Analysis on Factors Influencing Customers Repurchase Intention of Insurance Policy: A Study of Health Maintenance Organization Providers in General Santos City

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ABSTRACT

This study examines the factors influencing customers repurchase intention of health insurance policies from Health Maintenance Organization (HMO) providers in General Santos City. With a focus on service quality and customer satisfaction, the research explores the relationship between these factors and customers' intention to repurchase their health insurance policies.

Using a quantitative approach, data were collected from 315 respondents through surveys, focusing on key dimensions such as tangibility, reliability, responsiveness, assurance, and empathy. The results indicate a moderate yet significant correlation between service quality perception and repurchase intention, with service quality contributing 46.6% to the variation in repurchase behavior.

Additionally, customer satisfaction was found to have a significant impact, contributing 43.7% to repurchase intention. The study concludes that enhancing service quality and prioritizing customer satisfaction are crucial for increasing customer retention and repurchase intention. The findings offer valuable insights for HMO providers in improving service strategies to foster customer loyalty and satisfaction in the highly competitive health insurance market.

Keywords: Service Quality, Tangibility, Reliability, Responsiveness, Assurance, Empathy, Customer Satisfaction, Access Quality, Infrastructure Quality, Problem Solving Quality, Credibility, Repurchase Intention

INTRODUCTION

Not having health care insurance posed numerous challenges such as lack of access to, and delays in receiving treatment faced by those who are uninsured, which results in worse health and financial burdens on both uninsured individuals and their families (Bovbjerg & Hadley, 2020). Insurance companies from the U.S. have historically cornered the global insurance market share by a wide margin; China is second, but with close to one-fifth of that of the U.S., followed by UK, Germany, Japan and France whose insurers are ranked among the largest according to their market capitalization (Rudden 2023).

In the Philippines, ranks as the second most expensive country in Southeast Asia based on cost of medical treatment, according to Mercer Marsh Benefits 2019 Medical Trends Around the World (Chanco, 2019). Private company PhilhealthCare Inc. (PhilCare) funded a survey that uncovered the country is perceived as lagging far behind other countries in terms of its state of wellness and health compared to others (CEDTyClea, 2019). Around 37%, or close to 500 people taking from their savings to pay for the bills and 25% of patients borrowed money from friends and family, whereas only 15% was able to use their health insurance to cover fees medium (Ordinario,2019). While the country already requires that people have health insurance through Philhealth, its coverage is not sufficient (Adrian, 2020). Many Filipinos are anxious about their health and most consider the cost of medical care a top concern to their overall well-being (Ordinario, 2019).

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Health Maintenance Organization (HMO) is a kind of health insurance plan that provides medical service through the physicians working in or being contracted by the HMO (Company, 2023). The main strengths are cost and quality of care. Those who choose HMO plans pay less in premiums than those with traditional health insurance, and therefore is capable to utilize better healthcare services because the providers work directly with the organization (Hayes, 2023). Though HMOs can provide cost-saving compared to other forms of insurance, they narrow clients' choice of health care providers and facilities (Davis 2024).

Due to the influx of many HMOs in General Santos City, customer retention is challenging. According to Rahman et al. (2014), the challenge for service companies is establishing customers' repeated purchase behavior and their potential to repurchase. According to (Kumar 2024), acquiring a new customer is five to seven times more expensive than retaining one.

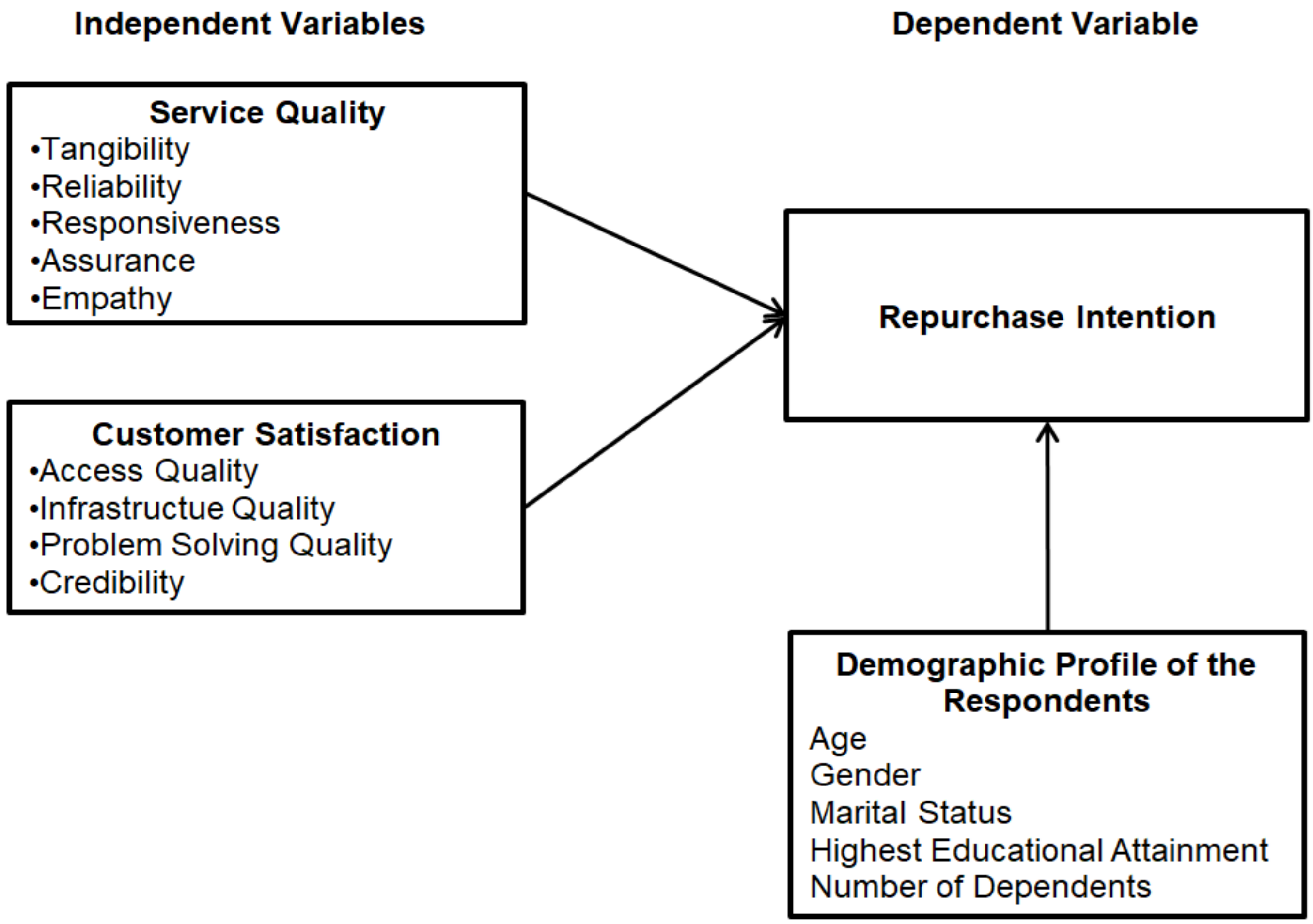
This study aims to add to the body of knowledge which aims to explore the customer repurchase intention of health care insurance in General Santos City. Following the suggestions of previous authors such as in Rahman et al. (2014) study of the repurchase intention of healthcare insurance products in Malaysia, who recommended that the causal relationship between customer satisfaction and repurchase intention be tested in a variety of countries to ascertain the validity of findings from their research. Hence, this research integrates service quality perceptions with repurchase intentions.

Hypotheses:

$H_0$1. There is no significant relationship between service quality perception and customer repurchase intention.

$H_0$2. There is no significant relationship between customer satisfaction and customers repurchase intention.

Conceptual Framework



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This research is based on two core constructs, namely service quality and customer satisfaction. Perception of service quality involves dimensions, such as tangibles, reliability, responsiveness, assurance and empathy. Tangibles are the physical environment that is seen being including updated equipment, attractive facility, and appearance of staff. Reliability is all about roadsides availability, clear contracts, claims settlement on time and a willingness to solve customers' problems. Responsiveness centers around timely responses to questions and assistance. Assurance includes safety for the customers, employee confidence, politeness and knowledge. Good will is made up of personal service, easy hours of operation, individual attention and special help.

The second independent variable, customer satisfaction, as well has been measured in terms of access quality, infrastructure quality, problem-solving quality, and credibility. Access quality evaluates the availability of services for customers including provider locations and hours of operation. Quality of infrastructure includes up-to-date equipment, facility appearance, and materials used in services. Problem solving quality covers how complaints are resolved and suitability of resolution. Credibility estimates honesty, reputation and transparency of contract.

The dependent variable for this study is repurchase intention, which represents the probability that consumers will continue to hold health insurance or investment contracts with the HMO. This variable represents the loyalty and satisfaction of customers, which is influenced by perceived service quality and customer satisfaction.

RELATED LITERATURE

Health Maintenance Organization (HMO)

Health maintenance organizations (HMOs) are expected to follow the standard principles of health insurance. They include principles of revenue generation, risk pooling services purchase and benefits design. It is a system of advance payment where every member pays a predetermined amount at regular intervals and all parties concerned pool resources that would be used by Health Maintenance Organizations (HMOs) to pay for medical expenses on behalf of the person who has fallen ill or requiring care (Yusuf, 2023). In the Philippines, HMOs play an important role in the healthcare system as they provide financial protection for medical expenses and a safety net against unexpected financial losses caused by severe illness, operating under the philosophy of receiving premium or contributions for promised benefits in future under contract (Fronteras, 2021).

Service Quality Perception

Service quality is defined as excellent (above expectations), good (meets expectations) and poor (below expectation) when the customer's experience level exceed/ meet or falls below their expectations respectively), with service evaluation of customers being influenced by prior encounters of service and price, values and personal unique features related experiences (Wilson et al., 2019). Service quality is recognized as an important factor that affects repurchase intention (Yunus et al., 2022). When a customer is satisfied with the services, they are more likely to buy products or services in future. The company that is able to guarantee the customer's satisfaction with quality rendered, tend to generate a consumer desire to repurchase from a service provider (Mahendrayanti & Wardana, 2021; Zeithaml et al., 1996). To improve profitability, providers should establish loyalty based on perceived service values (Nguyen (2021). This also aligns with the study conducted by Ellitan et al. (2022) which showed that good service quality does not significantly affect customer repurchase intention as this factor is considered normal in-service industries. The study of Jasin et al. (2023) also revealed that service quality has no positive and significant effect on repurchase intention in small and medium enterprises in Indonesia.

Customer Satisfaction

The feeling of fulfillment and satisfaction encourages customers making repeat purchase intentions (Ellitan et al., 2022). A crucial element especially in the insurance industry where business is reliant on the services provided by the employees. The term satisfaction, as a psychological phenomenon has taken on varied meanings and definitions. Sometimes, also perceived as a person’s opinion or evaluation towards an object or incident, which is developed by their experiences over time (Ramadhan & Soegoto, 2020). In Aladwan et al. (2021) study

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on the effect of patient satisfaction on patient loyalty at Mafraq Hospital in Jordan, and found that patient satisfaction has significant impact on customer loyalty and satisfaction was the greatest determinant of customer loyalty. This emphasises the necessity of putting patient satisfaction at the top of hospitals' agenda thereby achieving loyalty. The research suggests offering hospital surveys measure of consumer satisfaction and having a policy for service recovery that can help in handling complaints from patients. However, previous study by Bernarto et al. (2019) suggests that customer satisfaction does not necessarily lead to positive repurchase intention of consumer.

Research Design

The study is a quantitative in nature, using correlations and descriptive design. The aim is to quantify and measure specific dimensions on the service quality perception, customer satisfaction and customers repurchase intention in HMOs. The method is used to systematically acquire and analyze numerical data to gain a structured insight into the phenomena being researched.

The descriptive research design additionally enables the detailed description and exploration of service quality perception, customer satisfaction and customers repurchase intention. Following this approach, the study intends to have a comprehensive view of service quality perception, customer satisfaction and repurchase intention among existing customers of HMOs.

The research is based upon correlational research that is used to determine potential associations between service quality perception and customers repurchase intention, and customer satisfaction and customers repurchase intention. This framework makes it possible to explore how each factor is related to the others, and gives important understanding on the relationships of other dimensions among HMOs in General Santos City.

Respondents of the Study

This study involved 315 respondents who are HMO members at the time of conduct. This ensures that they can answer the questionnaire more accurately and timely. The following are the criteria for selecting the respondents for the study:Must be between 18 and 60 years old; must be a resident of SocSarGen (South Cotabato, Sarangani Province, and General Santos City; and must be currently insured under HMO. Only individuals 18 to 60 years old were included in the age span of respondents. This decision was based on results from a study by Andrews and Herzog (1986) which showed evidence for decrease in the construct validity of measurement as respondent age increased.

Data Analysis and Interpretation

In order to interpret the data as well as to extract useful information, the researcher computed a weighted average based on questionnaire responses. The weighted average is the average of an answer that accounts for its importance. A value is calculated for every answer by multiplying each response with the corresponding weight and summing the results. At the same time, the sum of all weights is calculated. Finally, the researcher interpreted results on a five-point Likert scale.

Measurement of Data Analysis and Interpretation

Rating	Range Interval		Response
	From	To	
1	1.00	1.80	Strongly Disagree
2	1.81	2.60	Disagree
3	2.61	3.40	Neutral
4	3.41	4.20	Agree
5	4.21	5.00	Strongly Agree

Table above shows the interval of each rating and response anchor of the service quality perception, customer

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satisfaction, and customers repurchase intention. Weighted means are important for calculating correlations and interpreting the association between variables. In the current investigation, the Pearson R (Pearson correlation coefficient) was used as principal statistical technique to determine relationships among variables.

Qualitative Interpretation of Service Quality Perception, Customer Satisfaction, and Customers Repurchase Intention

Rating	Range Interval		Qualitative Interpretation	Description
	From	To		
1	1.00	1.80	The level of service quality perception, customer satisfaction, and repurchase intention is Very Low.	Very Low suggests that current policyholders perceive the service quality of the HMO as inadequate, leading to dissatisfaction with their healthcare experience, and resulting in minimal intention to renew their policy.
2	1.81	2.60	The level of service quality perception, customer satisfaction, and repurchase intention is Low.	Low indicates that current policyholders perceive the service quality of the HMO as falling below expectations, resulting in a low level of satisfaction with their healthcare experience and showing limited intention to renew their policy.
3	2.61	3.40	The level of service quality perception, customer satisfaction, and repurchase intention is moderate	Moderate suggests that current policyholders perceive the service quality of the HMO as acceptable, resulting in a balanced level of satisfaction with their healthcare experience and showing a willingness to consider renewing their policy, though not with strong conviction.
4	3.41	4.20	The level of service quality perception, customer satisfaction, and repurchase intention is high.	High suggests that current policyholders perceive the service quality of the HMO as excellent, resulting in a significant level of satisfaction with their healthcare experience. They demonstrate a strong intention to renew their policy, indicating a considerable level of commitment and satisfaction with the services provided by the HMO.
5	4.21	5.00	The level of service quality perception, customer satisfaction, and repurchase intention is very high.	Very high indicates that current policyholders perceive the service quality of the HMO as outstanding, resulting in an exceptional level of satisfaction with their healthcare experience. They exhibit an extremely strong intention to renew their policy, showcasing an exceptionally high level of commitment and satisfaction with the services provided by the HMO.

The qualitative interpretation of the service quality perception, customer satisfaction and customers repurchase intention with the interval of rating and response anchor is presented on Table above.

RESULT

Demographic Profile of the Respondents

This section discusses the result on the demographic profile of the respondents who customers of HMO's and have been receiving services from their respective HMO companies.

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Variable	Frequency	Percentage
Age		
49 and older	14	4.44
39-48	59	18.73
29-38	108	34.29
18-28	134	42.54
Gender		
Male	125	39.68
Female	188	59.68
Nonbinary	2	0.63
Marital Status		
Single	162	51.43
Married	131	41.59
Widow/Widower	4	1.27
In Domestic Relationship	18	5.71
HMO Provider		
Ameridea Health	1	0.32
Avega Managed Care Inc.	19	6.03
Asianlife & General Assurance Corp	1	0.32
Cocolife	19	6.03
Etiqa Life and General Assurance	17	5.4
Inhouse	1	0.32
Intellicare	13	4.13
Life & Health HMP, Inc.	40	12.7
Maxicare Healthcare Corporation	139	44.13
Medicard Philippines, Inc.	14	4.44
Medicare Plus, Inc.	15	4.76
Philcare Health Plan	31	9.84
ValuCare Health	5	1.59
Highest Educational Attainment		
Doctorate Degree	10	3.17
Master’s Degree	10	3.17
College	273	86.67
Secondary	22	6.98
Number of Dependents		
More than 4	4	1.27
3 to 4	32	10.16
1 to 2	125	39.68
None	155	49.21
Total	**315**	**100**

The majority of respondents were aged 18-28 (42.54%). Most participants were female (59.68%), single (51.43%), had completed a college degree (86.67%), and had no dependents (49.21%). Maxicare Healthcare Corporation dominated the sample with a 44.13% market share.

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Level of Service Quality

Indicator	WM	Description
1. Tangibility	4.12	Agree
2. Reliability	4.12	Agree
3. Responsiveness	4.11	Agree
4. Assurance	4.13	Agree
5. Empathy	4.12	Agree
Over-all Mean	**4.12**	**Agree**

Legend: 4.21-5.00 - Strongly Agree, 3.41-4.20 – Agree, 2.61-3.40 – Neutral, 1.81-2.60 Disagree, 1.00 – 1.80 Strongly Disagree

The overall perception of service quality was rated "High" with a mean score of 4.12. Among the five dimensions, Assurance received the highest mean score of 4.13, while Responsiveness was the lowest at 4.11.

Level of Customer Satisfaction

Indicator	WM	Description
1. Access Quality	4.08	Agree
2. Infrastructure Quality	4.09	Agree
3. Problem Solving Quality	4.10	Agree
4. Credibility	4.16	Agree
Over-all Mean	**4.11**	**Agree**

Legend: 4.21-5.00 - Strongly Agree, 3.41-4.20 – Agree, 2.61-3.40 – Neutral, 1.81-2.60 Disagree, 1.00 – 1.80 Strongly Disagree

The overall customer satisfaction level was "High" with a mean score of 4.11. Credibility was the highest-rated indicator (Mean = 4.16), while Access Quality was the lowest (Mean = 4.08).

Level of Customer Repurchase Intention as Perceived by the Respondents in General Santos City

Indicator	WM	Description
1. I intend to continue to purchase, at least the same health care insurance policy over the next 12 months.	4.17	Agree
2. I intend to continue to contribute, at least the same amount, to personal healthcare from my present financial services company over the next 12 months.	4.19	Agree
3. With all my considered, I would likely to actually purchase, at least the same policy, of health care insurance over the next 12 months.	4.21	Strongly Agree
4. If I had the chances I will continue to purchase, at least the same Healthcare insurance, over the next 12 months.	4.32	Strongly Agree
Mean	**4.22**	**Strongly Agree**

Legend: 4.21-5.00 - Strongly Agree, 3.41-4.20 – Agree, 2.61-3.40 – Neutral, 1.81-2.60 Disagree, 1.00 – 1.80 Strongly Disagree

Customers exhibited a "Very High" repurchase intention, reflected by an overall mean score of 4.22.

Service Quality Perception and Customers Repurchase Intention of HMO Services in General Santos City

Variables Correlated	r_s	r^2	p-value	Extent of Relationship	Remark
Service Quality Perception and Customers Repurchase Intention of HMO Services	.683	.466	.000	Moderate	Significant

There was a moderate, positive, and statistically significant relationship between service quality perception and repurchase intention (r = .683, p < .001). Service quality accounted for 46.6% of the variation in repurchase intention ($r2$ = .466).

Relationship Between Customers Satisfaction and Customers Repurchase Intention of HMO Services in General Santos City

Variables Correlated	r_s	r^2	p-value	Extent of Relationship	Remark
Customers Satisfaction and Repurchase Intention of HMO Services	.661	.437	.000	Moderate	Significant

There was a moderate, positive, and statistically significant relationship between customer satisfaction and repurchase intention (r = .661, p < .001). Customer satisfaction accounted for 43.7% of the variance ($r2$ = .437).

Factors Influencing Repurchase Intention

Predictor	Estimate	SE	t	p
Intercept	0.508	0.1171	4.34	<.001
Service Quality	0.384	0.0671	5.72	<.001
Customer Satisfaction	0.519	0.0645	8.05	<.001

Multiple regression analysis showed that both Service Quality (estimate = 0.384, p < .001) and Customer Satisfaction (estimate = 0.519, p < .001) significantly influenced repurchase intentions. Customer Satisfaction exhibited a greater influence than Service Quality

CONCLUSION

The findings reject the null hypotheses, confirming that both perceived service quality and customer satisfaction significantly and positively influence the repurchase intention of healthcare insurance policies. The demographic data suggests a strong need for healthcare insurance packages tailored to young, single professionals who prioritize financial security against health emergencies. While the overall service quality was rated highly, the lower scores in responsiveness highlight a need for HMOs to improve the speed of service delivery. Similarly, while customer satisfaction was strong, the relatively lower ratings for access quality suggest that HMOs must focus on providing more convenient physical locations and operating hours to process transactions faster.

RECOMMENDATION

Policy holders. Policy holders may use their right as customers to share insights about what products and services needs to attention. By actively and proactively participating in providing feedbacks and surveys, HMOs will know the areas that needs improvement especially with the changing demands of the market. This will also provide HMOs relevant insights which are customer-centric allowing them to adjust and innovate their service offerings.

To the HMO Companies. HMO companies may consider extending their operating hours to cater more customers especially those who cannot have consultation during regular working hours. Extending accessibility through putting satellite offices may be considered to cater more customers who are living from remote areas. HMO could explore more ways to address customer inquiries and complaints more effectively by providing round the clock customer representatives who can immediately provide solution to customer concerns. Lastly, HMOs should continue providing training to staff and employees on how to dress professionally to foster positive first impression.

To the Agents. The agents who have direct contact with the policy holders may find effective ways to communicate the contract effectively to customers such as conducting a meeting before and after the purchase. This is to ensure that the customers have clear understanding about the scope and the extent of the benefits from the insurance purchase. Ensuring clear communication about the policy will help in creating an honest and transparent transaction minimizing customer complaints and increasing repurchase intention.

To Future Researchers. Future studies may expand the scope of this study to other regions to know how repurchase intention differs depending on the location. This study only explored the relationship between service quality perception and customer satisfaction on customer repurchase intention. Future studies may explore other variables which could have significant influence towards repurchase intention such as the impact of applied technologies and aftersales service. Exploring on the challenges of policy holders may also provide practical insights to HMOs on what to improve to better serve customers with outstanding service.

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