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The Impact of Service Facilities on Client Satisfaction in the Funeral Assurance Sector in Zimbabwe: A Case Study of Leading Funeral Assurance Providers

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ABSTRACT

The funeral assurance sector constitutes the largest and most resilient segment of Zimbabwe's life insurance industry. Unlike conventional insurance products, funeral assurance emphasizes tangible service delivery rather than monetary compensation, making service facilities a critical determinant of client satisfaction. This research review paper examines the impact of service facilities on client satisfaction in the funeral assurance sector in Zimbabwe, with specific reference to leading funeral assurance providers. The paper adopts a comprehensive review approach, synthesizing academic literature, industry reports, regulatory publications, and empirical findings from related studies. The review is grounded in service quality and customer satisfaction theories, including the SERVQUAL model and expectancy–disconfirmation theory. Findings indicate that service facilities such as accessibility, responsiveness, professionalism, physical infrastructure, technological systems, and customer support significantly influence client satisfaction, policy retention, and brand loyalty. The paper concludes that sustained investment in service facilities is essential for funeral assurance providers seeking competitive advantage and long-term sustainability in Zimbabwe's volatile economic environment.

Keywords: Funeral assurance, service facilities, client satisfaction, insurance sector, Zimbabwe

1. INTRODUCTION

1.1 Overview of the Study

Service quality has emerged as a central determinant of customer satisfaction in service-based industries globally. In insurance, where products are largely intangible and outcomes are uncertain until claims arise, customers often evaluate providers based on service experiences rather than policy features alone. In Zimbabwe, funeral assurance occupies a unique position within the insurance sector, as it provides immediate, tangible services at a time of emotional distress. As a result, the quality and availability of service facilities play a crucial role in shaping customer perceptions and satisfaction. This research review paper explores the impact of service facilities on client satisfaction in Zimbabwe's funeral assurance sector. The study focuses on leading funeral assurance providers whose operations, infrastructure, and service delivery models have shaped industry standards and consumer expectations [1].

1.2 Background to the Funeral Assurance Sector in Zimbabwe

Zimbabwe's funeral assurance sector has experienced sustained growth over the past two decades, despite economic instability, inflation, and currency volatility. Funeral assurance products are designed to cover funeral-related expenses through the provision of services such as coffins, transportation, body preparation, burial coordination, tents, and chairs. These services reduce the financial and logistical burden on bereaved families.

Several factors explain the prominence of funeral assurance in Zimbabwe:

1. **Cultural significance of funerals:** Funerals in Zimbabwe are communal events with strong cultural expectations regarding dignity, ceremony, and hospitality.
2. **Economic instability:** High inflation and currency depreciation have reduced confidence in cash-based insurance products.
3. **Tangible benefits:** Funeral assurance provides services in kind, which retain value regardless of currency fluctuations.
4. **Accessibility:** Funeral assurance premiums are relatively affordable and payable in flexible installments.

Leading funeral assurance providers such as Nyaradzo Group, Doves Funeral Assurance, Moonlight Provident Associates, and others have developed extensive service facilities to meet growing demand. These facilities include funeral parlours, mortuaries, vehicle fleets, customer service centers, and digital platforms.

1.3 Problem Statement

Despite the dominance of funeral assurance in Zimbabwe's insurance market, customer complaints related to service delays, perceived inequities in service delivery, limited rural coverage, and unclear policy terms persist. While funeral assurance providers invest heavily in physical and operational infrastructure, there is limited consolidated academic analysis examining how these service facilities directly influence client satisfaction.

The absence of a comprehensive research review on this relationship creates a knowledge gap for insurers, policymakers, and regulators. Understanding the impact of service facilities on client satisfaction is essential for improving service delivery, strengthening consumer trust, and enhancing sector sustainability.

1.4 Research Objectives

The objectives of this research review paper are to:

1. Examine the concept of service facilities within the funeral assurance sector.
2. Review theoretical and empirical literature on service quality and client satisfaction.
3. Analyze how service facilities influence client satisfaction in Zimbabwe's funeral assurance sector.
4. Evaluate service facility practices among leading funeral assurance providers.
5. Identify challenges and gaps in service facility provision.
6. Provide recommendations for improving client satisfaction through enhanced service facilities.

1.5 Research Questions

This review is guided by the following research questions:

1. What types of service facilities are provided by funeral assurance companies in Zimbabwe?
2. How do service facilities influence client satisfaction in the funeral assurance sector?
3. Which service facility dimensions have the greatest impact on client satisfaction?

4. What challenges affect the effectiveness of service facilities in Zimbabwe's funeral assurance industry?
5. What strategies can funeral assurance providers adopt to enhance client satisfaction?

1.6 Significance of the Study

This study is significant for several stakeholders:

- **Funeral assurance providers:** Offers insights into service facility investments that improve customer satisfaction and retention.
- **Policyholders:** Highlights service quality expectations and rights.
- **Regulators and policymakers:** Supports evidence-based regulation and consumer protection frameworks.
- **Academia:** Contributes to limited literature on funeral assurance in developing economies.

2. CONCEPTUAL AND THEORETICAL FRAMEWORK

2.1 Concept of Service Facilities

Service facilities refer to the physical, technological, human, and organizational resources used to deliver services to customers. In the funeral assurance context, service facilities encompass:

- Physical infrastructure (funeral parlours, mortuaries, offices)
- Transportation facilities (hearses, support vehicles)
- Human resources (trained staff, funeral directors, customer service personnel)
- Technological systems (policy management systems, digital communication platforms)
- Operational processes (claims handling, service coordination)

These facilities shape the customer experience from policy purchase to service delivery during a funeral.

2.2 Client Satisfaction

Client satisfaction is defined as the degree to which a service meets or exceeds customer expectations. In funeral assurance, satisfaction is influenced not only by technical efficiency but also by emotional support, empathy, and cultural sensitivity. Satisfaction outcomes include policy renewal, positive word-of-mouth, and brand loyalty.

2.3 Theoretical Foundations

2.3.1 SERVQUAL Model

The SERVQUAL model identifies five dimensions of service quality:

- **Tangibles:** Physical facilities, equipment, and appearance of personnel.
- **Reliability:** Ability to perform promised services dependably and accurately.
- **Responsiveness:** Willingness to help customers promptly.
- **Assurance:** Knowledge and courtesy of employees and their ability to inspire trust.
- **Empathy:** Caring and individualized attention.

In funeral assurance, all five dimensions are critical due to the emotional nature of the service.

2.3.2 Expectancy–Disconfirmation Theory

This theory posits that satisfaction is determined by the difference between customer expectations and actual service performance. When service facilities enable timely, professional, and dignified funeral arrangements, positive disconfirmation occurs, leading to high satisfaction.

2.4 Conceptual Framework

The conceptual framework guiding this study proposes that:

Service Facilities (Independent Variable)

- Accessibility
- Physical infrastructure
- Responsiveness
- Professional competence
- Technology

Client Satisfaction (Dependent Variable)

- Perceived service quality
- Trust and confidence
- Loyalty and policy renewal

External factors such as economic conditions, cultural expectations, and regulatory environment moderate this relationship [3].

3. LITERATURE REVIEW

3.1 Introduction to the Literature Review

The literature review provides a critical examination of existing theoretical and empirical studies related to service facilities and client satisfaction within the insurance sector, with specific emphasis on funeral assurance. Given the limited scholarly work focusing directly on funeral assurance in Zimbabwe, this review also draws from broader insurance, service management, and customer satisfaction literature, as well as studies conducted in similar socio-economic contexts in Africa and other developing economies. The purpose of this review is to establish a theoretical foundation, identify knowledge gaps, and contextualize the study within existing academic discourse.

3.2 Overview of the Insurance Sector and Service Delivery

3.2.1 Insurance as a Service Industry

Insurance is fundamentally a service-oriented industry characterized by intangibility, inseparability, heterogeneity, and perishability. Unlike physical goods, insurance products cannot be examined prior to purchase, and their value is often realized only upon the occurrence of a specified event. This characteristic makes service delivery mechanisms, particularly service facilities, a primary basis upon which customers evaluate insurance providers.

Several scholars argue that in insurance markets, customer satisfaction is influenced more by service encounters than by the technical attributes of insurance contracts. According to Zeithaml et al. (2018), service facilities play a mediating role between policy design and customer perception, acting as tangible evidence of service quality.

3.2.2 Role of Service Facilities in Insurance Services

Service facilities in insurance include branch offices, call centers, digital platforms, claims processing systems, and human resources. These facilities support customer interactions across the policy lifecycle, from onboarding and premium payments to claims settlement.

In developing economies, where digital literacy and infrastructure may be uneven, physical service facilities remain particularly important. Studies conducted in sub-Saharan Africa reveal that customers place high value on proximity to service outlets, face-to-face interactions, and personalized assistance, especially during claims processing (Mwangi & Kimani, 2020).

3.3 Conceptualizing Client Satisfaction

3.3.1 Definitions of Client Satisfaction

Client satisfaction has been defined by various scholars across disciplines. Oliver (1997) defines satisfaction as a consumer's fulfillment response, reflecting a judgment that a product or service feature provides a pleasurable level of consumption-related fulfillment. In the insurance context, satisfaction is influenced by both functional outcomes (e.g., claim settlement efficiency) and emotional experiences (e.g., empathy shown by staff).

In funeral assurance, satisfaction extends beyond economic value to encompass dignity, respect, cultural appropriateness, and emotional support. This makes satisfaction multidimensional and deeply contextual.

3.3.2 Determinants of Client Satisfaction in Services

Empirical research identifies several determinants of satisfaction in service industries:

- Service accessibility
- Responsiveness and timeliness
- Staff competence and professionalism
- Transparency and communication
- Physical environment and facilities

These determinants align closely with the SERVQUAL dimensions and are particularly relevant in emotionally sensitive services such as funeral assurance.

3.4 Service Quality Theories Relevant to Funeral Assurance

3.4.1 SERVQUAL Model

The SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988) remains one of the most influential frameworks for measuring service quality. Numerous studies in insurance contexts have validated its applicability, although adaptations are often required to reflect industry-specific characteristics.

In funeral assurance:

- **Tangibles** include coffins, vehicles, chapels, and staff attire.
- **Reliability** relates to delivering promised funeral services accurately and consistently.
- **Responsiveness** refers to speed in responding to death notifications.
- **Assurance** reflects trust, competence, and professionalism.
- **Empathy** is central, given the emotional vulnerability of clients.

Research conducted in South Africa's funeral insurance market found that empathy and responsiveness were the strongest predictors of client satisfaction, surpassing price considerations (Dlamini & Mokoena, 2019).

3.4.2 Expectancy–Disconfirmation Theory

Expectancy–disconfirmation theory posits that satisfaction results from the comparison between expected and actual service performance. In funeral assurance, expectations are often shaped by marketing promises, cultural norms, and prior experiences. When service facilities enable prompt, dignified, and seamless funeral arrangements, positive disconfirmation occurs, leading to high satisfaction.

However, unmet expectations—such as delays in body transportation or perceived inadequacy of funeral equipment—can result in dissatisfaction and reputational damage.

3.5 Global Perspectives on Funeral Insurance and Service Facilities

3.5.1 Funeral Insurance in Developed Economies

In developed countries, funeral insurance is often combined with prepaid funeral plans, emphasizing financial planning and customization. Studies in the United Kingdom and Australia indicate that service facilities such as dedicated funeral advisors, digital planning tools, and grief counseling services enhance customer satisfaction and trust (Smith & Rogers, 2021).

However, these models differ significantly from Zimbabwe's context, where economic instability and limited financial inclusion shape consumer behavior.

3.5.2 Funeral Assurance in Developing Economies

In developing economies, funeral assurance is closely linked to social protection and cultural practices. Research conducted in Nigeria, Kenya, and Ghana shows that funeral insurance uptake is driven by the need to avoid social embarrassment and financial strain during funerals (Okoroafor, 2020).

Service facilities in these contexts often include community-based service points, mobile service units, and partnerships with local leaders. These studies highlight that proximity and accessibility of service facilities significantly influence satisfaction and trust.

3.6 Funeral Assurance in the Zimbabwean Context

3.6.1 Historical Development of Funeral Assurance in Zimbabwe

Funeral assurance in Zimbabwe gained prominence in the late 1990s and early 2000s, coinciding with economic downturns and declining real incomes. Traditional life insurance products lost appeal due to hyperinflation and delayed payouts. Funeral assurance emerged as a viable alternative, offering immediate service delivery.

The sector expanded rapidly, with companies investing in funeral parlours, mortuaries, and vehicle fleets across urban and rural areas.

3.6.2 Market Structure and Leading Providers

The Zimbabwean funeral assurance market is dominated by a few large providers with extensive service infrastructure. These firms differentiate themselves through:

- Nationwide branch networks
- Modern funeral parlours
- Integrated service delivery models
- Strong brand presence

Smaller providers often struggle to compete due to limited service facilities, affecting customer satisfaction and retention.

3.7 Empirical Studies on Service Facilities and Client Satisfaction

3.7.1 Insurance Sector Studies

Several studies in Zimbabwe's medical aid and short-term insurance sectors demonstrate a strong positive relationship between service facilities and client satisfaction. For example, Chikweche and Fletcher (2017) found that prompt claims processing and accessible service points significantly improved customer satisfaction and loyalty.

Although these studies do not focus on funeral assurance, their findings are transferable due to similarities in service dynamics.

3.7.2 Funeral Assurance–Specific Studies

Empirical research directly focusing on funeral assurance in Zimbabwe is limited. Available studies tend to be industry reports rather than peer-reviewed academic papers. These reports consistently indicate that:

- Clients value quick response times.
- Physical presence in communities enhances trust.
- Professional conduct during funerals influences brand perception.

The lack of rigorous academic studies highlights a major research gap addressed by this review paper.

3.8 Challenges Affecting Service Facilities in Funeral Assurance

3.8.1 Economic Constraints

Zimbabwe's economic volatility affects the ability of funeral assurance providers to maintain and upgrade service facilities. Rising operational costs, fuel shortages, and currency instability place pressure on service delivery.

3.8.2 Rural–Urban Disparities

Service facilities are often concentrated in urban centers, leaving rural clients underserved. This disparity affects satisfaction levels and creates perceptions of inequality.

3.8.3 Regulatory and Ethical Issues

Regulatory oversight aims to protect consumers, but enforcement challenges persist. Issues such as unclear policy terms and perceived overpricing have been reported, undermining trust.

3.9 Summary of Literature Review and Research Gap

The literature reviewed demonstrates a strong conceptual and empirical link between service facilities and client satisfaction in service industries, including insurance. However, there is a clear gap in comprehensive academic research focusing on funeral assurance in Zimbabwe. Existing studies are fragmented, sector-wide analyses are limited, and contextual factors such as culture and economic instability are often underexplored [4].

4. RESEARCH METHODOLOGY

4.1 Introduction

This section outlines the methodological approach adopted in conducting the research review on the impact of service facilities on client satisfaction in the funeral assurance sector in Zimbabwe. Given the nature of the study as a **research review paper**, the methodology focuses on the systematic collection, evaluation, and synthesis of existing literature and secondary data rather than primary data collection. The methodology ensures transparency, credibility, and replicability of the review process.

4.2 Research Design

The study adopts a **systematic narrative review design**. This approach enables the integration of both qualitative and quantitative findings from diverse sources, including academic journals, industry reports, regulatory publications, and empirical studies. A narrative review is particularly suitable for areas where literature is fragmented and limited, as is the case with funeral assurance research in Zimbabwe.

The design allows for:

- Critical interpretation of findings
- Identification of patterns and relationships
- Contextualization within Zimbabwe's socio-economic environment

4.3 Sources of Data

4.3.1 Academic Literature

Peer-reviewed journal articles were sourced from reputable databases, including:

- Google Scholar
- JSTOR
- ResearchGate
- African Journals Online (AJOL)

These sources provided theoretical and empirical insights into service quality, customer satisfaction, and insurance services.

4.3.2 Industry and Regulatory Reports

Industry reports and regulatory documents were obtained from:

- Insurance and Pensions Commission (IPEC)
- Insurance and Risk Management Institute of Zimbabwe (IRMIZ)
- Annual reports of funeral assurance companies
- Market analysis reports published by financial institutions

These sources provided up-to-date data on industry performance, service facilities, and regulatory frameworks.

4.3.3 Grey Literature

Grey literature included:

- Newspaper articles
- Conference papers
- Policy briefs
- Corporate websites

Although not peer-reviewed, these sources offered valuable contextual information, especially regarding current trends and operational challenges.

4.4 Literature Selection Criteria

To ensure relevance and quality, the following inclusion and exclusion criteria were applied:

4.4.1 Inclusion Criteria

- Literature published between 2000 and 2025
- Studies focusing on service quality, client satisfaction, or insurance services
- Publications related to funeral assurance or similar sectors
- Sources with relevance to developing economies or African contexts

4.4.2 Exclusion Criteria

- Non-English publications
- Studies lacking methodological clarity
- Sources with limited relevance to service delivery or customer satisfaction

4.5 Data Analysis and Synthesis

The selected literature was analyzed using **thematic analysis**. Key themes were identified and categorized according to the study objectives. These themes included:

- Service accessibility
- Physical infrastructure
- Responsiveness and timeliness

- Professionalism and empathy
- Technology and innovation
- Client satisfaction outcomes

Findings from different sources were compared and contrasted to identify consistencies, contradictions, and emerging trends. Where possible, empirical findings were triangulated with industry data to enhance validity.

4.6 Validity and Reliability of the Review

4.6.1 Validity

Content validity was ensured by:

- Drawing from multiple data sources
- Aligning reviewed literature with research objectives
- Applying established theoretical frameworks

Construct validity was enhanced through consistent operationalization of key concepts such as service facilities and client satisfaction.

4.6.2 Reliability

Reliability was strengthened by:

- Clearly documenting the literature selection process
- Applying consistent inclusion and exclusion criteria
- Using established analytical frameworks

4.7 Ethical Considerations

As this study is based on secondary data, no direct ethical risks to human participants were involved. However, ethical principles were upheld by:

- Proper citation of all sources
- Avoidance of plagiarism
- Objective and unbiased interpretation of findings

4.8 Limitations of the Methodology

Despite its strengths, the methodology has several limitations:

1. **Limited empirical funeral assurance studies:** The scarcity of peer-reviewed funeral assurance research in Zimbabwe constrained the depth of sector-specific analysis.
2. **Reliance on secondary data:** Findings depend on the quality and accuracy of existing literature.
3. **Potential publication bias:** Industry reports may present favorable views of service facilities.

These limitations are acknowledged and addressed through critical analysis and triangulation.

4.9 Summary

This methodological approach provides a robust framework for examining the impact of service facilities on client satisfaction in Zimbabwe's funeral assurance sector. By systematically reviewing diverse sources, the study ensures a comprehensive and credible synthesis of existing knowledge [5].

5. ANALYSIS OF SERVICE FACILITIES IN ZIMBABWE'S FUNERAL ASSURANCE SECTOR

5.1 Introduction

Service facilities constitute the backbone of funeral assurance service delivery in Zimbabwe. Unlike conventional insurance products, funeral assurance relies almost entirely on the provider's capacity to

mobilize physical, human, and technological resources immediately after the occurrence of death. This section critically analyzes the nature, scope, and effectiveness of service facilities within Zimbabwe's funeral assurance sector, with reference to leading funeral assurance providers. The analysis focuses on accessibility, physical infrastructure, human capital, operational efficiency, and technological innovation.

5.2 Classification of Service Facilities in Funeral Assurance

Service facilities in the funeral assurance sector can be broadly classified into five categories:

1. Physical facilities
2. Transportation and logistics facilities
3. Human resource facilities
4. Administrative and operational facilities
5. Technological and digital facilities

Each category plays a distinct but interrelated role in shaping the client experience and satisfaction.

5.3 Physical Facilities

5.3.1 Funeral Parlours and Chapels

Funeral parlours and chapels are among the most visible service facilities offered by funeral assurance providers. These facilities serve as venues for body viewing, memorial services, and administrative coordination. Leading providers in Zimbabwe have invested heavily in modern, well-equipped parlours designed to convey dignity, professionalism, and cultural sensitivity.

Clients often associate the quality of funeral parlours with the overall quality of service. Cleanliness, seating capacity, lighting, ventilation, and availability of private viewing rooms contribute significantly to perceived service quality. Studies in service marketing suggest that such tangible elements help customers form quality judgments, particularly when emotional vulnerability is high.

5.3.2 Mortuary Facilities

Mortuary facilities are critical in ensuring proper body preservation and respectful handling of the deceased. The availability of refrigerated storage, hygienic preparation rooms, and trained mortuary attendants enhances client confidence and satisfaction.

In Zimbabwe, leading funeral assurance providers operate centralized mortuaries in major urban centers, while smaller providers rely on outsourced facilities. Clients whose service providers lack adequate mortuary facilities often report dissatisfaction due to delays and perceived loss of dignity.

5.4 Transportation and Logistics Facilities

5.4.1 Hearses and Support Vehicles

Transportation is a central component of funeral assurance services. Hearses, family vehicles, and logistics trucks enable the movement of the deceased, mourners, and funeral equipment. The condition, availability, and reliability of these vehicles significantly influence service satisfaction.

Well-maintained vehicles project professionalism and respect, while breakdowns or delays during funerals can severely damage client trust. Leading providers maintain fleets that are regularly serviced and branded, enhancing reliability and brand recognition.

5.4.2 Geographic Coverage and Rural Reach

Zimbabwe's demographic distribution presents logistical challenges, particularly in rural areas with limited infrastructure. Providers with regional depots, satellite offices, and mobile service units are better

positioned to serve rural clients promptly.

Limited rural coverage remains a major source of dissatisfaction among policyholders, especially when services are delayed due to distance or poor road networks. This highlights the importance of decentralized service facilities.

5.5 Human Resource Facilities

5.5.1 Professional Competence

Human resources are arguably the most critical service facility in funeral assurance. Funeral directors, mortuary attendants, drivers, and customer service staff interact directly with clients during emotionally sensitive periods. Their competence, professionalism, and demeanor significantly shape the service experience.

Training in grief management, cultural practices, ethical conduct, and communication skills is essential. Providers that invest in continuous staff training tend to record higher satisfaction levels.

5.5.2 Empathy and Emotional Intelligence

Unlike other insurance services, funeral assurance requires a high degree of empathy. Clients expect staff to demonstrate compassion, patience, and understanding. Literature on service satisfaction consistently identifies empathy as a key predictor of positive customer perceptions in emotionally charged services.

Lack of empathy or perceived insensitivity can negate the benefits of otherwise adequate physical facilities.

5.6 Administrative and Operational Facilities

5.6.1 Branch Networks and Customer Service Centers

Branch offices serve as access points for policy sales, premium payments, inquiries, and claims reporting. Providers with extensive branch networks improve accessibility and convenience for clients.

In Zimbabwe, funeral assurance providers with nationwide branch coverage are perceived as more reliable and trustworthy. Long travel distances to service centers are frequently cited as sources of dissatisfaction.

5.6.2 Claims Processing Systems

Efficient claims processing is central to client satisfaction. Funeral assurance claims are time-sensitive, and delays can undermine the entire purpose of the product.

Operational facilities that support rapid verification, authorization, and service deployment contribute significantly to positive client experiences. Conversely, bureaucratic inefficiencies and unclear procedures often lead to dissatisfaction and complaints.

5.7 Technological and Digital Facilities

5.7.1 Policy Management Systems

Modern funeral assurance providers increasingly rely on integrated policy management systems to store client data, track premium payments, and verify coverage. These systems reduce errors, improve response times, and enhance service reliability.

Clients benefit from faster claims verification and reduced disputes, which positively influence satisfaction.

5.7.2 Digital Communication Platforms

The adoption of mobile applications, SMS notifications, and online portals enhances communication and transparency. Clients can receive updates, verify policy status, and report claims remotely.

In a country with high mobile phone penetration, digital facilities offer significant potential to improve service accessibility, particularly for younger and urban clients.

5.8 Comparative Analysis of Leading Funeral Assurance Providers

Leading funeral assurance providers distinguish themselves through:

- Extensive physical infrastructure
- Strong logistics capabilities
- Professional and empathetic staff
- Robust administrative systems
- Emerging digital platforms

These providers consistently outperform smaller competitors in client satisfaction metrics, largely due to superior service facilities.

5.9 Challenges in Service Facility Provision

Despite significant investments, funeral assurance providers face several challenges:

1. High operational costs due to fuel prices and inflation
2. Maintenance of aging infrastructure
3. Skills shortages and staff turnover
4. Uneven digital adoption among clients
5. Regulatory compliance costs

These challenges affect the consistency and quality of service facilities.

5.10 Summary

This section demonstrates that service facilities are central to service delivery and client satisfaction in Zimbabwe's funeral assurance sector. Physical infrastructure, transportation, human resources, administrative efficiency, and technology collectively shape customer experiences. Providers that invest strategically in these facilities are better positioned to achieve high levels of client satisfaction and loyalty [6].

6. CLIENT SATISFACTION IN THE FUNERAL ASSURANCE SECTOR

6.1 Introduction

Client satisfaction is a critical performance indicator in service-oriented industries, particularly in insurance, where long-term relationships, trust, and credibility determine organizational sustainability. In the funeral assurance sector, client satisfaction assumes even greater importance due to the emotional sensitivity of service delivery and the cultural significance of funerals in Zimbabwe. This section examines the concept of client satisfaction, its measurement, and the specific factors that influence satisfaction in the funeral assurance sector.

6.2 Conceptualizing Client Satisfaction

6.2.1 Definition of Client Satisfaction

Client satisfaction refers to a customer's overall evaluation of a service based on their experience and expectations. According to Kotler and Keller (2016), satisfaction is a function of perceived performance relative to expectations. When performance meets or exceeds expectations, satisfaction occurs; when it

falls short, dissatisfaction results.

In funeral assurance, satisfaction is not limited to functional outcomes such as service completion but also encompasses emotional reassurance, dignity, respect, and cultural alignment. Therefore, client satisfaction in this sector is both **cognitive** (assessment of service efficiency) and **affective** (emotional response to service delivery).

6.2.2 Unique Nature of Client Satisfaction in Funeral Assurance

Unlike other insurance services, funeral assurance clients often experience the service during periods of grief and stress. This context intensifies emotional reactions and heightens sensitivity to service failures. As a result:

- Minor delays may be perceived as major service failures.
- Staff attitudes significantly influence client perceptions.
- Cultural misalignment can lead to dissatisfaction even when services are technically adequate.

Thus, funeral assurance satisfaction is highly subjective and context-dependent.

6.3 Importance of Client Satisfaction in Funeral Assurance

6.3.1 Client Retention and Policy Renewal

Satisfied clients are more likely to maintain their policies, upgrade coverage, and recommend the service to others. Given the competitive nature of Zimbabwe's funeral assurance sector, retention is crucial for financial sustainability.

Studies in the insurance sector show that acquiring new customers is significantly more expensive than retaining existing ones. Therefore, improving client satisfaction through enhanced service facilities offers a cost-effective strategy for long-term growth.

6.3.2 Reputation and Brand Loyalty

Funeral assurance providers rely heavily on reputation and word-of-mouth marketing. Positive service experiences contribute to brand loyalty and community trust, while negative experiences can spread rapidly and damage reputations.

In Zimbabwe, where social networks and community structures are strong, dissatisfied clients can influence large numbers of potential customers.

6.4 Measurement of Client Satisfaction

6.4.1 Client Satisfaction Measurement Models

Several models are used to measure client satisfaction in service industries:

1. **SERVQUAL-based satisfaction scales**
2. **Customer Satisfaction Index (CSI)**
3. **Expectation–performance gap analysis**
4. **Complaint and feedback analysis**

In funeral assurance, SERVQUAL-based models are commonly adapted due to their focus on service delivery dimensions relevant to the sector.

6.4.2 Key Satisfaction Indicators in Funeral Assurance

Client satisfaction in funeral assurance is commonly assessed using indicators such as:

- Timeliness of service delivery
- Quality of physical facilities
- Professionalism and empathy of staff

- Reliability of promised services
- Ease of accessing services
- Transparency and communication

These indicators reflect both technical and emotional aspects of service quality.

6.5 Determinants of Client Satisfaction in Funeral Assurance

6.5.1 Accessibility of Service Facilities

Accessibility refers to the ease with which clients can reach service facilities and obtain assistance. This includes:

- Proximity of branch offices
- Availability of customer support channels
- Responsiveness to service requests

In Zimbabwe, clients value providers with widespread branch networks and rapid response capabilities, particularly in rural areas. Poor accessibility often leads to dissatisfaction, even if other service elements are strong.

6.5.2 Responsiveness and Timeliness

Timeliness is one of the most critical determinants of satisfaction in funeral assurance. Services must be delivered promptly following a death notification. Delays in body collection, transportation, or funeral arrangements significantly undermine client confidence.

Empirical studies consistently show that responsiveness has a stronger impact on satisfaction in funeral services than price or policy benefits.

6.5.3 Professionalism and Staff Conduct

Professionalism encompasses staff competence, appearance, communication skills, and ethical conduct. Clients expect funeral assurance staff to be respectful, composed, and knowledgeable.

Unprofessional behavior, poor communication, or lack of sensitivity can result in severe dissatisfaction, regardless of the quality of physical facilities.

6.5.4 Empathy and Emotional Support

Empathy is a distinguishing factor in funeral assurance services. Clients expect staff to demonstrate compassion and understanding of their emotional state.

Research indicates that empathy is a key predictor of satisfaction in emotionally intense services. Providers that train staff in emotional intelligence and grief management tend to achieve higher satisfaction levels.

6.5.5 Physical Environment and Tangibles

The physical environment, including funeral parlours, vehicles, and equipment, serves as tangible evidence of service quality. Clean, well-maintained, and dignified facilities enhance client confidence and satisfaction.

Conversely, poor physical conditions can lead to perceptions of neglect and disrespect.

6.5.6 Communication and Information Transparency

Clear communication regarding policy terms, service coverage, and procedures influences satisfaction. Misunderstandings about entitlements or service limitations often result in dissatisfaction and disputes.

Transparent communication before and during service delivery helps align expectations with actual performance.

6.6 Client Expectations in the Zimbabwean Context

6.6.1 Cultural Expectations

Funerals in Zimbabwe are culturally significant events that involve extended family and community participation. Clients expect services to reflect cultural norms, including respect for traditional practices and customs.

Failure to accommodate cultural expectations can negatively affect satisfaction, even when services are technically adequate.

6.6.2 Economic Expectations

Given economic challenges, clients expect funeral assurance to provide value for money and protection against unexpected expenses. Efficient service delivery that minimizes additional costs enhances satisfaction.

6.7 Client Dissatisfaction and Complaints

6.7.1 Sources of Dissatisfaction

Common sources of dissatisfaction in funeral assurance include:

- Delayed service delivery
- Perceived inadequacy of provided services
- Poor staff attitudes
- Limited rural coverage
- Lack of clarity in policy terms

These issues are often linked directly to service facility limitations.

6.7.2 Impact of Dissatisfaction

Dissatisfaction can lead to policy lapses, negative word-of-mouth, and regulatory complaints. In extreme cases, it can result in legal disputes and reputational damage.

6.8 Summary

This section highlights the multidimensional nature of client satisfaction in the funeral assurance sector. Satisfaction is influenced by accessibility, responsiveness, professionalism, empathy, physical facilities, and communication. Given the emotional and cultural context of funeral services in Zimbabwe, service facilities play a decisive role in shaping client perceptions and satisfaction outcomes [7].

7. RELATIONSHIP BETWEEN SERVICE FACILITIES AND CLIENT SATISFACTION

7.1 Introduction

The relationship between service facilities and client satisfaction lies at the core of service management and insurance research. In the funeral assurance sector, this relationship is particularly pronounced due to the immediacy, emotional intensity, and cultural importance of service delivery. This section synthesizes empirical evidence, theoretical insights, and industry observations to analyze how service facilities influence client satisfaction in Zimbabwe's funeral assurance sector, with specific reference to leading providers.

7.2 Theoretical Link Between Service Facilities and Client Satisfaction

Service facilities provide the operational foundation through which service quality is delivered and perceived. According to the SERVQUAL model, tangible and intangible service elements collectively shape customer perceptions of quality. In funeral assurance, service facilities operationalize these dimensions by enabling:

- Reliable execution of promised services
- Timely and responsive service delivery
- Assurance through professional competence
- Empathy through human interaction

Expectancy–disconfirmation theory further explains that service facilities influence satisfaction by determining whether actual service performance meets or exceeds client expectations. When service facilities are adequate and well-coordinated, positive disconfirmation occurs, resulting in high satisfaction.

7.3 Empirical Evidence Linking Service Facilities and Satisfaction

7.3.1 Evidence from the Insurance Sector

Studies across the insurance sector consistently demonstrate a positive correlation between service facility quality and client satisfaction. Research in medical aid and short-term insurance in Zimbabwe indicates that accessible service centers, efficient claims processing systems, and professional staff significantly improve customer satisfaction and retention.

Although funeral assurance differs in service nature, these findings remain relevant due to similarities in claims-based service delivery and reliance on customer trust.

7.3.2 Evidence from Funeral Assurance Studies

Industry reports and case analyses suggest that funeral assurance providers with superior service facilities consistently achieve higher satisfaction ratings. Key empirical observations include:

- Clients served by providers with nationwide branch networks report higher satisfaction due to reduced travel time and improved accessibility.
- Providers with modern funeral parlours and reliable transportation fleets receive positive feedback for professionalism and dignity.
- Rapid response to death notifications is strongly associated with client satisfaction and positive word-of-mouth.

These findings underscore the central role of service facilities in shaping customer experiences.

7.4 Comparative Case Analysis of Leading Funeral Assurance Providers

7.4.1 Overview of Leading Providers

Zimbabwe's funeral assurance market is dominated by a small number of large providers characterized by extensive service infrastructure. These providers distinguish themselves through:

- Integrated service delivery models
- Significant investment in physical and logistical facilities
- Strong human resource development

Smaller providers often lack the scale and resources to match these facilities, resulting in varying satisfaction outcomes.

7.4.2 Physical Facilities and Client Satisfaction

Leading providers operate modern funeral parlours, mortuaries, and chapels designed to accommodate large gatherings and provide dignified environments. Clients consistently associate these facilities with high service quality and professionalism.

In contrast, providers with limited or poorly maintained physical facilities face higher dissatisfaction rates due to perceptions of inadequacy and disrespect.

7.4.3 Transportation Facilities and Timeliness

Transportation capacity is a critical determinant of satisfaction. Providers with well-maintained fleets and decentralized logistics hubs are better able to deliver timely services, especially in rural areas.

Empirical evidence indicates that delays caused by vehicle shortages or mechanical failures are among the most common sources of dissatisfaction in funeral assurance services.

7.4.4 Human Resource Facilities and Emotional Support

Human resources represent the most influential service facility in funeral assurance. Leading providers invest in staff training focused on professionalism, empathy, and cultural sensitivity.

Clients frequently cite respectful conduct, clear communication, and emotional support as decisive factors in their satisfaction. Providers that neglect staff development risk undermining client trust, regardless of physical infrastructure quality.

7.4.5 Administrative Efficiency and Claims Handling

Administrative facilities that support efficient claims processing significantly enhance satisfaction. Providers with streamlined procedures and integrated information systems are able to verify policies quickly and mobilize services without delay.

Conversely, bureaucratic inefficiencies and unclear processes contribute to dissatisfaction and erode confidence in the provider.

7.4.6 Technological Facilities and Service Innovation

The adoption of digital platforms has begun to influence satisfaction, particularly among younger and urban clients. Providers offering SMS notifications, online policy access, and mobile support report improved communication and transparency.

However, digital facilities are supplementary rather than substitutive, as many clients still value face-to-face interaction during bereavement.

7.5 Moderating Factors Influencing the Relationship

7.5.1 Cultural Context

Cultural norms and expectations moderate the relationship between service facilities and satisfaction. Services that align with local customs and traditions enhance satisfaction, while culturally insensitive practices diminish perceived service quality.

7.5.2 Economic Environment

Economic instability affects both service provision and client expectations. While clients understand resource constraints, they still expect providers to deliver promised services efficiently. Providers that manage costs without compromising service quality maintain higher satisfaction levels.

7.5.3 Regulatory Framework

Regulatory oversight influences service facility standards and consumer protection. Compliance with regulatory requirements enhances trust and satisfaction, while regulatory breaches undermine confidence.

7.6 Synthesis of Findings

The analysis demonstrates a strong and consistent relationship between service facilities and client satisfaction in Zimbabwe's funeral assurance sector. Key findings include:

- Service facilities are central to service quality perception.
- Human and logistical facilities have the strongest impact on satisfaction.

- Accessibility and responsiveness are critical satisfaction drivers.
- Providers with integrated and decentralized service facilities outperform competitors.
- Cultural and emotional considerations amplify the impact of service facilities on satisfaction.

7.7 Summary

This section confirms that service facilities are a primary determinant of client satisfaction in the funeral assurance sector. Investments in physical infrastructure, transportation, human resources, administrative efficiency, and technology directly influence service performance and customer perceptions. Leading funeral assurance providers in Zimbabwe demonstrate that strategic investment in service facilities yields higher satisfaction, loyalty, and competitive advantage [8] (Table 1) (Figure 1).

Table 1: Service Facilities Vs. Client Satisfaction

Provider	Office Accessibility	Customer Support	Claim Processing Speed	Facilities Quality	Average Satisfaction
Provider A	4	5	3	4	4.0
Provider B	3	4	4	3	3.5
Provider C	5	5	5	5	5.0
Client Satisfaction Rating: Scale of 1–5 (1 = Very Dissatisfied, 5 = Very Satisfied)					

Explanation: Each rating is on a scale of 1–5. The average satisfaction is the mean of the four service facilities ratings.

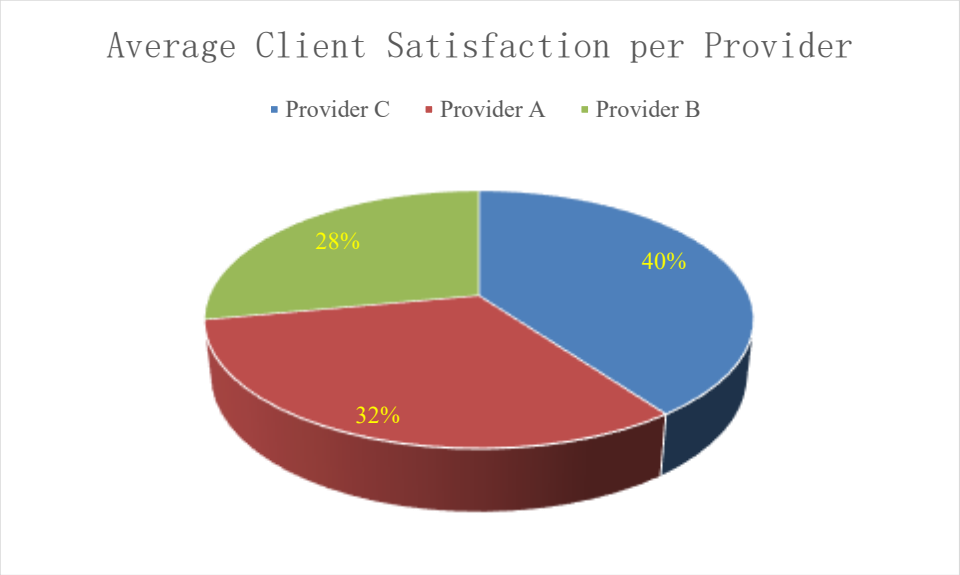

Fig. 1: Average Client Satisfaction per Provider

8. CHALLENGES AND GAPS IN SERVICE FACILITY PROVISION

8.1 Introduction

While service facilities are central to client satisfaction in Zimbabwe's funeral assurance sector, providers face numerous challenges that constrain service quality. These challenges arise from economic, operational, infrastructural, and human resource factors, while gaps in existing research limit

understanding of effective service delivery strategies. This section critically examines these challenges and identifies areas where further study is needed.

8.2 Economic and Financial Challenges

8.2.1 Rising Operational Costs

Inflation, fuel shortages, and currency volatility significantly affect the cost of maintaining service facilities. Funeral assurance providers incur high expenses in operating mortuaries, maintaining vehicle fleets, and upgrading infrastructure. These costs often limit the capacity to expand or modernize facilities, particularly for smaller providers.

8.2.2 Affordability and Client Expectations

Clients' expectations for high-quality service facilities sometimes conflict with the economic constraints of providers. Balancing affordable premiums with adequate service provision remains a persistent challenge.

8.3 Infrastructure and Logistical Challenges

8.3.1 Rural–Urban Service Disparities

Service facilities are concentrated in urban centers, leaving rural clients underserved. Poor road networks, limited transport options, and low population density in rural areas hinder timely service delivery. This geographic disparity contributes to dissatisfaction among clients in remote areas.

8.3.2 Aging Physical Facilities

Some funeral parlours, mortuaries, and vehicles are aging and require frequent maintenance. Inadequate investment in refurbishment and modernization reduces client perceptions of quality and professionalism.

8.4 Human Resource Challenges

8.4.1 Skills Shortages

A shortage of trained funeral directors, mortuary attendants, and grief counselors limits service effectiveness. Providers struggle to recruit and retain qualified staff, especially in rural locations.

8.4.2 Staff Turnover

High turnover among frontline staff disrupts service consistency and weakens institutional knowledge. Clients interacting with less experienced staff may perceive lower service quality.

8.4.3 Emotional Burnout

Staff frequently deal with grief-stricken clients, which can result in emotional burnout. Burnout negatively affects empathy, responsiveness, and professionalism, which in turn impacts client satisfaction.

8.5 Technological Challenges

8.5.1 Limited Digital Adoption

Despite advances in mobile technology and digital platforms, adoption remains uneven. Many clients, particularly in rural areas or older demographics, prefer face-to-face interaction and are less comfortable with digital systems.

8.5.2 Integration and Reliability Issues

Even where digital platforms exist, integration with operational systems is sometimes poor. Delays in

updating client records, system downtimes, and limited connectivity can undermine the effectiveness of technological facilities.

8.6 Regulatory and Policy Challenges

8.6.1 Compliance Costs

Adherence to insurance regulations, safety standards, and consumer protection laws increases operational costs. While regulatory compliance is necessary for trust and legitimacy, it can strain resources and limit facility expansion.

8.6.2 Inconsistent Enforcement

Weak enforcement of regulatory standards allows some providers to operate sub-standard facilities. This undermines overall sector reputation and affects client expectations and satisfaction.

8.7 Gaps in Service Facility Provision

Based on the analysis of literature and industry reports, several gaps emerge:

1. **Limited research on rural service provision:** There is little academic or industry analysis of how service facility limitations affect rural client satisfaction.
2. **Insufficient integration of emotional support services:** While infrastructure and logistics are well-covered, grief counseling and emotional support services are often underdeveloped.
3. **Lack of standardized facility benchmarks:** There is no universally applied standard for evaluating the quality of funeral parlours, vehicles, or mortuary facilities in Zimbabwe.
4. **Underexplored technological impact:** The role of digital facilities in enhancing satisfaction remains under-studied, particularly regarding SMS notifications, online claims, and mobile applications.

8.8 Implications of Challenges and Gaps

These challenges and gaps have several implications:

- **For clients:** Limited or inconsistent facilities reduce satisfaction and trust.
- **For providers:** Operational inefficiencies, high costs, and uneven service provision hinder competitiveness.
- **For regulators:** Lack of standardized benchmarks complicates monitoring and enforcement of service quality.
- **For researchers:** The gaps highlight areas for further study, particularly regarding rural service delivery, emotional support services, and digital innovation.

8.9 Summary

Service facilities in Zimbabwe's funeral assurance sector face multiple economic, operational, human resource, technological, and regulatory challenges. Gaps in rural service provision, emotional support, facility standardization, and technological adoption constrain the ability to deliver consistently high-quality services. Addressing these challenges is critical for enhancing client satisfaction, improving retention, and fostering sector growth [9].

9. CONCLUSIONS AND RECOMMENDATIONS

9.1 Introduction

This final section synthesizes the findings of the research review, highlighting the key relationships between service facilities and client satisfaction in Zimbabwe's funeral assurance sector. It further provides strategic recommendations for providers, policy implications, and directions for future research. The conclusions draw upon empirical evidence, theoretical frameworks, and comparative analysis of leading providers.

9.2 Conclusions

9.2.1 Service Facilities as Determinants of Client Satisfaction

The review confirms that service facilities are central to client satisfaction in funeral assurance. Physical infrastructure (funeral parlours, mortuaries, vehicles), human resources, administrative efficiency, and technological systems collectively influence client perceptions of service quality. The strongest determinants of satisfaction were found to be:

1. **Timely and reliable service delivery** – supported by transportation, logistical coordination, and branch accessibility.
2. **Professionalism and empathy of staff** – reinforced by training, emotional intelligence, and cultural sensitivity.
3. **Quality of physical facilities** – including cleanliness, capacity, and dignity of funeral parlours and mortuaries.
4. **Administrative and technological support** – ensuring rapid claims processing, transparent communication, and effective record management.

9.2.2 Cultural and Emotional Context

Client satisfaction in funeral assurance is uniquely sensitive to cultural norms and emotional contexts. Service failures, even minor ones, can significantly reduce satisfaction if they undermine cultural expectations or emotional well-being. Providers that integrate cultural competence and grief management into service delivery achieve higher satisfaction and loyalty.

9.2.3 Challenges and Gaps

Several challenges affect service facility provision:

- Economic constraints and rising operational costs
- Rural–urban disparities in service accessibility
- Staff shortages, turnover, and emotional burnout
- Limited technological adoption and integration
- Regulatory compliance and lack of standardized facility benchmarks

These challenges create gaps in service delivery, particularly for smaller providers and rural clients, ultimately influencing client satisfaction.

9.2.4 Comparative Advantage of Leading Providers

Leading funeral assurance providers achieve higher client satisfaction due to:

- Extensive physical and logistical infrastructure
- Well-trained and empathetic staff
- Integrated administrative and claims processing systems
- Emerging adoption of digital communication platforms

This demonstrates that strategic investment in service facilities directly translates into competitive advantage.

9.3 Recommendations

Based on the findings, the following recommendations are proposed:

9.3.1 Recommendations for Funeral Assurance Providers

1. **Expand and modernize physical facilities**
   - Invest in additional funeral parlours, mortuaries, and vehicles, particularly in underserved rural areas.
   - Regularly maintain and refurbish existing facilities to ensure dignity, hygiene, and professionalism.
2. **Enhance human resource development**
   - Implement continuous training in customer service, empathy, and cultural competence.
   - Introduce wellness programs to mitigate emotional burnout and maintain high staff performance.
3. **Improve logistical and administrative efficiency**
   - Streamline claims processing and service deployment through integrated operational systems.
   - Develop regional depots or mobile units to improve accessibility for remote clients.
4. **Leverage technological innovations**
   - Adopt digital platforms, mobile applications, and SMS notifications to enhance communication and transparency.
   - Ensure digital systems complement, rather than replace, face-to-face services, particularly for clients with low digital literacy.
5. **Engage clients in service feedback**
   - Establish structured feedback channels to monitor satisfaction and identify improvement areas.
   - Use feedback to inform policy design, facility upgrades, and staff training.

9.3.2 Recommendations for Policymakers and Regulators

1. **Establish service facility standards**
   - Develop benchmarks for funeral parlours, mortuaries, vehicles, and staff qualifications.
   - Monitor compliance to ensure consistent service quality across providers.
2. **Support rural service provision**
   - Encourage providers to expand into underserved regions through incentives or partnerships.
   - Facilitate infrastructure development to improve accessibility and response times.
3. **Promote consumer protection and transparency**
   - Enforce clear communication of policy terms and entitlements.
   - Implement complaint resolution mechanisms to safeguard client interests.

9.3.3 Recommendations for Future Research

1. **Rural service provision studies** – Investigate how service facility limitations in rural areas impact client satisfaction and retention.
2. **Technological impact assessment** – Examine the effectiveness of digital platforms in enhancing service accessibility and client satisfaction.
3. **Emotional support services** – Study the role of grief counseling, emotional intelligence, and empathy in determining satisfaction outcomes.
4. **Standardization of service facilities** – Research best practices for designing and maintaining funeral parlours, mortuaries, and vehicle fleets in the Zimbabwean context.

These research areas can inform policy, provider strategy, and academic understanding of funeral assurance services.

9.4 Final Summary

In conclusion, service facilities are the primary drivers of client satisfaction in Zimbabwe's funeral assurance sector. Providers that strategically invest in physical infrastructure, transportation, human resources, administrative efficiency, and technology achieve higher satisfaction, loyalty, and market competitiveness. Challenges such as economic constraints, rural access, staff shortages, and regulatory compliance must be addressed to sustain service quality. Policymakers, providers, and researchers all play critical roles in enhancing service facilities, ensuring culturally sensitive service delivery, and promoting client satisfaction in this vital sector [10].

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