsequently, firms must stress both inside and outside customer satisfaction if successful performance is to be attained. Since external customers depend on service providers (internal customers) for their current needs and information for future purchase intentions, satisfied employees are likely to delight customers in their business transactions.

In insurance industry, just like other service industry, customer satisfaction is assessed using servqual parameters i.e. (Tangibility, Reliability, Responsiveness, Assurance and Empathy). When satisfied, customers outcomes would be positive such as favourable word of mouth (Anderson & Sullivan, 2003) i.e. say good things about the organisation, which is capable of enhancing the corporate brand image (Adeniji, Osibanjo, Abiodun & Oni-Ojo, 2015). Customer satisfaction is beneficial to the insurance industry as it helps to retain existing customers, influence repeat purchase intention and also attracts new customers from competitors (Kariuki, 2015). Furthermore, customer satisfaction is significantly correlated with favourable business outcomes such as customer retention and allegiance and growth in profit (Abdul, Salmon & Olota, 2014).

3.2.3 Customer Loyalty

There are many insurance service providers or corporate brands in Nigeria, therefore the industry is competitive. Maintaining policy holder loyalty in Nigerian insurance industry is labourious and demanding. However, when policyholder's are satisfied with a company's services they are likely to become loyal to the company (Nguyen, Nguyen, Nguyen & Phan, 2018). Thus the company will grow and develop in

a sustainable way. A large amount of published studies described customer loyalty as an outcome of customer satisfaction. According to Abdul, Salmon and Olotu (2014), customer satisfaction has a noticeable effect on customer loyalty in that as satisfaction improves customer loyalty increases dramatically. Similarly, when satisfaction falls to a certain level, disloyalty sets in. Rai and Srivastava (2012) similarly, indicated that loyalty is a significant promise to oneself to re-purchase a choice product/service regularly. Service quality induces customer satisfaction, and customer satisfaction prompts to customer loyalty, which in turn, influences repurchase intentions and reduction of customer switching (Wicks & Roethlein, 2009), it is noteworthy that customer loyalty depends on service quality (Molina, Martin, Santos & Arand, 2009).

In service context, the foremost predictor of customer loyalty is customer satisfaction (Bae, 2012). Additionally, Customer satisfaction also influences customer retention and growth in profit. Nguyen et al (2018) stated that customer satisfaction influences successful financial performance of a company and subscribes to its sustainable development. In the service industry customer loyalty gains more prominence due to higher employee-customer interactions than in physical goods industry. The intangible and perishable nature of services coupled with people centred characteristics heightens the scope for error in service delivery. Thus, services are laden with human relationships in business transactions (Rai & Srivastava, 2012). Therefore, customer loyalty is assumed to offer great competitive advantage since there are fewer possibilities for service differentiation.

3.2.4 Corporate Brand Image and Customer Satisfaction and Loyalty

It has been noted that a good brand image has a categorical impact on customer satisfaction and loyalty (Kariuki, 2015 & Chien-Hsung, 2011). Similarly, physical, social and functional improved characteristics of a tangible good have direct and significant relationship with customer satisfaction and loyalty. Since brand image has been recognized as a significant predictor of customer satisfaction (Kariuki, 2015). Insurance service marketing managers should concentrate on improving corporate brand image dimensions of their service firms; so as to provide the functional, socio-emotional and symbolic benefits for customers' satisfaction.

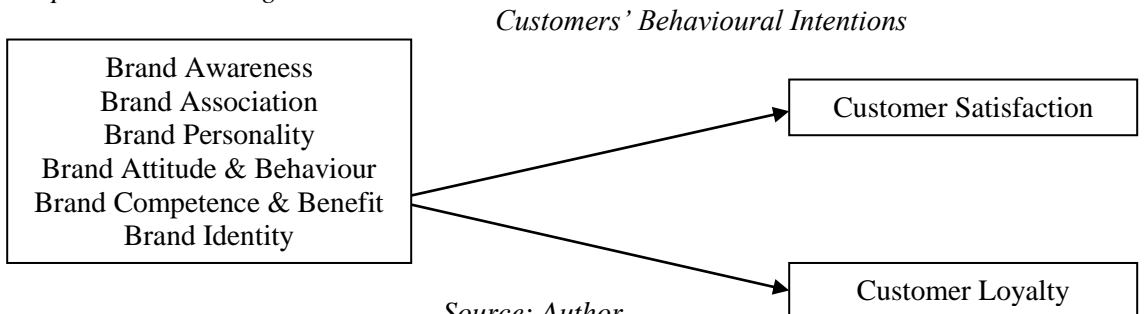
Customer satisfaction is a function of many mutually interrelated factors such as company brand image, customer assurance, customer discernment, customer perceived quality, customer protest and customers' loyalty (Nguyen et al, 2018). For instance, researchers have revealed that brand awareness which is an important indicator of consumers' knowledge about a brand (Ojeleye, 2016), the strength of the brand presence in the consumers' memory (O'Guinn, Allen & Sumenik, 2009) has been found to have a significant and positive relationship with brand loyalty (Alkhaldeh, Al-Salaymeh, Alshare & Eneizan, 2017). This implies that knowledge of the product/service (insurance in Nigeria) is significant because if people do not know the usefulness of a product they would not demand the product/service (Ahmad, Ahmad & Nadeem, 2014).

Brand association just like brand awareness, has also been found to be impactful on customer satisfaction (Bhaya, 2017). Brand associations are perceptions about a brand held in the consumer's memory (Keller, 1993). In the study of prediction of attitude and behavioural intentions in retail banking, Baumann, Burton, Elliot and Kehr (2006) found that long term intention was predicted by overall satisfaction, affective attitude and empathy while short term behavioural intentions are best predicted by overall satisfaction and responsiveness. Moreover, brand satisfaction is found to be

positively related to purchase intentions and it is affected by several factors such as advertisement and customer satisfaction (Ghorban, 2012). Previous researchers have also researched on the effects of brand competence and brand identity on customer satisfaction and loyalty. For instance, Afzal, Khan, Rahmann, Ali and Wajahat (2010) found that brand reputation, brand predictability and brand competence are factors that have positive impact on customer trust on brand. Brand good reputation meets the predictability of the customer's needs, desires and obsessions which helps to develop customer trust on the brand (Afzal et al, 2010). Therefore, brands must strive to improve their competencies so that customers' needs can be met (Afzal et al, 2010). Aside from brand trust, customer-brand identification, customer satisfaction and commitment have highest effect on brand loyalty (Rather & Camilleri, 2019). This is buttressed by social identity theory (SIT) which suggests that consumer self-expressions are associated with their relationship with firms and brands (Rather & Camilleri, 2019).

In substantiating the above, Kariuki (2015) stated that brand image has proven to be a predictor of customer loyalty. Customer loyalty is an asset to a business, a strategic priority and fundamental to business success (Sarantidou, 2017). Moreover, it is important to a firm's business survival, growth in profit and sustainability (Aksoy, 2013). Given the liberalisation of insurance industry and the competitiveness among the rival companies, it may be challenging for insurance companies to establish policyholder's loyalty in Nigeria. However, a satisfied policyholder's perception about an insurance provider, could inspire the policyholder to buy from the provider regularly and to commend the provider to other customers. Thus, given that brand awareness, association, competence identity, attitude and personality are all dimensions of corporate brand image this study posits to test whether corporate brand image has direct significant effect on customer satisfaction and loyalty. The following hypotheses are propounded

Corporate Brand Image



Source: Author

Figure no 1: Conceptual Framework

Hypotheses

- i. Corporate brand image is significantly associated with customer satisfaction in Nigeria insurance industry
- ii. Corporate brand image is significantly associated with customers' loyalty in Nigerian insurance industry

4. METHODOLOGY

This research was undertaken to study the relationship between insurance company's corporate brand image and customer satisfaction and loyalty in the Nigerian

insurance industry, using cross-sectional survey design. As the name suggests, in cross-sectional survey design, the researcher aims to obtain a representative sample by taking a cross section of the population (Sedgwick, 2014) to investigate the prevalence of a given phenomenon; such as brand image influences on customer satisfaction and loyalty in Nigerian insurance industry. This design was adjudged appropriate since it would provide a snapshot of the variables in the study at one point in time (Milgo, Namusonge, Kanali & Makokha, 2014) thus, providing objective information of the prevalence of a given behavioural tendency (Sedgwick, 2014).

For the purpose of this study, the target population surveyed includes all insurance customers residing in metropolitan Lagos. However, the sample size was determined using Yamane (1967) simplified sample size determination formula from an estimated population of three hundred and fifty (350) insurance policy holders working in University of Lagos, Lagos State University and Yaba College of Technology. A sample size of 186 respondents was statistically determined. Formula:

$$n = \frac{N}{1+N(e)^2}$$

$$n = \frac{350}{1+350(0.05)^2}$$

$$\frac{350}{1.875} = 186$$

However, out of 186 participants who were selected to complete the questionnaire, only 147 respondents duly completed and returned their questionnaire. These were used for the study's analysis. This is 79% response rate. Participants were selected from the tertiary institutions in Lagos metropolis i.e University of Lagos, Akoka, Yaba-Lagos; Yaba College of technology, Yaba-Lagos, and Lagos state University, Ojo-Lagos. Participants were restricted to workers in tertiary institutions because primary data was collected through self report questionnaire, which must be completed with candour. Brand image the independent variable, consists of 12 items adapted from (Anselmsson, Bondesson, & Johansson, 2014). Customer satisfaction and loyalty, the dependent variables were also measured by ten scale items (statements) respectively. The customer satisfaction items were adapted from Chingang and Lukong (2010) while customer loyalty items were adapted from Keller (2001). Respondents were asked to respond to the statements by indicating their agreement or disagreement to the statements using 5 point Likert scale's format. The statements were minimally modified to suit the study context and the reliability of the constructs were tested using Cronbach Alpha measurement and the findings showed 0.85 for brand image, 0.83 and 0.91 for customer satisfaction and customer loyalty respectively.

The statistical techniques applied in analyzing the data include descriptive statistics, correlation and regression analyses. The linear regression model was adopted to test the hypotheses of the relationship between insurance companies' corporate brand image and customer satisfaction and loyalty. Therefore, the following model is formed in order to examine the influence of corporate brand image on customers' satisfaction and loyalty:

The linear regression equations are

$$Y_1 = b + b_1x_1 + \varepsilon$$

$$Y_2 = c + b_2x_2 + \varepsilon$$

Where Y_1 = Customer satisfaction, Y_2 = Customer loyalty b, c are intercepts while $x_1; x_2$ are the independent variables (perceived corporate brand image), and ε = error term.

5. FINDINGS AND RESULTS

The descriptive analysis of data obtained was summarized using mean score while the hypotheses were tested using the regression analysis. Out of the 186 copies of questionnaires administered to the respondents, 147 copies of questionnaire were successfully completed and returned which implies a response rate of 79%, and thus was used for the analysis, presented in the tables below.

Table 1 shows the descriptive statistics of the study variables i.e corporate brand image, customer satisfaction and customer loyalty. With the low standard deviation from the mean score it implies that response to the scale items were very similar i.e close to the mean score.

Table no 1: Descriptive Statistics

	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>
<i>Customer Loyalty</i>	147	3.4354	.69310
<i>Customer Satisfaction</i>	147	3.3435	.77372
<i>Corporate Brand Image</i>	147	3.1166	.43841

Source: Authors Computation

In furtherance of the analysis, table 2(a) & (b) show the Pearson statistical correlation between the study's constructs. The results show that there is positive significant relationship between corporate brand image and customer satisfaction ($r = .822$ $p < 0.01$) and customer loyalty ($r = .741$ $p < 0.01$).

Table 2(a): Correlation Result among Study Constructs (Corporate Brand Image & Customer Satisfaction)

		<i>Corporate Brand Image</i>	<i>Customer Satisfaction</i>
<i>Pearson Correlation</i>	<i>Corporate brand image</i>	1	.822
	<i>Sig. (1-tailed)</i>		.000
	<i>N</i>	147	147
<i>Pearson Correlation</i>	<i>Customer satisfaction</i>	.822	1
	<i>Sig. (1-tailed)</i>	.000	.000
	<i>N</i>	147	147

Source: Authors Computation

Table 2(b): Correlation Result among Study Constructs (Corporate Brand Image & Customer Loyalty)

		<i>Corporate Brand Image</i>	<i>Customer Loyalty</i>
<i>Pearson Correlation</i>	<i>Corporate brand image</i>	1	.741
	<i>Sig. (1-tailed)</i>	.000	.000
	<i>N</i>	147	147
<i>Pearson Correlation</i>	<i>Customer Loyalty</i>	.741	1

<i>Sig. (1-tailed)</i>	.000	.000
<i>N</i>	147	147

5.1. TEST OF HYPOTHESIS

With regards to test of hypothesis, table 3 shows the results of a linear regression analysis of corporate brand image as a predictor of customer satisfaction. The R-squared statistic as explained by the fitted model implies that about 67.6% of the total variation in the measurement of customer satisfaction is explained by the variations in corporate brand image. The ANOVA results for corporate brand image as a predictor of customer satisfaction is statistically significant with $F(302.54)$, $p < 0.01$. The regression coefficient, t statistic and p value for the model shows that corporate brand ($\beta = 1.451$, $t = 17.394$, $p < 0.01$) exerts a positive and statistically insignificant effect on customer satisfaction. Therefore, the hypothesis cannot be rejected, and hence it can be concluded that corporate brand image has significant effect on customer satisfaction in the Nigerian insurance industry.

Table 3: Regression result for corporate brand image vs. Customer satisfaction

<i>Model Summary</i>						
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R square</i>	<i>Std. error of the estimate</i>		
1	.822 ^a	.676	.674	.44192		
a. Predictors: (Constant), Corporate brand image						
<i>ANOVA^a</i>						
<i>Model</i>		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	<i>Regression</i>	59.084	1	59.084	.302.543	.000 ^b
	<i>Residual</i>	28.317	145	.195		
	<i>Total</i>	87.401	146			
a. Dependent Variable: Customer satisfaction						
b. Predictors: (Constant), Corporate brand image						
<i>Co-efficient</i>						
<i>Model</i>		<i>Unstandardized coefficients</i>		<i>Standardized coefficients</i>	<i>T</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1	<i>(Constant)</i>	-1.179	.263		-4.490	.000
	<i>Corporate brand image</i>	1.451	.083	.822	17.394	.000
a. Dependent Variable: Customer satisfaction						

Source: Author's compilation.

Similarly, this research seeks to verify if there is a positive significant relationship between corporate brand image and customer loyalty.

Table four (4) below presents the result. The R-squared statistic as explained by the fitted model implies that about 55% of the total variation in the measurement of customer loyalty is explained by the variations in corporate brand image. The ANOVA results for corporate brand image as a predictor of customer loyalty is statistically significant with $F(177.059)$, $p < 0.01$. The regression coefficient, t statistic and p value for the model shows that corporate brand image ($\beta = 1.172$, $t = 13.306$, $p < 0.01$) exerts a positive and statistically significant effect on customer loyalty. Therefore, the hypothesis cannot be rejected, and

hence it can be concluded that corporate brand image has significant effect on customer loyalty.

Table 4: Regression result for corporate brand image vs. Customer loyalty

<i>Model Summary</i>						
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. error of the estimate</i>		
1	.741 ^a	.550	.547	.46666		
a. Predictors: (Constant), Corporate brand image						
<i>ANOVA^a</i>						
<i>Model</i>		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	38.559	1	38.559	177.059	.000 ^b
	Residual	31.577	145	.218		
	Total	70.136	146			
a. Dependent Variable: Customer loyalty						
b. Predictors: (Constant), Corporate brand image						
<i>Co-efficient</i>						
		<i>Unstandardized coefficients</i>		<i>Standardized coefficients</i>		
<i>Model</i>		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>T</i>	<i>Sig.</i>
1	(Constant)	-.218	.277		-.786	.433
	Corporate brand image	1.172	.088	.741	13.306	.000
a. Dependent Variable: Customer loyalty						

Source: Authors compilation.

5.2. DISCUSSION

In this study it was hypothesized that corporate brand image has significant relationship with customer satisfaction and loyalty, in insurance industry in Nigeria. Interestingly, the findings of the research showed that the hypotheses may not be rejected. Furthermore, the Pearson correlation analysis of the study showed that corporate brand image has a positive relationship with customer satisfaction and customer loyalty $r = -0.822$ $p < 0.01$ and $r = -0.741$ $p < 0.01$ respectively.

With the correlation of the study variables in positive relationship and p-value smaller than the significance level (0.01), it shows that corporate brand image has effects on customer satisfaction and loyalty in Nigerian insurance industry. Based on the findings from this study, insurance corporate brand image in Nigeria, insignificantly affects customer satisfaction and loyalty from the sample. This suggests that insurance companies in Nigeria could influence customers' satisfaction and loyalty through high quality service which leads to re-purchase and business success (Khadka & Maharjan, 2017).

Hypotheses tests showed that variations in corporate brand image (table 3 & 4) explained 67.6% and 55% variations in customer satisfaction and customer loyalty respectively. These suggest that most people have positive, impressions about insurance companies' image i.e their product/services, management style and marketing communication activities etc. It also implies that insurance may become a successful brand in Nigeria as she currently has low brand equity evident in low awareness, credibility and poor association and perceived quality (Yusuf, Gbadamosi & Hamadu 2009).

Similar researches conducted in other climes in Africa and Asia countries, corporate brand image has been found to positively and significantly relate to customer satisfaction and loyalty intention (Onyancha 2013; Tu, Wang & Chang, 2012).

However, this study is significant and contributes to insurance marketing literature in Nigeria, as it provides empirical evidence of the significant effects of corporate brand image on customer satisfaction and loyalty. Furthermore, the results point out the need for insurance companies to revitalize their operational strategies. This can be put into effect through promotion of insurance awareness and corporate social responsibility (CSR), thus, promoting sustainable insurance and creating competitive advantage through corporate branding.

6. CONCLUSIONS

The aim of this study was to assess the potency of corporate brand image in influencing customer satisfaction and loyalty in the Nigerian insurance industry. The findings revealed a positive association between corporate brand image and customer satisfaction and loyalty. The implication is that corporate brand image influences customers' choice of insurance companies and their service products. These findings suggest that corporate brand image is an effective precursor of customer satisfaction and loyalty in the Nigeria insurance industry. However, this study has enhanced our understanding of effects of good corporate brand image on the performance of insurance service organizations in Nigeria. Consequently, building up brand equity in terms of trust, credibility, offering superior service products, corporate social responsibility, etc is the notable keys to enhance customer satisfaction and loyalty which would in turn boost insurance industry performance in Nigeria.

Implications of the Study

The management of insurance companies in Nigeria can use the results of this study to leverage on their corporate brand image through internal customer (employees) satisfaction. This would lead to delivery of high quality service and compelling customer experience. That insurance corporate brand image has a positive relationship with customer satisfaction and loyalty, suggests that insurance consumers in Nigeria value service quality and choose their services and providers from organisations with good corporate brand image. It also shows that the antecedents of corporate brand image awareness, association, superiority, affection, resonance and corporate social responsibility (CSR) (Latif, Mohamad & Islam 2015) must be adequately addressed. Therefore, all managerial functions and departments should be positioned to improve brand equity, through enhancing insurance awareness, and offering of superior service products, which is in line with the principles of sustainable insurance (Bacani, 2015). Second, employees training should be more regular to enhance their expertise, and they should be handsomely rewarded so they would be trustworthy, affectionate, reliable and responsible in their interactions with their customers. Third, insurance companies should boost their corporate social responsibility in the dealings with their employees, customers, suppliers, statutory authorities and general public, so they can earn increased positive cognitive associations from all stakeholders.

Limitations of the Study

This study is limited in nature because perception of corporate brand image is mental state of the respondents which is hard to measure accurately. In addition, transparent disclosure of information may be harder to obtain because of biased

impressions of brand. In this study, the variable examined accounted for 67% and 55% of the variations in customer satisfaction and loyalty for insurance use in Nigeria respectively. This presupposes that there are other factors which are un-researched, account for upwards of 30% variations in customer satisfaction and 45% loyalty intention. Future researchers could examine those factors not included in this study. Finally, this study chose respondents only from tertiary institutions in Lagos metropolis, therefore, future researchers may include other geographical areas of Nigeria.

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