A strategic framework for relationship development in a South African short-term insurance intermediary company

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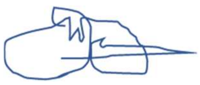
DECLARATION

I, **Jacob Hendrik de Jager** hereby state that the manuscript titled: “A strategic framework for relationship development in a South African short-term insurance intermediary company” is my own work.

I further declare that the contents of this research study will not be handed in for any other qualification at any tertiary institution.



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PREFACE

I would like to acknowledge and thank the following individuals:

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In loving memory of Manie and Elna – till we meet again.

ABSTRACT

Key terms: relationship marketing, short-term insurance, strategic framework, relationship development

South African short-term insurance intermediaries are finding it increasingly difficult to retain clients and remain viable in an industry that has become highly competitive. Understanding the unique long-term relationship needs of clients in such a challenging market is now more important than ever before. The main objective of this study was to construct a strategic framework for long-term client relationship development within a South African short-term insurance intermediary company context. The aim of the framework is guide to the short-term insurance intermediary industry on how to facilitate authentic and successful long-term relationships with clients. A case study of an established short-term insurance intermediary company provided an opportunity to study the underlying drivers of successful long-term client relationships.

The methodology consisted of a qualitative approach to explore a case study to develop constructivist grounded theory. Case company statistical data and the document analysis of available client claim feedback forms was used as the first phase of data analysis with the assistance of ATLAS.ti (v9). The potential gaps in the data were filled with in-depth interviews conducted with the staff, underwriters, and clients of the case company. Based on the results, this study proposes a strategic framework that can guide South African short-term insurance intermediaries in the development of long-term client relationships.

The literature review provided additional information to support the identified codes and themes. The findings of the data analysis and the literature review were integrated to develop the OrchARDZ strategic framework that consists of twelve relationship drivers and specific action steps to guide the planning and implementation of each relationship-focussed driver.

The limitation of the study was rooted in the fact that it consisted of a single case study within a specific context. This provides an opportunity to test the strategic framework in future research.

It is recommended that short-term insurance intermediaries should use the framework developed in this study with a view to improve the overall effectiveness of their long-term client retention and relationship marketing strategies.

TABLE OF CONTENTS

LIST OF FIGURES

LIST OF TABLES

LIST OF RELATIONSHIP DRIVERS

CHAPTER 1: CONTEXTUALISING THE STUDY

1.1 Introduction

The information age is here. In an intensely competitive and rapidly changing business environment characterised by digitisation and the commoditisation of products and services, business survival has become more challenging than ever before. The advances in information and communication technology have now enabled the entry of new competitors who bypass traditional service channels by engaging directly with clients. Industries that were once dominated by only a few market leaders have now been transformed, having become intensely competitive in only two decades. Few industries have not been affected by these rapid technological changes. The South African short-term insurance industry is also no exception, having undergone significant changes over the last two decades.

With the rise of digital communication and direct insurance, the number of registered short-term insurance companies operating in the South African marketplace has grown from only a handful of competitors in the early 1990s to over ninety registered short-term insurance companies today (FSCA, 2021). Competition within the personal lines insurance sector has become fierce. According to the KPMG 2021 South African Insurance Survey (KPMG, 2021:3), the impact of the Coronavirus epidemic has put further financial constraints on cash-strapped clients who are now looking to save money on their insurance. Amid this highly competitive market environment, insurance intermediaries are also under increased pressure to retain their market share. Intermediaries are compelled to focus on the effective retention of current clients to ensure future sustainability and growth.

Relationship marketing (RM) is one approach that focuses specifically on the retention of clients to ensure the future sustainability of a business. RM has been described as a strategic orientation or philosophy that focuses on retaining and improving relationships with clients rather than purely acquiring new clients (Agariya & Singh, 2011:207; Jones *et al.*, 2015:188). However, it appears that the original philosophy of RM, which establishes authentic employee-client relational exchanges, is at times being sacrificed to accommodate marketing methods that represent a more traditional transactional marketing approach. This observation will be discussed in the preliminary literature review. There also seems to be no clear strategic framework that can guide the intermediary industry to develop successful long-term client relationships.

This study argues that, for insurance intermediaries to remain viable and increase long-term client loyalty through an effective RM strategy, it is imperative for them to develop an in-depth understanding of the underlying drivers of successful long-term company-client relationships. The study's main objective was to investigate these underlying drivers or 'secret ingredients' and provide a strategic framework for long-term relationship development in short-term insurance intermediary companies. This study was based on a particular case company, a registered short-term insurance intermediary, forming part of a wider broker network group. The case company is located in a medium-sized city in the North West Province of South Africa.

1.2 Review of the literature and background to the research problem

This preliminary literature review provides background to important aspects and to help define the research problem.

1.2.1 Background to the highly competitive South African short-term insurance industry

The local insurance industry has undergone significant growth since the first insurance company was founded in South Africa in 1835. The industry has since become the largest insurance market in Africa, generating over 70% of the continent's combined life and short-term insurance premiums (Still & Stokes, 2016:74). By 2019 the South African non-life insurance industry alone had a Gross Written Product (GWP) in excess R110 billion (KPMG, 2020:95).

Initially, the industry was dominated by a handful of large financial services firms, but with the rise of the internet and the introduction of new information and communication technologies, it has seen the entry of many new competitors and insurance providers that engaged directly with clients. This 'direct' business model enables insurance providers to easily provide information to clients via the phone, websites or email correspondence and secure premiums via online banking platforms. The widespread use of mobile phones and smartphones has further simplified the sale of insurance products as telecommunication services. The internet became accessible to a larger segment of the South African population. With the entry of these direct insurance providers into the industry, the level of competition between companies has increased significantly.

Specifically, the short-term insurance market has become highly competitive. Personal-lines products have now become increasingly commoditised to the point where other service providers can easily replicate them. The current short-term insurance market is under pressure, and the insurance industry is scrambling to maintain growth and profitability amid a maturing market.

1.2.2 The impact of increased competition on the South African short-term insurance intermediary industry

Amid this rapidly changing and highly competitive insurance market, traditional insurance intermediaries are also fighting to retain their market share. Historically, the predominant distribution model for insurance companies was the establishment of extended networks of agents or independent intermediaries who sold insurance products to clients on behalf of insurance providers. This was set to change in 1985, with the introduction of South Africa's first tele-insurance company and the subsequent entry of the 'direct' insurance providers that started to engage with clients directly and essentially 'cutting out the middle-man'.

Even companies that followed an exclusive intermediated distribution channel have now adopted a multi-level distribution approach where they use direct insurance and intermediaries (Still & Stokes, 2016:79). The traditional insurance intermediary model is now under increasing pressure to remain viable. This is further reflected in the fact that by 2016 the direct insurance distribution channel in South Africa took up over 50% of all short-term policies to individual insureds (Still & Stokes, 2016:34).

For insurance intermediaries to survive in such a competitive market, they must consider alternative methods of maintaining profitability other than just economies of scale where reduced prices are offset by attracting more clients through mass marketing campaigns. There must also be a renewed focus on improving client retention.

1.2.3 The introduction of Relationship Marketing (RM)

In marketing literature, RM is one approach that has been well documented and that focuses specifically on the establishment of company-client relationships to promote client retention. RM was formerly described as all marketing activities "directed toward establishing, developing, and maintaining successful relational exchanges" (Morgan & Hunt, 1994:22).

It is a business philosophy, a strategic orientation, which emphasises keeping and improving relationships with clients rather than purely acquiring new clients (Agariya & Singh, 2011:207; Jones *et al*., 2015:188). It represents a paradigm shift away from the traditional transactional marketing approach towards a more specific relationship focus (Khan, 2014:108).

1.2.4 The benefits of a successful RM approach and increased client retention

The potential benefits of a successful RM program using improved client retention are well documented. According to Khan (2014:120), research conducted over the last three decades has shown that only a marginal improvement in client retention rates can increase company profitability at a significant rate. It is of interest that earlier studies, conducted specifically within the short-term insurance industry, found that a 5% increase in client retention rates can result in an 84%increase in profits (Peck *et al.*, 1999:47). These significant increases in profitability can be attributed to specific cost-saving benefits, and increased revenue flows related to improved client retention. For example, Al-Hersh *et al.* (2014:75) refer to the estimation that the cost of retaining and servicing one loyal client can be 5 to 6 times less than the cost of attracting and servicing one new client. The reasons for this include an overall reduction in operating costs through a saving in marketing and acquisition costs, a reduction in price sensitivity, and an increase in referrals or word of mouth (WOM) (Khan, 2014:120).

The benefits of improved client relationships have also been established in the South African short-term insurance industry. A previous study by Loots and Grobler (2012:243) indicated that a strong company-client relationship results in lower rates of short-term insurance policy cancellations. Clients would first communicate their dissatisfaction with the company before they decide to cancel the policies. The same study found that those clients who value their relationship with an insurance provider were willing to pay a higher premium (up to a certain price threshold) whether or not they may receive a slightly lower price from a competitor.

RM also appears to be highly compatible with the South African short-term insurance intermediary industry. In a study that emphasised the importance of relationship intention as a prerequisite for implementing RM, the results indicated that South African short-term insurance intermediary clients expressed that they want to retain a long-term relationship with their insurance broker (Steyn *et al.*, 2008:153).

A later study further established that there is a positive correlation between relationship building and short-term insurance client loyalty (Strachan & Roberts-Lombard, 2011:216).

The compatibility of RM as a possible strategy for the South African short-term insurance industry is highlighted because it meets the criteria set by Berry (2002:62), who held that RM as a strategy is most appropriate to service industries when three specific conditions or criteria are met.

In the following table, these criteria are listed with an explanation of why the South African short-term insurance industry complies with these criteria.

Table 1-1: Compatibility of RM with the South African short-term insurance industry

Criteria	Is this applicable to South African short-term industry?
1. There is an ongoing periodic need for the service from a client.	Highly applicable since insurance is an essential service that is renewed monthly. It is often a compulsory financial obligation to secure credit.
2. The client controls the selection of the service provider.	Highly applicable as the client can obtain multiple quotes from many insurance providers and can easily switch between companies.
3. There are alternative service suppliers and switching between providers is common.	Highly applicable due to the industry's competitiveness, the commoditisation of the products, and the high rate of policy cancellations.

Source: Adapted from Berry (2002:62)

From the above findings, it can be argued that the South African short-term insurance industry should pay more attention to RM as a potential approach to increase client loyalty and retention. However, this study argued that RM ultimately remains a philosophy and that it can only become effective once it is applied in a practical and authentic manner. The following section will highlight these challenges.

1.2.5 Challenges in the current implementation of RM

Although adopting an RM philosophy through building mutually beneficial relationships should, in principle, help increase client retention, there seems to be uncertainty on how to implement this process. This is reflected in the literature by researchers who maintain that RM remains a scholarly concept with limited practical applicability (Khan, 2014:110) and that when applied, the resulting strategies sometimes lack the ethical foundations of RM such as honesty, transparency, fairness, and trust (Elsharnouby & Parsons, 2013:143).

The difficulty of developing relationships with clients is further compounded by the fact that even when organisations do attempt to apply it a practical and ‘authentic’ way, these attempts are often flawed and perceived by clients as intrusive, leading to a situation where such strategies could even damage relationships with clients (Elsharnouby & Parsons, 2013:157).

For example, even established methods like certain Customer Relationship Management (CRM) programmes are sometimes implemented in a way that is not conducive to an authentic RM philosophy of building long-term mutually beneficial relationships with clients. In this regard, Ganguli *et al*. (2009:5) argued that certain companies employ CRM software solely to gather client information to increase sales and streamline internal processes, without necessarily using the information for relationship building. This view is shared by Varey and

Ballantyne (2006:20), who argued that even though certain CRM programmes are often promoted as social in nature, indications are that these actions are “really no more than the capture and circulation of information about the customer”.

Certain companies even see CRM to customise products to market it to clients via call centres and to use software to identify such clients. This practice, known as *cross-selling* is sometimes solely used to gain additional revenue from the client instead of it being an authentic relationship-building exercise (Vyas & Raitani, 2015:80). Repeated calls to clients to buy these products can then be viewed as an invasion of privacy and cause substantial damage to company-client relationships (Elsharnouby & Parsons, 2013:157). Companies should thus be mindful that exclusively using CRM technologies for these purposes will not constitute an authentic RM strategy if the information gathered does not assist in creating an actual relationship between a company and its clients (Nahar & Dhaka, 2014:27).

Another popular method that companies use to implement an RM approach is to use incentive or loyalty programmes (Beck *et al.,* 2015:1). South African short-term insurance companies also use an array of special incentive schemes through which they aim to increase client loyalty. Examples are the use of so-called ‘no-claim bonuses’ that are paid to clients after a certain number of claim-free years or the acquisition of points or other benefits. Although these loyalty programmes or incentive schemes can hold certain benefits for clients, Elsharnouby and Parsons (2013:158) argue that these schemes may sometimes leave other revenue-generating clients feeling undervalued by the company. The authors warn that companies should guard against using special treatment benefits simply to bribe clients to remain loyal to the company without building authentic company-client relationships. Jones *et al.* (2015:189) agree with this belief and maintain that reward programmes are sometimes perceived as a “threat” to a client’s autonomy which can lead to higher RM failure rates of between 55 to 75%.

From the above discussion, it became evident that establishing relationships in a practical, ethical, and authentic manner can present certain challenges.

When RM was first established, it was described as a new approach that moved beyond the traditional transactional marketing concept where clients were often treated as “statistics, decimals, and averages of grey masses” and where companies did not always appreciate the value of treating clients as individuals (Gummesson, 2002:51). RM was then considered a suitable supplement to a more transactional marketing approach, given that it focuses on meeting individual client needs and building higher levels of client loyalty. However, it would appear that the original RM philosophy, which is to establish authentic employee-client relational exchanges, has at times been sacrificed to accommodate marketing methods that represent a more traditional transactional marketing approach.

The question could now be raised: if these existing RM methods do not necessarily always comply with the underlying principles of RM as a philosophy, what constitutes an authentic company-client relationship, and how should intermediaries align themselves strategically to promote successful and authentic long-term client relationships? This gave rise to the research problem this study aimed to address.

1.3 Problem statement

In such a highly competitive market such as the South African short-term insurance industry, it is imperative for short-term insurance intermediary providers to develop an in-depth understanding of the drivers of long-term successful company-client relationships. However, there seems to be no current strategic framework that can guide the industry. What is required is a strategic framework for authentic and successful relationship development that will highlight these constructs and enable intermediaries to align their future RM strategy.

The relevance and importance of this type of research were already highlighted in the 2014 KPMG South African Insurance Industry survey. The survey maintained that the pillars of a client-centric business model require a “holistic gauge” of how clients feel about the entirety of their insurance provider relationships (KPMG, 2014:9).

The problem statement, therefore, refers to an in-depth strategic analysis of the drivers or ‘secret ingredients’ of successful long-term client relationships at a short-term insurance intermediary company in South Africa.

1.4 Significance of the study

From a literature viewpoint, this study aimed to contribute to the body of knowledge in several ways.

There seems to be a general lack of research into the South African short-term insurance industry and specifically in areas related to the field of RM. In an extensive search, only a few relevant published scientific articles could be found. Some of these papers focused on aspects of RM such as relationship intention (Steyn *et al.*, 2008:139), the exploration of two-way communication and conflict handling (Roberts-Lombard, 2011:3487), the application of marketing management and communication management theories to increase client retention (Loots & Grobler, 2014:328), and the interrelationships between RM constructs and customer engagement dimensions (Van Tonder & Petzer, 2018:948).

- Although research has been conducted on these aspects and on other general aspects of RM and its benefits in terms of creating client loyalty, a clear strategic framework that can guide the development of successful company-client relationships in the South African short-term insurance intermediary industry could not be found.

- The objective of this study was to contribute to theoretical and practical applications of knowledge by providing an in-depth account of the perceptions of an intermediary (referred to as the case company), its underwriters, and its clients as to the drivers of a successful long-term client relationship. This type of research has been called for by scholars who argue that more research in the RM field is required from a clients' perspective and more specifically on what they believe constitute a relationship, as this may differ from the perspectives of the company (Jones *et al*., 2015:196).

- In terms of its contribution to management practice, this study provides essential information to the case study company on the one hand and to the greater short-term insurance industry on the other, about the role of intermediaries in building successful long-term client relationships and loyalty in a digital age. The feedback and themes that have emerged have enabled the formulation of a strategic framework for relationship development in the short-term insurance intermediary industry, which can enable both intermediaries and insurance companies to align their future RM strategy and distribution networks.

- Finally, in terms of its contribution to the body of knowledge, the study has added to the literature by addressing potential gaps – specifically regarding the provision of practical action steps in the development of long-term client relationships, the important role of a more personalised client service approach through localised face-to-face interaction, and the importance of accessibility to staff and key decision makers. In this regard the research contributes to both the theory on relationship marketing in the insurance industry and the industry's understanding of the underlying drivers of successful long-term client relationships.

1.5 Objectives of the study

The primary objective of this study was to construct a strategic framework to facilitate successful long-term client relationship development in a short-term insurance intermediary company.

These secondary objectives were determined:

- To develop a case study that includes relevant documents about client feedback. The database of client claims feedback forms was first thematically analysed primarily to identify codes and themes that describe the client service experience as well as relational aspects that presented itself.

- To conduct in-depth interviews with senior management, underwriters, and clients, to address the identified gaps in the data and to ensure data saturation.

- To explore potential relationship development options according to the thematic analysis of the data and the relevant literature.

- To develop a strategic framework with practical, actionable steps according to the results found in the study and the literature review.

1.6 Research design

The research design functioned as a road map for the research because it presented the different components of the study in a coherent and logical way.

1.6.1 Scientific belief

It is important to acknowledge that there are different opinions or philosophical positions on what constitutes truth for a researcher. This is called ontology and epistemology and forms the philosophical basis of research. Ontology can be described as the study of nature of reality and its characteristics (Creswell & Poth, 2018:20). In a way it is concerned with what exists and if its existence is independent of us. Ontological questions are deep questions such as the foundation of creation and the nature of the universe. Ontology is concerned with *what is true.*

In terms of ontological considerations, the researcher subscribes to a realist ontology and more specifically a critical realist approach, which suggests that even though people are an inherent part of the world that we want to understand, our unique understanding of these perspectives can also be valuable (Johnson & Duberley, 2012:154).

Whereas ontology focuses on what is true and the nature of reality, epistemology, is more focussed on *how we know that it is true.* Simply, epistemology is the study of how we know what we know (Creswell & Poth, 2018:20). It tries to answer the fundamental question of what distinguishes true knowledge from false knowledge.

In terms of epistemological considerations, the researcher subscribes to constructivist viewpoint. Social constructivism as a paradigm involves the development of subjective meanings to experiences by looking for complexity of views as opposed to the narrowing of ideas to limited categories (Creswell & Poth, 2018:24).

1.6.2 Research approach

For this study, a *qualitative* research approach was followed. Ultimately, this choice of research approach was dictated by the nature of the study and the research question itself. Studying the underlying drivers of long-term client relationships without considering the unique perspectives of participants in a relational setting, would have seemed paradoxical and contradictory to the purpose of the study itself. In confirmation, research by Creswell and Poth (2018:8) argue that qualitative research addresses the meaning that individuals ascribe to a human problem by presenting the "voices of participants".

A qualitative research approach was also compatible with the researcher's underlying scientific beliefs because it involved an inductive approach informed by constructivism to create new knowledge or expand current limited insights (Bryman *et al*., 2014:41). A qualitative methodology embraced a more participatory approach by obtaining rich descriptions of people and their "interactions" within their natural setting (Creswell, 2009:17; Erikson & Kovalainen, 2008:20).

This approach enabled the researcher to minimise the distance between himself and the participants by getting close to them and by collecting subjective evidence based on their individual views and experiences (Creswell & Poth, 2018:21). Due to the subsequent exploratory nature of the research and the fact that an in-depth understanding of their unique perspectives, experiences, feelings, attitudes, beliefs, and perceptions had to be identified, a qualitative design was a good fit for this study. De Vos *et al.* (2011:312) support this notion by arguing that qualitative research is the perfect approach in a scenario where previous insight about an occurrence is limited and where new knowledge about the world is created.

1.6.3 Research strategy:

A research strategy involves determining how a chosen methodology is applied to answer the research question and can be seen as a blueprint of how this will be accomplished. This is emphasised by Bless and Higson-Smith (1995:46), who describes a research strategy as "the plan of how to proceed in determining the nature of the relationship between variables…"

The research strategy primarily consisted of a case study to build theory. A case-study strategy make use of either single or multiple case study-approach to develop theoretical constructs, proposals, or theory from observed evidence and a variety of data sources (Creswell, 2009:13;

Eisenhardt & Graebner, 2007:26). A case-study approach requires constant study and interaction with this data by shifting through comparative levels of analysis (Denzin & Lincoln, 2011:361). A case study represents the documented history of a particular group, in this case, the case company itself.

The study can be described as a single case holistic design. The case study was used as a foundation from which the theory emerged in an inductive way by identifying patterns of relationships between constructs evolving within the case study and the primary logical arguments. A holistic approach suited the case company that funded the research as they are enthusiastic about a specific focus on its core business unit and the reasons behind its success in establishing long-term relationships with its clients.

Eisenhardt and Graebner (2007:26) maintain that the main advantage of following a case study research strategy is that the theory produced is accurate, interesting, and testable. A positive deviance approach was followed which allowed for the selection of clients involved in a successful relationship with the case company over many years.

1.6.4 Research setting (contextualising the case)

The case company in the study is an established short-term insurance intermediary (brokerage) located in a mid-size city in the North West province of South Africa. The case company is a current registered Financial Services Provider (FSP) and non-mandated intermediary authorised by the South African Financial Sector Conduct Authority (FSCA) to provide short-term insurance advice. The brokerage has a history spanning four decades and serves a short-term personal lines client base of over 4000 clients. In terms of scope, the company is also a member of a larger national group of independent and highly diversified companies with business interests across a wide range of industries. The case company is integral to the profitability of its main underwriting agency and is the largest contributor to its gross written premium in terms of its size and profitability.

The case company was the first brokerage established by the founder and chairperson of the larger group of brokerages. It is located adjacent to the groups' main underwriting management agency head office, from where it receives claims, legal, IT, and underwriting support.

The company operates under a binder agreement. As per the revised Short-Term Insurance Act (1988) (South African Treasury, 2011), it has the authority to perform these functions on behalf of its principal underwriter:

- Enter into and vary or renew short-term insurance policies

- Determine the wording of short-term insurance policies
- Determine premiums under short-term insurance policies
- Determine the value of policy benefits under short-term insurance policies
- Settle claims under short-term insurance policies

This extended mandate enables the case company to deliver comprehensive insurance service and solutions to ground-level clients. The full consent of the company and its underwriters were obtained to access data in the form of client retention rates, claims-feedback documentation, and access to employees and clients.

The documented history of client feedback in the form of statistical background data and client claims feedback forms set the scene for the research. The underwriters and client-facing management as well as the clients of the short-term insurance brokerage case company, were the internal and external study participants. The external participants included current clients of the case company, while the internal participants included its original founder and chairperson, senior underwriting managers, the branch manager, claims manager and marketing staff. Having been involved with the case company for 15 years, the researcher has built a strong relationship with the senior client-facing staff of the branch itself and its underwriters. This helped to create a strong trust relationship at interview stage.

1.6.5 Piloting

It was necessary to conduct a pilot run to ensure that participants understood the terminologies, process, and context of questions during interviews. The study supervisors were used during the pilot run to provide feedback and to ensure that participants would understand the process.

1.6.6 Data collection and analysis

A participatory action research approach was used to collect and analyse data. This approach is beneficial as it allows for participant observation while also promoting a versatile research design that can be continuously changed and adapted because of information or results obtained (Welman *et al.*, 2012:205). Using an action research approach helped to find a solution to the research problem in the specific case study (Creswell & Poth, 2018:25). A cyclical approach was followed through different phases where the evaluation of preliminary results provided feedback for the following phase of the following cycle (see Figure 1-1).

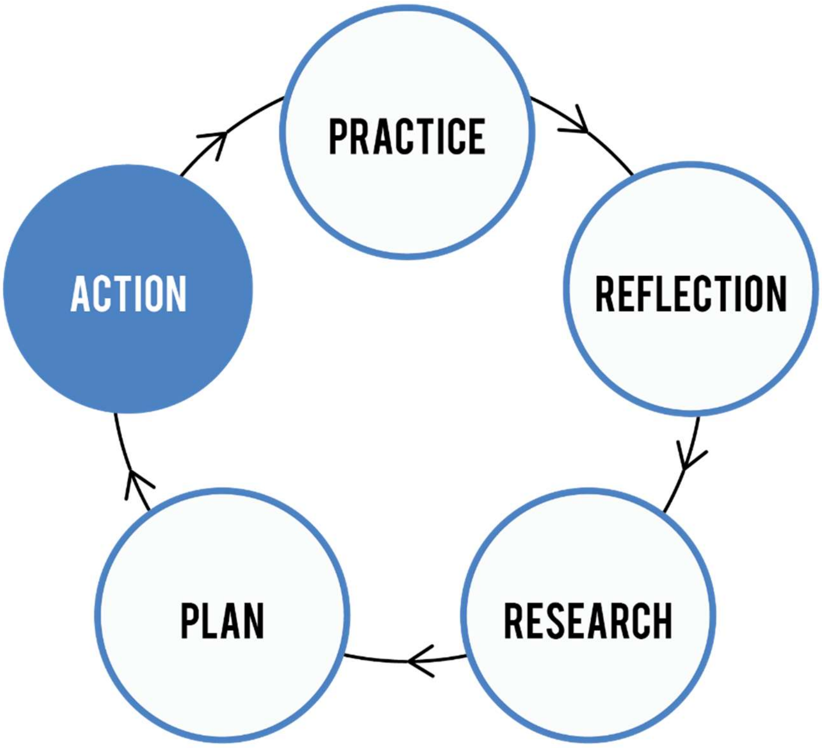

Figure 1-1: The cyclical process in action research

The action research was conducted in three stages, namely, analysing client statistics and feedback forms, filling data gaps using in-depth interviews, and the transforming of the data into findings.

The first stage was the analysis of client statistics and claim feedback documentation that provided valuable information about client longevity and different aspects of the clients' service experience. It also provided general feedback on the perceived relationship that clients have with the company. The rationale for using document analysis in the study was its "role in methodological and data triangulation, the immense value of documents in case study research, and its usefulness" as a method (Bowen, 2009:29).

Prior permission was obtained from the case company to gain access to client claims feedback ledgers and recent client feedback forms. The documents functioned as "social facts" that provided data in the form of excerpts, quotations or entire passages that were organised into major themes or categories through content analysis (Bowen, 2009:28). The analysis of the client feedback forms provided rich descriptions of the relationship between staff and clients. Computer-assisted qualitative software in the form of ATLAS.ti (version 9) was used to construct the database (Friese, 2014:24). Focused coding was used to sift, sort, synthesise and analyse the data as suggested by Charmaz (2014:138). The constructed codes were then used to develop themes and categories that formed the foundation of the conceptual framework. The themes identified in the document analysis stage were used in conjunction with relevant RM constructs identified in the literature review to help construct the framework.

In the second phase, potential gaps identified in the data through the coding process were filled with in-depth interviews that were held with broking staff, including the case company manager (CM), underwriters, and pre-selected clients. A stratified purposive sampling method was used to guide the selection process of the client participants. This enabled the selection of particular "units or cases" that varied according to different dimensions such as age and gender and complimented improved validity by providing different perspectives (Creswell & Poth, 2018:100). The purposeful sampling method was justified in that a specific group of people were chosen that could best inform the researcher about the research problem under examination (Creswell & Poth, 2018:148). Since a positive deviance approach was followed, the CM was able to identify potential participants who had been with the company for years and adhered to the inclusion criteria set out below.

The inclusion criteria for the study participants were (i) that they were current clients of the case company, (ii) had registered at least one claim with the company, and (iii) had been a loyal client with the company for a period of at least five years. The reasoning behind the number of years as a client was to ensure that the invaluable input of current loyal clients was obtained that have developed a relationship with the case company over an extended period. Their justification for remaining loyal and their perceptions of what they believe constitutes an authentic and successful relationship was a key aspect of the study. The five-year requirement was only waived for young clients who could only have been with the company for a shorter period. The requirements of previous claims lodged were vital because short-term insurance only becomes relevant once a claim is lodged and because handling claims is of key importance in perceived service delivery of insurance providers.

Clients were selected in a way that ensured a representative sample across ages and gender to ensure statistical reliability. The interviewing of clients continued until data saturation was obtained, and no new information or further insights were obtained from the collection of more data (Creswell & Poth, 2018:203).

These interviews were thematically analysed by using ATLAS.ti (version 9). Empirical observations and personal interpretations of the interviews were done by the researcher and function as additional input by providing notes on the process and feelings and perceptions on the interviews, as described by Creswell (2014:168). This incorporated a constructivist grounded theory approach whereby the researcher was able to actively participate in the research and make interpretations about the feedback from participants. Finally, the analysis of relevant documents, interviews, and personal observations, which functioned as data, were transformed into findings (De Vos *et al*., 2011: 397; Creswell & Poth, 2018:34). This brought structure and methodology to the qualitative approach. The actual analysis of the data followed certain steps as described in the following table:

Table 1-2: Data analysis steps

STEP 1	The data were first organised and prepared to compile a case study database in ATLAS.ti (version 9).
STEP 2	A general impression of the data were developed by using the documents that were included in the case study, interviews, and personal observations.
STEP 3	The data were then coded. Initial codes were developed by implementing line-by-line coding.
STEP 4	Themes were identified and described.
STEP 5	The meaning of the data were interpreted in conjunction with literature to develop a conceptual framework.

Source: Creswell (2014:197)

1.6.7 Rigour / Validity and reliability

The results of the data analysis were theory building – the data were therefore analysed from the "ground up" to facilitate this result (Yin, 2014:137). Qualitative reliability was obtained by the responsible management of data through precise and comprehensive data documentation and by the cross-checking of codes to ensure their reliability. Document analysis was combined with the interviews and participant observation as triangulation and to promote credibility (Bowen, 2009:28). Triangulation can be described as the use of "multiple and different sources, methods, investigators and theories to provide corroborating evidence for validating the accuracy of their study" (Creswell & Poth, 2018:328).

As discussed, multiple sources of data were used to ensure validity. These sources of data included:

- Archival documents: This was in the form of client statistical data and client claim feedback forms
- Personal in-depth interviews with client-facing top management
- Personal in-depth interviews with clients
- Personal observations of the researcher

By triangulating the data, justification for the themes were presented by means of rich descriptions in the data.

1.6.8 Ethical considerations

According to Bryman *et al.* (2014:12) four specific ethical considerations must be considered from a business management perspective:

- Participants should not be harmed
- Participants should provide informed consent
- The privacy of participants should be protected
- No deception should occur

In terms of this study, these considerations were adhered to and addressed ethically. Ethical approval for this study was obtained from the ethical board of the Faculty of Economic and Management Sciences (NWU-00818-19-A4). The participants were informed about the research process and provided the necessary informed consent and approval. An example of the informed consent document is included as Addendum A in the annexure section of this study. During the study, participants were not harmed by the research, individuals provided informed consent prior to their participation, and the privacy of all participants was protected. The data were managed and stored according to strict ethical guidelines to protect the privacy of participants.

1.7 Scope of study

1.7.1 Field of study

The field of study was business administration with a focus on RM practice and long-term company-client relationship development.

1.7.2 Geographical area

This study was focused on one specific geographical area, namely a mid-sized city in the North West Province of South Africa.

1.8 Chapter outline

The thesis consists of six chapters. Table 1-3 represents the chapters of the thesis in relation to the chapter objectives:

MAIN OBJECTIVE
Construct a strategic framework to facilitate long-term client relationship development in a short-term insurance intermediary company

Table 1-3: Chapter outline and objectives of chapters

CHAPTER:	OBJECTIVES:
ONE Contextualising the study	Explain the significance of the study
TWO Research design	Develop the research strategy and methodology
THREE Research findings	1st secondary objective: Develop the case study and database; and thematically analyse database 2nd secondary objective: Fill gaps in data with interviews
FOUR Literature review	3rd secondary objective: Review available literature according to themes and codes
FIVE Interpretation and synthesis of the findings	4th secondary objective: Construct a strategic framework by combining the findings and literature
SIX Recommendations and conclusions	Discuss the study in the context of its purpose, relationship with previous research, implications, and recommendations

1.9 Conclusion

Chapter 1 contextualised the study by providing a background and introduction to the research problem and by motivating the study. In the highly competitive South African short-term insurance landscape, establishing and developing effective long-term client relationships will become critical for brokers to ensure their future viability and success. Understanding the underlying drivers of successful long-term client relationships and correctly applying these principles can help brokers to embrace their unique value proposition, strategically position themselves, and develop authentic client relationships in future.

The main objective and sub-objectives of the study were stated in this chapter set against the background and problem statement. The research design and the ethical considerations were discussed, and the chapter concluded by providing the chapter outline of the thesis.

CHAPTER 2: RESEARCH DESIGN

Chapter 2 discusses the research design of this study. According to Yin (2018:24), a research design involves careful craftwork and links the collected data and its conclusions to the original questions of the study. The chapter discusses the scientific belief of the researcher that justifies and explains the methodological choices made in the study. The research approach, strategy, and research setting are discussed, and the data collection and analysis procedure are explained.

2.1 Scientific belief of the researcher

The following section provides background to the researcher's underlying scientific belief of truth and knowledge and how it is created. The importance of acknowledging a researcher's underlying ontological and epistemological position is emphasised by McAuley, Duberley and Johnson (2014:31), who argued that it is critical to realise that any scientific endeavour is "underpinned by philosophical assumptions" about ontology and epistemology and that "no one is immune from its influence". This emphasises that all humans hold unique beliefs about the way the world is, what we think we know about it, and how it can be investigated. Consequently, understanding the ontological and epistemological views of a researcher is vital to acknowledge these underlying beliefs and how these beliefs may influence the researcher's outlook on truth, research, and management practice. The ontological and epistemological perspectives of the researcher will now be acknowledged.

2.1.1 Ontological consideration

In terms of ontological considerations—the part of philosophy that deals with the nature of existence—the researcher is more inclined towards a realist view of the world. The realist approach underlies the natural-scientific method in human behavioural research and holds that research must be limited to "what we can observe and measure objectively". Realism assumes that there are independent causes leading to observed facts. In other words, there is a direct relationship between the causes and effects. However, realism identifies this relationship but does not necessarily explain it.

As a result, the researcher subscribes to the following belief: "I am a realist and as a realist I must be realistic that I cannot always be realistic about what is real or not".

In this respect, a pure realist approach was rejected as it is often limited to what can be observed and measured objectively and because it exists "independently of the feelings and opinions of individuals" (Welman *et al.*, 2012:6). However, the researcher also rejects a purely subjectivist view of ontology which assumes that what is taken to be reality is sometimes purely seen as "an output of human cognitive processes" (Johnson & Duberley, 2012:180).

Due to these conflicting ontological beliefs, the researcher gravitates towards a critical realist approach. This suggests that even though people (including ourselves) are an inherent part of the world we want to understand, our unique understanding of these perspectives can also be essential (Johnson & Duberley, 2012:154). In a way, it creates a midcourse through the complex science of positivism and the emphasis on language and culture of social constructivism. This type of approach has the benefit that it allows the researcher to "dig deeper" to identify key perspectives about a phenomenon (Johnson & Duberley, 2012:155).

For these reasons, a case study research strategy incorporating a qualitative approach aligned closely with the ontological position of the researcher and the underlying research problem as it allowed deeper insight into the different perspectives of the research topic.

2.1.2 Epistemological consideration

It is imperative to acknowledge and understand the underlying epistemological position of a person before commencing any research. This is highlighted by Johnson and Duberley (2012:1), who stated: "…how we come to ask questions, how we assess the relevance and value of different research methodologies so that we can investigate those questions, how we evaluate the outputs of research, all express and vary according to our underlying epistemological commitments".

In terms of epistemological considerations – the part of philosophy that deals with knowledge – the researcher subscribes to a subjectivist approach and the notion that the world consists of people with their own unique assumptions, intentions, attitudes, beliefs, and values and that the way of knowing reality is by exploring "the experiences of others" (Maree *et al.*, 2013:55). This epistemological perspective aligned closely with the case study design and qualitative approach used in this study as participants were able to express their individual experiences.

More specifically, the research approach aligned closely with a social constructivist viewpoint. Social constructivism as a paradigm involves the development of subjective meanings to experiences by looking for complexity of views as opposed to the narrowing of ideas to only limited categories (Creswell & Poth, 2018:24).

This approach also fits the qualitative study in that social constructivism dictates that "meanings are negotiated socially" and is formed through the process of interaction with others (Creswell & Poth, 2018:24). A social constructivist orientation enabled an interpretation of findings and harnessed personal experiences in the process. Ultimately, with this approach, the intent of this study was to understand the world in which others live and work by interpreting their perspectives. This was done by making use of inductive methods such as interviewing, observing, and text-analysis to construct multiple realities through the experiences and interactions of participants (Creswell & Poth, 2018:34).

The research design of constructivist grounded theory (Ponterotto, 2005:134) also aligned with the researcher's epistemological perspective. Constructivist grounded theory allowed the researcher to interact with the study participants and become a part of the knowledge creation process. The study participants were co-creators of knowledge. A constructivist approach allowed for collaboration between participants and the researcher to create knowledge and to construct a theory that could be grounded in the experiences of both parties.

On the surface, these ontological and epistemological perspectives might seem contradictory since realist ontology often aligns more closely with a more objectivist epistemological approach. However, researchers argue that ontological realism and epistemological interpretivism can still coexist since our knowledge of the world is inevitably interpretive and provisional (Maxwell, 2012:5). For this reason, the researcher believes that each ontological and epistemological viewpoint needs to be respected and not judged, embraced, and not undermined. Truth begins by questioning the status quo and by challenging facts. Embracing the fact that different perceptions of truth may exist was a key driving factor behind the methodology used in this study. A qualitative research approach applying a case study research strategy to build constructivist grounded theory was not only a good fit to reach the research objectives, but also closely aligned with the researcher's scientific beliefs. This research approach will now be discussed next.

2.2 Research approach

For this study, a qualitative research approach was followed. Qualitative research uses interpretive frameworks. It puts emphasis on the meaning that individuals or groups attribute to a social or human problem (Creswell & Poth, 2018:8). Bryman *et al.* (2014:31) describe qualitative research as an inductive approach with more emphasis on words than quantification and a greater focus on theory building than theory testing.

A qualitative approach was a good fit for this study as the theory had to be created before it could be tested (Creswell, 2014:110). A qualitative methodology enabled an interpretive and naturalistic approach. The research was guided by the understanding that participants had of the drivers of successful long-term client relationships in the case company (Denzin & Lincoln, 2011:3).

According to Creswell and Poth (2018:45), a qualitative study is further justified where variables cannot be easily measured, and a complex and detailed understanding of a phenomenon is required. This study adhered to these criteria and to the fact that it allowed participants to tell their stories unrestricted to literature findings. The qualitative approach also provided individuals with the opportunity to share their stories and perspectives. This engaging approach gave voice to their experiences and minimised the potential power relationship that often exist between a researcher and study participants, as described by Creswell and Poth (2018:45). A qualitative approach provided flexibility to convey participants' unique perspectives and provide context without the restrictions of formal academic structures of writing.

However, even though a qualitative approach involves a more flexible and less numerical data methodology, a structured approach could still be achieved by using a case study to build constructivist grounded theory.

2.2.1 The researcher's personal journey from a quantitative to a qualitative approach

At this stage, it is essential to acknowledge the researcher's personal journey as it gravitated from following a purely quantitative towards a qualitative research approach. This shift impacted the approach followed and the eventual findings. The reason for the initial quantitative stance was because the researcher had years of involvement in the financial services sector and because the insurance industry regularly uses a variety of advanced statistical models that incorporates financial, claims, and underwriting ratios and analysis. Any attempt to analyse information and deliver research findings without assigning exact percentages or numbers first seemed foreign. The researcher was also previously actively involved in a major research study specific to the financial services industry conducted solely on a quantitative basis.

The initial purpose was to align the research with a quantitative methodology that would be a good fit with the numbers-driven nature of the insurance industry. However, after careful thought and deliberations with statisticians and academic supervisors, a qualitative approach was decided on. This decision was made because this approach would complement the nature of the research. Understanding the underlying drivers of a highly subjective and complex topic such as long-term client relationships, without first acquiring and acknowledging the unique perspectives of participants, appeared to be paradoxical, unauthentic, and counterintuitive.

This is also affirmed by Creswell and Poth (2018:46), who states that a qualitative approach acknowledges the unique perspectives of individuals as it provides insight into their deeper thoughts that govern their behaviours.

While still contemplating a quantitative approach, it proved difficult to construct a meaningful questionnaire that could accurately reflect and capture the underlying drivers of successful long-term client relationships. A study supervisor also highlighted that it could be perceived as presumptuous to provide the "cure" to a problem without understanding the underlying factors first. Ultimately, the nature of the study should dictate the research approach. The researcher also became appreciative that a qualitative research approach not only produces rich data in the form of actual participant feedback, but also follows a very structured process that adheres to rigorous validation and reliability protocols.

2.2.2 Positive deviance approach

A positive deviance approach was followed for this case study. Positive deviance has been described as a strength-based approach that focuses on how organisations or individuals successfully "deviate from existing norms and the status quo" (Kim & Choi, 2018:730). It is built on the premise that there are companies in every industry that follow a unique approach that enables them to find better solutions than their competitors or peers, even though they are facing the same challenges. This positive deviant approach is closely aligned with the researcher's belief. Having been involved in strengths-based leadership development for many years, the researcher has developed a close affinity with positive psychology. This is an approach whereby knowledge can be gained by focussing on the positive attributes of a person or system as opposed to solely focusing on the negative.

Using a positive deviance approach allowed the researcher to focus on and discover the positive building blocks or the proverbial "hidden gold" of already established successful long-term client relationships. A positive deviance approach helps to discover the successful behaviours and strategies to develop a strategic framework or a plan of action that can be adopted on a larger scale. The case company in the study was a good fit for this approach as it had established a proven track record of building successful long-term client relationships over an extended period. The case company also maintained consistent growth and positive underwriting results. This was achieved despite intense competition, a limited online presence, and a conservative marketing approach.

2.2.3 The role of literature in the study

An explorative literature study was initially conducted, which helped to construct the first chapter of this study and provide direction for its objectives as suggested by Creswell (2014:30). It supported the research problems that were identified and described the literature available on the topic. The first literature study was comprehensive because the approach was initially going to be quantitative. The researcher initially wanted to understand the potential role and importance of communication in building successful long-term client relationships. The first part of the literature study in Chapter 3 focuses specifically on the role of communication and the value of FTFI. This portion of the review was critical to guide the initial research and to provide the necessary context.

The initial literature study enabled a deeper understanding of the potential challenges of current RM initiatives and an appreciation of key relationship development constructs such as communication, service quality, trust, and client commitment. It also provided a better understanding of the potential value of FTFI instead of alternative communication mediums. This proved highly relevant as the final data revealed the critical role of FTFI in building long-term client relationships. In line with the nature of grounded theory research, the literature was also scrutinised after the data collection and analysis stage to highlight the relationships between new theory and existing knowledge. The second explorative literature review provided support for the themes that emerged and highlighted the existing literature on the various topics. Yin (2018:238) maintained that this stage is an essential element of case study design, and that serious thought must be given to the connectivity to the literature.

According to Yin (2018:234), the covering of the literature in a case study approach should serve two distinct purposes:

- To show mastery over study topic. This does not necessarily equate to a lengthy literature review but rather a fair identification of key citations.
- To support the importance of the research questions and case study and indicate possible voids that the case study may have filled.

These purposes were fulfilled by applying a concise literature review to each separate theme or “driver” of long-term client relationships that emerged during the data analysis.

2.2.4 The role of theory in the study

For this study, the goal was to develop the theory from a case study. The data were analysed with no specific propositions in mind to identify patterns in the data that could lead to useful concepts as indicated by Yin (2014:136). The first step was to use an inductive approach to build specific codes from a range of broader themes. These themes were consequently developed through a process of abductive logic to generalise interconnected themes into theory (Creswell, 2014:66).

2.2.5 Ethical considerations

According to Creswell and Poth (2018:53), the researcher must consider and address ethical issues that might surface during different stages of a study and be sensitive to the needs of all participants and stakeholders. These include ethical issues that may occur before the study is conducted, at the beginning of the study, when data is collected, analysed, and reported upon, and when the study is published. The ethical considerations applied in this study during these different stages will now be discussed.

2.2.5.1 Stage 1: Before conducting the study

Ethical approval for the study was first obtained from the ethical board of the Faculty of Economic and Management Sciences of the North-West University (NWU-00818-19-A4) before the commencement of the study.

This approval ensured that ethical issues such as respect for persons, concern for welfare, and justice were adhered to (Creswell & Poth, 2018:54):

- *Respect for persons:* During the study, participants' privacy was respected, the consent process was communicated clearly, and participants were made aware of their right to withdraw from the study at any stage.

- *Concern for welfare:* Adequate protection of participants was adhered to by ensuring that participants were not placed at risk and that their confidentiality was guaranteed.

- *Justice:* Participants were treated fairly and equitably, and justification of site selection was provided.

2.2.5.2 Stage 2: Commencement of the study

As a result of purposeful sampling, only selected participants were chosen to participate in the study. A fair selection process ensured that client age demographics were evenly distributed.

In this study, the participants were considered low risk since no minors or vulnerable communities were involved. All participants were informed about the research process and the general purpose of the study. Their written consent and approval were obtained as emphasised by Creswell and Poth (2018:56).

A consent form was used for this purpose (see Addendum A) and included the following elements (Creswell & Poth, 2018:155):

- The right of participants to withdraw at any point
- The central purpose of the study and the procedures to be used in data collection
- The protection of confidentiality of participants
- The listing of any risks associated with participation in the study
- The expected benefits for the participants in the study
- The signature of the participant and the researcher

Participants were assured that their participation was voluntary and that participants would receive no compensation or incentives for study participation.

Creswell and Poth (2018:156) asserted that rapport must be established with participants for them to "disclose detailed perspectives about responding to an action or a process". In this regard, the long-standing relationship between the researcher and the case company's management and employees helped build trust and rapport with participants.

The study benefits were described to participants by explaining the study goal, namely, to help the case company better understand the relationship with its clients and enable it to adapt its future RM strategy. The indirect benefit of the study to society was described as helping to construct a strategic framework for effective future relationship development with clients. All participants were informed that the interviews would be recorded and that notes would be taken as suggested by De Vos *et al*. (2011:129). Participants were reassured that their identities would be protected and that pseudonyms would be used where applicable to protect their identity. No confidentiality contract was required with field workers since the data were collected by the researcher.

2.2.5.3 Stage 3: Data collection

According to Creswell and Poth (2018:226), one of the most critical ethical considerations research must adhere to is to protect the confidentiality of participants, clients, and organisations. All data collected in the study were handled confidentially. This included all the data from the document analysis and recordings of participant interviews. As mentioned, the privacy of all participants was respected by assigning fictitious names or aliases when required. The name of the case company is not disclosed in the research paper and the company is referred to as “the case company” or “the company”.

Furthermore, as a Registered Financial Services Provider, the short-term insurance provider (the case company) must adhere to the Protection of Policy Holder Rules (PPR) rules under section 55 of the Short-Term Insurance Act of 1998. This legislation stipulates that privacy, confidentiality, and security of client information must always be maintained. Electronic data were password-protected. Only the researcher and the immediate supervisors had access to the data. Data will be secured for five years, after which the data will be destroyed, and electronic and online files deleted. These measures further align the study with the FCSA requirements regarding the storage period of data of short-term insurance clients.

The data were collected in these ways:

- **Document analysis stage:** The case company provided specified access to client claim feedback ledgers. Continual access was provided to these files for the duration of the study.

- **In-depth interviews with broking staff and underwriters:** Appointments were made, and interviews were held at a media centre located near the case company. This ensured a quiet environment and extra privacy and confidentiality for the participants. The researcher conducted the interviews over a predetermined period to facilitate interview times with all case company staff and underwriters.

- **In-depth interviews with clients:** Appointments were scheduled with clients over a pre-determined period. Clients could choose to be interviewed at a venue of their choice or at the specified media facility. Clients chose to be interviewed at their homes, at work, or at a mutually agreed public setting. The final four interviews were conducted telephonically due to the impact of COVID-19.

The researcher notes that a risk of using a qualitative approach in this study was the potential impact of the Hawthorne effect that may occur when conducting in-person interviews. According to McCambridge *et al*. (2014:267), the Hawthorne effect is when participants may be aware of being observed and may perceive the researcher's expectations. This may then lead to conformity and social desirability considerations that could lead participants to change their behaviour to fall in line with such expectations. A potential issue, therefore, in using face-to-face interviews could be that the interviewees might adapt their answers to appease the interviewer. This risk was overcome by explaining to participants beforehand there are no right or wrong answers and reassuring them that their honest feedback was highly valued.

2.2.5.4 Stage 4: Data analysis and reporting

Multiple perspectives and contrary findings were reported (Creswell & Poth, 2018:55) to avoid siding with participants. Contracts with transcribers and language editors regarding confidentiality were put in place. No information was disclosed that could harm participants, including the case company.

2.2.5.5 Stage 5: Publishing

Plagiarism was avoided by acknowledging all sources consulted in the study. Turnitin was used as a resource to produce a report that highlighted the originality of the research paper (Addendum G). In terms of referencing, the NWU Harvard style handbook was used as a guideline to ensure compliance. Copies of the study will be provided to the case company, and results will be shared with the case company to facilitate adequate feedback.

2.3 Research strategy

For this study, a case study design was used to develop constructivist grounded theory. Case study research provides an opportunity to gain a deep holistic understanding of a phenomenon over a specific time (Baŝkarada, 2014:1). Even though case study research has been recognised as a form of qualitative research (Creswell & Poth 2014:96), it follows a unique perspective in terms of the defining a "case" (Yin 2018:18).

A case study research strategy enabled the in-depth exploration of a case study within the context of the South African short-term insurance intermediary industry while generating a strategic framework for long-term client relationship development. This research strategy aligned closely with the epistemological orientation of the researcher in that a constructivist approach could be used to "capture the perspectives of different participants" and reveal how their different perspectives illuminate the study (Yin, 2018:16).

In this exploration, the case study was used as a vehicle for constructivist grounded theory by using a wide variety of data sources to provide a contextual and in-depth understanding of the phenomenon. The data sources were analysed in a chronological order and included the client age demographic and relationship tenure statistics, client-claim feedback forms, and in-depth interviews. Figure 2-1 visually represents the research strategy:

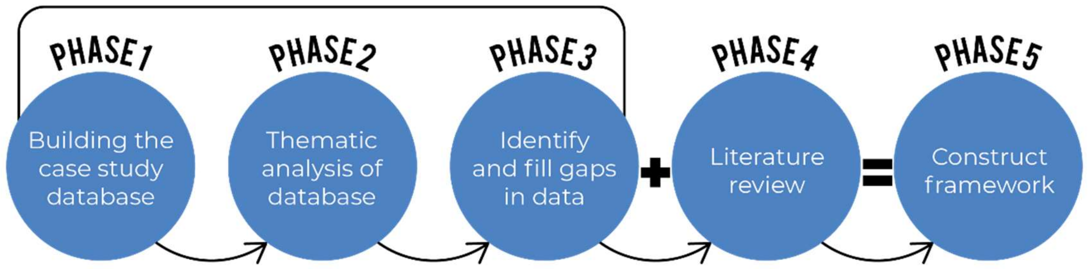

Figure 2-1: Visual representation of the research strategy

Phase 1 was the construction of the case study from client statistics and client claim feedback forms.

According to Creswell and Poth (2018:98), a key to generating a case description is to codify case themes. In Phase 2, the statistical data and documents were thematically analysed to develop codes and themes. In Phase 3, in-depth interviews with the participants filled potential gaps in the data to construct theory.

Finally, during Phases 4 and 5, a literature review was undertaken, and the data incorporated to develop a strategic framework. The cyclical action research approach described in Chapter 1 was used whereby each stage added to the previous knowledge of the phenomena.

2.3.1 Justification for a case study design

According to Yin (2018:18), the relationship between case study research and qualitative research can be complex and it is vital to understand when it is a suitable vehicle to conduct the necessary research.

According to Yin (2018:18), a case study approach can be justified in these circumstances:

- Helping to explain presumed causal links that are too complex for survey or experimental methods
- Describing an intervention and its real-world context
- Illustrating certain topics within an evaluation
- Enlightening situations where there is no clear, single set of outcomes

A case study approach was justified in this study because of the complexity of discovering the underlying drivers of long-term client relationships and the variety of possible influencing factors involved. This approach helped to answer in-depth descriptive questions by generating an extensive understanding of the phenomenon being researched (Creswell *et al*., 2007:239).

The selected case study was chosen because it could provide valuable insights into the research topic by revealing the underlying drivers of existing, successful, long-term client relationships. It provided insight and a general understanding of the "puzzlement" of the research question (Creswell & Poth, 2018:98).

Yin (2018:2) maintains that a case study approach is favourable when *how* or *why* questions are asked, there is little control over the behavioural events, and the focus of the study is a contemporary phenomenon or "case". These factors are applicable to the study because the research question asks *why* clients have remained with the case company for so long and *how* these company-client relationships have been developed. There was little control over the behavioural event itself as the respondents could reflect on their personal experience regarding long-term client relationships. Finally, the phenomenon is contemporary because it addresses the building of client relationships and loyalty within the current, modern-day insurance landscape.

2.3.2 Justification of a single case holistic design

The primary distinction in case study design is in choosing between single or multiple case study designs. This choice should be made before any data is collected (Yin, 2018:49). In this study, a descriptive, single case study design was used to construct grounded theory. The single case was a registered short-term insurance intermediary located in the North West Province of South Africa. Using an organisation as a case study aligns with the prerequisites as it is a concrete entity in the form of a real-life contemporary bounded system that could be investigated through in-depth data collection from multiple sources.

The rationale for deciding on a single case design for this study is what Yin (2018:49) refers to as the "common case" or representative case rationale where the case is typical of a particular situation. The basis for this rationale lies in the study's objective, which will be to capture the circumstances and conditions of an everyday situation to attain insight into the social processes related to a theoretical interest and obtain insights into the possible relationships between them (Yin, 2018:50). In this study, a single case study approach was ideal because the chosen case study company (brokerage) was representative and typical of most intermediaries that offer short-term insurance services to clients in small towns and cities (commonly called the *platteland*). The specific case company was chosen to be the case because it had a track record of establishing successful long-term client relationships over a prolonged period and provided valuable insight into the research issue. A single case approach had the added advantage that it required fewer resources and was less time-intensive than a multiple case approach (Yin, 2018:54).

Finally, Yin (2018:51) stated that once a single or a multiple case study have been decided on, it is also essential to decide on a holistic or embedded approach. For this study, a single case holistic design was followed. The reasoning behind this was that the analysis of a single "unit of analysis", namely that of a particular short-term insurance brokerage, was followed, as opposed to multiple units or sub-units of analysis. The focus of the study was on the case company as a unique setting and not other brokerages within the same financial group. This is because it allowed for a very thorough and in-depth investigation and account from participants within the same case study company. Yin (2018:51) states that a single case design requires "careful investigation of the candidate case" to "minimise possible misrepresentation." Proverbially speaking, from a knowledge perspective, the purpose of the study was to delve one deep hole to find the hidden elements instead of digging multiple shallow holes. A single case holistic study design helped prevent potential dilution of the overall depth of analysis (Creswell & Poth, 2018:102).

2.3.3 Constructivist grounded theory

The main purpose of grounded theory is to "generate or discover a theory" or a theoretical explanation for social phenomena (Creswell & Poth, 2018:82). It helps to develop a higher level of understanding of people's actions, interactions, and social processes that aim to explain the phenomena. De Vos *et al*. (2011:318) refers to this as a "study of social situations." Theory emerges from the scrutiny of the data generated by participants who have experienced the process. Grounded theory is then created by interrelating categories of information based on this data. According to Creswell and Poth (2018:82), this approach aims to explain the phenomena and provide a framework for future research.

A grounded theory approach aligned favourability with the requirements of the study as it enabled the building of theory from the ground up to develop a better understanding of the underlying drivers of successful long-term client relationships in the South African short-term insurance intermediary industry. The unique views of participants and their experiences in the process could be captured, and the grounded theory approach helped explain the phenomena and create a strategic framework. A grounded theory approach was also ideal as no current strategic framework could be found to guide the short-term insurance intermediary industry.

Creswell and Poth (2018:87) asserted that the grounded theory is best suited when a theory is not available, or an existing theory is inadequate to explain a process or phenomenon. The theories may even be present, but they are incomplete because “they do not address potentially valuable variables or categories of interest” that might emerge. This was also the case with this study as there was no clear theory or strategic framework available. The grounded theory approach enabled the collecting of unique views of different stakeholders about the phenomena.

According to Creswell and Poth (2018:83), the following major characteristics of grounded theory that can be incorporated into a study:

- It focuses on a process or an action that occurs over time. It has a “movement” that a researcher aims to explain.
- It develops a theory of this process or action by providing an explanation of a phenomenon.
- The researcher collects, analyses, and strategically maps out ideas and data.
- The primary form of data collection is interviewing, where the data gleaned from participants are constantly compared.

This study adhered to these characteristics as it focussed on explaining the underlying drivers of successful long-term client relationships established over a long period. The study also required a constant collection and comparison of different ideas and data that emerged from the document analysis and the participant interviews. According to Charmaz (2008:156), emergence is a concept that allows for the unexpected to be incorporated into a study. A grounded theory approach was well-suited to this study as it possesses emergent properties that enabled the researcher to pursue these possible unexpected outcomes and transverse over what is anticipated. Constructivist grounded theory also uses emergence in relation to the research requirements (Charmaz, 2008:160). This approach allowed the research to grow holistically and allowed the researcher’s perspectives to guide the research but not determine its outcome. The researcher was embedded in the research and, therefore, not able to function unbiased to the influences and conditions of the research. The researcher's involvement was an essential part of the knowledge gained, as supported by Charmaz (2008:160). It allowed flexibility in the theory development process, as described by Creswell and Poth (2018:90). Constructivist grounded theory allowed the researcher to use his background and experience in the financial services industry and a trust-relationship with the study participants as an asset during the study.

Finally, although grounded theory relies on initial inductive logic, it also requires abductive reasoning through emergent empirical findings. Creswell and Poth (2018:88) explained that despite the inductive nature of a qualitative approach, a grounded theory approach requires abductive reasoning and a systematic approach. The grounded theory requires constant comparison where new data are gathered and perceptions recorded of participants to generate theory (De Vos *et al*., 2011:318). Under the requirements of grounded theory as stipulated by De Vos *et al*. (2011:318), similarities or differences were identified, and uniformities coded into categories that were clustered into themes. This systematic process enabled theory to develop by identifying potential relationships between themes. This process was followed until saturation was reached and no new categories emerged.

Charmaz (2014:8) listed the following steps as the foundation of the grounded theory research process:

- Identify a research question
- Recruit and sample participants
- Collect data
- Perform initial coding
- Develop categories using focused coding
- Build theory

The grounded theory process is conducted with a specific end goal in mind. The goal, in this instance, was to follow these steps to develop a strategic framework for long-term client relationship development.

2.3.4 Description of the strategic framework

The study aimed to provide a strategic framework for relationship development in a South African short-term insurance intermediary company. It is essential to first to acknowledge the connection of this study to conceptual frameworks that are often used in qualitative research. A conceptual framework can be described as a network of interlinked concepts with the goal to provide a complete understanding of the phenomena. These concepts consist of the codes and themes identified in a study and are eventually used to create a framework. According to Jabareen (2009:51), these concepts are interlinked and support each other in creating a framework by articulating their specific occurrences. For this study, the main features of a conceptual framework as described by Jabareen (2009:51) were applied:

- Concepts were incorporated to construct a network of interlinked codes and themes
- An interpretive approach was followed to provide a better understanding to social reality
- An understanding of social realities was achieved through interpretation of intentions
- Outcomes were not predicted, but allowed to emerge through interpretation of intentions
- New interpretations were explored by using different viewpoints and theories from multidisciplinary sources of knowledge. This was done by incorporating a literature review that covered multiple disciplines.

The following steps as prescribed by Jabareen (2009:53) were followed:

- **Phase 1:** The selected data sources were mapped using ATLAS.ti (version 9) in the data analysis
- **Phase 2:** The data were categorised and coded by using grounded theory methods
- **Phase 3:** Themes and codes were identified and named
- **Phase 4:** Themes were deconstructed and categorised
- **Phase 5:** Codes and themes were integrated
- **Phase 6:** Results were synthesised
- **Phase 7:** The strategic framework was validated
- **Phase 8:** The strategic framework was rethought

These steps were flexible in that the framework could be modified to provide a basic understanding of the phenomena. However, the fact that the study is referred to as a strategic framework requires further elaboration.

According to Khalifa (2020:37), a strategy can be a complex concept, and it should adhere to five directives, these being that a strategy must be aspirational, directional, systemic, intentional and must create power.

Aspirational means that a strategic framework must inspire stakeholders and demonstrate how an organisation can work towards a specific purpose or goal. The goal of this study was aspirational as it aimed to create an understanding of the drivers of successful long-term client relationships and how these relationships could be developed. This is the objective or "vision" of the study. According to Khalifa (2020:39), a strategy is required in situations where the very survival of an organisation or entity is at stake and where the organisation is based in an industry characterised by high levels of uncertainty, dynamism, complexity, and strong competition.

The South African short-term insurance industry aligns very closely with the above-mentioned attributes as it operates in a complex and competitive industry where direct insurance providers and digital platforms are placing the traditional intermediated business model under severe pressure. This creates a level of uncertainty about the right strategy needed to build future client relationships and loyalty. Using a strategic framework is justified. This study also adhered to the "power-creating" directive because the research findings are empowering. The findings can enable intermediaries to focus on certain areas of relationship development that can create a competitive advantage within an intermediary context. The strategic framework is systemic as it incorporates a variety of factors or codes that have been arranged into a coherent functioning whole.

Finally, according to Khalifa (2020:42), a strategy must also be intentional in that it must be "compelling enough to stimulate" action. This study's strategic framework aims to provide practical and actionable steps or recommendations that can be applied across each of the themes identified from the research analysis. The visual representation of the strategic framework in Chapter 5 aims to provide a clear and graphic representation of the framework and function as a visually compelling argument to stimulate future action.

2.4 Research setting

The case study company in the form of a brokerage located in the North West province of South Africa provided the research setting for this study. The following data sources were included to comprehensively describe the research setting (Yin, 2014:106):

- Background statistical data
- Formal documentation of the case company in the form of client claims feedback forms
- In-depth participants interviews to support the theory development process

- Direct observations by the researcher in the form of reflections on the interviews and strengthened by an interactive co-creation approach during the interviews

The inclusion criteria for clients were that they must be a current policy holder with the case company that has been with the company for at least five years. The only exception was younger Generation Z clients who were still included in the study irrespective of their tenure with the company as they represented a smaller demographic that have been with the company for a limited period. As themes and theoretical codes emerged during the data analysis, this criterion was not changed, and no additional participants were included (Dicicco-Bloom & Crabtree, 2006:317). A stratified purposive sampling method was used to maximise richness and depth of the data collected and to best explain the research phenomena (Dicicco-Bloom & Crabtree, 2006:314). Purposive sampling is the primary sampling strategy used in qualitative research and enabled the researcher to use a specific case study group of people. This type of sampling best informed the central phenomenon of the study, namely the underlying drivers of successful long-term client relationships (Creswell & Poth, 2018:326). The positive deviance approach that was followed enabled the CM to identify those clients that had built a strong relationship with the company over the years. The company staff contacted identified clients individually to first gain their consent to participate in the study. An interesting observation about the purposeful sampling is that the CM deliberately identified certain participants that she had not yet met in person. She did so because she was curious about the possible reasons for their long-term relationship with the case company and was interested in their feedback. The case company staff were interviewed first, followed by the case company underwriters and clients. There were no inclusion criteria for staff and underwriters except that they had to be willing to participate in the study. The interviews were then thematically analysed.

2.5 Piloting

A pilot run was conducted with the study supervisors before the interview process commenced to gain their input and feedback regarding the interview process and the questions asked. The interactive nature of the in-depth interview process was explored and streamlined by using a co-creation strategy in which a large canvas was used. The A1-sized canvas were positioned between the researcher and the respondent which allowed for an interactive process whereby the thoughts and feedback of the respondent could be captured in a visually captivating way (Addendum C). The essence of the research question namely the underlying drivers of long-term client relationships were positioned at the centre of the canvas. Feedback from respondents on the possible reasons for successful long-term client relationships were then captured on the canvas in the form of a spider diagram. The pilot run increased the validity of the depth-interviews that formed part of the data collection process, as discussed by Yin (2018:107).

2.6 Data collection and analysis

The data collection process was followed by a participatory action learning process. When the data sources were originally identified, the researcher realised that the client claim feedback forms may be sufficient to provide the necessary data for the purposes of the study. However, an action research process was required to capture the study in a strategic framework. In-depth interviews were therefore added as an additional data source that could be analysed. For this study, the data collection was done in different phases that led to the development of the strategic framework.

Figure 2-2 is an extension of Figure 2-1 and a visual representation of the different phases of data collection:

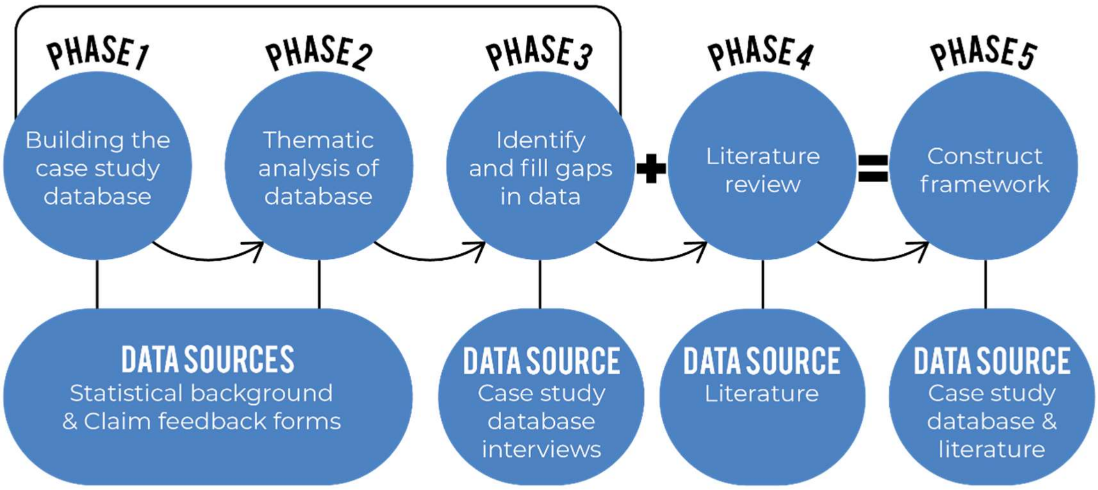

Figure 2-2: The types of data used in different phases

The preliminary data used to build the case study was statistical background data that extended over 36 years and client claim feedback forms collected over three years. Claim feedback documentation and in-depth interviews were used in the second and third phase of data collection. It was vital to interpret the data in real-time to adjust the data collection activities if required and as discussed by Baškarada (2014:9). Using a variety of data sources strengthened the triangulation process and helped to increase the validity of the results. The theory development process consisted of a thematic analysis of the case study database that was being further expanded by the interview process. Interviews were voice-recorded and later transcribed into text by a professional transcriber. The researcher then compared each transcribed document with the recordings to validate the accuracy of the transcriptions and to enable a detailed analysis of data.

When it came time for data analysis, the primary focus was to adhere to a constructivist grounded theory approach by obtaining rich data by collecting and coding the views, values, beliefs, and feelings of participants (Creswell *et al*., 2007:250). This involved the collection of deep meaning in data that highlighted connections between beliefs, values, and ideologies (Mills *et al*., 2006a:12). This approach was less structured than traditional grounded theory approaches as it also allowed the researcher to incorporate personal views (Creswell & Poth, 2018:316).

The next section is a discussion of the selection and analysis of the different data types used in this study.

2.6.1 Document selection and analysis

A grounded theory process involves the use of a variety of data sources. This unique feature enabled the use of additional data sources such as statistical background data and client claim feedback forms as support evidence to the interviews as described by Glaser and Holton (2007:57). The document analysis functioned as a supportive data source to develop empirical knowledge (Bowen, 2009:27). The documents used in the study were personal in nature, as described by Creswell and Poth (2018:162), because clients individually produced them.

The document analysis comprised of 665 primary documents in the form of claim-feedback forms submitted by clients to the case company over the course of three years. The case company emails or posts a claim client feedback form to clients after every claim to obtain their feedback about their claims experience. The researcher received these documents in printed format and then scanned each into an electronic format. Each form was individually coded by using advanced software ATLAS.ti (version 9) software.

The company used a variety of claim feedback forms over the period:

- A generic claims feedback form generated by company database software. The generic form is posted to those clients who do not have an email address.
- An email that contains questions in the body of the email. The client can respond to the questions within the body of the email itself.
- An email that contains input areas where clients can mark an applicable block and leave a general comment.

The only relevant difference between these formats is that the generic form provides the client with an opportunity to rate each question according to a scale. The email format asks specific and open-ended questions, and the client can respond in their own words. This email format proved extremely helpful because it conveyed the client experience in their own words, which provided for rich qualitative data. The more generic email questionnaire was more limited in terms of client responses as it provided specific rating terms and only one general comment section. Fortunately, these feedback forms were not used often and represented only a small percentage of all the feedback analysed for this study.

The **feedback questions** provided to clients were similar across the three form variations, and rated the following:

- Communication from staff
- Helpfulness and service delivery by staff
- Quality of service and workmanship of contractors
- Conduct of the assessor (if applicable)
- General impression of the quality of service received

The **rating scale** in the hard copy, posted forms provided the following rating options:

- Excellent
- Good
- Satisfactory
- Poor

Each form also had a general comment section in which clients could provide their own thoughts. The client feedback gives the case company the opportunity to acknowledge good claims service by staff, suppliers, and contractors and provides insight to improve on areas of concern. Once the posted or electronic claim feedback forms are received, each one is printed in hard copy format and filed in separate claim manager feedback ledgers.

The fact that clients could respond via email and that a specific section for general comments were provided, provided clients with the opportunity to express their experience in their own words. This resulted in rich qualitative data. Generic answers were also coded to reflect the true client claims experience. The initial coding process was comprehensive and time-consuming as all applicable words were coded to reflect the actual client claims experience. This was necessary to accurately capture the client experience and in doing so also provide the case company with quantifiable feedback regarding their general client claims experience. According to Creswell and Poth (2018:181), data analysis requires an in-depth process of coding and organising data and interpreting data to produce themes. The document analysis used in this study initially identified a total of 4828 grounded codes. These grounded codes were grouped into 1358 separate codes and sorted into twenty-four code groups (see Figure 2-3).

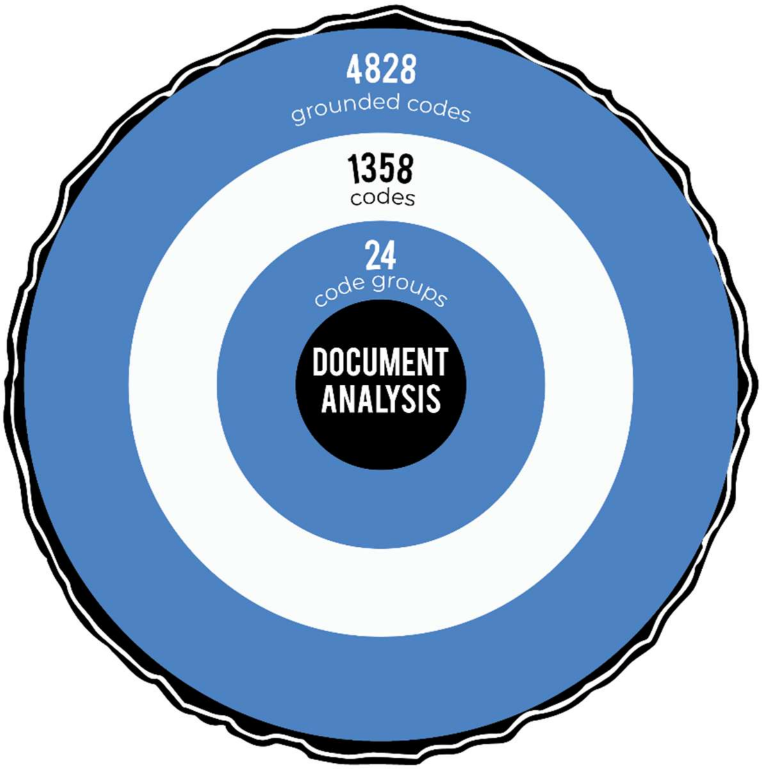

Figure 2-3: Summary of document analysis codes by volume

It is noteworthy that three specific areas that were included by the case company in the claim feedback documents, namely communication, external contractors and suppliers, and service quality, have already been identified by the case company as key areas in the evaluation of claims service to clients. These three areas were also represented in the final twelve themes or drivers that emerged from the study as significant elements to develop successful long-term client relationships.

It is vital to acknowledge that even though advanced software such as ATLAS.ti (version 9) benefits the collation and analysis of data, the final data analysis still requires an advanced level of personal interpretation and contextualisation. This point is emphasised by Patton

(2015:530), who explained that even though software can provide certain benefits in terms of ease and productivity, it is not a prerequisite for qualitative research and not a replacement for the intellectual process required in the analysis of data.

Using client claim feedback forms as the form of documentation played a key role in providing additional perspectives and supplementary insights to the study. The analysis of the organisational documents helped contextualise the study and was a significant contributing data source in the qualitative research approach as described by Creswell and Poth (2018:163). This capability enabled the use of documentation as an appropriate data source in addition to the interviews held with participants. The selection and analysis of these interviews will be discussed next.

2.6.2 In-depth interview selection and analysis

An action learning process was followed in the interview process. The initial document analysis and the themes that emerged could be used in the initial coding of the in-depth interview data. This use of data in different phases also complimented the grounded theory approach of the study. A challenge was that the unique description of each individual code could get lost in the process of merging the codes during the document analysis phase. To mitigate this challenge, codes were sorted into specific code groups. Once the coding of the in-depth interviews was completed, a grounded theory approach was used to compare the document analysis codes to the in-depth interview codes and ascertain which new code groups emerged. A total of 1321 initial grounded codes were identified in the interview analysis phase. These grounded codes were grouped into 1251 separate codes, which were sorted into twenty-six code groups (see Figure 2-4).

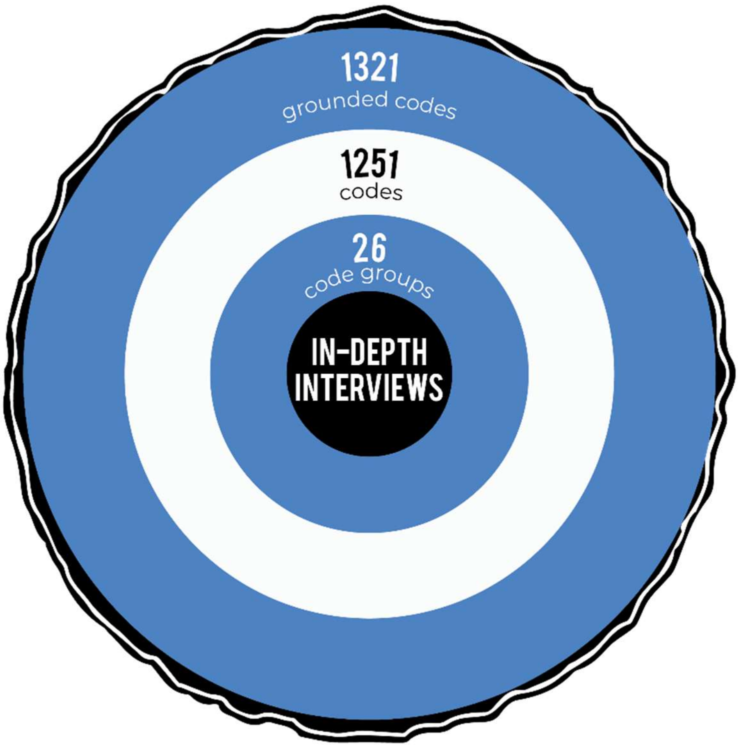

Figure 2-4: Summary of interview analysis codes by volume

Purposeful stratified sampling was used to identify interview participants. The use of a positive deviance approach enabled the CM to propose and identify long-term clients to participate in the study. The criteria were that the participants must have been a client for at least five years, represent the different age demographics of the company client base, and have previously lodged a claim. The only exception was younger Generation Z clients who may not yet have been with the company for a prolonged period. Written permission was first obtained from the insurer and underwriters of the clients of the case company before contacting potential participants. Each identified client was first contacted telephonically by the CM and staff to gauge their willingness to participate in the study. Every client contacted had to provide permission for the researcher to contact them to set up an appointment for an in-depth interview. This contact protocol also adhered to the strict policyholder protection and privacy rules the FCSA requires.

The CM also first approached staff to ascertain their willingness to participate in the study. The confidentiality of all clients and staff was maintained during the interview stage. The support of the executive management of the underwriters of the case company was obtained. This included the support of the Chief Executive Officer (CEO), Chief Financial Officer (CFO), Chief Operating Officer (COO), and the Senior Claims Manager. In-depth interviews were conducted with these individuals to obtain their perspectives on the potential drivers of successful long-term client relationships at the case company.

Before the interview data collection commenced, each participant signed an informed consent form. Before signing, the participants were informed of the research objectives, the informed consent forms were discussed with them in detail, and their rights and responsibilities as participants explained. The informed consent documentation is included as Addendum A in the annexures.

The in-depth interviews were conducted with three primary groups:

- Case company staff (including the Managing Director) (x 4)
- Senior Underwriting Managers (x 4)
- Clients (across different age groups) (x 15)

The initial goal was to conduct face-to-face interviews with all participants. However, the sudden and unforeseen impact of COVID-19 necessitated a change in the process. Most of the client interviews were conducted face-to-face before COVID-19 lockdown measures were imposed by the South African government. All the interviews with the case company staff and underwriters were face-to-face. Only the final four client interviews needed to be conducted via telephone due to COVID-19 restrictions on personal interaction. During the face-to-face interviews, clients had the option to conduct the interview at a conference facility or at a venue of their choice. All participants chose to meet at their office, home, or an alternative public venue that was convenient to them. The fact that participants could choose to be interviewed at a time and place convenient to them further ensured that the power relationship remained balanced.

The interviews were conducted in an unstructured and informal way, which allowed the participants to lead the direction of the conversation. The use of an A1 paper-canvas was used to capture participant feedback on the drivers of long-term client relationships and did not project any undue formality into the interview process. A non-judgemental attitude was maintained, and the input of each participant was acknowledged to contextualise their responses and achieve participant-driven research.

The researcher maintained an open and friendly approach in the knowledge creation process to facilitate a non-hierarchical and power-balanced interview (Mills *et al*., 2006a:9). There was already a rapport between the researcher and the intermediary staff and underwriting management because of a long-standing relationship between the parties. According to Creswell and Poth (2018:156), rapport is an essential element to get participants to disclose detailed perspectives during a process. The participants were made aware that their participation was also beneficial to them as the research outcomes would enable the case company to align its future relationship development strategies to participant feedback and needs. This helped to create a collaborative atmosphere that enhanced knowledge creation.

A unique approach was followed during the interviews to capture participant feedback in an interactive and visual manner. This process will now be discussed.

2.6.2.1 Participatory co-creation interview approach

A unique participatory co-creation approach was followed in which a canvas was used to capture participant feedback. The researcher sat across the participant and used an A1-sized canvas to capture and visualise participant feedback about their perceptions of the drivers of long-term client relationships in the case company. The centre of the canvas indicated the essence of the study, namely long-term client relationships. An open question was posed to determine what each participant believed the reasons, or "secret ingredients" were that had led to the development of long-term client relationships with the case company. As the interview progressed, the feedback started to take on the shape of a spider gram. A visual overhead representation example of the interview spider-gram is displayed in Addendum C. During the interview process participants could see their feedback evolve in an illustrative and visual format. They were also able to point to areas or themes that they were referring to when they wanted to describe their feedback in more detail. The interview process was flexible in that it did not follow a strict predetermined guideline. The participant could provide their own views which allowed for optimal co-creation of knowledge. The contextual information about the participants guided the researcher in the discussions and enabled the researcher to provide participants with the necessary context to be able to answer questions.

The unique canvas approach enabled interaction between the researcher and participants, which was a basis for knowledge creation and building constructivist grounded theory as described by Mills *et al.* (2006a:9). The co-creation process also ensured a balanced power relationship between the researcher and the participants as the creation of knowledge was optimally used in this way.

The feedback from clients regarding this unique interactive qualitative approach was overwhelmingly positive. Clients expressed that the face-to-face interview process made them feel comfortable and that they enjoyed the process. They also highlighted that they preferred the interview over having to fill in a questionnaire. They argued that they experience questionnaires as unimportant and nonsequential. They explained that a questionnaire is limiting in that it does not provide for vital follow-up questions and that it only allows for answers based on a sliding scale or through limited written feedback. One client confessed that he fills in most of these questionnaires "without even thinking" and that he usually just wants to get it over with. Another participant complained that a questionnaire is perceived as unfavourable as it can be time-consuming. In referring to the fact that the in-depth interview lasted over half an hour, he explained that he found it more enjoyable.

Participants expressed that the study's qualitative approach and the interactive interview process was different to a questionnaire in that it provided them with the opportunity to adapt or expand their answers. One participant also explained that he felt it was more personal as it was face-to-face. He was surprised that a company was still taking the time to conduct research in such a personal and interactive way. He interpreted this type of research as an indication of the case company's willingness to engage with him on a personal level, which made him feel important.

Client participants expressed that a quantitative approach using only a questionnaire would have resulted in different conclusions being reached. They believed that the interactive interview process highlighted unique aspects about long-term relationship development that would not have been possible with a different research method. This positive feedback highlighted the value of the qualitative process that was followed in this study and reaffirmed the decision to also use in-depth interviews to capture the unique perceptions of participants.

2.6.2.2 Reflection on face-to-face versus telephonic interviews:

Due to the impact of the government-imposed COVID-19 lockdown measures, the last four interviews could not be conducted face-to-face and were done telephonically. The researcher reflected on these telephonic interviews by making recordings to capture thoughts.

The experience of conducting the interviews in a face-to-face setting versus a telephonic conversation was that FTFI allowed the researcher closer collaboration with participants and provided a unique tangible way to co-create knowledge in the form of the canvas.

The interactive nature of the face-to-face interview process enabled participants to gesture and indicate areas on the canvas being discussed. They were able to see the development of the feedback in a visual format, and this evolving process created a sense of achievement for participants at the end of the interview. The face-to-face interviews also enabled the researcher to observe, follow, and respond to the emotions and body language of participants. During the telephonic interview, it was impossible to observe the facial expressions of the person or envision the person on the receiving end of the call. The telephone conversation was limiting because it was more challenging to build initial rapport. It also lacked the unique benefits of the face-to-face interviews where a canvas was used to achieve knowledge co-creation.

2.6.2.3 Participant observations

The constructivist method of co-creating knowledge with the aid of participants required a transparent research approach. The experience and reflections of the researcher in the face-to-face interviewing process was documented by making post-interview voice recordings to capture thoughts. These reflections helped to explore how the research process unfolded, a need as discussed by Lauckner *et al.*, (2012:7). The reflections also allowed the researcher to include feelings and perceptions of the interviews; a method described by Creswell (2014:168). An essential element of this process was to continuously examine personal intentions to illuminate the potential influence that the researcher's thinking, emotions, and personal interpretations had on knowledge creation.

A contributory element to the participant observation process was the use of the participatory co-creation process incorporating the use of the paper canvas to create knowledge. The participant thoughts and perspectives captured on a canvas during the interviews provided a concise and visual representation of their feedback. This interactive process enabled the researcher to immerse himself in the interview protocol and instantly identify key themes as they emerged. The researcher was then able to reflect on the participant feedback by examining the contents of each canvas after every interview. The canvas also doubled as a memorandum of the discussion.

This complimented the constructivist grounded theory development process because data could be collected and analysed simultaneously. While analysing, the researcher was able to become more intimate with the researched phenomena. As a result, the observations and ideas followed a process whereby it was grounded in data.

2.7 Conceptualisation

Conceptualisation played an essential role in theory development in this study. According to Glaser (2002:23), conceptualisation is an integral element of grounded theory. The grounded theory process demands a systematic approach to theory formulation. The study adhered to this by analysing a variety of data that was collected in a chronological way during the study to conceptualise the theory. The concepts that emerged followed patterns that could be identified by categories and sub-categories.

For this study, the concepts identified in the data were called *codes*. The researcher followed the four levels of conceptual analysis in grounded theory as described by Glaser (2002:30):

- Collection of data
- Generation of different categories
- Discovering core categories
- Creation of formal theory

The grounded theory refers to concepts as the identification of social patterns that are grounded in research and data. The patterns are identified through continuous comparison of theoretically sampled data until conceptual saturation is reached (Charmaz, 2014:342). Theoretical saturation is achieved when all the data categories are "saturated" through a process of constant comparison whereby no new insights into the categories are obtained (Creswell & Poth, 2018:203). In this study, the vast amount of data used proved sufficient in reaching theoretical saturation. During the final stages of the client interview process, no new themes or information emerged that added to the understanding of the categories. However, to achieve a balanced demographic spread, the interview process was continued to ensure that at least three interviews per client age segment were included.

2.8 Qualitative reliability

According to Creswell (2014:201), the qualitative reliability and trustworthiness of a study can be achieved by using responsible data management. This can be achieved by adhering to the following guidelines:

- Accurate and comprehensive documentation of data
- Thorough checking of transcripts and the coding process
- Cross-checking codes to ensure that they are reliable

The reliability of this study was enhanced by the development of the case study protocol and action research process. The comprehensive nature of the data documentation is reflected in the use of client statistics spanning 36 years, the detailed analysis of 665 primary client feedback documents, and the in-depth interview process with 23 participants that were transcribed, coded, and analysed.

2.9 Qualitative validity

The validity of the qualitative study was achieved through the process of triangulation. According to Creswell and Poth (2018:260), this process involves the use of a multitude of sources to provide corroborating evidence and shed light on phenomena. The triangulation process involves a careful examination of different data sources to justify themes that emerge and to validate the accuracy of the study. In this study, evidence of recurring codes and themes in different data sources were located, and any gaps were identified through the action research process.

Triangulation was achieved by using the following sources of data:

- Claim feedback forms for a period of three years
- In-depth interviews with broking staff, underwriters, and clients (split into different age demographic groups)
- Relevant literature and the reflections and observations of the researcher

The researcher was able to continuously discuss emerging themes with study supervisors to ensure that triangulation was achieved. Validation was also achieved through prolonged engagement with participants, as described by Creswell and Poth (2018:260). The researcher built rapport with the broking staff and underwriting participants over a long period.

In the process, the culture and context of the case study company were captured. This close and long-term contact with participants help create trust and let the researcher get familiar with the case company. This close collaboration with participants ensured that their involvement was guaranteed, as suggested by Creswell and Poth (2018:262). The researcher could spend ample time with each individual participant to ensure that the objective of the study was reached. Internal validity refers to the ability of researchers to match observations to developed theory (Bryman *et al*., 2014:44). In terms of this study, four of the emerging main drivers of long-term client relationship development corresponded with McCarthy's original marketing mix theory in which he explained the "tools" required to satisfy a target group (McCarthy, 1960:37). Even though this theory referred to traditional or transactional marketing, this study also highlighted the importance of these elements from a RM perspective. These elements, also referred to as the "four P's of marketing", namely product (or service), price, promotion, and place, also emerged from the data analysis as critical elements for developing long-term client relationships. The data analysis came full circle back to original theory as described by McCarthy (1960:1).

2.10 Conclusion

Chapter 2 discussed the practical research process used in the study. Background to the researcher's scientific beliefs was provided, and the appropriate research approach and strategy for the study was highlighted and justified. The research setting was highlighted, and the data collection and analysis process was discussed. The research process of constructivist grounded theory through a case study was also discussed.

Chapter 3 will represent the application of the research methodology discussed in Chapter 2. The results of the data analysis will be discussed, and the research findings revealed.

CHAPTER 3: RESEARCH FINDINGS

In this chapter the research findings of the data analysis will be discussed. The case study database was constructed with advanced scientific software (ATLAS.ti - version 9). It was then thematically analysed by utilising constructivist grounded theory development as a strategy for data analysis (Friese, 2014:19). The case study database included a comprehensive set of data obtained from various sources (see Figure 3-1).

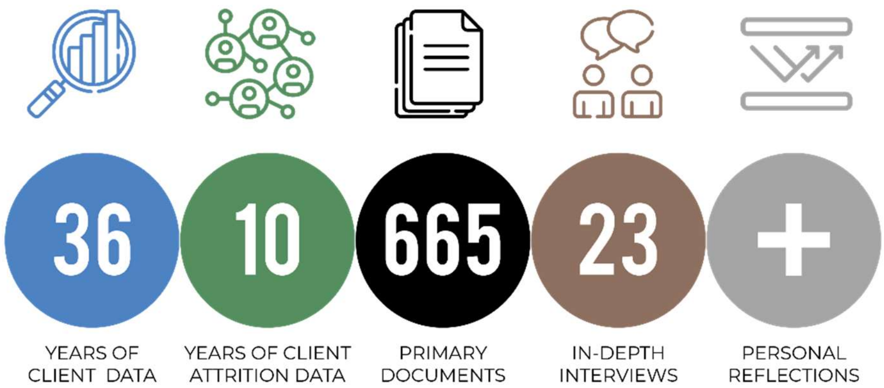

Figure 3-1: Snapshot of data sources used in the study

The data used in the study are summarised below:

- Statistical data of clients collected over 36 years comprising age-specific demographics and policy inception data. Client attrition statistics over 10 years consisting of 120 monthly reports.
- Client-claim feedback forms for three years consisting of 665 primary documents.
- A total of 23 in-depth interviews that consisted of the following:

(a) Four in-depth interviews with the CM and staff members of the case company

(b) Four in-depth interviews with the executive management of the case company's underwriting management agency company (CEO, CFO, COO and Senior Claims Manager)

(c) Fifteen in-depth interviews with clients across five demographic age groups

(d) Personal reflections and comments

- The following table summarised these data.

Table 3-1: Data sources, themes, and codes

DATA SOURCES USED IN THE STUDY							
A) STATISTICAL DATA	**NUMBER OF YEARS**	**YEARS**	**NUMBER OF REPORTS**				
1 Client cancellation data	10	2009 to 2019	120				
2 Policy inception data	36	1984 to 2019	36				
B) DOCUMENT DATA							
Client Claim Feedback Forms	3	2017 to 2019	665				
C) IN-DEPTH INTERVIEWS							
STAKEHOLDER & CLIENT DEMOGRAPHIC GROUPS:	**STAFF**	**U/WRITERS**	**GEN Z**	**GEN Y**	**GEN X**	**GEN W**	**SILENT GEN**
Number of participant interviews	4	4	3	3	3	3	3
TOTAL INTERVIEWS: 23							

THEMES, CODE GROUPS AND CODES				
Themes & Code Groups	**Document Analysis**		**In-depth Interviews**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
1. COMMUNICATION				
A1 Communication & B1 Communication	85	533	37	35
A2 Communication: Language & B2 Communication; Language	6	6	13	13
A3 Communication - Telephone & B3 Communication; Telephone	8	8	32	33
A4 Communication - FTFI & B4 Communication; FTFI	7	7	263	273
2. ACCESSIBILITY				
A5 Accessibility & B5 Accessibility	43	43	7	7
3. TRUST				
A6 Trust & B6 Trust	10	10	49	53
4. COMMITMENT				
A7 Commitment & B7 Commitment	50	52	31	41
5. VALUES				
A8 Values & B8 Values	49	50	47	50
6. CONFLICT HANDLING				
A9 Conflict Handling & B9 Conflict Handling	12	37	26	27
A10 Client Complaints & B10 Client Complaints	129	129	3	3
7. SATISFACTION				
A11 Satisfaction & B11 Satisfaction	67	169	4	4
8. STAKEHOLDERS				
A12 SH - Company Manager & B12 SH; Company Manager	23	30	268	277
A13 SH – Staff & B13 SH; Staff	156	651	118	127
A14 Staff – Claims Manager	46	292	0	0
A15 SH – Contractors & B15 SH; Contractors	148	553	23	23
A16 Designated staff & B16 Designated Staff	1	1	38	38
A17 Advice & B17 Advice	3	3	5	6
A18 Assessor	160	472	0	0
9. PLACE				
B18 Place	0	0	16	16
10. PROMOTION				
A19 WOM & B19 WOM	44	48	19	31
11. SERVICE QUALITY				
A20 Service Quality & B20 Service Quality	85	533	37	35
A21 Claims Handling & B21 Claims Handling	211	1186	65	69
A22 Peace of Mind & B22 Peace of Mind	6	6	6	6
B23 Systems	0	0	6	6
B24 Product	0	0	30	31
12. PRICE				
A23 Price & B25 Price	4	4	75	84
A24 Underwriting & B26 Underwriting	5	5	16	16
TOTAL CODES	**1359**	**4829**	**1234**	**1304**
PRIMARY CODES: 2593				
GROUNDED CODES: 6133				

During the coding process it became apparent that unique relationships existed amongst different codes. These relationships and the links between them became apparent when quotes and codes were grouped into themes and analysed individually. The potential relationships between the codes have been highlighted in this chapter as per the example below:

Relationship: Theme X ↔ Theme Y

Addendum D consists of a report created in ATLAS.ti (version 9) and summarise the initial codes identified during the document analysis and in-depth interview stages specific to one theme. The complete database in ATLAS.ti (version 9) can be provided on request. The data provided by the case company was accurate as of 28 January 2020. The research findings will be presented in two sections to represent the two research stages. The first stage is a comprehensive statistical analysis of the case company that illustrates the duration of client relationships in years, the age demographics of the client base, and the client attrition rate. The purpose of this first stage is to provide background on the age demographics of the age company and to validate its historic ability to develop long-term client relationships. The second stage is the thematic analysis of case documents; these documents being claim feedback forms and in-depth interviews with the case company staff, underwriters, and clients. These two stages will now be discussed.

3.1 Stage 1: Statistical data analysis

Special permission was granted by the primary insurer, the underwriting management agency, and the CM, to gain access to specified client data. This permission was required to obtain specific information such as policy inception dates, client age demographic data, and client cancellation numbers. The raw data were provided by the company's external information technology provider in a comprehensive report format that revealed no personal contact details or detailed policy information of the clients. This guaranteed the protection of the integrity of the personal data of clients. To protect the intellectual capital of the case company this data can be made available in a modified version upon request. A description of the different groups of data used for this study will now be provided.

3.1.1 Client relationship longevity:

To determine the longevity of client relationships of the case company, the policy inception dates of all existing clients were first extracted and analysed. This data provided accurate information on the exact number of years that clients have conducted business with the case company since its inception over 36 years ago.

The purpose of this data were to provide an accurate reflection of the longevity of client relationships within the organisation and to validate the company's ability to build successful relationships with clients over an extended period.

The data set comprised of information about 4204 clients. The data were converted into separate Microsoft Excel spreadsheets, analysed, and then sorted into groups. Table 3-2 summarises the findings of the data analysis. (The detailed analysis containing the full database is available upon request).

Table 3-2: Client relationship longevity in years

CLIENT RELATIONSHIP IN YEARS	NUMBER OF CLIENTS	% OF TOTAL CLIENTS
> 30 years	447	11
> 25 years	592	14
> 20 years	1034	25
> 15 years	1607	38
> 10 years	2245	53
> 5 years	2961	70
> 3 years	3288	78

The summary of this data is as follows:

- **70%** of clients have been with the company for **over 5 years**
- **53%** of clients have been with the company for **over 10 years**
- **25%** of clients have been with the company for **over 20 years**
- **11%** of clients have been with the company for **over 30 years**

These numbers reflected the case company's ability to maintain successful, long-term client relationships. The data also validated the case company's choice to support a positive deviance study as the company has a proven track record of maintaining long-term relationships with clients. The findings also justify why a leading insurer recognised the case company in the past with an award for successful client retention.

3.1.2 Identification numbers and age demographics

The next step was to analyse data to gain a clear understanding of the client segmentation according to age groups. The South African identification number of each client was used to create an accurate database reflecting the age of all clients at the time of the study. The first six digits of a South African identification number provides the holder's date of birth and could therefore be used to determine the exact age of each client. It also provided the opportunity to attain an accurate representation of the unique age demographics of the case company clients.

In analysing the data there were discrepancies with only limited personal identification numbers where these numbers were incorrect, incomplete, or where the identification number was not on the system. Clients with identification discrepancies were subsequently omitted from the age demographic database to maintain accuracy of results.

The data were then carefully sorted into the five standard age demographic groups. This data were useful as it accurately represented the client age demographics of the case company and the percentage of clients who fall within each age group. These ages were divided into age categories as proposed by the Pew Research Centre (Dimock, 2019:1) and the results of the statistical analysis was as follows:

Table 3-3: Generational client statistics

GENERATION	AGE GROUP BIRTH DATES	AGES (as at 2021)	% OF TOTAL CLIENT BASE	AVERAGE NUMBER OF YEARS WITH COMPANY
Generation Z (Gen Z)	1997 to 2012	9 to 24	1%	1
Generation Y (Millennials)	1981 to 1996	25 to 40	24%	5
Generation X (Gen X)	1965 to 1980	41 to 56	28%	11
Generation W (Boomers)	1946 to 1964	57 to 75	33%	24
Silent Generation	1928 to 1945	76 to 93	13%	21
Greatest Generation	<1928	94+	0,3%	23

The summary of the data is as follows:

- 74% of the clients are 41 years of age or older
- 46% of clients are 57 years of age or older.
- 1% of clients are 24 years of age or younger
- The generation with the largest representation is that of Generation W (Boomers).

The low percentage of Generation Z clients can be attributed to the fact that most individuals in this age category are still studying, financially reliant on their parents, and insured under their parents' policies and therefore do not have their own insurance contract. The case company also has a strict underwriting policy that prevents targeting clients in this age group due to the inherently higher risk of younger drivers. However, the case company does accommodate younger drivers who are insured under the policy of their parents because a driver history has been established.

For the purposes of the study the Greatest Generation and Silent Generations were combined. Their data were coded under the same code document group to simplify the coding process and because of the low number of Greatest Generation clients.

The data were meaningful because it revealed the unique age demographics of the case company. The data indicated that the case company has an aging client base. It also highlighted the importance of adhering to a purposeful sampling approach in the interview-stage to get the feedback of clients across different age groups. According to Creswell (2009:136), the intentional use of demographic variables can be meaningful as it can function as a type of mediating variable in qualitative research. The use of clients from different age groups during the interview phase of the research ensured that the perspectives of respondents from these different age generations could be obtained.

3.1.3 Policy cancellation rates and reasons

The final section of statistical data revealed the total cancellation rates of clients over 10 years. The purpose of this part of the data analysis was to measure the company's client attrition rate and their ability to retain client relationships over time. The data used contained client cancellation dates and actual reasons for cancellation. The data were available since a detailed description of all policy cancellations are loaded into the company's computer upon client cancellation. The case company's software providers generated a cancellation report that showed the number of cancellations per month and the reason for cancellation.

The data consisted of 120 individual monthly reports converted from Visual Basic.NET to Microsoft Excel. The different cancellation reasons were grouped into three distinct categories to get a more accurate and detailed representation of the realistic client attrition rate. This was also done to provide a true reflection of client cancellations requests initiated by clients as opposed to cancellation that were company-induced or generic in nature. Below is a breakdown of these client-initiated cancellation categories.

Description of cancellations via client request:

- Cancellation request by client
- Alternative insurance
- Unhappy with claim
- Payment stopped

Cancellations for financial reasons:

- Premiums behind
- Bad claims history

Cancellations due to client emigrating or moving elsewhere

- Client moves away (emigrating)
- Moved to another branch

Generic cancellation reasons:

- Data correction
- No vehicle

A key category was the cancellations via client requests group because it represented those policies cancelled on request by clients. In these cases, cancellations were not initiated by the case company or in instances where clients may have moved overseas or simply transferred their policy to another branch within the same group.

The final findings of this analysis revealed that the case company maintained an average annual adjusted client attrition rate below 5%. The low cancellation rate affirmed the company's ability to retain clients effectively over a long period and validated its choice as a case company for this study.

The next stage of the data analysis, namely the document and in-depth interview analysis, will now be discussed.

3.2 Stage 2: Thematic analysis of documents and interviews

Central to this research is the discovery of the underlying drivers of successful long-term client relationships. Staff participants described the unique long-term relationship between the case company and its clients as the most significant factor in the company's success and called it proverbial "gold". The purpose of the next stage was to delve into the data to discover the elements that created this "gold". Twelve distinct element themes emerged from the coding and analysis of the client claim feedback forms and in-depth interviews. This chapter will refer to the themes as the twelve drivers of successful long-term company-client relationships. In the discussion, direct quotes from the data provide context to the discussion and deeper insight into participant views. The discussion will also highlight any potential relationships between various themes (or drivers). Figure 3-2 reflects these drivers as pillars.

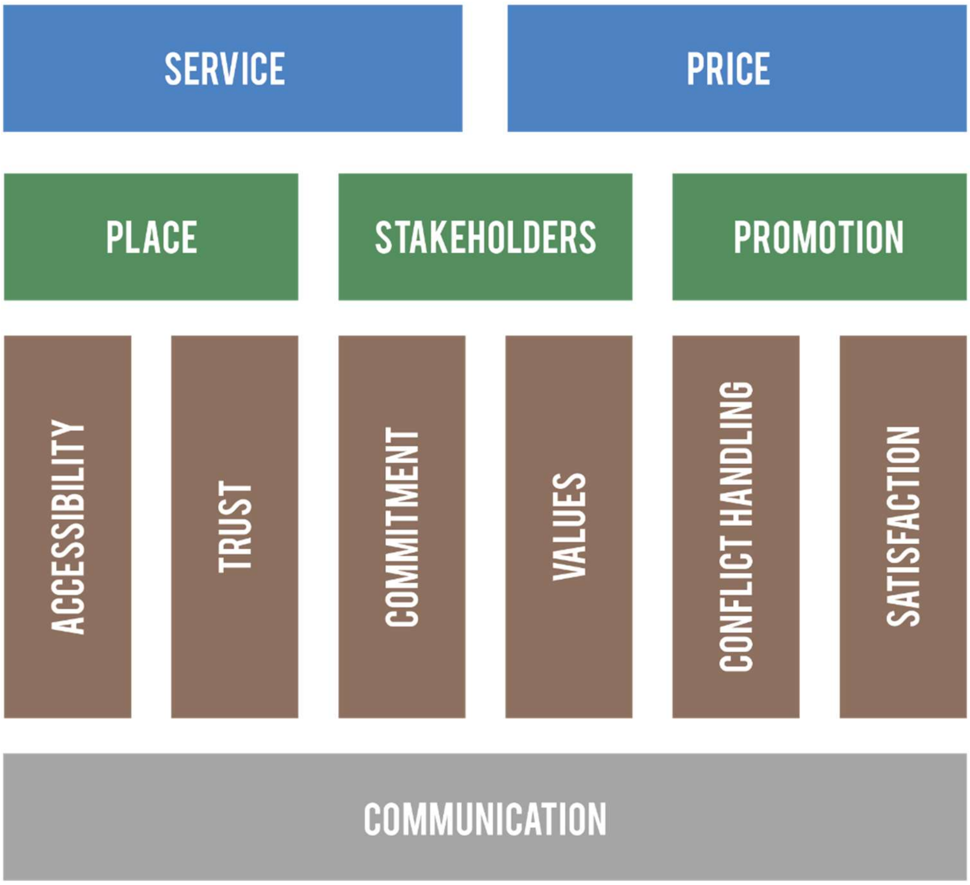

Figure 3-2: The 12 drivers of successful long-term client relationships

In adhering to a grounded theory approach that is used in the study, the different drivers will be discussed by referring to each theme from the ground up.

Driver 1: Effective communication as a contributing factor in the development of long-term client relationships

THEME: COMMUNICATION				
Code Groups	**Document Analysis**		**Interview Analysis**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
Communication (A1 & B1)	85	533	37	35
Language (A2 & B2)	6	6	13	13
Telephone (A3 & B3)	8	8	32	33
FTFI (A4 & B4)	7	7	263	273
TOTAL	**106**	**554**	**345**	**354**

Total number of primary codes	**451**
Total number of grounded codes	**908**

The critical role of communication in developing successful long-term client relationships was a significant theme that emerged from the data analysis. It was highlighted by all the interview participant groups, namely intermediary staff, underwriters, and clients. The table above indicates the code groups and the number of primary codes and grounded codes assigned to the communication theme from both the document analysis and the in-depth interviews. (A similar summarised data table is included in this chapter for every theme that emerged from the study).

The importance of effective communication first emerged during document analysis. In the claim feedback forms, clients could rate their experience regarding staff communication. Even though clients could rate the communication on a scale, many responded by making their own comments via email or in the remarks section of the claim feedback forms. This provided rich descriptive data. The initial feedback indicated high levels of client satisfaction with the communication received from the staff. On over 365 occasions, clients rated the communication by the company staff as exceptional, excellent, and good to very good. This highlights the potential relationship between effective communication and high levels of client satisfaction.

Relationship: Communication ↔ Client satisfaction

The feedback about communication was valuable because it highlighted both the client communication experience, and those which communication constructs are valued most by clients. From the analysis of the document data, it was derived that clients value the following communication aspects the most:

Table 3-4: Communication aspects that clients value

Friendly	Clear	Patient	Courteous
Swift	Thorough	Sympathetic	Efficient
Helpful	Straightforward	Professional	Effective

The analysis of the in-depth interviews further highlighted the importance of communication in building long-term relationships with clients. Some company staff members expressed the view that the long-term client relationship ultimately comes down to its communication with clients. Client participants also shared this belief. A Generation Y client stated that the most critical aspect in her long-term relationship with the company is “definitely their communication with me.” Silent Generation clients appreciated that they could speak openly, honestly, and freely with the staff and that this helped build a long-term bond and commitment with the company.

Relationship: Communication ↔ Commitment

This healthy communication culture also extends beyond clients. One of the underwriter participants stated that good communication also exists between the company management and underwriter staff. Regular meetings take place between the CM and staff. These meetings highlight potential issues with a particular client even before the information might emerge through other channels. This proactive approach benefits the underwriters because most complaints can then be managed in-house by the brokerage itself.

In-house resolution reduces the potential for conflict between clients and insurance providers and indicates the critical relationship between effective communication and conflict handling.

Relationship: Communication ↔ Conflict handling

The interviews also highlighted the relationship between communication and service quality. An underwriter stated that it is a “no-brainer” that good communication equates to good service. A Generation Z client agreed by expressing that good communication automatically relates to good service.

Relationship: Communication ↔ Service quality

During the data analysis, specific topics emerged that are of particular importance to clients regarding communication in general. These topics will now be highlighted.

3.2.1.1 The importance of listening to clients

An interesting theme that emerged from the data were the importance of listening to clients. Listening was highlighted by brokers, underwriters, and clients. An underwriter stated that she believed one of the main reasons clients have remained with the company for so long is that clients feel that they are being "listened to".

A company staff member also agreed with this notion and said that when a client comes to see you, "they want an ear to listen to". In the staff member's personal experience, he has observed that clients instinctively know if they are listened to. He stated that effective communication and listening to a client provides one with the opportunity to "make the client a part of you". This unique description provides a good reflection of the potential positive impact of effective listening skills in developing long-term company-client relationships.

Clients shared this sentiment. Clients placed a strong emphasis on the importance of having someone who will listen to them, particularly when they have a problem or an issue. One client stated that the company "always has an ear that listens to me", which concurred with the previous point made by the staff member. One of the underwriter participants further maintained that effective listening creates trust. This view was shared by a client who stated that the company listens and then responds. She expressed this trust as: "I know I don't have to go back again; it will be done".

Relationship: Communication ↔ Trust

3.2.1.2 The importance of catering to specific language preferences

A distinctive theme that emerged from both the document analysis and the in-depth interviews was that clients valued the ability to communicate in a language of their choice. South Africa is one of the most multilingual countries in the world, as is reflected by the eleven official languages acknowledged by its constitution. However, due to the number of official languages, it is not always possible for companies to converse with a client in their home language. Most companies use English as the sole medium to communicate with clients. Even though the case company is entitled to communicate only in English with all its clients, it has chosen to add the capacity to communicate in Afrikaans with those clients that prefer this language medium. The ability for clients to converse in their home language was mentioned as a strong contributing factor in their long-term relationship with the company. This topic was first raised on six occasions in the client claim feedback forms. A client who has been with the company since its inception stated that the "most wonderful" thing about his claims experience was that he could communicate in his home language.

One client mentioned that there are "very few service providers that still serve you in your preferred language". This indicates a potential competitive advantage for companies if they can also communicate with clients in their preferred language. During the interview stage, the value for clients to communicate in their preferred language surfaced again. Intermediary staff mentioned that clients are sometimes left frustrated when compelled to communicate in a language they are not fluent in. One staff member explained that her bilingual ability makes it more convenient for clients as they can then communicate in a language, they are comfortable with. Clients shared these beliefs. A Generation X client explained that being able to communicate in his home language is important to him and that it is his preference as someone that has "grown up in the platteland". He argued that people sometimes find it challenging to express emotions or important matters in English as they may not be as fluent in a second language. He also mentioned that clients in the local community would not approve if they suddenly had to communicate solely in English and that a "corporate culture" where English is the only communication medium would make it difficult to build relationships, particularly with older clients.

Finally, a Generation Y client commented that one reason she has built a long-term relationship with the case company is because they are able to return her calls in her home language. In her experience, this makes it easier for her to understand them. She also explained that she feels less pressured to "prepare a speech" in a different language.

The benefits of conversing in a home language are summarised below:

Table 3-5: Perceived client benefits in communicating in a home language

	Descriptive Code
1	More convenient
2	Clients are more comfortable conversing in their home language
3	It serves a potential client preference
4	Easier for clients to express their emotions
5	Clients are not always fluent in other languages
6	Easier to build a relationship with another person

	Descriptive Code
7	Easier to understand another person
8	Client can provide immediate feedback and do not have to "prepare" a response

3.2.1.3 The role of different communication mediums in the development of long-term client relationships

During data analysis, three distinct communication channels emerged that are used by the case company in its client communication:

- Email
- Telephone
- Face-to-face interaction (FTFI)

The results of the data analysis regarding feedback from clients on how these communication channels affect their long-term relationship with the case company will now be discussed:

3.2.1.3.1 Email

Clients highlighted on the value of using email as a fast and effective communication medium. Even though the document analysis made no specific mention of emails, clients did provide positive feedback to the fact that they can provide feedback on their claims experience via email. The interviews provided more specific feedback regarding email as a communication medium. The most significant themes that emerged about email being effective communication were as follows:

The importance of rapid email response

During the interviews, a Generation Z client stated that she values the quick turnaround time by the case company to any policy changes she requested from the company via email. One of the main reasons for this quick turnaround time may be best explained by the founder of the case company who stated that the company follows a principle of "what comes in today, goes out by tomorrow". This principle also requires that a colleague always double-checks the accuracy of information on revised policy schedules before any feedback is emailed back to clients. This, in turn, ensures that accurate and reliable information is communicated to clients in an expeditious way.

Clients further highlighted the benefits of this approach by expressing that they valued the fact that the company always replies to their email. A Generation Y client stated that other service providers do not always respond to her. In explaining her viewpoint, she explained it:

> Clearly, they get so many emails that they cannot get back to everyone. Here you know they get back to you.

The importance of limiting unsolicited emails

Clients commended the company for not sending them unsolicited or marketing-related emails. Even though the company sends annual renewal notices, which one underwriter respondent described as a significant communication exercise, it is the case company's policy to refrain from emailing any irrelevant or unnecessary messages during the year. Unsolicited emailing, or "spam", is where multiple unsolicited messages are sent to bulk recipients for commercial advertising.

A Generation Z client stated that she appreciates the company's communication policy as she does not favour generic marketing or cross-selling emails. A Generation Y client agreed with this notion and stated the communication she receives via email is "not relentless or irritating". One client mentioned that her colleague had a different experience with a direct insurance provider who constantly sent her emails to cross-sell additional services.

Finally, it was noteworthy that one of the broker participants stated that even though an email is often essential and effective, he would always make a more personal telephone call to a client when possible. This leads to the next communication medium that emerged, namely that of the telephone.

3.2.1.3.2 Telephone

In both the client claims feedback forms and interviews, feedback was provided regarding the company's telephonic communication. The general feedback in the claims feedback forms was that telephonic communication was excellent, fast, and friendly. Clients mentioned that they value the immediate assistance they receive when they call the company.

Two interesting themes that emerged during the data analysis were the importance of proper telephone etiquette and a more personal telephonic communication strategy in building long-term client relationships.

i. The importance of proper telephone etiquette

A staff member best described proper telephone etiquette with the comment that the first connection a client has with the company is often when the phone is answered. He mentioned that while observing the telephone conversations of the case company's front staff over years, he has witnessed no instances where staff were disrespectful or rude to clients. An underwriter participant highlighted the importance of proper telephone etiquette by stating that good manners on the phone are an essential element of good service. In his personal experience in observing the way the company communicates with clients for over 25 years, he made the following observation:

> Clients do not have to deal with a shrill voice or someone that will affect their human dignity. It is a professional conversation. Always. Professional communication is important for long-term relationships. Compare it to a relationship with your wife. If you are constantly mean, unprofessional, or loveless in the way you communicate, the relationship will falter.

The importance of the correct tone of voice used by company staff when dealing with clients telephonically was also highlighted by a client:

> Your friendly helpful voices and quick answers when phoning in makes you a very pleasant company to do business with.

Clients value the fact that it is a real person who answers the phone ant that they always provide their name first. This is different to the norm when dealing with certain call centres where teleprompters are the first point of contact. Clients also correlated the service they received to the way they were treated when calling the office. This indicates a potential relationship between effective communication and service quality.

Relationship: Communication ↔ Service quality

ii. The value of a more personalised telephone strategy

A theme that clients felt very passionate about was the value of a more personalised telephone service compared to dealing with call centres. The fact that the company uses staff to answer phones and do not use a teleprompter or a call centre is something that clients value in their relationship with the case company. When referring to previous experiences with modern-day call centres, they expressed strong emotions and frustrations. From the interviews, participants highlighted the following frustrations in dealing with certain call centres (see Figure 3-3).

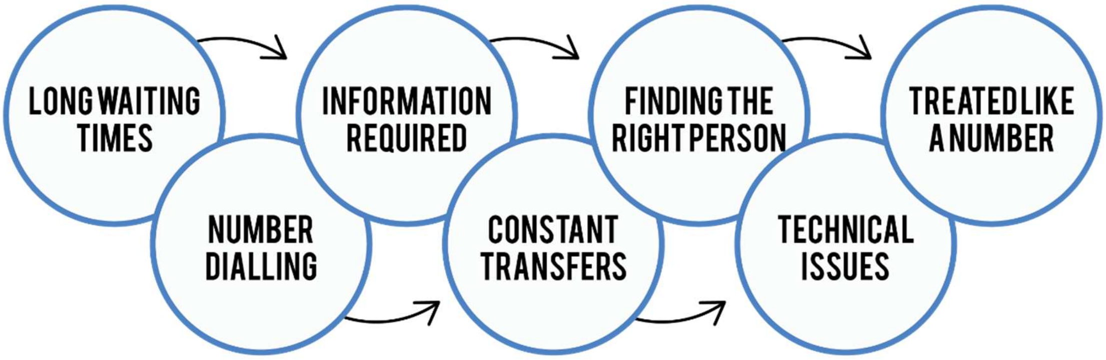

Figure 3-3: Client frustrations with call centres

a) Long waiting times

That a phone continuously rings with no one picking up was cited as a major frustration. One client expressed the frustration as follows:

> You stand with the phone and can have a whole conversation while the melody is playing in the background.

From discussions with the case company staff, it emerged that the company commits to a policy where a phone must be answered with urgency. The proximity of the CM to the front desk also facilitates the speedy answering of phones as she would enquire why a phone is ringing for too long. It has now become part of the company culture to answer phones speedily.

b) Continuous dialling of numbers

Company staff members conveyed their own frustrations when dealing with call centres. They mentioned that they despise having first to dial a range of numbers to get to the right person. A Generation Y client agreed with this sentiment and described it as “very irritating if you phone a place, dial one for this, dial two for this, dial three for this”.

He was grateful that this was not the case with the case company and that a person answers and helps immediately when a call is made. Specific reference was made that the case company is different because clients do not have to deal with “seven different switch boards”.

c) Information required

A Generation Y client referred to the frustration of dealing with call centres when having to provide an exhaustive list of information before someone can assist. She made the following sarcastic comment:

> You must provide this and that and almost give a blood sample before they can help you!

d) Constant transfers

Clients expressed frustration in dealing with call centres where they are transferred from one person to the next. One client explained that when dealing with other call centres, she "has to tell her story, then gets transferred, and then needs to repeat the same story again". In asking how this made her feel, she stated that it made her feel unimportant. She mentioned that the case company is different because she does not need to continuously repeat her story as she can deal with a specific person.

An underwriter explained his own experience and frustration with this practise:

> It is like chasing after the wind. Everything is done telephonically, and you are transferred from the one person to the next. Today you speak to this person and tomorrow with a different person. Then you call again and there is someone different. It just does not work. Here it functions completely different.

e) Difficulty finding the right person to speak to

Clients expressed their frustration in finding the right person to speak to. A Generation X client mentioned that he often finds it difficult to get access to senior management when dealing with call centre consultants. His frustration was that he could not get answers from the person he was dealing with. Even the CM expressed her own frustration in finding the right person when dealing with call centres. This lack of accessibility to key decision-makers is a theme that also emerged in other areas of the study and will be addressed separately.

f) Technical issues

A Generation W conveyed his frustration with call centres where he has been cut off while being transferred. This experience was also shared by a client in a claims feedback form:

> It was enjoyable to communicate personally and not via a press one, for that press two, and then having to listen to music until you are cut off.

A Generation X client expressed previous frustration that, while he was insured with a major insurer, a critical electronic recording of a previous conversation was unavailable because the recording was faulty.

g) Being treated like a number

Clients expressed that call centres sometimes made them feel insignificant. A Generation W explained that "by the third call, you just feel like a number". A variety of interview participants argued that the case company follows a different approach. Two underwriter respondents stated that the case company is different in that the client can first speak to a person, not a machine. Clients of the company confirmed these sentiments.

A Generation X client, when referring to previous call centre experiences, made the following comment:

> For me personally, when these people call me, it feels like a machine that is talking to me. You know, ten to one he sits there with his list and reads everything off the list just like a donkey. You can't interrupt him because he will forget what he said to you in the second line.

Clients mentioned that they value the fact that the case company relies on a human who picks up the phone. A Generation Y client said that she understood that larger companies must use teleprompters due to their size, but that the case company is different. She stated that when "you call, someone answers". She further confirmed that the personal contact she receives is "more important for me than any other item with insurance".

Finally, a Generation W client stated that one of his primary reasons for having a long-term relationship with the case company is that he does not have to phone when he wants to deal with the company. This leads to the final communication medium that emerged, namely that of FTFI.

1.2.2.1.1 Face-to-face interaction (FTFI)

The value and benefits of FTFI as a communication medium was a remarkably interesting theme that emerged from the data analysis. A significant number of respondents cited FTFI as a critical component of long-term client relationships. This is significant as it indicates a potential competitive advantage and unique selling proposition for intermediaries who are often located close enough to clients to provide access to FTFI as a communication medium. The possible value of FTFI was first mentioned in the client claim feedback forms.

One client mentioned their preference to communicate face-to-face:

> It is always better for me to look someone in the eye when it is required and therefore it is helpful if I can visit your offices when I want to.

Other clients mentioned that their claims received immediate attention and ran smoothly when they visited the branch to register their claims “in person”. In-depth interviews highlighted the value of a qualitative research approach when FTFI emerged as one of the most frequently cited drivers of long-term client relationships. The role of FTFI as a critical contributor in the development of successful long-term client relationships emerged 273 times and was also highlighted by all the participants and client age groups in the study.

1.2.2.1.2 The benefits of FTFI in developing successful long-term client relationships:

The interview data analysis highlighted a range of unique benefits of FTFI in building long-term relationships (see Table 3-6).

Table 3-6: Benefits of FTFI

i.	Fulfils an underlying human need
ii.	Overcomes electronic challenges
iii.	Incorporates body language
iv.	Builds a deeper client connection
v.	Facilitates effective conflict handling
vi.	Facilitates effective negotiation
vii.	Facilitates fast claims service
viii.	Provides an effective form of counselling
ix.	Facilitates a warm and welcoming reception

The next section discusses the benefits of FTFI in developing long-term successful client relationships.

i. Fulfils an underlying human need

The CM described FTFI as the vehicle to create personal contact with her clients. She explained that it fulfils the underlying client need to interact with the company on a more personal level. She stated that clients have a desire to visit the company in person and that it is part of “platteland hospitality”. A staff member noted that older clients expressed their preference for FTFI instead of talking over the phone. An underwriter who also falls into the Generation W age demographic confirmed this belief. He described his personal need to communicate face-to-face:

> It is the human element. The new generation feel they can communicate telephonically. For me personally, our older generation want to communicate in this way - this is how we communicate.

Two other underwriter participants agreed with this statement. One mentioned that some clients disliked filling in claim forms or sending documents over the internet and that they “want that personal contact with a person". Another underwriter mentioned that FTFI is the reason for the company's success and that clients like to visit to “have a cup of coffee”. Many clients agreed with these beliefs. Clients from each demographic age group maintained that they prefer to communicate face-to-face and reiterated the value it brings in their long-term relationship with the case company. Clients stated that the reason for their long-term relationship is all about that “personal service” and the “human side of things”.

A young Generation Z client stated that the biggest reason he remains a client is that he can “connect personally” with the CM. He explained that this is valuable to him as the CM knows his “face”. He mentioned that he has witnessed how his generation often communicates via a platform, such as WhatsApp, and "how easy it is for young people to start or end a relationship via WhatsApp". He stated that some young people are different and have a unique need to connect with people face-to-face. Another Generation Z client concurred and stated that sometimes he does not want to communicate over a phone and enjoys communicating in person. A Generation Y client even confirmed that, even though the company's premiums are low, it is the access to human interaction that keeps him with the company as a client. Generation X clients also indicated an underlying need to communicate on a face-to-face basis.

One such client, when asked why he (as an IT expert) still values FTFI, explained that, although he can approach the company electronically or telephonically, he chooses to visit the branch because:

> I enjoy it – I know the people. It is important to me – it is my preference. I want to see the face. I prefer not to deal via email or telephone.

Another Generation X client expressed it as follows:

> What is sad is that these things are getting scarcer. It is sad because you cannot go to places anymore to build a relationship. I understand that things must probably change but for us who was born in the seventies, we grew up this way and to change is very difficult.

He confirmed that he still appreciates a little bit of personality. Generation W clients asserted that visiting and meeting a service provider in person is valuable to them. One client even stated that he is willing to pay a higher premium for a relationship based on FTFI. This aligned with a similar comment from a Generation Y client and, together, they highlighted a potential relationship between effective communication and the price clients are willing to pay.

Relationship: Communication ↔ Price

Other Generation W clients said that they believe FTFI is essential in their relationship because it indicates that the company cares about them. One participant explained his need for FTFI as follows:

> I am there because I like personal contact. We can look each other in the eye. I do not like a telephone. As a lecturer I was able to look my students in the eye.

Finally, Silent Generation clients stated that they desire to speak to people personally and appreciate the opportunity to deal on a face-to-face basis. One Silent Generation client explained that the most critical thing for him is to be able to see the people of the company as he is a people-person himself. He explained it as follows:

> Especially older people want to see who they are talking to. They want to see the face.

ii. Assists in overcoming electronic challenges.

Another major benefit of FTFI that emerged was that it helps certain clients to overcome electronic challenges while also eliminating certain electronic issues. Two silent generation clients expressly referred to their limited ability to deal solely on an electronic or telephonic basis. One client stated that he prefers FTFI as he is “not that capable with electronic things and email and all those things”. Another 94-year-old client confessed that he “sometimes struggle to always hear someone on the phone”. He also stated that he values it when the company visits him in person. Generation W clients stated that they are not always proficient on a computer, which is why it is not their first preference. They also stated that telephone conversations with other companies can get long and that they fear being cut off in their struggle to find the right person. They expressed that FTFI eliminates this problem.

iii. Incorporates body language in the communication process

A Generation Z client explained that he valued FTFI as a communication medium because it also incorporates non-verbal language:

> You can see someone’s feelings over a matter. His facial expressions, his emotion, all those human characteristics that drives a discussion. The movement, the hand movements, all those things.

A Silent Generation client agreed and argued that a face-to-face benefit is that you can "evaluate" the person and even measure their integrity. This highlights the underlying proliferation of trust that has emerged within the financial service industry and the underlying need of clients to deal with people they have on a face-to-face basis.

iv. Provides a medium to build a deeper client connection

One staff member believed access to FTFI creates a unique competitive advantage. He explained that FTFI creates an opportunity to build a deeper connection with clients because you have seen the face of the person you deal with. He compared this connection to marriage:

> Face-to-face interaction is like the marriage with your wife. "It is part of you. You see a face. When you pick up the phone and you call her, you are looking at her. In the spiritual realm you see her. It is automatic.

He asserted that without the face, there is no personal connection. He also mentioned that people do not see the case company's advertising billboard when they drive past; they see the faces of the people they deal with inside the building.

Another staff participant agreed and stated that clients also enjoy the process of connecting face-to-face and that it is superior to the telephone. She shared the view of a client where they explicitly communicated a need for FTFI:

> Do you know how nice it is sitting here and talk to you rather than having to call and press one, press two, press three?

An underwriter stated that FTFI makes the client "feel recognised". He highlighted the vital role of FTFI in building a personal connection:

> Over a phone it can never be as personal as when you sit around a table with someone. People can ask "how are things at home, how are things in your life?"

Another underwriter stated that at a personal level, he does not want to talk to a machine. He explained that a machine could not think and does not see him as a "human being". Clients agreed with these views. A Generation Y client specifically stated that she knows the faces of the people she deals with and that she need not deal with a "machine".

A Generation Z client referred to the personal connection via FTFI as a "personal partnership" where he feels important when the company makes the time to see him in person. He stated that he can talk over a phone but that "when you meet someone in person you better understand what type of person it is". He can then put a face behind the names of the people he deals with at the company.

A Silent Generation client also conveyed a similar sentiment. He said that if he only speaks on a telephone with a person, he does not get to know them and that FTFI establishes a deeper interpersonal relationship.

A Generation X client explained his sentiments about this:

> You do not get that corporate feeling – you deal with platteland people. It is real people. They stay here. It is not an impersonal fake person-company that you have to deal with.

He mentioned that they are not solely focussed on dealing with a claim but are also interested in him as a person and in his family.

v. Assists in resolving problems and minimising potential conflict

Two underwriter participants believed the benefit of FTFI is that a client can discuss a problem in person. One stated that even young people want to visit the branch when they have a problem. She stated that the reason for this is that they have lost trust in other communication mediums where they are thrown from "point A to point B". She believed that FTFI is different as people can walk in and feel listened to when they have a problem.

The claims manager can also assist the client while they sit in front of her, which creates clarity and prevents unnecessary claims expectations. An underwriter argued that it is a highly effective channel when clients experience problems. He has witnessed that clients want to see the CM in person when they have a problem and want to discuss their problem around a table.

Relationship: Communication ↔ Accessibility

He stated that FTFI is a more efficient channel because clients can see the attitude of the other person and how they communicate. Clients also believed that the person would then be more attentive to listen to their problem and be more accommodating.

What was interesting was that younger participants also held these views. A Generation Z client explained it as follows:

> Personally, it is part of how we grew up. For us relationships are more important than anything else in our lives. It is easier for us when there is a problem to drive to you, to see you, to say listen let us look each other in the eyes. What is wrong? Let us discuss it.

Another Generation Z client explained that FTFI provides better clarity and certainty when requiring advice from someone over the phone. A Silent Generation client emphasised that he prefers problem solving face-to-face rather than over the phone, because the interpersonal relationship has been established over the years. He stated that the company could then inform him in person if the insurer might not pay a claim, or what next route to follow. A Generation W client further expressed that FTFI is ideal when dealing with problems as there are “communication barriers in the written word”, which can lead to incorrect assumptions. He believed that FTFI eliminates this risk and calms the situation. A Generation X client also listed personal contact as his first preference when he wants to understand a solution to a problem, because he enjoys visiting to discuss problems as he feels too “lazy” to use the phone.

Relationship: Communication ↔ Conflict handling

vi. Facilitates effective negotiation

An underwriter expressed that negotiation with certain types of service providers, like panel beaters, would be problematic telephonically. This can result in higher claim costs which can then negatively impact client premiums. A staff member mentioned that clients visit the branch to negotiate better premiums, and this further indicated a preference to use FTFI in the negotiating process.

A Silent generation client stated that personal contact is valuable to him and that he desires to negotiate at a “personal level” as it simplifies the process for him.

vii. Compliments a fast and efficient claims handling process

A staff participant, who is a claims manager, explained that lodging a claim via FTFI is a fast process.

An underwriter stated that claims are managed more efficiently face-to-face because it ensures that all the necessary claim forms are completed, and everything is in place. It provides peace of mind to the client, and they know where they stand. Another underwriter stated that it is faster than other forms of communication because the client is immediately directed to the claims person. The underwriter specialising in claims witnessed that clients want to finalise their claim and all documentation at the branch in one visit. Clients affirmed these views. A Generation Z client expressed that it is easier to communicate via FTFI than over a phone and that he prefers it as he “like[s] it when something can be handled quickly". Another Generation Z client emphasised the time delay when waiting for an email response while FTFI is immediate. He stated that it creates a competitive advantage when you have someone available immediately to assist a client. He believed that FTFI overcomes this risk as there is no time delay in communication. A Generation W client called FTFI a communication shortcut as they need not deal with being transferred from one person to the next on a phone.

viii. Provides an effective form of client counselling

A staff member mentioned that client access to FTFI is essential because clients can speak openly about their claims experience. A claim can often be traumatic for clients, and the ability to speak to a person and share the trauma, loss, or grief helps the client cope. She stated that clients want to communicate face-to-face because they “want to come and sit and tell their story". This example highlights the potential role of a claims manager as a counsellor to clients. Another broker respondent also witnessed this and said that clients like to visit the offices where a human can listen to their claims experience face-to-face. An underwriter referred to the client visit during a claim as a form of counselling, and mentioned that claim clerks are trained to:

> Let the client talk. Let him lift his emotions - until he is done talking. In this way he gets to tell his whole story.

The client gets the opportunity to discuss what is on the heart. Another underwriter said it gives them a chance to “tell their story”. Clients expressed that a claim often involves shock and that it is comforting to speak to a person. They expressed that they “need a bit of sympathy” and that other communication channels are not as efficient.

ix. Facilitates a warm and welcoming reception for clients

An interesting fact shared by a staff member is that she previously worked at other insurance providers and never witnessed so many in-person client visits. She praised the role of the CM and the front staff in creating a friendly and welcoming atmosphere where clients desire to visit. Underwriters underlined this sentiment by stating that the friendly receptionists make clients feel welcome. Clients also referred to the welcoming reception they receive. One client stated:

> When my car was stolen, I went to the branch and I sat there, they made me feel welcome.

She specifically highlighted the value of dealing with the claims manager on a face-to-face basis. Other clients expressed that they experience “joy” when they visit the offices. The potential relationship between communication and other themes that emerged during the data analysis is now summarised:

RELATIONSHIPS IDENTIFIED:
Communication ↔ Commitment; Client satisfaction; Conflict handling; Service quality; Trust; Accessibility; Price

Driver 2: Accessibility as a contributing factor in the development of long-term client relationships

THEME: ACCESSIBILITY				
Code Groups	**Document Analysis**		**Interview Analysis**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
Accessibility (A5 & B5)	43	43	7	7

Total number of primary codes	**50**
Total number of grounded codes	**50**

A unique theme that emerged from the data is the role of accessibility in developing successful long-term client relationships. Clients listed their access to key decision-makers and staff as a major driver in their long-term relationship with the case company.

The claims feedback forms were the first to highlight the enabling role of accessibility, and this was overwhelmingly supported by interview feedback. The immediate availability of staff was also perceived as a positive factor and their flexibility in terms of access. Clients further responded positively to having access to designated staff, and certain clients referred to connecting with specific designated staff members. This type of accessibility created a perception that staff are immediately available to clients. It also helps to facilitate consistency in service delivery as clients can deal with the same person.

The company increases accessibility because it uses an alphabetic system where specific clients are designated to specific staff members. This makes the company feel more accessible to clients and creates consistency and continuity in service delivery. The importance of designated staff in service delivery is a topic that will be discussed further under the role of stakeholders in the development of long-term relationships.

Relationship: Accessibility ↔ Service quality

Twice clients gave positive feedback when prompted about the communication they received by referring to staff being immediately available to assist them. This indicates a relationship between accessibility and perceived positive communication.

Relationship: Accessibility ↔ Communication

Clients commended the company for accommodating their schedule and being available over weekends and holidays. This is made possible by a unique emergency contact procedure that the case company uses. From a communication perspective, they not only provide clients with a 24-hour emergency roadside assistance but also provides a company-based emergency cell phone number that is made available to clients on an after-hours basis. This emergency cell phone is monitored by a designated staff member on weekends and public holidays in case of client emergencies. It is essential to note that this emergency access is in addition to the company's externally resourced 24-hour emergency roadside assistance number. The feedback from participants during the interview stage concurred with similar feedback from the client claim feedback forms. Underwriter respondents asserted that after-hours access was a major benefit for clients in dealing with the company. Emergency access was described as an essential service and that clients must have access to claims staff, even in the evenings and on weekends. This assertion was emphasised by a Generation W client who stated that after-hours access to emergency claims assistance was one of the underlying reasons for a previous positive claims experience.

3.2.1.4 Accessibility to management

The clients and underwriters made it clear through the interviews that it is essential to them that they also have access to company management. The importance and value of having access to the company's key decision- maker was specifically highlighted by participants on numerous occasions. One underwriter raised this point as a question: "Where can you still walk into an office and have a coffee with the manager?".

Two respondents in the Generation Z category specifically reiterated that access to the CM was one of the main reasons they have remained in a relationship with the company:

> The fact that a person can connect personally with Anthia* is the biggest reason I am there. That is the biggest reason I am insured there. My most important reason.

When asked how direct access to the manager makes them feel as a client, the respondent noted that it makes them feel worthy as a human and that they feel like "family" by the time they leave the office. Another Generation Z client had the following to say about management accessibility:

> There is nothing like driving around the corner and having the ability to speak to the decision maker". "It is sorted then and there.

A Silent Generation client, who has been with the company since its inception, mentioned that he can visit the CM at any time to discuss a case or a problem with her. A Generation W client highlighted the value of accessibility to management by noting:

> The big difference is the access to top management. It does not matter how big your crisis is, if you ask, a human being answer. This makes a big difference.

3.2.1.5 Accessibility as a competitive advantage

The feedback shows that clients' disillusionment when dealing with call centres, and their difficulty to contact the actual decision-makers, presents a possible competitive advantage for intermediaries. Their local presence and ability to connect with clients at a management level appears to be a major asset in maintaining long-term relationships with clients. This was affirmed by a Generation Y client who was previously insured with a major, direct insurer for seven years before joining the case company. She mentioned accessibility as one of her main reasons for staying with the case company for over five years and that in dealing with the other insurer, she would be "put through from the one person to the next". She stated that the case company was different as "you can pick up the phone and get an answer". The ability to "get an answer" is related to how quickly they can get feedback from a decision-maker.

A Generation X client shared the same opinions by stating that you "don't buy accessibility" when dealing with the larger insurers. He specifically argued that a low premium will not always guarantee accessibility.

This indicates a potential relationship between accessibility and price.

Relationship: Accessibility ↔ Price

The experience of the Generation X client in dealing with other insurance providers in the past was that access was not a problem during the inception phase of a policy, but that you would struggle to get hold of support staff once the document was signed.

The following is a summary of the potential relationship between communication and other themes that emerged during the data analysis:

RELATIONSHIPS IDENTIFIED:
Accessibility ↔ Service quality; Communication

Driver 3: Trust as a significant contributing factor in the development of long-term client relationships

THEME: TRUST				
Code Groups	**Document Analysis**		**Interview Analysis**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
Trust (A6 & B6)	10	10	49	53

Total number of primary codes	**59**
Total number of grounded codes	**63**

Trust was a significant theme that emerged from the data analysis. The importance of trust in their client-company relationship was first identified when analysing the client claim feedback forms. Clients expressed that it is "heartening" and "wonderful" to know that the company can be trusted. One client mentioned that the service he received during the handling of his claim renewed his trust in the company. This indicates the potential relationship between effective service delivery in the establishment of client trust.

Relationship: Service Quality ↔ Trust

Clients further expressed that the company has always been there for them and that they can "sleep well" knowing that they can trust the company's exceptional service when they experience a problem on the road or at home. This assurance provides peace of mind to clients.

Clients argued that trust must be mutual and reciprocal. They expressed gratitude that the company has always trusted them as clients and that they will not "disappoint the trust" the company has shown in them.

The in-depth interviews further highlighted the importance of trust in long-term client relationships building. Clients defined trust as the assurance that they will receive help when they need it most. They expressed that it is all about integrity and the belief that they will not be "swindled, hard done by, or abused".

This correlated with the definition of underwriters who defined trust as handling clients with integrity, keeping your word, and doing what you say you will do. It also means creating an atmosphere where clients believe they will be looked after, which provides them with peace of mind. These points highlighted the potential relationship between trust and values.

Relationship: Values ↔ Trust

The CM stated that the long-term client-company relationships have been built on the trust developed over many client generations. An underwriter stated that he witnesses a unique type of trust that has developed between clients and the CM. He explained that the CM has a unique ability to reassure clients even when a claim is not paid by the insurer, and that this trust-relationship still facilitates a positive outcome.

Underwriters further stressed that poor claims handling could lead to an immediate breakdown of trust. This once again highlighted the significant link between service quality and trust. An underwriter stated that trust ensures that clients remain with the company even if they move elsewhere as it has been established over a long period. The trust is also mutual. One underwriter expressed that the CM knows the moral risk of her clients as they have been with her for so many years and that she knows she can trust them. This creates a mutually beneficial trust relationship, which also extends to other stakeholders such as insurers and contractors. A client mentioned that he sometimes asks the company for contractor references because he can rely on the years of trust that the company has created with a contractor. Clients expressed that they do not always trust other insurance providers and that they are weary of them. One underwriter expressed that the CM knows the moral risk of her clients as they have been with her for so many years and that she knows she can trust them. This creates a mutually beneficial trust relationship. A Generation Z client expressed that she trusts the case company because she feels that it will not take advantage of her.

A Generation Z client described the unique importance of trust as:

> It is very important to acknowledge that insurance is a very emotional thing. You must depend on your insurance to keep you out of trouble. This means that there needs to be an incredibly good trust-element.

A Silent Generation client believed that consistency in service delivery creates trust. He also stated that trust develops gradually over time:

> You have trust in people. You do not place trust in people if they do not deserve it. Trust is earned. It does not fall out of the sky.

An interesting point was that both underwriters and clients stated that trust could lead to price forgiveness. An underwriter witnessed that clients stay with the company even if they can get a better premium due to the trust established over years with the case company. A client verified this belief and stated that the trust relationship is “worth more” than a cheaper premium and that it is valuable to him.

Relationship: Trust ↔ Price

The potential relationship between trust and other themes that emerged during the data analysis are now summarised:

RELATIONSHIPS IDENTIFIED:

Trust ↔ Service quality; Values; Price

Driver 4: The importance of client commitment in the development of long-term client relationships

THEME: COMMITMENT				
Code Groups	**Document Analysis**		**Interview Analysis**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
Commitment (A7 & B7)	50	52	31	41

Total number of primary codes	**81**
Total number of grounded codes	**93**

Client commitment as a theme emerged in both the claims feedback forms and the in-depth interviews. Client commitment was identified as a result and a benefit of successful long-term client relationships.

Clients indicated a willingness to remain committed to their relationship with the company moving forward. In two instances, clients gave specific future assurances by stating that the company can be assured of their "continuous support", and they look forward to supporting the company for "many more years".

These findings from the client claim feedback forms indicate a potential relationship between good service quality of claims handling and client commitment.

Relationship: Service quality ↔ Commitment

Other clients assured that they will stay with the company and look forward to "many more years of support", friendly service, and "peace of mind". Clients expressed a desire to continue their business with the case company and asserted that they did not want to use any other service provider again. They stated that they "will never go anywhere else" and are committed to their relationship with the case company.

During an in-depth interview, one client expressed the link between his long-term relationship with the company and his future commitment:

> Over the years I have grown with them and got old with them. My insurance is with the company, and that is it.

Other clients also expressed their commitment to the company. One client stated that he would stay with the company “till I die” while another client mentioned that his choice of insurance is “done and dusted”.

One client also referred to an incident where a vehicle dealership was trying to sell insurance as part of the vehicle acquisition. The client expressed his commitment to the case company by telling the dealership that he would rather cancel the transaction than insure the vehicle with anyone other than his existing broker.

From the data, potential drivers of this commitment emerged:

3.2.1.6 Drivers of client commitment

a) Personal relationships

An underwriter believed that the high levels of commitment are because of the unique relationship the company has with its clients. The CM agreed with this opinion and stated that 95% of the company’s success came down to its relationship with clients.

Underwriters and staff agreed that this relationship, which developed over time, has been critical to the long-term success of the company. Clients stated that “the relationship is more valuable than anything else” and that it is “what makes this thing work”. They called the relationship “gold” and as a supportive “partnership”.

Clients expressed that they have built personal connections with people in the company and know their faces and their names. This relationship was called the “glue that binds”. Staff further explained that clients remain committed even when they move to other parts of the country. They believed this is because clients are comfortable with the service they receive and the relationship they have built with the staff they deal with.

b) Generational commitment

It was clear that the company has develop special multi-generational commitment. The CM was proud to state that up to three generations of families are insured with the company. She mentioned that children and grandchildren of clients join the company because of the relationship and trust has existed with their families over years. This helps to secure future commitment. Younger clients admitted that their parents referred them and remain committed because they receive the same affordable premiums as their parents.

This highlights the potential relationship between trust and commitment:

Relationship: Trust ↔ Commitment

c) Service quality

From the feedback, it became apparent that service quality plays a key role in client commitment. Clients attributed their long-term relationship with the company to the service they received. One client stated that, because he receives good service, he will “stay” with the company. One client explained this correlation between service quality and commitment as follows:

> You do not stay with a company for sentimental reasons. It is about service.

Relationship: Service quality ↔ Commitment

Clients stated that the good service ensures that they do not shop around and will stay committed even if they could get a better premium elsewhere.

Relationships: Service quality ↔ Commitment ↔ Price

A staff member raised the interesting point that clients appreciate being acknowledged for their long-term commitment to the company. This also surfaced in the data analysis as clients proudly referred to the exact number of years they have been with the company. Furthermore, it was also interesting that certain clients who left the company later returned. The reasons for returning were that they had a bad claim experience, empty promises, and sudden premium increases at the competitor company. This highlights the potential relationship between client commitment and company values with regards to keeping promises.

Relationships: Values ↔ Commitment

These areas should always be kept in mind to complement long-term client relationships and commitment. A summary of the relationships identified is listed below:

RELATIONSHIPS IDENTIFIED:
Commitment ↔ Service quality; Price

Driver 5: The importance of strong values in the development of long-term client relationships

THEME: VALUES				
Code Groups	Document Analysis		Interview Analysis	
	Codes	Grounded codes	Codes	Grounded codes
Values (A8 & B8)	49	50	47	50

Total number of primary codes	**96**
Total number of grounded codes	**100**

The importance of strong company values in the development of long-term client relationships emerged from both the document analysis and the interviews. From the data analysis, certain core values emerged, which will now be discussed.

3.2.1.7 Key values in developing long-term client relationships:

- Integrity
- Honesty
- Keeping promises
- Confidentiality
- Empathy
- Love

Each value that was identified will now be discussed separately.

Integrity

In the client claim feedback forms, clients were appreciative of the company's integrity in the handling of their claims. In referring to the exceptional assistance and service they received a client stated that the company “walks the talk”. Clients thanked the company for the values that “drive the company” and their best interests at heart. This indicates a potential relationship between values and service quality as the values drive the eventual outcome.

Relationship: Values ↔ Service quality

Different role-players highlighted the importance of integrity in building a long-term relationship. Underwriters stated that the company strictly adheres to the regulations required by the FSCA and that they retain “integrity” at the highest level. They also expressed that the company acts fairly towards clients. The CM explained that even though they must make a profit, it “must never be to the detriment of someone else”.

Clients concurred and expressed that ethics are critical and that the company’s integrity is “above reproach”. They felt that the company lives its values with no grey areas—things are either “right or wrong”. This correlated with the viewpoint of the company founder who stated that integrity is non-negotiable.

Honesty

All role-players highlighted the importance of honesty in building long-term relationships. Underwriters expressed that they have witnessed honesty from the CM and her staff. The founder of the company stated that the staff is “open and honest” when problems or issues arise and that they report these immediately. In asking him why he believes the company staff acts honestly, he stated that he believes it is the essence of who they are and that they walk a straight path with clients and all other role players. Underwriters stated that the impact of acting honestly was of extreme importance in building long-term relationships as this value extends to all dealings with clients and trickles down to the rest of the staff. The CM affirmed that they always strive to be honest and that “honesty creates trust”. This was also affirmed by clients who stated that acts of honesty create trust.

Relationship: Values ↔ Trust

Clients repeatedly referred to the fact that they experience the company as honest. A Generation X client confirmed that honesty is “very important” to him and that he has experienced it with the case company. He experienced the staff as being truthful and straightforward. What was interesting is that clients stressed the importance of honesty as a two-way street. Clients condemned acts where people lodge fraudulent claims and believed that as a client, they must also be honest and communicate “openly and honestly” with the company. The CM referred to an incident where the insurer paid a client for electronic items stolen during a house burglary. After a year, the client discovered one of the stolen items left by the thieves in the ceiling of the house. He subsequently contacted the CM to inform her of the recovered item and offered to return it. This level of honesty from clients left an impression on the CM and helped build a long-term trust relationship with the client.

In this instance, honesty became mutually rewarding value to both parties. The importance of honesty was once again highlighted:

> So, honesty is important, honesty from the branch, honesty from the client, both are important. Honesty when we deal with the insurer, honesty when we deal with the client.

Keeping of promises

The company founder stated that a company culture has been built where "we do what we say we will do". Clients also expressed that they felt that the company keeps its promises. One client relayed how he had a bad experience with another insurer that went back on a promise. The client had to remind the competitor insurer of their previous agreement before that company honoured their commitment.

Confidentiality

Clients stated that they feel safe to entrust the company with confidential information. Underwriters also mentioned that the company adheres to regulations set by the FSCA, which encompass strict confidentiality requirements.

Empathy

The CM stated that "you must have empathy" and always see where you can help others. Clients experienced staff as empathetic to them when they have experienced trauma. One client expressed that she received empathy during the COVID-19 lockdown and explained that the company made a special arrangement to help ease the impact that the lockdown on her finances. Clients appreciated the compassion shown towards them when they claimed.

Love

Love was an unexpected and unusual corporate value highlighted in the analysis. The CM frequently spoke about a culture where clients are "loved". When referring to her staff, she spoke about how she "loves her people". This loving and caring culture also exists amongst staff. When the daughter of one staff member was diagnosed with cancer, the rest of the staff helped carry her workload by getting involved and helping where they could. The company is also involved in certain community projects where they assist charities and people in need. These activities are often done with no media attention and are based on this underlying value of loving others.

3.2.1.8 Spirituality as an underlying driver of values

An interesting theme that emerged was the influence of spirituality as an underlying driver of values. One client, who has been with the company for over 20 years, referred on her feedback form to her own value system based on Christian principles of love, honesty, transparency, and respect. She then stated that “respect earns respect” and aligned the values of the company to hers. Other clients also referred to possible shared Christian values by wishing the company's staff a blessed Christmas.

The interviews further highlighted the influence of spirituality on the company’s values. It was mentioned that the manager regularly prays with staff and clients in her office. The CM also attributed the core success of the company to grace. She explained that she perceived grace as “blessings from God”.

She explained the link between spiritual values, empathy, and client relationships as follows:

> When your heart is right with God, your values are right. You hear me? And that is how you will act towards a client. When your client has a problem, you put yourself in their position. And you look at it. I look at them with empathy.

Underwriters mentioned that the company is managed by spiritual people and that the company’s value systems are based on a Christian foundation. Clients also referred to the spiritual values of the company. They referred to knowing some of the staff that are involved in the company from church, and this makes the client-company relationship special. In asking why they believe this affects their relationship with the company, clients explained that when they know someone spiritually, they feel safer and perceive the company as more trustworthy. This once again highlighted the potential relationship between values and trust.

Relationship: Values ↔ Trust

The potential relationship between trust and other themes that emerged during the data analysis are now summarised:

RELATIONSHIPS IDENTIFIED:
Values ↔ Service quality; Trust

Driver 6: The importance of effective conflict handling in the development of long-term client relationships

THEME: CONFLICT HANDLING				
Code Groups	**Document Analysis**		**Interview Analysis**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
Conflict handling (A9 & B9)	12	37	26	27
Client complaints (A10 & B10)	129	129	3	3
TOTAL	**141**	**166**	**29**	**30**

Total number of primary codes	**170**
Total number of grounded codes	**196**

The importance of effective conflict handling in building long-term relationships emerged in both the document analysis and in-depth interviews.

During the document analysis, the hands-on approach of the CM in dealing with complaints or potential conflict emerged strongly. The CM signed off on all client claim feedback forms. In every instance where a client raised any issue or complaint, she commented or raised a question which she then referred to the applicable claims manager. She then also followed up on feedback from the claims manager. She often contacted clients herself and then noted the outcome of the discussion she had with them.

Of the total of 129 complaints coded in the claim feedback form analysis, most complaints were related to the quality of workmanship of contractors or suppliers appointed by the insurer. Only limited complaints were directed towards the company where clients complained of a lack of sufficient or timely feedback about their claim progress. In these instances, the CM highlighted this feedback, and the claims manager committed to following up more regularly.

From the document analysis, it was clear that the company made a great deal of effort to follow up on client complaints. The CM specifically requested to know the details of the contractors when issues were raised. This illustrated the value of client feedback forms in maintaining high service levels because the company kept informed about the quality of service provided by contractors and suppliers.

Relationship: Conflict handling ↔ Service quality

The effective handling of conflict or potential conflict also emerged during the interview stage. There is always a potential for conflict due to the nature of insurance and the fact that an insurance policy does not always cover certain events. How this potential conflict is managed is critical to the client relationship. An underwriter acknowledged that clients always expect that their claims will be paid. However, specific policy limitations or exclusions may sometimes lead to the non-payment of claim, also called a "repudiation" in insurance terms. This, and other claims or service-related issues, can lead to potential conflict with a client.

The CM felt strongly that the way the client is treated is a critical factor in resolving conflict and minimising potential relationship damage. Clients noted that the lodging of a claim could be an emotional experience as it involves their finances. Dealing with conflict and these emotions professionally and empathically is essential to maintain relationships. The value of effective conflict handling in the development of long-term client relationships was summarised by an underwriter as follows:

> There will always be clients that may be unhappy, but I think the way that they handle the conflict ensures that they do not always lose the client. The clients remain irrespective of the conflict.

The interviews highlighted the key elements to incorporate in any conflict situation. Two specific strategies were identified that the company uses in this regard, and they follow both a pro-active and a personal approach to conflict handling.

3.2.1.9 Effective conflict handling measures

3.2.1.9.1 The importance of a pro-active approach to conflict handling

From the interviews, it emerged that the company adopts a proactive approach to deescalate conflict as quickly as possible. According to the founder of the company, the first step already occurs during the marketing phase.

By carefully selecting potential new clients through a rigorous underwriting process, only low-risk clients are selected. According to the underwriter, this helps to prevent potential future conflict. This could be because a client with a good claims record and a lower moral risk helps to eliminate possible contentious claims, which can lead to future conflict.

Another pro-active approach mechanism is that the company calls each client at policy renewal. The objective of this phone call is to ensure that all policy details are still current and up to date. This minimises potential conflict significantly as it prevents potential problems that may arise where clients have not updated applicable changes to their policy that may affect future claims payment. An example of this is the double-checking of insured amounts to prevent underinsurance and possible lower payment of a claim, also called "average" by insurers.

The branch has also developed the ability to detect when potential conflict can arise during a claim quickly. The CM explained that they have a system in place to immediately identify potential conflict when a claim is submitted or when a claims assessor receives a claims report. Furthermore, they immediately phone the client if a report has been received that could indicate potential issues on a claim. Conflict can escalate if it is not handled swiftly, and this phone call acts as a proactive measure to prevent this from occurring.

3.2.1.9.2 The importance of a personal approach in conflict handling

In the unfortunate event of a claim not being paid by an insurer, it is customary for an insurer to send a formal letter to a client notifying them that their claim will not be met. The reason for the repudiation is then provided to the client along with the steps they can take to appeal the decision via the internal dispute resolution processes or the short-term insurance ombudsman. The case company follows a unique approach to manage these cases as it is a potential cause for conflict.

The repudiation letter is not just simply emailed to a client. The client is always first contacted by telephone or in person before the letter is sent. The CM argued that simply mailing a repudiation letter will come down to “running away from the conflict”. She mentioned that it is vital to acknowledge the client and to contact them first. She has experienced that this also helps to reassure the client. In asking what happens when a client simply receives an email, the underwriter explained that clients are then unhappy and immediately “up in arms”. This also highlights the potential relationship between effective communication and conflict handling.

Relationship: Communication ↔ Conflict handling

According to an underwriter, this acknowledgement of the client and the more personal approach during conflict is one of the main reasons the company has developed such good long-term relationships with their clients over the years. The way the client is treated and recognised is paramount.

A staff member agreed and stated the hands-on approach of the CM to also acknowledge problems by either calling clients or having a meeting with them was a big part of the successful long-term relationships of the company. A Generation W client that has been with the company for over 35 years agreed. He stated that he has always felt free to visit the company and discuss any misunderstanding or potential conflict. A Generation Y client also had a similar experience and mentioned that when one of his claims was repudiated, he was able to visit the branch where the insurer explained the exact reasoning behind the repudiation. He accepted the decision and is still a happy client with the brokerage.

This highlights the potential relationship between accessibility and effective conflict handling.

Relationship: Accessibility ↔ Conflict handling

Clients stated that the company's willingness to discuss and negotiate with them and not simply ignoring them or telling them "This is how it is" also illustrates this more personal approach and their willingness to help.

RELATIONSHIPS IDENTIFIED: Conflict handling ↔ Service quality; Communication; Accessibility

Driver 7: The importance of client satisfaction in the development of long-term client relationships

THEME: SATISFACTION				
Code Groups	**Document Analysis**		**Interview Analysis**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
Satisfaction (A11 & B11)	67	169	4	4

Total number of primary codes	**71**
Total number of grounded codes	**173**

The importance of client satisfaction was a theme that emerged from the data analysis. In the client claim feedback forms, clients used the term "satisfied" on 169 occasions.

Clients specifically expressed high satisfaction levels in these areas:

(a) The support they received

(b) The quality of service they received regarding handling the claim

(c) The communication by staff

(d) The service and workmanship of external contractors and suppliers

(e) The skills, helpfulness and friendliness of management and staff

This indicated a strong relationship between client satisfaction and communication, service quality, and stakeholders in the form of staff and external contractors or suppliers.

Relationship: Communication ↔ Satisfaction

Relationship: Stakeholders ↔ Satisfaction

One client expressed his satisfaction as follows:

> I have been a client of yours for 13 years and I have always been satisfied with your service and handling of claims.

Relationship: Service quality – Satisfaction

An interesting theme that emerged during the analysis of the client claim feedback forms was that of gratitude. Client satisfaction was depicted by the high levels of client gratitude expressed. The words "thank you" was used on over 700 occasions in the claim feedback forms by clients.

Client satisfaction as a term was not used frequently by clients during the interviews. However, their overall experience when referring to their relationship with the case company was overwhelmingly positive and indicated high levels of client satisfaction. Clients did refer specifically to satisfaction regarding the service they received. This again highlights the potential relationship between service quality and client satisfaction.

Another client specifically linked their satisfaction with their long-term commitment to the company. He stated that he is "so satisfied with your service, I will never in my life go to another place". This indicates the potential relationship between client satisfaction and client commitment.

Relationship: Satisfaction ↔ Commitment

A summary of the relationships identified is listed below:

RELATIONSHIPS IDENTIFIED:

Satisfaction ↔ Communication; Service quality; Commitment

Driver 8: **The role of different stakeholders in the development of long-term client relationships**

THEME: STAKEHOLDERS				
Code Groups	**Document Analysis**		**Interview Analysis**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
Company Manager (A12 & B12)	23	30	268	277
Staff (A13 & B13)	156	651	118	127
Staff – Claims Manager (A14)	46	292	0	0
Contractors/Suppliers (A15 & B15)	148	553	23	23
Designated staff (A16 & B16)	1	1	38	38
Advice (A17 & B17)	3	3	5	6
Assessor (A18)	160	472	0	0
TOTAL	**537**	**2002**	**452**	**471**

Total number of primary codes	**989**
Total number of grounded codes	**2473**

During the research analysis, three specific types of stakeholders emerged that are key to building long-term client relationships. These stakeholders are:

a) Company Manager (CM)

b) Company Staff

c) External contractors and suppliers

The role of each of these stakeholder groups in building long-term client relationships will now be discussed.

a) The role of the company manager (CM) in the development of long-term client relationships

From the data, it became apparent that the CM plays a significant role in building long-term client relationships. The feedback enabled the creation of a profile of those management traits that clients value that can drive successful long-term client relationships.

The data revealed that the CM has built strong relationships with her clients, staff, underwriters, and suppliers or contractors and that she is well respected. Staff expressed that the company's most significant success factor in building long-term relationships is the way she treats her clients. An underwriter mentioned that many clients see her as a “family friend”.

Clients affirmed these sentiments and expressed that they are “spoiled” with the CM and that their long-term relationship with her gives them the confidence to deal directly with her. The founder of the company stated that the CM is a person that cannot easily be duplicated and that she has a beautiful personality. From the initial document analysis, the following CM attributes emerged that were deemed important in building long-term relationships:

Table 3-7: Important relationship-building attributes of CM

Accepting	Assertive	Sense of humour	Sincere
Accommodating	Empathetic	Joyful and positive	Skilful
Apologetic	Helpful	Loving	Strong work ethic

Participants also highlighted other key traits. These traits will now be discussed separately.

i) Importance of efficient conflict and problem handling by the CM

From the data, it became clear that the CM has a unique ability to deal with conflict. This adds to the previous theme that indicated the importance of effective conflict handling in developing long-term client relationships and illuminates the value of a grounded theory approach.

The CM was described as a “problem solver” as she constantly needed to deal with challenges. Underwriters and staff stated that she can turn an angry client into a loyal client and has a “special touch” in this regard. They praised her unique ability to explain conditions or limitations to clients in an honest and straightforward manner that helps them to accept these better. Clients stated that they even sometimes felt obliged to “thank” her for saying no to them.

The founder of the company stated that this ability is “absolutely unique to her” and that he has never witnessed this quality in any other person. He believed that it plays a critical role in maintaining long-term relationships with clients.

Relationship: Stakeholders ↔ Conflict handling

Even though the unique personality and characteristics of the CM cannot be denied, the data revealed the critical attributes required to deal with conflict effectively.

ii) Essential CM attributes in dealing with conflict:

a) Immediately gets involved as a person when potential conflict arises

b) Often meets with clients on a face-to-face basis to discuss issues

c) Picks up the phone and call clients when there is a potential problem

d) Stays calm and does not get annoyed

e) Contacts clients when a claim is repudiated

f) Assertive but not too straightforward to cause conflict

g) Explains procedures clearly to clients

h) Always remains professional

i) Uses the right tone-of-voice

j) Reassures clients and help to calm them down

k) Uses humour to de-escalate conflict

l) Remains patient with clients

iii) The importance of a good relationship between management and staff

The importance of a good relationship between a CM and staff emerged during the data analysis. An underwriter reflected on the importance of good relationships with staff as follows: “If you have happy staff, you will have happy clients”. A client agreed and stated that a good relationship with staff is also key to how their “service to clients will look like”.

Relationship: Stakeholders ↔ Service quality

Underwriters noted that the CM is loved by her staff and that the long-term relationship she has built with her staff over the years has served as a testimony to this. It became apparent from the interview with the CM that she values her staff and that she is proud of them.

She expressed her gratefulness for her staff by stating:

> I wanted to cry the other day and say, “Thank you God, thank you for my people”.

From the data, the most significant elements of the company manager's relationship with her staff are summarised as below. The CM:

a) makes it obvious that the staff are important to her. One staff member noted that she looks after them and that they return the favour.

b) is respected by her staff. They do not fear her.

c) pays the staff a bonus each year and share in profits.

d) is accessible to staff when there are problems. She has an open-door policy for staff to discuss problems with her. Staff valued the fact that they "do not need an appointment" to see her.

e) is present. She is almost always at the office, takes limited leave, and is still available to staff when she is away in case of emergency. She also calls in to make sure that everything is still under control when she is away.

f) stands up for her staff when they are treated unfairly.

g) attends to the practical office needs of staff.

h) joins staff during "crunch-time" and works long hours with them. An underwriter noted that she "pulls her staff together in every battle".

i) is strict to maintain high standards. Different stakeholders stated that she "doesn't take nonsense" but that it helps them know where they stand.

j) works among staff and does "chair-hopping" to help where she can.

k) adapts to staff needs.

l) seldom intervenes in internal staff conflict. She empowers staff to sort out their own personal problems between them and only intervenes when necessary.

m) motivates staff and makes them believe in their abilities and potential.

n) challenges staff to develop and grow and develop self-confidence. Staff members mentioned how they overcame fear when she told them that "they can".

o) demands honesty from staff and expects them to acknowledge mistakes they make.

p) supports staff when they are dealing with a conflict situation with a client, and she then also listens to both sides of the story.

q) takes ownership for mistakes made by staff.

r) ability to challenge staff to overcome fears and develop self-confidence.

s) provides spiritual support and prays with staff if they request it.

t) has high levels of empathy for others. She looks after her staff on a personal basis. An underwriter mentioned that a staff member's daughter was diagnosed with cancer and that the CM sent her home to tend to her daughter for many months with full pay. He stated that this type of personal care creates "unrivalled loyalty from her staff ".

iv) Strong Administrative skills

The data showed that the CM also possesses specific key administrative strengths that make her successful in maintaining long-term client relationships. Underwriters described her as an excellent manager. In addition to the requirement of having good computer, financial, and office systems, the company also depends on her administrative skills. These are the specific traits attributed to the CM as being key in the development of long-term client relationships:

a) **Knowledgeable**. She has all the necessary qualifications and is well trained. She provides good advice to clients.

b) **Experienced**. She has over 30 years of experience in dealing with clients.

c) **Informed**. She remains up to date and informed on all claims and has regular meetings with staff.

d) **Meticulous**. She signs off on every claim feedback form and every file. This helps to minimise errors and retain accuracy. An underwriter confirmed that she has made very few mistakes over the years.

e) **Demands high standards**. She ensures that telephones are answered quickly and professionally.

f) **Hands-on**. She attends to serious claims by visiting clients in person.

g) **Respectful**. She respects and adheres to strict underwriting and claims processes.

v) Good relationship with external stakeholders

The data revealed that the CM maintains healthy relationships with external stakeholders. Underwriters confirmed that she has a good relationship with them and that she also holds a strong sense of loyalty towards them. From the interviews, it was highlighted that the CM also has a good relationship with her contractors and suppliers. Staff noted that she knows them well and that she stands up for them if she feels they are treated unfairly. She also follows up on any issues contractors and suppliers may have and deals honourably with her loyal suppliers.

Relationship: Stakeholders ↔ Values

vi) Good relationship with clients

An underwriter described the unique trust-relationship and connection the CM has with her clients and their long-term relationships as follows:

> She has a talent in terms of her connection with clients. She has a special way in which she treats clients. And that is why clients stay so long with her.

The document analysis and the in-depth interviews helped analyse the unique way the CM deals with her clients. Clients consider the following traits as valuable in their long-term relationship with the company:

a) **Accessible**. Clients commended her availability and the fact that a client can visit and "state your case". An underwriter agreed and stated that she "never says no to see someone". She has an open door to clients and is always open to having conversations.

b) **Available**. Clients mentioned that she is "present" and that she is "always there. Always in the picture". She is also available for clients to call her.

c) **Attentive**. She looks after her clients and teaches staff to make clients feel special.

d) **Personal**. She knows clients' faces, their names, their background and often their family. Clients stated that they appreciate this.

e) **Acknowledging**. She makes clients feel important by standing up to greet them and walking with them to staff members. She returns their calls and is available for them. She sometimes has a coffee with clients before they visit other staff, which makes them feel welcome and at home, valued, and like "family". She treats every client like a person, not a number.

f) **Diligent**. She follows up on claims and calls clients to ask about their claims experience and to make sure everything is ok.

g) **Empathetic**. She has empathy for clients that have gone through trauma. She also requests ex gratia payments or even provides personal financial support when she feels it is justified.

h) **Helpful**. She goes out of her way to keep clients happy and content.

i) **Professional**. She always maintains a professional image – even when away from the office. The CM mentioned that she does not want her clients to be ashamed of her and that it also helps to create trust.

j) **Compassionate**. She has a heart for people and can identify with them. She helps clients to retain their dignity.

k) **Humble**. She asks for support when required, takes advice, and is willing to admit mistakes.

l) **Fair.** She acts in the best interests of her clients.

m) **Adaptable**. She believes they need to embrace future digital changes.

n) **Reassuring.** She reassures clients when they have experienced claims

o) **Friendly.** She has a friendly demeanour when dealing with clients and staff.

p) **Values driven** – honest and has integrity. Provides spiritual support to clients where appropriate.

q) **Forgiving.** She can forgive indiscretions and move on.

The CM also uses other specific protocols to build long-term relationships:

vii) Double-door open policy

One unique characteristic of the CM is that she applies a double-open door policy. Her office is located right next to the company's main entrance from where she can see any client entering the offices. She can also hear what happens at the front desk and can follow telephone conversations between staff and clients. She can then assist front staff when necessary. She also has an open door behind her where staff can enter at any stage, and staff can close both doors if requested. This practice makes her accessible to both clients and staff.

Relationship: Stakeholders ↔ Accessibility

__viii) Faith-based value system__

From the interviews, it became apparent that the values of the CM are driven by her spiritual faith. The founder of the company stated that the CM's faith-based values impact the people around her as these values dictate her attitude. He explained that it highlights her integrity:

> Her staff looks at her and admires her because she walks the talk. She is not an empty air balloon. She is not someone that expects you to live in a way that she does not herself.

Underwriters stated that the CM is positive most of the time but that when she feels down, she "spends time in prayer and then feels better again".

Her values also dictate how she treats her staff. The CM expressed this as follows:

> God blesses you. Your heart needs to be right (you hear me?) with God and your people. I personally feel I cannot oppress my staff and expect to be blessed.

This raises the importance of acknowledging the underlying driving factor or factors behind a value system. The underlying motivations may ultimately drive the values. The practical application of the values can then be a by-product of these motivators.

For this reason, more emphasis should be placed on understanding and articulating the actual drivers behind values in organisations. The CM emphasised the importance of values and interpersonal relationships with the following statement:

> Everything is 100% grace and 95% interpersonal relationships. And everything flows from this. Your people. Your long-term relationships. Your clients. And that is it. Everything flows from this. You don't need anything else.

Finally, from the in-depth interview with the CM it became obvious that she loves her work and that she is passionate about making a difference. Her own words about her work describe this best:

> You must enjoy it. I am almost 70, but I enjoy it to get up and go to the office. I enjoy it to go to the office. It is a pleasure to deal with people.

b) Stakeholders – the significant role of company staff in the development of long-term client relationships

The important role of staff in building long-term client relationships emerged from the data analysis. The document analysis initially revealed positive feedback from clients regarding claim service from staff. One of the questions asked clients to rate the service delivery and helpfulness of the staff. The feedback was overwhelmingly positive.

Themes that frequently emerged in the claims feedback was that the staff are friendly, knowledgeable, professional, helpful, courteous, well-mannered, and empathetic. Clients were also impressed with the speed of service they received and the regular feedback they received during the claim. The staff were described as the company's "biggest asset". The interviews further highlighted the significant role that staff play as stakeholders in developing long-term client relationships. The following staff attributes are valued by clients in their long-term relationship with the company:

Table 3-8: Staff attributes valued by clients

Positive attitude	Professional	Makes extra effort	Helpful
Multi-skilled	Good work ethic	Knows clients by name	Good team-players
Empathetic	Works well with people	Call clients on birthdays	Caring
Friendly	Well trained	Good listeners	Provides good advice
Makes time for clients	Gets back to clients	Provides swift service	Remembers clients
Clear communication	Keeps client updated	Takes ownership	Enjoys their work
Empathetic	Knowledgeable	Puts clients at ease	Sticks to timelines
Experienced	Follows up complaints	Rectifies service issues	Supportive

Certain aspects of service delivery by staff emerged strongly and will be discussed further.

i) The essential role of staff as counsellors

The essential role of staff in listening to and supporting clients was highlighted in the study. Claims often involve events where clients have been traumatised. From the feedback, it emerged that clients often share this trauma and their personal circumstances with staff and that they see this as a form of counselling.

One staff member described it as follows:

> Here you are going to be a doctor, you are going to be a psychologist, and you are going to be a marriage counsellor. It is because people come to tell their story. They want someone to listen.

A claims manager shared that clients often come to speak to her to share the "whole history" of what happened. When asking staff why they believe clients do this, they stated that the staff are often the first people they share their trauma with and that clients feel welcome to come and share their trauma:

> I think it is all about how you make them feel when they step into the office. They feel that they can come and sit down. They can come and tell their story. They can come and sit and cry.

Staff expressed that they value this aspect of their work and that it helps to build a friendship with clients. Clients agreed with this and stated that it is "always a pleasure" to visit the office and that the friendly and caring staff would not easily be found in other similar companies.

ii) The importance of providing sound advice

Clients acknowledged that the staff "knows what to do and what advice to give". One client mentioned that they "know what they are talking about". Staff were praised for providing excellent advice, and it emerged that clients trusted and accepted the advice provided. One client stated that trust exists because the staff provide a clear indication of what the company "can and cannot do".

iii) The importance of allocating designated staff to clients

The benefits of providing clients access to dedicated staff members were highlighted in the data analysis as a significant driver of long-term client relationships. The CM explained that the company follows a policy whereby clients are alphabetically allocated to specific staff according to the client surnames. This policy simplifies the policy processes and ensures that clients can deal with the same person with each interaction. It also stimulates consistency and continuity in service delivery.

Relationship: Stakeholders ↔ Service quality

Staff members stated that dedicating points of contact helps to create a personal connection with clients that solidifies a trust-relationship. It also creates a competitive advantage over certain direct insurance providers.

Relationship: Stakeholders ↔ Trust

Dedicated service delivery also ensured that clients gravitate to specific staff members in future. This was validated by clients who emphasised that they value dealing with a "smaller circle" of people they know. They specifically noted that they detest being transferred between different people and having to repeat their story. It was expressed that they have lost trust in this type of process and that they prefer dealing with one person.

The benefits of the system used by the case company is that a dedicated person is responsible for client interaction which creates a sense of stewardship. This helps to maximise service delivery and makes clients feel important. Clients stated that they value being immediately directed to the right person when they arrive at the offices. This highlighted that the system also benefits staff as it creates service clarity and simultaneously ensures an even spread of the workload amongst staff. In one interview, a client mentioned that he was once transferred to a new employee at the case company and that he missed dealing with the former employee. He was used to a particular way of being assisted and felt that the new employee still lacked some training. This highlights a potential challenge in instances where clients must unexpectedly interact with a new person and the importance of a sound and comprehensive handover process.

A final benefit highlighted was that this interaction system also benefits underwriters. An underwriter explained that it is easier to ask questions about the background of a claim when dealing with one person as opposed to a multitude of claims staff that may have worked on a claim.

iv) The importance of good teamwork amongst staff

The data further showed that there is good teamwork and cohesion amongst staff. This was reflected in the fact that they support each other and stand in for each other when someone is on leave. There is also mutual respect amongst staff, and they are empathetic considering towards one another. One client observed that the staff interact "so nicely" with each other. This positive culture amongst staff cascades down to clients and affects the client experience and relationship.

v) The unique role of women in the workplace

An interesting fact that emerged is that most of the company staff are women. The CM stated that she is "proud of that group of women". In asking a female staff member if she believes this unique composition makes a difference, she made a humoristic comment that "women just work harder". In her experience, she believed that modern-day women "must prove themselves to get further in life". The fact that underwriters and clients often complimented female staff members for their good work ethic further highlighted their unique contribution.

c) **Stakeholders – the vital role of suppliers and contractors in the development of long-term client relationships**

The vital role of contractors and suppliers in building long-term client relationships emerged from the data analysis. The importance of efficient and competent contractors and suppliers cannot be overstated. Insurers rely on external contractors and suppliers to place the insured in the same position before needing to claim. This can be done by replacing or repairing items to fulfil their obligation to the client. Underwriters argued that a good panel of contractors and suppliers is critical in delivering service to clients.

From the feedback, it became apparent that the company has particularly good relationships with its contractors and suppliers. The staff confirmed that they have a “special bond” and even a “friendship relationship” with their contractors and suppliers. Staff confirmed that contractors and suppliers are treated well even when they have made a mistake because the company will still need to use them in future. A good relationship also results in them going out of their way to help the company, which positively affects service delivery to the client.

A unique aspect of the relationship with contractors and suppliers is that the case company pays any invoices received upon receipt. The quick payment turnaround influences the client relationship in two ways. First, it prevents contractors and suppliers from contacting clients to follow up on late payment of invoices and second, it promotes a faster turn-around time on claims handling.

Relationship: Stakeholders ↔ Service quality

The document analysis showed that the service delivery of contractors and suppliers is critical in the claims process. Feedback in the claims feedback forms indicated positive service delivery experiences.

i) Valued traits of contractors and suppliers

From the data, it was evident that in addition to quality workmanship and repairs, clients also value the following traits of contractors and suppliers:

a) Adhering to promised timelines

b) Clear communication and continuous updates on repairs

c) Empathy

d) Flexibility and accessibility

e) Friendliness

f) Helpfulness and a positive attitude by staff

g) Neat and professional reception and premises

h) Personal attention

i) Providing quotes promptly

Even though most of the feedback was positive, some clients had lodged complaints about specific issues regarding contractors and suppliers. It is essential to note that the CM and claims manager followed up and signed off on all client complaints. However, it is still essential to acknowledge the areas that caused frustration for clients and to identify areas for service delivery improvement that can facilitate long-term relationships. The primary areas of concern will now be discussed.

ii) Areas of concern for clients

a) Lack of personal client service

Clients expressed frustration at the lack of personal service received from certain service providers. Clients referred to a "lack of smiles" and having the impression that the service delivery was "just another job". This indicates that clients have expectations regarding basic client service. Insurers need to ensure that contractors and suppliers adhere to these standards.

b) Quality of workmanship

A recurring complaint from clients was the lack of quality workmanship regarding repairs. A frustration was when clients needed to return their vehicle for further repairs or adjustments and the time this re-work took out of their busy lives.

Even though the company followed up and rectified all these complaints, it is evident that a system of improved quality control should be implemented to limit these issues in future. An improved quality control system is one of the required action items listed in Chapter 5 of this study.

c) Time frame on repairs

Certain clients expressed frustration at the time it took to repair vehicles. It was clear that there was a disconnect between the client expectations and the actual vehicle repair time. In addition to following up on repairs, an extra solution might be to ensure that the estimated repair time is communicated early to avoid unrealistic expectations.

d) Failure to meet promises by contractors or suppliers

Clients referred to contractor appointments being cancelled, appointments not being met, and items not being replaced in agreed timeframes. This conduct diminishes trust and should be monitored by the case company as part of a comprehensive quality control program.

e) Bottlenecks in the claims process

From the data, it was evident that bottlenecks in service delivery sometimes occurred. The time it took from the lodgement of the claim until an assessor visited the client or a vehicle was sent for repairs was sometimes a cause of concern for clients. Recommendations on how these time-lapses can be identified and prevented are listed as action items in Chapter 5 of this study.

f) Lack of choice in the appointment of the contractor or supplier

It was evident that certain clients did not trust certain suppliers and contractors. This was caused by previous bad experiences or a potential preference for an alternative contractor or supplier. These underlying client preferences should be noted and accommodated as far as possible. Recommendations in this regard are also provided in Chapter 5 of this study.

g) The significant role of assessors

One of the standard questions in the claim feedback forms was about the conduct of the assessor appointed to the claim. Assessors perform a critical role in processing insurance claims as they oversee the entire claims assessment process, including determining the benefits payable. The case company makes use of a panel of external assessors. The feedback provided by clients regarding the conduct of assessors were positive, as highlighted by the generic feedback received in the client claim feedback forms. This highlights the overall positive experience clients had with the conduct of the assessors appointed by the case company.

The feedback forms also provided assessor traits that clients valued. From this, a blueprint was formulated, which is summarised in the table below.

Table 3-9: Important assessor traits as identified by clients

Accessible	Fair	Helpful	Professional
Accommodating	Fast service	Human	Continuous feedback
Adaptable	Flexible	Regular feedback	Punctual
Available	Follows up after claim	Immediately available	Reassuring
Caring	Friendly	Follows up post-claims	Rectifies mistakes
Competent	Provides good advice	Keeps promises	Skilled
Dependable	Goal-driven	Knowledgeable	Sticks to timelines
Considerate	Goes the extra mile	Non-confrontational	Sympathetic
Effective	Interpersonal skills	Passionate	Thorough
Empathetic	Good listener	Patient	Trusting
Good communicator	Remains discreet	Pleasant	Understanding

Staff confirmed that the assessors deliver good service and provide more than just a report to the case company; they function as a valuable extension of the claims department and are its eyes and ears on the ground when claims are lodged. A summary of the relationships identified is listed below:

RELATIONSHIPS IDENTIFIED:

Stakeholders ↔ Conflict handling; Service quality; Values; Accessibility; Trust

Driver 9: The role of place (location) in the development of long-term client relationships

THEME: PLACE				
Code Groups	**Document Analysis**		**Interview Analysis**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
Place (B18)	0	0	16	16

Total number of primary codes	**16**
Total number of grounded codes	**16**

The importance of place (location) as a benefit of long-term client relationships emerged from the interview data analysis. In the marketing mix, the term “place” refers to the location where the service is provided. The case company office is in the heart of the town where most of its clients are based. This is also typical of brokerages that are scattered over South Africa and that are based in cities and towns. From the data, three distinct factors regarding place emerged that are valued by clients in their relationship with the company.

a) Place and external appearance

Underwriters stated that the external appearance of a brokerage is critical in that it must be neat to give a good first impression to clients. This was also affirmed by clients who complimented the company on the professional appearance of its offices and the fact that it leaves a good impression. This highlights the importance of ensuring a professional image as it is often the first impression made.

b) Place and community

Even though the external appearance was noted, the most interesting aspect from client feedback was the value that clients placed on the fact that the offices are based in their local community. This sense of place was a strong contributor to building long-term client relationships. One client referred to the COVID-19 challenges facing the town and explained the importance of a local office:

> I want to support my local community. In times like these, we must support each other and keep each other going.

Clients mentioned that they value the personal service they receive when they visit the office. They explained that they feel welcome and that they are then able to speak to the staff face-to-face. In this sense, the local branch was described as a “platteland place but with the power to help you”. Clients stated that what counts in the company’s favour is serving a more conservative group of people who still value platteland values of wanting to visit people. One client explained this sense of community as follows:

> It is a community if I can put it that way. It is not someone that sits in Johannesburg in front of a computer that must get through his workload today. It is someone – it is that human relationship element. It is a bit difficult to describe, but I feel comfortable because it is people – not someone that is after money. It is all about the human side of it.

Relationships: Place ↔ Communication

This local presence also creates a sense of commitment among clients. One client described this commitment as follows:

> You buy local and support a father to pay for dance classes for his daughter. You are not helping a CEO to buy his third beach house somewhere.

Relationships: Place ↔ Commitment

Clients were proud that the company was built from scratch and that it has become a success story that is synonymous with the town itself. One client explained that this strong legacy has attracted a lot of clients and that many people are insured with the company.

c) Place and accessibility

Clients further highlighted the ability to visit local offices in person as a reason for their long-term relationship with the company. Interestingly, even the younger Generation Z respondents mentioned local presence as a major benefit in dealing with the company. One respondent stated that it is “nice is that a person can just walk into their offices” and that their central location made them feel “easily accessible”. This was also affirmed by a Generation W client who stated that it is “nice to have them nearby”. Two Generation X clients further noted the importance of being able to visit a local office as a major reason for their long-term relationship with the company. The fact that clients are always welcome to visit offices without making an appointment was listed as a major benefit.

One client described it as follows:

> It just feels local. It is here. It is nearby. I can drive there with confidence to visit and talk.

Relationship: Place ↔ Accessibility

A summary of the relationships identified is listed below:

RELATIONSHIPS IDENTIFIED:
Place ↔ Communication; Commitment; Accessibility

Driver 10: Promotion: Positive WOM and referrals as an outcome of long-term client relationships

THEME: PROMOTION				
Code Groups	**Document Analysis**		**Interview Analysis**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
Promotion (A19 & B19)	44	48	19	31

Total number of primary codes	**63**
Total number of grounded codes	**79**

The benefits of a good client relationship for referrals or positive WOM first emerged during the document analysis. On numerous occasions clients confirmed that they can be used as references by the company.

Clients also stated that they would recommend the company and its service to friends, new clients, interested people, businesses, insurers, and anyone not currently using the services. Clients mentioned that they would “speak highly” about the “excellent, professional, and effective service” they received.

Relationship: Service quality ↔ Promotion

One client even mentioned that they would be a “walking advertisement” for the company. Clients were pleasantly surprised by the service they received. They expressed that it contrasted with the experience of some of their friends or family with other insurance providers. One client explained his experience:

> Even my fiancé believed that a competitor was the best insurance, but after my two claims, I have decided you are better than the best.

Another client stated that his “friends and family could not believe how quickly” his claim was finalised. Other clients referred to the bad experience some of his friends had in settling their claims through other insurers and expressed their gratitude for the service they received.

The interviews further highlighted the positive effect of long-term relationships on promotion:

a) Positive WOM

An underwriter stated that WOM about the company is positive and that the affordable premiums, effective problem or conflict handling, and good service are aspects referred to often for the case company. Clients also referred to the positive WOM about the company. A

Generation X client stated that he has never seen an advertisement of the case company in town or elsewhere and that the company is all about WOM. A Generation Z client believed they “actually do not need an advertisement” because positive WOM already promotes the company so effectively. A Generation Y client explained that she joined the company purely because of her colleague's positive “word of mouth”.

Relationship: Price ↔ Promotion

Relationship: Conflict handling ↔ Promotion

Relationship: Service quality ↔ Promotion

b) Referrals

Referrals emerged as one of the major spin-offs of a good client relationship. A marketing staff member asserted that she sells most new policies from referrals. This leads to a high lead conversion rate as the client is often already interested. Cclients who participated in the study acknowledged that they signed up with the company after being referred by other friends and acquaintances. They further stated that they have also referred family members and clients to the case company.

What emerged was how powerful these family member referrals are and once again highlights the value of a grounded theory research approach because these experiences add to the building of theory. One client was proud to state that he used to refer all his colleagues to the company and that he also referred his father, who remained a client with the company until he passed away.

The CM proudly stated that the company has many clients who are insured from the same family across three different generations. She affirmed that this is often due to referrals between family members. A staff member responsible for marketing policies agreed and stated that she regularly sells policies to clients' children. The reason for this may be the level of trust that already exists between family members. A staff member explained that this leads to even more referrals to non-family members and friends as well. Clients often shared that their grandparents, parents, and children are also insured with the company. Clients shared that they signed up as clients after the company was referred to them by their family members.

Relationship: Trust ↔ Promotion

c) Reputation

The good reputation that the company has built over the years is a major driver of the positive WOM and referrals that the company generates. The link between WOM and reputation was highlighted by a Generation Z client who stated that the company has been in the city for a long time and that people speak well of the company. From a marketing or promotion perspective, this is of key importance. One of the company's salespeople stated that the company's good name in town results in people wanting to be part of it. They would then contact the company to request a quotation. This was affirmed by a client who indicated that the reputation of the company was part of the reason she shifted to the case company:

> They have a very good reputation. I would not have moved my business there if it were some dodgy sort of place.

This reputation provides a strong marketing foundation for the company. An underwriter observed that because of its good reputation, the company does not have to advertise itself everywhere. The company's reputation has already been established in the market over a long period, and this acts as a form of marketing. Clients further stated that the company's good name makes them feel safe and that the history and legacy of the company helps to feel a sense of commitment towards the company.

Relationship: Promotion ↔ Commitment

A client who spoke highly of the company explained that it is reputable because it is one of the largest organisations in town and was built from scratch by an influential entrepreneur.

Below is a summary of the relationships identified from this theme:

RELATIONSHIPS IDENTIFIED: **Promotion** ↔ Price; Conflict handling; Service quality; Trust; Commitment

Driver 11: The importance of service quality in the development of long-term client relationships

THEME: SERVICE QUALITY				
Code Groups	**Document Analysis**		**Interview Analysis**	
	Codes	**Grounded codes**	**Codes**	**Grounded codes**
Service quality (A20 & B20)	85	533	37	35
Claims Handling (A21 & B21)	211	1186	65	69
Peace of mind (A22 & B22)	6	6	6	6
Systems (B23)	0	0	6	6
Product (B24)	0	0	30	31
TOTAL	**302**	**1725**	**108**	**110**

Total number of primary codes	**410**
Total number of grounded codes	**1835**

The first of the marketing mix “4 Ps” that emerged during the data analysis was *product,* which is the service rendered in the case of a service delivery company. In other words, the service delivered is deemed an intangible product. Therefore, this study refers to the “product” as a service and, more specifically, the service quality delivered by the case company.

Even though clients praised the company for its low excess structure, there was limited reference to any other product-based benefits. Clients did mention that the case company provides good consistent cover without any gimmicks such as a no-claim bonus or vouchers.

The feedback on service quality was overwhelmingly positive. From the claims feedback forms, it was clear that clients appreciated the service they received. Clients complimented the company on numerous occasions on the high service levels maintained. During the interviews, the CM and staff also stated that quality service is a crucial element of its long-term client relationship success and argued that it is one of the main reasons that clients have remained with the company for so long. This belief was shared by clients who confirmed that the positive service they experienced was one of the keys to their long-term relationship with the company. Clients even argued that they would pay a higher premium for good service as it is a critical element of the relationship.

Relationship: Service quality ↔ Price

Numerous clients attributed their long-term relationship to the service they have received. One client reiterated that it “first comes down to service” and that the company understood this aspect well. Another client specifically stated that the service quality they received during the handling of their claim was the “reason they stay” with the company.

Relationship: Service quality ↔ Commitment

Clients defined quality service as a “meeting of expectations”. From the feedback, it further became apparent that clients appreciated certain service quality elements in particular:

3.2.1.10 Essential service elements:

Helpfulness

Clients explained that service quality requires helpful and supportive service from all the staff they deal with, from the front desk to management. Clients expressed that the company staff serves their interests through a personal relationship that has been established. Clients felt this high level of helpfulness by staff comes across as a willingness to go out of their way and “walk the extra mile” to assist them. Staff affirmed that this type of service is what also drives new client referrals.

Friendliness

The friendliness of staff and management was a theme that emerged strongly when clients referred to the service they received. Staff were described as “friendly but focussed”, and the staff friendliness was a constant theme that emerged from the data.

Speed of service

Clients appreciated fast action, reaction, and swift service delivery but still required a high service standard at the same time. They commended the company for finalising claims quickly through excellent and fast claims procedures and processes. Aspects that clients valued in this regard were the immediate arrangements made by staff, timeous help, and confirmation when they claimed. The initial prompt support, the fast registering of a claim, and the immediate commencement of the claims process was also highlighted as positive by clients. The effort to finalise, settle, and pay claims quickly were also commended. One client expressed how his expectations were exceeded in this regard:

> I was not looking forward to all the hassles of lodging a claim but was surprised by everyone’s contribution to finalise it so quickly.

Consistency

An interesting element of service quality that emerged from the interviews was the importance of consistency in service delivery. Clients praised the company for its consistently good service over the years and confirmed that the high service levels have remained consistent.

One client explained it:

> You really get that personal help and what is key is that it is always like this, not just every now and then.

Flexibility

Clients appreciated flexibility in service delivery, such as where the company has been open to suggestions from clients and negotiation regarding timelines and preferred contractors and suppliers. Clients also valued the fact that the company adjusted to the challenging financial circumstances they faced during the Covid lockdown period. Furthermore, they valued that the company accommodated their busy schedule and for making prompt claims payment even over a public holiday period.

Trust

Clients stated that they rely on the assurance that a company will continually adhere to high service levels. Clients expressed that they were never “in doubt” about the service they received throughout the years.

Relationship: Service quality ↔ Trust

3.2.1.11 Efficient claims handling

The importance of effective claims handling was a theme that emerged strongly. Insurance as a service is a promise to pay a potential future claim in return for premium paid. Handling a claim is where this promise is fulfilled and must be seen as a critical service delivery moment. Underwriters referred to the claims handling of a company as the “shop window” of the business. From the data it was clear that clients had an overwhelmingly positive claims experience. In terms of service clients valued the smooth and efficient handling of their claims and the professional, clear, and precise way in which it was finalised. Clients also appreciated constant feedback on the progression of their claims.

3.2.1.12 The importance of effective systems in the delivery of service

The role of efficient administrative and computer systems in the delivery of high levels of service emerged during the data analysis. An underwriter argued that the case company's simplistic, but efficient computer and administrative systems enables high service levels which in turn promotes long-term client relationships. The system of double-checking all outgoing client communication further maintains high service levels.

3.2.1.13 The value of personalised service as a competitive advantage

From the data it emerged that the company has developed a unique personal approach in the way it deals with its clients. This personal approach was highlighted by study participants as an essential element of successful service delivery and as a key reason they have remained with the company for so long. From the interviews specific themes emerged that clients perceived as valuable in terms of a personal service approach.

The CM and staff explained that this personal approach ensures that the client becomes part of the company and that it evolves into more than just friendship. Clients become like family. Clients affirmed this and expressed that their relationship with the company "feels like family" and that they felt "almost like family with the place". Clients expressed that the more personal service and the "personal touch" used by the case company made them feel more important and more than "just another number". In asking the CM why she believed this is the case she responded:

> Do you know why? I think they have come a long way with you. When they visit, they have been with you for years. They know how you treat them. Remember we are different here. People walk in.

Clients agreed and expressed that they feel welcome when they visit the office and that they enjoy the "personality". One client expressed this personal service as follows:

> They try to make a personal effort for you. They don't see you as just another number, as just another guy that pays for services, they see you as a person that they can walk the road with. That is willing to walk with them.

Clients appreciated that they are greeted by name and that the staff knows them and their kids. They also do not have to "get a number" before being helped. A Generation X client explained his experience with this as follows:

> I am number 288 and must sit and wait for a half-an-hour for my number on that screen and wait my turn. Here there is no such things.

The CM argued that it is a unique approach valued by both older and younger generation clients. The difference was explained by a client:

> You do not get that corporate feeling. It is more like a platteland company that you deal with. It is real people. People that live here. It is not an impersonal, fake "people-company" that you deal with.

The unique aspect was explained as follows:

> In the city they cannot retain a personal relationship because there are four million a month that need to be contacted, phoned or whatever. I am not saying this company is small, but what I actually want to say is that with their size and its many clients, they make it different in that you are not treated as just another client".

Another client agreed and stated that they "feel smaller and more personal" and that the company is different in that it still "makes time" for clients. A staff member highlighted that the personalised service starts from the moment a new policy is marketed in that the client deals with the marketer in person. Clients are also often called on their birthdays which is worth more than sending a card. She admitted that it may not necessarily be a need for people that live in a big city. This view was also shared by a client who stated that the needs in a large city may be different.

3.2.1.14 Service quality leads to peace of mind

Clients expressed that the high level of service provides them with peace of mind and that it helps to foster their commitment.

Relationship: Service quality $\leftrightarrow$ Commitment

Clients expressed that they feel safe as their interests are served. They referred to the peace of mind they experience through the service as a "backup" when they need it most.

3.2.1.15 The impact of claims feedback surveys on service quality

A final interesting element that emerged from the document analysis was that clients appreciated the fact that they were able to provide feedback on their claims service experience. They often expressed that they replied "gladly" and that it was a "pleasure" to provide feedback.

One client expressed the importance of client feedback as follows:

> I like an evaluation such as this. An organisation must never fall into a comfort zone. It must stay on its toes.

A significant element to successful response to client feedback was that the CM personally signed off on almost each feedback form provided by clients. A total of 656 signatures were coded and is a testimony to her hands-on involvement and her passion to acknowledge clients and to respond to any issues to sustain high service quality levels.

A summary of the relationships identified is listed below:

RELATIONSHIPS IDENTIFIED: **Service quality** ↔ Price; Commitment; Trust

Driver 12: The role of price in the development of long-term client relationships

THEME: PRICE				
Code Groups	Document Analysis		Interview Analysis	
	Codes	Grounded codes	Codes	Grounded codes
Price (A23 & B25)	4	4	75	84
Underwriting (A24 & B26)	5	5	16	16
TOTAL	**9**	**9**	**91**	**100**

Total number of primary codes	**100**
Total number of grounded codes	**109**

The role of price in development of long-term client relationships emerged from the data analysis. It is essential to note that the case company is mandated to determine premiums on behalf of the insurer. This is because the case company holds a binder agreement with its main underwriter. This provides the company the autonomy to determine and raise premiums independently. This is a unique difference to other intermediaries that may have to rely on quoted premiums provided by insurers. Despite these differences, the influence of price remains universal and will be discussed next.

The document analysis referred the potential role of price in client relationships. As part of their general feedback clients did mention that the premiums and the service they receive were "affordable".

One client specifically referred to his long-term relationship with the company and described the link to the premium he pays:

> I have been with the company for a lifetime and has always been satisfied with the service and the premiums.

The competitiveness of the premium was also highlighted by another client who stated that other companies have been unable to beat the premiums he has with the case company. The in-depth interviews highlighted the potential importance of price in developing long-term relationships.

3.2.1.16 The importance of affordability

An underwriter explained the importance of price:

> To retain clients in the long-term and to get new clients you must be competitive from a premium perspective. To write new business, you must be competitive.

Clients confirmed that their long-term relationship was affected by the price they pay for their insurance. Clients described the premiums they paid as affordable, reasonable, inexpensive, competitive, very good, and some clients called them unbeatable. Some clients also expressed that the service they received was “good value for money”.

A marketer confirmed that price is important, and they try to keep premiums as low as possible to “build that relationship” with clients. Even younger clients who are traditionally considered a higher risk from an underwriting perspective, expressed that they enjoyed the benefit of a low premium. This was because their parents were also insured with the case company and that the company previously evaluated their risk profile while they were still insured under their parents’ policy.

Clients also stated that they valued the fact that their premiums are not raised constantly. The CM stated that it is a common strategy by competitors to offer an initial low premium to lure new clients only to raise the premiums after a short while. Clients shared this view and stated that they had previous experiences with other insurance providers where this occurred. Their experience with the case company was different. Clients mentioned that their premiums remained constant and that they were also no overcharged for any additions to their policies. The founder of the company explained that this is achieved by retaining a healthy claims ratio through strict underwriting.

Clients further expressed gratitude for discounts they receive. The fact that they can get a discounted premium based on being part of a group scheme or because they have installed an approved home alarm was perceived as a positive. Clients confessed that they have previously requested alternative quotes from other insurance providers but that their insurance premiums with the case company was still superior. In an instance where they did obtain a lower quotation, they were able to negotiate a similar premium with the case company. Clients stated that the CM even urged her clients to obtain alternative quotes to compare the premiums they received. This creates a perception among clients that the company is “open” to negotiation. It also established trust in the competitiveness of premiums paid. This raised a major benefit of a good client-company relationship. When clients value the relationship, it can enhance client loyalty in that they will prefer to remain with the company and is willing to negotiate a better deal to remain in the relationship.

Relationship: Price ↔ Commitment

What became apparent is that price was also not always necessarily the driving factor for clients in their long-term relationship. One client expressed that the fact that the company’s premiums are low was merely a bonus. A Silent Generation client explained it as follows:

> Obviously, money also plays a role you know. You also must look at your pocket and you keep your eye on that as well. But it is not the main point in their case. The main point is the service.

This highlighted the potential role of service quality of price.

Relationship: Service quality ↔ price

A similar view was also held by other clients. A Generation X client explained it:

> It is not about cheap or expensive, I want value for my money. I will not say they are cheapest or the most expensive. For me it is not always about the money, they must understand me and my needs.

A Generation Z client explicitly stated that the reason she does not leave the company is because she gets value for money. Clients even indicated that they are willing to pay a higher premium to retain the relationship they have with the company. An underwriter explained that this is because of the value that clients put on the trust-relationship with the company and the personal connection they have. This was affirmed by clients who stated that they would be willing to pay more to retain a personal communication service versus an electronic service.

Relationship: Communication ↔ price

A silent Generation Client stated that he values the relationship with the company so much he is “not even interested in the premiums of other companies”.

Relationship: Commitment ↔ price

Trust also surfaced. Clients expressed that they do not always trust a lower premium from a competitor as they would not necessarily be able to compare well with what they have.

An underwriter explained this risk:

> I think there will always be a price war in insurance and when clients are struggling in general, they will search for a place where they can pay less. In the process clients sometimes shoot themselves in the foot by paying a cheaper premium as they also obtain a weaker product.

Relationship: Trust ↔ Price

3.2.1.17 The importance of sound underwriting on price

The importance of incorporating strict underwriting measures was highlighted by underwriters and broking staff as a critical influencing factor on price. Insurance is based on the principle that the premiums of many pays for the claims of a few. If a company takes on high risk clients that claim frequently it can negatively affect the premium of current clients as they would then need to absorb and subsidise these losses. As a result, it is vital to ensure that a rigorous underwriting policy is followed to protect the book of business and ensure the sustainability of affordable premiums.

The original founder of the company stated that the most essential element of long-term client relationships in the company starts with the careful selection of clients. The reason for this is that taking on poor risks will eventually affect the long-term relationship with current clients as it would affect their premiums. Underwriters stated that they also support the case company to maintain strict underwriting guidelines by doing monthly checks regarding new business written and claims processed. The company also emphasised the importance of establishing sound underwriting principles. They acknowledged that they minimise “walk-in” clients or clients with a poor claims history as it could jeopardise the insurance book of business and negatively affect the premiums of their client base. Clients experienced this rigorous process as positive because they knew their premium was not a “thumb suck” and that they are also benefiting from being part of the company where clients are carefully selected. This careful selection of clients entails a more conservative marketing approach centred around current clients. This creates a strategic long-term win-win situation for the company and its clients as premiums are kept low. The culture of embracing underwriting guidelines was also mentioned by clients in the claims feedback forms on numerous occasions where they explained the measures, they have introduced to improve security after a claim to prevent future losses. Finally, the case company also negotiates the best possible prices with local contractors and suppliers to minimise insurance losses and to keep premiums as low as possible.

A summary of the relationships identified is listed below:

RELATIONSHIPS IDENTIFIED:
Price ↔ Commitment; Service quality; Communication; Trust

3.3 Evaluating objectives of the study against the themes and codes

To contextualise the above-mentioned data analysis of the phases of theory development through constructivist grounded theory, the objectives of the study should be revisited.

3.3.1 Main objective

The main objective of this study was to construct a strategic framework to facilitate long-term client relationship development in the South African short-term insurance intermediary industry. All the themes identified in the data analysis became part of developing this strategic framework. The process of creating a strategic framework is described in Chapter 2 and provides for the creation of a flexible framework. Any potential gaps that may have presented itself in the initial statistical and document analysis phase were filled by conducting interviews with the study participants.

3.3.2 Secondary objectives

The following secondary objectives were determined:

- To develop a case study that includes relevant documents about client feedback. The database in the form of client claims feedback forms was first thematically analysed to identify codes and themes that describe the client service experience and relational aspects that emerged. This objective was achieved and is discussed in Chapter 3.

- To conduct in-depth interviews with senior management, underwriters, and clients, to address potential gaps in the data and to ensure data saturation. This objective was achieved through an interview process and is discussed in Chapter 3.

- To compare the different relationship development drivers established by the thematic analysis of the data by conducting a literature review. This objective was achieved and is discussed in Chapter 4.

- The above-mentioned information was combined in an abductive manner to develop a strategic framework according to the results found in the study and the literature review and is presented in Chapter 5.

3.4 Conclusion

Chapter 3 commenced with the analysis of statistical client data from the case company and the construction of a case study database in ATLAS.ti (version 9). The primary documents – client claim feedback forms – were thematically coded according to constructivist grounded theory methodology. The codes were then developed into themes by incorporating abductive logic. The potential gaps in the data were filled by conducting in-depth interviews with the study participants. Interviews were conducted until data saturation was obtained and the interviews were subsequently thematically analysed. The analysis of both the document and interview analysis revealed twelve drivers of successful long-term client relationships. Finally, the objectives of the study were evaluated against the codes and themes developed through data analysis.

In the next chapter, these findings will be compared with the literature to illuminate possible supportive findings, gaps, or new contributions.

CHAPTER 4: LITERATURE REVIEW

The purpose of this study was to develop a strategic framework for relationship development in short-term insurance intermediary companies. The purpose would be achieved by using a case study to establish a constructivist grounded theory.

This process of developing constructivist grounded theory required proactive engagement with literature. Exploring the literature from a grounded theory approach was beneficial to the research because it added another perspective that contributed to theoretical construction while also providing examples of similar phenomena that stimulate thinking about the data of this study (Mills *et al*., 2006b:29). The purpose of the literature review within this context was thus to compare the findings of the research with the literature to indicate supportive findings, highlight potential gaps or contradictions, and illuminate any unique findings that extend, transcend, or challenge dominant ideas in the field (Charmaz, 2006:165). However, it is necessary to know that the purpose of this literature review is not to provide an exhaustive list of all literature specific to the emerging themes. Rather, it acts as an additional layer that builds on the research findings. The literature review serves to contextualise the research findings and serves as a valuable source of comparison, analysis, and insight during the construction of grounded theory.

The literature review was compiled by sourcing literature on related concepts over five years. A substantive exploratory literature study was first conducted since a quantitative research approach was initially envisaged. This initial literature review focused specifically on the role of communication in developing long-term client relationships and on the potential mediating role of human interaction in the process. During the research findings, the critical value of communication and FTFI in building long-term client relationships further emerged. A significant section of the literature review in this chapter has been allocated to the role of communication and the unique benefits of FTFI in in developing long-term company-client relationships. The other themes that emerged from the research findings have also been defined. Past studies have been highlighted that may correlate with the research findings.

The different themes identified during the data analysis, as provided in Chapter 3, will now be explored through the literature.

4.1 Driver 1: Effective communication as a contributing factor in the development of long-term client relationships

The research findings of this study highlighted the vital role of effective communication in developing long-term client relationships. This unique relationship between communication and long-term client relationship development is also well documented in the literature. Scholars have confirmed a strong correlation between effective communication and strong interpersonal relationships (Samaha *et al.*, 2014:89). Researchers have also noted that authentic company-client relationships can be maintained through continuous two-way interaction and that absence of communication can lead to a gradual weakening and almost invisible deterioration of company-client relationships (Roberts-Lombard *et al.* 2012:162).

There is also a definitive link between the fields of communication and RM. According to Kodish and Pettigrew (2008:161), the relational thrust of the field of communication and its strength as an applied discipline make it an "excellent source for understanding the nature of relationships and a reliable foundation for illuminating relationship-oriented marketing". Previous studies have also indicated that the amount, frequency, and quality of communication are significant antecedents in RM (Palmatier *et al*., 2006:136). Certain definitions of RM further illuminate this potential correlation. Grönroos (1994:16) describes the underlying philosophy of RM as follows:

> Relationship marketing is a strategy to identify, establish, maintain, enhance and when necessary, also to terminate relationships with clients and other stakeholders, at a profit, so that the objectives of all parties are met, and this is done by a mutual exchange and the fulfilment of promises.

In addition, one of the most widely cited definitions of RM is that of Morgan and Hunt (1994:22), who described it as "all marketing activities directed toward establishing, developing, and maintaining successful *relational exchanges*". Using the words mutual and relational "exchange" in these definitions points to the potential importance of communication in the relationship development process. Traditionally, the exchange between a company and its clients was simply noted as an exchange of goods or services for money. However, within the context of RM, this exchange also includes social interactions, referred to as 'relational exchanges'. For example, Datta and Bairagee (2012:178) refers to RM as a business approach where all the divisions of the company maintain and enhance long term mutual relationships with key clients through "*relational exchanges"* and continuous "*communication and interaction".*

Finally, after launching a comprehensive literature review that included content analysis of 456 academic studies, Agariya and Singh (2011:229) found that communication was one of the most critical defining constructs of RM. From this, it can be derived that relational exchanges through interaction and communication form an integral part of the mutual exchange and developing a relationship between a company and its clients. A similar finding has also been confirmed in previous research.

In a study focused on client retention within the South African short-term insurance industry, both management and clients were asked what factors they consider vital in promoting client retention (Loots & Grobler, 2014:332). The findings of this study indicated that clients viewed effective communication as the single most crucial factor in deciding whether to stay with their insurance provider – even above other key elements such as trust, commitment, product benefits and price (Loots & Grobler, 2014:332). Interestingly, this contrasted with the opinion of insurance providers and brokers, who viewed price as the most crucial factor in establishing client loyalty, with communication as one of the least crucial factors. In discussing the results of this study, Loots and Grobler (2014:332) noted that insurance providers seemed completely out of touch with what clients regard as key factors to stay with their insurance provider and that this misconception about client's needs could itself negatively influence client retention within their organisations.

The findings of this study concur with the findings of Loots and Grobler (2014:332) on the critical importance of effective communication in developing long-term client relationships. However, this study also describes the communication that clients value and additional communication-related aspects that are critical. These aspects, which will now be discussed from a literature viewpoint, includes the following:

- The importance of adopting the right communication style
- The importance of listening to clients
- The importance of catering to specific language preferences
- The role of different communication channels in building long-term client relationships

4.1.1 The importance of adopting the right communication style

The research findings highlighted the value and importance of adopting the appropriate communication style. The research findings indicated that elevated levels of client satisfaction exist when staff communicates effectively and clearly in a straightforward, friendly, patient, courteous, helpful, sympathetic, and professional way.

The importance of adopting the appropriate communication style is also highlighted in the literature. According to Webster and Sundaram (2009:104), the communication style used by staff is one of the most critical factors in relationship development because of its role in establishing a connection between a company and its clients and in establishing client satisfaction and trust. It also affects the sense of confidence and self-esteem of the listener. Their study found that customers rely on the service provider's communication style when evaluating the service, they receive.

This correlates with the research findings of this study as there was a strong correlation between the communication style used by the case company staff and high client satisfaction levels that were measured. It also validates the potential relationship between communication and trust. However, even though the research by Webster and Sundaram (2009:104) highlighted the importance for firm managers to train their employees in adhering to the correct communication style, it did not elaborate on the actual type of communication clients would value most. The findings of this study add to the body of knowledge. It highlights the link between client satisfaction and communication within the short-term insurance intermediary industry and highlights the communication attributes that are valued most by clients (see Table 3-4 in Chapter 3).

4.1.2 The importance of listening to clients

An interesting theme that emerged from the data were the importance of staff being available to be attentive and listen to clients. Brokers, underwriters, and clients highlighted this essential communication attribute. Respondents stated that clients remain long-term clients because they feel they are being listened to when they have a problem or where there is a potential conflict.

The literature also highlighted the importance of effective listening when dealing with problems or conflict. According to Michalek *et al.* (2018:578), listening is an essential skill in dealing with conflict as it can prevent potential misinterpretations that can cause disputes. This correlates with the findings of this study, which indicated a potential relationship between communication and effective conflict handling. According to the literature, the biggest challenge to effective listening can be background noise, constant interruptions, inattention to a message, and the process of composing an answer (Michalek *et al*., 2018:578). This affirms the importance of focussing on the client when they speak and listening attentively when they are experiencing a problem or trying to convey a message.

4.1.3 The importance of catering to specific language preferences

The research findings of this study further indicated that clients value the choice to be able to communicate in their home language. The possible link between multilingual access and client service experience has received limited attention in the literature. Even though certain studies have shown that language can influence client behaviour (Luna & Peracchio, 2001:284; Schmitt *et al.* 1994:491; Tavassoli, 1999:170), this research has been focused on communication at a mass scale. Specific research on client behaviour in service situations where they have a choice in communicating in a choice of languages has received limited attention from a marketing or a service perspective. One study that did focus on the importance of language in relationship development is that of Holmqvist (2008:13). This study measured the value of home language in service encounters and gathered feedback from 248 respondents. The study found that language was valuable even in contexts with a low need for communication. Furthermore, the study also indicated that language had a significant impact in a variety of service settings including that of insurance. Clients were even willing to pay more to be able to use their home language when dealing with a service provider (Holmqvist, 2008:13). This validates the research findings and the potential relationship between effective communication and price.

The importance of communicating in a home language as a client was also highlighted by Nilsson and Mattes (2015:230). They found that a shared language or culture can enhance social interactions and help establish mutual trust. This once again collaborated with the study findings, which indicated a potential relationship between effective communication and building client trust. Even though the literature refers to the possible importance of providing access to a native language in a service context, the actual benefits to clients were not previously specifically noted. This study adds to the body of knowledge by establishing the benefits of communicating in a home language from a short-term insurance intermediary client perspective (see Table 3-5 in Chapter 3).

Therefore, if a company wants to engage with its clients, not only through business transactions but also through social interactions, it would be beneficial if their employees can communicate with them in their preferred language. In the context of the short-term insurance industry, intermediaries may have a competitive advantage because they are generally smaller in size and can provide a more personalised service approach to clients in their immediate area and in the language of their choice. This local presence can help to reduce psychological distance and mitigate potential language and cultural barriers.

4.1.4 The role of different communication mediums in developing long-term client relationships

From the research findings, the importance of effective communication across different mediums emerged. More specifically, clients referred to the use of three specific communication mediums, namely the telephone, electronic communication (email), and face-to-face interaction (FTFI).

In the literature, these communication channels are often categorised as either mediated or non-mediated. According to Crowley and Mitchell (1994:165), mediated communication is simply defined as any form of communication that requires the use of a technological medium to convey a message across time and space. Over the course of millennia, mediated communication has evolved from cave drawings and hieroglyphics to the incredibly complex multi-dimensional exchange channels it is today. The evolution and adoption of mediated communication channels increased drastically with the rise of the digital age and the internet. With the development of social media platforms, mediated communication technologies have also been embraced to simplify the transfer of information and to help people to form social bonds and fulfil their need for social belonging. The COVID-19 pandemic has also further fast-tracked the introduction and adoption of alternative online communication platforms.

An alternative form of client interaction to that of mediated communication is that of non-mediated communication. Non-mediated communication is described as a form of social communication where no mediating technology or medium is used to convey a message between the sender and receiver (Crowley & Mitchell, 1994:165). In other words, non-mediated communication involves a setting where communication takes place in real-time, between individuals in each other's immediate physical presence. Given this principle of co-presence, non-mediated communication is sometimes called face-to-face communication or interaction. However, it is essential to take note of the difference between the terms "interaction" and "communication". The word interaction refers to a broader means of communication, which isn't necessarily tied to the transfer of words, whether verbal or non-verbal. It can include a situation where two individuals can relate to each other simply by acting reciprocally using cues such as facial expressions and body language (Varey & Ballantyne, 2006:25). For this reason, Fortunati (2005:53) argued that the word "interaction" better describes the richness of non-mediated communication because of the presence of these additional cues. The term FTFI is applied for the purposes of this study. Having defined the parameters of what constitutes mediated and non-mediated communication, the next section will compare the study's research findings with that of the literature.

4.1.4.1 The value of electronic communication (email)

The research findings of this study indicated that clients valued email as a communication medium due to its convenience and speed of delivery. Electronic communication has the unique benefit of exchanging considerable amounts of information over vast geographical distances. This is especially useful in transferring documents across time zones and geographical borders, reducing the need for postal deliveries and couriers to provide the same type of service. This benefit is further strengthened by documents being forwarded or shared with one person or a whole group simultaneously.

With regards to sending private messages, the literature indicates that email provides further benefits. First, composing a message via email allows senders more time to process thoughts and contemplate what they want to communicate and eliminates the potential loss of memory by providing a text transcript or copy of those messages for future reference (Hebert & Vorauer, 2003:27). This then provides a date and time of correspondence which can help to eliminate or manage potential conflict with clients. The South African short-term insurance industry extensively uses email for this reason, to ensure there is confirmation of correspondence when providing key documentation such as policy wordings or schedules.

However, email correspondence may also cause conflict, which is one limitation discussed below. In an early study about mediated channels such as email, Kiesler and Sproull (1992:96) found that this communication medium can solicit more intense conflict than FTFI since individuals often feel more empowered to type provocative statements. The reason for this is the physical distance between the sender and receiver of these messages. This can cause negative outcomes such as unrestrained behaviour and a lack of compliance to social norms. Matheson (1991:137) also insists that the inherent lack of psychological presence in mediated communication mediums such as email can lead to issues like reduced self and public-consciousness and a lack of emotive responsiveness or sensitivity to others. The lack of facial cues or tone of voice in emails can lead to a further deterioration in communication (Blunden & Brodsky, 2021:565).

This correlates with the feedback from underwriting and staff respondents in this study which warned against solely forwarding claim repudiation letters to clients via email. This also further highlights the importance of using the most appropriate communication channel when dealing with potential client conflict.

4.1.4.1.1 The importance of fast email response

Study respondents expressed their frustration with other service providers who have not timeously emailed them. A probable reason for this may be explained by a recent comprehensive study that quantified the replying behaviour of email users by analysing over 16 billion emails sent by 2 billion users (Kooti et al., 2021:603). The results indicated that the response time and length of feedback from the receivers of email were directly proportionate to the number of emails received. The study indicated that timeous email response becomes a problem when instantaneous response times are required but receivers are unable to do respond adequately because of the substantial number of emails they must manage (Kooti *et al*., 2021:603). Insurance providers must thus ensure that they have enough staff, systems, and protocols in place to respond to emails timeously. This also correlates with a previous study specific to the South African short-term insurance industry, which found that prompt communication leads to higher satisfaction and trust among clients (Loots & Grobler, 2012:265).

4.1.4.1.2 The importance of limiting unsolicited emails

The research findings of this study indicated that clients value the fact that the case company refrains from forwarding any unnecessary email communication. They specifically noted that they appreciate that they do not receive marketing-related or other unsolicited emails from the case company. The importance of limiting this type of communication with clients is also highlighted in the literature.

Vyas and Raitani (2015:79) argued that with the practice of cross-selling by companies, people are now increasingly bombarded with needless information, thereby becoming increasingly sceptical of a company's motive for wanting to "communicate" with them. This increased scepticism of clients towards the motives of companies is also illustrated in a study that found that clients are frustrated by the communication attempts of companies which they view as intrusive and an invasion of their privacy (Jones *et al.*, 2015:189). Repeated contact with clients to sell additional products or services can cause substantial damage to client relationship trust (Elsharnouby & Parsons, 2013:146). Clients may then hesitate to provide personal information to companies as they are concerned about the risk it can be misused by the company (Jones *et al*., 2015:189).

Companies should be very mindful of how they implement any cross-selling strategies as it can damage company-client relationships rather than strengthen it. Vyas and Raitani (2015:100) noted that authentic communication from a relationship perspective should move "beyond intrusive advertising and sales promotional messages". Fernandes and Proenca

(2013:42) also noted that clients are becoming increasingly protective of their privacy and consider attempts by companies to communicate with them as ‘persistent aggressive’. Because of these intrusive methods of communication, clients are becoming hesitant to provide personal contact information to companies due to the underlying fear that it can be misused by the company (Jones *et al*., 2015:189). This can lead to a gradual deterioration of trust and further affirms the potential relationship between effective communication and trust.

Companies should thus learn that if they wish to establish more frequent communication between their employees and clients, these exchanges should be voluntary. The requirement for voluntary communication is of key importance, as the company must acknowledge client preferences and respect their privacy. The Protection of Private Information (POPI) Act recently introduced in South Africa aims to safeguard the personal information of individuals and regulate how companies collect, store, process, and disseminate personal information (Still & Stokes, 2016:301). A key feature of the Act is that “unsolicited” communications from companies are no longer permitted.

The findings of this study further underline the importance of using communication to develop an authentic relationship with clients and to refrain from using communication solely to solicit additional finances from them.

4.1.4.2 The value of the telephone as a mediated communication medium

Under the research findings the literature also highlights the benefits of efficient telephonic communication in building long-term client relationships. In a fast-moving world where people demand cost-efficient, timely and effortless communication, companies can gravitate towards mediated communication channels such as the telephone that can fulfil these client needs (Skopp *et al.*, 2015:902). Telephonic communication enables companies to connect with clients without the cost of physical travel and resultant travel expenses (Morrison-Smith & Ruiz, 2020:7).

The potential reduction of costs by using mediated communication channels such as the telephone has also been one of the main drivers of its high adoption rate in the South African short-term insurance industry. Using FTFI often involves the use of a more costly distribution network where branches must connect with clients. This could result in duplication of administrative functions and costs and demand additional labour and infrastructure. By dealing directly with clients, insurers can channel funds that would have traditionally been paid as commission to brokers, towards their own marketing campaigns and overhead expenses.

However, even though the literature highlights the distinct benefits of telephonic communication, the findings of this study indicate that intermediary clients also experience certain frustrations when having to deal exclusively via telephone with certain service providers.

4.1.4.2.1 The importance of a more personalised telephone strategy

The research findings first highlighted the importance of treating clients with respect, friendliness, and helpfulness when dealing with them telephonically. However, an interesting theme that emerged and that evoked strong emotions from clients was their experience in dealing with call centres.

According to Woydack and Lockwood (2021:334), global call centres connect clients who have enquiries or problems to the relevant business via telephonic exchange. Certain companies also use external or third-party call centres to capitalise on a growing outsourcing trend (Woydack & Lockwood, 2021:334). These call centres provide a service to different companies. The result is that clients rarely deal directly with the primary company that they do business with as the service component is then outsourced to call centres. During the research findings, respondents expressed frustrations in dealing with these call centres and that they valued access to a more personalised telephonic service at the case company (see Figure 3-3 in Chapter 3). The fact that the case company uses their own staff to answer phones and not a teleprompter or call centre, is something that clients appreciated.

One reason for these frustrations that clients experience with call centres may be what Woydack and Lockwood (2021:336) referred to as "communication breakdowns" during inbound calls and that call centre agents sometimes have difficulty profiling clients and their needs. This view is shared by Kodish and Pettigrew (2008:155), who argued that call-centre agents are often rewarded for their ability to manage calls quickly instead of addressing each individual client's needs.

According to Woydack and Lockwood (2021:217), the occurrence of standardised voices and a proliferation of linguistic variability can then occur. Clients can then perceive the telephonic service experience as less personal. This can be further exacerbated by call centre agents that make use of scripts during the communication exchange (Woydack & Lockwood, 2021:336). This concurs with the research findings where clients experienced monotone or "robotic" exchange.

Other frustrations that respondents experienced have also been identified in the literature. A study by Chicu et al. (2019:83) mentions that clients are often less satisfied with the service they receive from call centres than through FTFI. For example, the irritation when dealing with automated answering machines was highlighted in a study by Prendergast and Marr (1994:25). Long waiting times and overall poor service have also been associated with the frustrations that clients experience (Helms & Mayo, 2008:61). This correlates closely with the findings of this study.

Chicu *et al.* (2019:83) made the following statement:

> …it is almost ironic that although the concept of the call centre originated as a relationship marketing tool, it is widely accepted that customer satisfaction is not always associated with call centre operations.

From the literature, it can therefore be derived that even though the telephone has distinct benefits and there is apparent justification and scope for its use, it has limitations when it is not used correctly. Previous research found that FTFI creates higher levels of client satisfaction than communication through call centres (Bennington *et al.,* 2000:162; Makarem, 2009:134). However, in their study, Chicu *et al.* (2019:92) stated that little is known about "human interactions in technology-mediated versus traditional offline environments". The following section investigates the potential value of FTFI in developing long-term client relationships that emerged from the research findings.

4.1.5 The value FTFI as a non-mediated communication medium

An interesting theme that emerged from the research was the value of FTFI in developing long-term client relationships. From the research findings, certain unique benefits of dealing with clients face-to-face emerged (see Table 3-4 in Chapter 3). These benefits will now be discussed from a literature-based perspective.

4.1.5.1 FTFI fulfils an underlying human need

The research findings indicated that clients expressed an underlying social need to deal with staff face-to-face. This underlying desire to connect at a human level is sometimes referred to in the literature as Belongingness Theory. The origin of this theory is attributed to Baumeister and Leary (1995:497), who developed the hypothesis that people have an evolved underlying need for social acceptance and belonging. This need for social belonging is a sense of relatedness connected to lasting interpersonal relationships. This sense of belonging is characterised by social validation and shared experiences.

According to Flaherty *et al.* (1998:250), individuals may not always consciously know their need to engage socially with others through FTFI and are therefore not always able express their underlying desire to fulfil this need. However, the importance of FTFI in fulfilling this basic human need was identified in a study by Sacco and Ismail (2014:359). In this study, groups of people were monitored before, during and after multiple engagements through FTFI. The study indicated that most participants experienced an elevation in positive mood levels and a stronger sense of 'social belongingness' with their fellow participants. It is interesting to note that these results were not found within groups that engaged purely through mediated communication channels.

Sacco and Ismail (2014:363), noted that there are certain reasons FTFI can better fulfil a need for social belonging. First, as those participants who engage in FTFI share the same environment, they can also share the same sensory experiences. These shared experiences could be a catalyst for developing a group identity that also creates a sense of social acceptance between group members. Second, cues such as light touch through handshakes and spatial cues such as seating distance can create a sense of group intimacy not found in other settings. Last, the perception of social belongingness within FTFI is also further enhanced through adding those benefits already identified under co-presence. These include the ability of non-verbal cues to improve dialogue and assist the entire group in understanding the underlying emotions of individual members during group discussions.

The research findings of this study regarding the value of social interaction with clients correlate with more recent research. A study that focussed on the role of smaller enterprises found that the distinctive client experience in a smaller enterprise lies in its human interaction with clients unlike the technology-oriented client experience often associated with large enterprises (Gilboa *et al.*, 2019:152). This study found that social relationship and personal attention are crucial components of this experience.

4.1.5.2 FTFI overcomes electronic challenges

During the research findings, it emerged that clients sometimes fear being cut off while communicating via mediated communication mediums and that they sometimes prefer FTFI as an alternative means to communicate.

According to the literature, electronic communications are often plagued by problems such as connection issues, software glitches, and time delays (Bergiel *et al.*, 2008:497). These issues can cause confusion and potential frustration during the interaction process. Even modern-day communication platforms such as Zoom, Skype, and Microsoft Teams, are not immune to certain technological challenges in terms of connectivity and do not always provide the same sensory experiences as FTFI. Even though facial expressions and vocal cues are available, platforms like these lack proximity-based cues such as seating distance and touch

(Lewandowski *et al.,* 2011:1808). Sacco and Ismail (2014:359) found that communication exchanges through such video-conferencing channels do not allow for an environment in which shared sensory encounters can develop, as people do not experience the same sights, sounds, and smells in various locations. This then further increases the perceived psychological distance between individuals. A more recent study by Morrison-Smith and Ruiz (2020:6) stated that these platforms can be limited in comparison to FTFI. They argue that human connection can play a unique and valuable role in facilitating trust and creating collaboration between people as opposed to virtual electronic encounters that are more formal and less spontaneous.

The research findings also indicated that clients sometimes struggle to communicate via certain digital communication channels and at times found it difficult to hear someone via an electronic device. One theory that may explain this challenge is that of Media Naturalness theory. This theory stipulates the human brain have evolved over millions of years to interpret messages sent via face-to-face and not those that are sent via technological mediums (Kock, 2004:333). According to Kock *et al.* (2015:383), messages sent via mediated communication channels can take much longer to process, due to the obstacle of higher cognitive effort required to interpret these messages without adding non-verbal cues.

This is supported by Sacco and Ismail (2014:359) who found that mediated communication channels suppress the brain's ability to effectively process messages, causing 'cognitive obstacles' during the communication process. These obstacles can lead to frustration within communication processes. Their study found that although computer-mediated social interactions can benefit users, it does not result in the same beneficial impact on "increasing positive mood and satisfying social belongingness needs" when compared to FTFI (Sacco & Ismail, 2014:359).

The obstacles described could further explain why certain clients may become frustrated when they must communicate with companies solely via mediated communication channels and where technological errors occur.

4.1.5.3 FTFI incorporates body language

The research findings further indicated that clients valued FTFI in building long-term relationships as it also incorporates body language such as facial expressions, hand movements, and emotions. Clients expressed that FTFI afforded them the opportunity to "evaluate" the person they are dealing with, which affected their level of trust.

The potential value of non-verbal cues within FTFI is best acknowledged in the literature by Daft and Lengel (1984:191) through the introduction of the Media Richness Theory. This theory provides a framework to rank different communication mediums on their ability to accurately convey messages between individuals who are engaging in dialogue.

According to Daft and Lengel (1984:191), the criteria for ranking these mediums included their ability to undertake the following:

- Transmitting multiple messages simultaneously, allowing participants to send more than one social cue or message simultaneously.

- Facilitating instant feedback, which allows participants to receive an instant response to a message sent.

- Establishing a personal focus, which allows participants to also focus on the individual who sends a message rather than just on the content of the message itself and by focussing on aspects such as personal feelings and emotions.

- Using natural language, which allows participants to access a wider range of meaning through language symbols or numbers.

According to media richness theory, FTFI is ranked as the richest form of communication and described as the most efficient and informational communication medium available because non-verbal cues are available. It is for these reasons that Nardi and Whittaker (2002:83) called FTFI the "gold standard" of communication, noting that it is a highly valuable communication medium for building relationships.

Reynolds and Brannick (2009:234) further refers to criteria at measuring the ability of different communication mediums to effectively convey complex messages.

These criteria include these attributes:

- Simultaneity, which allows messages to be sent simultaneously they were created.

- Co-temporality, which allows messages to be received simultaneously in which they were sent.

- Sequentiality, which allows messages to stay in the same sequence in which they were sent and received.

- Audibility, which allows messages to be audible to the receiver.

- Visibility, which allows the sender of messages to be visible to the receiver.
- Co-presence, which allows both the sender and receiver to be in close vicinity of each other.

Of all the communication mediums available, FTFI is the only communication medium that adheres to the co-presence dimension (see Table 4-1 below).

Table 4-1: Comparison of Communication Mediums

Dimensions	Communication Medium			
	Text	Phone	Video-Teleconferencing	FTFI
Co-temporality	x	x	x	x
Simultaneity	x	x	x	x
Sequentiality		x	x	x
Audibility		x	x	x
Visibility			x	x
Co-presence				x

Source: Adapted from Reynolds and Brannick (2009:234)

Reynolds and Brannick (2009:234) state that the absence of all these elements in one medium could lead to confusion in interpreting messages and an increase in psychological distance, thereby inhibiting the development of relationships. However, Okdie *et al*. (2011:157) did find that mediated communication channels could sometimes assist in reducing psychological distance, even though there is a lack of co-presence. This is particularly evident in those cases where individuals are too shy or self-conscious to effectively engage with other individuals using FTFI. In these cases, mediated communication channels can allow individuals more time to develop the content of their messages and present themselves in a way they feel more comfortable with.

Despite these findings, Nilsson and Mattes (2015:233) argued that FTFI is a more efficient medium to strengthen relationships due to the non-verbal cues available. The non-verbal cues available during co-presence can allow for additional messages to be conveyed (Reynolds & Brannick, 2009:234). These may include gestures such as eye contact, facial expressions, hand movements, body movements, light touch, and spatial relationships such as seating and standing distance. It can also include additional vocal cues such as tone of voice, accent, and laughter. These non-verbal cues can then help individuals to gauge the emotions of others.

These findings align closely with the findings of this study where respondents referred to the importance of conveying empathy to clients that have gone through a traumatic claims experience. It emerged that FTFI allows claim staff to pick up additional non-verbal cues which improve the understanding of verbal messages and indicate the emotional state of different participants. This then helps to build an authentic relationship with clients. This is emphasised by Martinez *et al*., (2016:939) who found that the accurate perception of emotions, as obtained via FTFI, is a crucial element in effective social interactions.

4.1.5.4 FTFI has the potential to build a deeper client connection

The research findings indicated that a “deeper connection” could be built during face-to-face encounters as the client were able to connect socially by observing the facial gestures of the person with whom they are dealing. A reason for this is that the face is the most distinctive element of the human body as it can reflect different emotions (Sacco & Ismail, 2014:360).

Social interactions are an essential element of service encounters, as they allow for a sense of familiarity to be established between employees and clients. Perhaps for employees to assist in establishing a sense of familiarity, they would need to gain a basic understanding of the client’s overall personality or personality traits. Research has shown that using FTFI is particularly well suited in this regard with studies concluding that facial expressions can help reveal the individual personalities of people. For example, research by Martinez *et al.* (2016:949) showed that people using only non-verbal cues can make highly accurate assessments of key personality traits such as anger, disgust, fear, happiness, sadness, and surprise. Validating these emotions can reduce “psychological distance”, which is a perceived lack of rapport between individuals that could lead to diminished emotional connections and less fulfilling social interactions (Sacco & Ismail, 2014:360).

The ability of FTFI to help develop and support relationships is largely since it can provide instant feedback on the emotional state of people that an individual is communicating with. From a neural perspective, one reason for this is that the brain produces unique reactions when individuals engage in face-to-face dialogue.

In a study conducted by Jiang *et al.* (2012:16064) the brain activity of individuals was examined during FTFI, using a technique known as hyper-scanning. The study indicated that there was a significant increase in the activity of the left inferior frontal cortices during FTFI, compared to extremely limited increases during conversations where individuals faced away from each other. The study indicated that FTFI allows for the activation of neural features that would be absent when individuals use other types of communication mediums. This led the authors to conclude that there should be a renewed focus on the use of FTFI as a communication medium, as the brain appears to be adapted to using this form of interaction. This is supported by the study by Martinez *et al.*, (2016:939), which indicated that the human brain has developed the ability to automatically process messages sent via facial cues and interpret their meaning at a phenomenally fast rate. In this study, individuals were shown close-up images of a human face, each with different facial expressions that portrayed a variety of emotions. It was found that a short exposure of only 250 milliseconds was required for an individual to correctly identify the emotion that each facial image conveyed.

This enables the individual to immediately alter or adjust his or her responses and communication style in response to the non-verbal messages that are received. Given these qualities, it can be understood why (Fortunati, 2005:54), refers to the face as an extraordinarily complex communication "machine".

4.1.5.5 FTFI facilitates effective conflict handling and negotiation

The research findings in this study indicated that clients sometimes preferred FTFI when they want to discuss problems, when conflict arise, and when they enter negotiations. They expressed that FTFI as a communication medium simplifies this process and provides them with better clarity as they can gauge the emotions of the person sitting across them.

A theory that may illuminate the benefit of FTFI is that of social presence theory. This theory posits that certain communication mediums may not be a suitable in conversations where the underlying emotions of participants are not understood, thereby negatively affecting the completion of tasks (Short *et al.*, 1976:65). Such circumstances can include cases where communication is necessary to undertake complex negotiations and resolve conflict situations. The reason for this is that mediated communication may be limiting because the increased psychological distance inhibits the development rapport and trust between the parties involved (Skopp *et al.*, 2015:908).

From this it can be derived that FTFI can be a valuable communication channel in conflict situations where emotions must first be detected and acknowledged before a set task is undertaken.

4.1.5.6 The value of FTFI as a counselling platform

One benefit that emerged from the research findings was the potential significant role that FTFI can play in providing a counselling platform during the claims process. Clients sometimes must deal with a traumatic event such as a car accidents or armed robberies, which have not only led to the loss of property, but also to underlying personal trauma.

The research findings of this study indicate that clients value the opportunity to tell "their story" in person after a claim and receiving empathy in the process. Empathy has been defined as a "complex psychological inference in which observation, memory, knowledge and reasoning are combined to yield insights into the thoughts and feelings of others" (Ickes, 1997:2).

The literature also refers to the importance of acknowledging clients and conveying empathy. Within a claims service encounter, FTFI can be a useful medium for detecting the emotions of clients and relaying empathy where required as the non-verbal cues of the client can provide insight into underlying emotions. If these underlying emotions caused by this loss are not first acknowledged, it could lead to a situation where the client may experience a response as insensitive. This can sometimes be problematic when mediated communication mediums are used and where the lack of facial and body language cues is not available and can negatively affect on the conveying of empathy. Okdie *et al*. (2011:154) affirmed that mediated channels cannot always convey critical facial or body language cues and may not be the ideal medium for detecting emotion and conveying empathy. In support of these findings, Lewandowski *et al*. (2011:1811) undertook a study which concluded that people who received emotional support through FTFI reported higher levels of satisfaction with the outcome than those who only received support via mediated communication channels.

Therefore, the literature validates the research findings and highlights that due to the richness in non-verbal cues, FTFI can be a valuable communication channel where emotions must first be detected and acknowledged.

4.1.5.7 FTFI facilitates a warm reception

The research findings indicated that clients enjoyed visiting the case company offices and valued the welcoming atmosphere and warm reception. This highlights that face-to-face service encounters can include social or relational exchanges where employees, while maintaining a professional demeanour, can display an interest in the personal life and welfare of a client. The literature also validates the findings of the research.

According to Yen *et al* (2015:172), social interactions can create a sense of personal recognition during service encounters in which the client feels assured that the company understands them as individuals and can therefore better meet their personal needs. Schneider and Bowen (1993:391), explains that service encounters can also be "personal and psychological experiences" in which "socialising activities" can add to the quality of the service provided. Den Haring and Mattson (1999:28) further noted these socialising activities are not necessarily task-oriented but could be ordinary social interactions that take place between employees and clients. An example of such interactions could be conversations that centre on general topics such as the weather or the outcome of a sporting event. It could also include more personal discussions that centre on the personal hobbies of a client or the well-being of his or her family.

The importance of social interaction in service encounters was also noted in a study that specifically focussed on developing client relationships within the South African short-term insurance industry. Steyn *et al.* (2008:140) noted that every service encounter also is an opportunity for employees and clients to become more familiar with each other. They further indicated that such encounters would allow for the establishment of stronger company-client relationships, thus recommending that companies adapt their communication strategies to allow for more personal interaction between employees and clients.

4.1.6 Concluding remarks on communication as a driver of long-term client relationships

Having compared the major mediated communication channels that have been identified with that of FTFI, each form of communication has displayed certain distinct benefits and limitations.

As shown in the literature, there is a compelling case for using mediated communication channels in a RM strategy. It is a cost-effective means of communication as it is a convenient, accessible, and time efficient way to relay information and to assist clients in solving simple service delivery problems. It is also highly adaptable, allowing companies to create multiple connections with clients, who may be spread over large geographical areas and different time zones. It could also be a secure and unintimidating communication haven for shy or socially anxious people, allowing them to gain a sense of control over their interaction with a company.

The case for FTFI is also evident. FTFI demands an intense focus on the actual person delivering the message, allowing people to pick up a range of non-verbal cues. This allows FTFI to become an authentic, personal, unprompted, unclouded, and supportive communication medium that compliments dialogue with instant feedback, additional speech overlaps, and brief time laps between communication exchanges. These benefits also make FTFI an effective means to negotiate with clients in conflict situations and solving more complex service delivery problems. Besides these more practical benefits, FTFI is also proven to facilitate the development of interpersonal relationships. It is a paradoxical communication medium in that it may create a sense of social anxiety and yet still enable a much stronger sense of social belongingness. However, research findings of this study do not create a proverbial face-off between mediated and non-mediated communication. Rather, it presents a case for organisations to also learn of the possible benefits of FTFI and to align its communication and relationship development strategies.

Having investigated the role of communication in developing long-term successful client relationships from a literature perspective, the other themes that emerged during this study will now be investigated.

4.2 Driver 2: Accessibility as a contributing factor in the development of long-term client relationships

From the research findings the potential importance of client accessibility in developing long-term client relationships emerged. Clients valued access to staff and to management or key decision makers.

4.2.1 Defining accessibility

The Cambridge dictionary defines accessibility as “being able to be reached or obtained easily”. The word *access* is defined as the “method or possibility of getting near to a place or person.” These definitions also encapsulate the essence of what clients called “accessibility” in feedback. Respondents not only valued easy access and communication with staff, but also the ability to have access to a specific person in the form of a key decision maker.

4.2.2 The relationship between accessibility and communication:

The research findings first highlighted the potential relationship between effective communication and accessibility. From a grounded theory perspective, this also builds on the findings on communication discussed in the previous section.

From a literature perspective, to comprehend the potential relationship between accessibility and communication, it is essential to understand the unique difference between traditional “marketing communication” and what can be considered “relationship communication”. In the past, communication within a marketing context was perceived as persuasion within a one-way context as clients were provided with information on which they would then decide whether to support a particular product or service (Waterschoot & Van den Bulte, 1992:83). Finne and Grönroos (2009:193) argued that this traditional view of consumers as passive partners in the communication process is inappropriate for an RM approach, which requires greater interaction.

To ensure two-way communication and improved accessibility, communication channels must be open to clients. This is confirmed by Kodish and Pettigrew (2008:159), who stated that a lack of this type of accessibility in the form of effective two-way communication could result in negative consequences and elevated levels of client dissatisfaction. This is also emphasised by Jones *et al.* (2015:189), who stated that clients sometimes perceive company communication as “all one way” and that companies seem to “continually interrupt” their lives only to become then inaccessible when an actual problem arises.

4.2.3 The importance of accessibility to key decision makers and management

The research findings indicated that clients not only want accessibility from a communication perspective, but also want access to staff and key decision-makers. Having access to management made clients feel “worthy” and important.

In the literature, there appears to be limited research into the potential importance of access to management or key decision-makers in developing long-term client relationships. Rather, the term “accessibility” is often called service or support access for people with disabilities, or electronic client access to company systems or portals. A different term that may describe the term accessibility from this perspective is that of “availability.” Reed (2018:1) also referred to access in this regard as “reachability” and that it extends to more than purely providing access to clients via devices. It is also about meeting clients in the medium they prefer and providing access to “human interaction” when they experience difficulties.

Finally, Reed (2018:1) believed that accessibility creates trust. The role of trust in developing long-term client relationships will now be discussed from a literature perspective.

4.3 Driver 3: Trust as an essential contributing factor in the development of long-term client relationships

The role of trust in developing successful long-term client relationships was a key element that emerged from the research findings of this study. It is essential to note that insurance is built on trust as a premium is paid with an expectation for or trust in “future” compensation for any claims that may occur. This is affirmed by the work of Loots and Grobler (2012:224) who argued that trust is the basic underlying reason insurance is obtained in the first place.

4.3.1 Defining trust

Trust is a complicated and abstract subject studied extensively (Ghanavati, 2017:475). According to the Oxford English dictionary’s definition, trust is a belief in the reliability, truth, or ability of someone or something. Trust is the element whereby different parties rely on each other (Ghanavati 2017:475). De Fine Licht and Brülde (2021:11) agree with this notion and argue that reliance lies at the very core of trust. According to de Fine Licht and Brülde (2021:11), trust occurs when a client attributes a type of moral motivation to a company in the form of a perceived responsibility to care about something. The company is then held accountable if this trust is breached. Trust acts as a future responsibility element that a company carries by caring for something entrusted to them. In this sense, trust acts as a form of accountability (Fine Licht and Brülde, 2021:8).

These definitions correlate closely with the definition of trust respondents provided in this study. The respondents described trust as the assurance that clients can depend on the company to assist when they need it most. Trust can be described as an expectancy that a promise will be kept.

4.3.2 The role of trust in developing long-term client relationships

The importance of trust in building long-term client relationships and retention has also been highlighted in the literature (Loots & Grobler, 2012:224; Mahmoud *et al*., 2018:257; Van Tonder & Petzer 2018:968). In a key early work about the development of RM, the commitment-trust theory of Morgan and Hunt (1994:22) affirmed trust as a crucial factor in developing productive and effective relational exchanges.

4.3.3 The evolving nature of trust

An interesting theme that emerged from the research findings was that clients argued that trust is not easily achieved and can only be "earned" over time. Respondents referred to the fact that trust has been established over many generations and that is a gradual process and does not just "fall out of the sky". This unique time-based element of trust is also highlighted in the literature. According to Dickinson (2011:1), trust shifts over time as actions and situations change. In a previous study that focussed on client retention in the South African short-term insurance industry, clients confirmed that no initial trust existed when they first took out their insurance policies (Loots & Grobler, 2012:224). This contrasted with the beliefs of brokers and insurance companies who believed that the initial transaction was based on trust that must have already been established beforehand. The findings of this study correlate with the findings of the study by Loots and Grobler (2012:224) and underline the notion that client-trust within the short-term insurance industry is a time-driven process. This raises an interesting notion that trust could even be considered an asset due to the necessary long-term investment over time. Covey (2008:26) agrees with this notion by stating the following:

"Contrary to what most people believe, trust is not some soft, illusive quality that you either have or you don't; rather, trust is a pragmatic, tangible, actionable asset that you can create".

4.3.4 The reciprocity of trust

An interesting point raised by respondents in this study was that trust must be both mutual and reciprocal. Clients expressed gratitude that the company has always put trust in them as clients and that they will not "disappoint the trust" the company has also placed in them as clients. This trust element must also be mutual. One underwriter expressed that the CM knows the "moral risk" of her clients as they have been with her for so many years and that she knows she can trust them. The reciprocity element of trust has also been touched on in the literature. Hung (2007:462) stated that trust requires a willingness of both parties in a relationship to be open towards one another.

4.3.5 The relationship between trust and other relationship drivers

During the research findings of this study, the potential relationship between trust and other relationship drivers such as service quality, price, and values emerged. The research findings indicated a relationship between service quality in effective and consistent claims handling and trust. The trust was established after consistent service delivery over time. This again highlights that trust evolves over time.

Vyas and Raitani (2015:183) affirmed that trust is a crucial element of relationship quality. It is often associated with confidence in the reliability and integrity of another party to keep their promise. The research findings indicated that trust could lead to a level of price forgiveness as a trust relationship was described as more valuable than a lower premium. This relationship between trust and price will be discussed further at the end of this chapter.

As a final point, respondents described trust as the assurance that a promise of assistance will be honoured when a client needs it most. They stated that it requires integrity as it demands keeping these promises by putting words into action. This correlation between trust and integrity is also highlighted in the literature. According to Jo *et al.* (2004:17), integrity and fairness form the basic constructs of trust. This correlates with the feedback from respondents in this study and emphasises the importance of keeping promises and acting with integrity when dealing with clients to build trust. A previous study that focused on client retention in the South African short-term insurance industry highlighted the importance of transparent business dealings (Loots & Grobler, 2014:334). In this study, clients conveyed that they would terminate policies if they were not treated honestly.

The unique role of values emerged from this and will now be discussed from a literature view perspective.

4.4 Driver 4: The importance of client commitment in the development of long-term relationships

4.4.1 Research findings:

The research findings revealed the role of client commitment in long-term successful company-client relationships. Respondents expressed their future commitment to the company on certain occasions. The personal company-client relationship was identified as the key driver and the "glue" to client commitment. The relationship between commitment and other themes such as service quality and price also emerged from the research findings.

4.4.2 Commitment defined

Commitment has been described as a complex phenomenon because of its attitudinal nature and because it relates to a person's emotions and behaviours (Fullerton, 2005:98). In this regard, Mahmoud *et al.* (2018:260) referred to commitment as a psychological sentiment or attitude to continue a relationship. Client commitment has been defined as one partner in a relationship believing that a relationship with another exchange party is so critical that it justifies a maximum effort to maintain (Morgan & Hunt, 1994:23). Khan (2014:114) argued that commitment lies at the core of RM theory as it describes the sacrifices made by parties to maintain the relationship. Commitment can function as a significant variable to gauge the strength of a relationship and as a useful construct to measure future client loyalty and purchase frequency.

4.4.3 The importance of client commitment in successful long-term relationships

The importance of client commitment in developing long-term client relationships has also been highlighted in previous studies and has even been described as a prerequisite for client retention (Mahmoud *et al.,* 2018:260; White & Yanamandram, 2007:298). Commitment can function as an incentive to retain a relationship or function as an obligation to remain in a relationship (Shukla *et al.*, 2016:324).

4.4.4 Personal relationship and commitment

The research findings of this study indicated a strong correlation between a personal relationship with the case company and its staff and client commitment. This finding correlates with the findings of a previous study specific to the South African short-term insurance industry where Loots and Grobler (2014:332) found mutual commitment to be a key influencing factor in the establishment of long-term relationships. In another study specific to the South African insurance industry, Van Tonder and Petzer (2018:967) found that the power of affective commitment that incorporates the emotions and feelings of clients play a key role in their engagement with companies. This type of affective commitment represents the “feelings and emotional attachment” that clients may develop towards a company and its staff (Van Tonder & Petzer, 2018:952). Affective commitment refers to the emotional connection or feelings that clients have towards a company and is of particular importance in the financial services industry, where it has been found to contribute to increased levels of client retention (Van Tonder & Petzer, 2018:952).

However, the research findings of this study add to the knowledge by also illuminating the potential value of generational commitment in developing long-term client relationships. The relationship and trust developed through the years with previous generations can facilitate a unique and powerful form of generational commitment with the younger generation client. Khojastehpour and Johns (2015:161) may best explain this potential relationship by stating that trust is a prerequisite for client commitment and that commitment can then become a strong voluntary desire to continue the relationship and create a future willingness to invest in it. Once again, this highlights the notion that trust and in this case commitment, is developed over time.

4.5 Driver 5: The importance of company values in the development of long-term client relationships

The potential importance of company values in developing long-term client relationships emerged during the study. The research findings indicated a correlation between long-term successful client relationships and the values of the case company that have been built on integrity, fairness, honesty, empathy, transparency, confidentiality, love, and the keeping of promises. It also emerged that these values were built on strong underlying spiritual values. Respondents stated that these values “drive” the case company and that it helps to create trust.

4.5.1 Defining values

According to the Oxford dictionary values can be described as the beliefs about what is right or wrong and what is important. From a company perspective, values can function as guiding principles or standards of behaviour that steers an organisation in the way it interacts and deals with its clients, staff, and stakeholders (Cueva, 2020:144).

4.5.2 The role of values in developing long-term client relationships

From a historic perspective, referring to the role of values within an insurance context may appear ironic at first. This is because most forms of insurance were scorned upon and even prohibited during the early nineteenth century and perceived as antithetical to good morals and values (Ewald, 2019:121). During this time, people were suspicious of insurance as they felt it encouraged delinquency and encouraged possible criminal exploitation. Insurance was not trusted based on the fear that as a system it may be exploited by people that may lack the necessary underlying moral values. Over the past century these underlying beliefs have shifted and today insurance is widely regarded as a “valued” risk mitigation tool.

The importance of values in developing client relationships seems to have received limited attention in the literature. In a comprehensive survey that analysed the underlying constructs of RM, “shared values” were rated last out of the top fifty constructs identified (Agariya & Singh, 2011:220). However, this was based solely on past references to shared values as defining constructs of RM and does not diminish the potential importance of values in developing long-term client relationships. This is illustrated in a study specific to client retention in the South African short-term insurance industry that highlighted the importance of values in developing long-term client relationships (Loots & Grobler, 2014:334). In this study, clients specifically mentioned that dishonesty and a lack of transparency would affect negatively on a future relationship with their insurance provider. The researchers of this study specifically called for future research on the potential role of transparency in developing long-term client relationships (Loots & Grobler, 2014:334). In another study that measured the interrelationship between RM constructs and client engagement within the South African short-term insurance market, the authors emphasised that from a value-perspective short-term insurers should keep their promises and put the interests of their clients first (Van Tonder & Petzer, 2018:968). They also warned against the practice of overpromising to clients and inflating client expectations as this can have a severe impact on client commitment and trust. This study further validates these findings and highlights the importance of transparency when dealing with clients to build a long-term relationship.

From a practical perspective the literature also provides valuable guidelines on how to incorporate these values in the day-to-day activities of an organisation. According to Vantrappen and de Jong (2018:44) the incorporation of company values is a particularly critical exercise in any business as the benefits of applying authentic company values can cause higher staff commitment and company performance. A carefully worded value statement can be used to capture a company’s underlying values for this purpose.

According to Vantrappen and de Jong (2018:44) the goals of incorporating a value statement are:

- To codify necessary behaviour for success
- To signal a company's enduring traits to all stakeholders
- To provide a moral compass that can guide employee behaviour in situations that may be fraught with ambiguity, moral challenges, or conflict

Vantrappen and de Jong (2018:144) further states that a value statement must adhere to these criteria:

- It must be authentic and reflect what makes a company uniquely successful
- It must be embedded and form the core basis for every decision a company makes
- It must be lived by and practised proactively on a continuous basis

These values can then function as an imposing set of fundamental and strategically sound beliefs. However, it is critical that company leaders uphold these values themselves. The perception of a leader's adherence to explicitly stated values provides the true reflection of the implicit company values (Vantrappen & de Jong, 2018:45). According to Vantrappen and de Jong (2018:43) values are not always taken seriously as there seems to be a growing discrepancy between company values and their actions and calls for a more authentic and honest. This aligns with the research findings of this study where the CM and staff were commended for "walking the talk" with company values.

4.5.3 Spirituality and values

An interesting finding of this study was the unique role that spirituality plays not only in developing client relationships, but also in establishing the values itself. This connection between spirituality and values is sometimes referred to in the literature as a theological approach. According to Cueva (2020:144) the Christian theological approach is often based on universal and unchangeable values that revolves around kingdom-focussed principles such as honesty, love, compassion, joy, and hope. These principles align closely with the underlying values of the case company that were identified during the study and highlights the potential alignment between underlying spiritual values and the values that may drive an organisation. It illuminates the importance of basing values on underlying motivations. It also refers to what respondents called "shared values" that can further help to facilitate trust.

4.6 Driver 6: The importance of effective conflict handling in the development of long-term client relationships

The importance of effective conflict handling was a key theme that emerged from the research findings. Feedback from respondents indicated that clients valued the pro-active, open, personal, and flexible way conflict and problems were managed by the case company.

4.6.1 Defining conflict handling

Conflict has been defined as a “situation in which interdependent people express differences in satisfying their individual needs and interests, and they experience interference from each other in accomplishing these goals” (Donohue & Kolt, 1992:3). This may often lead to high frustration levels between the parties involved (Bobot, 2010:293). Roberts-Lombard *et al.* (2012:198) refers to conflict as the perceived disagreement levels between different parties in a relationship.

Conflict-handling refers to the ability of a company to pro-actively avoid potential conflicts or to manage problems when they do arise (Roberts-Lombard *et al*, 2012:198). According to Khan (2014:116), the aim of conflict handling strategies should be to minimise negative outcomes and maximise positive consequences.

4.6.2 The role of conflict handling in developing long-term client relationships

From a literature perspective, the importance of effective conflict handling has previously been identified as a fundamental building block in developing long-term relationships (Mahmoud *et al.,* 2018:257; Roberts-Lombard 2011:3487; Kanyan *et al*., 2015:319). Effectively handling conflict is critical from a RM perspective as it helps to maintain and nurture relationships between parties (Bobot, 2010:292; Khan 2014:116). The short-term insurance industry is no exception as the prevalence of potential conflict within the industry is commonplace. Mahmoud *et al.* (2018:261) argued that client complaints are an inherent part of the services industry which cannot always be avoided. For this reason, the effective management of client complaints and effectively handling conflict should be an integral part of a client relationship management strategy. The benefits of a comprehensive conflict handling strategy are also stressed by Mahmoud *et al.* (2018:261) who stated that client complaints are both a valuable source of feedback for a services firm, and an opportunity to restore and strengthen long-term relationships.

The benefits of strong company-client relationships when dealing with conflict has been previously highlighted in the literature. In a study specific to the South African short-term insurance industry, Loots and Grobler (2014:332) found that when a good client company-client relationship exists, clients would first approach their insurance provider to resolve the conflict before simply cancelling their policy. These findings also correlated with the feedback from respondents in this study as respondents asserted that the strong relationship that exists leads to lower levels of policy cancellations. However, respondents further indicated that besides a strong relationship, a pro-active, personal, and flexible approach to conflict handling is necessary. Ndubisi and Wah (2005:542) referred to this type of pro-active approach as a positive form of conflict avoidance where potential conflicts are solved before they escalate and create bigger problems.

Finally, the importance of being open and flexible in this approach and being commitment to open discussions of viable solutions have also been highlighted as critical to effective conflict handling in the literature (Khan 2014:116). This correlates with the findings of this study where the potential relationship between communication and effective conflict handling were also identified.

4.7 Driver 7: The importance of client satisfaction in the development of long-term client relationships

The research findings revealed the importance of elevated levels of client satisfaction in the successful development of client relationships. The client claim feedback forms indicated overall elevated levels of client satisfaction regarding the communication received from staff and the quality of client service and support they received from the case company and external contractors and suppliers. Clients also expressed their commitment to the case company based on the satisfaction they derived from the service they received.

4.7.1 Client satisfaction defined

Client satisfaction has been referred to in the literature as a psychological state where clients experience either a positive or negative confirmation of their expectations (Van Tonder & Petzer, 2018:951). Satisfaction reflects the favourability of how parties feel towards each other when positive expectations are met (Yang & Grunig, 2005:308). Relational satisfaction occurs when equality of outcome exists for both parties and where the reward from the relationship exceeds the costs involved (Ströh, 2005:127). According to Mahmoud *et al.* (2018:261) client satisfaction can be a complex phenomenon but at its core it reflects the outcome of an in initial marketing promise. It is the element that describes the value that has been created for clients by understanding their needs and meeting their expectations (Mahmoud *et al.,* 2018:261). The actual perception is a by-product of these earlier expectations that were created by a service provider (Bowden, 2011:214). In this sense, client satisfaction is not purely an emotional process but also encapsulates the underlying beliefs and expectations about a service that clients hold (Bowden, 2011:214).

4.7.2 The importance of client satisfaction in developing client relationships

Previous studies have also affirmed the correlation between the meeting of client expectations and client satisfaction. In a previous study specific to the South African short-term insurance industry, researchers found that it is critical from a managerial perspective for insurance providers to meet and exceed client expectations to achieve ultimate client satisfaction (Van Tonder & Petzer, 2018:968). Studies within the South African short-term insurance industry further indicated that increased relational satisfaction improves and enhances relationship quality which can then lead to improved client retention (Loots & Grobler, 2012:90; Van Tonder & Petzer 2018:951). The findings of this study further affirm these previous findings and validates other studies where client satisfaction has been found to be an essential element of relationship quality (Grunig & Huang, 2000:5; Mahmoud *et al.,* 2018:261;) and client loyalty (Khan, 2014:117).

From a practical perspective, measuring client satisfaction becomes a critical exercise. Van Tonder and Petzer (2018:951) refers to the fact that client satisfaction should be measured according to the following standards:

- The extent to which a client believes that he or she made a good purchase
- The extent to which the client is pleased about the purchase
- The recommendation of the service to others

The research findings of this study indicated the importance of measuring client satisfaction not just form a quantitative, but also a qualitative viewpoint. Qualitative descriptive feedback not only provides rich data, but it also serves as a valuable motivational tool for staff.

4.7.3 Client satisfaction and commitment

The research findings of this study further indicated a relationship between client satisfaction and client commitment. Previous studies have also highlighted this potential correlation (Hennig-Thurau, 2004:465; Loots & Grobler 2014:334). In the study by Loots and Grobler (2014:334) the researchers found that client satisfaction plays a critical role in securing short-term insurance client comfort levels and in "making it more convenient for the client to remain in the relationship than to switch to another service provider." The client satisfaction can also drive the future commitment. This is also confirmed by Narteh (2015:363) who argued that client satisfaction develops over time as it is often a culmination of years of service encounters over time. This raises an interesting similarity regarding the time-based element in creating both client satisfaction and trust as was highlighted.

4.7.4 Client satisfaction and communication

The research findings of this study indicated a relationship between effective communication and client satisfaction. This correlation has also been affirmed by Hess and Story (2005:315) who found that client satisfaction can be derived from interactions between clients and service providers. According to Van Tonder and Petzer (2018:955), client satisfaction can then further contribute to the establishment of personal connections.

Finally, a correlation was made between the gratitude that was communicated by clients when providing feedback on their claims experience and their positive satisfaction levels. Previous research also affirms that customer gratitude is an essential element of client satisfaction (Hasan *et al.*, 2014:788).

4.8 Driver 8: The significant role of stakeholders in the development of long-term client relationships

The research findings highlighted the role of different stakeholders in developing successful long-term client relationships. A successful long-term relationship with clients is affected by all the stakeholders that deal with the client. These different parties play a critical role in the delivery of high-quality service to clients.

4.8.1 Defining stakeholders

Stakeholders can be described as groups or individuals who are interconnected and that can influence the performance of an organisation through their actions (Loots & Grobler 2012:63). Stakeholders may include clients, shareholders, employees, and external contractors or suppliers (Gable & Shireman, 2004:1).

Even though previous studies specific to the South African short-term have noted the importance of certain stakeholders within RM (Loots & Grobler 2014:328; Steyn *et al.,* 2008:139), a comprehensive account of the key attributes that clients value in terms of their relationship with specific short-term insurance stakeholders could not be found. This study illuminates specific attributes of company managers, staff, assessors, and contractors or suppliers, which are valued by clients. These attributes and recommended action steps to incorporate them will be further discussed in Chapter 5 of this study.

4.8.2 The importance of stakeholders in developing long-term client relationships

According to Loots and Grobler (2012:64), identifying key stakeholders in the delivery of short-term insurance services is paramount to meeting individual client expectations. This study contributes to the knowledge in that it not only identifies key stakeholders, but also highlights which attributes clients value in their relationship with these stakeholders. In addition to the client being the main stakeholder, other key stakeholders identified in this study were:

- The company manager (CM)
- Staff
- External contractors and suppliers (including assessors and underwriters)

The literature highlights the importance of meeting the needs of individual stakeholders within organisations. The concept of stakeholder theory which evolved in the 1980's aimed to facilitate an understanding of relationships between organisations and their stakeholders, and some of the performance outcomes of these relationships (Jones *et al.,* 2018:371). It reiterates that the interests of different stakeholders should be upheld in an organisation as they all have the potential to influence it in separate ways (Steyn & Puth, 2000:187). Furthermore, the interests of organisations and those of the different stakeholder groups may vary or even contradict each other and demands a moderating process to achieve a mutually beneficial balance. A RM approach can facilitate this moderating function as it involves a mutually beneficial approach whereby the needs of clients and other stakeholders are met (Grönroos, 1994:16).

Clients are critical stakeholders, and their unique needs must be understood and managed as they play a part in the profitability of an organisation (Berman *et al.,* 1999:491). According to Wheeler and Sillanpää (1998:203), stakeholders must form an integral part of the strategic management of an organisation. This can be achieved in two ways:

- Align the values of the organisation with that of stakeholders and encourage communication amongst stakeholders in the form of open dialogue.
- Listen and respond to stakeholder's needs and beliefs

This correlates with certain other themes that have emerged in this study namely that of shared values and effective communication and affirms the importance of applying effective stakeholder management in developing these drivers. It also highlights the potential value of similar research to this study in other organisations because it acknowledges the needs and beliefs of different stakeholders regarding the development of a successful long-term client relationships.

4.9 Driver 9: The role of place (location) in the development of long-term client relationships

The research findings highlighted the benefits for intermediaries of being accessible and having a local presence in the immediate area of its client base. It also affirmed the value for an intermediary company to maintain a professional external image. However, an interesting theme that emerged was the value that clients placed on their intermediary being in their own immediate community. The research findings indicated that this shared sense of community can facilitate higher levels of client commitment.

4.9.1 Place (location) defined

Within the marketing mix, "place" can be defined as the mechanism that facilitates the delivery of a service from the provider to the client (Goi, 2009:2). It includes those distribution channels through which the service is delivered or sold to the client. In the South African short-term insurance industry, intermediaries are one of the distribution channels used by insurers to market their policies. However, what makes the intermediary distribution channel unique is the "place" or location where the intermediary is often based. This aspect will now be discussed.

4.9.2 The role of place in developing long-term client relationships

Within the short-term insurance intermediary industry, brokers are often positioned near their major client base. This proximity to their client base and their local community presence can provide a unique competitive advantage to intermediaries in building client relationships. The literature also underlines the potential value of local presence in developing company client relationships. According to Sorenson (2003:513), companies that have offices situated within the same general location as clients are better able to build relationships with them, as the proximity of business premises could facilitate more frequent communication with clients. According to Nilsson and Mattes (2015:233) the proximity of a service provider is, understandably, also related to the possibility of human exchanges taking place. A large insurance company may therefore profess that their clients could have the opportunity visit their head offices if they so wish, but the likelihood of such interactions taking place are very remote if these offices are far removed from clients. Where head offices are located far from where a sizeable number of clients are located, companies could benefit by having a local representative or broker to facilitate social interaction with clients. The research findings of this study also indicated that this local presence creates higher perceived levels of accessibility to staff and decision makers.

However, according to Nilsson and Mattes (2015:233), it should be acknowledged that proximity or “place” is not always solely a geographical phenomenon. The reason for this is that a geographical location alone does not determine the exchange of knowledge and information. An example in the insurance industry is the use of call centres and online platforms that provide a sense of “place” for clients to connect with an organisation without having to be in the same geographical location. However, having stated this, Nilsson and Mattes (2015:233) also referred to place as a “social space” that are shaped by aspects such as cognitive and social proximity. Intermediaries are often uniquely positioned to provide such a “social space” that can facilitate closer personal relationships with clients. This also extends to their presence in their local community.

4.9.3 The role of a shared community

The research findings indicated the potential value of local presence in the promotion of a shared sense of community. According to Groeger and Buttle (2014:1186) individuals tend to build relationships with people that have shared interests or similar backgrounds. This trait can be explained through the concept of “homophily” which has been defined as “the principle that contact between similar people occurs at a higher rate than among dissimilar people” (McPherson *et al.*, 2001:416). Even though people may not share the same interests, being in the same area would create a sense of homophily in that both parties share the same immediate community and its underlying culture.

4.10 Driver 10: Promotion: Positive WOM and referrals as an outcome of long-term client relationships

From the research findings it became apparent that successful long-term client relationships lead to promotion in the form of positive WOM and referrals. From both the document and interview analysis, this aspect emerged strongly. Contributors of positive WOM were attributed to affordable premiums, effective problem or conflict handling, and good service.

4.10.1 Promotion and positive WOM defined

WOM has been described as the informal communication about a product or a service between clients and people they know (Ladhari, 2007:1093). It is considered a valuable marketing force because it is perceived as a personal and reliable source of information (Podnar & Javernik, 2012:146). The benefits of positive WOM are two-fold in that it not only establishes a positive image of a company in the marketplace, but also acts as a powerful method to attract new clients (Molina, Martin-Consuegra & Esteban, 2007:257). According to Gilboa *et al.* (2019:158), companies are often encouraged to invest efforts in developing long-term relationships with customers, as this relationship is likely to yield loyal customers likely to recommend the firm to other potential customers. This could increase in positive WOM from existing clients which can also lead to additional cost savings for the company as the client takes over the role of the marketer with no additional expense to the company.

4.10.2 Positive WOM and referrals as an outcome of long-term client relationships

The role of established long-term relationships in WOM promotion and referrals has also been highlighted in the literature. In an insurance-focussed study, researchers found that relationship quality promotes positive WOM and improving a client's behavioural loyalty (Yu & Tung, 2013:117). The authors also went on to recommended that companies should endeavour to improve relationship quality to maximise positive WOM and client retention rates. There are certain benefits that can be reaped in this regard. Furthermore, Isimoya and Olaniyan (2020:90) maintains that RM when effectively applied can contribute to WOM in services industries. An example can be services such as insurance where products are intangible, homogeneous, and perceived as a substantial risk because they cannot be trialled before it is acquired. This potential reduction in risk is also argued by Pourkiani *et al.* (2014:1776) who states that WOM is a key factor in reducing client risk when making purchasing decisions. The reason is that the client cannot "test" or "evaluate" the service before buying.

According to Al-Hersh *et al*. (2014:76), positive WOM from existing loyal clients can also be highly influential in the attraction of new clients and have a strong influence on purchasing decisions. These clients can then become powerful advocates for a business and fulfil a marketing role with no additional costs to the company. This can then also potentially lead to increased efficiency in an organisation's marketing program and trigger additional cross-selling opportunities. In this sense, positive WOM can function as a powerful enabling source that can yield positive results for growth (Isimoya & Olaniyan, 2020:93).

Developing long-term company-client relationships can therefore not only help to protect future revenues streams that may flow from existing clients, but also the potential revenue that can be generated through client referrals.

4.10.3 The relationship between client promotion and other relational drivers

The research findings indicated a potential relationship between client trust and commitment and the promotion of the company through positive WOM. Previous studies have also highlighted that that in addition to client satisfaction, positive WOM is a by-product of elevated levels of client trust and commitment (Gilboa *et al*., 2019:158). Furthermore, the research findings of this study indicated a relationship between service quality and positive WOM. This correlates with previous research that indicates that the provision of high service quality not only leads to an increase in client spending, but also in expanding positive WOM (Purkiani *et al*., 2014:1774).

4.10.4 The value of family referrals on promotion

An interesting aspect that emerged from the research was the power of family referrals. Certain respondents that participated in this study are third generation clients of the case company. The potential powerful role of family referrals has also been highlighted in the literature. According to Gilboa *et al*. (2019:158), there is an intergenerational aspect to customer loyalty where a long-term acquaintance can lead to a special intergenerational relationship between a company and its clients' families. A reason for this is that positive WOM or referrals by family members are often considered a more credible source of information than print and electronic media as is also perceived as independent and not influenced by commercial gain (Isimoya & Olaniyan, 2020:92).

4.10.5 The role of company reputation on promotion

Finally, the research findings indicated a correlation between the good reputation of the case company and its promotion through positive WOM. The literature indicates that the reputation of a company is a form of evaluation whereby clients judge a service company based on certain elements. Walsh and Beatty (2007:129) defined reputation as follows:

> …the customer's overall evaluation of a firm based on his or her reactions to the firm's goods, services, communication activities, interactions with the firm and/or its representatives or constituencies (such as employees, management, or other customers) and/or known corporate activities.

The findings of this study correlated with a previous study specific to the South African insurance industry which also highlighted the importance of organisational reputation (Loots & Grobler, 2012:224). The literature indicates that from a relationship perspective, the reputation of a company can be perceived as a type of attachment as it also refers to the feelings that clients may have towards a company brand which can facilitate long-term client relations (Loureiro *et al.*, 2017:3). Furthermore, the reputation of a company can be an extrinsic nonphysical cue that evolves over time and that is created by the “flow of information” from one user to another (Loureiro *et al*., 2017:4).

4.11 Driver 11: The importance of service quality in the development of long-term client relationships

The importance of service quality in developing successful long-term client relationships emerged from the research findings. The relationship between service quality and price, commitment, and trust emerged. Clients valued factors such as helpfulness, friendliness, speed of service, consistency, and flexibility. Claims handling was singled out as a critical element of service quality. Finally, clients expressed their appreciation of personal service which creates a unique competitive advantage for the case company.

4.11.1 Service quality defined

Service quality has been described as an outcome of the evaluation between service expectations and the actual service performance (Steyn *et al*., 2008:143; Meek *et al*., 2005:163). However, Nickels and Wood (1997:323) maintain that the quality is determined by the client, not the company. As a result, it is vital to understand what constitutes service quality from a client perspective.

4.11.2 Service as an insurance product

In this study, respondents placed limited emphasis on the insurance product provided by the case company itself. The reason for this is that the “service” delivered is often perceived as the “product” that is sold in insurance. One product-related area that clients did mention and that they valued was that of the provision of an exceptionally low excess. Clients also mentioned that they appreciated quality service without the loyalty schemes or “gimmicks” that is available in the marketplace.

Companies often use incentives or loyalty programmes to better retain clients. Through these programmes, certain benefits can be consolidated into special incentive schemes which can incorporate a variety of marketing initiatives, including reward cards, gifts, tiered service levels, and dedicated support contacts, which can enhance service delivery and reward long-term clients for their loyalty to the company (Henderson *et al.,* 2011:258). South African short-term insurance companies also use special incentive schemes through which they aim to increase client loyalty.

One example is the use of so-called ‘no-claim bonuses’ that are paid to clients after a certain number of claim-free years. For example, if a client remained with a company for 3 years, during which the payment of monthly premiums was maintained and no substantial claims were lodged, the client will be entitled to receive a payment from the company worth a percentage of the total value of the premiums paid during this period.

The prospect of receiving a no-claim bonus then serves the dual purpose of preventing small or spurious claims from clients and adding a 'switching cost' which clients must then consider before accepting an insurance policy from a rival company before the end of this three-year period.

Additional loyalty schemes also include the option for members to accrue points that will eventually allow them to become 'select members' of a scheme, opening up benefits such as discounts on flights, accommodation or membership to clubs. Although these loyalty programmes can hold definite benefits to clients and can assist in increasing client satisfaction and enhancing client loyalty, Elsharnouby and Parsons (2013:144) warned that these schemes may leave other revenue-generating clients feeling undervalued by the company. Using these schemes must therefore be applied without creating the impression that some clients are considered or treated as 'second-class' clients of the company. Companies should guard against using special treatment benefits simply to 'bribe' clients to remain loyal to the company, without also focussing on building authentic company-client relationships. This is to guard against clients leaving the company after these so-called 'claim-free' periods end, and a rival company offer a more enticing bonus scheme. Similarly, these types of loyalty programmes may not prevent a client from leaving the company if there was a significant service failure and the client simply do not trust the company to fix the mistake or not to repeat this mistake.

Having discussed the product-related aspects of service, the role of service quality in developing long-term client relationships will now be discussed from a literature perspective.

4.11.3 The role of service quality in developing long-term client relationships

The importance of service quality in developing long-term client relationships has been highlighted in the literature. In a comprehensive study that researched the defining constructs of RM, service quality was a key defining construct identified within the insurance sector (Agariya & Singh, 2011:230). A previous study specific to the South African short-term insurance industry found that effective service delivery can promote client satisfaction and that it can be even more influential for remaining in the relationship than the relationship itself (Loots & Grobler, 2014:334). However, evaluating service quality can sometimes be difficult due to its intangible nature (Pride & Ferrel, 2006:372).

According to Grönroos (2000:81) there is a measurable set of criteria that can overcome this challenge. These criteria are:

- **Professionalism and skills**: The requisite knowledge and skills of staff to solve a client's problems professionally.
- **Attitudes and behaviour**: The concern that staff have for clients and their interest to solve client challenges in a friendly manner.
- **Accessibility and flexibility**: The ease of access for clients and the ability to adapt to client's needs in a flexible way.
- **Reliability and trustworthiness**: The reliability of the company in keeping to promises and act in the best interests of the client

It is interesting to note that these criteria correlate closely with other relationship drivers that have been identified in this study namely that of client accessibility and maintaining good company values.

Another theoretical model that closely aligns with these criteria is that of the service quality model also called SERVQUAL (Parasuraman *et al.,* 1988:22). According to Purkiani *et al.* (2014:1775) the five dimensions that are associated with this model can be described as follows:

- **Reliability**: The dependability and accuracy of delivery of the appropriate client service
- **Assurance**: The knowledge and skills of staff and their ability to convey trust
- **Tangibles**: Physical external appearance such as the offices, documentation, equipment, and the professional image of staff.
- **Empathy**: Understanding client needs and the willingness to providing individual attention in a caring, polite, and courteous manner.
- **Responsiveness**: The willingness to help clients, handle complaints, and delivering prompt service.

These elements correlate with the focus areas that are related to service quality and that were identified in this study. These elements should be considered when measuring the service quality levels in an organisation.

Within a short-term insurance framework one critical service delivery moment is when a client claim is lodged. Handling the claim represents a significant barometer of the service quality levels of a short-term insurance provider.

4.11.4 The importance of effective claims handling

The research findings highlighted the importance of effective claims handling as a critical component of service quality. In the study by Loots and Grobler (2014:334), they made a similar conclusion in that they found a strong correlation between claim processing and perceived service quality. They argue that clients take out insurance policies for the "sole purpose of claiming in the event of something happing to their insured items". Loots and Grobler (2014:334) also found that a relationship between service quality in the form of efficient claims handling and client trust and commitment exists. This correlates with the findings of this study. However, their study indicated that clients would immediately terminate their policies if a claim has not been paid. The research findings of this study indicates that a strong company-client relationship can sometimes mitigate this risk.

4.11.5 The importance of flexibility and speed of service delivery

The research findings indicated that clients valued fast, flexible, and prompt service delivery. The quick registration and finalisation of claims were singled out as principal factors in this regard. In the study by Loots and Grobler (2014:334), the speed of service and flexibility was also highlighted as a vital aspect of service delivery and that timely service will promote client satisfaction and commitment. From this it is evident that employee responsiveness to help clients emphasizes attentiveness and promptness in dealing with customer requests, questions, complains and problems.

4.12 Driver 12: The role of price in the development of successful long-term client relationships

The role of price in developing long-term client relationships emerged from the data analysis. Respondents confirmed that they value affordable, reasonable, competitive, and consistent premiums. They also stated that they value the premium discounts that they receive based on a healthy client-claims ratio. Younger clients appreciated receiving the same premium rates as their parents and confirmed this helps to build their relationship with the company. However, as previously mentioned, clients stated that price alone is not the determining factor in their long-term relationship with the case company.

4.12.1 Price defined

Pricing plays both informational and allocative functions for clients when attaching a judgement on the value of an exchange (Ross & Milne, 2021:364). The allocative function refers to the mental accounting processes that an individual makes in assessing the gains or losses in a value exchange and the eventual benefit they derive from it.

4.12.2 The role of price in developing long-term client relationships

The research findings of this study also align closely with findings of previous studies that focussed specifically on client retention in the South African short-term insurance industry. Like the research findings of this study, previous research has also called for insurance providers to focus on the competitiveness and affordability of premiums (Van Tonder & Petzer, 2018:968). Previous research has also indicated a major discrepancy between the perceptions of clients and insurance providers regarding price (Loots & Grobler, 2014:335). In the study these researchers found that insurance providers held the perception that price was the most influential factor in client retention. However, this was in direct contrast with the feedback from short-term insurance clients who rated other constructs such as communication, trust, and the advice they received as more influential (Loots & Grobler, 2014:334). This correlates with the findings of this study where respondents argued that they were willing to pay a higher premium for other perceived benefits.

This propensity to accept a higher premium in exchange for other perceived benefits are sometimes referred to as price sensitivity or price forgiveness. According to Ross and Milne (2021:364), traditionally the exchangeability of money results in clients being price sensitive as they strive to receive the best possible return in value for their investment. The price they are willing to pay is directly proportionate to their ability to derive utility and satisfaction from a product or service. This may lead to clients being willing to pay a higher premium for perceived benefits. Previous research has also confirmed this phenomenon. In one study that measured the relationship intention of South African short-term insurance clients, Steyn et al., (2008:139) argued that while new short-term insurance clients are attracted by introductory promotional offers or premium discounts, long-term clients on the other hand are more likely to accept slightly higher premiums. In their study, Loots and Grober (2014:334) affirmed this and found that those clients that value their relationship with an insurance provider were also willing to pay a higher premium (up to a certain price threshold) to retain that relationship. This was whether or not they may receive a slightly lower price from a competitor. This potential benefit can be of particular importance to the South African short-term insurance industry as clients who have established a long-term relationship with a service provider may be more accommodating to normal price increases and less inclined to switch between providers based on short-term promotional offers (Ross & Milne, 2021:364). Insurance companies should be encouraged to invest efforts in building and retaining long-lasting relationships with customers, as this type of relationship is likely to yield loyal clients who are willing to pay more for services (Gilboa *et al*, 2019:158).

The notion that long-term clients can become less price sensitive has been noted because of having established greater trust with their existing service provider, increasing their willingness to support the company regardless of price fluctuations in the market that may present short-term financial benefits of switching between providers (Khan, 2014; Bojei & Abu, 2014). This corresponds with research of O'Mally & Prothero (2004:1287) who found that implementing a RM strategy can result in clients decreasing their price sensitivity. Therefore, according to Bowen and Shoemaker (2003:31) one of the major benefits of RM is the commitment of loyal clients who display decreased price sensitivity over time.

However, the benefit of decreased price-sensitivity should not be abused by companies who have established a loyal client base. Companies may lose the trust they have established with their long-term clients if a practice were established where they are systematically charged higher premiums over time. This was also highlighted in the study by Loots and Grobler (2014:333) who found that once a certain price threshold is reached, clients will cancel their polices. The establishment of a fair monthly premium is essential and can be ensured using sound underwriting criteria that reduces the risk of high claim-ratios and ensure reasonable premiums for all members of the insurance scheme. The importance of this underwriting-element will be discussed next.

4.12.3 The importance of good underwriting practices on price

An essential element to pricing that emerged from the research findings was the role of sound underwriting policies. From the research findings it emerged that the case company is guided by strict underwriting guidelines that protects its "book of business" by only taking on good risk clients. This not only ensures a long-term sustainable business model but also protects the client as they receive the benefits in the form of consistent premiums that do not constantly fluctuate. Even though previous studies specific to the South African short-term insurance industry have highlighted the potential role of price, there seems to be limited reference to the vital role of sound underwriting in the eventual determination of the pricing itself. This study highlights the importance of this practice in developing long-term successful client relationships. Finally, this study adds to the body of knowledge because it also indicated that clients valued a successful long-term relationship in that it also empowers them to negotiate on their premiums.

4.13 Conclusion

The literature review justified the findings of this study by supporting the themes and codes identified in the data analysis and by providing depth to the codes and focus areas. The various disciplines that the literature originated from confirmed the transdisciplinary nature of RM studies.

The next chapter will integrate the research findings and the observations from the literature to create a strategic framework for long-term client relationship development.

CHAPTER 5: PRESENTATION OF THE STRATEGIC FRAMEWORK

In this chapter, the research findings of the study and the observations derived from the literature are integrated to create a strategic framework. The objective of the strategic framework is to provide a visual blueprint or roadmap for intermediaries to successfully develop long-term client relationships by elucidating the underlying relationship drivers that were identified during this study. The strategic framework has been developed according to the guidelines as previously noted by Khalifa (2020:37). This helped to ensure intentionality as it proposes specific focus areas and practical action steps that can be implemented across the different relationship drivers to facilitate long-term client relationship development.

5.1 Introduction to the OrchARDZ framework

The strategic framework is presented visually by using an apple orchard as a metaphor for the nurturing and development of long-term client relationships. As a result, the framework aims to provide a visual representation of all the drivers of successful long-term relationships that were identified during the data analysis of this study. The "OrchARDZ" term describes the use of the different elements of the strategic framework as an "OveRarCHing" framework that aims to present the proverbial "A to Z" of long-term client Relationship Development (see Figure 5-1).

Figure 5-1: OrchARDZ framework name

The OrchARDZ framework represents the twelve drivers of successful long-term client relationships that emerged from the study. These drivers are represented in the framework below:

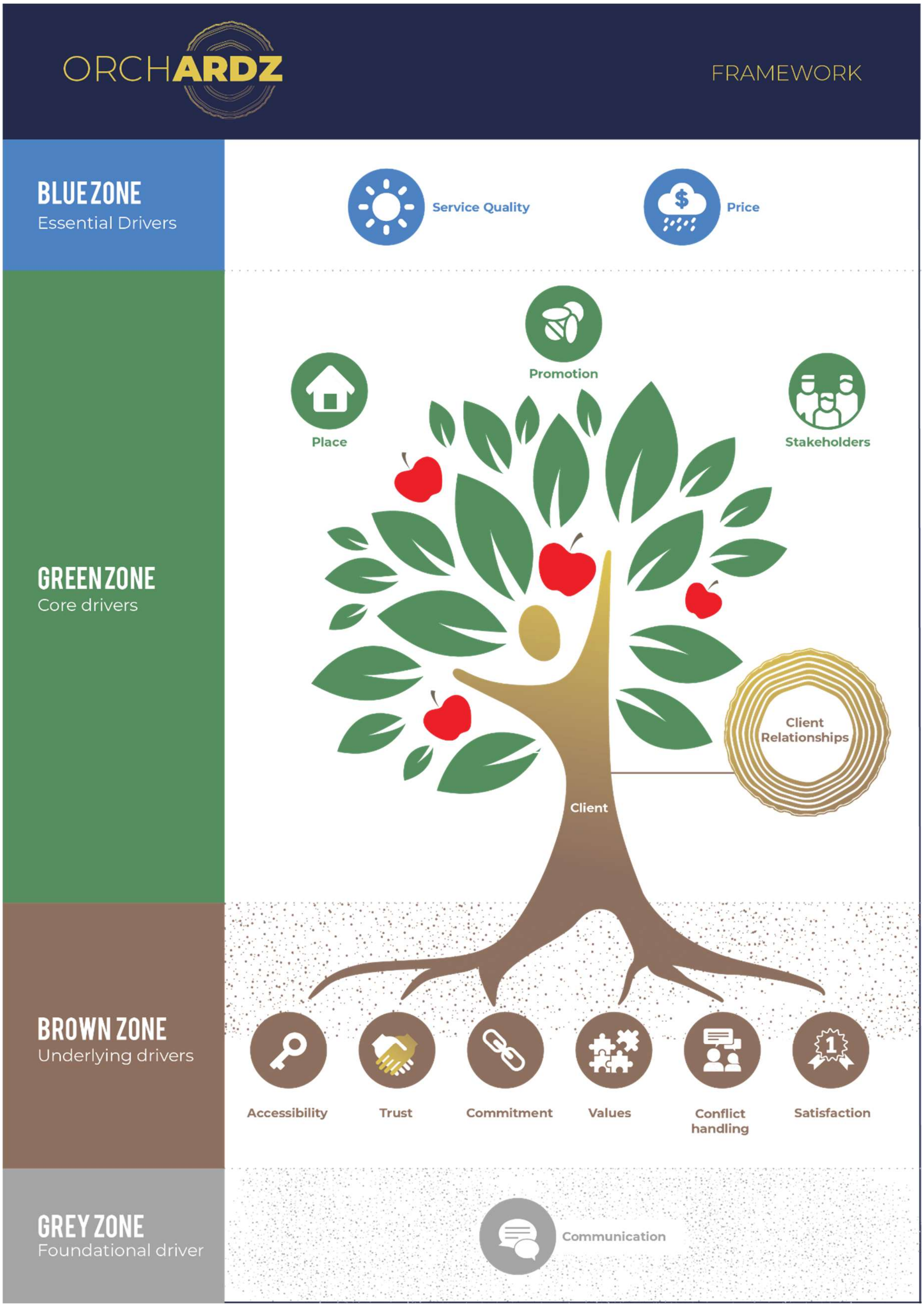

Figure 5-2: **The OrchARDZ framework for long-term client relationship development**

The inspiration for this framework came when the researcher visited an apple farm called Ezeljacht in the Langkloof Valley in the Western Cape of South Africa (see Addendum E). After spending time with the farm manager and observing the variety of farm activities, the individual care each orchard and individual apple tree required became evident. From the meticulous pruning of the tree to the provision of the right amount of nutrients and water, it was apparent that each tree demanded the right amount of attention and care to bear fruit. An analogy was made between the meticulous care and nurturing of an apple orchard and the individualised long-term care and support that short-term insurance intermediary clients require. The researcher then visited the farm over a period of two years to further investigate the possible correlation between the nurturing of an apple orchard and the development of long-term client relationships.

5.2 The four OrchARDZ zones

The twelve drivers of long-term client relationships identified during the data analysis are represented in four distinct zones in the table below (see Figure 5-3).

BLUE ZONE — **ESSENTIAL DRIVERS**

The blue zone represents the basic or essential "elements" that are required to develop successful long-term client relationships namely that of quality service and a competitive price. These elements are symbolised by sun (service quality) and water (the price charged).

GREEN ZONE — **CORE DRIVERS**

The green zone lies at the core of the framework and contains the most important stakeholder namely the client. The client is symbolised by an apple tree at the heart of the Orchardz framework. Also included in the green zone are the other important stakeholders that have been identified in the study and that are central to the delivery of service and support to the client. These stakeholders are symbolised by the farmer and the labourers that work in the orchard and tend to the needs of the apple tree. Furthermore, the "place" or the location where clients can access the service is symbolised by a farmhouse. Finally, the benefits of successful long-term client relationships in the form of promotion (positive word-of-mouth and referrals) are symbolised by bees that carry pollen to other trees. The green zone reflects the nurturing and growth of long-term client relationships and incorporates tree rings as a symbol of relationship development over time.

BROWN ZONE — **UNDERLYING DRIVERS**

The brown zone reflects those drivers that are intangible and often hidden below the ground. Each individual driver is represented as a separate tree root that draws upon the underlying "nutrients" that drive long-term successful client relationships in the form of accessibility, trust, commitment, values, conflict handling, and client satisfaction. The deeper the roots, the stronger the relationship, and the better the chance of overcoming external wind or forces in the form of competition or a potential lapse in service quality.

GREY ZONE — **FOUNDATIONAL DRIVER**

The grey zone represents the bedrock or foundation of successful long-term client relationships in the form of effective communication. The strategic positioning of communication at the basis of the framework is justified by the importance of communication in the development of long-term client relationships that emerged from this as well as previous studies.

Figure 5-3: The OrchARDZ framework zones

5.2.1 The various elements of the OrchARDZ framework

An explanation of the individual elements that make up the OrchARDZ framework will now be presented.

5.2.2 The apple as a metaphor for the income generated from clients

Within the OrchARDZ framework, the income or premium that a company generates from clients is represented by the apples that are harvested. As previously discussed in Chapter 1, it is essential to note that the primary focus within a RM paradigm should always be on developing a mutually beneficial long-term relationship with clients. However, companies should be mindful that the client relationship remains key and that the income received from a client is simply a “by-product” of this relationship. If a client relationship is neglected and the unique relational needs of that client are not met, a company may risk losing that client and any related future income. Conversely, if the client relationship is nurtured and each client receives the personalised care they require, a company will eventually reap the proverbial fruit. It then becomes a win-win (mutually beneficial) scenario. This unique, almost symbiotic relationship between an apple farmer and an orchard closely correlates with the underlying “mutually beneficial” philosophy of a RM approach (Grönroos, 1996:5). The primary focus should thus always be on the client (the tree), not just the premium (the apples).

5.2.3 Tree rings as a metaphor for long-term client relationships

One of the primary objectives of this study was to determine the underlying drivers of successful long-term client relationships within a short-term insurance intermediary case company. This was achieved by researching clients that have established a long-term relationship with a case company. The number of years that clients remain with a company can function as a powerful barometer of a company’s ability to establish successful relationships with clients.

Within the OrchARDZ framework, these years of client commitment are symbolised by tree rings. In the environmental sciences field, this study of tree rings is called dendrochronology (Bossema *et al.*, 2021:1). The tree rings, which are sometimes referred to as growth rings, are formed by new cells that form a concentric circle representing the amount of wood produced within one season. These tree rings can function as a living document that provides an accurate account of the age of a tree. Within the OrchARDZ framework, these rings provide a visual representation of the longevity of the client relationship (see Figure 5-4). Each year a client has remained with a company is represented by a new tree ring that is formed.

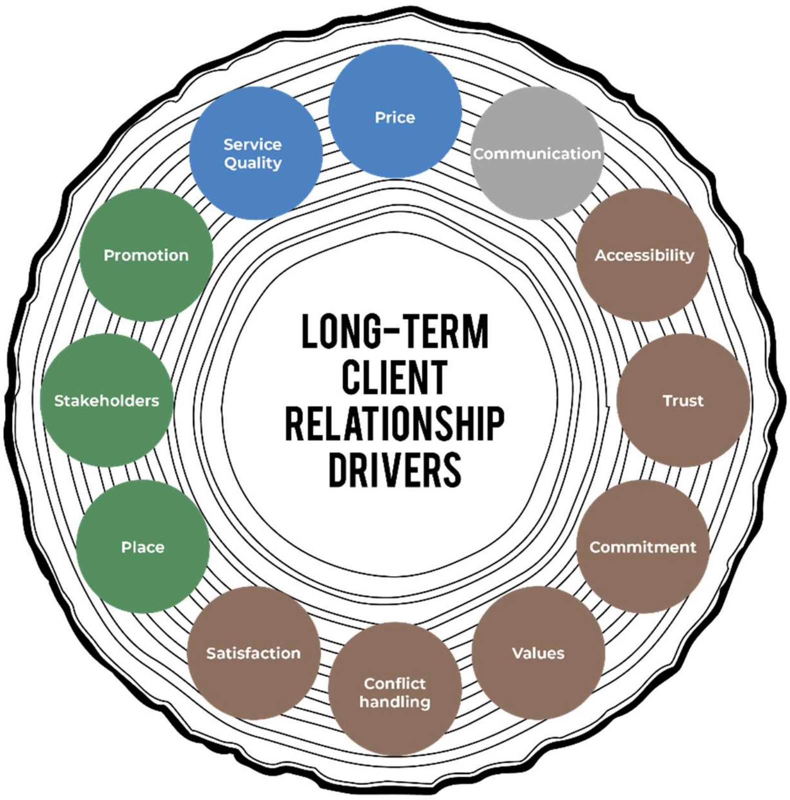

Figure 5-4: The OrchARDZ relationship drivers

The tree rings can also be a metaphor for other relational elements, which will now be discussed.

5.2.3.1 Tree rings as a metaphor for the unique qualities of every client relationship

Within a RM framework, it is critical to focus on embracing clients' uniqueness. Within the OrchARDZ framework, the unique qualities of tree rings are also symbolic of the unique attributes of every client. Like a human fingerprint, the growth patterns of every tree are unique. This striking resemblance is best illustrated when tree rings and a human fingerprint are positioned alongside each other (see Figure 5-3). This image captures the unique historical relationship between a company and a client and highlights the importance of treating every client as an individual and meeting their unique needs.

Figure 5-5: Tree rings versus human fingerprint (Source: Greenpeace International)

5.2.3.2 Tree rings as a metaphor for relationship investment

The width of a tree ring varies according to the amount of moisture and nutrients it receives in any given year. During a dry year, the tree rings would be thinner than a wet year. In a wet year the ring would be wider due to increased moisture that has enabled more growth (see Figure 5-3).

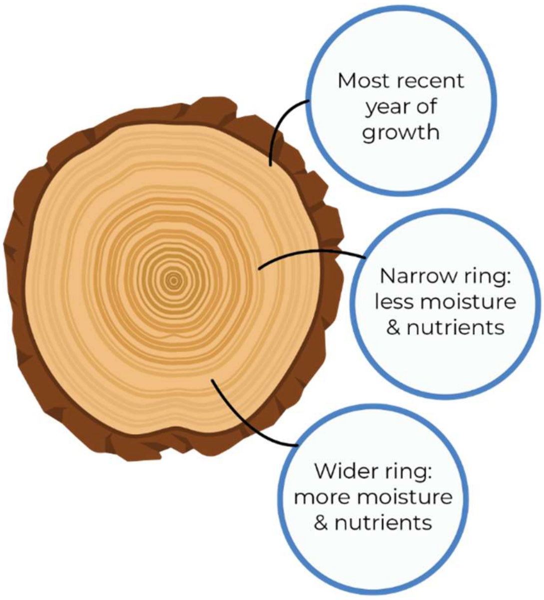

Figure 5-6: Tree ring growth elements

Within the OrchARDZ framework, this phenomenon can be compared to a company's investment in a client relationship in a particular year. The relationship will grow when a company invests in the client relationship and meets the underlying client needs. However, if the relationship is neglected and a client does not receive the necessary individual care and support required, the relationship may stagnate or even falter altogether. From a client relationship perspective, the underlying core principle is that you get out what you put in.

5.2.3.3 Tree rings as a metaphor for critical service delivery moments

Tree rings can give a precise indication of when a fire or any external force has impacted a tree. For example, a dark line or a scar on the edge of a tree ring can indicate external damage such as a fire or the impact of the blade of an axe (see Figure 5-4).

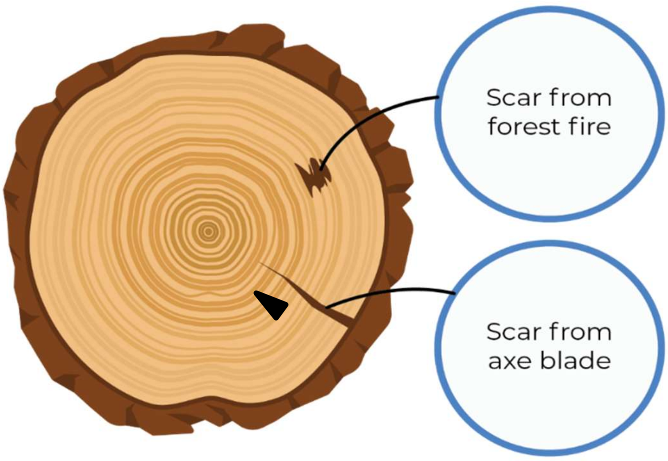

Figure 5-7: Tree rings and impact from external occurrences

Within the OrchARDZ framework, these scars can represent those moments in time where the client relationship may have gone through a test. These incidents represent critical service delivery moments that can leave either a negative or positive impression on the memory of the client. An example within the insurance industry is at the claims stage where a client may have experienced significant loss and trauma through incidents such as a fire, theft, or major accidents. The claims experience can then be etched in the client's memory and can play a key role in the future client relationship.

5.2.3.4 Tree rings as a metaphor for the potential lifetime value of clients

The premature loss of a client can be financially devastating because it means the immediate loss of current and future income from that client. There is also a potential additional cost if family or friends of the client also cancel their policies because of a client's bad experience. Furthermore, the cost of pursuing a new client to fill that space can also be remarkably high

(Khan, 2014:119). Within the OrchARDZ framework, the premature loss of a client is compared to felling or uprooting a healthy tree, which results in a loss of its future fruit harvest.

Below are two images pictures of felled trees. The images were photographed by the researcher and illustrates this symbolic end of a long-term client relationship (see Figure 5-5). The tree sap that runs down the exposed tree rings of a newly felled tree on the left and the cracks that run across the tree rings of a felled apple tree on the right helps capture the tragic symbolic end of a long-term client relationship.

Figure 5-8: The symbolic tragic end of a long-term client relationship

5.2.4 The analogy between underwriting and the pruning and felling of a tree

It is necessary to keep in mind that not all client relationships are always beneficial to a company. Retaining clients with a poor risk profile who lodge frequent claims can negatively impact the company's insurance book by forcing good-risk clients to subsidise poor-risk clients. This is where sound underwriting procedures are vital. Each policy should be revisited at least annually at its renewal stage to ensure that every client remains correctly insured and to implement any necessary underwriting procedures. At times it may even be necessary to cancel policies where poor risk is jeopardises the future long-term financial sustainability of the business' insurance book. Two separate instances represent these underwriting principles within the OrchARDZ framework.

First, the annual underwriting of an insurance policy at its renewal stage is compared to the annual pruning of each apple tree in an orchard. While visiting the Ezeljacht farm, the researcher had the privilege of spending a day with a seasoned orchard farm worker who demonstrated his incredible experience and skill in meticulously pruning fruit trees. He had the knowledge and skills to know precisely which branches to cut at the correct angle to optimise its capacity to carry future fruit (see Figure 5-6).

Figure 5-9: The importance of the annual pruning of an orchard

Second, the researcher also came across an orchard where the farmer had no choice but to cut down an entire orchard that was no longer bearing fruit. The felling of these trees was necessary as they were taking up valuable resources that could be better used for the surrounding, fruit-bearing orchards. It was tragic to witness the felling of this entire orchard, called *Rosemarie*, which was planted in 1997, and already over 20 years old (see Figure 5-7). The farmer affirmed that he did everything possible to revitalise the trees so that they would bear fruit once again but that this was to no avail. In these circumstances, the felling of the trees enabled the channelling of resources to the surrounding orchards and created a new space to plant saplings that could produce future harvests. This correlates closely with the underwriting principle of needing to cancel those policies that are no longer financially viable. It also affirms the importance of applying sound underwriting principles and establishing a mutually beneficial and symbiotic relationship that benefits both parties.

Figure 5-10: The felling of an entire apple orchard

5.3 Application of the relationship development drivers

Having provided background to the OrchARDZ framework, it is now time to focus on the areas that emerged from the research and that impact each of the individual relationship drivers. Practical and strategic action steps are also recommended for these focus areas in each relational driver to provide a practical framework to facilitate long-term successful client relationships. The interrelationship between all the individual relationship drivers that emerged during the study will also be presented.

5.3.1 Driver 1 – Communication

Interrelationship between communication and other relationship drivers

As previously noted, communication is symbolised by the foundation or bedrock of the OrchARDZ framework. Communication is a critical driver in the developing long-term client relationships. From the data analysis, the interrelationship between effective communication and other relationship drivers emerged. The findings indicate that effective communication can promote perceived levels of service quality, complement effective conflict handling, and lead to higher levels of client trust, commitment, and satisfaction. Clients indicated that they are willing to pay a higher premium to have access to effective communication and to communicate directly with managers or key decision-makers. Finally, it also emerged that the location or *place* where the intermediary is positioned plays a key communication role in developing long-term client relationships as local presence can provide more access to FTFI.

INTERRELATIONSHIPS IDENTIFIED:

Communication ↔ Commitment; Client satisfaction; Conflict handling; Service quality; Trust; Accessibility; Price; Place

The key communicative focus areas that emerged during the data analysis and literature review will now be highlighted, and practical action steps recommended to promote effective communication in each of these individual focus areas.

5.3.1.1.1 Focus area 1: Implement the right communication style when dealing with clients

Intermediaries must adhere to the correct communication style when dealing with clients. Intermediaries should ensure that management and staff follow a communication style that clients value. The data analysis revealed the communication style that intermediary clients value most at claims stage. These are now listed with actions suggested to strengthen each element.

Table 5-1: Action steps to implement applicable communication styles:

COMMUNICATION STYLE	ACTION STEPS
1. Friendly	• Treat clients in a friendly way. Apply friendliness over the phone and greet clients with a smile when they visit the offices. Clients often experience elevated levels of anxiety and even levels of guilt when they must lodge a claim. Adhere to a friendly communication style to reassure clients.
2. Clear	• Provide claim instructions or requests in a logical and structured way to minimise client confusion. Provide clear communication and logical steps for clients to follow when lodging a claim.
3. Straightforward	• Be straightforward and honest when communicating with clients. Provide facts upfront, and immediately communicate any issues that may arise during a claim. Provide clients the opportunity to speak openly, honestly, and freely when they experience frustrations or problems.

COMMUNICATION STYLE	ACTION STEPS
4. Patient	• Staff should be patient in their communication with clients. Clients may not always understand the insurance or claims process and may ask questions or get frustrated. Deal with clients in a patient manner when they are frustrated or inquisitive.
5. Courteous	• Clients value basic courtesy from staff. Ensure that all electronic, telephonic, and face-to-face communication include basic courtesies such as saying, please and thank you. Avoid blunt communication.
6. Sympathetic	• Clients value a sympathetic ear when lodging a claim. A claim can be a traumatic experience for clients who are dealing with loss. Display elevated levels of sympathy during this stage.
7. Professional	• Communication should always remain professional. Greet clients by title and ensure that written communication remain formal and professional.
8. Helpful	• Clients can sense if someone is genuinely interested in helping them. Make it known to clients during a claim that staff are available to help and assist wherever possible.
9. Attentive	• Clients value being heard and listened to. First provide clients with the opportunity to speak and give their input before responding. A private and quiet area or office should be provided where clients can lodge their claims in a confidential setting without any background noise or interruptions.

5.3.1.1.2 Focus area 2: Give clients the choice to communicate in their home language

The research findings and literature highlighted the importance of allowing clients to communicate in their home language. Clients are more comfortable to converse in their home language and more convenient as they do not feel that they must prepare answers. It is also of particular importance when clients lodge a claim as they find it easier and less frustrating to express their emotions in their home language. Catering to the language preference of a client can create a competitive advantage for intermediaries and facilitate the creation of a closer relational and cultural bond with the client. Although it is imperative to at the very least provide access to English as a universal language to all clients, it is important to also acknowledge and cater to other potential language preferences of clients.

Table 5-2: Action steps to incorporate the home language of clients

FOCUS AREA	ACTION STEPS
1. Provide clients the choice to converse in their home language	• First undertake a statistical analysis of the client base to determine the specific language preferences. Where the data indicates that a significant percentage of clients prefer a specific language, then using that language should be strongly considered. • Allocate staff that can converse with clients in the language of their choice. This is of particular importance at the claims stage or when clients are emotional because it will allow clients the opportunity to express themselves in a language, they are comfortable with. • Translate policy documentation and schedules where possible and make it available in a language that caters to the individual needs of clients. • Within a South African context, web pages, marketing campaigns, and social media postings should aim to cater to the multilingual language preferences of clients.

5.3.1.2 Focus area 3: The correct use of email as a communication channel

The research findings highlighted the benefits of email as a fast and cost-effective way to communicate with clients. However, it also emerged that certain practices should be avoided when communicating electronically via this medium. The following action steps provides practical guidelines based on the feedback received by respondents.

Table 5-3: Action steps to manage electronic communication

FOCUS AREA	ACTION STEPS
1. Manage electronic communication	• Limit the use of email to forwarding essential information such as documentation, policy renewals and updated policy schedules. Refrain or limit the use of unsolicited email for cross-selling or marketing purposes. This will prevent the exploitation of clients and facilitate a more authentic client relationship experience. • Implement a system whereby incoming email is checked daily and the response time monitored. This will ensure timely feedback on email queries. A minimum turnaround time on email response times should be implemented.

FOCUS AREA	ACTION STEPS
	• Double-check modified policy schedules before being sent to clients electronically. This will ensure accurate and reliable outgoing communication and promote the adherence to set timelines and response times. • Refrain from using email when a more personal communication medium such as a telephone or FTFI is more appropriate. An example may be when a claim is repudiated by an insurer. In this instance, it is advisable to contact the client via phone or face-to-face instead of simply forwarding a repudiation letter via email to a client. • Afford clients the opportunity to provide claims feedback via email. Email can be a powerful way to get rich qualitative claims feedback from clients and provide a more in-depth account of the claims handling process. Utilise this claim feedback as a valuable source of claim staff motivation.

5.3.1.3 Focus area 4: The correct use of the telephone as a communication channel

Clients value personalised, fast, and friendly telephone service. Intermediaries are uniquely positioned to provide a personalised telephonic service to clients because they often have a smaller client base that can be serviced quickly and efficiently by telephone. This provides a unique competitive advantage to many of the larger insurance providers that often must manage larger call volumes and use teleprompters and call centres.

The best practices in utilising telephonic communication to develop long-term successful client relationships that emerged from this study will now be presented along with practical action steps.

Table 5-4: Action steps to manage telephonic communication

FOCUS AREA	ACTION STEPS
1. Manage telephonic communication	• Provide immediate telephonic access to clients, especially when they are lodging a claim. A dedicated after-hours telephone line for client emergencies and an additional emergency roadside and household-assistance line are vital.

FOCUS AREA	ACTION STEPS
	• Answer telephones swiftly and within a set timeframe. Management should monitor the efficient answering of phones and rectify potential delays or bottlenecks. • Avoid or limit the use of an automated voice service or a teleprompter to retain a more personal telephonic communication connection with the client. • Answer phones directly as far as possible and provide the name of the person answering the phone to create an immediate human connection. • Transfer callers immediately to the right person by profiling the client and their needs as efficiently as possible. Do transfers in person and not via a teleprompter. Avoid constant transferring of clients at all costs. • Limit the amount of information requested from clients before they are assisted telephonically. Request only basic information to validate the identity of the caller and to limit client frustrations. Refrain from using scripts as it creates a less personal client experience. • Avoid the use of external call centres to facilitate client interaction if possible. Be careful to outsource claims handling via external call centres or to refer clients to toll-free claim lodgement centres as it may lead to a less personalised client communication experience and client frustrations. It may also diminish the personal connection that could be established with clients in the most critical insurance service delivery moment. • Adhere to proper telephone etiquette. Treat clients in a professional, friendly, dignified, and respectful manner. Provide training to staff to uphold proper telephone etiquette. • Allocate clients to specific staff that deal with them telephonically. Allocating staff to specific client surnames or policy numbers as an effective way to achieve this. This will simplify the communication process for the client and facilitate a more personalised and consistent service. • Deal with any possible technical issues with telephone systems as a matter of urgency. The dependability of a quality voice

FOCUS AREA	ACTION STEPS
	recording system is essential to uphold service standards and follow up on previous telephonic insurance instructions or complaints.

5.3.1.4 Focus area 5: Incorporate the use of FTFI as a communication channel

One of the key findings that emerged from this study across all participant age demographic groups was the value of FTFI as a communication medium in developing long-term client relationships. The research findings and literature indicated that FTFI provides unique benefits that can help to facilitate a deeper relationship with clients. Furthermore, using FTFI provides potential competitive advantage to intermediaries because, unlike some direct insurance providers, intermediaries are often situated near their client base, which enables FTFI. The key focus areas that emerged from the data and literature analysis will now be presented with accompanying practical action steps to optimise these areas.

Table 5-5: Action steps to incorporate FTFI

FOCUS AREA	ACTION STEPS
1. Use FTFI to meet client social interaction needs	• Create frequent opportunities to engage with clients on a face-to-face basis. • Keep an account of clients who have not received in-person interaction and facilitate an opportunity to meet at renewal or when a claim is lodged. Clients, staff, and management should be able to put a face behind a name. • Locate the company office strategically to promote ease of access and welcome client visits. Ensure that there is sufficient parking available. • Give immediate recognition and personal attention to clients when they enter the premises. • Communicate the option to clients to lodge a claim at the offices face-to-face. This is a critical service delivery moment where personal interaction can help to develop a closer client relationship. • The CM should play a key role in facilitating social interaction with clients. Offer a coffee or tea to facilitate social interaction. This

FOCUS AREA	ACTION STEPS
	practice can help develop the company-client relationship and make clients feel valued. • Create opportunities to also engage with clients within the community. This can be achieved by becoming involved in local community initiatives or supporting certain social activities. • Incorporate access to FTFI and a closer personal service experience as a competitive advantage in the marketing strategy. An example is to display an image of the actual people that clients will deal with in marketing material.
2. Use FTFI to help clients overcome technical challenges	• Use FTFI as an alternative communication channel for those clients that may struggle to communicate on an electronic or telephonic basis due to certain underlying age, medical, or other impairments or challenges. Ensure that these clients are supported in person when they must lodge a claim or require technical support. • Complete all the necessary paperwork during a client visit to limit any unnecessary future electronic or telephonic correspondence with the client. • Streamline the in-person lodgement of claims to make it as efficient and timeous as possible. • Retain an appropriate seating distance that maximises social interaction and minimises noise to facilitate FTFI with reception staff and managers.
3. Use FTFI to incorporate body language	• Focus on the underlying emotions of clients revealed through body language such as facial expressions and hand movements, which provide valuable cues to potential underlying client frustrations. Adapt to these emotions and act accordingly. • Provide training to staff on body language and how to correctly respond to clients within a face-to-face setting. • FTFI provides clients with less time to formulate answers than by email. Provide clients with sufficient time to formulate answers to any questions.

FOCUS AREA	ACTION STEPS
	• FTFI also provides staff with the opportunity to show empathy towards clients. Be sincere in displaying genuine care and empathy towards clients when they have experienced trauma.
4. Use FTFI to build a deeper connection with the client	• Provide undivided attention to clients that visit the office and make them feel welcome. • Get to know the names and personalities of the clients that visit the office. Engage with clients and enquire about their personal lives and their families. Extend the conversation to more than just business. • Use "social validation" by acknowledging each person that enters the office, greet them by name and make them feel welcome. • It can be highly beneficial if the CM is able to see the clients that enter the office. Follow an open-door policy and be strategically positioned to promote a personal connection with clients.
5. Use FTFI to manage conflict and facilitate negotiation	• Use FTFI when serious conflict arises as an effective communication medium to provide direct, fast feedback and facilitate greater cooperation. • Facilitate face-to-face conversations with clients when they are experiencing problems or when there is conflict. Clients will then be able to gauge the company's attitude towards them and feel that they are being heard. This will also help to bring clarity around potential issues. • The CM should get involved when conflict arises and when staff may be struggling to calm a client. Provide accessibility to the CM or key decision-makers on a face-to-face basis to help diffuse the situation. • Provide staff training in conflict handling within a face-to-face setting. • Use FTFI as a communication medium when discussing complex problems or when premium negotiation needs to take place. The ability to see a person on an eye-to-eye basis can assist in solving complex issues.
6. Use FTFI as a counselling	• Provide the opportunity to clients who lodge a claim to tell their story in person. This can then function as a form of debriefing for clients where their emotions are acknowledged.

FOCUS AREA	ACTION STEPS
platform for clients that lodge a claim	• Train claims staff in basic counselling skills and in debriefing clients. • Reassure clients when they lodge a claim where they have gone through trauma. • Provide clients with a safe, secure, and confidential space to share their trauma and tell their stories. Provide clients with the opportunity to lift their emotions. Claims staff are often the first external person they can share their story with. Show sympathy, empathy, and understanding.
7. Use FTFI to facilitate a warm reception	• Recognise the client when they enter the office and give them undivided attention. Look up, smile, make eye contact, and engage with the client. • Prioritize the needs of the client that are visiting above other administrative duties. • Create a warm, welcoming, and friendly atmosphere. The reception staff sets the tone of the client experience, and a friendly smile goes a long way to making the client feel welcome. • Provide clients with the option of coffee or tea on arrival.

5.3.2 Driver 2 – Trust

The importance of trust emerged as a key element in developing successful long-term client relationships. From the research findings, it emerged that trust is derived from other relationship drivers such as service quality, effective communication, and good organisational values. It also emerged that high levels of trust lead to client promotion in the form of positive WOM and higher levels of price forgiveness.

INTERRELATIONSHIPS IDENTIFIED:

Trust ↔ Service quality; Values; Price; Communication; Commitment; Stakeholders; Promotion.

Certain key focus areas of trust emerged during the data analysis and literature review. Practical action steps will now be recommended to promote trust in each of these focus areas.

Table 5-6: Action steps to develop client trust

FOCUS AREA	ACTION STEPS
1. Establish generational trust	• Generational trust emerged as a potent source of trust. Offer the next generation of clients similar premium and product benefits as their parents receive. This practice can promote generational trust and be incorporated as a powerful element in a marketing campaign. It can also assist in helping to overcome the characteristically low levels of trust that initially exist at the beginning of a short-term insurance client relationship.
2. Establish reciprocal trust	• Within a RM framework, the reciprocal nature of trust emerged. Reward those clients that follow sound risk management practices to promote reciprocity of trust. Carefully consider the use of no-claim bonuses to reward clients for not claiming as it could be perceived as a "gimmick" and a form of coercion to prevent clients from lodging a claim in the first place. Instead, reward clients with a lower premium or a lower excess to validate a good claims history. • Keep records of instances where clients may have displayed positive or negative moral risk practices. Provide positive feedback and affirmation to those clients that acted in good faith to acknowledge their values and actions and reinforce mutual trust.
3. Establish high levels of service quality and effective claims handling	• Service quality and specifically the quality of claims handling emerged as a critical element of trust. Position claims handling as a primary service focus and carefully monitor it. Identify any instances that may jeopardise the company-client trust relationship and rectify any occurrence as a matter of urgency. • Implement an effective claim handling review system to identify and address any areas where trust may have been affected negatively.
4. Uphold values and keep to promises	• Trust is developed when promises are kept. Create realistic expectations and apply the philosophy of "rather undersell than over-deliver". Adhere to communicated timelines regularly inform clients of the status of a claim.

FOCUS AREA	ACTION STEPS
	• Values such as integrity, fairness, and transparency are non-negotiable. Incorporate these values in a value statement and act upon it.
5. Be accountable	• Be accountable when there is a breach of trust due to any service delivery or claims handling performance issues. Take responsibility for service lapses and apologise to clients. • Take ownership by rectifying any mistakes and implement systems to prevent similar problems from reoccurring.

5.3.3 Driver 3 – Client Commitment

Client commitment emerged as an essential element in developing successful long-term client relationships. It was also evident that client commitment was a valuable by-product of successful long-term client relationships. Furthermore, it was established that effective communication, service quality, trust, company values, accessibility to staff and key decision-makers, local presence (place), effective conflict handling, and client satisfaction play a critical role in the development of client commitment.

It further emerged that elevated levels of client commitment can lead to promotion in the form of positive WOM and higher levels of price forgiveness. However, the strongest driver of client commitment that emerged from the study was the personal relationship that exists between the case company and the client. Within the OrchARDZ framework, client commitment is represented in the brown zone as one of the underlying drivers of long-term client relationships.

INTERRELATIONSHIPS IDENTIFIED:

Commitment ↔ Service quality; Trust; Values; Price; Satisfaction; Place; Promotion; Accessibility; Conflict handling; Communication.

Certain key focus areas of commitment emerged during the data analysis and literature review. Action steps are now be recommended to promote commitment in each of these areas.

Table 5-7: Action steps to develop client commitment

FOCUS AREA	ACTION STEPS
1. Maintain high levels of service quality	• The relationship between commitment and service quality in the form of claims handling emerged strongly from the research data. Focus on delivering the best possible claims experience to clients to foster and promote client commitment. Maintain and evaluate service levels as a critical element.
2. Build personal relationships	• A personal client relationship has emerged as a key driver and the "glue" of client commitment. Know the background, faces, and the names of clients to help facilitate client commitment. Ensure that clients still receive dedicated support from staff members they have met face-to-face when they move to other areas or cities. This continued dedication will facilitate the personal connection and rapport between the client and the staff member even if they are no longer able to meet in person. Establish at least one face-to-face meeting with all clients.
3. Acknowledge long-term clients	• Clients expressed a sense of pride when referring to the number of years they have been with the company. Utilise historical client connections as a powerful way to celebrate client loyalty and foster future commitment. Provide loyalty benefits to long-term clients and celebrate and reward key client commitment milestones. Link these milestones to the number of years a client has been with the company.
4. Build generational commitment	• Build a *family tree* of clients by capitalising on established trust with existing clients and applying innovative initiatives to attract the children and grandchildren of clients. An example can be to provide similar premium rates and excess benefits to younger family members that qualify. Determine the insurable risk of younger clients by evaluating the past claims history where the client may have been insured under the policy of a parent. • Provide extra and unique incentives for family referrals to current clients.

FOCUS AREA	ACTION STEPS
	• Structure CRM systems to indicate family connections between clients. A negative service experience with one family member can create a serious ripple effect that must be managed as a matter of urgency.
5. Improve on previous poor client service experiences	• New and returning clients provide an excellent opportunity to gain valuable feedback on how to build future commitment. Establish why clients have left their previous insurance provider and request input on how these areas can be improved in future. Examples of previous bad experiences that led clients to cancel insurance policies included negative claims experiences, empty promises, and sudden premium increases. These areas should be carefully managed to complement long-term client relationships and commitment.

5.3.4 Driver 4 – Accessibility to management and staff

Accessibility emerged as a key element in developing successful long-term client relationships. The research confirmed that access to a localised service as well as accessibility and open communication to stakeholders (key decision-makers and staff) increases the perceived levels of service quality. Furthermore, accessibility facilitates more effective conflict handling. Finally, the research findings indicated that increased accessibility could lead to higher levels of client commitment and price forgiveness.

INTERRELATIONSHIPS IDENTIFIED:

Accessibility ↔ Service quality; Communication; Commitment; Price; Conflict handling; Stakeholders; Place.

Certain key focus areas of trust emerged during the data analysis and literature review. Action steps will now be recommended to promote accessibility in each of these areas.

Table 5-8: Action steps to promote client accessibility

FOCUS AREA	ACTION STEPS
1. Be flexible and available	• Be accommodating in adapting to the time schedule of clients. Arrange times that suit clients to do claim assessments or finalise policy administration. Assessors appointed by the company should also be made aware of the importance of adapting to the client's needs as far as possible. • Provide clients with the option to visit the office throughout the day, including between 1 pm and 2 pm, when they can get away from their work during a lunch break. Ensure that sufficient staff available at these times to assist clients. • Ensure 24-hour access and reachability by phone. After-hours availability is critical. Ensure access to roadside and home assistance and emergency claims assistance after hours.
2. Provide accessible communication	• Minimise "one-way" communication and shift towards "relationship communication" by creating opportunities for clients to engage in two-way dialogue with staff and key decision-makers telephonically or face-to-face.
3. Ensure accessibility to management	• A strong correlation exists between accessibility to management and client commitment. Create an open-door policy that enables clients to speak directly to the CM without making an appointment. • Be willing to take calls where clients are frustrated or emotional to help reassure them. Take a message if the CM is requested but is not immediately available and ensure that the call is followed up. • Shift the primary focus of the CM away from purely managing the administrative component of the business towards being available and connecting with clients. Involvement by intermediary management is critical to making clients feel important and valued.
4. Use accessibility as a competitive advantage	• Clients have become disillusioned with call centres and the general lack of accessibility to key decision-makers. Capitalise on this issue by ensuring that clients have direct access to managers or key decision-makers.

FOCUS AREA	ACTION STEPS
	• Local accessibility is a significant competitive advantage as clients can visit the offices if they need to do so. Ensure that offices are centrally located and easily accessible to clients.
5. Align marketing to accessibility	• Marketing campaigns can be aligned to make current and potential new clients aware of the benefits of having direct access to the intermediary. Use shorter waiting times, fewer transfers, and maximum direct access to key decision-makers as a marketing strategy.
6. Assign designated staff to clients	• Clients perceive a company as more accessible when they can deal with specific staff and where they can ask for them by name. Allocate clients to specific administrative and claims staff to ensure a higher perceived sense of accessibility and service consistency.

5.3.5 Driver 5 – Values

The importance of adhering to strong company values emerged from the study as a key element in developing successful long-term client relationships. Values were described as the underlying driver or guiding element in the delivery of excellent service to clients.

The handling of claims by different stakeholders emerged as the most critical service delivery moment that clients use to evaluate the values of an insurance provider. This is because it reflects the moment when the promises made in exchange for premium are realised or not. It further emerged that acting with integrity and keeping promises can lead to long-term client trust and commitment.

INTERRELATIONSHIPS IDENTIFIED:

Values ↔ Service quality; Trust; Stakeholders; Commitment

Certain key values emerged during the data analysis and literature review; and action steps will now be recommended to promote these values in a short-term insurance intermediary company.

Table 5-9: Action steps to incorporate values

FOCUS AREA	ACTION STEPS
1. Implement a clear value statement	• Implement a value statement that reflects the unique values of the company in a clear and concise ethical framework. Use the value statement to provide the guiding principles that advance ethical behaviour through clear acceptable conduct standards in situations fraught with ambiguity, moral challenges, or conflict. • Keep values authentic to the organisation and embed these values in its processes.
2. Act with integrity	• Ensure that clients are treated fairly in the claims process, and that assessor reports and insurer findings are factually correct and fair. Review and discuss adverse findings and fight for the client if there are any unjust or technical findings. • Strictly adhere to Financial Sector Conduct Authority (FCSA) protocols and ensure that the intermediary company is fully compliant with all the necessary regulatory requirements. The use of an experienced compliance officer is critical in this regard. • Stick to company values and do not compromise. Eliminate any grey areas by adhering to the company value statement. Any discrepancy between company conduct and company values must be addressed. • Act in the client's best interest during claims and ensure that their interests are not disregarded for the sake of making underwriting profits. • Ex gratia payments are amounts paid to a client where the insurer (or at times the intermediary) pay an amount to a client even if a claim has been repudiated. Use small ex gratia payments with the consent of the underwriter as an effective way to indicate the underlying intent of the company to honour claims even if the insured risk may fall outside the scope of a policy wording. This will be a positive reflection of the integrity of the company.
3. Promote honesty	• Honesty was highlighted as a value that promotes client trust. Act honestly always when dealing with clients and staff. Be open and honest about problems or potential conflicts that may arise. Remain truthful and straightforward with clients as these traits are perceived as crucial elements of honesty by clients.

FOCUS AREA	ACTION STEPS
	• Honesty is a two-way street with clients. Dishonest clients can indicate a high underlying moral risk, which negatively impacts claims ratios. The opposite also holds true; honest clients are an asset. Acknowledge clients when they acted honestly and truthfully. • Honesty should transcend beyond client relationships. Managers should act honestly towards staff and underwriters as well. Be open to underwriters about any potential future issues that may affect them. • Transparency is a key construct of honesty. Be transparent in dealings with all stakeholders.
4. Keep to promises	• Do what you promise. Do not overpromise or create unrealistic expectations. This relates closely to establishing trust and once again illustrates the close relationship between values and trust. • Honour commitments and stick to agreements with clients. Do not go back on promises.
5. Ensure client confidentiality	• Protect the privacy and confidential information of clients. • Ensure that all electronic data and client files are securely stored. Do not distribute any client information to external parties unless it is agreed by clients or related to the handling of claims. • Get staff to sign off on strict client confidentiality clauses and ensure that they are aware of the adverse consequences of not safeguarding client privacy.
6. Show empathy	• Display empathy by showing a willingness to help clients and by getting in their world. Incorporate helpfulness to transcend sympathy and bring empathy to life. • As previously discussed, conveying empathy at the claims stage is critical as the client may have gone through significant trauma when lodging a claim. Ensure that staff are well trained to provide basic counselling to clients and convey empathy.

FOCUS AREA	ACTION STEPS
7. Spread the love	• Love can be a powerful underlying driver that is built on altruism where the focus is on serving the client. Create a culture where clients feel loved. • Show love to staff by providing support when they need it most. The manager plays a critical role in this regard and should be aware of any external factors that may have an impact on the productivity and functionality of staff members. Love staff to create a culture where clients are also loved. • Be involved in the community. Extend love beyond the workplace and get involved in charitable work and community initiatives. Love is unconditional. Be willing to give without expecting media attention or anything else in return.
8. Establish the underlying motivation for values	• Find the “why” behind company values. It is not just sufficient to list company values without understanding and communicating the underlying drivers or motives of these values. An example can be building company values on underlying drivers, such as focusing on protecting the environment or aligning with specified underlying beliefs. • Ensure that staff is aware of the underlying motivations for adhering to certain values and why it guides the values in the organisation. Clients and staff may relate to them as shared values, which can then help promote trust and facilitate long-term client relationships.

5.3.6 Driver 6 – Effective Conflict Handling

The research findings showed that effective conflict handling is a significant driver of successful long-term client relationships. Effective conflict handling was also identified as a key element of perceived service quality.

The importance of open and pro-active communication and elevated levels of client accessibility was highlighted as a significant focus area in attending to conflict effectively. Finally, the research findings indicated that effective conflict handling could lead to promotion in the form of positive WOM and new client referrals.

INTERRELATIONSHIPS IDENTIFIED:
Conflict handling ↔ Service quality; Communication; Accessibility; Promotion

From the research findings, key areas emerged that could lead to the effective handling of conflict. These focus areas are listed with action steps to use conflict handling to develop long-term client relationships.

Table 5-10: Action steps to manage conflict effectively

FOCUS AREA	ACTION STEPS
1. Follow a hands-on management approach	• Company managers should be actively involved in managing client conflict. Do not simply delegate conflict handling to staff members as a disgruntled client often accepts feedback from a key decision-maker or a person in charge. Be accessible to clients and hands-on during conflict to de-escalate conflict faster. • Have regular claims meetings with staff to remain up to date on any areas of client conflict that emerge. • Personally sign off on all client claim feedback. This will guarantee awareness of any potential conflict areas that may have presented itself and ensure the necessary follow-up. Furthermore, it provides an avenue to also provide positive feedback to claims staff or external contractors and suppliers, which can function as a valuable source of future motivation.
2. Establish an effective claims handling system	• Ensure that any online complaints via social media are reacted to and dealt with as quickly and efficiently as possible. • Provide an opportunity for qualitative client feedback. Ensure that questionnaires include open-ended questions and areas where clients can provide their personal thoughts and experiences. The richness of these responses can help to improve and develop potential areas of conflict moving forward. • An area that emerged that leads to most client complaints was that of the quality of work or service by contractors or suppliers. Evaluate the quality of workmanship and service of external contractors after each claim and rectify any issues. Implement effective quality control systems to investigate the quality of vehicle or property repairs before a claim is signed off. This will

FOCUS AREA	ACTION STEPS
	prevent potential conflict due to sub-standard repairs or comebacks. • Create a panel of contractors and suppliers that adhere to set criteria regarding quality of workmanship and service.
3. Follow a pro-active conflict-handling approach	• Implement an early detection system of potential conflict. Early identification and handling of conflict are critical to de-escalate conflict quickly. • An effective pro-active way to prevent conflict begins with marketing the initial policy. Only take on those clients with a good claims history and a low moral risk. • Double-check and correctly underwrite the insured amounts and cover in every policy from the start. • Call clients at the renewal stage to confirm the current cover. Go through each section of the policy and ensure that insured items and amounts are still adequate and sufficient. • Follow up swiftly with clients as soon as a potential conflict is identified. • One area that results in unnecessary conflict is a lack of timeous feedback on claims status. Provide timely and regular feedback on claims. Implement a system that tracks the progression of claims and identify and resolve any bottlenecks. • Eliminate fine print as much as possible. Ensure that wordings are simplistic and easy to understand. Clearly point out policy clauses, endorsements, and policy exclusions and limitations. This will help eliminate expectations that may lead to claim repudiations and conflict. • Provide training in conflict handling to staff.
4. Follow a more personal conflict handling approach	• Do not initially email or post claim repudiation letters to clients. First call or meet with the client to discuss the basis for the repudiation. Acknowledge and reassure the client and provide all the viable options and remedies available to the clients, including lodging a complaint or referring the case to the Short-term Insurance Ombudsman. • The way the client is treated is paramount during misunderstandings or conflicts. Use FTFI as a communication

FOCUS AREA	ACTION STEPS
	medium where possible to engage with clients to provide them with the opportunity to negotiate, lift their emotions, and ensure a better understanding of the underlying issues. • Be accessible and open to negotiate with clients and show a willingness to help. Be flexible and adapt to client needs. • Lodging a claim can be emotional to a client, affecting their finances and security. Always treat clients with respect and remain calm. Show empathy and acknowledge their emotions. Always maintain professionalism.

5.3.7 Driver 7 – Client Satisfaction

From the research findings, the role of client satisfaction emerged as a significant driver in the development of successful long-term client relationships. It also indicated that client satisfaction is related to meeting client expectations regarding service quality and communication by relevant stakeholders. Finally, the research findings indicated that elevated levels of client satisfaction could lead to higher client commitment levels.

INTERRELATIONSHIPS IDENTIFIED:

Client satisfaction ↔ Communication; Stakeholders; Service quality; Commitment

Certain key focus areas emerged during the data analysis and literature review. Action steps will now be recommended to promote client satisfaction and maximise successful long-term client relationships.

Table 5-11: Action steps to develop client satisfaction

FOCUS AREA	ACTION STEPS
1. Set realistic client expectations	• Client satisfaction is a direct result of service delivery expectations being met. Create and communicate realistic marketing and policy expectations and strive to meet those expectations as far as possible.
2. Provide quality service to clients	• Establish elevated levels of service quality, particularly in the handling of claims. Implement supportive and friendly service to increase client satisfaction levels. • Different stakeholders play unique roles in promoting client satisfaction. An intermediary may provide great service, but a

FOCUS AREA	ACTION STEPS
	breakdown in service by a contractor or supplier can still negatively impact client satisfaction levels. Continuously monitor and measure the service and workmanship of external contractors and suppliers. • Train staff to be skilled in delivering an excellent client service experience.
3. Measure client satisfaction levels	• Incorporate systems that establish high service levels and measure the fulfilment of client expectations. Ascertain the willingness of clients to refer the company to other people.
4. Use client satisfaction to drive client commitment	• Client satisfaction should be seen as a long-term investment as it is developed over time. A satisfied client is a committed client. Incorporate client satisfaction as a critical element in the overall mission of the company.
5. Maintain high communication standards	• Train staff to deliver effective communication to clients. • Track feedback on staff communication from clients and monitor the speed of communication, such as the speed of answering phones and the timeframe within which communication is forwarded electronically to clients.

5.3.8 Driver 8 – Place

From the research findings, the role of the place or location where the company is positioned and where it can be reached by clients emerged as a significant driver to develop successful long-term client relationships. It also indicated that localised accessibility to face-to-face communication with management and staff could facilitate higher client commitment levels.

INTERRELATIONSHIPS IDENTIFIED:

PLACE ↔ Communication; Commitment; Accessibility

Certain key focus areas regarding place emerged from the data analysis and the literature review. Action steps will now be recommended to use location to maximise successful long-term client relationships.

Table 5-12: Action steps to utilise place (location)

FOCUS AREA	ACTION STEPS
1. Promote local accessibility	• Position offices in local centralised areas near clients. This can provide a key competitive advantage in a market where clients are often forced to rely on connecting with insurance providers purely via electronic or telephonic means. • Use local presence and accessibility to connect with people and capitalise on human and social interaction on a face-to-face basis as a key competitive advantage.
2. Maintain a professional external appearance	• Ensure that office premises are neat, tidy, and clean. Insurance clients are entrusting their belongings to their insurance provider, and a run-down or neglected external appearance may lead to unfavourable client impressions. Ensure that the external appearance match the "internal" effort to provide clients with a welcoming experience. • Ensure that the office entrance is visible and that the premises and parking is accessible to clients. Provide sufficient signs to direct clients to the entrance. • Create an inviting atmosphere. Clients sometimes go through tremendous stress during the claims process, so strive to create a relaxing and welcoming atmosphere for clients on arrival. An example can be the effective use of plants and water. • Ensure that the appearance of the buildings represents the uniqueness of the company brand.
3. Be active in the local community	• Get involved and be visible in the local community. Use local presence, community involvement, and a plea to support localised services as a key marketing initiative. • Create a narrative that reflects the history of the company and its place in the local community and economy. A legacy can become a powerful marketing mechanism.

5.3.9 Driver 9 – Stakeholders

From the research findings, the roles of the CM, staff, and external stakeholders (like underwriters, contractors, and suppliers) were highlighted as critical to developing long-term successful client relationships. The importance of accessibility to stakeholders, effective conflict handling by staff and management, adherence to strong company values, and excellent service emerged as key factors in the development of long-term client relationships and client satisfaction and trust.

INTERRELATIONSHIPS IDENTIFIED:
STAKEHOLDERS ↔ Conflict handling; Service quality; Values; Accessibility; Trust; Satisfaction

Certain key focus areas emerged during the data analysis and literature review. Action steps are now be recommended to promote and develop these individual focus areas within each of the identified stakeholder segments.

a) The vital role of the CM in the development of long-term client relationships

Table 5-13: Action steps for managers to develop client relationships

FOCUS AREA	ACTION STEPS
1. Apply key client relationship building attributes	• Be accessible to clients and implement an open-door policy. Monitor incoming calls and service delivery and be helpful and willing to meet with clients and discuss issues they might have. • Be present and available. It is vital to be visible to clients. Position the manager office close to the entrance of the offices to portray availability and to facilitate potential connections with clients. • Acknowledge clients by greeting them when visiting and being available for a coffee or tea. This will make them feel valued and important. • Accompany clients to allocated staff when required. • Get to know clients on a personal level. Get to know the names, background, and family connections. Connect with clients by being genuine and authentic and by being interested in who they are as a person. • Be friendly towards clients. Remain joyful and positive at work and display a good sense of humour when dealing with clients.

FOCUS AREA	ACTION STEPS
	• Maintain a high work ethic. • Always maintain a professional image – even when away from work. This will help to create trust with clients. • Show empathy and compassion to clients when they have gone through trauma and be willing to sit and listen to their story and reassure them. • Be fair towards clients and staff and display forgiveness when mistakes are made. • Always treat clients with dignity and respect. • Be diligent and follow up on clients after claims have been finalised. • Be flexible and accommodating towards client needs and requests. • Be attentive to clients' needs and act in a loving and kind way towards them. • Be humble and always remain open to critique or advice. Apologise to clients when mistakes have been made. • Uphold and maintain strong values. Deal with clients honestly and transparently. Act with integrity and walk the talk. Build company values on an underlying motivation, cause, or spiritual goal.
2. Deal with conflict effectively	• Be a problem-solver and display a willingness to deal with client problems. • Immediately get involved when a serious conflict arises or when staff may have difficulties managing a conflict situation. Clients sometimes feel valued and important when the CM also gets involved. • Always remain honest and straightforward when dealing with clients. • Facilitate face-to-face meetings with clients when serious conflict arises or, where not possible, make a telephone call. • Maintain strong values and deal honestly and with integrity with clients. • Contact clients directly when a claim has been repudiated by an insurer. • Remain professional, patient, and calm when dealing with clients.

FOCUS AREA	ACTION STEPS
	• Be assertive in a non-confrontational way when a stance needs to be taken. • Explain the feasible options available to clients when a conflict arises in a straightforward way. • Reassure clients and strive to bring calm to the conflict. • Support staff when they may be having difficulty dealing with a client during the conflict. • Use humour at times to de-escalate conflict and be willing to laugh at yourself.
3. Maintain strong staff relationships	• Strive to have good relationships with staff as this will indicate to clients how they will be treated as well. Happy staff equals happy clients. • Show gratefulness towards staff for their efforts and acknowledge good client service by staff. • Acknowledge the importance of staff to the company and strive to look after their needs. • Earn respect. Do not enforce respect by creating fear. • Pay bonuses to staff when deserved and possible and implement staff profit-sharing to promote a sense of ownership. This will permeate through to the service that clients receive. • Be accessible to staff and create an open-door policy when possible. Be open and flexible to staff challenges or queries. • Be present and available. Strive to be at the office as often as possible and provide an emergency contact number when away from the office. • Stand up for staff if clients treat them unfairly. Always listen to both sides of a story by being attentive to the views of both the client and staff. • Incorporate a participative leadership style. Join staff when projects require after-hours work and pull staff together during these times. Be hands-on and assist staff when they may be struggling with service delivery. • Maintain strict service standards and ensure that staff know what is expected of them.

FOCUS AREA	ACTION STEPS
	• Do not always intervene during internal staff conflict. Empower staff to first manage and resolve any internal conflict between themselves before getting involved. • Empower staff by making them believe in their abilities and overcoming their fears. Establish confidence and a sense of self-worth in staff members by making them believe in their potential. • Demand honesty from staff and create a culture where staff feel safe to admit mistakes. • Take personal ownership for mistakes made by staff and apologise to clients. Do not revert to blame-shifting. • Provide the necessary financial, emotional, and spiritual support to staff when needed.
4. Be hands-on and get involved in administrative functions	• Obtain the necessary industry knowledge and qualifications and stay abreast of the latest industry trends. This will ensure that the correct advice is provided to clients. • Sign off on any claims feedback from clients. This will ensure elevated levels of client service and ensure that any potential conflict areas are identified, and service issues rectified. • Ensure a high standard of client service by maintaining communication standards and the swift handling of client feedback or telephone enquiries. • Be hands-on and remain involved from an administrative and financial perspective. • Adhere to strict underwriting guidelines and sign off on all new business that is generated.
5. Maintain strong relationships with external shareholders	• Maintain strong relationships with suppliers and contractors. Remain loyal to contractors and suppliers that deliver good service. Deal honourably with all suppliers and establish a trusting relationship. • Follow up on issues with contractors and suppliers and monitor the quality and workmanship of external service providers. • Maintain a strong relationship with underwriters and always remain honest and transparent.

b) The vital role of staff in the development of long-term client relationships

Table 5-14: Action steps for staff to develop client relationships

FOCUS AREA	ACTION STEPS
1. Apply key client relationship development attributes	• Train staff to be positive, friendly, helpful, and supportive towards clients. Create a culture where staff enjoy their work and where they are acknowledged for any extra effort to serve clients. • Employ client-facing staff with good people skills that can portray warmth and friendliness to clients. • Employ staff who are good collaborators, are empathetic towards colleagues, and willing to help and support colleagues in serving clients. • Ensure that staff follow up on client service issues and rectify them. • Ensure that staff always acts and look professional. • Ensure that staff maintain a strong work ethic and that they can take ownership of their roles. • Provide swift service and stick to timelines and client expectations.
2. Function as a counsellor to clients	• Position and equip staff, particularly claims staff, to provide counselling to clients after they have experienced trauma. • Be receptive to listen to clients and provide a safe, private, and caring environment where clients can come and tell their story. • Be empathetic, caring, and able to put a client at ease.
3. Provide good advice	• Ensure that staff is well trained and have the necessary qualifications, knowledge, and experience to provide sound advice to clients. • Train staff to be multi-skilled and able to assist clients across different insurance service areas. • Provide clear communication to clients where staff can provide advice and where they may not be qualified to do so. This will create client trust.
4. Provide effective communication	• Ensure that staff provide clear and swift communication to clients • Train staff to communicate effectively and instil good listening skills.

FOCUS AREA	ACTION STEPS
	• Ensure that clients are continuously updated on the progress of claims through effective communication. Get back to clients when they have queries.
5. Allocate designated staff to clients	• Implement a system whereby clients are allocated specific staff to provide them with service and support. This will simplify service to clients and ensure consistency and continuity of service quality. It will also help to create a culture where staff is able to remember clients and acknowledge them by name, which can result in the development of a more personal connection and a trust relationship. • Ensure that newly appointed staff members are introduced to their clients and that they are fully trained and capable to deal with clients when taking over from a previous employee.
6. Implement a diverse workforce and empower women	• Instil a diverse workforce that reflects the different languages and culture of clients and facilitates the empowerment of women to take ownership in their roles.

c) The vital role of contractors and suppliers in the development of long-term client relationships

Table 5-15: Action steps to utilise contractors and staff effectively

FOCUS AREA	ACTION STEPS
1. Establish a strong contractor and supplier network	• Appoint a panel of contractors and suppliers capable of delivering excellent levels of service and workmanship quality. • Establish a financial system whereby suppliers and contractors are paid for services or work upon receipt of the invoice. This will ensure swift claims service delivery to clients, eliminate negative communication on delayed payment to clients, and help to create a strong trust-relationship with suppliers and contractors.

FOCUS AREA	ACTION STEPS
2. Build a strong bond with external contractors	• Do not solely focus on the negative. Create a special bond with contractors and suppliers by providing positive acknowledgement for good service or workmanship. • Forgive external suppliers and contractors for mistakes made and put mechanisms in place to prevent similar problems or issues from reoccurring.
3. Maintain external contractor and supplier standards	• Implement a quality control system and track and monitor contractor and supplier promised timelines to clients. • Facilitate continuous feedback to clients and updates on repairs or client orders.
4. Communicate and monitor traits that clients value	• Implement a client feedback system that monitors the following aspects regarding external contractors and suppliers: ➢ Speed of service ➢ Flexibility ➢ Accessibility ➢ General helpfulness and friendliness of staff ➢ Professional appearance of premises and staff ➢ Adherence to timelines ➢ Quality of workmanship
5. Identify and eliminate bottlenecks	• Any delay with a particular service provider, contractor, or supplier can negatively impact the timeous settlement of a claim. Implement a claims track monitoring system to monitor the progress on a claim and identify bottlenecks.
6. Be flexible to client preferences	• Do not enforce specific repairers, suppliers, or contractors upon clients. Respect a client's wishes if they insist on utilising someone they trust. The client can then be paid “cash in lieu” for the amount that would have been approved. This will meet the client need and ensure that the client takes responsibility for the repairs and any comebacks.
7. Monitor the service and conduct of assessors	• Assessors are perceived as a direct extension of their insurance provider and are the eyes and ears of the insurer. Monitor the service levels of assessors and establish clear service delivery standards. The following traits are considered

FOCUS AREA	ACTION STEPS
	as significant by clients and must be incorporated and monitored: ➢ Professionality ➢ Speed of service delivery ➢ Regular and continuous feedback on claim progress ➢ Punctuality ➢ Fairness ➢ Helpfulness and friendliness ➢ Empathetic, caring, considerate, and reassuring nature ➢ Flexibility and adaptability ➢ Strong interpersonal and relationship skills ➢ Accessibility and immediate availability (easily reachable) ➢ Post-claim follow-up and care ➢ Ability to rectify mistakes ➢ Competency, skill, and knowledgeability. Providing good advice. ➢ Dependability. Keeping to promises and timelines. ➢ Non-confrontational demeanour ➢ Patience and trustworthiness ➢ Good communicator and a good listener ➢ Discreetness in handling confidential information

5.3.10 Driver 10 – Promotion

From the research findings, promotion by positive WOM and referrals emerged as a valuable by-product of successful long-term client relationships. Furthermore, excellent service quality, affordable premiums, and effective conflict handling were highlighted as essential elements that can increase client promotion. Finally, the powerful impact of promotion through family members and the establishment of a strong company reputation emerged as valuable promotional elements that stimulate promotion long-term client trust and commitment and lead to promotion.

INTERRELATIONSHIPS IDENTIFIED:

PROMOTION ↔ Service quality; Price; Conflict handling; Trust; Commitment

Certain key focus areas emerged during the data analysis and literature review. Specific action steps will now be recommended to promote these focus areas and capitalise on promotion in developing successful long-term client relationships.

Table 5-16: Action steps to maximise client promotion

FOCUS AREA	ACTION STEPS
1. Capitalise on effective service quality as a promotion tool	• Maintain elevated levels of service quality as far as possible as this will stimulate positive WOM and referrals. • Use positive claims experiences and client gratitude to stimulate client referrals and positive WOM. • Use client testimonials as a powerful form of marketing. • Create and use case studies of clients where their previous poor claims experiences through other insurance providers were overturned and where they have now experienced a more positive claims experience (no actual names of other providers are to be stated).
2. Maintain low premiums	• Use affordable premiums as a powerful promoter of positive WOM and referrals. Keep premiums consistent and as low as possible through effective underwriting and claims management. • Use the savings that have been generated for clients and potential premium savings as a marketing exercise.
3. Establish effective conflict handling practices	• Use the effective handling of a problem or potential conflict as an opportunity to create powerful WOM from clients. • Manage potential conflict efficiently and respond urgently to any potential negative situation.
4. Establish a strong family referral system	• Provide special family incentives to stimulate family referrals. An example can be premium or excess benefits for family members as an effective medium to promote and stimulate family referrals.
5. Protect and build brand reputation	• Build and protect the good name of a company as it can act as a powerful promotional tool. • Ensure that any negative experiences that may surface are dealt with and managed urgently. Assign a dedicated staff member to

FOCUS AREA	ACTION STEPS
	track social media groups. Any potential negative brand perceptions should be tagged, and the complainant responded to. • The history and legacy of a company can become a powerful promotional aspect. Capitalise on this by creating a strong narrative around the company history and its position in a local community.

5.3.11 Driver 11 – Service Quality

The research findings show that service quality is a key factor in the development of long-term client relationships. The research findings further indicate that good service quality can lead to higher client satisfaction levels, client promotion in the form of positive WOM, a decrease in price sensitivity, and higher levels of client trust and commitment. The importance of effective communication and conflict handling emerged as critical components of perceived service quality.

Finally, the research findings indicated that the underlying values that drive a company significantly impact the ultimate service quality that clients receive.

INTERRELATIONSHIPS IDENTIFIED:

Service quality ↔ Price; Commitment; Trust; Satisfaction; Communication; Conflict handling; Promotion; Values.

Certain key focus areas emerged during the data analysis and literature review. Action steps will now be recommended to promote service quality and promote successful long-term client relationships.

Table 5-17: Action steps to promote service quality

FOCUS AREA	ACTION STEPS
1. Keep insurance benefits simple	• Refrain from using too many insurance add-on products or gimmicks. Do provide a premium discount or a low or non-excess benefit as a reward for a good claims history.

FOCUS AREA	ACTION STEPS
2. Be helpful towards clients	• Ensure that staff focuses on being helpful and supportive to clients. Insurance is a product that often kicks in when a client goes through loss or trauma. Maintain a helpful demeanour during these circumstances to guarantee excellent quality of service.
3. Act in a friendly way towards clients	• Treat clients in a friendly and welcoming way. Friendliness reflects on the quality of service that clients experience.
4. Provide swift service	• Provide swift service and timely action, reaction, and feedback. • Implement immediate arrangements for clients that have registered a claim. This is a critical service delivery moment. Ensure that claims are registered quickly, arrangements immediately put in place, and confirmation of the status and the progress of the claim regularly communicated to clients. • Finalise, settle, and pay claims as quickly as possible. • Implement a claims-track system whereby any bottlenecks in service delivery can be identified and addressed.
5. Ensure consistency of service delivery	• Ensure service delivery consistency. Implement clear timelines and service systems to ensure that service delivery remains consistent. An exceptional service experience followed by a less acceptable service creates client confusion.
6. Be flexible towards client needs	• Be open to client suggestions and willing to negotiate. • Adjust to client needs and their time schedules. Rigid service delivery characterised by one-sided protocols, too much red tape, and limited options for clients, can impact negatively on perceived service quality.
7. Implement effective IT and administrative systems	• Implement efficient IT and policy administration systems that simplify the client service experience. • Implement an electronic claims-tracking service that ensures the swift finalisation of claims and identifies potential bottlenecks. • Implement a system whereby all outgoing client documentation is double-checked to ensure accuracy and reliability of communication.

FOCUS AREA	ACTION STEPS
8. Focus on effective claims handling	• The handling of a claim is a critical service delivery moment and acts as the “shop window” of the client service experience. Implement a comprehensive claims management system to ensure that claims are managed smoothly and efficiently. • Handle claims professionally and precisely. • Provide constant claims feedback to keep clients up to date on the progress of their claims.
9. Establish a more personalised service experience	• Incorporate a “personal touch” in the client service experience. • Be welcoming to clients when they visit the office. Acknowledge them and greet them by name. • Make a personal effort to meet the immediate needs of clients. • Do not use number-generating systems whereby clients have to wait for a digital confirmation before they can see someone. • Be sincere and authentic when dealing with clients and make them feel special and important. • Always be available. • Make a personal call to congratulate valued clients on their birthdays.
10. Establish an effective claims feedback system	• Implement a claims feedback system whereby service levels can be measured effectively. • Ensure that the CM signs off on all client claim feedback and acknowledge and respond to any potential service issues.
11. Measure service according to set criteria	• Measure service quality by incorporating the SERVQUAL model and additional criteria in measuring service levels: ➢ Professionalism ➢ Attitudes and behaviour ➢ Accessibility ➢ Flexibility ➢ Reliability and trustworthiness ➢ Assurance ➢ Tangibles ➢ Empathy ➢ Responsiveness

5.3.12 Driver 12 – Price

From the research findings, the influence of price emerged as a factor in developing successful long-term client relationships. Clients value affordable, competitive premiums, and that provide excellent value for money. The research findings indicated that an affordable premium helps to facilitate client commitment and trust. However, price was listed as secondary to other relational drivers such as service quality, effective communication, and accessibility to staff and key decision-makers. Finally, the research findings indicated low premiums could stimulate client promotion in the form of positive WOM and referrals.

INTERRELATIONSHIPS IDENTIFIED:

Price ↔ Commitment; Service quality; Communication; Trust; Accessibility; Promotion

Certain key focus areas regarding price emerged during the data analysis and literature review. Action steps will now be recommended to incorporate pricing in developing long-term client relationships.

Table 5-18: Action steps to manage price effectively

FOCUS AREA	ACTION STEPS
1. Ensure premium affordability	• Clients value affordable and competitive premiums that provide excellent value for money. Keep premiums reasonable to ensure long-term client retention, trust, and client commitment. • Provide comparable premium tariffs for the children of clients if they qualify. • Do not constantly raise premiums. Certain insurance providers market policies at low rates only to increase rates within a year. Premium rates should be kept as consistent as possible, and any additions to policies should not be overcharged. • Conduct regular price comparisons on behalf of the client or even urge clients to obtain quotations from other insurers themselves to facilitate trust and remain competitive. • Be open to negotiating any reasonable difference in premium with clients. The better the relationship with the client, the better the chance clients will first negotiate a better price before moving their insurance to a competitor that quotes a lower premium.

FOCUS AREA	ACTION STEPS
	• Negotiate prices with contractors and suppliers to keep claims costs as low as possible. This will significantly impact premiums in the long term.
2. Do not jeopardise service quality for a lower price	• Elevated levels of service quality can lead to potential price forgiveness. Uphold high service levels. This can influence clients to stay with the company even if they get a slightly lower quotation from a competitor. • Do not sacrifice service levels or provide a sub-standard insurance product to enable a lower price.
3. Implement strict underwriting guidelines	• Apply strict underwriting guidelines and only select clients with a good claims history and a low moral risk. Sound underwriting will result in a lower claims ratio in the long term, leading to more consistent premiums. It will also ensure future sustainability, protect the insurance book, and prevent the practice of subsidising bad risk clients with the premiums of good risk clients. Current clients will appreciate this strict underwriting policy as they also benefit from it in the long term. • Collaborate closely with underwriters to ensure adherence to underwriting guidelines. Use client claims history statistics to create a comprehensive underwriting guide. • Be careful to ensure "walk-in" clients or clients that only request insurance before holidays to obtain temporary cover. Do a thorough analysis of past claims before taking new clients on board. • Implement underwriting when claims occur to minimise the risk of similar future losses. An example can be to request the installation of a home alarm when a house is burgled.

The section that follows summarises the different relationship drivers identified during the study and the interrelationships between these drivers.

5.4 Summary Of Inter-Relationships Between Relational Drivers

12-PRICE	COMMITMENT; SQ; COMMUNICATION; TRUST; ACCESSIBILITY; PROMOTION
11-SERVICE QUALITY (SQ)	PRICE; COMMITMENT; TRUST; SATISFACTION; COMMUNICATION; CONFLCIT HANDLING; PROMOTION; VALUES
10-PROMOTION	SQ; PRICE; CONFLICT HANDLING; TRUST; COMMITMENT
09-PLACE	COMMUNICATION; COMMITMENT; ACCESSIBILITY
08-STAKEHOLDERS	CONFLICT HANDLING; SQ; VALUES; ACCESSIBILITY; TRUST; SATISFACTION
07-SATISFACTION	COMMUNICATION; STAKEHOLDERS; SQ; COMMITMENT
06-CONFLICT HANDLING	SQ; COMMUNICATION; ACCESSIBILITY; PROMOTION
05-VALUES	SQ; TRUST; STAKEHOLDERS; COMMUNICATION
04-COMMITMENT	SQ; TRUST; VALUES; PRICE; SATISFACTION; PLACE; PROMOTION; ACCESSIBILITY; CONFLICT HANDLING; COMMUNICATION
03-ACCESSIBILITY	SQ; COMMUNICATION; COMMITMENT; PRICE; CONFLICT HANDLING; STAKEHOLDERS; PLACE
02-TRUST	SQ; VALUES; PRICE; COMMUNICATION; COMMITMENT; STAKEHOLDERS; PROMOTION
01-COMMUNICATION	COMMITMENT; SATISFACTION; CONFLICT HANDLING; SQ; TRUST; ACCESSIBILITY; PRICE; PLACE

Figure 5-11: Summary of interrelationships between drivers

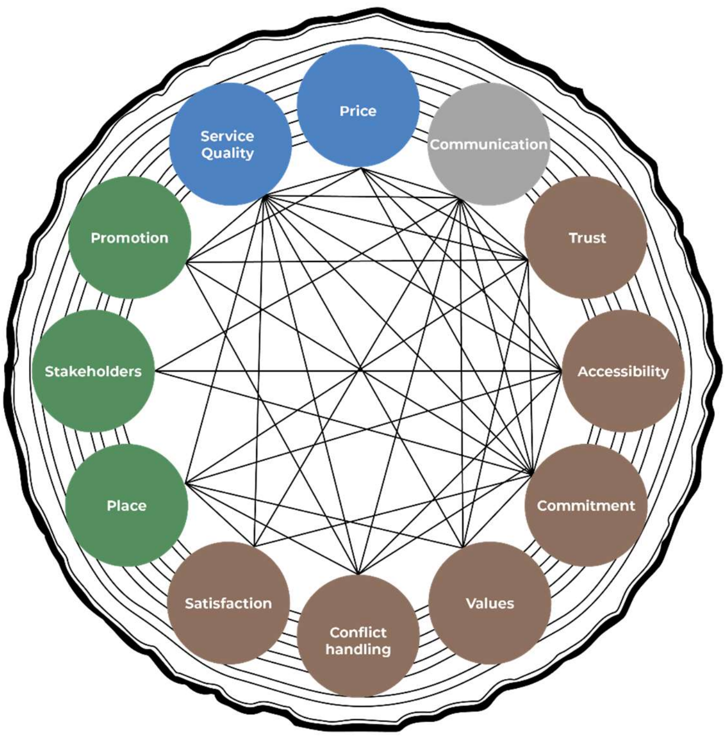

Figure 5-12: Visual representation of interrelationships between drivers

5.5 Conclusion

In Chapter 5, the findings of the data analysis (discussed in Chapter 3) were used as a foundation in developing a strategic framework for the development of long-term client relationships.

The OrchARDZ strategic framework consists of four distinct zones, twelve relationship drivers, and appropriate actions steps that can be used to facilitate long-term client relationship development. The literature review findings were used to provide depth to the strategic framework. The chapter concluded with a summary and visual representation of the interrelationship between the different relationship drivers.

CHAPTER 6: RECOMMENDATIONS AND CONCLUSION

6.1 Introduction

Chapter 6 completes this study by returning to and addressing the general research aim and research objectives set out in Chapter 1. In this chapter, the contribution of the study and its limitations will be discussed. The chapter will conclude with recommendations for future research.

6.2 Recapitulation of purpose and findings

This study provided the opportunity to explore collective creation from a transdisciplinary perspective. It did so by involving the researcher and the voice of the client and other relevant stakeholders through comprehensive document analysis and in-depth interviews. The objectives of this study were to use an established short-term insurance intermediary company as a case study to develop constructivist grounded theory and formulate a strategic framework for long-term client relationship development in a short-term insurance intermediary company.

This study highlighted the importance of establishing strong company-client relationships and proposes twelve relationship drivers. The methodology enabled the use of a case company to help develop a strategic framework that indicates underlying drivers of successful long-term client relationships and provides practical action steps to implement these drivers according to specific focus areas that emerged during the study. The methodology allowed the researcher to be an active participant in developing the strategic framework. Using a case study enabled the incorporation of claims feedback documents and in-depth interviews to build a case study database and to code the data to develop a strategic framework (Yin, 2014:135).

Figure 6-1 provides a concise summary of the study objectives aligned with the different phases and outcomes:

Table 6-1: Recapitulation of purpose of the study

-------------------------- MAIN OBJECTIVE -------------------------- **Construct a strategic framework to facilitate successful long-term client relationship development in a South African short-term insurance intermediary company**				
Chapter:	**Objectives:**	**Phases:**	**Data Sources:**	**Outcomes:**
ONE Contextualising the study	Explain significance of the study		Literature	Problem statement Objectives of the study Scope of study Limitations of study
TWO Research design	Develop research strategy and methodology		Literature	Research strategy Data collection Methods of data analysis
THREE Research findings	1st Secondary objective: Develop case study and database and thematically analyse database 2nd secondary objective: Fill potential gaps in data with interviews	<u>ONE: Building the case study database</u> <u>TWO: Thematic analysis of database</u> <u>THREE: Identify and fill gaps in data</u>	Statistical client data Claim feedback forms Case study database interviews	Case study database in ATLAS.ti (version 9) primary documents (24 Code Groups) Gaps: Develop interview schedule Conduct interviews Thematic analysis of interviews (26 Codes Groups) Data saturation 12 Themes (Drivers)

<table>
<tr><th colspan="5">--------------------------- MAIN OBJECTIVE ---------------------------
Construct a strategic framework to facilitate successful long-term client relationship development in a South African short-term insurance intermediary company</th></tr>
<tr><th>Chapter:</th><th>Objectives:</th><th>Phases:</th><th>Data Sources:</th><th>Outcomes:</th></tr>
<tr><td>FOUR
Literature review</td><td>3rd Secondary objective:
Review available literature according to themes and codes</td><td>FOUR: Literature review</td><td>Literature</td><td>Relevant literature review enriches findings.</td></tr>
<tr><td>FIVE
Interpretation and synthesis of the findings</td><td>4th Secondary objective:
Construct strategic framework by combining findings and literature in new rationale</td><td>FIVE: Construct framework</td><td>Case study database
Literature</td><td>Presentation of the framework.
Practical action steps for every relationship theme (driver).</td></tr>
<tr><td>SIX
Conclusion and recommendations</td><td>Discuss study in context of purpose, relationship with previous research, implications, and recommendations.</td><td colspan="2"></td><td>Implications
Recommendations for:
• Implementation
• Facilitation
• Future research
• Contribution</td></tr>
</table>

The study calls for a renewed focus on meeting the relational needs of clients and placing these needs at the centre of company strategy. The study results indicate that the establishment of authentic long-term successful client relationships requires an integrated approach that should incorporate each of the relationship drivers that were identified. Intermediaries should revise their RM and client relationship management strategies to accommodate these drivers.

The initial statistical data analysis highlighted the importance of acknowledging the unique demographic composition of a client base and their specific needs. The document analysis (in the form of client claims feedback) provided a foundational understanding of the underlying drivers of successful client relationships. The in-depth interviews with participants helped the researcher build on the foundation of these drivers. The interview process also affirmed the benefits of incorporating a qualitative approach and the use of an interactive co-creation process in assessing the relational needs of clients. The interviews highlighted the importance of incorporating the voice of participants in the planning and development of a relationship marking strategy and to guard against making assumptions without first obtaining client feedback.

The results of the study suggest that an extensive in-depth participant analysis is an essential component to the planning and contextualising of interventions. The study provided insight into how the different relationship drivers stimulate relationship development in a short-term insurance intermediary company and affirmed the importance of incorporating practical action steps to address unique client needs.

The proposed strategic framework should be used as a vehicle to facilitate successful long-term client relationship development by focussing on each of the twelve drivers identified during the study. The study calls for a more authentic relationship-marketing approach that transcends monetary gain and puts the relational needs of clients at the centre of company strategy.

6.3 Relationship with previous research

Previous research highlights the importance and benefits of an effective RM approach and effective client relationship management in the South African short-term industry. The initial role of previous research guided the development of the study, supported the formulation of the problem statement (Creswell, 2014:30), and guided the methodological decisions for the study (Lauckner *et al.*, 2012:7).

The data analysis process resulted in developing twelve themes, also referred to as *relational drivers*. A literature study was conducted to review previous research regarding the identified codes and themes (Tan, 2010:102). The literature confirms the importance and contribution of the study. There is also a limited body of literature available on South African short-term insurance studies, especially regarding the role of the intermediary in the development of long-term client relationships. The lack of available literature for some of the codes and focus areas emerging for the relationship drivers highlights the contribution of this study in filling gaps in the literature. These gaps are especially regarding aspects such as the valuable role of FTFI and the importance of enhanced client accessibility to staff and key decision-makers.

6.4 Limitations of research

The study followed a single case holistic design, enabling an in-depth longitudinal study of a specific case study. This had the limitation of being contextual. The study focused on a particular case company and can therefore not represent all South African short-term insurance intermediaries. Most of the respondents were based in the immediate vicinity of the case company, although some clients were also situated in other geographical locations and provinces. It is essential to note that different cultural, ethnic, traditional customs and thought processes influence indigenous knowledge in specific areas. The fact that the case study company was not based in one of the main city centres of the country and the experiences of clients and management in large cities may differ from that of the case study participants. Different factors may influence the framework that may not have been identified in this study within other contexts.

However, although the findings from the research cannot be generalised, it still provides insight into the drivers of successful long-term client relationships within a South African short-term insurance intermediary industry context. It presents elements for further exploration and testing. Therefore, the strategic framework should be adapted to suit the specific context of interventions.

6.5 Problems experienced during research

The Covid-19 pandemic impacted the study during the in-depth interviews stage. The initial goal was to conduct face-to-face interviews with each participant, but the sudden lockdown that the South African government imposed prevented any further face-to-face interviews. Fortunately, most client interviews could still be held before the enforced lockdowns. Only the final four interviews had to be conducted telephonically. The use of a telephone to conduct the final interviews highlighted its limitations as a communication medium and validated the value of FTFI and the use of a more interactive co-creative qualitative approach. It also validated the feedback from respondents regarding the perceived benefits of FTFI in enhancing human connection in the building of authentic long-term relationships.

6.6 Implications of the findings

This study offers a strategic framework for short-term insurance intermediary companies to develop successful long-term client relationships. The study results argue for the adoption of a sustainable and authentic client-centric relationship development approach by focussing on the promotion of the twelve relationship drivers that emerged from the data. The strategic framework suggests, therefore, that short-term insurance intermediaries should align their RM practices with the underlying drivers identified and implement the action points recommended in the strategic framework. The findings indicate that short-term insurance intermediaries should focus on areas that could provide the strongest competitive advantage, namely their ability to connect with clients on a more personal level in their own immediate area.

It is envisaged that the adoption of the OrchARDZ strategic framework can facilitate the long-term viability of intermediaries because it is centred around the specific relationship needs of clients.

6.7 Recommendations

6.7.1 Recommendations for the implementation of the proposed strategic framework

The proposed strategic framework developed in this study consists of twelve relationship drivers with specific practical action steps assigned to each driver. It is recommended that the framework be incorporated in the future RM strategy that intermediaries implement to facilitate successful long-term client relationship development.

It is also recommended that short-term insurance intermediaries should reassess their unique positioning in the market and realign their future strategic positioning to incorporate a more holistic RM approach that revolves around the relational needs of clients.

6.7.2 Recommendations for future research

The researcher makes the following recommendations for future research:

- According to Løkke and Sørenson (2014:67), case study research can be effective in theory testing to facilitate theory refinement as it explores the explanatory power of theories and their boundaries. Although the design of this study did not incorporate theory testing, this can be addressed in future research. Theory development can be followed-up by theory testing to facilitate the refinement of theory.

- Future studies can also aim to incorporate a wider network of intermediaries across a wider geographical area. The research can be repeated nationally, in all South African provinces, also in a comparative study to determine if potential differences exist between respondents from different geographical locations.
- A comparative study that focuses on the drivers of successful long-term client relationships can also be conducted amongst commercial and life insurance providers. This information can then be compared to the short-term insurance industry to determine whether other service providers in the wider industry can benefit from the findings of this study.
- The OrchARDZ framework composed in this study can be assessed in other service industries to determine its applicability and relevance.

6.8 Contribution to research

This study provides a strategic framework that highlights twelve relationship drivers and the practical action steps to be taken to facilitate the development of successful long-term client relationships within a South African short-term insurance intermediary company context.

The study also contributes to management practise because it provides a strategic framework for relationship development and highlights the unique role that short-term insurance intermediaries play in the South African short-term insurance landscape. The study highlights the valuable role of the intermediary in developing successful long-term client relationships within the South African short-term insurance market. It is envisaged that the OrchARDZ framework will help to enable intermediaries to align their future RM strategy accordingly.

From a literature viewpoint, this study aimed to contribute to several bodies of knowledge by addressing potential gaps in the literature. The knowledge areas enhanced by this study encompass the critical role of a more personalised client service approach through localised FTFI and improved accessibility to staff and key decision-makers. In this regard, the research contributes to both the theory on RM in the insurance industry and the industry's understanding of the underlying drivers of successful long-term client relationships.

6.9 Autobiographical reflection

According to the Oxford dictionary, a journey can be described as a process of "travelling from one place to another." During this study, I, the researcher, have had the privilege of attending doctoral research workshops across Europe, including the cities of Sheffield and Prague. Even though my studies have taken me to new international destinations physically, it has been the personal journey of growth that I treasure most. Over the past few years, I have transitioned from adhering to a very rigid research perspective to a broader and more inclusive research approach. Exposure to different research perspectives unknowingly confronted me with my biggest underlying research problem - myself. This study process has been a humbling journey of self-discovery which has transformed and expanded the way I think, the way I perceive the world, and the way I seek truth.

I have learned to embrace and value the beliefs of others and to respect their unique viewpoints. I have learned that I have a notion to predetermine, compartmentalise, and over-analyse. However, the most significant discovery I made was realising the value of asking open-ended questions. I have learned the value of first listening before making assumptions. I have discovered the power of a question and that the answers to questions can lead to revealing "treasures hidden in broad daylight" (Goldberg, 1998:6). Marquard (1999:30) captures the unique value of asking questions as follows:

> …questions are not only seeking answers. Rather, they are seeking to go deeper, to understand, to respond to what is being asked, to give it thought. Asking questions is not only a quest for solutions but also an opportunity to explore.

I am aware that the OrchARDZ framework may not be a magic silver bullet to guarantee long-term client relationships fully. However, I believe that it will make a small contribution towards capturing the essence of what modern-day short-term insurance intermediary clients value most from company-client relationships. It finally gives a voice to the client. The study is also a celebration of humanity as it validated the importance of human connection and the value of a more personal approach in a digital age.

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ADDENDUM A: INFORMED CONSENT

Private Bag X1290, Potchefstroom
South Africa 2520
Tel: +2718 299-1111/2222
Fax: +2718 299-4910
Web: http://www.nwu.ac.za

INFORMED CONSENT DOCUMENTATION FOR THE CLIENTS, STAFF, AND EXTERNAL UNDERWRITING MANAGERS OF MOOIRIVIER BROKERS (POTCHEFSTROOM)

TITLE OF THE RESEARCH STUDY: **A STRATEGIC FRAMEWORK FOR RELATIONSHIP DEVELOPMENT IN THE SOUTH AFRICAN SHORT-TERM INSURANCE INTERMEDIARY INDUSTRY**

ETHICS REFERENCE NUMBERS: NWU-00818-19-A4

PRINCIPAL INVESTIGATOR: DR CM NIESING

POST GRADUATE STUDENT: JH DE JAGER

ADDRESS: 267A G16 POTCHEFSTROOM CAMPUS NORTH-WEST UNIVERSITY

CONTACT NUMBER: 082 713 5751

You are being invited to take part in a **research study** that forms part of a doctoral study to develop a strategic framework for relationship development in the South African short-term insurance intermediary industry. Please take some time to read the information presented here, which will explain the details of this study. Please ask the researcher or person explaining the research to you any questions about any part of this study that you do not fully understand. It is very important that you are fully satisfied that you clearly understand what this research entails and how you might be involved. Also, your participation is **entirely voluntary,** and you are free to say no to participate. If you say no, this will not affect you negatively in any way whatsoever. You are also free to withdraw from the study at any point, even if you do agree to take part now.

This study has been approved by the **Ethics Committee of the Faculty of Economic and Management Sciences of the North-West University (NWU Potchefstroom Campus).**

What is this research study all about?

- *We plan to investigate the drivers of successful long-term relationships and client loyalty in the short-term insurance intermediary industry. The aim would be to utilise this information to develop a strategic framework that can guide the industry to adapt its future client-relationship development strategies accordingly.*
- *This study will be conducted at a private venue of your choice or alternatively at the conference facilities of CASE COMPANY at a time convenient to you. The research will be done by experienced researchers in the field of business and management. Approximately 25 participants will be included in this study.*

Why have you been invited to participate?

- *You have been invited to be part of this research because you have been a long-term client, staff member, or underwriter of CASE COMPANY. Your experiences and feedback will be invaluable in understanding the drivers of successful company-client relationships in the South African short-term insurance industry.*
- *You will unfortunately not be able to take part in this research if you have not been a client of CASE COMPANY for at least 5 years and if you have not submitted any claims during this period. The only exception is participants that are staff of CASE COMPANY or its underwriters.*

What will be expected of you?

- *You will be expected to participate in a once off in-depth interview with the researcher that should not exceed 45 minutes of your time.*

Will you gain anything from taking part in this research?

- *Participation is entirely voluntary and there will be no direct incentives to participants. However, your feedback will enable researchers to gain new knowledge about the drivers of successful company-client relationships that could enable the intermediary industry and your broker to align its future relationship building strategies accordingly and in doing so improve its service offering to you as a client.*

Are there risks involved in you taking part in this research and what will be done to prevent them?

- *There are more gains for you in joining this study than there are risks. The only perceivable risk to you in this study is the safeguarding of your personal information and ensuring your confidentiality. Your anonymity will be protected by adherence to strict ethical guidelines as prescribed by the North West University. The practical steps to ensure your confidentiality are described in the next section.*

How will we protect your confidentiality and who will see your findings?

- *Anonymity of findings and your privacy will be respected by making use of pseudonyms. Your results will be kept confidential by the exclusive analysis of the data by the researcher and by ensuring that he will be the only person to have access to the data. Only the researchers will be able to look at your findings. Findings will be kept safe by locking hard copies in locked cupboards in the researcher's office and for electronic data it will be password protected. (As soon as data has been transcribed it will be deleted from the recorders.) Data will be stored for 5 years.*

What will happen with the findings or samples?

- *The findings of this study will be used for this study and could possibly be utilised in future for use in collaborative studies within South Africa. If the data is utilised in future, it will always first have to be approved by the Ethics Committee of the Faculty of Economic and Management Sciences of the North-West University.*

How will you know about the results of this research?

- *The findings of the research will be made available by the researcher as soon as the study has been approved by the University.*

Will you be paid to take part in this study and are there any costs for you?

- ➢ *No. Participation in the research is entirely voluntary and you will not be paid to take part in the study. There will be no costs involved for you if you do take part in this study. Refreshments will be served when interviews are conducted should you choose to be interviewed at the conference facilities of CASE COMPANY. The costs of the study itself will be funded by the underwriting managers of CASE COMPANY.*

Is there anything else that you should know or do?

- ➢ *You can contact Jaco de Jager at 082 713 5751 if you have any further questions or have any problems.*
- ➢ *You can also contact the Ethics Committee via Mrs Dalene Voster at 018 299 1529 or Dalene.Voster@nwu.ac.za if you have any concerns that were not answered about the research or if you have complaints about the research.*
- ➢ *You will receive a copy of this information and consent form for your own purposes.*

Declaration by participant

By signing below, I …………………………………….………. agree to take part in the research study titled: A strategic framework for relationship development in the South African short-term insurance intermediary industry.

I declare that:

- I have read this information/it was explained to me by a trusted person in a language with which I am fluent and comfortable.
- The research was clearly explained to me.
- I have had a chance to ask questions to both the person getting the consent from me, as well as the researcher and all my questions have been answered.
- I understand that taking part in this study is **voluntary** and I have not been pressurised to take part.
- I may choose to leave the study at any time and will not be handled in a negative way if I do so.
- I may be asked to leave the study before it has finished, if the researcher feels it is in the best interest, or if I do not follow the study plan, as agreed to.

Signed at (*place*) ....…........……………. on (*date*) …………....………. 20....

....

Signature of participant
Declaration by person obtaining consent

I *(name)* ……………………………………………….……… declare that:

- I clearly and in detail explained the information in this document to

  ……………………………………………………

- I did/did not use an interpreter.
- I encouraged him/her to ask questions and took adequate time to answer them.
- I am satisfied that he/she adequately understands all aspects of the research, as discussed above

- I gave him/her time to discuss it with others if he/she wished to do so.

Signed at (*place*) ....…........on (*date*) …………....………. 20....

....
Signature of person obtaining consent

Declaration by researcher

I *(name)* ……………………………………………..……… declare that:

- I explained the information in this document to ……………………………….
- I did/did not use an interpreter
- I encouraged him/her to ask questions and took adequate time to answer them.
- The informed consent was obtained by an independent person.
- I am satisfied that he/she adequately understands all aspects of the research, as described above.
- I am satisfied that he/she had time to discuss it with others if he/she wished to do so.

Signed at (*place*) ....…......……………… on (*date*) …………...………. 20....

....
Signature of researcher

ADDENDUM B: ETHICAL CERTIFICATE

NORTH-WEST UNIVERSITY ®
YUNIBESITI YA BOKONE-BOPHIRIMA
NOORDWES-UNIVERSITEIT

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Economic and Management Sciences Research
Ethics Committee (EMS-REC)
Tel: 018 299-1427
Email: Bennie.Linde@nwu.ac.za

Prof C Botha / Dr C Niesing

Per email

Dear Prof Botha and Dr Niesing

FEEDBACK: ETHICS APPLICATION 26072019: J H de Jager (10874127) PHD in Business Administration – Prof C Botha and Dr C Niesing

Your ethics application on, *A strategic framework for relationship development in the short-term insurance intermediary industry,* that served on the EMS-REC meeting of 26 July 2019 refers.

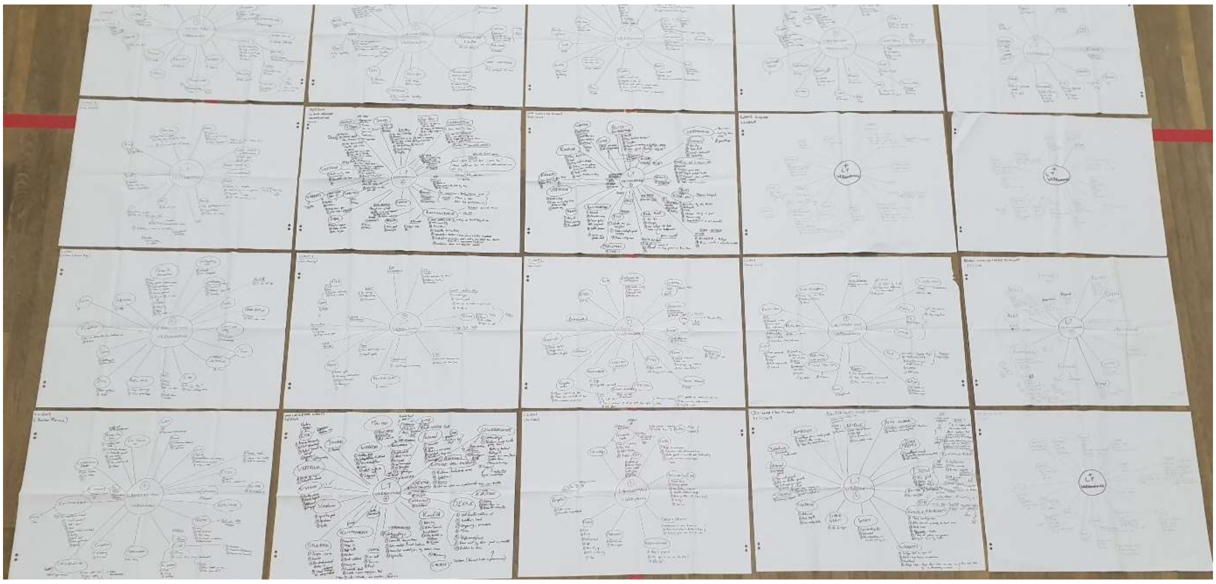
Outcome:

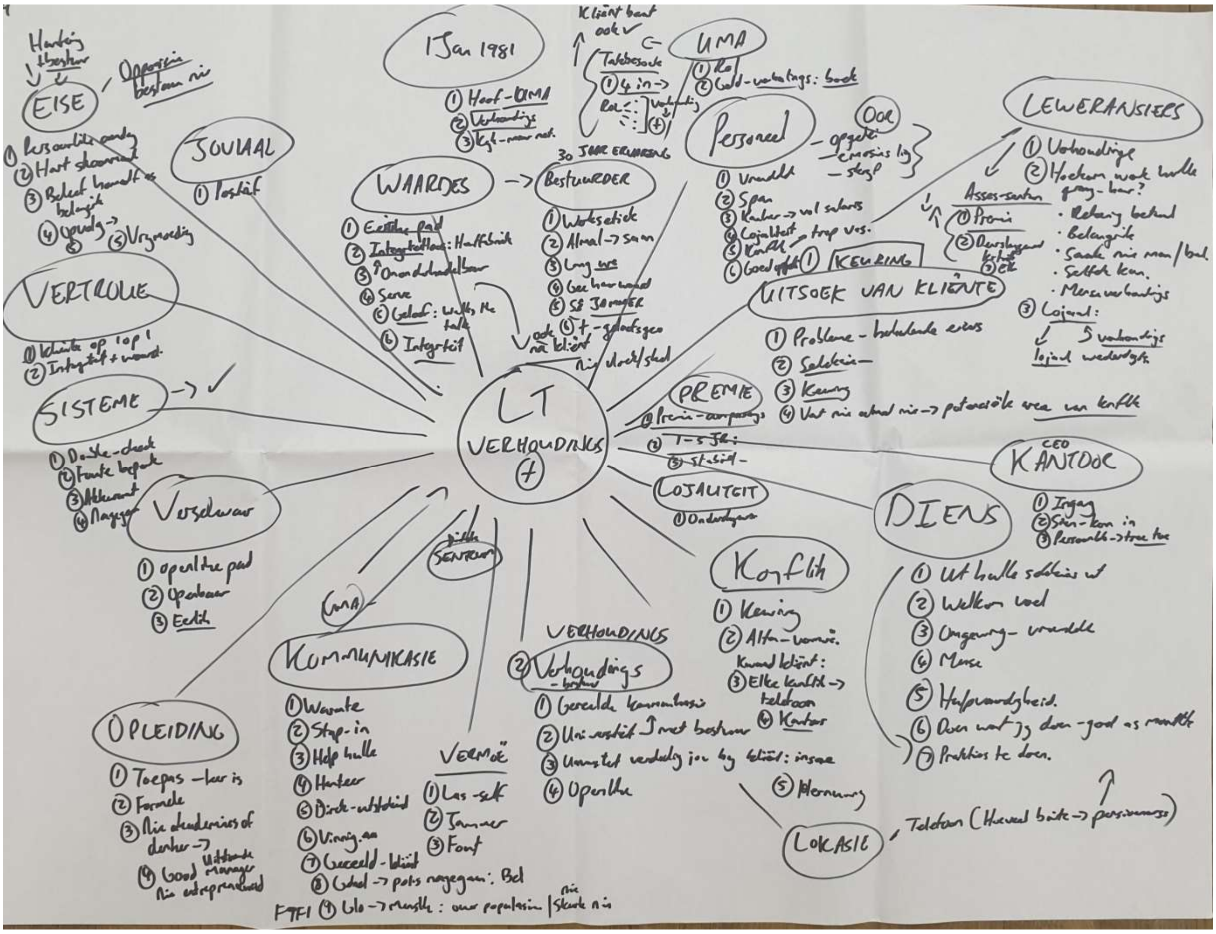
Approved as a minimal risk study. A number **NWU-00818-19-A4** is given for three years of ethics clearance.

Kind regards,

Prof Bennie Linde
Chairperson: Economic and Management Sciences Research Ethics Committee (EMS-REC)
Potchefstroom Campus

ADDENDUM C: EXAMPLES OF INTERVIEW CANVAS DOCUMENTS





ADDENDUM D: ATLAS.TI (VERSION 9) OUTPUT DOCUMENT EXAMPLE (CODE GROUP A6: TRUST)

DOCUMENT ANALYSIS BY CODE GROUP A6 (TRUST)

Report created by Jaco de Jager on 2021/12/09

Code Report

(10) codes
Local filters:
Show codes in group A6 TRUST

○ **Appreciate the trust you have always put in me as a client**

Created by jacod on 2019/09/13, modified by jacod on 2019/09/13

Comment: by jacod
> *This is a very interesting point raised by the client. It refers to his gratitude for the trust that a company also had to put in him as a client. He experiences trust from the company.*

1 Groups:

A6 TRUST

○ **Can sleep well knowing that we can trust the company's exceptional service when we have a problem on the road or at home**

Created by jacod on 2019/09/30

1 Groups:

A6 TRUST

○ **It is heartening to know that one can trust you**

Created by jacod on 2019/10/12

1 Groups:

A6 TRUST

○ **Service strengthened trust in the company**

Created by jacod on 2019/10/02

1 Groups:

A6 TRUST

○ **Trust**

Created by jacod on 2019/09/13

1 Groups:

A6 TRUST

○ **Trust in the future quality repair of vehicle once again**

Created by jacod on 2019/10/09

1 Groups:

A6 TRUST

○ **Will do business with you any day**

Created by jacod on 2019/10/08

1 Groups:

A6 TRUST

○ **Will not disappoint you for the trust you have put in me**

Created by jacod on 2019/09/13, modified by jacod on 2019/09/13

Comment: by jacod

> *Very interesting reference to trust by the client.*

1 Groups:

A6 TRUST

○ **Wonderful to know that you can be trusted**

Created by jacod on 2019/10/12

1 Groups:

A6 TRUST

○ **You guys have always been there for me**

Created by jacod on 2019/09/17

1 Groups:

A6 TRUST

INTERVIEW ANALYSIS BY CODE GROUP A6 (TRUST)

Report created by Jaco de Jager on 2021/12/09

Code Report

(49) codes
Local filters:
Show codes in group B6 TRUST

○ **Advice to add items to claim that client is eligible for**

Created by jacod on 2021/01/08

1 Groups:

B6 TRUST

○ **Bad claims handling leads to loss of trust**

Created by jacod on 2020/12/30

1 Groups:

B6 TRUST

○ **Can trust company to keep its promises**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Client benefit - the longer the relationship the bigger the trust to the client**

Created by jacod on 2021/01/02

1 Groups:

B6 TRUST

○ **Client gets additional help for being a good client**

Created by jacod on 2021/01/08

1 Groups:

B6 TRUST

○ **Clients can trust contractors that the company trusts**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Clients distrust the fine print with direct insurers**

Created by jacod on 2021/01/04

1 Groups:

B6 TRUST

○ **Clients do not trust direct insurers as they have excuses when you claim**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Clients feel safe because they are not taken advantage of**

Created by jacod on 2021/01/04

1 Groups:

B6 TRUST

○ **Clients feel safe because company knows them**

Created by jacod on 2021/01/04

1 Groups:

B6 TRUST

○ **Clients remain loyal because of trust in people**

Created by jacod on 2020/12/30

1 Groups:

B6 TRUST

○ **Clients stay with company when they moved because of trust**

Created by jacod on 2020/12/29

1 Groups:

B6 TRUST

○ **Clients trust CM**

Created by jacod on 2020/12/19

1 Groups:

B6 TRUST

○ **Clients trust insurance to pay claims when there is problems**

Created by jacod on 2021/01/04

1 Groups:

B6 TRUST

○ **Company flexibility links with trust**

Created by jacod on 2021/01/05

1 Groups:

B6 TRUST

○ **Company trusts clients**

Created by jacod on 2021/01/08

1 Groups:

B6 TRUST

○ **Consistent good service leads to trust**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Decent people equals high levels of trust**

Created by jacod on 2021/01/05

2 Groups:

B18 PLACE / B6 TRUST

○ **Family members that are clients create trust for next generation**

Created by jacod on 2021/01/04

1 Groups:

B6 TRUST

○ **Know what I have - don't know what I will get**

Created by jacod on 2021/01/09

1 Groups:

B6 TRUST

○ **Long term relationship creates trust with client**

Created by jacod on 2021/01/02

1 Groups:

B6 TRUST

○ **Mutual trust**

Created by jacod on 2021/01/05

1 Groups:

B6 TRUST

○ **Personal connection brings security and trust**

Created by jacod on 2021/01/04

1 Groups:

B6 TRUST

○ **Principle of insurance is to place the insured in the position he was before the claim**

Created by jacod on 2020/12/31

1 Groups:

B6 TRUST

○ **Relationship creates trust**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Television insurance ads often seen as a way to lure people**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **The trust in the staff is earned**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Trust**

Created by jacod on 2020/12/08, modified by jacod on 2020/12/19

1 Groups:

B6 TRUST

○ **Trust - clients feel that when they have a problem it will be handled**

Created by jacod on 2020/12/30, modified by jacod on 2021/02/12

1 Groups:

B6 TRUST

○ **Trust definition**

Created by jacod on 2021/01/01

1 Groups:

B6 TRUST

○ **Trust equals assurance that you will get the best treatment**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Trust equals integrity**

Created by jacod on 2021/01/05

1 Groups:

B6 TRUST

○ **Trust equals knowing where you stand with a company**

Created by jacod on 2021/01/05

1 Groups:

B6 TRUST

○ **Trust equals knowing you will not be done in**

Created by jacod on 2021/01/05

1 Groups:

B6 TRUST

○ **Trust in company to do its work**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Trust in knowing I will be helped gives company a competitive advantage**

Created by jacod on 2020/12/31, modified by jacod on 2021/02/12

1 Groups:

B6 TRUST

○ **Trust in knowing you will be helped leads to loyalty**

Created by jacod on 2020/12/31

1 Groups:

B6 TRUST

○ **Trust in staff creates trust in clients**

Created by jacod on 2021/01/02

1 Groups:

B6 TRUST

○ **Trust in the CM to help**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Trust is built on integrity, keeping your word, and doing what you say you will do**

Created by jacod on 2020/12/29

1 Groups:

B6 TRUST

○ **Trust is created by being able to deal with a specific person**

Created by jacod on 2020/12/30

1 Groups:

B6 TRUST

○ **Trust is created by handling of claims over a period of time**

Created by jacod on 2020/12/30

1 Groups:

B6 TRUST

○ **Trust is created by knowing that a specific person is looking after you**

Created by jacod on 2020/12/30

1 Groups:

B6 TRUST

○ **Trust leads to price forgiveness**

Created by jacod on 2020/12/30

2 Groups:

B27 PRICE / B6 TRUST

○ **Trust the company that they will not cheat me**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Trust was never disappointed**

Created by jacod on 2021/01/05

1 Groups:

B6 TRUST

○ **Trust with company is more important than gimmicks**

Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

○ **Trust with insurers is important**

Created by jacod on 2020/12/29

1 Groups:

B6 TRUST

○ **Trust-relationship is very important**

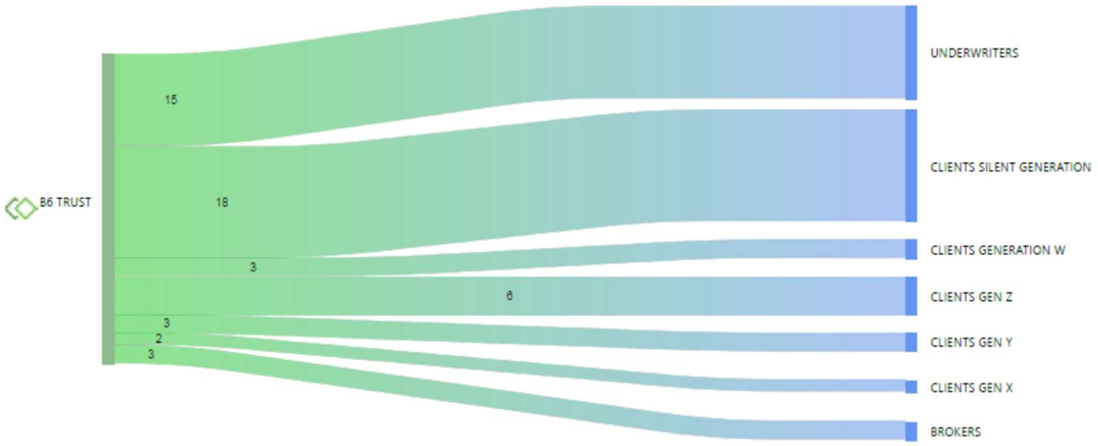
Created by jacod on 2021/01/06

1 Groups:

B6 TRUST

INTERVIEWS BY INTERVIEW GROUP (TRUST)

	BROKERS Gr=365; GS=4	**GEN X** Gr=108; GS=3	**GEN Y** Gr=135; GS=3	**GEN Z** Gr=122; GS=3	**GEN W** Gr=124; GS=3	**SILENT GEN** Gr=108; GS=3	**UNDERW** Gr=308; GS=4
B6 TRUST Gr=50; GS=49	3	2	3	6	3	18	15



ADDENDUM E: EZELJACHT FARM IN THE LANGKLOOF – THE INSPIRATION FOR THE ORCHARDZ FRAMEWORK

ADDENDUM F: EDITING DECLARATION

THEcommunicationSHOP

EDITING DECLARATION

This document certifies that the research paper listed below was edited for proper use of English language, grammar, punctuation, spelling, typographical errors, and overall style. The same paper was edited for the correct use of Harvard referencing style according to the requirements of the North-West University.
Neither the research content nor the author's intentions were altered in any way during the editing process. The author was given the ability to accept or reject all suggestions and changes through MS Word track changes and comments.

The author is responsible for the final, correct presentation of the content, illustrative materials, tables, arrangement of parts, sentence structure, grammar, paragraphing, punctuation, spelling, typographical errors, quotations, bibliographical items, paper formatting and all information contained within. The author bears full responsibility for the detection and correction of all instances of plagiarism and the accuracy and recency of the factual content.

The editor is not responsible for the overall quality and correctness of the final product. The editor reserves the right to share her editorial changes and comments with any publisher, study supervisor, or examining body should the quality of editing work come under question.

Title

A strategic framework for relationship development in a South African short-term insurance intermediary company

Author

Jaco de Jager: orcid.org/ 0000-0002-1244-224X

Degree

Thesis submitted for the degree Doctor of Philosophy in Economic and Management Sciences with Business Administration at the North-West University

Date Edited

4 December 2021

Editor

Belinda Marguerite Cuthbert:

Baccalaureus in Business Communication, 2000 (North-West University)
Master of Arts in Business Communication, 2005 (North-West University)
Member of the Professional Editors' Guild (Membership #CUT002)

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ADDENDUM G: TURNITIN REPORT

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A strategic framework for relationship development in a South African short-term insurance intermediary company

J de Jager

orcid.org/0000-0002-1244-224X

Thesis submitted for the degree *Doctor of Philosophy in Economic and Management Sciences with Business Administration* at the North-West University

Promoter: Dr C Niesing
Co-Promotor: Prof C Botha

Examination: November 2021
Student number: 10874127

Turnitin Originality Report

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