



Influence of Human Resources Management on Service Quality of Risk Business in Northwestern Nigeria

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ARTICLE DETAILS

History

Revised format: May 2017

Available Online: June 2017

Keywords

*Human Resources,
Management, Service Quality,
Insurance, Risk,
Dimension*

ABSTRACT

Purpose: Human Resources Management (HRM) practice displays a key function in customer satisfaction in the cognitive of service quality in selected insurance companies in Northwestern Nigeria. The significant of service industries are labour oriented where insurance sector is not an exception because their performance is determined by the quality of risk management services to their customers (Insured). This paper is aimed to investigate Human Resources Management Practices and Service quality in selected insurance companies in Nigeria.

Methodology: The study adopts secondary data which review related literatures from journal articles and other literatures on assessment of the concepts.

Finding: The paper finds that there is a significant relationship between Human resources management practices and service quality in the insurance industry. It also reveals that Human resource management practices directly affect overall service quality in terms of customer base, customer retention, overall profit, productivity and risk improvement to the customers.

Implication: Organization having good HRM Practices will improve the quality of services provided and also improves performance and customers' loyalty.

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Recommended citation: Shola, A. I., Adnan, Z., Saad, S., (2017). Influence of Human Resources Management on Service Quality of Risk Business in Northwestern Nigeria. *Journal of Business and Social Review in Emerging Economies*, 3 (1), 23-32. DOI: <https://doi.org/10.26710/jbsee.v3i1.178>

1. Introduction

This paper presents a conceptual framework on the Human Resources Management (HRM) practices and service quality in selected insurance companies in Nigeria. The majority of the international service industries is labour oriented industries where insurance sector in Nigeria is not an exception because their performance is determined by the quality of their workforce on risk management to their customers (Insured). Human Resources serves as the key dynamic strength of any organization, basis of competitive advantage and it is very challenging as compared to managing technology or capital and for effective and efficient management, organization requires effective Human Resources Management (HRM) system (Tiwari & Saxena, 2012). HRM is the organisational strategies which lay emphasis on successful management of employees at all levels of organisations in order to achieve their goals and objectives

(Byar& Rue, 2006).

Employees are the most valuable assets and human resources of an organisation. For an organisation to be successful in its business activities there must be employee's productivity as key goals for improving organizational performance (Purcell, Kinnie, Hutchinson, Rayton& Swart, 2003). HR practices are successive when primarily measured on how far the practice influenced organizational behaviour in an intended way and to meet the strategic intention of an organisation (Boselie, Dietz, & Boon, 2005).

However, the HRM system needs sound practices which states that organizational activities are to be managed by entire human resources and ensures the resources are employed on organizational goals since the insurance industry intends to accomplish competitive advantage through capable, committed workforce with the aid of an integrated array of structural, personnel techniques and culture oriented (Tiwari &Saxena, 2012; Okuedo, 2012). Though, insurance industry adopts a system, philosophy, policy and practice that influence their employees and to emulate the following practices such as recruitment & selection, performance appraisal, training & development, safety & health, reward/compensation management, and industrial relations. This practice also improves job satisfaction, organizational commitment and performance of staffs.

In addition, the development of service quality in Nigeria insurance industry and the challenges face by insurance customers as a result of service rendered call for Human resource management to add value as motives towards improving its service based on effectiveness, efficiency, customer relationship and ethical practices. The attention will directly affect overall organizational performance in terms of turnover ratio, customer base, overall profit and other performance variables of the company (Leghari, Suleman, Leghari, Aslam, 2014; Okuedo, 2012).

Furthermore, Service quality refers to the degree at which customers perceived that their service expectations are fulfilled by the insurance company, but customers' satisfaction on risk services rendered by the organisation is the motives towards having insurance contract. Service quality is the outcomes perceived from the judgement of consumer expectations with genuine service performance. This is also an assessment that shows customer's observation of specific service dimensions, namely responsiveness, assurance, tangibility empathy and reliability, (rater). This dimension creates customer satisfaction, customer loyalty and birth repurchase intents of customers (Parasuraman et al., 1985, Parasuraman et al., 1988; Zeithaml et al., 1990). Customer perception always encompasses taste of risk management services or promised meets with the service company compared to what was expected at the beginning of insurance contract and this decision determines the service quality due to comparison of perceived risk service enjoyed by customers (Insured) from risk serviced expected from the insurance company (Insurer). Customer satisfaction is the amount to which a consumer repurchase prospect is satisfied or outshined by a service rendered or product qualities. This is one of the key issues on organizational performance in today's competitive business environment, as it increases customer retention and boost company market shares. There are many issues that affect customer satisfaction which ranges from friendly and polite employees, low claim payment, pricing strategy, low knowledge of insurance, good product, unethical practices (Jajae& Ahmad, 2012).

Finally, Insurance industry plays a strategic role in the growth and stability of Nigerian Economy which makes it a key service industry in the financial sectors through risk bearing, promotion of the savings culture by way of mobilizing funds from organisations and the general public, and facilitating an efficient credit system. This is the industry that is facing many challenges in terms of unlawful environment, erratic public policy and impromptu decisions of the regulatory bodies (Irukwu, 2003). This study is meant to investigate Human Resources Management Practices and Service quality in selected insurance companies in Nigeria. The arrangement of this concept paper is as follows: the next section discusses selected literature on the issues notion of Human Resource Management, service quality philosophy,

overview of the insurance industry, Relationship between HRM practices and service quality.

2. Notion of Human Resource Management and Service Quality

Human resources are generally known as vibrant element that contributes to insurance company's success and performance. This is the reasons why organisations do employs talents in order to achieve their set objectives with constructive practices as training and development, employee performance appraisal and reward management while poor HRM practice will have adverse effects on employee's satisfaction and commitment to the organisation (Ding; Kama, Zhang, & Jie,2014). 2.1 Armstrong and Taylor (2014) opined that overall employment approach, people development, ideas on how to managed people, underpinned by theories on attitudes of people and organizations are termed human resources management. It also improves organizational effectiveness, ethical dimension through people and how to value people according to organizational ethics.

In addition, Human Resource Management work as systems, policies, practices and process that influence employees 'productivity, attitudes and performance. Human resource planning, training and development, recruitment & selection, performance appraisal and compensation are the key function of HRM. Badejo, (2015) stated that strategic human resource management practices examined human resource planning, employment practices, performance appraisal, HR/business strategies,and employee retention. HRM is a strategic concept that is accepted globally on attaining competitive advantage through strategic expansion of a committed, capable workforce, using sets of personnel procedures. HRM Practices are crucial to employees' career development in terms of its strategy, employee retention and performance which are the major predictors of staffs' career development.

3. Service Quality Philosophy

Good customer service states on essence of any service business whereby responsibility of employees is to meets the taste and satisfaction of prospective and retained customers whereby service rendered will influenced customer perceptions of service quality (Wu; Tsai; Hsiung, and Chen,2015). Service quality is an intensive assessment that shows customer's observation of specific service dimensions, namely responsiveness, assurance, tangibility empathy and reliability (rater) (Jajae and Ahmad, 2012). Alabar, Egena and Gbande (2014) observed service quality as a concept adopted by management scholars, services must be recognizable, identifiable, essential steady activities which meet need and its influence to goods sale or services is not of necessity, but measures amount of service delivery on customer's expectations. Usha, Suar and Mohapatra (2010) perceived that service quality is judgement of service delivery upon service encounters while human and technical factors are considered as a factor in improved quality of service in an organization and application of quality management practices in manufacturing sectors is necessary for the provision of better service to the customers. Staff motivation and improved service quality necessitate dynamic human resource management (HRM) practices and improved service climate.

In addition, Service quality is the comprehensive assessment of an organization's quality service delivery, knowledge of service quality will not be adequate if not for customer satisfaction which is customers' experiences on services provided and better quality service determines great satisfaction from customers' expectations and value of service delivery. Customer satisfaction expresses rates at which consumers repurchase prospects are satisfied or surpassed by identified goods and service. This is one of the key issues towards success in today's business environment, as it affects insurance company shares and customer retention (Jajae and Ahmad, 2012; Lenka; Suar; Mohapatra, 2010).

Furthermore, Parasuraman, Zeithaml and Berry (1988) stated that Service quality is the total decision as approach concerning the service and generally acknowledged as antecedent of overall customer satisfaction. This can also be described as organisational ability to reach our top customer expectations which indicates changes in customer service expectations and perceived service.

Perceived service quality exhibits comparisons of customers' expectations with perceptions of service

delivered by the suppliers and if performance is lesser than expectations, then customer dissatisfaction will occur as a result of perceived quality being less than satisfactory (Parasuraman, Zeithaml and Berry, 1985,1988). These are the challenges facing the insurance customers and consumers on risk services promised but not fulfilled.

4. An Overview of the Nigeria Insurance Industry

Nigeria insurance industry handles the largest insurance market in Africa. However, this industry is characterized by the presence of large insurance businesses, underwritten by foreign companies, which posed as a threat to the operations of indigenous ones, thereby forcing them to expand their scope of operations by penetrating deep into the domestic markets of other regions in the continent in search of risky businesses (Obaremi ,2007). Insurance is risk transfer mechanism which provides hedge against unforeseen events through the provision of financial compensation on the event of risk occurrence by drawing on the pool of accumulated funds of the participating members (Isimoya, 2007). An insurance business is an agreement in which a party (i.e., Insurer) promises to pay another party (i.e., Insured) a specified sum of money in the event of loss suffered by insured in exchange for the periodic payment (i.e Premium) specified in the contract called policy (Isimoya, 2007).

The National Insurance Commission (NAICOM) has continued to intensify efforts to develop insurance industry's contribution to the country's revenue,also there is intention to increase insurance companies' premium growth in 2012 from N300 billion to larger value by the commission on 1st January,2013 with an enforcement policy tagged 'no premium no cover' which is incorporated as Insurance Act, 2003, section 50 (1). NAICOM believes on the measures which will deepen insurance penetration in the country as well as eliminate premium debts (NSIA Annual Report 2013). Insurance has great impact on the Nigerian economy by contributing to its growth and stability through funds mobilization for investment, risk management and boosting the activities of the business sector in the Economy (Irukwu, 2003).

5. Relationship between HRM Practices and Service Quality

According to Dilshad, & Bashir (2013) Human resources management practices as systems, policies and practices that effect staff action, activities, attitudes, and performance. Human resource practices involves and show active role in rewarding, motivating, attracting and retaining employees. Other HRM practices include recruiting and selecting employees, compensating employees, designing work, employee relations and developing good labour. According to Sani, (2012) Human resources management practices are the functions of the following variables such as:

5.1Advanced Recruitment and Selection System

A cultured, valid and innovative recruitment and selection system aids in identifying the right applicant with prospect to perform. A rigorous selection system creates high expectations of performance, a sense of elitism, and also delivers key reports on the people to the organization. The disparity between the applicant and the employment can hinder performance levels, whereas a cultured selection system can ensure a better fit between the applicant's abilities and the insurance company requirement and it is positively related to organizational performance

5.2Training and Development System

Current employees can be developed and enhanced by insurance companies through provision of qualitative and comprehensive training and development program in the organization. Actually, research perceived that investments on staff training and development in interpersonal relations, problem-solving, teamwork and independency will result in great benefits on strategic performance of the organization. This system is vital, encourages staff to add value, more responsible and concern on their self-development like adopting new skills through workshop or seminar. A well-planned training & development system will result in high motivation among staff which will also have an impact on organization performance.

5.3 Performance Appraisal System

This is appraisal mechanisms adopted by an organization in assessing the staff development, attitudes, action and performance in the course of their duties. This mechanism can also proffer solution to laziness, idleness; add more values to sensitive and systemic staff as individual, totality of staffs which will aids organizational performance. Though, the skilled and hardworking staffs will be limited unless there is motivation for their performance on the job, which other members of staff will imitate their attitude and to compete prior next appraisal.

5.4 Reward & Compensation System

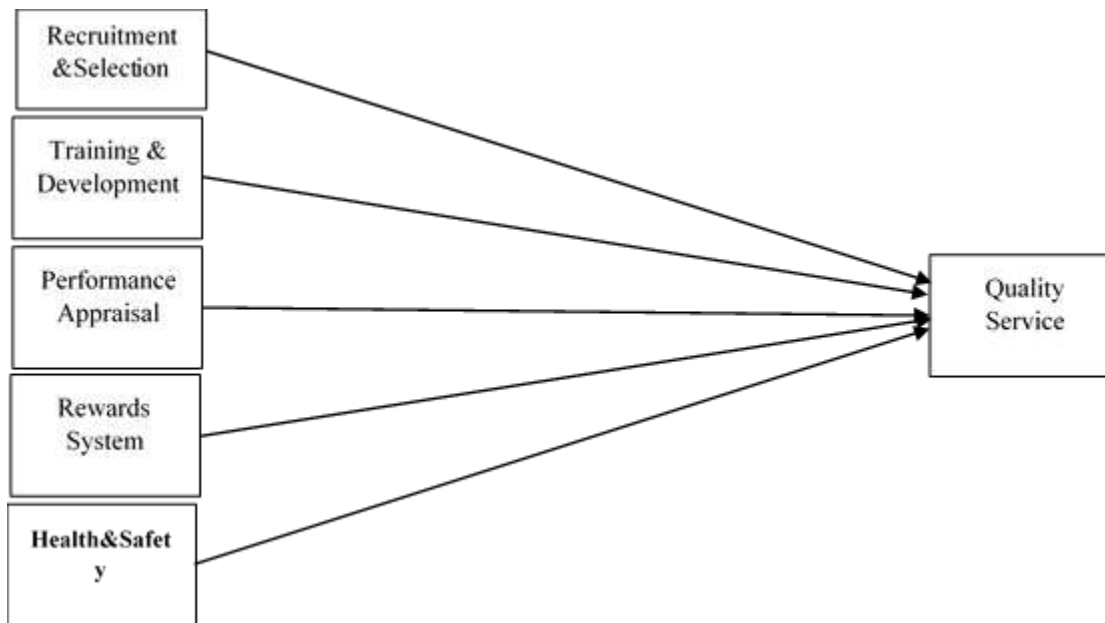
This is the overall of all monetary and non-monetary benefits available to staff as an exchange for their ability to exhibit their skills to an organization. The monetary benefit is the compensation for service rendered as a means of exhibiting their skill to the organization like salaries, wages, commission and also invisible monetary benefits like group insurance, access to company product, disability insurance. While non-monetary benefits are a welfare package that will make an organization suitable for staff in work environment. Staff can also be compensated or rewards for performance within the Annual appraisal for achieving certain goals, Awards or beating the competitor strategy as a strength to his organization.

5.5 Health and Safety

This is fundamental to wellbeing of staff in all organization, the development of this system create confidents and motivations to staffs whereby instead of seeking health service from public hospital, they prefer to use health insurance schemes of their company. This is another HRM practice that states the management's intention on care, security, welfare and protection of their staffs from risk and hazards at work and medical facilities. It makes provision for Staff safety, customers in the office premises and role of staff, team leaders and managers in implementation of health and safety measures and compliance with safety legislation (Itika., 2011; Irukwu, 2003; Dilshad, & Bashir.,2013). The human resource management practices have aids good services from the staff of insurance companies with all the available systemic program enjoyed and this improves qualitative services for their customer so that there can be loyalty in service rendered.

Furthermore, Service quality indicate an intensive assessment that shows customer's observation of specific service dimensions, namely responsiveness, assurance, tangibility empathy and reliability (Rater) (Jajae and Ahmad, 2012). A company provides services to customers, while overall customer approach on the service is defined in the relationship between service quality and customer satisfaction. Several research was conducted on the key relationship between service quality and customer satisfaction. Similarly, if service quality decreases quickly, customer satisfaction declines dramatically and if service quality grows radically, customer satisfaction rises rapidly too. Some researchers have tested the inspiration of service quality and customer satisfaction (Jajae& Ahmad, 2012). HRM practices aid insurance company in improving quality of insurance services, has a direct effect on customer perceptions of service quality, and an indirect effect on staff' service behaviour. This means that service behaviour only partially mediates the relationship between human resource management practices and service quality (Tiwari &Saxena, 2012).

This practice aids human resource manager to provide guidance to other managers and staff on the interpretation of personnel strategies and policies in various areas which include human resource implications of organisational and business strategies, human resourcing, staff training and development, disputes and grievance handling, employment legislations, health and safety, layoffs etc so as to meets customers satisfaction by meeting their needs or claims as promised at the beginning of insurance contract.



In conclusion, Human resources are vibrant element that contribute to insurance company's success and performance by employing strategic staff for the set vision of the organisation and also the basis of the organisation is to meet the risk prospects of their prospective and retained customers. The five construct of human resources management practice have great values on service quality due to the fact that adoption of these principles serve as determinants towards customers perceived satisfaction and expected satisfaction of the desired performance of the organisation. Good customer service shows the expression on essence of insurance companies whereby employees responsibility is to meets the taste and satisfaction of prospective and retained customers whereby service rendered will influenced customer perceptions of service quality by paying their claim, ethical practices, meeting up promised services and customer friendly approach. It finds out that there is relationship between Human resources management practices and service quality in insurance industry. The reviewed paper shows that Human resources management practices directly affect overall service quality in terms of customer base, customer retention, overall profit, productivity and risk improvement to the customers.

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