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Influence of Inadequate Claims Resolution on Policyholders Trust in Insurance Services in Plateau State

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ABSTRACT

Protection of policyholders' trust is one of the core values of insurance industry in Nigeria. One of the livewires of any insurance industry is the policyholders trust and when this is tampered with through inadequate claims resolution, both the policyholders and policymakers suffer major setbacks. The study examines the influence of inadequate claims resolution on policyholders trust in insurance services in Plateau State. The study made use of a descriptive survey design and out of the 384 copies of the questionnaire administered to the respondents, 200 of them were returned. The study employed primary method of data collection where relevant information was collected through the questionnaire administered on the policyholders using simple random sampling technique. The result of the descriptive statistics was presented in tables, frequencies and simple percentages. On the other hand, inferential statistics was done through multiple regression method in order to estimate the relationship between the variables. Findings from the study revealed that addressing claims resolution inefficiencies contribute to maintaining policyholder's trust and fostering long-term relationships. The study recommends that insurance firms in Plateau State should prioritize technology adoption, comprehensive training of claims resolution personnel and regulatory compliance to mitigate policyholders' challenges in claims resolution so as to alleviate concerns and foster policyholders' trust in insurance services.

Keywords: Inadequate Claims resolution, policyholders trust, insurance services, insurer; insured

INTRODUCTION

Insurance serves as a basic pillar in the economic landscape, offering a safety net to individuals and businesses by mitigating financial risks associated with unforeseen events (Evgenia, et al, 2022, Aparna, 2014). Researchers (Bassey, et al, 2024; Barry,

2011; Fadun, 2023) agree that at the core insurance mechanism lies the claims resolution process which forms a pivotal interaction between policyholders and insurers. This process represents the culmination of the insurance contract, where policyholders seek compensation for losses covered by their policies. The efficiency and fairness of claims resolution significantly influence the overall satisfaction and trust of policyholders in the insurance system.

Trust plays a key role in the insurance industry, significantly influencing how policyholders perceive insurers and make decisions about purchasing and retaining coverage. Insurance has often been described as a "trust-based business" because, unlike tangible products that can be physically inspected, insurance offerings are intangible and rely heavily on customers' confidence in the insurer's financial stability, governance practices, and ability to fulfill claims (Akpan et al., 2021; Olarinre et al., 2020). This reliance on trust is not only essential for customers but also critical for regulatory authorities and industry stakeholders. However, studies suggest that public confidence in corporations, including insurance companies, is often lacking (Adams et al., 2010). Disruption in trust, especially during claims settlement, can lead to customer dissatisfaction and skepticism, undermining the industry's credibility and long-term viability. Researchers (Atchinson, 2004; Turilli&Floridi, 2009) revealed that transparent practices have been proposed as a means to rebuild and strengthen customer trust, which can also serve as a strategic advantage in an increasingly competitive market. As argued byWinfield and Jirotka, (2018) and, Siau and Wang, (2018), efficient and fair claims handling are particularly vital in reinforcing trust, as they reflect the insurer's reliability and integrity. In this context, trust is nurtured through open communication, equitable treatment, and consistent fulfillment of contractual promises. Transparency in claims resolution ultimately underpins policyholders' loyalty and influences their willingness to continue or expand their insurance relationships.

Scholars (Van der Sluijs, 2019; Spiekermann &Korunovska, 2017) stated that the erosion of policyholder's trust resulting from claims inadequacies can lead to reduced demand for insurance products and services. Impatient policyholders are more likely to seek alternative insurers or decrease their coverage, fearing future claim difficulties. Negative experiences during claims handling can also deter policyholders from recommending the insurer to others, damaging the company's reputation and brand image

Policyholder trust is a critical aspect of the insurance industry in claims resolution processes (Peng, et al, 2023, Smith & Davis, 2016). Inadequate claims resolution, characterized by lack of transparency, disputes and delays which have significant repercussions on policyholders' perceptions of their insurance providers and their subsequent demand for insurance products (Jones, 2018). Claims inadequacies can lead to disputes during the claims process (Hoyt & Liebenberg, 2011).

Policyholders may incur additional financial burdens due to delayed or denied claims, leading to dissatisfaction and a reluctance to renew policies or purchase additional coverage (Adams, 2018, Brown & Smith, 2017). Moreover, negative word-of-mouth from dissatisfied policyholders can damage the reputation of insurance companies and deter potential customers from purchasing their products (Lee & Kim, 2020).

Given these issues, particularly in the context of Plateau State, it becomes necessary to explore how these factors influence policyholder trust through the following research questions;

i. To what extent does lack of transparency during claims resolution affect policyholders trust in insurance services in Plateau State?
ii. To what extent do disputes in claims resolution affect policyholders trust in insurance services in Plateau State?
iii. To what extent do delays in claims resolution affect policyholders trust in insurance services in Plateau State?

In line with the research questions, the study has the following objectives;

i. To examine the extent to which lack of transparency during claims resolution on policyholders' trust in insurance services in Plateau State.
ii. To investigate the extent to which disputes arising from claims resolution influence policyholders' trust in insurance services in Plateau State.
iii. To investigate the extent to which delays in claims resolution on policyholders' trust in insurance services in Plateau State.

From the background and the domain of the constructs of this study, the conceptual model of this study was conceived and presented below:

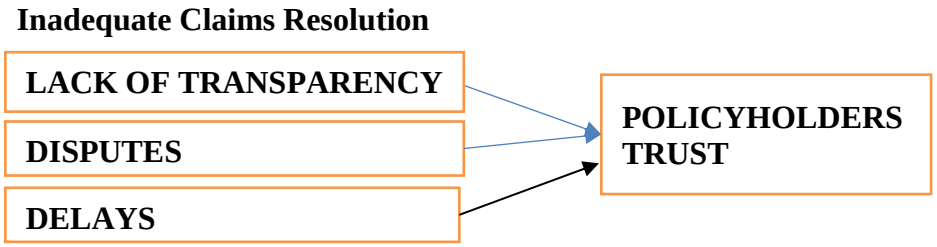


Figure 1: Conceptual Framework/Model

The conceptual framework/model for this study showed the hypothesized relationship between the variables designed to determine the influence of each of the constructs on policyholders trust in insurance services in Plateau State.

LITERATURE REVIEW

There is a large body of literature on the relationship between claims inadequacies and the policyholders trust in insurance firms' services. Globally,

insurance landscape faces a substantial challenge in the form of inadequate claims resolution processes. Despite the critical role of insurance in providing financial protection against uncertainties or risks, the current state of claims resolution in the region presents a multifaceted problem. Policyholders encounter a range of issues during the claims resolution process, including prolonged processing times, disputes in the resolution of claims, and perceived inequities in compensation (Braun, et al, 2018).

Akpanet. al (2021) and Kang, Hustvedt (2014) investigated policyholders' perception of insurance which show that transparency and social responsibility have significant effect on trust and general attitude towards a company, as well as on word-of-mouth and purchase intention, with transparency having a larger effect than social responsibility.

Researchers (Wilson, 2021; Chaphalkar, et al, 2015; Cheung &Yiu, 2006) argue that dealing with disputes is part of the insurers' portfolio. The stakeholders responsible for the emergence of disputes in the process of claims resolution are the insurers or policymakers, the policyholders and other external factors. Disputes arising in the claims resolution in the insurance industry induce negative impacts on the insurer in terms of inadequacies in insurance service delivery, loss of trust and lack of policyholders' patronage.

Gobah and Zhang (2011) investigated the causes and effects of reimbursement delays of the National Health Insurance Authority (NHIA) to health facilities due to government delay in release of funds which most times lead to abandonment of the insurance service coverage by the policyholders.

Theoretical Foundation

Following the theory of social exchange as developed by John Thibautin 1961, George Homans in 1958, Peter Blau in 1964 and Harold Kelley in 1959, this research provides a framework for transparency and understanding for a reciprocal relationship between insurers and policyholders trust in insurance services for adequate claims resolution. In Plateau State, instances of inadequate claims resolution disrupt this social exchange relationship, eroding policyholders' trust and confidence in the insurance system. In accordance to agency theory by Michael Jensen and William Meckling in 1976, this study offers insights into the principal-agent relationship between policyholders and insurers in Plateau State and its implications for insurance demand. This theory investigates the conflicts of interest which may arise when the goals of the principal (policyholders) and the agent (insurers) diverge, leading to potential agency problems such as disputes, moral hazard and adverse selection in claim resolution. In agreement to the theory of loss aversion as an important component of prospect theory, posited by *Amos Tversky and Daniel Kahneman*in 1979, this study offers valuable insights into the dynamics of delay in claims resolution on policyholders trust in insurance services in Plateau State. When claims are not

resolved timely, policyholders perceive a loss of trust and reliability in their insurer, which can lead to a decreased demand for insurance services.

Hypotheses Development

Considering the difficulties policyholders go through in the resolution of insurance claims, it is important to understand the factors that cause the inadequacies. Policyholders often find themselves navigating a complex and sometimes frustrating terrain characterized by lack of transparency, disputes and delays during the claims resolution process. These challenges, if left unaddressed, have the potential to erode the policyholders trust in the insurance system, thereby influencing their perceptions and behaviors regarding insurance participation and services in Plateau State.

Evidence has revealed that inadequate claims resolution is characterized by lack of transparency, disputes, delays, denials, or perceived unfairness, undermines policyholders' demand of insurance products (de Castries, 2004). It can be deduced from reviewed literature that most of the existing studies attempted toinvestigate the impact of adequate claims resolution on policyholders demand, perception, satisfaction, and behavior or attitude towards insurance services but the aspect of the influence of inadequate claims resolution on policyholders trust in insurance services in Plateau State has been left less treated empirically which created a gap in literature. Addressing this gap, it is essential to develop target interventions and policy recommendations to improve claims resolution processes and sustain high level of policyholders trust in insurance services in Plateau State.

Hence, we hypothesize:

$H_0$1: Lack of transparency during claims resolution has no significant effect on policyholders' trust in insurance services in Plateau State.

$H_0$2: Disputes in claims resolution have no significant effect on policyholders' trust in insurance services in Plateau State.

$H_0$3: Delays in claims resolution have no significant effect on policyholders' trust in insurance services in Plateau State.

By doing so, the aim is to provide targeted interventions and policy measures that can enhance the efficiency and effectiveness of the claims resolution process, ultimately fostering a more conducive environment for the growth of the insurance sector by boosting the policyholders trust in insurance services in Plateau State.

METHODOLOGY

The study made use of a descriptive survey design. The population of this study is made up of policyholders of insurance companies in Plateau State. To avoid bias, the study adopted a simple random sampling technique to select respondents who participated in the study. Generating a sampling frame for the study was difficult because most of the insurance industries in Plateau State were not willing to disclose the number of policyholders patronizing them. As a result, the research population was

treated as unknown. The Cochran's formula for the calculation of an unknown (infinite) population was adopted for this study.

Cochran's formula:

$$n = \frac{Z^2(pq)}{C^2}$$

Assume

Variability $(p) = 0.5$

Confidence level $= 95\%$

Sampling/marging error $= 5\% = 0.05$

$$q = 1 - p = 1 - 0.5 = 0.5$$

$$n = \frac{Z^2(pq)}{C^2}$$

$$n = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2}$$

$$n = \frac{(3.8416 \times 0.25)}{0.0025}$$

$$n = \frac{0.9604}{0.0025}$$

$$n = 384$$

The data sought is primary in nature. A structured questionnaire was developed to collect data from respondents. The accuracy of the questionnaire was tested using face validity test. In this case, three experts were given the instruments for data collection. After examining the questionnaire items, the experts agreed that the questionnaire items actually measured the constructs of the study. A pilot study was carried out in order to ascertain the level of reliability of the research instrument. The pilot study was conducted at the University of Jos, Plateau State. The sample for the pilot study consisted of 26 randomly selected University of Jos staff that are under insurance service coverage. The questionnaire was administered and returned, and responses were analyzed via the Cronbach's Reliability Test. The result showed that all constructs of the study had a Cronbach alpha result beyond the benchmark of 0.7 set in literature. Arising from this, the questionnaire for this study was confirmed reliable for data collection.

Method of Data Analysis

Descriptive and inferential statistics were used for the analysis of the data. The descriptive statistics (tables, frequencies and simple percentages) were employed to summarize items on the questionnaire. The inferential statistics such as multiple regression method was utilized to empirically estimate the influence of lack of transparency, disputes and delays as dimensions of inadequate claims resolution on policyholders trust in insurance services in Plateau State.

Model Specification

The model specifications for this study are formulated as Multiple Regression Analysis to tests the three hypotheses and they are as follows:

$$Y_i = \beta_1 + \beta_2 X1 + \beta_3 X2 + \beta_4 X3 + \mu i$$

Where:

Y_i = Policyholders' trust

βi = Constant

X_1 = Lack of Transparency

X_2 = Dispute

X_3 = Delays

μ_i = Error term given at 5% level of significance.

RESULTS AND DISCUSSION OF FINDINGS

Descriptive Statistics

384 copies of the questionnaire were administered to the respondents, 200 of them were returned to show a success rate of about 52%. The returned questionnaire were subsequently subjected to data analysis.

	GENDER			**AGE**		**EDUCATIONAL LEVEL**		
Response	**NO. RESPONDENT**	**PERCENTAGE (%)**	**Response**	**NO. RESPONDENT**	**PERCENTAGE (%)**	**Response**	**NO. RESPONDENT**	**PERCENTAGE (%)**
Male	20	0%	**0-20**	0	%	**SSCE**	5	**2.50%**
Female	0	0%	**21-30**	40	0%	**HND**	5	2.50%
			31-40	50	5%	**B.SC**	00	0.00%
			41-50	70	35%	**M.Sc**	5	2.50%
			51 and above	40	0%	**Others**	5	7.50%
Total	**00**	**00%**	**TOTAL**	**200**	**00%**	**Total**	**00**	**00%**

Source: Field research, 2025

Test of Hypotheses

Test of Hypothesis One

The Hypothesis One in null form is restated as follows;

$H_0 1$: Lack of transparency during claims resolution has no significant influence on policyholders trust in insurance services in Plateau State.

Model Summary									
					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	f1	f2	Sig. F Change
1	949[a]	.901	.901	48.10693	.901	1521.957	1	198	.000
a. Predictors: (Constant), Lack of Transparency									

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3522230.117	1	3522230.117	1521.957	.000[b]
	Residual	386484.261	198	2314.277		
	Total	3908714.379	199			
a. Dependent Variable: Policyholders Trust						
b. Predictors: (Constant), Lack of Transparency						

Coefficients[a]											
		Unstandardized Coefficients		Standardized Coefficients			Correlations			Collinearity Statistics	
Model		Policyholders Trust	Std. Error	Beta	T	Sig.	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	11.493	3.986		2.883	.004					
	Lack of Transparency	-3.044	.078	-.949	39.012	.000	.949	.949	.949	1.000	1.000
a. Dependent Variable: Policyholders Trust											

The multiple regression model has a high goodness-of-fit measure (R Square = 0.901), indicating that approximately 90.1% of the variance in the lack of transparency can be explained by the independent variable. The Adjusted R Square value remains the same as R Square, indicating that there's no penalty for the inclusion of the independent variable in the model. The F-statistic is significant ($F = 1521.957$, $p < 0.001$), suggesting that the regression model is statistically significant. The ANOVA table confirms that the regression model is significant ($p < 0.001$), with a large F-statistic (1521.957), indicating that the model fits the data significantly better than a model with no predictors. The coefficient for lack of transparency during claims resolution is 3.044, with a standard error of 0.078 and a t-value of 39.012. This coefficient indicates that for every unit increase in lack of transparency, there is a corresponding decrease of 0.078 units in the policyholders trust in insurance services in Plateau State.

Based on these results, we reject the null hypothesis ($H_0$1). Therefore, the regression model indicates that lack of transparency during claims resolution has significant influence on policyholders trust in insurance services in Plateau State.

Test of Hypothesis Two

The Hypothesis Two is restated as follows:

$H_0$2: Disputes in claims resolution have no effect on policyholders trust in insurance services in Plateau State.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	f1	f2	Change
1	964[a]	.929	.929	10.52946	.929	2587.330	1	198	.000

a. Predictors: (Constant), Disputes

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	286855.922	1	286855.922	2587.330	.000[b]
	Residual	21952.158	198	110.869		
	Total	308808.080	199			

a. Dependent Variable: Policyholders Trust

b. Predictors: (Constant), Disputes

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
		Policyholders Trust	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	3.857	.829		4.655	.000					
	Disputes	-.249	.005	-.964	-50.866	.000	.964	.964	.964	1.000	1.000

a. Dependent Variable: Policyholders Trust

This output presents the results of a multiple regression analysis between the policyholders trust and disputes in claims resolution. The coefficient of determination (R-squared) is 0.929, suggesting that approximately 92.9% of the variance policyholders trust can be explained by disputes in claims resolution. The F-test is highly significant ($p < 0.0001$), indicating that the regression model as a whole is a good fit for the data. The ANOVA table shows that the regression model is statistically significant ($p < 0.0001$), indicating that the disputes significantly predicts the policyholders trust. The intercept term (constant) is 3.857, indicating the expected value of policyholders trust when the value of disputes is zero. The coefficient for disputes is 0.249, indicating that for every one-unit increase in disputes in claims resolution, policyholders trust is expected to decrease by 0.249 units. The t-test for the coefficient of disputes in claims resolution is highly significant ($p < 0.0001$), indicating that disputes in claims resolution have a significant impact on policyholders trust. Overall, the multiple regression analysis indicates that disputes in claims resolution have a strong positive relationship with policyholders trust in the given context, and the model provides a good fit for the data. Therefore, we reject the null hypothesis and accept the alternative hypothesis which states that disputes in claims resolution have significant contribution to policyholders trust in insurance services in Plateau State.

Test of Hypothesis Three

H_30: Delays in claims resolution have no effect on policyholders trust in insurance services in Plateau State.

Model Summary									
				Std. Error of the Estimate	Change Statistics				
Model	R	R Square	Adjusted R Square		R Square Change	F Change	f1	f2	Sig. F Change
1	.924[a]	.853	.852	13.29367	.853	1150.705	1	198	.000
a. Predictors: (Constant), Delays									

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	203354.602	1	203354.602	1150.705	.000[b]
	Residual	34990.898	198	176.722		
	Total	238345.500	199			
a. Dependent Variable: policyholders trust						
b. Predictors: (Constant), Delays						

Coefficients[a]											
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
		policyholders trust	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
	(Constant)	7.071	1.046		6.759	.000					
1	Delays	-.209	.006	-.924	-33.922	.000	.924	.924	.924	1.000	1.000
a. Dependent Variable: policyholders trust											

The multiple regression model shows a strong positive correlation between delays in claims resolution and policyholders trust in insurance services with a Pearson's correlation coefficient (r) of 0.924. The model is statistically significant ($F(1,198) = 1150.705$, $p < 0.001$), indicating that delays in claims resolution significantly influences policyholders trust in insurance services. Approximately 85.3% of the variance in policyholders trust in insurance services is explained by the independent variable, the inadequate claims resolution. The ANOVA results confirm the significance of the regression model ($p < 0.001$), suggesting that the model adequately fits the data to predict policyholders trust in insurance services. The coefficient for delays in claims resolution is 0.209, with a standard error of 0.006 and a t-value of 33.922. This coefficient indicates that for every unit increase in delays in claims resolution, there is a corresponding decrease of 0.209 units in the policyholders trust in insurance services**.** Based on the analysis, we reject the null hypothesis (H_03). The results provide strong evidence to support that delays in claims resolution have significant effect on policyholders trust in insurance services in Plateau State.

Discussion of Findings

Findings from the study after the analysis reveal that there is a significant and positive relationship between the three dimensions of inadequate claims resolution and policyholders trust towards insurance services in Plateau State. Lack of transparency in claims resolution directly undermines policyholder trust which result to frequent occurrence of walk-outs or abandonment of the policy agreement. This finding agrees with the previous research done by(Atchinson, 2004; Turilli and Floridi, 2009).

Concerns about disputes during the claims process further exacerbate the erosion of confidence among policyholders. Disputes arising from claims resolution inadequacies negatively influence the investment returns of insurance companies in Plateau State, with unresolved or poorly managed claims deterring policyholders from seeking coverage which is in agreement with the study carried-out by Hoyt & Liebenberg, 2011). However, there is a notable correlation between delay as inadequate claims resolution and policyholders trust in insurance services, highlighting the importance of efficient claims processing in shaping policyholders trust.

The findings further reveal that delaysas inadequate claims processes emerge as direct contributing factor to diminishing policyholder trust towards insurance services. There was unanimous consensus regarding the adverse impact of frequent claim denials or delays, emphasizing the critical importance of timely and fair claims processing in fostering positive insurer-policyholder relationships supporting the researchcarried-out by (Adams, 2018, Brown & Smith, 2017).

CONCLUSION AND RECOMMENDATIONS

In conclusion, the study sheds light on the dynamics between claims inadequacies and policyholder's trust in insurance services in Plateau State. From the findings of this research, claims inadequacies negatively influencepolicyholder's trust in insurance in Plateau State. To address these claims inadequacies, the following recommendations were made:

i. Insurers in Plateau State should invest in advanced technology and provide comprehensive training to claims resolution personnel to streamline processes and improve efficiency and ensuring transparency in claims resolution thereby boosting policyholders trust towards insurance services.
ii. To avoid dispute in claims resolution, insurance companies must stay abreast of changes in legislation, compliance guidelines, and best practices to ensure that claims processes remain transparent, fair, and legally compliant as this alleviate concerns and foster policyholders trust in insurance services.
iii. Both the policyholders and the insurance industry should ensure regulatory compliance on claims management systems to avoid delay in the resolution of claims and ensure prompt notification and swift disbursement of monies into

the policyholders account after claims resolution to boost policyholders trust in insurance services.

AUTHORS CONTRIBUTIONS

Chibuisi Chigozie drafted the introduction, reviewed literature, analyzed data and drafted the manuscript.

Kennedy O. Nwagwu conceptualized the study, handled issues of design and methodology and proof-read the manuscript.

Dakung Kasmwakat Reuel handled the field work and part of literature review. All the authors read and approved the manuscript.

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