Customer satisfaction as a determining factor of policyholder loyalty in Algerian Property & Casualty Insurance Companies - MCA method applied to a sample of policyholders of SALAMA ASSURANCES DJELFA -

Talal OMRANI[1*], Zerrouk BENMOUAFFEK[2] , Mohamed CHEGRANI[3]

Abstract

The aim of this article is to shed light on the relationship between customer satisfaction and policyholder loyalty in Algerian property & casualty insurance companies, based on a questionnaire survey conducted among a sample of 120 customers. Following a detailed analysis of all the results, based on the application of the MCA method to all the data collected via questionnaire, using R software (RStudio), similarities between policyholders and correlations between the most relevant variables (responses) were identified. The results of the MCA enabled us to conclude that policyholders will only remain loyal to their company if they are satisfied with the overall service, the quality of the welcome, availability and qualifications of the staff in contact with them, and if they feel that their valid claim has been effectively dealt with and that reimbursement times are reasonable.

Keywords: *Customer satisfaction, Brand loyalty, , Algerian P&C insurance market, Multiple correspondence analysis MCA, R software (RStudio).*

Introduction

Building consumer loyalty has become a top priority for business enterprises. Winning over new customers is no longer their sole aim. On the contrary, building customer loyalty is generally considered a less costly strategy than acquiring new customers.

A study carried out by Bain&Company in the banking and finance sector showed that a 5% increase in customer retention translates on average into an increase of over 25% in company profits. Retaining an existing customer costs 5 to 10 times less than acquiring a new one (Reichheld, 2001). Moreover, loyalty is a protection, at least in the short term, against the actions of competitors. Loyal customers attached to a brand will be less inclined to turn to competing brands when aggressive

---

[1] PhD in Economics & Statistics. Associate Professor. Business Sciences Department, University of Djelfa. Algeria.
Correspondence Author E-mail : omranitalal@univ-djelfa.dz, Orcid: https://orcid.org/0009-0003-6855-2485
[2] PhD in Economics & Finance. Associate Professor. Economic Sciences Department, University of Djelfa. Algeria.
E-mail : z.benmouffek@univ-djelfa.dz, Orcid: https://orcid.org/0009-0002-0697-7448
[3] PhD in Organizational Leadership. Associate Professor. Management Sciences Department, University of Djelfa. Algeria.
E-mail : m.chegrani@univ-djelfa.dz ,Orcid: https://orcid.org/0009-0004-1108-9693

marketing policies are implemented (price cuts, for example). Finally, loyalty helps the company to win new customers by developing brand awareness and reassuring potential customers (Aaker, 1994). In terms of GDP penetration, the insurance sector is one of the most important in any economy. For this sector to thrive, insurers operating in an increasingly competitive market must implement strategies to build policyholder loyalty. The aim of this study is to identify the determinants that have a positive effect on the satisfaction and loyalty of policyholders of Algerian P&C insurance companies. To do this, we reviewed previous studies, addressing the relationship between satisfaction and loyalty, in the literature review. Then, our conceptual framework based on these two notions was presented. Finally, the MCA method was applied to the data collected using the R software (RStudio).

LITERATURE REVIEW

The relationship between satisfaction and loyalty has been the subject of many studies. Many of them have shown us that customer satisfaction increases loyalty, reinforces repurchase intent, multiplies positive reactions and reduces the number of complaints. Conversely, customer dissatisfaction pushes them to switch to other brands, leads to negative reactions and an increase in the number of complaints. Many researchers report a linear relationship between satisfaction and loyalty. Satisfaction is thus associated with greater customer loyalty ((Oliver, 1980) ; (Bitner, 1990) ; (Taylor & Baker, 1994) ; (Fornell et al., 1996) ; (Host & Knie-Andersen, 2004). Oliver (1980) reports that satisfaction has an indirect effect - via post-consumption attitude - on repurchase intentions. Bitner (1990) reports both direct and indirect effects - through perceived service quality - of satisfaction on loyalty.

Other researchers report a non-linear relationship between satisfaction and loyalty ((Coyne, 1989) ; (Oliva et al. 1992) ; (Ngobo, 1998)). Coyne (1989) proposes a relationship that depends on 03 critical thresholds: the relationship is weak when satisfaction is low, moderate when satisfaction is at an intermediate level and very strong when satisfaction is at a high level. Oliva et al (1992) confirm Coyne's statements, pointing out that loyalty increases rapidly when the level of satisfaction exceeds a certain threshold. More recently, Ngobo (1998) argues that satisfaction only has a significant effect on loyalty when a minimum threshold of satisfaction is reached; from this threshold, loyalty increases at an increasing rate and then at a decreasing rate when satisfaction reaches a very high level.

According to market studies carried out by several industries, 98% of dissatisfied customers do not lodge formal complaints and simply change their companies. However, highly satisfied customers will be willing to repeat the purchase six (06) times more than customers who are somewhat satisfied with the offer received (Galbreath & Rogers, 1999). Striving to offer a higher level of quality than the competition increases customer satisfaction and consequently loyalty. This in turn boosts the revenues and costs of economic enterprises. However, many studies agree that other factors (demographic or psychological), other than customer satisfaction, play a part in making

customers increasingly loyal (Melovic et al, 2014).

MATERIAL AND METHODOLOGY

The study's methodology is both descriptive and analytical. Its main objective is to identify the determinants likely to generate loyalty among policyholders. To this end, we have used a questionnaire, grouping together a set of qualitative variables, relevant to the insurance business (see appendix), likely to enhance customer satisfaction and consequently its loyalty towards the insurance company.

In what follows, the MCA method will be applied on the data collected, in order to identify the main similarities between individuals and correlations between variables.

Relationship between customer satisfaction and brand loyalty

Satisfaction is a fundamental variable to explain repurchase and brand loyalty. Indeed, consumers only consider buying the brand again if they have been satisfied with it, i.e. if they positively rate the outcome of their consumption experience. The comparison between its level of expectations and the benefits obtained during the purchase and use of the product can lead to different psychological states:

Dissatisfaction occurs when the performance of the product purchased is perceived as below the expected level, and satisfaction when the opposite is true. The behavioral response given by the consumer to a negative purchasing experience with a brand can be of different kinds. The unsatisfactory brand may be rejected as a whole, in which case the consumer will no longer consider it for future purchases. But this dissatisfaction can also lead him to disseminate negative information about the brand to other consumers.

In the case of satisfaction, the consumer is likely to remain loyal to the brand. He may even sometimes become a brand ambassador or activist, according to the terminology used by Aaker (1994).

His satisfaction leads him to promote the brand to other consumers and, in fact, he is able to positively influence the purchase of the brand by people around him. Its influence on the decision-making process of the people around him is all the more likely that the client is perceived, unlike advertising, as an objective source of information and as such benefits from increased credibility (Guichard & Vanheems, 2004).

Oliver (1997) defined customer loyalty as "a firm commitment to repurchase a preferred product/service repeatedly in the future, thus allowing the same brand to be repurchased, despite the impact of the economic environment and marketing efforts, which may induce a change in behavior and a transfer to other companies".

According to (Jones & Sasser, 1998), customer loyalty comprises three elements: repurchase intentions, fundamental-level behavior and secondary-level behavior. According to these

researchers, repurchase intentions refer to the future repurchase of a product or service. Fundamental behavior consists of questioning one's own behavior and revision; whereas secondary-level behavior consists of recommending a product or service to others in a positive way.

Developing consumer brand loyalty

When a consumer tends to buy the same brand over and over again, this is known as brand loyalty. Consumer loyalty is a variable that describes behavior and can therefore be observed. Nevertheless, Jacoby and Kyner (1973) point out that, for brand loyalty to exist, the behavior of repurchasing a brand must be accompanied by a favorable attitude towards it.

Thus, a consumer is considered to be loyal to a brand, if he adopts a repeated purchase behavior of the brand, and if this behavior is the consequence of a positive feeling towards it. Otherwise, a repeated act of purchase without a favorable predisposition cannot be considered brand loyalty.

Jacoby and Kyner (1973) define brand loyalty as: "Loyalty is the non-random behavioral response expressed over time by a decision unit, relating to one or more brands taken in a set, according to a psychological decision process". Marketing specialists indicate, Moreover, a consumer can be loyal to several brands. Thus, a consumer can show a divided loyalty towards a few brands to which he has a favorable attitude (Guichard & Vanheems, 2004).

The different indicators of brand loyalty

03 broad categories of brand loyalty measures can be identified:

Behavioral measures; Attitudinal measures

Composite measures

Integrating both attitudinal and behavioral information.

Behavioral measures make it possible to measure brand loyalty through consumer behavior, which is manifest and therefore directly observable. In this way, brand loyalty can be measured using purchase sequences (analysis of the succession of purchases made by the consumer in a given product category), purchase proportion (proportion of purchase devoted to a given brand) or composite measures integrating two or more behavioral criteria.

Loyalty indicators are also sometimes used to measure brand loyalty. Thus, in accordance with the definition of loyalty, which considers repeated purchase behavior to be insufficient to consider brand loyalty, some attempt to analyze consumer's attachment to the brand (measuring the consistency of a preference over time, predisposition towards the brand underpinning behavior, etc.).

Finally, composite measures can be used to integrate the two underlying dimensions of loyalty: attitude and behavior. A loyalty index, for example, can measure both the proportion of purchases

devoted to the products of the brand under study and the attitude towards that brand (Guichard & Vanheems, 2004).

RESULTS AND DISCUSSION

Our survey was carried out by means of a questionnaire which we distributed to a sample of 120 policyholders, spread over 02 SALAMA ASSURANCES agencies in the Wilaya of Djelfa, during the month of November 2022. A total of 105 questionnaires were returned, of which 12 were excluded from the analysis due to too many missing values.

In order to analyze the similarities between the policyholders in our sample, as described by their responses (qualitative variables), we will apply the Multiple Correspondence Analysis (MCA) method in what follows to find the most significant oppositions and proximities: if the population is composed of very different groups, this method will show it.

Indeed, the MCA method is a technique for describing qualitative data: we consider here n individuals described by p variables $X_1, X_2, \ldots, X_p$ with $m_1, m_2, \ldots, m_p$ categories. This method is particularly suited to the exploration of surveys where the questions are multiple-choice with single or multiple answers.

In formal terms, it is a simple application of correspondence analysis to the disjunctive table of $m_1 + m_2 + \cdots + m_p$ category indicators. However, this method has properties that link it to other statistical methods and give it its special status, making it the equivalent of principal component analysis for qualitative variables (SAPORTA, 2011).

The presentation of the MCA method takes place gradually in this article through our practical case.

To begin our analysis on the results, resulting from the application of the MCA method on the data of our questionnaire, we should first determine the number of axes to choose in order to reduce the number of dimensions of the multidimensional graph, resulting from the large table containing the responses of all insured persons (93 rows and 34 columns).

Our study (dataset) contains 93 individuals and 34 variables, including 13 additional: 02 quantitative (Age_Q, Have you been insured for_Q) and 11 qualitative (Q1, Q2, Q3, Q4, Q5, Q6_Motor, Q6_Transport, Q6_Fire & Miscellaneous Accidents, Q6_Engineering, Q6_Agricultural, Q6_Credit).

Number of axes to choose

To do this, we use the figure and table of eigenvalues below.

We note here that the ratio of each eigenvalue to the sum of eigenvalues, called the inertia rate, is a pessimistic measure of the share of overall visibility captured by each new factorial axis.
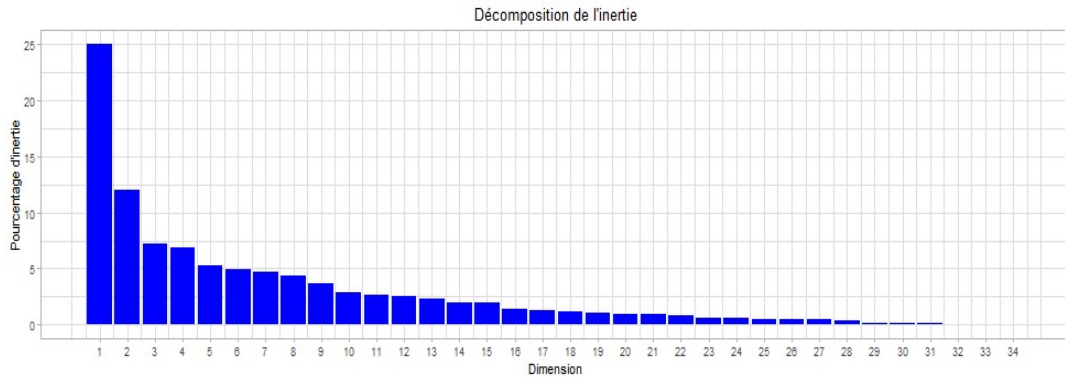
Figure 1 Inertia decomposition

Source: R software (RStudio)

The inertia of the factorial axes indicates, on the one hand, whether the variables are structured and, on the other, suggests the appropriate number of principal components to study.

Table 1 Inertia distribution

Dim	Eigenvalue	Percentage of variance	Cumul	Dim	Eigenvalue	Percentage of variance	Cumul
1	0.40	24.92	24.92	18	0.02	1.23	92.46
2	0.19	11.98	36.91	19	0.02	1.04	93.50
3	0.12	7.22	44.13	20	0.02	0.98	94.49
4	0.11	6.91	51.04	21	0.02	0.93	95.42
5	0.09	5.29	56.34	22	0.01	0.89	96.31
6	0.08	4.89	61.23	23	0.01	0.67	96.99
7	0.08	4.75	65.98	24	0.01	0.58	97.56
8	0.07	4.34	70.32	25	0.01	0.51	98.07
9	0.06	3.74	74.06	26	0.01	0.48	98.55
10	0.05	2.88	76.94	27	0.01	0.47	99.02
11	0.04	2.64	79.58	28	0.01	0.35	99.37
12	0.04	2.56	82.14	29	0.00	0.21	99.58
13	0.04	2.33	84.47	30	0.00	0.18	99.77
14	0.03	2.01	86.48	31	0.00	0.13	99.89
15	0.03	1.96	88.45	32	0.00	0.06	99.96
16	0.02	1.45	89.89	33	0.00	0.04	100.00
17	0.02	1.33	91.23	34	0.00	0.00	100.00

Source: R software (RStudio)

According to Table 01, the first 02 axes of the analysis express 36.91% of the total inertia of the dataset; this means that 36.91% of the total variability of the cloud of individuals (or variables) is represented in this plane. This is a relatively average percentage, and the first plane therefore represents only a fraction of the variability contained in the entire active dataset. This value is significantly higher than the reference value of 13.88%, so the variability explained by this plane is highly significant (this reference inertia is the 0.95-quantile of the distribution of inertia percentages

obtained by simulating 1202 random datasets of comparable dimensions based on a uniform distribution). In view of these observations, it would then probably be necessary to also consider dimensions greater than or equal to the third in the analysis. Nevertheless, for reasons of readability, clarity and the possibility of drawing overall the main characteristics of the phenomenon studied from this initial plane, we will only use here 02 factorial axes, and the data from our large survey table of individuals and variables (93 rows and 34 columns) will thus be plotted on 02-dimensional graphs (orthonormal markers), making them more readable to the investigator.

Description of the first plane

A simultaneous reading of figures 02 and 03 below allows us to note that globally the axis of the ordinates (dimension 01) separates between the insured persons who are globally satisfied with the quality of services of the SALAMA ASSURANCES (left part of the figures) of those who are not (right part of the figures).

Figure 2 Dispersion of modalities of the different variables

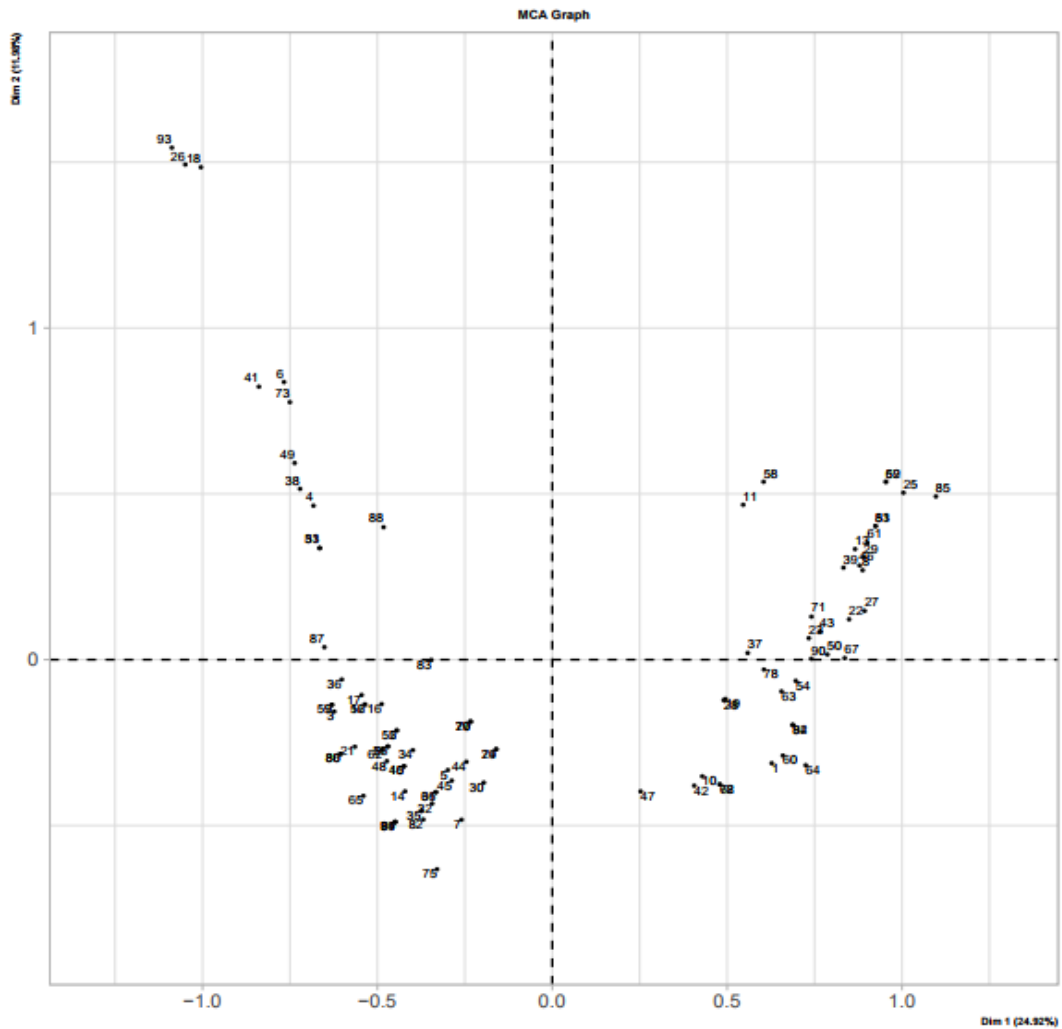**Source :** R software (RStudio)

Figure 3 Similarity between individuals in the survey

Source : R software (RStudio)

Indeed, dimension 1 contrasts individuals such as 25, 85, 53, 81, 29 and 61 (on the right of the graph, characterized by a strongly positive coordinate on the axis) with individuals such as 18, 93, 26, 41, 73, 6 and 75 (on the left of the graph, characterized by a strongly negative coordinate on the axis). From the modality graph, we can see that the group, to which individuals 25, 85, 53, 81, 29 and 61 belong, essentially shares:

High frequency for factors like *Q18_Yes*, *Q13_Better management of inter-company

claims_Yes*, *Q13_Settlement in short time_Yes*, *Q12_No*, *Q11_Long*, *Q8_Not very warm*, *Q14_Lower*, *Q15_No*, *Q9_Dissatisfied* et *Q9_Neutral* (factors are sorted from the most common).

Low frequency for factors like *Q12_Yes*, *Q13_Settlement in short time_No*, *Q13_Better management of inter-company claims_No*, *Q9_Satisfied*, *Q18_No*, *Q11_Acceptable*, *Q15_Yes*, *Q8_Warm*, *Q10_Yes* et *Q14_Better* (factors are sorted from the rarest).

These modalities show that these policyholders are generally dissatisfied with the service provided by SALAMA ASSURANCES *Q12_No* (claim reimbursement times estimated as long, not very warm welcome, they are dissatisfied with the availability and qualifications of the staff in contact and they also consider that the service is of inferior quality compared with competitors) and that they essentially demand that there be both: Settlement of admissible claims in short time as well as a better management of remediation operations for inter-company motor insurance claims.

The dissatisfaction of the insureds with their company's service has made them unfaithful to it, as confirmed by the high frequency of the *Q18_Yes* modality (policyholder is ready to change company).

However, the group, to which individuals 18, 93, 26, 41, 73 and 6 belong, shares:

High frequency for modalities like *Q16_Reduction under an insurance agreement_Yes*, *Q2_Company director*, *Q17_Very interesting*, *Q14_Better*, *Q16_Bonus-Malus system_No*, *Q6_Fire & Miscellaneous Accidents_Yes*, *Q16_End-of-year gifts_Yes*, *Q16_Profit sharing_Yes*, *Q8_Very warm* et *Q10_Yes* (factors are sorted from the most common).

Low frequency for modalities like *Q16_Reduction under an insurance agreement_No*, *Q16_Bonus-Malus system_Yes*, *Q6_Fire & Miscellaneous Accidents_No*, *Q16_Profit sharing_No*, *Q16_End-of-year gifts_No*, *Q17_Not very interesting*, *Q14_Equivalent*, *Q6_Transport_No*, *Q5_Yes* et *Q10_I don't know* (factors are sorted from the rarest).

The group to which Individual 75 belongs, on the other hand, shares:

High frequency for factors like *Q16_Bonus-Malus system_Yes*, *Q11_Acceptable*, *Q13_Better management of inter-company claims_No*, *Q13_Settlement in short time_No*, *Q12_Yes*, *Q18_No*, *Q9_Satisfied*, *Q16_Others_Yes*, *Q17_Moderately interesting* et *Q16_Reduction under an insurance agreement_No* (factors are sorted from the most common);

Low frequency for factors like *Q16_Bonus-Malus system_No*, *Q12_No*, *Q13_Settlement in short time_Yes*, *Q13_Better management of inter-company claims_Yes*, *Q18_Yes*, *Q8_Not very warm*, *Q11_Long*, *Q14_Lower*, *Q16_Others_No* et *Q15_No* (factors are sorted from the rarest).

The individuals on the left-hand side of the graph are generally satisfied with the quality of service

provided by their insurance company *Q12_Yes* (they consider claims settlement times to be acceptable or even short, they receive a warm or even very warm welcome, they are satisfied with the availability and qualification of the staff in contact with them and they also feel that the service is of better quality compared to competitors).

Most of the policyholders here have benefited from some loyalty tools, provided for by the company's commercial policy, mainly discounts under insurance agreements, end-of-year gifts and profit-sharing. Policyholders' satisfaction with their company's service makes them loyal to it, which is confirmed by the high frequency of the *Q18_No* modality (policyholder is not ready to change company).

Note that the *Q7_Yes* factor is highly correlated with this dimension (Inf correlation). This factor alone could therefore sum up dimension 1.

The abscissa axis (dimension 2) opposes individuals such as 18, 93, 26, 41, 73 and 6 (at the top of the graph, characterized by strongly positive coordinates on the axis) to individuals such as 75 (at the bottom of the graph, characterized by strongly negative coordinates on the axis).

The group, to which individuals 18, 93, 26, 41, 73 and 6 belong, shares:

High frequency for modalities such as *Q16_Reduction under an insurance agreement_Yes*, *Q2_Company director*, *Q17_Very interesting*, *Q14_Better*, *Q16_Bonus-Malus system_No*, *Q6_Fire & Miscellaneous Accidents_Yes*, *Q16_End-of-year gifts_Yes*, *Q16_Profit sharing_Yes*, *Q8_Very warm* et *Q10_Yes* (factors are sorted from the most common).

Low frequency for modalities such as *Q16_Reduction under an insurance agreement_No*, *Q16_Bonus-Malus system_Yes*, *Q6_Fire & Miscellaneous Accidents_No*, *Q16_Profit sharing_No*, *Q16_End-of-year gifts_No*, *Q17_Not very interesting*, *Q14_Equivalent*, *Q6_Transport_No*, *Q5_Yes* et *Q10_I don't know* (factors are sorted from the rarest).

The group, to which the individual 75 belongs, shares:

High frequency for modalities such as *Q16_Bonus-Malus system_Yes*, *Q11_Acceptable*, *Q13_Better management of inter-company claims_No*, *Q13_Settlement in short time_No*, *Q12_Yes*, *Q18_No*, *Q9_Satisfied*, *Q16_Others_Yes*, *Q17_Moderately interesting* et *Q16_Reduction under an insurance agreement_No* (factors are sorted from the most common);

Low frequency for modalities such as *Q16_Bonus-Malus system_No*, *Q12_No*, *Q13_Settlement in short time_Yes*, *Q13_Better management of inter-company claims_Yes*, *Q18_Yes*, *Q8_Not very warm*, *Q11_Long*, *Q14_Lower*, *Q16_Others_No* et *Q15_No* (factors are sorted from the rarest).

In turn, the left-hand side of the graph is subdivided in two by the dimension 2, which separates between policyholders (mainly company directors) whose № 18, 93, 26, 41, 73 and 6 have benefited

from reductions under insurance agreements, end-of-year gifts and profit-sharing, given that they are considered potential customers for the insurance company, on the one hand, and between policyholders including № 75 (mainly public servants), who have benefited from discounts essentially under the Bonus-Malus systems, package (purchase of a set of insurance products to benefit from a discount) and public servant rates, on the other hand.

Note that the *Q7_Yes* factor is highly correlated with this dimension (Inf correlation). This factor alone could therefore sum up dimension 2.

To support our analysis, we use Figure 04 below, on which we can see that the variables Q8, Q9, Q10, Q11, Q12, Q13, Q14 and Q18 are strongly correlated.
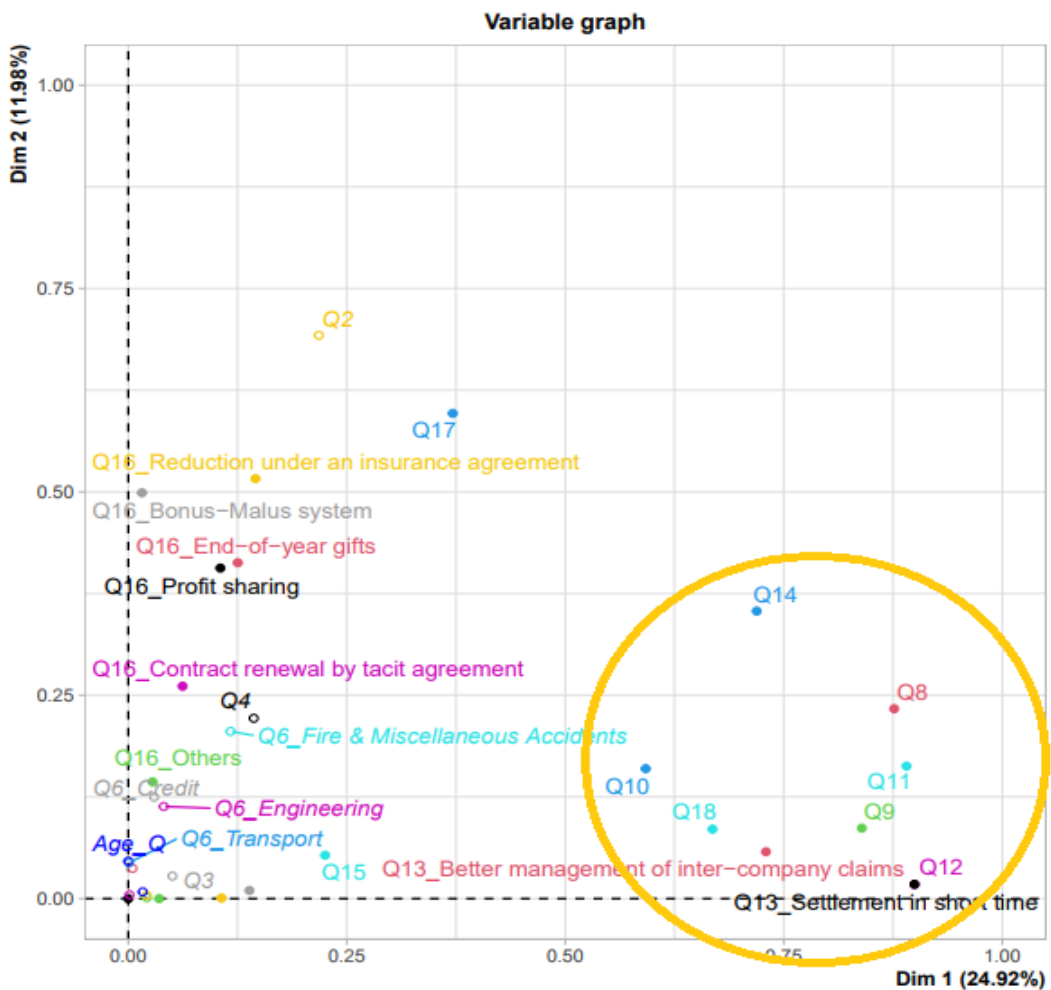

Figure 4 Variable graph

Source : R software (RStudio)

In view of the above, we have confirmation of the obvious: customers will remain loyal to their company (Q18) only if they are generally satisfied with the quality of service (Q12), the welcome they receive (Q8), the availability and qualification of the staff in contact with them (Q9), and if they feel that their valid complaints have been dealt efficiency with (Q10) and that the time taken for reimbursement is reasonable (Q11).

CONCLUSION

The objective of this article was to study and identify the main determinants of the relationship between customer satisfaction and the loyalty of policyholders within Algerian insurance companies, based on a questionnaire survey of a sample of 120 insured persons.

This questionnaire consists of a set of qualitative variables, relevant to the insurance activity, assuming that the best similarities between individuals and strong correlations between the most relevant variables in this relationship can be identified. At the end of a detailed analysis of the elements of this questionnaire, carried out by applying the MCA method using R software (RStudio) to all the data collected, it is appropriate to present the main results which emerge from this survey:

A customer will remain loyal to his company only if he is globally satisfied with the service, the quality of the welcome, the availability and qualifications of the staff in contact with him, and if he feels that his valid claim has been handled efficiently and that claims reimbursement times are reasonable. It would be presumptuous to rely too heavily on the results of this study to formulate recommendations for improving the service provided by P&C insurance companies, especially as the quality of service differs from one company to another, and even from one agency to another within the same company.

However, the results essentially call for greater efforts to optimize claims management: The settlement of admissible claims within a short timeframe, and better handling of inter-company recourse claims in the motor insurance sector. For the latter, a new national digital platform, called "e-Recours", had been implemented from mid-2022, thus allowing the digitization of processes for managing motor claims and recourse.

A long-awaited initiative, which will soon require further efforts on the part of the authorities, on the one hand, to optimize its management, and on the other, to extend it to all P&C insurance companies on the market (only one company is not currently a member) .

APPENDIX

Questionnaire for SALAMA ASSURANCES' policyholders. This questionnaire is intended for insured persons, its purpose is to assess « the degree of their satisfaction with the service provided by their company "SALAMA ASSURANCES", and consequently to find out their opinions on the measures taken by the latter to build loyalty ». It is done as part of our research work. Your answers will be a great help in assimilating this theme and shedding some light on it.

PART 01: PROPERTIES

1. Gender

Male ☐   Female ☐

2. Age

Under 25 years ☐   25-40 years ☐   41-59 years ☐   60 years and over ☐

3. What is your socio-professional category?

Liberal profession ☐   Company director ☐   Employee ☐   Public servant ☐   Retired ☐

Unemployed ☐   Student ☐

PART 02: CUSTOMERS' RELATIONSHIP WITH THE COMPANY

4. How did you hear about SALAMA ASSURANCES?

Word of mouth ☐   Below the line ☐   Mass media ☐   Other ☐

5. Why did you choose this company?

Proximity to Workplace/ Home ☐   Studied and reasonable prices ☐   Quality of service ☐

Insurance agreement ☐   Recommendation ☐   Accidentally ☐   Religious reason ☐

6. How long have you been insured with her?

Under 1 year ☐   1-3 years ☐   4 years and over ☐

7. Are you its customer for just one product?

No ☐   Yes ☐

8. What insurance product are you applying for? (You can pick more than one)

Motor ☐   Transport ☐   Fire & Miscellaneous Accidents ☐   Engineering ☐

Agricultural ☐   Credit ☐

PART 03: LEVEL OF SERVICE QUALITY (SATISFACTION LEVEL)

9. Are the company's working days and hours convenient for you?

No ☐   I don't know ☐   Yes ☐

10. How would you rate the company's quality of welcome?

Not at all warm ☐   Not very warm ☐   Moderately warm ☐   Warm ☐

Very warm ☐

11. What do you think of the availability and qualification of the company's contact staff?

Very dissatisfied ☐   Dissatisfied ☐   Neutral ☐   Satisfied ☐   Very satisfied ☐

12. Are your admissible claims handled efficiently by the company?

No ☐   I don't know ☐   Yes ☐

13. How do you rate the company's claims reimbursement times?

Reduced ☐   Short ☐   Acceptable ☐   Long ☐   Very long ☐

14. Do you consider the quality of the company's service to be satisfactory overall?

No ☐   Yes ☐

15. If the answer is "no", which sphere do you think needs improvement? (You can pick more than one)

Alignment of insurance rates with competition ☐   Reduce the time required to establish expert reports ☐

Settlement of admissible files in short time ☐   Better management of remediation operations for inter-company claims ☐

Online services (Quotation, subscription, e-payment, claim declaration, etc.) ☐   Others ☐

16. How do you rate the quality of SALAMA ASSURANCES' service compared with competitors?

Lower ☐   Equivalent ☐   Better ☐

PART 04: CUSTOMER'S LOYALTY

17. Have you already taken advantage of loyalty tools within your company?

No ☐   I don't know ☐   Yes ☐

18. If the answer is "yes", which of these tools have you applied? (You can pick more than one)

Contract renewal by tacit agreement ☐   Reduction under an insurance agreement ☐

Bonus-Malus system ☐   Profit sharing ☐   End-of-year gifts ☐

Others (Package, Public servant price, Sponsoring, …) ☐

19. How do you rate the company's loyalty tools?

Not at all interesting ☐   Not very interesting ☐   Moderately interesting ☐

Interesting ☐   Very interesting ☐

20. Are you ready to change company?

No ☐   I don't know ☐   Yes ☐

Thank you

Coding of variables and modalities of the questionnaire

Q1	Gender
Age_Q	Age
Q2	What is your socio-professional category?
Q3	How did you hear about SALAMA ASSURANCES ?
Q4	Why did you choose this company ?
Have you been insured for_Q	How long have you been insured with her ?
Q5	Are you its customer for just one product ?
Q6_Motor	
Q6_Transport	
Q6_Fire & Miscellaneous Accidents	What insurance product are you applying for ?
Q6_Engineering	
Q6_Agricultural	
Q6_Credit	
Q7	Are the company's working days and hours convenient for you ?
Q8	How would you rate the company's quality of welcome ?
Q9	What do you think of the availability and qualification of the company's contact staff ?
Q10	Are your admissible claims handled efficiently by the company ?
Q11	How do you rate the company's claims reimbursement times ?
Q12	Do you consider the quality of the company's service to be satisfactory overall ?
Q13_Alignment of insurance rates with competition	
Q13_Reduce time expert reports	
Q13_Settlement in short time	If the answer is "no", which sphere do you think needs improvement ?
Q13_Better management of inter-company claims	
Q13_Online services	
Q14	How do you rate the quality of SALAMA ASSURANCES' service compared with competitors ?
Q15	Have you already taken advantage of loyalty tools within your company ?
Q16_Contract renewal by tacit agreement	
Q16_Reduction under an insurance agreement	
Q16_Bonus-Malus system	If the answer is "yes", which of these tools have you applied ?
Q16_Profit sharing	
Q16_End-of-year gifts	
Q16_Others	
Q17	How do you rate the company's loyalty tools ?
Q18	Are you ready to change company ?

REFERENCES

Aaker, D. (1994). Le management du capital-marque. Collection Dalloz Gestion.

Bitner, M. (1990). Evaluating service encounters : the effects of physical surroundings and employee responses. Journal of Marketing, 54(2), 69-82.

Coyne, K. (1989). Beyond service fads – Meaningful Strategies for the Real world. Sloan Management Review. 30(Summer), 69-76.

Fornell, C., Johnson, M., Anderson, E., Cha, J., & Bryant, B. (1996). The American customer satisfaction index : nature, purpose, and findings. Journal of Marketing. 60(4), 7-18.

Galbreath, J., & Rogers, T. (1999). Customer Relationship Leadership: A Leadership and Motivation Model for the Twenty-First Century Business. The TQM Magazine, 11(3), 161-171.

Guichard, N., & Vanheems, R. (2004). COMPORTEMENT DU CONSOMMATEUR ET DE L'ACHETEUR. Paris: Édition BRÉAL.

Host, V., & Knie-Andersen, M. (2004). Modeling customer satisfaction in mortgage credit companies. The International Journal of Bank Marketing, 22(1), 26-42.

Jones, T., & Sasser, W. (1998). Why satisfied customers defect. IEEE Engineering Management Review, 26 (3), 16-26.

Melovic, B., Mitrovic, S., Markovic, T., Nešić, A., & Rašovská, I. (2014). Satisfaction as a determinant of customer loyalty towards mobile communication. Acta Universitatis Agriculturae et Silviculturae Mendelianae Brunensis, 62(6), 1363-1371.

Ngobo, P. (1998). Les relations non linéaires entre la satisfaction, la fidélité et les réclamations. Actes du Congrès de l'Association Française du Marketing, Bordeaux. 14, 641-670.

Oliva, T., Oliver, R., & MacMillan, I. (1992). A catastrophe model for developing service satisfaction strategies. Journal of Marketing. 56(July), 83-95.

Oliver, R. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. Journal of Marketing Research, 17(4), 460-469.

Oliver, R. (1997). Satisfaction: A Behavioral Perspective on the Consumer. The McGraw-Hill Companies, Inc.

Reichheld, F. (2001). Prescription for cutting costs: Loyal relationships. Bain & Company, Inc.

SAPORTA, G. (2011). Probabilités, analyse des données et statistique. Paris: Éditions TECHNIP.

Taylor, S., & Baker, T. (1994). An assessment of the relationship between service quality and customer satisfaction in the formation of consumers' purchase intentions. Journal of Retailing, 70(2), 163-178. https://e-recours.buaa.dz/