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## Customer Relationship Management Practices and Clients' Satisfaction: Lessons from Ghana's National Health Insurance Scheme (NHIS)

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### Key Words

Customer relationship management  
Clients' satisfaction  
Gender  
National Health Insurance Scheme  
PLS-SEM  
Ghana

### Abstract

*The study sought to examine the role of gender in the relationship between customer relationship management (CRM) practices and clients' satisfaction by drawing evidence from Ghana's National Health Insurance Scheme (NHIS). This study used the explanatory correlational research design and gathered data from 271 clients of the NHIS. The partial least squares structural equation modelling (PLS-SEM) technique was adopted to test the research hypotheses. The results revealed that the CRM practices, i.e., communication, conflict handling and commitment except trust, had a significant positive relationship with clients' satisfaction. The findings again established that gender does not moderate the link between CRM practices and clients' satisfaction. The current study presents useful findings, which can be utilised by managers towards the development and implementation of the CRM practices that will lead to client satisfaction. Considering that client satisfaction is commonly cited in the literature as a prerequisite for gaining customer loyalty, the results of the study are essential for the advancement of profitable relationships with clients. The findings have called for some reflections on the factors that account for client satisfaction for the services of the NHIS in Ghana. The study also helps to deepen understanding of the role gender plays in CRM practices and clients' satisfaction link in the NHIS of Ghana.*

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### Introduction

The pressure from the competitive business environment, especially in the service sector, has exacerbated the importance businesses attach to their clients (Santouridis & Veraki, 2017). Customer relationship management (CRM) has, therefore, become a strategic imperative through which firms customize their offerings for the satisfaction of clients' needs and preferences (Alshurideh, 2022; Meyer & Schwager, 2007; Mithas et al., 2005). CRM routed from the principles of relationship marketing (RM) (Huang et al., 2010; Sheth & Parvatiyar, 2002) is thus concerned with firms establishing lasting beneficial exchanges with their clients. Therefore, for firms to ensure better deployment of CRM practices in their establishments, knowledge of their clients should not escape them. Businesses need to collect and integrate significant amount of client information through different channels for better understanding of their clients. The CRM approach concentrates on building unique

connections with individual clients for the purpose of securing and managing long-term relationships with them (Alshurideh et al., 2023; Zabliah et al., 2004). Consequently, CRM can be viewed as an opportunity for businesses to obtain needed client information to improve both the quality of their services and their relationship with clients (Kasim & Minai, 2009), which culminate into greater levels of client satisfaction. Through CRM, businesses would be able to offer diverse products to a single client over an extended period (Peppers & Rogers, 1993) and this may reduce the cost of frequent search for a new client.

According to Rafiki et al. (2019), CRM offers managers of establishments an opportunity to detect, monitor and satisfy client needs and requirements. To the authors, the aforementioned is facilitated through the personal treatment and personalization characteristics associated with CRM practices. These characteristics are the “soft” factors that establishments need for excellent service delivery to their clients (Rafiki et al., 2019). CRM, therefore, could be considered as an important resource whose usage by establishments could guarantee success as premised by resource-based view theory. CRM is mainly based on the belief that establishing a sustainable relationship with clients is the cornerstone for obtaining loyal clients who are much more profitable than non-loyal ones (Rafiki et al., 2019; Dowling, 2002). In this regard, the successful employment of CRM practices by businesses will be of great importance to them in generating higher revenues through satisfaction of clients' requirements (Santouridis & Veraki, 2017). According to Santouridis and Veraki (2017), attention given to clients' satisfaction in the literature is great because of benefits associated with its attainment. Therefore, the investigation of the possible implications of CRM practices on clients' satisfaction can provide service providers with vital information regarding the adoption and implementation of successful CRM practices. Ndubisi and Chan (2005) advanced that the CRM practices are nothing more than variables such as communication, trust, conflict handling and commitment. In the opinion of the authors, it is through these practices that service provider-client relationship can better be managed. However, there is dearth of information on these practices and their implications on clients' satisfaction, particularly in developing countries.

The issue of CRM practices is more pronounced in the health sector and its related fields. This is because the wellness of citizens of every nation has a tendency of improving the productivity of an economy. Hence, failure for health and its related establishments to entice citizenry to patronize their services would have dire consequences on an economy. It is unsurprising that the government of various countries are taking steps to improve the wellness of its citizens through investment in the health sector. It is in this regard that the government of Ghana introduced National Health Insurance Scheme (NHIS) as an alternative source of health care financing in 2003 with the aim of reducing the health burden of its citizenry, especially the poor. Health insurance as a complementary or alternative source of health care financing has become important in the developing world (McIntyre, 2007). It has been implemented as part of health reform programmes and strategies aimed towards providing effective and efficient health care for citizens, most especially for the poor and vulnerable (McIntyre, 2007). The goal of Health insurance schemes in many low and middle-income countries, most especially in the African continent, is universal coverage of the population.

Ghana was the first sub-Saharan African country to introduce NHIS in 2003 through an Act of parliament (ACT 650, Amended Act 852) and full implementation started in 2004. Under the NHIS amended Act 852 (2012), every Ghanaian is required to enroll in a health insurance scheme. Thus, understanding the enrollee's satisfaction level with the scheme is in order to effectively improve the scheme's implementation. Again, evidence of clients' satisfaction with the scheme's provision would help unravel the cause of frequent complaints from the Insured-persons on poor attitude and behaviour of service providers operating in the health insurance scheme (Alhassan et al., 2016). In a review of NHIS of Ghana by Alhassan et al. (2016), it was realized that there was a decrease in the enrollment and reenrollment rates of clients into the Scheme and this has a tendency of affecting the sustainability of the Scheme. The authors further indicated that lack of trust in the Scheme by the clients due to poor services and education, coupled with poor quality care received from the NHIS accredited health facilities are the causes of the decline in the enrollment and reenrollment rates. Meanwhile, researchers (Quach et al., 2020; Steinhoff et al., 2019; Thaichon et al., 2019) have established that solid relationship between service providers and clients could be achieved through CRM. Since service provider-client rapport is established through CRM (Huang et al., 2010; Lasrado, Thaichon & Nyadzayo, 2023), dearth of knowledge on its implication on clients' satisfaction should not be entertained. The paucity of investigation on the study's nexus could make establishments do away with CRM employment in their establishments (Rahimi & Kozak, 2017), thereby denying them of its numerous benefits. The current study contributes immensely to literature and practice by examining the implications of practices of CRM to clients' satisfaction and the role gender plays in such relationships. Studies (Kim et al., 2019; Bruwer & McCutcheon, 2017) have attempted to analyze the influence of gender on client satisfaction towards a service. In general, these scholars have asserted that males and females have different perceptions on satisfaction of service delivery

from organisations. Bhat and Darzi (2014) indicated that whereas women are more sensitive and interactional when assessing a service, men tend to display assertive attitudes in getting services of an organisation. Marinković et al. (2020) also argue that males are likely to subject themselves the “ethic of justice” by insisting on rules and rights to be followed by service providers than females. Thus, could gender play a role in the nexuses of this study? An empirical investigation is, therefore, needed to help ascertain this information. The aforementioned make the current study quintessential in determining the implications of CRM to NHIS clients' satisfaction. Thus, the current study is justifiable, as it would provide knowledge and information missing in the literature concerning the study's constructs in the NHIS' sector.

## **Literature Review**

### *Theoretical underpinnings*

Customer relationship management practices and client satisfaction path can be described through the lens of some theories, particularly relationship marketing and commitment-trust theories. Lewin and Johnston (1997) who pioneered the relationship marketing theory emphasised the need for businesses to pay critical attention to building and sustaining lasting relationships with clients. The authors proposed that relationship management relies on effective communication, trust, conflict handling and commitment on part of a business to connect with the client to meet the consumer requirements. Based on these prepositions, some other scholars (Gakii & Muriigi, 2019; Muhajji & Ngari, 2015; Möller & Halinen, 2000) have maintained that since the client is the “king” of every business, companies should strive to uphold the clients' interest through customer relationship management to meet the clients' demands. Furthermore, the study argues that within the commitment-trust theory (Morgan & Hunt, 1994), firms that stress on using marketing activities that are based on trust stimulate the tendency for clients to stay satisfied with the offerings of the firms. The client may, again, become committed and loyal to the patronage of the product of the company. Jeans et al. (2018) described trust as the confidence parties in the relationship have, that either parties would not do something harmful or risky to mar the relationship. Thus, the study anticipates that the continual efforts of businesses to attract clients' interest, trust and commitment to their offering glues satisfaction (Chen et al., 2017).

### *Client satisfaction*

Hansemark and Albinson (2004) defined satisfaction as an overall client attitude towards a service provider, or the difference between client expectation and client perception concerning the satisfaction of some wants, needs, desire or goals. Oliver (1981) defined satisfaction as a totality of psychological state of a person that arises in relation to their expectations. Several studies have posited that there are various elements that bear on the client's satisfaction, and these include: friendliness, courteousness, knowledgeable and helpful clients; competitive pricing; service quality; good value; and quick service (Javed et al., 2021; Lalla et al., 2015). Organisations are able to know what they are when expectations are joined with the client's prior emotional state regarding the consumption experience (Bolton et al., 2018). Winowatan et al. (2021) defined satisfaction as an individual feeling of pleasure or displeasure resulting from matching a product perceived performance with what clients expected. Client satisfaction eases the defection and it is positively connected with retention, purchase intention and loyalty (Aityassine, 2022).

### *Customer relationship management practices*

The term “customer relationship management” (CRM) was first used in a general sense by management scholars such as Peter Drucker and Theodore Levitt in the 1960s (Venoos & Madadiyekta, 2005). George et al. (2012) posited that CRM is a process of ascertaining client needs; comprehending and inducing client behaviour, making use of quality communication strategies to obtain and maintain clients' satisfaction. Apart from the fact that CRM entails handling clients and observing their behaviour, it also seeks to adjust client's behaviour, thereby leading to increase in the revenue of a company. Ogbadu and Usman (2012) posited that CRM deals with client data management and the management of client touch in order to maximise customer loyalty by building and maintaining profitable client relationships and delivering superior client value and satisfaction. CRM can also be seen as a business strategy which identifies profitable clients and prospective clients and devoting time and attention to expand such relationships with those clients (Kotler & Armstrong, 2008). Palto et al. (2018) assert that CRM ensures trust building, bond and connection between an organisation and a client with the aim of influencing a repeat purchase.

Scholars claimed that CRM practices encompass communication (Morgan & Hunt, 1994; Ndubisi & Wah, 2005), trust (Macintosh & Lockshin, 1997), conflict handling (Ndubisi & Madu, 2009) and commitment (Morgan & Hunt, 1994). Santouridis and Veraki (2017) viewed these elements as cardinal and must exist

between an institute and its consumers to attract satisfaction from the clients. Accordingly, there is evidence to show that efficient CRM practices are linked to increased levels of client satisfaction (Feinberg & Kadam, 2002). Because satisfaction is considered an immediate goal of clients, effective CRM practices will yield significant impact on their behaviours, such as retention, loyalty and then organisational profitability (Abdullateef & Salleh, 2013; Van Vuuren et al., 2012). In the same line, Wahab et al. (2011) found that the maximisation of client satisfaction and the reduction of complaints are among key outcomes of successful CRM performance.

#### *Communication and client satisfaction*

According to Zainuddin et al. (2017), communication is defined as the formal as well as informal exchanging and sharing of meaningful and timely information between buyers and sellers. Communication is an essential tool through which client and service provider relationships could be established (Mazikana, 2019). Negassa and Japee (2023) posited that through communication, firms could forge a long-lasting relationship with their clients. Communication in relationship marketing means keeping in touch with valued clients and providing timely and trustworthy information on services of a company (Ndubisi, 2007). It is, thus, one of the most important means of exchanging information about a product or service between the client and marketers. Ballantyne and Varey (2006) believe that communication is an activity based on dialogue and interaction between a client and the organisation within the marketing process that extends from production to post-purchase period.

Al-Hawary and Batayneh (2010) contend that communication is not only intended to achieve the purchase process, but also aims to clarify the quality of service or product and the extent of client satisfaction to the offering. Al-Hawary and AL-Smeran (2016) further asserted that communication among the members of the company and clients fosters the ability of the company to convey reliable information about new services to clients. Based on the relationship marketing theory, clients may perceive the service of an establishment as appealing and satisfying when relevant information and guidance about the services are effectively conveyed (Ogunnaiké et al., 2014). Other scholars (Santouridis & Veraki, 2017; Ndubisi et al., 2007) hold the view that communication serves as an interactive dialogue between companies and clients about service quality during pre-sale, sale, consumption and post-consumption phases. This process is usually persuasive because it creates an attractive image in the client's mind, which may lead the client to buy and deal with the organisation again (Aldaihani & Ali, 2018). Rasool et al. (2023) also posited that there is a positive relationship between communication and client satisfaction. In respect of the aforementioned arguments, the study proposed the hypothesis that:

*H1: Communication has a significant positive relationship with client satisfaction.*

#### *Trust and client satisfaction*

Trust has been touted as an essential element in building effective relationships between and among parties in an exchange (Rizan et al., 2014). The concept of trust has become pronounced in relationship because it boosts the confidence parties have in an exchange process (Minta, 2018). Kaveh (2012) described trust as one party's belief that one's needs would be fulfilled in the future by actions undertaken by the other party. It is regarded as the willingness to rely on an exchange partner in whom another has confidence (Hadjikhani & Thilenius, 2005). Although Roberts-Lombards (2011) noted that trust has been identified in several studies as an imperative element in developing relationships with clients, the overall intention is to improve client satisfaction towards a company's offering. In addition, the client's perspective on trust enhances satisfaction since consumers may not have doubt concerning the services they receive from service providers (Roberts-Lombard et al., 2013). In this regard, Leninkumar (2017) opine that clients will trust organisations which they perceive to be honest at providing essential and basic services. However, Lasrado, Thaichon and Nyadzayo (2023) posited that building trust between businesses could be complicated because of the growing influence of advancement in the technology. Technological development has brought to the fore barrier of physical contact among businesses and individuals and thus hampering the development of trust among partners. Notwithstanding this, if partners are committed to the agreements, they established for themselves, trust could be developed irrespective of the challenges posed by the technology.

Indeed, the clients feel satisfied with the service or product, and the organisation as a whole when they perceive the company through its employees as trustworthy and credible (Al-Hawary & Harahsheh, 2014). Mahmoud et al. (2018) argue that trust underpins relationship marketing and has a positive influence on customer loyalty, leading to client retention. Simarmata et al. (2017) pointed out that trust has a significant

positive impact on clients' satisfaction and retention. Santouridis and Veraki (2017) also assert that trust is the inclination to depend on a partner by having confidence within the partner. Although, the betrayal of this trust (by the supplier or service provider) can lead to client dissatisfaction and defection, Bowen and Shoemaker (2003) found that building clients' trust has an important role in ensuring client retention. Based on the above, this study argues that when the resources of the firm (i.e., personnel, technology and systems) are used in such a manner that the clients' trust, clients' satisfaction could be maintained and strengthened. Therefore, the study proposed that:

*H2: Trust has a significant positive relationship with client satisfaction.*

#### *Conflict handling and client satisfaction*

Taleghani et al. (2011) defined conflict handling as a supplier's ability to avoid potential conflicts, solve manifest conflicts before they create problems, and discuss solutions openly when problems do arise. Miyonga (2019) explained that conflict handling is explicitly a means of restoring and strengthening long-term relationships with clients and by extension fostering the satisfaction process of the clients. Although client complaint cannot be entirely avoided in the services industry and sometimes undesirable, they nonetheless serve as important sources of feedback to firms (Kuada & Hinson, 2014). According to Roberts-Lombard et al. (2013), the effectiveness of handling potential conflicts depends on the degree to which the different parties in the relationship engage in conflict-handling processes and their prior satisfaction with the relationship. Thus, organisations that encourage discontented clients to complain and empower employees to remedy the situation at the time and place of its occurrence have been shown to achieve higher revenues and greater profits (Mahmoud et al., 2018). Santouridis and Veraki (2017) also argue that successful conflict handling has a strong effect on client satisfaction and retention. In a study by Ndubisi and Wah (2005), they concluded that how conflict is handled would ensure either client retention or the client leaving for a competitor retail store. From the foregoing arguments, the study anticipated that:

*H3: Conflict handling has a significant positive relationship with client satisfaction.*

#### *Commitment and client satisfaction*

The commitment results from the client's trust in the organisation, and the quality of its services and products, and the ease of what it deals with (Aldaihani & Ali, 2019). This makes the client committed to the frequent purchase of services and products from the organisation. Al-Qudah and Al Rubaiee (2012) describe commitment as an implicit indicator of continuity in the success of the marketing relationship between the client and the organisation indefinitely. According to Kloub et al. (2017), commitment is the belief of one of the parties of the interactive relationship that the other party is continuing the relationship.

From the relationship marketing theory perspective, commitment is one of the important glues that holds understanding between parties tight and enhances the likelihood of customer loyalty and satisfaction (Ndubisi & Wah, 2005). Nguyen and Mutum (2012) opined that commitment is the most common dependent variable used in a buyer-seller relationship and an essential ingredient for successful and long-term relationships. This is because it arises from trust, shared values and the belief that partners will be difficult to replace. When there is a high level of commitment, parties to an exchange can achieve both individual and joint goals without fear of opportunistic behaviour (Al-Hawary & Alajmi, 2017). Clients make commitments to trustworthy partners, because commitment entails vulnerability and leaves them open to opportunism (Van Vuuren et al., 2012). It is, therefore, hypothesised that:

*H4: Commitment has a significant positive relationship with client satisfaction.*

#### *The moderating role of gender*

Studies (Kim et al., 2019; Bruwer & McCutcheon, 2017; Bruwer et al., 2013) have attempted to analyse the influence of gender on client satisfaction towards a service. In general, these scholars have posited that males and females have different perceptions on satisfaction of service delivery from organisations. Bhat and Darzi (2014) indicated that whereas women are more sensitive and interactional when assessing a service; men tend to display assertive attitudes in getting services of an organisation. Marinković et al. (2020) also argue that males are likely to subject themselves the "ethic of justice" by insisting on rules and rights to be followed by service providers than females. Unlike men, women may prefer to adhere to the "ethic of care" by emphasising relationships and compassion. In view of the above literature and discussions regarding the gender role in the

client satisfaction, it is assumed that there is a significant role of gender in influencing satisfaction. Thus, the study moderates the relationship between CRM practices (communication, conflict handling, commitment and trust) and clients' satisfaction in Ghana's Health Insurance Scheme, using gender. Pointing to the demands of clients to obtain expeditious services from Ghana Health Insurance Scheme, it makes the argument sound to examine how gender (i.e., male and female) could influence the nexuses. Hence, the study posed the underlisted hypotheses:

- H5a: Gender moderates the relationship between communication and client satisfaction.
- H5b: Gender moderates the relationship between trust and client satisfaction.
- H5c: Gender moderates the relationship between conflict handling and client satisfaction.
- H5d: Gender moderates the relationship between commitment and client satisfaction.

Figure 1 shows the conceptual model of the research aim and hypotheses of the study.

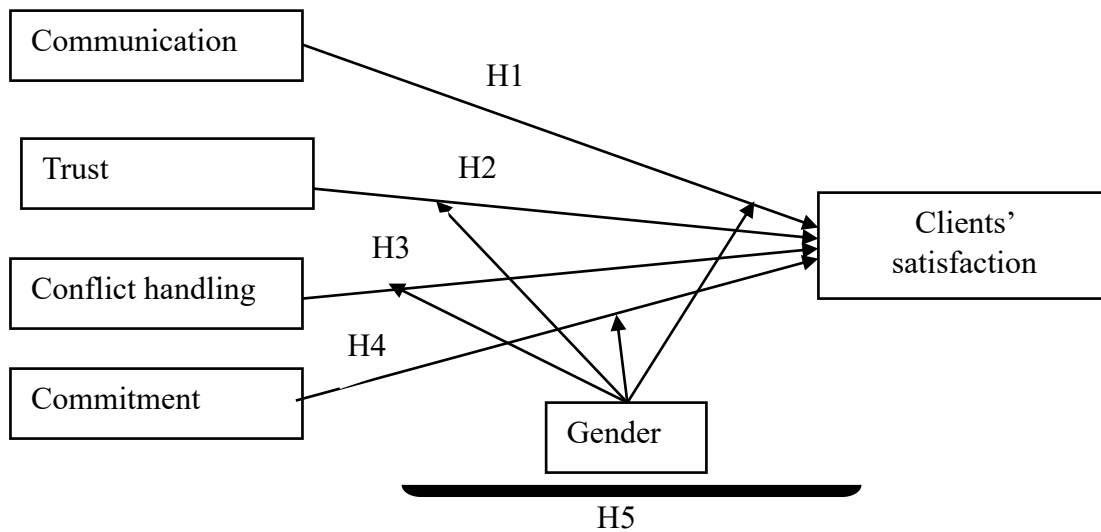


Figure 1: conceptual model of the role of gender in the link between CRM practices and clients' satisfaction

## Methods

The self-administered questionnaire was used to collect data from clients of the National Health Insurance Scheme in Cape Coast, Ghana. The centres of the scheme are places where clients can visit to register for membership, renew membership, replace their missing identification cards or receive education on services of the scheme. The researchers visited the Cape Coast centres to have the questionnaire administered for the data. The convenience sampling technique was deployed to gather data from 271 clients who visited the centres within the period. The convenience sampling was used because of the difficulty in ascertaining the identity of the respondents hitherto questionnaire administration (Saunders et al., 2016) and the sampling frame. Besides, it was impossible to obtain the total population of registered clients for the period since every day new members were enrolled into the scheme. Thus, a total of 400 survey questionnaires were sent out and 357 were received. However, 271 questionnaires were filled out and hence used for the analysis.

Out of the 271 respondents that took part in the study, majority of them were males (n=150, 55%), while their counterpart females were in the minority (n=121, 45%). Again, respondents' information regarding their age-range was also taken, majority (n= 143, 53%) of the respondents were between the ages of 20-25. This was followed by respondents who were below 20 years of age, thus (n=50, 18%). For those who were between the ages of 26-30, they were 29 in number, representing 11%. For the individuals who were between the age-range of 31-35, they were 18 in number, representing 7%, whereas age-range of 36-40 were 15 in number, representing 6%. Finally, respondents who were 51-60 were in a minority (n= 16, 5%).

*Measurement*

Measures of the variables used in the study were adopted from scales developed by previous scholars. The questionnaire items were sourced from different literature to suit objectives and setting of the study. Communication, commitment, and conflict handling items were adapted from Dwyer et al. (1987), Anderson and Weitz (1989), Gundlach et al. (1995), respectively, while items for trust were adapted from Churchill and Surprenant (1982). Lastly, client satisfaction included six (6) items adapted from Churchill and Surprenant (1982), and Ndubisi (2003). All items were measured on a five-point Likert scale, ranging from 1 “least agree” to 5 “strongly agree”. Ndubisi and Wah (2005) applied these measures in their study and reported good internal consistency scores. Their study reported the following scores: Communication = 0.650; trust = 0.803; conflict handling = 0.811; and commitment = 0.552. In our study, the internal consistency test was also supported (see Table 1). Gender was measured as male and female and used as moderating variable in the hypothesised model (Figure 2).

Figure 2: Final Model Output of PLS-SEM

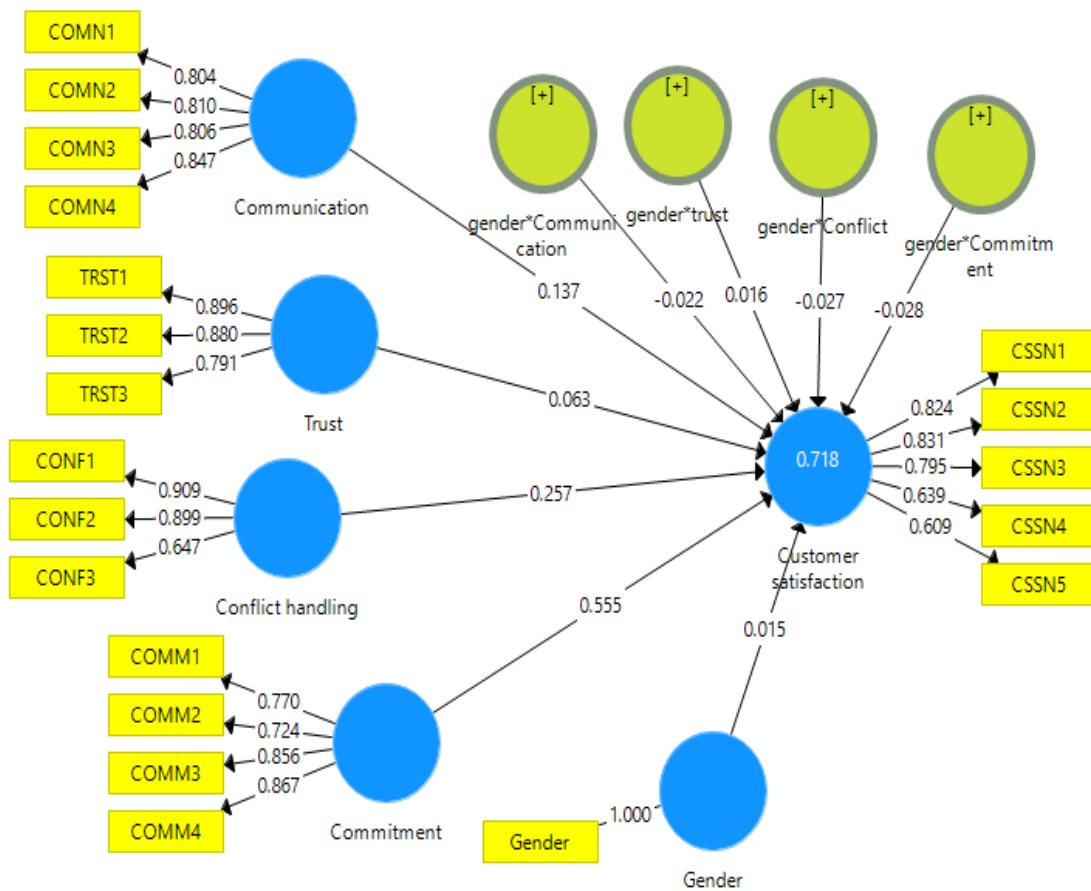


Figure 2: Final Model Output of PLS-SEM

### Analysis

The study used the partial least square structural equation modelling (PLS-SEM) technique to address the research hypotheses. Rather than applying other techniques, like regression, the study had preferred the PLS-SEM for several reasons. PLS-SEM allows for the analysis of complex models with multiple constructs, indicators, and relationships (Ringle et al., 2020). Again, the latest guidelines on the use of PLS-SEM proved its superiority over other techniques in the assessment of moderation analysis (Hair et al., 2019; Farrukh et al., 2019). PLS-SEM is a two-staged approach involving measurement model (used to estimate the performance of the indicators and constructs) and structural model (used to test the relationships). The measurement model was assessed based on indicator loading procedure (loadings  $\geq 0.60$ ), internal consistency (through the Cronbach's Alpha or rho\_A or composite reliability scores;  $\geq 0.70$ ); convergent validity (Average Variance Extracted, AVE,  $\geq 0.50$ ) and discriminant validity (by means of Heterotrait-Monotrait Ratio (HTMT);  $\leq 0.85$ ) (Benitez et al., 2020; Dijkstra & Henseler, 2015).

The next step was the structural model evaluation. Results from the structural model were also used for testing hypotheses in the study. The assessment criteria and in line with relevant thresholds are the correlation coefficients (R; 0.29, 0.49 and 0.50 - weak, moderate and substantial, respectively) (Cohen, 1992); coefficient of determination ( $R^2$ ; 0.25, 0.5 and 0.75 are weak, moderate and substantial, respectively); Predictive relevance ( $Q^2$ ; 0.02, 0.15 and 0.35 are small, medium and large, respectively); effect size ( $f^2$ ; 0.02, 0.15 and 0.35 are small, medium and large, respectively) and a significant level of 5% or less or a t- statistic of 1.96 or higher is appropriate for a structural model (Hair et al., 2019).

## Results and Discussion

### Measurement model

Regarding the measurement model, results were displayed in Tables 1 and 2. Accordingly, the results show that indicator loadings for various constructs met the threshold of 0.60 or higher for the research (see Table 1). The other items for the constructs were deleted due to low loadings and their inability to enhance overall model reliability (Hair et al., 2019).

Table 1: Constructs' Reliability and Validity

Constructs/indicators	Loadings	CA	rho_A	CR	AVE (CV)
<i>Commitment</i>		0.820	0.835	0.881	0.650
COMM1	0.770				
COMM2	0.724				
COMM3	0.856				
COMM4	0.867				
<i>Communication</i>		0.836	0.859	0.889	0.668
COMN1	0.804				
COMN2	0.810				
COMN3	0.806				
COMN4	0.847				
<i>Conflict handling</i>		0.758	0.793	0.864	0.684
CONF1	0.909				
CONF2	0.899				
CONF3	0.647				
<i>Client satisfaction</i>		0.794	0.805	0.860	0.556
CSSN1	0.824				
CSSN2	0.831				
CSSN3	0.795				
CSSN4	0.639				



CSSN5	0.609									
<i>Trust</i>										
TRST1	0.896	0.818	0.826	0.892	0.734					
TRST2	0.880									
TRST3	0.791									
<i>Gender</i>	1.000	1.000	1.000	1.000	1.000	1.000				
<i>Gender * Trust</i>	0.997	1.000	1.000	1.000	1.000	1.000				
gender*Commitment		0.818	1.000	0.747	0.592					
Gender * COMM1	0.935									
Gender * COMM2	0.206									
Gender * COMM3	0.303									
Gender * COMM4	0.409									
<i>gender*Communication</i>		0.837	1.000	0.879	0.648					
Gender * COMN1	0.811									
Gender * COMN2	0.877									
Gender * COMN3	0.850									
Gender * COMN4	0.669									
<i>gender*Conflict handling</i>		0.751	1.000	0.887	0.546					
Gender * CONF1	0.894									
Gender * CONF2	0.729									
Gender * CONF3	0.086									

Notes: CA - Cronbach's Alpha; CR - Composite Reliability; Average Variance Extracted (AVE)

Again, Table 1 demonstrated that the internal consistencies of the constructs were achieved. This is because all the consistency indicators (CA, rho\_A and CR scores) showed good performance. Overall, the CR which is deemed superior for examining the internal consistencies of constructs had scores for all constructs higher than 0.70. Furthermore, the convergent validity, which measures the extent to which all the constructs achieve mutual relationship through its AVE, was satisfactory in our study (AVE>0.50).

Table 2: Discriminant Validity

Constructs	1	2	3	4	5	6	7	8	9	10
1. Commitment										
2. Communication	0.780									
3. Conflict handling	0.602	0.483								
4. Client satisfaction	0.962	0.747	0.801							
5. Gender	0.051	0.044	0.056	0.095						
6. Trust	0.537	0.279	0.716	0.592	0.038					
7. gender*Commitment	0.051	0.071	0.086	0.073	0.007	0.088				
8. gender*Communication	0.071	0.047	0.152	0.105	0.006	0.134	0.780			
9. gender*Conflict	0.087	0.154	0.166	0.095	0.007	0.187	0.622	0.507		

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10. gender*trust	0.069	0.117	0.134	0.047	0.003	0.099	0.501	0.272	0.642
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Finally, the study used the Heterotrait-Monotrait Ratio (HTMT) (Dijkstra and Henseler, 2015) to assess the discriminant validity issues. From Table 2, all the constructs were distinguished from one another and thus,  $HTMT \leq 0.85$  of the constructs was achieved.

*Common method bias (CMB)*

In all, the analysis was done keeping in mind the possibility of common method biases likely to contaminate the results. Common method biases are self-reported measures that occur when the estimates of the relationships between two or more constructs are biased because they are measured with the same method (Jordan & Troth, 2020). As with the recommendations of Becker et al. (2015), variance inflated factor (VIF) values below 3.0 suggest no issues of CMB in a study. Evidence from Table 3 indicated that no CMB contamination existed.

**Table 3: Assessing the Common Method Bias**

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Constructs' indicators	VIF
COMM1	1.645
COMM2	1.492
COMM3	2.390
COMM4	2.429
COMN1	1.725
COMN2	1.938
COMN3	1.921
COMN4	1.760
CONF1	2.820
CONF2	2.786
CONF3	1.176
CSSN1	2.541
CSSN2	2.773
CSSN3	2.066
CSSN4	1.626
CSSN5	1.568
TRST1	2.334
TRST2	2.138
TRST3	1.527
Trust * Gender	1.000
Gender	1.000
Gender * COMM1	1.649
Gender * COMM2	1.487
Gender * COMM3	2.377
Gender * COMM4	2.412
Gender * COMN1	1.734
Gender * COMN2	1.950
Gender * COMN3	1.939
Gender * COMN4	1.764
Gender * CONF1	2.783

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Gender * CONF2	2.735
Gender * CONF3	1.164

### Structural model assessment and hypotheses testing

The results of the structural model and summary of findings of the various hypotheses were reported in Table 4.

Table 4: Structural Paths and Hypotheses

Paths	R	T Statistics	P Values	Hypotheses	R <sup>2</sup>	f <sup>2</sup>	Q <sup>2</sup>
<i>Direct effect</i>							
Client satisfaction					0.718		0.377
Communication satisfaction -> Client satisfaction	0.137	2.371	0.018	H1: supported		0.036	
Trust -> Client satisfaction	0.063	1.281	0.201	H2: not supported		0.009	
Conflict handling satisfaction -> Client satisfaction	0.257	4.245	0.000	H3: supported		0.139	
Commitment -> Client satisfaction	0.555	8.755	0.000	H4: supported		0.520	
Gender -> Client satisfaction	0.015	0.405	0.686	Not significant			
<i>Moderation effect of gender on CRM practices and client satisfaction</i>							
gender*Communication satisfaction -> Client satisfaction	-0.022	0.395	0.693	H5a: not supported			
gender*trust -> Client satisfaction	0.016	0.293	0.769	H5b: not supported			
gender*Conflict handling satisfaction -> Client satisfaction	-0.027	0.435	0.664	H5c: not supported			
gender*Commitment -> Client satisfaction	-0.028	0.392	0.695	H5d: not supported			

Results in Table 4 revealed various outcomes; some consistent with our expectation, while others failed to support our hypotheses. Whereas communication (R=0.137; t=2.371; p=0.018), conflict handling (R=0.257; t=4.245; p=0.000) and commitment (R=0.555; t=8.755; p=0.000) had statistically significant positive relationship with client satisfaction of NHIS services, trust (R=0.063; t=1.281; p=0.201) had a non-significant relationship with client satisfaction. Again, gender had failed to support our hypotheses on moderation mechanisms for the elements of CRM practices investigated in the study. Specifically, gender did not moderate the nexus of communication (p > 0.693), trust (p > 0.769), conflict handling (p > 0.664) and commitment (p > 0.695) with c satisfaction. The entire model based on the R<sup>2</sup> contribute substantially 71.8 percent (R<sup>2</sup> = 0.718; Figure 2) of variance in client satisfaction of the NHIS services. Concerning the predictive relevance of the model, the constructs put together (Q<sup>2</sup>=0.377) also made a large predictive effect on client satisfaction. The results of the effect sizes (f<sup>2</sup>) in the Table 4 demonstrated various magnitudes of effects of the exogenous constructs on client satisfaction (endogenous variable).

### Discussion

The study empirically examined the relationship of CRM practices with client satisfaction and gender as the moderating variable in Ghana's National Health Insurance Scheme. The study's findings have called for some

reflections on the factors that account for client satisfaction for the services of the NHIS in Ghana. By analysing the implications of CRM practices on the satisfaction of users of NHIS services, the study found that except trust, other components, like communication, conflict handling and commitment to service, were significant predictors of clients' satisfaction. The significance of these elements makes substantial contributions to theory and literature. Consistent with relationship marketing theory (Lewin & Johnston, 1997), the study shed light on the need for service organisations to maintain close knits with clients to sustain satisfaction. When the NHIS as an institution fosters effective two-way communication strategy, takes responsible steps to settle potential and actual conflicts as well as makes the commitment to serve clients timeously, it will enhance client satisfaction. The study's findings further corroborate the positions held in Alam et al. (2021), Santouridis and Veraki (2017), Santouridis and Veraki (2017), and Roberts-Lombard et al. (2013). Alam et al. (2021) found that an effective communication culture makes it possible for service firms to grasp the clients' needs and requirements more insightfully, which, in turn, will help them to develop more realistic services to satisfy those needs. As found in Roberts-Lombard et al. (2013), the effectiveness of work officials in handling potential conflicts between themselves and clients or among disagreeing clients during service delivery attracts confidence from clients. Santouridis and Veraki (2017) also revealed that successful conflict handling has a strong effect on client satisfaction and retention. Moreso, when clients realise that service providers are consciously striving to stay committed to promoting relationships, they tend to be opportunistic at assessing the services (Al-Hawary & Alajmi, 2017).

However, non-significant evidence was documented for the hypothesis that connects trust and client satisfaction. Meanwhile, Simarmata et al. (2017) pointed out that trust has a significant positive impact on clients' satisfaction and retention. Santouridis and Veraki (2017) also assert that trust is the inclination to depend on a partner by having confidence within the partner. Although non-significant evidence was documented for the hypothesis that connects trust and client satisfaction, its findings nonetheless is useful to NHIS policy makers. A plausible reason for this contrary finding could be the general outcry and complaints of how services are delivered in the public sector of Ghana. Evidence shows that the public sector of Ghana is struggling with myriad of challenges including mistrust from citizens towards service delivery (Gnankob et al., 2022). This could be the reason for the non-significant nexus. However, though it is not significant, the positive link is an indication of its potentiality to influence clients' satisfaction. Thus, officials of NHIS should not relegate it to the background. Finally, earlier studies (Alam et al., 2021; Santouridis & Veraki, 2017) did not contemplate the moderating role of gender in the relationships of the variables, communication, trust, conflict handling and commitment with client satisfaction. Therefore, the current study helps to deepen our understanding of this dimension as they add value to the existing literature by demonstrating that gender does not alter the relationship CRM practices have with clients' satisfaction in the NHIS of Ghana. The findings, therefore, point to the fact that the relationship CRM practices have with clients' satisfaction does not change merely because of being male or female. The possible justification that could be assigned to the findings is that the nature of services delivered by NHIS does not provide avenue for preferential treatment to any gender. Though the findings are contrary to those of Kim et al. (2019), and Bruwer and McCutcheon (2017), who posited that males and females have different perceptions on satisfaction of service delivery from organisations, they provide insight about what is happening in the NHIS sector and open doors for further investigation.

## Conclusion

The study presented useful findings, which can be utilised by managers towards the development and implementation of CRM practices that will lead to client satisfaction. Considering that client satisfaction is commonly cited in literature as a prerequisite for gaining customer loyalty, the results of the study are useful for the development of long-term and profitable relationships with clients. Thus, our study has unraveled some managerial guidelines and suggestions for management of the NHIS and government on how to execute CRM effectively to build and sustain client satisfaction.

First, it should be emphasised that the flow of information to clients must be treated with great importance so that the clients will be well educated on their expectations and general services of the scheme. Feedback from the interactions with clients should be adhered to and implemented to improve the satisfaction of the clients. There is no doubt that the scheme will see improvement in client satisfaction when employees are well-trained to resolve first-hand potential conflicts before they occur. This can be done by training client care personnel on how to handle client complaints without aggravating the situation. An effective complaint management system should also be designed to receive client displeasures while taking steps to resolve them promptly. Again, the decisive moments in the service delivery are vital for generating emotions that elevate the ultimate satisfaction of clients. The scheme should make efforts to uphold integrity to gain client confidence in

its services. By holding public lectures and client sensitisation programmes across the centres and entire country, clients will regain the resolve to believe in the expeditious and professional delivery of service of the scheme.

#### *Limitations and future studies*

Despite essential insights shared in the findings of the study, it is not without some limitations. The study used cross-sectional survey for data collection, which makes it difficult to determine unequivocally the time sequence of relationships between CRM practices and client satisfaction. Therefore, future studies should consider undertaking a longitudinal study to offer more insight on the data collected. In addition, data was collected from the perspectives of the subscribers of NHIS services, without considering the opinion of how management is making efforts in managing CRM practices to providing services to clients. To have a broader understanding of the effects of CRM practices on clients' satisfaction, future research should consider incorporating the perspectives of both clients and the management of the scheme. Finally, since the moderating effect of gender was non-significant, future studies could consider other moderators (e.g., age) in examining the relationships between CRM practices and clients' satisfaction.

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