MAPPING THE INTELLECTUAL STRUCTURE OF RESEARCH STUDIES ON RETENTION IN INSURANCE : A BIBLIOMETRIC ANALYSIS

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Abstract: In this paper bibliometric analysis has been employed to analyze the results on retention in insurance published between 1990 and 2024. By employing methods like cluster analysis, keyword analysis and citation analysis 459 papers have been analyzed containing 18,365 cited references and extracting the intellectual base, of research on retention in life insurance. Five clusters of retention studies in the insurance industry have been identified that depict the intellectual structure of the field. The results explore about various aspects of retention in insurance; identifying influential studies in the field and scholarly communication among the studies. The study concludes with the structure and evolution of retention studies in the insurance industry.

Keywords: Insurance, Retention, Bibliometric analysis, Cluster analysis, keyword analysis

1. INTRODUCTION

Retention has been a difficult problem for the life insurers across the world and lapsation creates high pressure on them reducing revenue and profitability. During last few decades the decision on customer value proposition has solved the problem of retention in the service sector and life insurance sector also needs to find its way out defining correct customer value proposition for retention. The current study is focused on the significance of value proposition in life insurance customers' retention. A bibliometric analysis approach has been applied to the data extracted from Scopus in the domain of value proposition in life insurance customers' retention. After filtration the data has been analyzed using VOS viewer and R-studio (Biblioshine). The findings can be helpful for understanding of the contributions made since 1982 and the growth has been observed in the publication of documents for last one decade in the domain. With word dynamics and thematic analysis the study presents the emerging themes in the domain.

2. CLUSTER ANALYSIS

There have been five different clusters in the documents.

Cluster 1 identifies effects of service value and service quality on customer retention whereas the role of mediation is performed by customer satisfaction.

Cluster 2 investigates that trust, corporate social responsibility (CSR), firm's image and ethical sales behavior of the sales people impacts customer satisfaction and customer retention in the life insurance industry.

Cluster 3 assesses that cross-selling and cross buying impacts customer retention in the insurance industry.
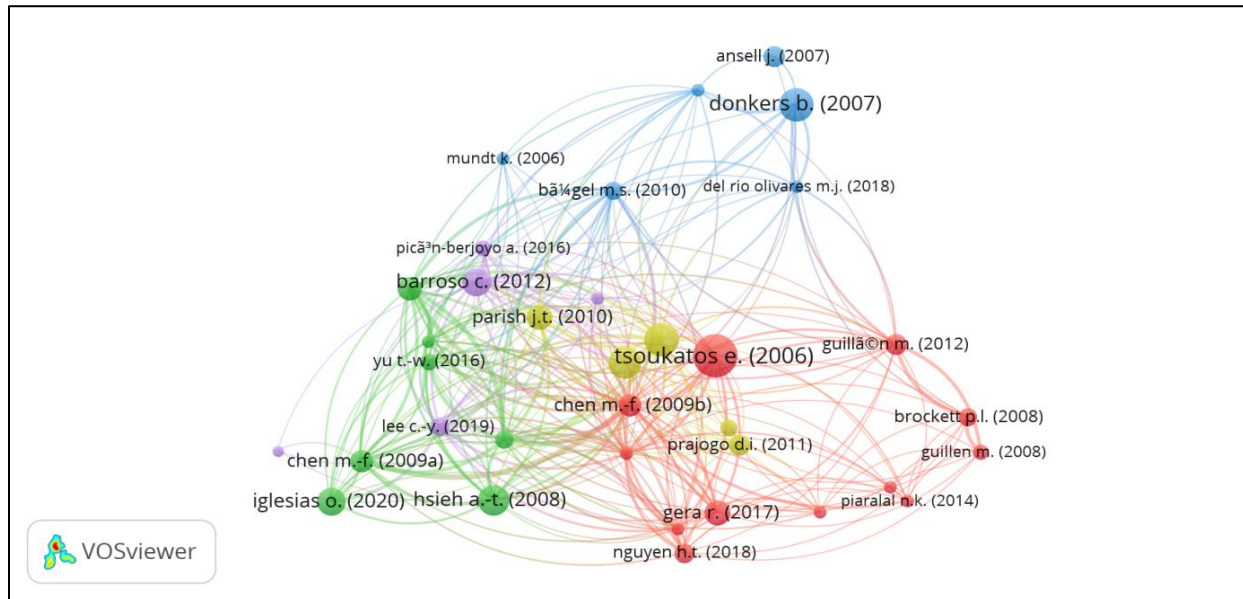
Cluster 4 clarifies that pricing and socio-economic factors impact the retention.

Cluster 5 identifies that switching cost, and CSR impacts retention.

Bibliographic Coupling- Documents

Min. no. of citations of the documents- 10

59 met the threshold. Out of 59, top 40 are taken, resulted into 5 clusters.

	Title of Article	Author	CPA	TLS
CLUSTER 1	Assessing the antecedents of customer loyalty on healthcare insurance products: Service quality; perceived value embedded model	Abdelfattah F.A. (2015)	13	85
	Effects of perceived cost, service quality, and customer satisfaction on health insurance service continuance	Abu-Salim T. (2017)	11	52
	Survival analysis of a household portfolio of insurance policies: How much time do you have to stop total customer defection?	Brockett P.L. (2008)	25	30
	The moderating role of switching barriers on customer loyalty in the life insurance industry	Chen M.-F. (2009b)	37	178
	Distribution systems, loyalty and performance	Chen M.S. (2010)	12	8
	Evaluating the effects of service quality, customer satisfaction, and service value on behavioral intentions with life insurance customers in India	Gera R. (2017)	45	48
	Time-varying effects in the analysis of customer loyalty: A case study in insurance	Guillã©N M. (2012)	33	57
	The need to monitor customer loyalty and business risk in the European insurance industry	Guillen M. (2008)	19	26

	Insurance customersÃ¢â‚¬â„¢ assessment of service quality: A critical evaluation	Joseph M. (2003)	12	17
	Determinants of customer satisfaction and loyalty in Vietnamese life-insurance setting	Nguyen H.T. (2018)	29	44
	Human resource management factors and service recovery performance in Malaysian life insurance industry: Exploring the moderating effects of employment status	Piaralal N.K. (2014)	12	18
	Path analysis of perceived service quality, satisfaction and loyalty in Greek insurance	Tsoukatos E. (2006)	130	58
CLUSTER 2	Does a provider payment method affect membership retention in a health insurance scheme? a mixed method study of Ghana's capitation payment for primary care	Andoh-Adjei F.-X. (2018)	11	8
	The impacts of ethical sales behaviour on customer loyalty in the life insurance industry	Chen M.-F. (2009a)	38	93
	The moderating effect of brand image on public relations perception and customer loyalty	Hsieh A.-T. (2008)	69	61
	The influence of selling behaviors on customer relationships in financial services	Huang M.-H. (2008)	43	116
	Co-creation: A Key Link Between Corporate Social Responsibility, Customer Trust, and Customer Loyalty	Iglesias O. (2020)	57	34
	Household perceptions and their implications for enrolment in the National Health Insurance Scheme in Ghana	Jehu-Appiah C. (2012)	82	15
	Why are the poor less covered in Ghana's national health insurance? A critical analysis of policy and practice	Kotoh A.M. (2016)	28	9
	Sociodemographic determinants of health insurance enrolment and dropout in urban district of Ghana: A cross-sectional study	Nsiah-Boateng E. (2019)	12	7
	Renewing membership in three communitybased health insurance schemes in rural India	Panda P. (2016)	11	7
	Loyalty intentions and selected relationship quality constructs: The mediating effect of customer engagement	Petzer D.J. (2019)	12	73
	Investigating effects of relationship marketing types in life insurers in Taiwan	Yu T.-W. (2013)	25	119
	The role of salespeople in developing life insurance customer loyalty	Yu T.-W. (2016)	22	63

CLUSTER 3	Identifying cross-selling opportunities, using lifestyle segmentation and survival analysis	Ansell J. (2007)	34	5
	A Comparison of Customer Commitment in Five Sectors Using the Psychological Investment Model	Bã¼Gel M.S. (2010)	24	74
	Relational price discounts: Consumers' metacognitions and nonlinear effects of initial discounts on customer retention	Del Rio Olivares M.J. (2018)	11	23
	Modeling CLV: A test of competing models in the insurance industry	Donkers B. (2007)	79	29
	Drivers of cross-sectoral cross-buying behaviour among business customers	Mã¤Enpã¤Ã¤ I. (2012)	11	30
	Can a brand outperform competitors on cross-category loyalty? An examination of cross-selling metrics in two financial services markets	Mundt K. (2006)	13	8
CLUSTER 4	Relationship orientation or service quality?: What is the trigger of performance in financial and insurance services?	Camarero C. (2007)	83	109
	Price changes and defection levels in a subscription-type market: Can an estimation model really predict defection levels?	Dawes J. (2004)	21	3
	Market orientation and business economic performance: A mediated model	Maydeu-Olivares A. (2003)	76	26
	Consumer relationship proneness: A reexamination and extension across service exchanges	Parish J.T. (2010)	45	72
	Examining competitive priorities and competitive advantage in service organisations using Importance-Performance Analysis matrix	Prajogo D.I. (2011)	33	18
CLUSTER 5	WorkÃ¢â¬â€œfamily Conflict, FamilyÃ¢â¬â€œwork Conflict and Intention to Leave the Organization: Evidences Across Five Industry Sectors in India	Aboobaker N. (2017)	10	4
	Multi-dimensional analysis of perceived switching costs	Barroso C. (2012)	56	81
	Customer satisfaction and customer loyalty as predictors of future business potential	Eskildsen J. (2008)	11	21
	Does Corporate Social Responsibility Influence Customer Loyalty in the Taiwan Insurance Sector? The role of Corporate Image and Customer Satisfaction	Lee C.-Y. (2019)	26	73
	A mediating and multigroup analysis of customer loyalty	Picã³N-Berjoyo A. (2016)	19	42

3. CO-OCCURRENCE OF KEYWORDS

The keywords analysis also emphasizes on service quality as a major variable for customer loyalty in the life insurance industry.

Minimum number of occurrences of a keyword: 5

Of the 441 keywords, 15 meet the threshold.

For each of the 15 keywords, the total strength of the co-occurrence links with other keywords will be calculated. The keywords with the greatest total link strength will be selected.

Number of keywords to be selected: 15
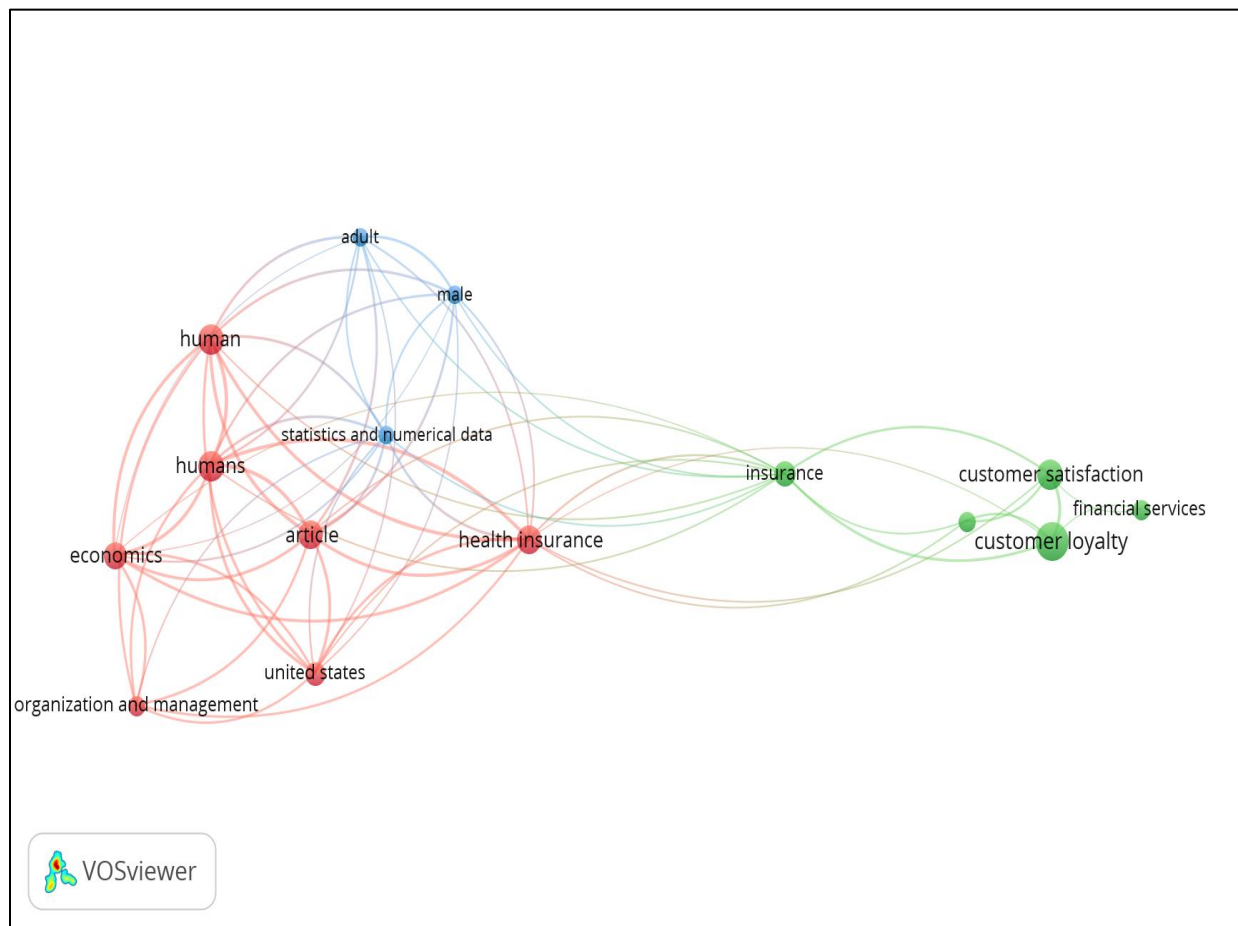
S.No.	Keywords	Occurrences	Total Link Strength
1	Adult	5	30
2	Article	11	60
3	Customer Loyalty	20	19
4	Customer Satisfaction	13	19
5	Economics	10	45
6	Financial Services	6	2
7	Health Insurance	11	58
8	Human	12	64
9	Humans	12	64
10	Insurance	9	29
11	Male	5	30
12	Organization And Management	6	31
13	Service Quality	6	12
14	Statistics And Numerical Data	5	36
15	United States	8	43

4. FACTORS ANALYSIS ACROSS THE DOCUMENTS

Major documents talk about various factor affecting retention in insurance like Behavioral Intentions; Customer Satisfaction; Service Quality; Switching barriers; Cross-buying; corporate image; distribution systems; human resource factors (rewards, training teamwork and empowerment) that affect service recovery performance (SRP); Brand image; Corporate social responsibility; Relationship quality; Relationship selling behaviour; Salesperson characteristics; Socio demographic and economic factors; Commitment; Customer engagement; Customer value; Loyalty intentions; Trust; demography of the customers; Customer commitment; Customer relationship management (CRM); Cross-selling; Cross-buying; Market orientation; Relationship marketing; Service levels; Switching costs; Pricing and corporate image.

Authors	Title	Year	Factors in the article
Tsoukatos E., Rand G.K.	Path analysis of perceived service quality, satisfaction and loyalty in Greek insurance	2006	Customer loyalty; Customer satisfaction; Insurance;
Gera R., Mittal S., Batra D.K., Prasad B.	Evaluating the effects of service quality, customer satisfaction, and service value on behavioral intentions with life insurance customers in India	2017	Behavioral Intentions; Customer Satisfaction; Service Quality;
Chen M.-F., Wang L.-H.	The moderating role of switching barriers on customer loyalty in the life insurance industry	2009	Customer loyalty; Customer satisfaction; Switching barriers
Guillén, M., Nielsen, J. P., Scheike, T. H., & Pérez-Marín, A. M.	Time-varying effects in the analysis of customer loyalty: A case study in insurance	2012	Customer satisfaction; Cross-buying; Business risks; Customer Loyalty;
Nguyen H.T., Nguyen H., Nguyen N.D., Phan A.C.	Determinants of customer satisfaction and loyalty in Vietnamese life-insurance setting	2018	Customer loyalty; Customer satisfaction; Service quality; corporate image;
Brockett P.L., Golden L.L., Guillen M., Nielsen J.P., Parner J., Perez-Marin A.M.	Survival analysis of a household portfolio of insurance policies: How much time do you have to stop total customer defection?	2008	Risk perspective, Household perspective on a portfolio of multiple insurance policies
Guillén, M., Nielsen, J. P., Scheike, T. H., & Pérez-Marín, A. M.	The need to monitor customer loyalty and business risk in the European insurance industry	2008	Demography, Cancellation, Business risks, Customer loyalty
Abdelfattah F.A., Rahman M.S., Osman M.	Assessing the antecedents of customer loyalty on healthcare insurance products: Service quality; perceived value embedded model	2015	Customer loyalty; Customer satisfaction; Perceived value; Service quality
Piaralal N.K., Mat N., Piaralal S.K., Bhatti M.A.	Human resource management factors and service recovery performance in Malaysian life insurance industry: Exploring the moderating effects of employment status	2014	human resource factors (rewards, training teamwork and empowerment) that affect service recovery performance (SRP)
Chen M.S., Lai G.C.	Distribution systems, loyalty and performance	2010	Customer loyalty; distribution systems

Joseph M., Stone G., Anderson K.	Insurance customersÃ¢‚¬â„¢ assessment of service quality: A critical evaluation	2003	Customer loyalty; Service quality;
Abu-Salim T., Onyia O.P., Harrison T., Lindsay V.	Effects of perceived cost, service quality, and customer satisfaction on health insurance service continuance	2017	Behavioral intention; Customer expectations; Customer satisfaction; Service cost; Service quality
Jehu-Appiah C., Aryeetey G., Agyepong I., Spaan E., Baltussen R.	Household perceptions and their implications for enrolment in the National Health Insurance Scheme in Ghana	2012	Health insurance providers (quality of care, service delivery adequacy, staff attitudes), health insurance schemes (price, benefits and convenience) and community attributes (health 'beliefs and attitudes' and peer pressure).
Hsieh A.-T., Li C.-K.	The moderating effect of brand image on public relations perception and customer loyalty	2008	Brand image; Customer loyalty;
Iglesias O., Markovic S., Bagherzadeh M., Singh J.J.	Co-creation: A Key Link Between Corporate Social Responsibility, Customer Trust, and Customer Loyalty	2020	Corporate social responsibility; Customer loyalty
Huang M.-H.	The influence of selling behaviors on customer relationships in financial services	2008	Customer orientation; Customer loyalty
Chen M.-F., Mau L.-H.	The impacts of ethical sales behaviour on customer loyalty in the life insurance industry	2009	Customer loyalty; Customer trust in the company; Customer trust in the salesperson; Ethical sales behaviour
Kotoh A.M., Van Der Geest S.	Why are the poor less covered in Ghana's national health insurance? A critical analysis of policy and practice	2016	Customer Retention, demographic status
Yu T.-W., Tung F.-C.	Investigating effects of relationship marketing types in life insurers in Taiwan	2013	Customer loyalty; Relationship marketing; Relationship quality; Service quality;
Yu T.-W., Tseng L.-M.	The role of salespeople in developing life insurance customer loyalty	2016	Customer loyalty; Relationship quality; Relationship selling behaviour; Salesperson characteristics
Nsiah-Boateng E., Nonvignon J., Aryeetey G.C., Salari P., Tediosi F., Akweongo P., Aikins M.	Sociodemographic determinants of health insurance enrolment and dropout in urban district of Ghana: A cross-sectional study	2019	Socio demographic and economic factors

Petzer D.J., van Tonder E.	Loyalty intentions and selected relationship quality constructs: The mediating effect of customer engagement	2019	Commitment; Customer engagement; Customer satisfaction; Customer value; Loyalty intentions; Trust
Andoh-Adjei F.-X., Van Der Wal R., Nsiah-Boateng E., Asante F.A., Van Der Velden K., Spaan E.	Does a provider payment method affect membership retention in a health insurance scheme? a mixed method study of Ghana's capitation payment for primary care	2018	Customer retention, demography of the customers
Panda P., Chakraborty A., Raza W., Bedi A.S.	Renewing membership in three communitybased health insurance schemes in rural India	2016	socio-economic status, customer retention
Donkers B., Verhoef P.C., de Jong M.G.	Modeling CLV: A test of competing models in the insurance industry	2007	Customer lifetime value; Customer loyalty
Ansell J., Harrison T., Archibald T.	Identifying cross-selling opportunities, using lifestyle segmentation and survival analysis	2007	Customer retention; Customer loyalty
BÃƒÂ¼gel M.S., Buunk A.P., Verhoef P.C.	A Comparison of Customer Commitment in Five Sectors Using the Psychological Investment Model	2010	Customer commitment; Customer loyalty; Customer relationship management (CRM); Customer satisfaction
Mundt K., Dawes J., Sharp B.	Can a brand outperform competitors on cross-category loyalty? An examination of cross-selling metrics in two financial services markets	2006	Cross-selling; Customer loyalty;
Del Rio Olivares M.J., Wittkowski K., Aspara J., Falk T., Mattila P.	Relational price discounts: Consumers' metacognitions and nonlinear effects of initial discounts on customer retention	2018	Customer retention; Customer loyalty
Mäenpää, I.	Drivers of cross-sectoral cross-buying behaviour among business customers	2012	Cross-buying; Selling methods; Customer loyalty
Camarero C.	Relationship orientation or service quality?: What is the trigger of performance in financial and insurance services?	2007	Market orientation; Relationship marketing; Service levels

Maydeu-Olivares A., Lado N.	Market orientation and business economic performance: A mediated model	2003	Market orientation, customer retention
Parish J.T., Holloway B.B.	Consumer relationship proneness: A reexamination and extension across service exchanges	2010	Customer loyalty; Relationship marketing; Service delivery; Services; Trust
Prajogo D.I., McDermott P.	Examining competitive priorities and competitive advantage in service organisations using Importance-Performance Analysis matrix	2011	Service Performance, customer retention
Dawes J.	Price changes and defection levels in a subscription-type market: Can an estimation model really predict defection levels?	2004	Customer loyalty; Customer satisfaction; Insurance; Pricing
Barroso, C., & Picón, A.	Multi-dimensional analysis of perceived switching costs	2012	Customer loyalty; Switching costs
Lee C.-Y.	Does Corporate Social Responsibility Influence Customer Loyalty in the Taiwan Insurance Sector? The role of Corporate Image and Customer Satisfaction	2019	corporate image; corporate social responsibility; customer loyalty; customer satisfaction;
Picón-Berjoyo, A., Ruiz-Moreno, C., & Castro, I.	A mediating and multigroup analysis of customer loyalty	2016	Customer perceived value; Customer satisfaction; Loyalty; Perceived switching costs
Eskildsen J., Kristensen K.	Customer satisfaction and customer loyalty as predictors of future business potential	2008	Customer satisfaction; loyalty;
Aboobaker N., Edward M., Pramatha K.P	WorkÃ¢‚¬‚"â€œfamily Conflict, FamilyÃ¢‚¬‚"â€œwork Conflict and Intention to Leave the Organization: Evidences Across Five Industry Sectors in India	2017	Work-family conflict of staff, customer loyalty

5. CONCLUSION AND FUTURE SCOPE

In the service industry and especially life insurance has to take utmost care for customer retention because of compulsorily long term transactions and relationship is involved between insurance policy holder and the insurance company and also profitability of the company is dependent on the customer loyalty and retention. Here different studies show that at different locations and geographies and the cultures or nationalities; various factors affect for retention but some of the behavioral patterns are predominant as service quality, customer value, trust and ethical sales behavior.

The findings of this research highlight the relevance of strategic prioritizing, customer relationship management, and effective marketing systems in improving organizational performance. Future research could look into integrating these elements across industries to provide holistic strategies for enhancing company performance. Addressing the shortcomings found in these studies, such as service quality and product compatibility, may also give useful insights for practitioners and policymakers.

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