

Digitalisation, Service Quality, and Service Recovery as Drivers of Customer Loyalty: The Mediating Role of Customer Satisfaction in the Iraqi Insurance Industry

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Abstract. This study examines how digitalisation, service quality, and service recovery influence customer loyalty in the Iraqi insurance industry, with customer satisfaction specified as the mediating mechanism. The paper addresses a gap in insurance service research in emerging markets by integrating digital service capability with two established service constructs within a single structural model. A cross-sectional survey of 318 customers from 37 Iraqi insurance companies was analysed using partial least squares structural equation modelling (PLS-SEM). The analytical procedure included outlier screening using Mahalanobis distance, exploratory factor analysis for item purification, reliability and convergent validity assessment, discriminant validity testing using the Fornell-Larcker criterion and HTMT, and bootstrapped estimation of direct and indirect effects. The first-order model shows that service quality, service recovery, and digitalisation each have significant positive effects on customer satisfaction and customer loyalty. Because service quality and service recovery exhibited high empirical overlap, an additional second-order Service Excellence specification was estimated as a robustness test. In that model, digitalisation significantly predicts customer satisfaction ($\beta = 0.492$, $p < 0.001$) and customer loyalty ($\beta = 0.310$, $p < 0.001$), while Service Excellence significantly predicts customer satisfaction ($\beta = 0.387$, $p < 0.001$) and customer loyalty ($\beta = 0.415$, $p < 0.001$). Customer satisfaction exerts a strong positive effect on loyalty ($\beta = 0.425$, $p < 0.001$) and partially mediates the effects of digitalisation and service excellence. The findings show that Iraqi insurers should align digital transformation with reliable service delivery and systematic complaint recovery rather than treating them as separate initiatives.

Keywords: digitalization; service quality; service recovery; customer satisfaction; customer loyalty; PLS-SEM; insurance services; Iraqi insurance industry

1. Introduction

Insurance services depend heavily on trust, responsiveness, and perceived fairness. In emerging markets, however, customer loyalty is no longer shaped only by traditional service encounters. It is increasingly influenced by how effectively insurers integrate digital channels, routine service performance, and complaint resolution into a single customer experience. This issue is especially salient in Iraq, where the insurance sector continues to face operational fragmentation, uneven digital adoption, and weak service standardisation.

This study investigates these relationships using data from 318 customers across 37 insurance companies in Iraq and estimates the model using partial least squares structural equation modelling (PLS-SEM). The empirical results indicate that digitalisation and the service-related constructs explain substantial variance in customer satisfaction and customer loyalty, while customer satisfaction functions as a partial mediator in the model.

From a service-systems perspective, the paper addresses how informatics-enabled capability building shapes customer outcomes in financial services. Recent studies show that IT flexibility strengthens resilience in distribution systems and that TOE-based capability development combined with knowledge transfer improves sustainable supplier performance in logistics settings (Mijbas et al., 2025; Al Ajmi et al., 2026). Related evidence from the Journal of Service, Innovation and Sustainable Development also indicates that digitalisation and electronic media broaden participation opportunities by improving information accessibility and interaction quality, while sustainable workforce development under local value-creation strategies strengthens organisational capacity in emerging-economy settings (Remeikiene and Davidaviciene, 2023; Al-Alawi et al., 2023). These insights suggest that digitalisation should be viewed as a strategic service capability rather than a narrow operational tool.

Evidence from emerging-economy service and supply-chain settings further shows that organisational capability configurations and local contextual factors influence performance outcomes (Al-Alawi et al., 2025). Related insurance evidence also shows that organisational capability configurations such as enterprise risk management can improve competitiveness through competitive advantage in the Omani insurance industry (Al Lawati et al., 2025). Recent Iraqi evidence likewise suggests that digitalisation shapes satisfaction and loyalty in financial services, including insurance and banking contexts (Abbas et al., 2025; Al-Husseini, 2025). Against this background, the study makes three contributions. First, it integrates digitalisation, service quality, and service recovery in one mediated model of insurance customer loyalty. Second, it demonstrates that customer satisfaction is the principal mechanism through which digital and service improvements convert into loyalty. Third, it shows that service quality and service recovery are empirically close enough in this context to justify a more parsimonious second-order Service Excellence specification.

2. Literature Review and Hypotheses Development

2.1. Service quality and customer loyalty

Service quality remains a fundamental element in service management. Parasuraman et al. (1988) conceptualised service quality as a multi-dimensional assessment of how well service performance aligns with customer expectations. In insurance, service quality is especially significant because customers often evaluate the provider amid conditions of uncertainty and informational asymmetry. Reliable records, precise policy administration, and transparent communication help to reduce perceived risk and reinforce the basis for ongoing patronage.

Previous research generally demonstrates that service quality enhances satisfaction and loyalty, either directly or through relational mechanisms like trust and satisfaction. In insurance and related financial services, customers tend to reward reliable and transparent service with renewal intentions and positive word of mouth. At the industry level, such customer-facing capabilities align with evidence that broader organisational capability systems boost competitiveness in insurance markets (Al Lawati

et al., 2025). Based on this, the first-order model predicts that service quality will have positive impacts on both customer satisfaction and customer loyalty.

2.2. Service recovery and customer loyalty

Service recovery refers to organisational responses to service failures, including apology, communication, compensation, and problem resolution (Tax et al., 1998; Maxham & Netemeyer, 2002). Recovery is strategically important in insurance because the most consequential customer interactions often occur during claims, delays, or disputes. When recovery is slow, opaque, or unfair, customers infer organisational unreliability. When recovery is prompt and equitable, the firm can restore confidence even after a negative experience.

Empirical studies support the idea that the quality of recovery improves both satisfaction and loyalty, especially in high-contact service settings (Smith et al., 1999; Cheng et al., 2019; Koc & Boz, 2020; Huang et al., 2022). In the Iraqi insurance sector, complaint handling and claims communication are therefore likely to be key factors influencing loyalty.

2.3. Digitalisation and customer loyalty

Digitalisation transforms how customers search, transact, submit claims, and monitor service progress. In insurance, online platforms, digital document access, mobile claims submission, and automated updates can enhance convenience, speed, and transparency. These features lessen friction in the customer journey and may directly boost loyalty by increasing perceived value and control. The literature also indicates that digitalisation indirectly influences loyalty by improving the quality of service experience. When digital channels are accessible and informative, customers encounter fewer procedural barriers and perceive the service provider more favourably (Lemon and Verhoef, 2016; Bharadwaj et al., 2019; Verhoef et al., 2021). More recent evidence shows that digitalisation can improve internal customer satisfaction in shared service organisations (Naidu et al., 2025), that information technology capability can mediate performance-enhancing organisational practices (Majali et al., 2026), and that wider digital interfaces can increase user participation and engagement by expanding access to information and interactive channels (Remeikiene and Davidaviciene, 2023). Evidence from Gulf industrial settings also suggests that sustainable workforce development supports organisational capability under local value-creation strategies (Al-Alawi et al., 2023), while digitalisation strengthens satisfaction and loyalty in Iraqi insurance and banking settings (Abbas et al., 2025; Al-Husseini, 2025). This capability-based view aligns with evidence that IT flexibility supports adaptation and resilience (Mijbas et al., 2025) and that TOE-related digital capabilities become more effective when paired with knowledge transfer and organisational support mechanisms (Al Ajmi et al., 2026). In developing markets, however, the advantages of digitalisation depend on whether digital tools complement rather than replace reliable human services.

2.4. Customer satisfaction as a mediating mechanism

Customer satisfaction captures the extent to which service experiences meet or exceed expectations (Oliver, 1980). In service industries, satisfaction is frequently positioned as the proximal mechanism translating operational performance into behavioural outcomes. Caruana (2002) shows that the effect of service quality on loyalty is substantially transmitted through satisfaction, and later research reports similar mediation patterns in digital and recovery contexts.

This theoretical logic is especially appropriate in the Iraqi insurance industry. Customers may appreciate digital convenience or efficient service processes, but loyalty is unlikely to emerge unless those attributes translate into an overall judgment that the insurer is satisfactory, dependable, and worth continuing with. The present study, therefore, models customer satisfaction as the mediator between the three antecedents and customer loyalty.

2.5. Research hypotheses

Based on the foregoing discussion, the study tests the following hypotheses in the first-order model. Figure 1 illustrates the proposed first-order research model and summarises the direct and indirect relationships tested in this study.

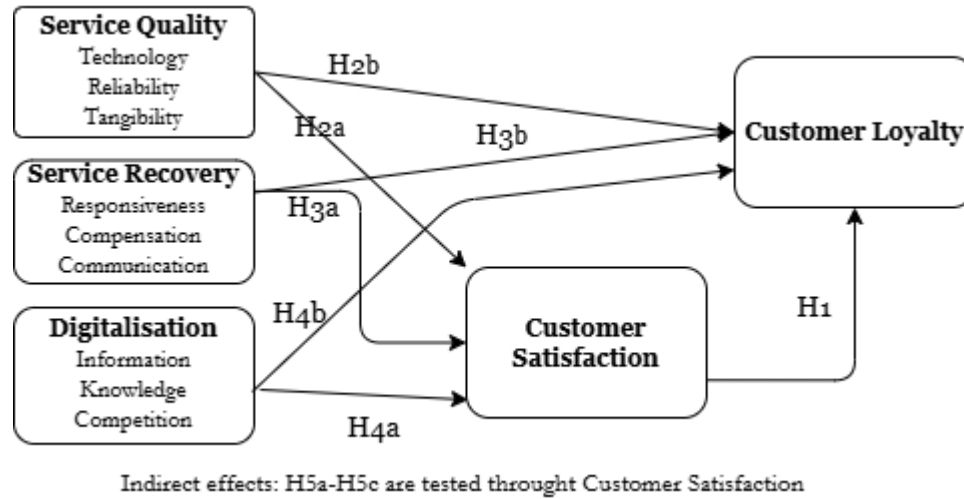


Fig.1: Conceptual Framework of the first-order research model

Table 1. Hypotheses of the first-order model

Code	Hypothesis
H1	Customer satisfaction positively influences customer loyalty.
H2a	Service quality positively influences customer satisfaction.
H2b	Service quality positively influences customer loyalty.
H3a	Service recovery positively influences customer satisfaction.
H3b	Service recovery positively influences customer loyalty.
H4a	Digitalisation positively influences customer satisfaction.
H4b	Digitalisation positively influences customer loyalty.
H5a	Customer satisfaction mediates the relationship between service quality and customer loyalty.
H5b	Customer satisfaction mediates the relationship between service recovery and customer loyalty.
H5c	Customer satisfaction mediates the relationship between digitalisation and customer loyalty.

Robustness specification. Because the HTMT value between service quality and service recovery was high (HTMT = 0.941), a second-order Service Excellence construct combining both dimensions was estimated as a supplementary model for parsimony and robustness.

3. Research Methodology

3.1. Sample and data collection

The study used a cross-sectional questionnaire survey administered to customers of 37 insurance companies operating in Iraq. After outlier screening using the Mahalanobis distance with $p < 0.001$, the final analytical sample comprised 318 responses. The demographic profile indicates a relatively young and moderately educated sample, with respondents drawn from multiple insurance categories and varying relationship durations with their insurers.

Participation was voluntary and anonymous. Respondents were informed that the data would be used only for academic purposes.

3.2. Construct operationalisation

All measures used five-point Likert-type response categories ranging from 1 = strongly disagree to 5 = strongly agree. Digitalisation captures the availability and usefulness of digital information and services, digital knowledge support, and competitive digital offerings. Service quality represents technology support, tangibility, and reliability dimensions in the insurer-customer relationship. Service recovery captures responsiveness, compensation, and communication in complaint and claims handling. Customer satisfaction reflects overall and transaction-specific satisfaction, while customer loyalty captures renewal intention, cross-buying intention, and attitudinal commitment.

3.3. Analytical strategy

The analysis proceeded in four stages. First, the data were screened for missing values, outliers, and distributional irregularities. Second, exploratory factor analysis was used to refine the measurement instrument and remove poorly performing indicators. Third, the measurement model was evaluated using internal consistency, convergent validity, and discriminant validity criteria. Fourth, the structural model was estimated using PLS-SEM with bootstrapping to assess direct effects, indirect effects, and explained variance.

The study reports reliability statistics (ρ_a and ρ_c), average variance extracted (AVE), Fornell-Larcker comparisons, HTMT, path coefficients, R^2 values, f^2 effect sizes, and bootstrapped mediation estimates. This analytical approach is suitable because the study aims for both explanation and prediction within a model that includes mediation and higher-order structure testing.

Table 2. Constructs and operational definitions

Construct	Symbol	Operational description
Digitalization	DI	Availability and usefulness of digital information, online services, digital knowledge support, and competitive digital offerings.
Service quality	SQ	Reliability, technology support, and tangibility in routine insurance service delivery.
Service recovery	SR	Responsiveness, compensation fairness, and communication during complaints and claims handling.
Customer satisfaction	CUSA	Overall and transaction-specific satisfaction with service interactions, claims, and premiums.
Customer loyalty	CULO	Renewal intention, cross-buying intention, and attitudinal commitment to the insurer.

4. Results

4.1. Data screening and item purification

No consequential missing-data problem remained after listwise treatment, but several indicators showed weak loadings and were removed during exploratory factor analysis. The deleted indicators primarily pertained to the service reliability, digital information, and recovery procedure dimensions. This purification step improved the measurement properties of the retained model.

Table 3. Indicators removed during item purification

Indicator	Initial loading	Reason for removal
SQRE-6	0.278	Loading below 0.40
SQRE-7	0.191	Loading below 0.40
SQTE-5	0.251	Loading below 0.40
SRRS-5	0.318	Loading below 0.40

SRCO-5	0.341	Loading below 0.40
DIIN-4	0.104	Loading below 0.40
DICO-5	0.155	Loading below 0.40

4.2. Measurement model assessment

After item refinement, the retained constructs achieved acceptable internal consistency and convergent validity. Composite reliability (ρ_c) ranged from 0.735 to 0.826, while AVE ranged from 0.586 to 0.632. These values indicate that the retained indicators adequately represent their latent constructs.

Discriminant validity was generally satisfactory. However, the HTMT ratio between service quality and service recovery was 0.941, indicating considerable empirical overlap between the two constructs. That result motivated an additional second-order robustness model in which both dimensions were represented by a higher-order Service Excellence construct.

Table 4. Measurement model quality statistics

Construct	ρ_a	ρ_c	AVE
Customer loyalty	0.688	0.776	0.614
Customer satisfaction	0.718	0.791	0.632
Digitalization	0.654	0.735	0.586
Service quality	0.789	0.826	0.605
Service recovery	0.753	0.809	0.592

Discriminant validity note. The HTMT value for service quality versus service recovery was 0.941, which is above conservative thresholds and supports testing a higher-order representation of these two constructs.

4.3. Structural model results: first-order specification

The first-order model estimated service quality and service recovery as separate antecedents. All hypothesised direct paths were statistically significant. Digitalisation positively affected both customer satisfaction and customer loyalty. Service quality and service recovery also exerted significant positive effects on both endogenous constructs. The first-order model explained 47.7% of the variance in customer satisfaction and 55.4% of the variance in customer loyalty.

Table 5. First-order structural model results

Path	β	t-value	p-value	Decision
DI → CUSA	0.383	6.563	< 0.001	Supported
CUSA → CULO	0.258	4.118	< 0.001	Supported
SQ → CULO	0.252	4.073	< 0.001	Supported
SR → CULO	0.254	3.615	< 0.001	Supported
SQ → CUSA	0.236	3.705	< 0.001	Supported
SR → CUSA	0.212	3.058	0.002	Supported
DI → CULO	0.131	2.117	0.034	Supported

Model summary. $R^2 = 0.477$ for customer satisfaction and $R^2 = 0.554$ for customer loyalty. The first-order model reports SRMR = 0.087 and NFI = 0.346.

4.4. Structural model results: second-order Service Excellence robustness test

Given the high conceptual and empirical affinity between service quality and service recovery, a more parsimonious second-order Service Excellence model was estimated. This specification improved interpretability and yielded stronger explanatory power than the first-order version.

In the second-order model, digitalisation remained the strongest driver of customer satisfaction, while Service Excellence had large and significant effects on both customer satisfaction and customer loyalty.

Customer satisfaction also maintained a substantial direct influence on loyalty.

Table 6. Second-order Service Excellence model

Path	β	t-value	p-value	Decision
DI → CUSA	0.492	8.456	< 0.001	Supported
SE → CUSA	0.387	6.321	< 0.001	Supported
CUSA → CULO	0.425	7.123	< 0.001	Supported
SE → CULO	0.415	6.987	< 0.001	Supported
DI → CULO	0.310	5.012	< 0.001	Supported

Second-order model fit. $R^2 = 0.493$ for customer satisfaction and $R^2 = 0.578$ for customer loyalty. The reported fit indices were SRMR = 0.076, CFI = 0.912, TLI = 0.905, and RMSEA = 0.068, indicating an acceptable overall model fit.

4.5. Mediation and effect size results

Bootstrapped indirect effects show that customer satisfaction partially mediates the effects of digitalisation, service quality, and service recovery on customer loyalty. This pattern means that the antecedent constructs influence loyalty both directly and through their contribution to the customer's overall satisfaction judgement.

The effect size evidence suggests that digitalisation is the most practically important driver of customer satisfaction in the second-order model, while the direct incremental effect of digitalisation on loyalty is comparatively modest after accounting for satisfaction and service excellence.

Table 7. Indirect effects and selected effect sizes

Relationship	Statistic	Value	p-value	Interpretation
DI → CUSA → CULO	Indirect β	0.152	< 0.001	Partial mediation
SQ → CUSA → CULO	Indirect β	0.127	< 0.001	Partial mediation
SR → CUSA → CULO	Indirect β	0.119	< 0.001	Partial mediation
DI → CUSA	f^2	0.207	—	Medium effect
CUSA → CULO	f^2	0.078	—	Small effect
SE → CULO	f^2	0.063	—	Small effect
DI → CULO	f^2	0.024	—	Negligible direct incremental effect

Diagnostics. Variance inflation factors were below 5, suggesting no serious multicollinearity problem. Common method bias remains a design limitation because the study relies on a single survey source.

5. Discussion

The core result of this study is that digitalisation and service-related performance should not be treated as competing explanations of insurance customer loyalty. In the Iraqi insurance market, both matter, but they matter in different ways. Digitalisation has the strongest effect on customer satisfaction, indicating that customers place high value on informational accessibility, process visibility, and transactional convenience. This pattern is consistent with recent Iraqi evidence showing that digitalisation improves satisfaction and loyalty in financial-service settings (Abbas et al., 2025; Al-Husseini, 2025). It also accords with capability-based evidence showing that flexible IT infrastructures support adaptation and resilience (Mijbas et al., 2025), that TOE-related digital capabilities become more effective when reinforced by knowledge transfer and organisational support mechanisms (Al Ajmi et al., 2026), and that broader digital platforms can expand stakeholder participation through better information accessibility and interaction quality (Remeikiene and Davidaviciene, 2023). Evidence on sustainable workforce development in Gulf industries likewise suggests that customer-facing service capability ultimately depends on the organisational capacity supporting service delivery (Al-Alawi et al., 2023). In a market where administrative friction can be costly, digital channels appear to reduce

uncertainty and improve the perceived usability of insurance services.

At the same time, the results show that routine service quality and recovery capability remain indispensable. The high overlap between service quality and service recovery indicates that customers may not sharply distinguish between normal service performance and problem-resolution performance; instead, they evaluate both as part of a broader service excellence experience. This is theoretically plausible in insurance because the product is largely intangible and its value is often revealed when a problem occurs.

The mediation results are equally important. Customer satisfaction is not simply another outcome variable in the model; it is the principal conversion mechanism through which digitalisation and service performance translate into loyalty. This result is consistent with the broader service literature, which treats satisfaction as the immediate antecedent of repurchase and retention behaviour.

For practitioners, the implication is straightforward. Digital investment alone is insufficient if customers still encounter inaccurate policy records, poor communication, or slow claim responses. Likewise, traditional service improvement will not fully translate into loyalty if customers face cumbersome non-digital processes. Iraqi insurers should therefore integrate online service access, digital claims tracking, and policy information transparency with robust service reliability and complaint-recovery procedures.

For regulators and industry bodies, the findings support policies that improve digital trust and interoperability in financial and insurance services. A stronger ecosystem for secure digital transactions, standardised complaint handling, and transparent claims communication would likely improve satisfaction and loyalty across the industry.

6. Conclusions

This paper examined the relationships among digitalisation, service quality, service recovery, customer satisfaction, and customer loyalty in the Iraqi insurance industry. Using survey data from 318 customers and PLS-SEM estimation, the study found that all three antecedents significantly improve customer satisfaction and loyalty in the first-order model, while a second-order Service Excellence specification offers a more parsimonious and better-fitting representation of the service constructs.

Theoretically, the study contributes by combining informatics-related and service-management variables in one mediated model for an under-researched insurance market. It also extends regional insurance capability research, which shows that strategic organisational capabilities can improve competitiveness in the Omani insurance industry (Al Lawati et al., 2025), by showing that customer-facing service excellence and digitalisation operate through satisfaction to shape loyalty. Managerially, the findings indicate that customer loyalty is most likely to improve when digital capability is accompanied by dependable service execution and credible service recovery.

The study remains subject to the limitations of cross-sectional design, single-source self-reported data, and context-specific measurement adaptation. Future research should test the model longitudinally, incorporate behavioural renewal and claims data, and assess whether age, digital literacy, insurer type, or trust moderate the effects reported here.

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