“Switching intention and switching behavior of adults in the non-life insurance sector: Mediating role of brand love”

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SWITCHING INTENTION AND SWITCHING BEHAVIOR OF ADULTS IN THE NON-LIFE INSURANCE SECTOR: MEDIATING ROLE OF BRAND LOVE

Abstract

In this digital era, customers in the insurance sector always look for better insurance products and services at an affordable price. When customers are unsure about service, they switch over to a better service provider. This behavior is more relevant to non-life insurance. However, the switching behavior of customers is hampered by certain switchover barriers such as "brand consciousness", "brand pride", "brand loyalty", etc. This study focuses on exploring switching intentions and switching behaviors of adults in India keeping "brand love" as a mediator. A structured questionnaire was employed to collect the primary data from adults having non-life insurance products to analyze switching intentions and switching behaviors. The collected data were analyzed employing SPSS software and Hayes Process Model and appropriate statistical tools. The study results show that the switching intentions of adults vary based on their age, annual income, and education. Mean scores reveal that the lesser the age, the higher the intention to switch over. Further, based on annual income, adults who earn up to Rs 2 lakhs annually have more switching-over intentions (Mean score: 3.9719) followed by adults who earn Rs more than 2 lakhs to 5 lakhs annually (Mean score: 3.7590). Mean scores of education levels regarding switching intentions are higher among more educated adults and less among those who are qualified up to the school level.

Keywords insurance, non-life insurance, switching behaviors, switching intentions, brand love, barriers

JEL Classification G22, G41, G52, I13

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INTRODUCTION

The insurance sector has been one of the prominent sectors of the financial system. The insurance sector is more volatile (Arham et al., 2020). Insurance companies face severe competition, and they struggle to retain their customers. In the insurance sector, customers are very dynamic and looking for their advantage, especially in the non-life insurance sector. Non-life insurance sector includes vehicle insurance, health insurance, accident insurance, etc. To survive in the competitive business environment, insurance companies adopt a customer-centric approach. Competitive marketplaces are aimed at maximizing the welfare of customers (Bolhaar et al., 2009). Technology development leads to the emergence of a new market, new products and services, and new forms of business. In the insurance sector, technological innovations brought the emergence of InsurTech companies and customized insurance products (Fernando et al., 2019). Traditional insurance companies now need to face the competition of InsurTech companies as well. As the insurance sector has become a customer-centric sector, when the customers are not convinced with the products and services and service quality of the existing insurance com-

pany, they develop the intention to switch over to other insurance companies. This switching intention is more common in the non-life insurance sector because non-life insurance schemes are usually taken for a year and switching over cost is affordable. The switching intention issue is high in the general insurance sector (Arham et al., 2020). A switch-over decision in health insurance is the result of informed individual choices (Lako et al., 2020). Customer switching behavior is motivated by various factors, including financial incentives (Lako et al., 2020). Consumers tend to switch to products and services from other insurance companies that differ from person to person (Boonen et al., 2016). At the same time, "brand intimacy, brand commitment, brand passion, and brand trust" act as the switching barriers in the insurance sector (Amani, 2022). The insurance customers, especially general insurance customers intend to switch-over to another insurer when they have an advantage in terms of price, service, and benefits. There are many factors that affect the switching intentions of the insurance customers in addition to factors such as price, service, and benefits. Brand love, brand affinity, and brand loyalty are the variables that act as switching barriers, Therefore, this study aims at studying the mediating role of the relationship between switching intentions and switching behaviors of the insurance customers in India.

1. LITERATURE REVIEW

The existing research works on state of insurance sector, growth of insurance sector, switching intentions, switching behaviors, brand loyalty, brand love, brand attachment, and brand commitment in insurance sector are reviewed to identify the research gap. The Indian insurance sector is a developing one when compared to the western countries and insurance penetration and density are less in India (Ray et al., 2020). The total volume of the insurance business is still low in India (Ray et al., 2020). Consumer switching is a common practice in many industries, and the insurance sector is not an exception to consumer switching. Consumer switching is the process of ending a relationship with a specific company or brand (Kumar & Girish, 2021). Consumer switching is influenced by switching intentions (Farah, 2017). Many factors make up the mindset of consumers either to be loyal to the brand or to quit the brand (Sivakumaran & Peter, 2020). Customers who are not loyal tend to switch over to the brand (Hidayat et al., 2021). Switching intentions lead to switching behavior in the insurance sector too (Sivakumaran & Peter, 2020). Switching intentions are shaped by the attitudes of individuals (Olsson & Gall, 2012). A significant contributor to the switching intention is service quality (Arham et al., 2020). Switching behavior in the insurance sector is manifested by several factors such as pricing, inconvenience, service failure, competition, and ethical issues (Njite et al., 2008). Perceived relevance and service quality lead to attitude formation (Njite et al., 2008). Tech-based service innovation is one of the significant contributors to the switching behavior of customers (Fernando et al., 2019). By switching from one brand to another brand, customers indirectly insist on good service and effective care at an affordable cost (Boonen et al., 2016). Website features play an important role in retaining customers (Lee et al., 2003). Thus, when insurance customers are not convinced with the service quality, pricing strategy, and type of product, the consumers develop a switch-over intention. Further, the availability of better insurance products in the market, competitors' lucrative strategies, and financial incentives contribute to switching intentions of insurance customers. However, certain factors serve as barriers to switching behavior in the insurance sector. Maintaining an existing customer is cheaper than getting a new one (Fernando et al., 2019). Customer satisfaction, brand commitment, and switching costs are the variables that affect customer retention (Lai et al., 2011). Switching barriers are strategies developed by competitors to retain their customers (Amani, 2022). Switching barriers are the variables that make the customers' intentions to change the insurer an expensive decision (Marcos, 2018). There are various switching barriers, including psychological barriers, social barriers, and financial barriers (Amani, 2022). Insurance terms are the switching barriers in the insurance sector (Roos et al., 2004). Insurance switching over cost can be a barrier as well (Hendriks et al., 2010). Switching costs include "search, time, transaction, monetary, emotional, cognitive, and psychological barriers" (Farah, 2017). Trust, service quality and customer satisfaction are also switching bar-

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riers (Kumar & Girish, 2021). The service providers adopt the barriers as marketing strategies to circumvent the switching intentions (Olsson & Gall, 2012). Brand intimacy, brand trust, brand commitment, brand passion, brand attachment, brand love, and brand loyalty are the barriers to defection (Njite et al., 2008). Brand loyalty serves as a switching barrier in the health insurance sector (Hendriks et al., 2010). In India, customer switching intentions and switching behavior in the insurance domain are limitedly researched. Further, barriers to switching intentions and behavior are less focused. Based on the research gap identified, this study aims to analyze the mediating role of brand love in switching intentions and switching behaviors of adults in the non-insurance sector in India. Brand love refers to the emotional attachment of customers to the brand (Zhang et al., 2020). Measures of brand love are "brand commitment," "brand closeness," and "brand enthusiasm" (Zhang et al., 2020). "Brand intimacy, brand commitment, and brand passion" are the measures of brand love (Amani, 2022). Based on the review of the existing research works, it is identified that various factors determine switching intentions and switching behaviors of customers in the insurance sector. However, there are limited research works are carried out in India on switching intentions and switching behaviors in non-life insurance sector. So, this study aims at studying the relationship between switching intentions and switching behavior in the non-life insurance sector in India keeping brand love as a mediator in the stated relationship.

2. RESEARCH METHODOLOGY

2.1. Research framework

A survey method of research is carried out and the primary data are collected from adults in Bangalore, India. A structured questionnaire is developed and used to collect the primary data. This study is a cross-sectional study.

2.2. Sampling framework

Adults in India constitute the population of this study. Adults in Bangalore are the target population. A judgment sampling technique is employed to gather the primary data. Adults' population in Bangalore is more than 6 million. When the population is more than 10 lakhs, the sample size, at a 95% level of significance with a 5% margin of error, is 384 (Krejcie & Morgon, 1970).

2.3. Measurements

Scales used to measure the core variables of the study are presented here. Customers' switchover intentions are measured by service quality, pricing, insurance terms, competitors' strategy, and subjective norms. Brand love is measured by brand commitment, brand closeness, and brand enthusiasm (Zhang et al., 2020). Switchover behavior is assessed by three items such as "I spend more time to get a new insurance product better than my existing insurance product", "I prefer a better service quality and pricing than the previous one", and "I am ready to spend more to get the good insurance product". Switchover intentions, switching behaviors, and brand love are measured in five-point Likert scale statements. The questionnaire developed has questions to document the personal characteristics of the sample adults such as gender, age, occupation, annual income, and education.

2.4. Pilot study

Reliability scores (α scores) of the variables such as switching intentions, switching behavior, and brand love are 0.925, 0.712, and 0.921, respectively.

3. RESULTS AND ANALYSIS

The data collected from the main study are analyzed. Tests of normality reveal that switchover intentions, switching behaviors, and brand love is not statistically normal. Personal characteristics of the sample adults are presented here. 63% of the sample units are male and the rest are female. 58.9% of the respondents are Gen Y, 29.2% of the respondents are Gen X, 6.3% are baby boomers, and 5.7% are millennials. 46.4% of the respondents work in the private sector, and 39.8% have their own business, 89.3% of the respondents earn an income of up to Rs 5 lakhs. 62.2% of the sample units are qualified for the undergraduate degree. Differential analysis is presented below.

Table 1. Changes in switching intentions

Source: Primary data.

Factors	P-value	Result
Gender	0.398	NS
Age	0.029	S
Occupation	0.323	NS
Annual income	0.001	S
Education	0.000	S

Note: NS represents "Not Significant", and S denotes "Significant".

Switching intentions of the sample units significantly differ based on age, annual income, and education of them. However, switching intentions do not significantly vary based on gender, and occupation (Table 1).

Table 2. Changes in switching behavior

Source: Primary data.

Factors	P-value	Result
Gender	0.593	NS
Age	0.529	NS
Occupation	0.503	NS
Annual income	0.467	NS
Education	0.229	NS

Switching behaviors of the sample units do not significantly vary based on gender, age, occupation, annual income, and education (Table 2). So, switching behavior is the same across adults irrespective of their gender, age, occupation, annual income, and education.

Table 3. Changes in brand love

Source: Primary data.

Factors	P-value	Result
Gender	0.943	NS
Age	0.930	NS
Occupation	0.131	NS
Annual income	0.000	S
Education	0.024	S

Brand love perceptions of the sample units significantly differ based on their annual income and education. However, brand love perceptions do not significantly vary based on gender, age, and occupation (Table 3).

Table 4. Correlation matrix

Source: Primary data.

Variable	Switching Intention	Switching Behavior	Brand Love
Switching Intention	1	–	–
Switching Behavior	0.369	1	–
Brand Love	0.080	0.338	1

The relationships among core variables of the study such as switching intentions, switching behavior, and brand love are analyzed using Kendall's Tau correlation, and the results are presented in Table 4. The correlation matrix notifies that switching intentions, switching behavior, and brand love are positively related to each other. The switching intentions of the sample are positively but weakly related to brand love. Switching intentions and switching behaviors are positively and moderately related to each other. Switching behavior and brand love are also positively and moderately related to each other.

The mediating role of brand love in the relationship between switching intentions and switching behaviors is measured using the PROCESS model – 4 (Hayes, 2012).

Table 5. Model summary

r	r^2	MSE	F	P
0.1708	0.1122	0.7422	112.1285	0.000

Note: Dependent variable: Brand Love.

Tables 5 and 6 show the impact of switching intentions on the mediator (brand love) and model fit. Model fit is significant (Table 5). Switching intentions significantly affect brand love perceptions (p-value: 0.000). Switching intentions account for an 11.22% variance in brand love perceptions.

Table 6. Tested model

Particulars	Coefficients	SE	t	P
Constant	3.0819	0.2905	10.6103	0.000
Switching intentions	0.3215	0.0346	09.8547	0.000

Note: Dependent variable: Brand Love.

Tables 7 and 8 reveal the mediating effect of the model. Table 7 shows that the model is significant.

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42.60% variance in switching behavior is contributed by switching intentions and brand love perceptions.

Table 7. Model outline

r	r^2	MSE	F	P
0.6527	0.4260	0.3565	141.3574	0.000

Note: Dependent variable: Switching behavior.

Table 8 shows the impact of switching intentions and brand love perceptions on the switching behaviors of the sample units. Both switching intentions and brand love perceptions significantly affected switching behaviors of the sample units (p-value: 0.000). So, indirect effects from switching intentions to brand love (Table 6) and brand love to switching behaviors of the sample units (Table 8) are significant.

Table 8. Model coefficients

Particulars	Coefficients	SE	t	P
Constant	.5893	0.2291	2.8872	0.000
Switching intentions	0.6520	0.0511	12.7596	0.000
Brand love	0.3802	0.0355	10.7218	0.000

Note: Dependent variable: Switching behavior.

Table 9. Direct effect

Effect	SE	t	P
0.6520	0.0511	12.7596	0.000

The direct relationship between switching intentions and switching behaviors is significant, and the switching behavior is explained by 65.20% (Table 9). The total indirect effect of brand love in switching intentions and switching behavior relations is 11.28%. The indirect relation is significant as the p-value is 0.000

Table 10. Indirect effect

Mediator	Effect	SE	P
Brand love	0.1128	0.0324	0.000

Research results presented in Tables 5 to 10 show that switching intentions significantly affect the switching behaviors of the sample units. Further, the tables show that brand love significantly mediates the switching intentions to the switching behavior of adults in the non-life insurance sector.

4. DISCUSSIONS

The study results exhibit that the switching intentions of adults vary based on their age, annual income, and education. Mean scores reveal that the lesser the age, the higher the intention to switch over. Further, adults who earn up to Rs 2 lakhs have more switching-over intentions (Mean score: 3.9719) followed by adults who earn more than Rs 2 lakhs to 5 lakhs (Mean score: 3.7590). Mean scores of education levels regarding switching intentions are higher among adults who are more educated and less among those who are qualified up to the school level. Switching intentions vary based on adults' personal characteristics. This result vouches the finding of Hendriks et al.'s (2010) study that mentions that switching intentions vary based on age and gender (Hendriks et al., 2010). But switching behaviors of adults do not vary based on the personal characteristics of adults. Brand love perceptions vary based on annual income and education. Mean scores of annual incomes about brand love show that the higher the income, the higher the love for the brand, and the lower the income, the lesser the love for the brand. Switching intentions and switching behaviors of adults are positively and moderately related. This relationship between switching intentions and switching behaviors confirms the result of Olsson and Gall's (2012) study that mentions that switching intentions and switching behaviors are related (Olsson & Gall, 2012). So, it can be understood that switching intentions result in switching behavior in the non-life insurance sector in India. However, switching intentions do not relate to brand love strongly. The study results convey that the switching intentions of adults affect switching behaviors by 42.60%. Further, brand love mediates the impact of switching intentions on switching behavior and the indirect effect of switching intentions on switching behavior is brought down to 12.23%. Thus, brand love acts as a switching barrier in the Indian non-life insurance sector. This result confirms the results of the study by Bagozzi et al. (2017), which states that brand love mediates the relationship between intention and behavior (Bagozzi et al., 2017). Mediating effect of the study goes with the result of the study by Zhang et al. (2020) that mentions that brand love predicts customer behavior (Zhang et al., 2020).

Non-life insurance companies may formulate strategies that promote "brand intimacy, brand commitment, and brand passion", which are components of brand love. Brand building exercises are to be given priority as brand love retains customers and acts as a switching barrier. Further, brand love indicator shows that Indian adults are brand conscious.

CONCLUSION

This paper aims to measure and analyze customers' switching intentions and behaviors of adults in the non-life insurance sector in India keeping a switchover barrier (Brand love) as a mediator. The study results show that switching intentions are higher among those adults who are older, earn less, and are more qualified. Switching behavior does not vary on the personal characteristics of adults. The higher the income, the higher the love for the brand. Switching intentions directly affect the switching behaviors of adults. Further, brand love mediates the relationship between switching intentions and switching behaviors of adults significantly. The study concluded that the intention of adults to switch one non-life insurer to another non-life insurer varies based on their personal characteristics. In addition, the study has found that adults' switching behaviors are affected by their switching intentions. Brand love is a barrier to the switching behaviors of adults in the non-life insurance sector in India.

AUTHOR CONTRIBUTIONS

Conceptualization: Arun Kumar N., Suresha B.
Data curation: Arun Kumar N., Girish S., Mahesh E.
Formal analysis: Arun Kumar N., Suresha B., Mahesh E.
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Project administration: Arun Kumar N., Girish S.
Software: Arun Kumar N., Girish S.
Supervision: Arun Kumar N., Girish S., Suresha B.
Validation: Arun Kumar N.
Visualization: Mahesh E.
Writing – original draft: Girish S., Suresha B., Mahesh E.

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