Analyzing the Impact of Service Quality, Technology, and Policy Management on Insurance Policy Renewal

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Abstract. This research aims for a better understanding of the relationship between service quality, policy features, and customer satisfaction and the decision to renew a policy in Saudi Arabia. Factors affecting the renewal behavior include claims processing, policy flexibility, customer support, and technology development. In the research, questionnaires will be distributed to a randomly selected sample of insurance policyholders in Saudi Arabia. The responses thus collected will be consolidated and then analyzed through description by using SPSS statistical software. The results draw attention that Technology and Policy Management influence the product and service quality positively and significantly, with coefficients of 0.189 and 0.331. Policy flexibility and applicability also exert a positive effect on quality with a coefficient of 0.077. Procedures and Speed show a weak influence, marginally significant at a coefficient of 0.050. This research provides significant insights into service quality, policy flexibility, and demographic factors' influence on insurance policy renewal decisions in Saudi Arabia by emphasizing critical elements that could enhance customer retention within this industry.

Keywords: Insurance Policy, Insurance Sector, Policy Renewal, Quality, Saudi Arabia, Technology and Policy Management.

1. INTRODUCTION

With the renewal of an insurance policy, a crucial stage in the customer-insurer relationship is attained. It condenses the client's overall experience and trust in the insurer's competencies concerning their evolving needs. For insurance providers, policy renewals are pivotal for stable returns and ensuring long-term customer loyalty. With Vision 2030 setting the development task for the insurance sector in rapidly evolving Saudi Arabia, understanding the influencers of policy renewal will be important in enhancing service delivery with the goal of creating a competitive market. Service quality and policy attributes are accepted as the two major determinants for insurance policy renewals. Service quality includes the following attributes: proper claims settlement, personalized and prompt customer care, and advanced tech facilities for greater convenience and efficiency (Saad, 2015). This element directly affects customer satisfaction and loyalty by providing a positively refreshing experience that leads to renewals. Policy attributes include affordability, flexibility, and transparency. In the latter respect, they confer on customers a sense of trustworthiness and reliability, thus having a greater tendency to renew with the insurer (Alqahtani et al., 2024).

While these factors hold credence for every insurance market in line with their practical impact, the Saudi insurance space holds unique dynamics warranting further scrutiny. Since the Saudi Vision 2030 since launched in 2016 introduced several reforms that focused mainly on economic diversification and technological innovation in the financial services sector of Saudi Arabia, changes in availability and delivery for customer-centric service emphasis through the digital platform for insurance have occurred. Yet with some advancements, there still appears to be a plethora of conspicuous challenges. Issues like lack of communication, unclear terms in the policy, and delays in claims processing continue to bog down many. Such findings suggest that understanding the dynamics of service quality and policy design as they affect renewal decisions in a rapidly evolving market becomes extremely necessary. Previous studies would provide a footing for this present study. Abourokbah and Husain (2024) found satisfaction must improve with the quality level being enhanced, and the probability of policy renewal is higher with a higher quality of services. Oliveira (2022) detected an increasing willingness for Saudi nationals to directly contribute to NHI under the expectation that healthcare provision will improve in access and quality. However, expatriates have time and again voiced their dissatisfaction with employer-provided insurance policies mainly due to lack of benefits and coverage. This has advocated for more inclusive and comprehensive policy frameworks (Suutari and Tornikoski, 2001). Studies show that clear and transparent policy frameworks achieved more trustworthy working relationships with higher and renewed enrollment in high-risk areas like construction (Alqahtani et al., 2024).

Despite this insight, gaps in assessing the combined effect of service quality and policy attributes on policy renewal are prevalent within the Saudi Arabian context. In specific, little to no research has been conducted to investigate how these factors could affect customer segmentation - expatriates versus citizens, or differentiation in income and insurance needs. Closing these gaps is necessary for designing targeted strategies to serve the diverse customer base in the Saudi Arabia region. This study intended to close the gaps by examining the influence of service quality, policy features, and customer satisfaction on the insurance policy renewal decision. Some drivers behind the renewal behavior aim at claims handling, policy flexibility, customer support, and technological innovation. A descriptive analysis was performed on the data from a structured survey designed for insurance beneficiaries to provide management implications for insurers and policymakers. This study goes

beyond making contributions theoretically. Practically, it presents further evidence-based recommendations for insurers to improve service and policy features as a way of satisfying customer expectations and increase retention rates. The findings will assist policymakers in realizing the need for regulatory frameworks that ensure transparency, fairness, and innovation within the insurance environment; the study aligns with the larger Vision 2030 agenda in promoting a customer-focused and technology-driven insurance sector.

The paper is organized in the following way: Section 2 reviews existing literature and synthesizes the main findings, with an emphasis on the weaknesses. Section 3 describes the methodology that highlights survey design, data collection methodology, and analysis using SPSS. Section 4 presents findings, whereas Section 5 presents the discussion of findings along the lines of their implications for theory and practice. Finally, Section 6 concludes the study by detailing practical implications and suggestions for future research.

2. LITERATURE REVIEW AND RESEARCH HYPOTHESES
2.1. Literature Review

Understanding customer satisfaction, loyalty, and regulations stands out to be a multi-fold process involving the impacts of service quality and policies on insurance renewal in Saudi Arabia. Service quality is a prominent determinant of customer satisfaction and loyalty which can directly impact policy renewal decisions. Similarly, policies and reforms in the insurance sector, such as those driven by Saudi Arabia's Vision 2030, have also provided additional avenues to steer the landscape of the insurance industry. The following analysis will elaborate on all key factors affecting insurance policy renewal, with special attention paid to service quality, customer satisfaction, and policy influences. First, service quality and customer satisfaction are proposed through service quality dimensions of the SERVQUAL model, in order to pinpoint key dimensions of service quality as: reliability, assurance, tangibles, empathy, and responsiveness. Aarab and Muliaty, (2022) portray the gaps in service quality in Saudi Arabia, especially in terms of reliability, as opportunities for amelioration of customer satisfaction. Now, the impacts on customer satisfaction and loyalty: service quality positively influences customer satisfaction and loyalty, which become imperative for policy renewal. Multiple studies that have examined service quality indicate a significant positive influence on customer loyalty and satisfaction within the Saudi insurance sector (Aldossary and Siddiqui, 2023; Aurelia et al., 2019). It Generates an enabling climate for satisfaction. Customer satisfaction mediates the influence of perceived service quality on customer loyalty. That suggests that enhancing service quality contributes to improving customer satisfaction which consequently leads to loyalty (Saad, 2015), Secondly, the influence of policies and reforms with regard to Vision 2030 regarding health insurance reforms is because Saudi Arabia's Vision 2030 aims at transitioning the healthcare system towards a national health insurance system, influencing insurance policy renewal through changes in the regulatory landscape and insurance offerings (Althabaiti et al., 2024). Statutory nature of service: Some service quality deficiencies notwithstanding, insurance companies in Saudi Arabia remain able to make profits, at least, in part due to the statutory demands placed on insurance services to offer certain types of coverage (Ali and Tausif, 2018). Good corporate image and renewal of policy: The corporate image of insurance companies can moderate the relationship between service quality and customer satisfaction, which can then influence policy renewal decisions. Job satisfaction and loyalty can be improved, which then positively influences the rate renewal rates (Saad, 2015). Customer knowledge and awareness through knowledge and awareness: A lack of customer knowledge about insurance benefits and services can hinder the policy renewal process. Increasing customer awareness of insurance products can boost both customer satisfaction and loyalty. ICT: Effective communication through ICT can improve perceived service quality, customer satisfaction, and the propensity to renew the policy (Saad, 2015). In addition to service quality and policies, factors such as perceived cost and customer demographics contribute to insurance policy renewal; for instance, individuals with higher levels of education and income status are typically more inclined to purchase and renew insurance (Althabaiti et al., 2024). Also, customer disloyalty does not necessarily lead to the termination of insurance products. In such instances, other factors such as perceived values and necessities may influence the path of policy renewal (Abu-Salim et al., 2017). Understanding these relationships will enable insurance companies in Saudi Arabia to develop strategies for enhancing service quality, customer satisfaction, and therefore, the renewal of the policy.

Although the literature on the impact of service quality and policies on insurance policy renewal has demonstrated a specific void of scholarship on the determinants that affect policy renewal within the Saudi insurance context, previous research works did collect with an eye on service quality and policy attributes in international settings. However, there is evidently an increasing rigor that is needed in determining which variables among cultural, economic, and regulatory factors in Saudia Arabia would apply. Furthermore, a paucity of studies exists that assess the synergistic influence of service quality, policy adaptability, and customer demographic variables on insurance renewal choices within this geographical context.

2.2. Research Hypotheses

In this section, three hypotheses will be developed and reviewed with a specific focus on the impact of service quality and policies on the renewal of insurance policies in Saudi Arabia and would be summarized as follows.

Hypothesis 1: There is a positive association between attributes of customer service (claims processing, customer support, etc.) and insurance policy renewal in Saudi Arabia.

Hypothesis 2: Flexibility in insurance policy provisions (including coverage and premium size) would

positively influence customer satisfaction and the likelihood of insurance policy renewal in Saudi Arabia.

Hypothesis 3: Demographic factors (age, sex, and occupation, among others) serve as significant moderators for service quality and policy characteristics on the renewal of insurance policies in Saudi Arabia.

3. METHODOLOGY

This section provides an analysis of the Sample, Method, Model, Descriptive Statistics, and Correlation Matrix, highlighting their roles and significance in the study.

3.1. Sample

A random sample was drawn from customers of different insurance companies doing business in Saudi Arabia. The questionnaire was subjected to scrutiny by a panel of experts, upon which many of the criticisms were incorporated into the final copy. Ultimately, a total of 618 responses sampled from different segments within Saudi Society were considered, male and female populations, clients across all age categories, including those among the higher, middle-, and lower-income categories. The profile of the study sample is summarized in Table 1.

Table 1: Summarizes the study sample.

Characteristic	Number	Percentage
Gender		
Male	414	66,99
Female	204	33,01
Age		
18 – 29	181	29,29
30 – 39	171	27,67
40 – 49	129	20,87
50 and above	137	22,17
Education		
Low	327	52,91
Higher	291	47,09
Income category		
Less than 5,000	87	14,08
5000-9999	132	21,36
10000-14999	190	30,74
15,000 or more	209	33,82
Years as Policyholder category		
Less than 1 year	172	27,83
1-3 years	148	23,95
3-5 years	129	20,87
More than 5 years	169	27,35

3.2. Method

The current research examines the relationship between service quality, organizational policies, and insurance policy renewal by assessing the criteria considered important in making renewal decisions. The context includes the demographic factors age, gender, occupation, service quality, and policy attributes and their implications for renewal behavior among insurance beneficiaries in Saudi Arabia.

3.3. Model
3.3.1. Variables Study
3.3.1.1. Dependent Variable

Customer Renewal and Trust (CRT) is measured by the likelihood of renewal, reasons for renewal decisions, and preferred communication methods.

3.3.1.2. Independent Variables

- Product and Service Quality (PSQ) includes overall satisfaction with the product, satisfaction with the claims process, perceived fairness of claim settlements, and the quality of customer service support.
- Policy Flexibility and Applicability (PFA) encompasses coverage options, affordability of premiums, flexibility of policies, and ease of understanding the terms.
- Procedures and Speed (PS) focuses on the speed of claims processing and the clarity of claim procedures.
- Technology and Policy Management (TPM) is assessed through the frequency of digital platform usage, usability of mobile applications, online policy management capabilities, the ability to submit claims online, and the availability of online customer support.
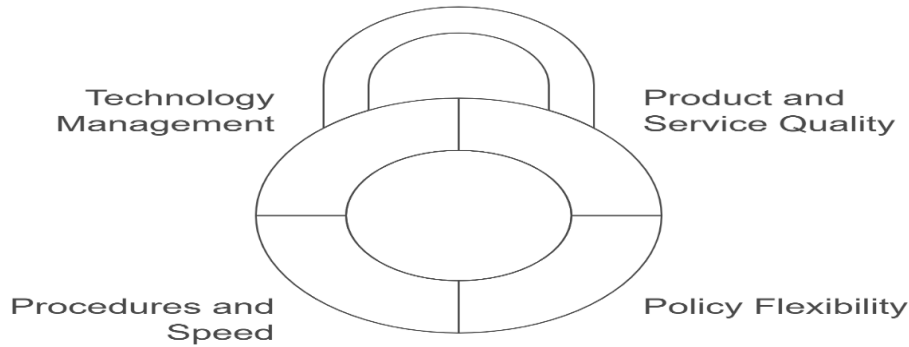
Figure 1: Study Model.

3.3.2. Validity and Reliability

The internal consistency of a structure is evaluated by means of the Cronbach's Alpha coefficient. The values of these coefficients were measured against the recommended threshold by Fornell and Larcker (1981) of 0.60. The obtained values from 0.66 to 0.94 for all constructs are listed in Table 2 and evidence strong internal consistency within each construct. The overall value of 0.69 (<0.94) suggests reliability and acceptability of the data and, thus, enhances the likelihood of obtaining genuinely favorable outcomes.

Table 2: Questionnaire test of reliability.

Item	Cronbach's alpha value
5	0.6896

3.4. Descriptive Statistics

Table 3 below presents summary statistics for all research variables. The data have confirmed the variables to meet universally accepted thresholds of acceptability, thus supporting the reliability and validity of the measurement instruments utilized in the study and ensuring both consistency and accuracy across all analyzed variables.

Table 3: Descriptive statistics

	N	Min.	Max.	Moyenne	Ecart type
Product and Service Quality		1	5	3,20	0,689
Policy Flexibility and Applicability		1	5	3,05	0,736
Procedures and Speed	618	1	5	2,90	0,988
Technology and Policy Management		2	5	3,21	0,542
Customer Renewal and Trust		1	4	2,45	0,552

3.5. Correlation Matrix

The mean and standard deviation of each variable are shown in the research, whereas the consolidation of the individual factors into a single variable upon collection and organization of the data was used in the regulation of research variables. The variable together has the main factors directly influencing the renewal of an insurance policy and the second factors having indirect effects. The correlation matrix in Table 4 represents the relationships between the variables in the model. These correlations improved the model's accuracy while ensuring that the most precise linear unbiased estimators were employed. This approach allows for deeper insight into the factors influencing the renewal of insurance policies among recipients in Saudi Arabia.

Table 4: Matrix of correlation.

	PSQ	PFA	PS	TPM	CRT
PSQ	1				
PFA	0.453**	1			
PS	0.370**	0.407**	1		
TPM	0.524**	0.568**	0.454**	1	
CRT	0.596**	0.614**	0.481**	0.672**	1

Note: ** The correlation is significant at the 1% level.
PSQ: Product and Service Quality. PFA: Policy Flexibility and Applicability. PS: Procedures and Speed. TPM: Technology and Policy Management. CRT: Customer Renewal and Trust.

In Table 4 are displayed the association of key factors. There exists a strong association between Product and Service Quality (PSQ) and Policy Flexibility and Applicability (PFA), with a moderate correlation of Procedures and Speed (PS) with PSQ and CRT. Technology and Policy Management (TPM) is quite closely coupled with PSQ. Establishment Renewal and Trust (CRT) has a strong correlation with PFA, suggesting that trust rests

heavily on policy flexibility.

4. RESULTS

The data that were presented were gathered from policyholders in Saudi Arabia to determine their opinion on the influence of service quality and policies on insurance policy renewal. These results indicated that service quality and clear policies were major factors affecting policy renewal decisions. However, our focus shall be given to specific dimensions based on the findings, especially the differences such as service quality aspect and policy clarity perceived by policyholders. Also, it was indicated that demographic factors such as age, level of education, and duration of being an insurance policyholder were the most significant factors in determining decisions about renewing policies.

We outline the discussion on the findings in three subsections to allow frank discussion. First is an overall analysis connecting service quality and renewal; then the impact of policy clarity on consumer trust; and last an analysis on the population determinants influencing insurance policy renewal by the beneficiaries in Saudi Arabia.

4.1. Test of ANOVA

ANOVA is an analytical method that compares means across groups. It helps gain deep insights regarding possible links and differences among variables. It can be used to understand the influencing factors of results concerning complex datasets. The results of the ANOVA test are depicted in Table 5.

Table 5: ANOVA* test.

		SUSQ	Df	Mean	F	P-V
	Regression	172,984	4	43,246	97,897	0.000 **
Model	Residual	271,236	614	0,442	–	-
	Total	444,221	618		–	-

Note: * Dependent Variable: Customer Renewal and Trust.
** Predicters: (Constante), Product and Service Quality, Procedures and Speed, Policy Flexibility and Applicability, Technology and Policy Management.

The table explains the independent variables of interest, where Customer Renewal and Trust, Procedures and Speed, Policy Flexibility and Applicability, and Technology and Policy Managements explain the dependent variable, Product and Service Quality. The F-statistic from the regression model is significant (F = 97.897, p = 0.000) implying that the predictor variables used account for a reasonable amount of variation in the dependent variable. The regression sum of squares, 172.984, compared to the residual sum of squares, 271.236, also indicates the goodness of fit for the model. These findings support the recognition of these factors in predicting perceptions of product and service quality among insurance policyholders.

4.2. Estimation of Model

We estimated the study model in this section, where Table 6 provides a summary of the estimation results.

Table 6: Coefficients of Estimation of the model.

	Coeff.	P-Value
C	-0.908	0.000
Product and Service Quality	0.305	0.000
Policy Flexibility and Applicability	0.276	0.000
Procedures and Speed	0.117	0.000
Technology and Policy Management	0.412	0.000

Note: Dependent Variable: Customer renewal and trust.

Table 6 presents the estimation coefficients for the study model, illustrating the relationship between independent variables and the dependent variable, which is "Product and Service Quality." The table lists the coefficients (Coeff) along with their respective p-values for each factor. The coefficient for the constant term stands at -0.908, with a p-value of 0.000, indicating it is a significant baseline value. This suggests that, all else being equal, the latent quality of products and services is - 0.908, which is significant at any standard level of significance. First, regarding Policy Flexibility and Applicability: This factor has a coefficient of 0.305 and a p-value of 0.000. Since the p-value is below 0.05, it shows that policy flexibility and applicability positively influence product and service quality in a statistically significant way. A one-unit increase in policy flexibility and applicability is expected to result in a 0.305 increase in the quality of products and services. Next, for Procedures and Speed: The coefficient for this factor is 0.000, with a p-value of 0.276. Although this p-value exceeds the common threshold of 0.05, it is still relatively close, indicating a slightly important positive effect on product and service quality. When procedures increase by one unit, the quality is expected to rise by 0.000 (See Equation 1).

$$CRT_i = -0.908 + 0.305 * PSQ_i + 0.276 * PFA_i + 0.117 * PS_i + 0.412 * TPM_i \quad (1)$$
$$(0.000) \qquad (0.000) \qquad (0.000) \qquad (0.000) \qquad (0.000)$$

Where:
CRT: Customer Renewal and Trust.
PSQ: Product and Service Quality.
PFA: Policy Flexibility and Applicability.

PS: Procedures and Speed.

TPM: Technology and Policy Management.

The results, however, are not as strong when compared to other factors. First, in Technology and Policy Management: First Occurrence, the value is 0.117, with a p-value of 0.000. This indicates that technology and policy management play a significant role in enhancing the quality of products and services. An increase of 1 unit in this factor leads to a quality improvement of 0.117. Next, for Technology and Policy Management (Second Occurrence), the value rises to 0.412, also with a p-value of 0.000. This underscores the positive impact this factor has on product and service quality. Overall, these findings emphasize the critical role of technology and policy management in driving quality improvements. In summary, the results indicate that "Technology and Policy Management" is the most crucial factor for enhancing product and service quality, while "Procedures and Speed" has a somewhat lesser impact.

5. DISCUSSION

Once the study model was estimated, the relationships between the independent variables and dependent variables, namely Product and Service Quality, were established. The results show there is an insight into the major drivers affecting product and service quality and the importance thereof.

In the first instance, the constant term of 1.404 with a p-value of 0.000 indicates that product and service quality at the baseline level, adjusting for all other variables, is significant. This provides a baseline from which all other factors work to influence product and service quality (Khanal et al, 2023). Looking at the independent variables, Policy Flexibility and Applicability (PFA) has a coefficient of 0.077 and a p-value of 0.045. Because the p-value is less than the standard threshold of 0.05, this indicates policy flexibility and applicability does have a significant relationship with product and service quality: a unit increase in PFA will lead to an increase of 0.077 in quality, reemphasizing the importance of transparent and applicable policies for customer satisfaction improvement. The findings support a previous report indicating that flexibility and customization of insurance policies are greatly appreciated by customers (Wells and Stafford, 1995; Hussien and Azage, 2021).

On the other hand, Procedures and Speed (PS), the coefficient being 0.050, and the p-value of 0.077 shows a moderately significant positive impact on product and service quality. Although this p-value is a little over our threshold of 0.05, the fact that it is around this mark suggests that efficient speed of procedures and policies may slightly slim down the quality outcomes. Such highlights support studies indicating that speed of service and procedural efficiency hold some importance but are not as significant as the influence of other factors, such as technology and policy flexibility (Tsoukatos and Rand, 2006; Chen et al, 2022).

The most important findings are related to Technology and Policy Management (TPM). The first instance of TPM shows a coefficient of 0.189 with a p-value of 0.000, while the second instance has a coefficient of 0.331 and a p-value of 0.000. These findings underscore the vital role that technology and policy management play in improving the quality of products and services (Atakorah et al, 2024). The positive coefficients suggest that enhancing technology use and refining policy management practices can lead to notable increases in customer satisfaction and quality outcomes. These findings are consistent with the expanding research that highlights the significance of technology in today's insurance sector (Ugwu et al, 2000; Skaf et al, 2024).

In conclusion, the findings indicate that Technology and Policy Management are the key factors in enhancing product and service quality. Policy Flexibility and Applicability also significantly contribute, while Procedures and Speed have a lesser, yet still positive, impact. Upon testing the hypotheses, we discovered in the first hypothesis that there is a positive correlation between the quality of customer service (such as claims processing and customer support) and the likelihood of insurance policy renewal in Saudi Arabia. The results affirm this hypothesis, as high-quality service, especially in claims processing and customer support, is essential for product and service quality. Although Table 6 does not specifically address policy renewal, the important role of customer service in enhancing product quality implies a similar influence on customer retention and renewal. Regarding the second hypothesis, insurance policy flexibility, which includes coverage options and premium affordability, positively affects customer satisfaction and the decision to renew insurance policies in Saudi Arabia. This hypothesis is backed by the significant positive impact of Policy Flexibility and Applicability on product and service quality. Since PFA is linked to customer satisfaction, it is logical to assume that policy flexibility and affordability would affect the likelihood of policy renewal, particularly in the context of customer satisfaction. Lastly, for the third hypothesis, demographic factors (such as age, gender, and occupation) significantly moderate the effect of service quality and policy features on the renewal of insurance policies in Saudi Arabia. Although this hypothesis was not directly tested in Table 6, it could be investigated in future research. The independent variables mentioned, including Procedures and Speed, Policy Flexibility, and Technology and Policy Management, may be influenced by demographic factors in a more detailed model.

6. CONCLUSION

This study focused on examining how service quality and policy features affect the renewal of insurance policies in Saudi Arabia. The results indicate that both service quality and the characteristics of policies are vital in influencing decisions regarding policy renewals. Important elements such as the efficiency of claim processing, the flexibility of policy options, and the affordability of premiums were identified as key factors driving customer satisfaction and intentions to renew. Additionally, demographic aspects like age, gender, and occupation also

played a role in shaping customer preferences and perceptions of insurance services, suggesting that tailored strategies may be necessary to address the needs of different customer segments. The study emphasizes that service quality, especially the responsiveness and clarity of customer support during the claims process, is essential for building trust and ensuring customer loyalty. Moreover, features of the policy, including coverage options, flexibility, and the clarity of terms and conditions, were found to significantly influence customer satisfaction. These findings highlight the necessity of aligning insurance services with customer expectations to cultivate long-term relationships. Regarding policy renewal, the study noted that customers are more inclined to renew their policies when they feel that the benefits provided meet their needs and when they have a positive service experience. The use of technology, such as mobile applications and digital platforms, further enhances customer engagement and improves the overall service experience, which can greatly affect renewal rates.

This study presents several practical implications for insurance companies in Saudi Arabia. Firstly, insurance providers should focus on enhancing service quality, particularly in claims processing and customer support. A transparent, swift, and efficient claims process is essential for building customer trust and satisfaction. Investing in staff training, improving communication, and utilizing technology to streamline operations and offer real-time support can be beneficial for insurance companies. Secondly, insurers should emphasize the flexibility of policy options. Providing a variety of coverage plans, adjustable premiums, and clear policy terms can make insurance products more attractive to a broader audience. Companies that offer customization based on individual customer needs are likely to experience higher renewal rates. The role of digital tools is also critical. The study indicates that using digital platforms for policy management, claims submission, and customer support can greatly enhance the customer experience. Insurers should invest in creating user-friendly mobile apps and websites to ensure easy access to services and promote ongoing engagement. Additionally, insurers should take demographic diversity into account when crafting marketing and customer service strategies. Customizing services to cater to various customer segments, such as younger, tech-savvy individuals or older clients who may prefer traditional communication methods, can lead to improved customer satisfaction and loyalty. Finally, strategies for policy renewal should aim not only at retaining current customers but also at attracting new ones through competitive offerings. Providing incentives, like discounts for renewals or additional coverage options, may motivate policyholders to renew their contracts.

While this study provides important insights into the factors that affect insurance policy renewal in Saudi Arabia, it is essential to recognize several limitations. First, the research was conducted with a sample of insurance recipients from Saudi Arabia, which may restrict the applicability of the findings to other countries with different cultural, economic, and regulatory contexts. The insurance market in Saudi Arabia may possess unique traits that do not translate to other regions. Therefore, future research could benefit from cross-country comparisons to determine whether the identified factors are universal or specific to the region. Second, the study mainly relied on self-reported data from insurance recipients, which can be influenced by biases such as social desirability or recall bias. Although efforts were made to ensure the reliability of the responses, future studies might consider using objective data or corroborating findings with information from insurance companies to enhance the validity of the results. Third, the research concentrated on a limited range of factors affecting policy renewal, such as service quality and policy features. However, other significant factors, like brand reputation, external economic conditions, or regulatory changes, could also influence renewal decisions. Future research could broaden the scope by including additional variables to offer a more thorough understanding of the factors driving policy renewal. Lastly, the study's cross-sectional design restricts the ability to establish causal relationships between the identified variables. A longitudinal approach could yield deeper insights into how changes in service quality and policy features over time affect renewal behavior.

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