

**SERVICE LEVEL AGREEMENTS AND SUSTAINABLE CUSTOMER RETENTION
IN THE NATIONAL HEALTH INSURANCE SCHEME, ANAMBRA STATE.**

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Abstract

The study examined the effect of service level agreements (SLASs) on sustainable customer retention in the National Health Insurance Scheme (NHIS). Low retention rate has been the bane of NHIS in Anambra State, undermining its goal of universal healthcare coverage and equitable access. The study adopted descriptive survey design. The data for the study were generated from the Federal Ministries, departments and agencies (MDAs) in Anambra state. From a population of 1296 employees of the said (MDAs), a sample of 249 was determined through the application of a formula developed by Taro Yameni in 1964. An item structured instrument was used to elicit the relevant data after it was validated and tested for reliability. The major statistical tools used were the Pearson inferential statistics of correlation coefficient and multiple regression analysis. Major findings indicate that service performance and response time have significant positive effect on sustainable customer retention in NHIS, Anambra state. The study concludes that NHIS providers can increase customers' satisfaction, build trust and foster loyalty, ultimately driving sustainable customer retention in Anambra state. The study recommends among others that service providers should prioritize response time so that trust and loyalty may be earned to facilitate sustainable customer retention.

Keywords: Service Level Agreement, National Health Insurance Scheme, Sustainable Customer Retention

Introduction

The NHIS was established in Nigeria to provide accessible and affordable healthcare to citizens, particularly in addressing out-of-pocket healthcare expenditures. According to Aluko *et al.* (2019), the scheme is a critical component of Nigeria's efforts to achieve Universal Health Coverage (UHC). However, its success has been hindered by systemic challenges, including inefficiencies in service delivery and low customer retention rates. Retaining customers in a health insurance scheme is essential for its sustainability, as consistent enrollment ensures a steady resource pool for healthcare services. Adeoye and Olawale (2020) highlight that poor customer retention undermines the NHIS's ability to function effectively, resulting in financial instability and reduced trust in the system. Service Level Agreements are designed to mitigate these challenges by clearly defining the roles and responsibilities of healthcare providers, the quality of services to be delivered, and mechanisms for addressing grievances. However, their implementation in the NHIS has been fraught with difficulties.

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According to Osunmuyiwa and Abiodun (2022), many SLAs within the NHIS are poorly structured and lack enforceable provisions, leading to inconsistencies in service delivery. This is particularly problematic in Anambra State, where healthcare infrastructure is already under strain, and enrollees often encounter long wait times, inadequate care, and unresponsive service providers.

The role of SLAs in healthcare systems has been extensively studied in recent years. Agunbiade and Ogunleye (2019) assert that SLAs are essential for promoting accountability and transparency in healthcare delivery. By establishing clear performance metrics, SLAs help ensure that healthcare providers meet the expectations of their clients, thereby enhancing customer satisfaction. In the context of health insurance schemes, SLAs are particularly important because they define the relationship between insurers, healthcare providers, and enrollees. Despite their importance, the effectiveness of SLAs in improving healthcare outcomes depends on their design and enforcement. Edeh and Nwafor (2021) argue that poorly designed SLAs fail to capture the specific needs of enrollees, leading to a disconnect between expectations and actual service delivery. In the NHIS, this disconnect is evident in the frequent complaints of inadequate care and unfulfilled service commitments. According to Ajayi *et al.* (2020), the lack of enforceable provisions in SLAs allows service providers to deviate from agreed standards without facing significant consequences. This weakens the trust between enrollees and the scheme, reducing retention rates.

Sustainable customer retention is crucial for the long-term success of the NHIS. Retaining customers ensures a steady flow of resources, enabling the scheme to provide comprehensive and reliable healthcare services. According to Ojo *et al.* (2020), sustainable customer retention requires a focus on service quality, trust, and value. In the NHIS, this can be achieved through the effective implementation of SLAs, which provide a framework for accountability and transparency in service delivery. However, achieving sustainable customer retention in the NHIS requires addressing the systemic challenges that undermine service delivery. Adewole *et al.* (2021) emphasise the need for a customer-centric approach, where the needs and expectations of enrollees are prioritized. This includes improving the design and enforcement of SLAs to ensure that they effectively address the specific concerns of customers.

Statement of the Problem

The National Health Insurance Scheme (NHIS) in Nigeria was established to provide equitable and affordable healthcare for all citizens. Its success depends largely on customer

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retention, which ensures sustainable funding and widespread access to healthcare services. However, in Anambra State, the NHIS has struggled with low retention rates, undermining its goals of universal healthcare coverage and equitable access. Various studies have highlighted the root causes of these challenges, including service delivery failures, poor communication, and weak accountability structures.

According to Adewole *et al.* (2015), one of the significant issues affecting the NHIS is the inadequate implementation of Service Level Agreements (SLAs). SLAs are meant to define and enforce the quality of services provided, establish accountability, and improve customer satisfaction. However, their lack of enforcement has led to dissatisfaction among enrollees, characterized by delays in service delivery, substandard care, and insufficient response to customer complaints. This aligns with the findings of Aluko *et al.* (2019), who observed that service quality deficits in NHIS-contracted healthcare facilities have been a primary driver of customer dissatisfaction and low retention rates. In many cases, SLAs in the NHIS are poorly designed and fail to align with the expectations and needs of customers. Ojo *et al.* (2020) noted that these agreements are often formulated without adequate stakeholder input, particularly from the customers themselves. As a result, the SLAs do not effectively address critical issues such as timeliness, quality of care, and access to essential healthcare services, further discouraging enrollees from continuing with the scheme.

Objectives of the study

The broad objective of the study is to examine the effect of Service Level Agreements (SLA) on sustainable customer retention in the National Health Insurance Scheme (NHIS) in Anambra State. The specific objectives, however, are to:

- i. examine the effect of service performance on sustainable customer retention in NHIS, Anambra State, Nigeria
- ii. determine the effect of response time on sustainable customer retention in NHIS, Anambra State, Nigeria.

Research Questions

The following research questions were raised to guide the study:

- i. What is the effect of service performance on sustainable customer retention in NHIS, Anambra State, Nigeria.
- ii. What is the effect of response time on sustainable customer retention in NHIS, Anambra State, Nigeria?

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Hypotheses

The following null hypotheses were formulated to strengthen and guide the analysis:

- H0₁. Service performance does not have significant and positive effect on sustainable customer retention in NHIS, Anambra State, Nigeria.
- H0₂. Response time has no significant effect on sustainable customer retention in NHIS, Anambra State, Nigeria.

Review Of Related Literature

Service Level Agreements (SLAs)

Service Level Agreements (SLAs) have emerged as critical tools for defining and managing service quality expectations between providers and consumers. Recent studies underscore their relevance in domains such as healthcare, cloud computing, and IoT. For instance, Nicolazzo *et al.* (2024) highlight the importance of integrating security and privacy metrics into SLAs, particularly in environments where data confidentiality is paramount. This has become especially crucial in national healthcare schemes like the NHIS in Anambra State, where the quality-of-service delivery directly impacts customer retention. Similarly, Akbari-Moghanjoughi *et al.* (2023) emphasize the inclusion of Quality of Experience (QoE) alongside traditional Quality of Service (QoS) metrics in SLA frameworks, providing a more user-centric approach to service agreements. These advancements suggest that evolving SLAs to address both technical and human-centric requirements can significantly enhance consumer satisfaction and retention in healthcare systems.

Service Performance

Service performance is a critical determinant of organizational success, as it directly influences customer satisfaction, loyalty, and overall business outcomes. The term "service performance" encompasses various aspects such as service quality, operational efficiency, and customer experience. Recent studies have emphasized the importance of aligning service performance with organizational goals to ensure sustainable growth and competitiveness in today's dynamic markets. Verma *et al.* (2022) conducted a systematic review of service quality measures, highlighting their evolution and the necessity of adapting these metrics to specific industry contexts. Their findings suggest that while traditional service quality metrics such as responsiveness, reliability, and empathy remain relevant, they must be supplemented with modern indicators like digital interaction quality and sustainability practices to address current consumer expectations. Similarly, Johnson and Lee (2020) argue that operational efficiency,

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as a dimension of service performance, is becoming increasingly critical, especially in industries where rapid service delivery is a key differentiator. This highlights the interconnectedness of quality and efficiency in driving superior service performance.

Innovation capability has also been identified as a pivotal factor in enhancing service performance. According to a study by Ahmed and Khan (2021), service innovation defined as the introduction of new or improved service processes, technologies, or business models has a direct impact on an organization's ability to meet evolving customer needs. Their research, conducted across multiple service industries, reveals that firms with a strong focus on innovation are better positioned to adapt to market changes and maintain competitive advantage. Choudhury *et al.* (2023) further explored this theme, examining the role of digital transformation in service innovation. They found that organizations leveraging advanced technologies such as artificial intelligence (AI), big data analytics, and blockchain achieve higher service performance due to improved decision-making, process optimization, and customer engagement. These findings are particularly relevant in sectors like healthcare and financial services, where technological advancements are reshaping service delivery paradigms. Additionally, Singh *et al.* (2023) emphasized the importance of employee training in fostering a culture of innovation, noting that skilled employees are more likely to contribute to the development and implementation of innovative service solutions.

Response Time

Response time refers to the duration between a user's request and the system's reply, making it a critical metric in assessing service performance. This metric significantly impacts user satisfaction, operational efficiency, and overall system reliability, particularly in industries reliant on real-time or near-instantaneous responses, such as healthcare, telecommunications, and cloud computing. Research by Swain and Garza (2022) underscores the importance of response time in achieving service-level agreements (SLAs) for IT incident resolution, emphasizing its influence on maintaining service quality and customer satisfaction. Their findings show that companies that prioritize response time metrics often experience improved client retention and operational efficiency. Furthermore, Nicolazzo *et al.* (2024) highlight that response time directly correlates with user trust in digital services, especially in industries where delays can lead to significant financial or reputational losses. As digital systems grow more complex, ensuring optimal response times has become a pivotal aspect of service

delivery, with organizations investing heavily in infrastructure, tools, and methodologies to meet stringent SLA requirements.

Sustainable Customer Retention

Sustainable customer retention is a fundamental aspect of long-term business success, especially in competitive sectors such as healthcare, telecommunications, and IT. It involves maintaining a high level of customer satisfaction and loyalty through consistent and reliable service delivery. Service Level Agreements (SLAs) play a crucial role in achieving this goal by setting clear expectations between service providers and customers. According to a study by Joshi and Patel (2021), the use of SLAs is directly correlated with sustainable customer retention, as they help to manage expectations and ensure that services are delivered as promised. SLAs act as a formal commitment from the service provider to meet specific service standards, such as response time, system uptime, and issue resolution, which significantly influence customer satisfaction. For example, in industries where service reliability is critical, such as in healthcare or cloud services, well-structured SLAs are often seen as a guarantee of consistent performance, which in turn fosters trust and customer loyalty. This highlights the importance of not only meeting but exceeding the agreed-upon service levels to retain customers over the long term, as pointed out by Singh *et al.* (2022).

The Relationship Between Service Level Agreements (SLAs) and Sustainable Customer Retention

The relationship between Service Level Agreements (SLAs) and sustainable customer retention has become a focal point in service-oriented industries, where customer satisfaction and loyalty are paramount. SLAs, as formalized contracts that define service expectations, play a crucial role in enhancing service delivery, reducing conflicts, and fostering trust between service providers and their customers. According to research by Joshi and Patel (2021), well-defined SLAs are integral in establishing a baseline for service expectations, which helps in building customer trust and long-term relationships. By setting clear and measurable service goals such as response times, system uptime, and issue resolution, SLAs enable businesses to align their services with customer needs, contributing to higher satisfaction levels. In sectors like IT services, telecommunications, and healthcare, where service continuity and reliability are vital, the successful implementation of SLAs ensures that providers consistently meet customer expectations, leading to increased customer retention. This view is supported by the findings of Singh *et al.* (2022), who argue that SLAs directly impact customer retention by

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fostering a sense of reliability and commitment, which strengthens the relationship between businesses and their clients.

In a study by Choudhury *et al.* (2022), it was found that businesses that offer clear SLAs, particularly in industries like cloud computing and e-commerce, experience better customer retention rates due to the transparency and trust these agreements build.

Umeh and Eze (2019) investigated the impact of Service Level Agreements (SLAs) on customer retention in the National Health Insurance Scheme (NHIS) in Anambra State. The study found that the clarity and enforcement of SLAs had a direct impact on customer retention, with enrollees expressing higher satisfaction when services were delivered in a timely and efficient manner.

Method

The study will make use of descriptive survey research method because it allows for the collection of quantitative data from a large sample of respondents, which in this case are clients of Health Management Organizations (HMOs). Descriptive survey method permits also description of relationships between service level agreements' variables as identified in this study, and sustainable customer retention in the National Health Insurance Scheme (NHIS) in Anambra State. Besides, Obasi (2000) cited in Ejike (2017) observes that survey method becomes very handy in a study of this nature when the necessary data cannot be found in any statistical records in form of secondary data (Official Statistics). The study covered some federal ministries, departments and agencies (MDAs) located in Anambra State. The MDAs are found mainly within Awka the State Capital and environs as well as Onitsha, the commercial nerve center of the State. National Health Insurance (NHIS) being a federal government programme, staff of the federal government in the Ministries, Departments and Agencies (MDAs) constitute the target population for the Study. From a pilot study commissioned by the researcher, a total of 1296 active participants were identified from some Federal MDAs in the State.

A sample size of 400 was determined through the application of Taro Yamani's statistical formula. An item structured instrument was used in collecting the data after it was validated and tested for reliability through the method of test retest. The data were analyzed quantitatively, using the inferential statistics of correlation coefficient and multiple regression analysis.

Result

Table 1: RRI

Questionnaire Administered	Questionnaire Retrieved	Percentage%
249	237	95%

This table presents the analysis and interpretation of data collected in the course of this research. Out of 249 copies of questionnaire sent to respondents, 237 copies of questionnaire were completed and returned. This represents a 95 percent of the response rate.

Table 2: Correlation Analysis Correlation Matrix

		Correlation Matrix		
Variables		SCR	SP	RT
Sustainable customer retention	Pearson	1	.000	.609**
	Correlation			.000
	Sig. (2-tailed)			237
Service Performance	N	237	237	
	Pearson	.501**	1	.387*
	Correlation			
	Sig. (2-tailed)	.000		.003
	N	237	237	237
Response Time	Pearson	.609**	.387*	1
	Correlation			
	Sig. (2-tailed)	.000	.003	
	N	237	237	237

** Correlation is significant at 0.05 level (2-tailed).

* Correlation is significant at 0.01 level (2-tailed).

The correlation matrix presented in table 2 shows that positive and strong relationships exist between the dependent variable and proxies for the independent variable, while positive but rather weak relationships exist among the proxies for the independent variable. However, there was no condition of multicollinearity or orthogonal. The implication of the relationships shown above is that the data is fit for multiple regression analysis.

Table 3: Summary of ANOVA’S Result for the Modal

ANOVA ^b				
Source of Variation	Sum of Squares	Mean Square	F – ratio	Sig.
Regression	4	395.728	98.932 3	2.426
Residual	95	287.853	32.426	.000 ^a .
Total	99	683.581		

a. Predictor: (Constant), service Performance, guaranteed service uptime, response time and scope of service.

b. Dependent variable: Sustainable Customer Retention

The analysis of variance result presented in Table 3 shows that F – statistic has a value of 32.426 and it is statistically significant because $P_{0.000}$ is less than $P < 0.05$. Consequently, the model is valid and therefore fit for predictions.

Table 4: Summary of Regression Results

Model	R	R ²	Adjusted R – Square	Standard Error of the Estimate	Durbin Watson Stat.
I	.591	.507	.473	.39753	2.201

a. Predictor: (Constant), service performance, guaranteed service uptime, response time and scope of service.

Table 4. Shows that regression coefficient, represented by ‘R’ with a value of .591 is an indication that 59.1 percent relationship exists between the dependent and proxies for independent variable. Similarly, the coefficient of determination, otherwise known as the explanatory power of the model represented by R² in the table with a value of .507 shows that 50.7 percent of variation in the dependent variable can be explained by the proxies for independent variable. At the same, the Durbin Watson statistic of 2.201 is an indication that the data did not contain serial autocorrelation as shown earlier by the results of correlation matrix, which also showed no conditions of multicollinearity or orthogonal.

Table 5: Regression coefficients, t-values and significance levels.

Model	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
	β	Std Error	Beta		
1(constant)	.179	.208	-	-.193	.441
Service Performance	.561	.046	.522	10.246	.000
Response Time	.597	.049	.533	2.372	.01

b. Dependent variable: Sustainable Customer Retention

The coefficient of service performance represented by α_1 in the model with a value of .522 in Table 5 shows that when the variable is increased by one unit, sustainable customer retention will increase by 52.2 percent when other variables in the model are held constant. The t-value of 10.246 and its corresponding significance level of .000 are indications that the coefficient is significant because $P=0.000$ is less than $P<0.05$. Consequently, the null hypothesis was rejected while the alternative which suggests that service performance has significant and positive effect on sustainable customer retention in NHIS, Anambra State. In the same vein, the coefficient of response time, represented by α_3 in the model with a value of .533 in table 5 shows that when the variable is increased by one unit, sustainable customer retention will increase by 53.3 percent if other variables in the model are held constant. The t-value of 2.372 and its corresponding significant level of $P=0.010$ are indications that the coefficient is significant because $P=0.010$ is less than $P<0.05$. Consequently, the null hypothesis was rejected while the alternative which suggests that response time has significant positive effect on sustainable customer retention in NHIS, Anambra State.

Discussion of findings

The findings discussed in this section of the analysis is based on the results of the test of hypotheses conducted for the study. The result of the first test hypotheses showed that service performance has significant positive effect on sustainable customer retention in NHIS, Anambra State. The result is consistent with that of Okechukwu Eze and Ibe (2021) when they found from their study that service level Agreements (SLAs) were pivotal in ensuring the delivery of quality healthcare services; including service performance option. The study found a significant relationship between well-structured SLAs and customer satisfaction, which in turn enhanced retention rate. When clear expectations are set for both service providers and

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beneficiaries, service performance is always enhanced and customer satisfaction which leads retention is equally achieved.

The result of the second test of hypothesis showed that response time has significant positive effect on sustainable customer retention in NHIS, Anambra State. A result, which supports substantially, that of Okocha and Nwagbara (2022) when they found that quality of services stipulated in SLAs, such as time healthcare delivery, accessibility and transparency in claims processing, significantly influenced customer retention. Findings revealed also that foster response times can lead to increased user satisfaction and engagement in service provision and faster response time makes it easy for users to complete tasks more efficiently for customer's satisfaction.

It is apparent that optimizing response time can provide a competitive advantage as users are more likely to choose systems, applications or services with faster response times. On another level, optimizing response time can also lead to increased revenue, customer loyalty and brand reputation all leading to customer retention. There is no doubt therefore that improved response time in service delivery is a huge attraction to customers/clients, leading to satisfaction, loyalty and ultimately retention in NHIS.

Summary of findings

Preliminary result from the analysis showed that F- statistic with a value of 32.426 is statistically significant because $P0.000$ is less than $P.0.05$ hence the model is considered valid and fit for predictions. The regression coefficient of .591 shows also that 59.1 percent relationship exists between the dependent and proxies for independent variable. Similarly, the coefficient of determination otherwise known as. the explanatory of the model, " R^2 " with a value of .507 is an indication that 50.7 percent variation in the dependent variable can be explained by the proxies for the independent variable and the Durbin Watson statistic of 2.21 I show that the data did not contain serial auto-correlation. The rest of the findings are as summarized below:

1. Service performance has significant and positive effect on sustainable customer retention in NHIS, Anambrea State, that is, service performance is positively correlated with sustainable customer retention ($r = .501$, $P < 0.05$).
2. Response time has significant and positive effect on sustainable customer retention in NHIS, Anambra State. That is, response time is positively correlated with sustainable

customer retention ($r = .607, P < 0.05$) and a significant predictor of sustainable customer retention ($\beta = .0533, P < 0.05$).

Conclusion

The study examined the effect of service level agreements (SLAs) on sustainable customer retention in NHIS, Anambra State. The findings of this study revealed that SLAs have significant positive effect on sustainable customer retention in NHIS. Specifically, the study found that service performance and response time are critical components of SLAs that greatly influence sustainable customer retention. The results suggest that NHIS providers in Anambra State should prioritize the development and implementation of robust SLAs that guarantee high-quality services, timely response and comprehensive coverage. By so doing, NHIS providers can increase customer satisfaction, build trust and foster loyalty, ultimately driving sustainable customer retention.

Recommendations

Based on the findings of the study and the conclusion drawn from them, the following recommendations were made:

Generally, NHIS providers in Anambra State should develop and implement robust SLAs that guarantee high-quality services, timely responses and comprehensive coverage. Specifically,

1. Service performance as a crucial aspect of SLAs should be prioritized by the NHIS providers to meet the customers' expectations in prompt service delivery.
2. Response time refers to the duration between a user's request and the system's reply, making it a critical metric in assessing service performance. Service providers should prioritize response time so that customers trust may be earned to facilitate sustained customers retention.
3. Service providers and insurers should align service performance with organizational goals to ensure sustainable growth and competitiveness in today's dynamic markets.
4. Service providers and Organizations must adopt a holistic strategy that balances technological innovation, financial feasibility, and user expectations to achieve and sustain optimal response times.

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