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Analysis of the Interdependence Trust - Satisfaction - Loyalty of Customer in Client-Seller Relationships in the Insurance Market in Senegal

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Abstract

In the literature, the concept of Satisfaction (S) is one of the main explanatory factors for Customer Loyalty (L). It is equally established that that of Confidence (C) can be associated with consumer Loyalty. In this article, we have shown that the operationalization of the concepts studied makes it possible to consolidate a parsimonious model where the S - C - L link has been tested and validated in 'client-seller' relationships in the auto insurance market in Senegal. It also follows that intention depends on loyalty behavior and leads to managerial implications. The major results of this article show that in the auto insurance sector in Senegal, customer Satisfaction and Confidence are the basis of Loyalty. This made it possible, using AMOS 4 and SPSS 12 software, to design a definitive model of the link between the components of the S - C - L triad for an adequate use of these qualitative concepts by professionals for the development of insurance.
Keywords: Confidence; Satisfaction; Loyalty; Customer base; Insurance.

1. Introduction

The consumer (consu) would be considered insatiable by nature or even suspicious than rather confident (Blomqvist, 1997; Filser, 1998; Guibert and Dupuy, 1995). He would be completely volatile from one type of product to another competing product (Anderson, 1975; Aurier and Ngoala, 1996; Evrard, 1993). The consumer would therefore not be a patriot and would make the concept of attachment or loyalty outdated … Other ideas, on the other hand, support the fact that the consumer maintains strong links with its product if it is satisfactory to it Anderson and Sullivan (1993) and in particular if it is labeled or marked Roehrich (1993). The concepts of Confidencet (C), Satisfaction (S) and LLoyalty (F) do not have the same content in the context of relationship marketing which is a strategic management tool. Today, despite the fact that information technologies have made it possible to relocate the workplace, the individual needs contact or proximity, even experiential (Hetzel, 2002) in order to be able to exchange strong voices. Consumption is said to be part of an incessant transactional (Hetzel, 2004) and emotional continuum (Frank, 1993). Therefore, it remains that certain forms of past behavior, even if the consumption is likely to evolve and be more difficult to control, still remain relevant to revisit (Jackson, 1985).

Thus, this article, starting from the local context and the possible influence of the link between the components of the 'C – S - L' triad (Anderson, 1975), shows that the Confidence / Customer Satisfaction couple is the basis of his loyalty.

2. Context of Customer Loyalty in the Senegalese Insurance Market

The current changes in the business market environment, including internationalization, hyper competition, strong individualism, etc. make the consumer more difficult to reassure, satisfy and retain. This situation is reinforced when the consumer is faced with a compulsory consumer product that he thinks costs him more than it earns him. Thus, the insurance market in Senegal is experiencing problems related to instability, perceived risk (Volle, 1994) or more precisely customer volatility (Bayala, 2001). This observation follows a survey in this market space. The literature dealing with consumer behavior in mass consumption and in industry and services is increasingly fading (Bolton and Drew, 1994; Fournier, 1998; Gurviez, 1998;2000; Hess, 1995; Sirieix and Dubois, 1999).

In this risky context (Bathily and Diallo, 2002), a study becomes necessary in order to manage against the behavior of infidelity, fickleness or instability of the consumer. This is the reason why in this article we deal with the

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issue of customer loyalty in this insurance market. To this end, following discussions with insurers and consumers of insurance products, it emerges that:

Insurance companies, mainly made up of Small and Medium-sized Enterprises (SMEs) encounter difficulties linked to customer volatility;

This volatility is explained by problems of "Confidence" and "Satisfaction" of customers;

Several SMEs face the recruitment of new customers to maintain their level of business despite the latter's costs being higher when they gain loyalty;

Without opposing recruitment and retention, which are two facets of the same approach, we admit that retaining old clients remains a significant achievement for an insurance company.

The problem addressed in this present work is the possibility of controlling volatility from the level of C and S of the customers vis-à-vis the insurance SME.

In this article, the aim will be to propose, on the basis of C and S, a loyalty solution likely to provide a relevant response to the volatility of customers in the auto insurance market.

To this end, we have shown:

From a simple theoretical model, the existence of strong links between Trust, Satisfaction and Loyalty;
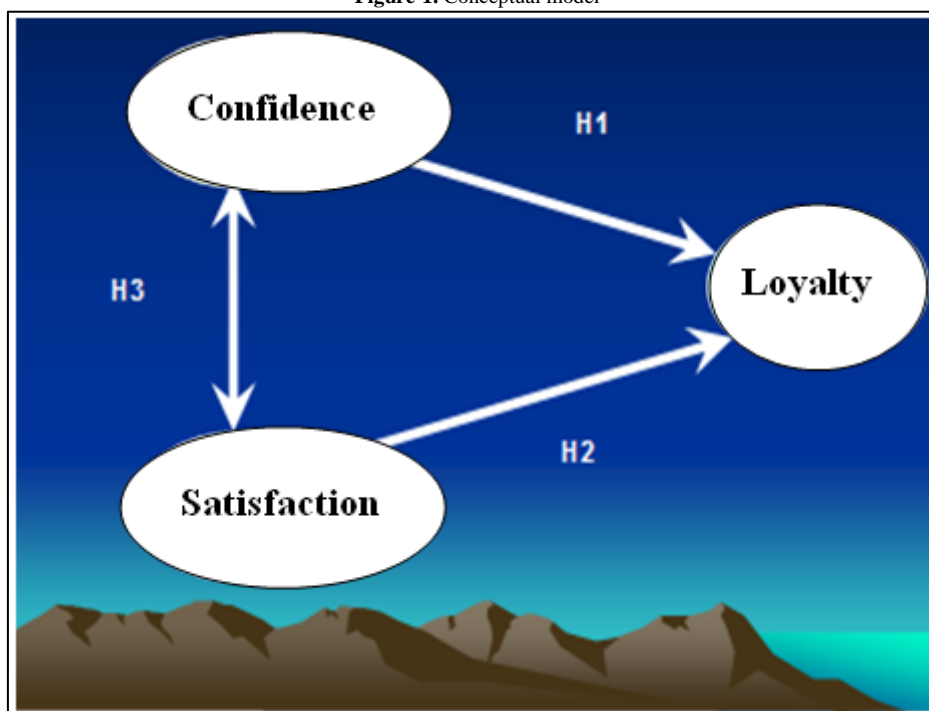
The operationalization of these concepts in the Senegalese context as they are perceived by customers in the insurance market;

The orientation of managerial strategies towards loyalty policies.

3. Conceptual Model Studied and Hypotheses

To carry out our study, the conceptual model studied is shown in the figure 1 below loyalty.

Figure-1. Conceptual model

This figure 1 shows the interdependence of the three concepts and makes it possible to establish their hypotheses as follows:

3.1. For Confidence

- Hypothesis1 (H1) - Confidence is an essential condition for customer loyalty in the insurance market ;
- Hypothesis1.1 (H1.1) - Confidence (Conf1) perceived as honesty and the respect of promises (Hon) is essential to customer loyalty in the market ;
- Hypothesis1.2 (H1.2) - Confidence (Conf2) understood as a set of relations (Rel) is essential to customer loyalty in the market.

3.2. For Satisfaction

- Hypothesis2 (H2) - Satisfaction is a necessary condition for customer loyalty in the insurance market;
- Hypothesis2.1 (H2.1) - Satisfaction (Satisf1) understood as benevolence, involvement, friendliness and understanding (Bienv) is a necessary condition for improving customer loyalty ;
- Hypothesis2.2 (H2.2) - Satisfaction (Satisf2) perceived as the offer of advantages and friendship (Avantag) is a necessary condition for improving customer loyalty.

3.3. Confidence – SATISFACTION

- Hypothesis3 (H3) - Confidence and Customer Satisfaction are positively linked and reinforce Customer Loyalty;
- Hypothesis3.1 (H3.1) Conf1 (= Hon) is positively related to Satisf1 (= Bienv);
- Hypothesis3.2 (H3.2) Conf1 (= Hon) is positively related to Satisf2 (= Avantag);
- Hypothesis3.3 (H3.3) Conf2 (= Rel) is positively related to Satisf1 (= Bienv);
- Hypothesis3.4 (H3.4) Conf2 (= Rel) is positively related to Satisf2 (= Avantag).

4. Methodology

To operationalize the concepts (Thiétart, 1999; Valette, 1988; Vernette, 1991), we adopted the approach recommended by Churchill (1979). This development can be summed up in two phases:

An exploratory phase;

A confirmatory phase.

The first has seven steps (1 to 7) according to Table 1:

Table-1. Approach inspired by Churchill

Etapes du paradigme de Churchill	Description
1 Indication of the domain of each construct	Conceptualization, definition and singularization of concepts: literature review, qualitative interviews
2 Development of items	Literature review, qualitative interview
3 Qualitative purification of the measurement for each input variable	Purification of scale items or revision, etc.
4 Pretest of scales	With 10 individuals
5 Data collection	Questionnaire 1, administered to 250 people including administrators or teachers and students
6 Statistical purification of the measurement	Purification of items using SPSS software: exploratory factor analyzes and calculations of Cronbach's alpha coefficients
7 Data collection	Questionnaire 2, administered to 554 individuals, owners or managers of the car they drive
8 Verification of the factor structure of the scale	Carrying out exploratory and confirmatory factor analyzes using SPSS and AMOS software
9 Estimation of reliability	Calculations of Cronbach's alpha coefficients
10 Estimation of validity	Calculations of convergent validity and verification of discriminant validity (Fornell and Larker, 1981).

Identification of the components of Confidence, Satisfaction and those of Loyalty through an Exploratory Factor Analysis (AFE);

Calculation of the internal consistency of the scales through the Alpha coefficient of Cronbach.

The empirical study is carried out by means of a questionnaire comprising measurement scales created and validated according to the Churchill paradigm (Churchill, 1979). The quota method was used to define a sample of 560 people.

The confirmatory phase has three stages (8 to 10) as indicated in Table 1:

Stabilization in this phase of the first versions of the measurement scales (Fornell and Larker, 1981; Fornell *et al.*, 1996);

Calculation of their reliability through Jöreskog's Rhô (Jöreskog, 1993) and the verification of their trait validity (convergent validity, discriminant validity);

Goodness-of-fit test of measurement models (Chi-square, RMSEA, RMR, AIC, ECVI, TLI, CFI, Normalized Chi-square).

The details of the model and its specification as generated by the AMOS.4 software are presented in Table 2 below.

Table-2. details of the conceptual model studied and its specification generated by the AMOS 4.0 software

Links between Items	Regression coefficients (Regression Weights ou C.R)			
	Estimate	S.E (standardized errors)	C.R (regression coefficients)	probability
confian8 <- Honesty	1.095	0.051	21.593	0.000
confian9 <- Honesty	0.877	0,051	17.156	0.000
confia12 <- Honesty	0.922	0.053	17.296	0.000
confian2 <- Relations	1	0,000	0.000	1.000
confian1 <- Relations	1.035	0.066	15.658	0.000
confia15 <- Honesty	1.00	0.052	19.398	0.000
confian6 <- Honesty	1.000	0.000	0.000	0.000

The results obtained from the AMOS software presented in this table show a good measure of the concept of Confidence with regard to the Regression coefficients which are relatively high.

In Table 3, we summarize the results from the AMOS 4.0 software for the proposed concept of trust.

Table-3. Summary of the results of the AMOS 4.0 software for the concept of trust

Items	Communalities	Factor 1	Factor 2	Factor 3
1 I can say that my insurer is developing friendly relations with me.	,892		,944	
2 My insurer gives me the opportunity to have a relationship with him.	,892		,944	
4 I suspect my insurer has withheld certain critical information from me that could have affected my decision-making.	,726			,852
6 My insurer is perfectly honest and sincere with me.	,700	,832		
7 I don't think my insurer has explained to me the disadvantages of the product he sold me.	,711			,843
9 My insurer is one of the most honest people I know.	,620	,784		
8 I feel I can have complete confidence in my insurer.	,749	,864		
15 I can count on my insurer because it keeps its promises.	,700	,834		
12 My insurer generally keeps the promises it makes to me.	,628	,785		
Own value	4,303		1,245	1,069
% of total variance explained by factor	47,816		13,834	11,875
Total variance explained	73,525			
Alpha coefficient	,6641			
Significance of Bartlett's test	,000			
KMO index (Kaiser-Meyer-Olkin)	,830			
N	554			

Extraction method: Principal component analysis. Method of rotation: Varimax with Kaiser normalization. The rotation converged in 3 iterations.

Table 3 shows that the reliability, for N = 554 and for 9 items, gives an Alpha =. 6641.

We note that any removal of item deteriorates more or less strongly the coefficient alpha of Cronbach.

Analysis of the reliability results shows that without item 4, Cronbach's alpha is even better. The purification of this item gives a total explained variance of 66.576% and an alpha of 0.7592. Likewise, these results indicate that without item 7, this alpha is even better. They are respectively 73.715% and 86.18. So after the purification of items 4 and 7, the new structure of trust after analysis gives two components namely conf1 (Hon) and conf2 (Rel).

Analysis of the table shows that any additional item removal more or less strongly deteriorates Cronbach's alpha coefficient, which is at its best. And given by the following relation number 1:

$$\alpha = \frac{k}{k-1}\left(1 - \frac{\sum_{i=1}^{k}\sigma_{Y_i}^2}{\sigma_{X_i}^2}\right)$$

(1)

In this relation number 1 k is the number of items, is the variance of the total score, and is the variance of item i.

The conceptualization of the theoretical model proposed in this present work was tested using AMOS 4.0 software. The operationalization of the C-S-F concepts led to phenomena thanks to the tests of normality using the SPSS12 software.

The different necessary phases followed to arrive at this theoretical model are described in Table 1. The AMOS 4.0 software made it possible to carry out the confirmatory analysis (Roussel, 2002) of our model proposal.

Data analysis is performed using SPSS 12.0 and AMOS 4.0 software. These two software programs made it possible to perform all the analyzes necessary for the development of the scales after their modeling by structural equations.

5. Results and Analyzes
5.1. Exploratory Factorial Analysis (EFA) Results

For the concept of Trust, the results of the AFE obtained from the AMOS-4.0 software are listed in Table 4 below in the form of a matrix of components. This table is the result of numerous cleanings of items conforming to the Churchill procedure and using the AMOS4.0 software.

Table-4. Matrix of components after rotation for the concept of Trust

Items	Components	
	1	2
1 I can say that my insurer is developing friendly relations with me		.918
2 My insurer gives me the opportunity to have a relationship with him		.918
6 My insurer is perfectly honest and sincere with me	.812	
8 I feel that I can completely trust my insurer	.847	
9 My insurer is one of the most honest people I know	.775	
12 My insurer usually keeps the promises it makes to me	.741	
15 I can count on my insurer because it keeps its promises	.801	
Own values	3.956	1.204
% of total variance explained by factor	56.512	17.203
Total variance explained	73.715	
Alpha coefficient	86.18	
KMO index (Kaiser-Meyer-Olkin)	0.818	
Barlett test	Significant	
N	554	

The analysis of Table 3 shows that the principle of parsimony requires identifying and retaining the explanatory variables and the most relevant links to explain a phenomenon (Hipp and Bollen, 2003) which is here that of Trust.

The exploratory factor structure is obtained using the tests of descriptive statistics that we had to carry out in auto insurance SMEs for the concept of Satisfaction. Using AMOS4.0 and SPSS12 software, this structure is presented in Table 5 below in terms of matrices and has two components.

Table-5. Matrix of components after rotation for the concept of Satisfaction

Items	Components	
	1	2
1 I am satisfied because my company is respecting its commitments.	.805	
2 I am radiant because my insurer offers me a bonus.		.804
3 I am happy because my insurer is understanding and gives the impression of being with me.	.707	
4 I am flattered because I have such a special relationship with my insurer that I can go and wake him up to renew my insurance.		.720
5 I am happy with my insurer because it gives me advantages.		.772
6 I am delighted because my insurance company reacts effectively to my requests.	.799	
7 I am delighted to have an insurer who receives me fairly well and with a lot of friendliness when I go to see him.	.698	
9 I take pleasure in my insurer because he intervenes and gets involved quickly in the event of a problem.	.818	
10 I am delighted because my insurer is kind to me and listens to me	.857	
12 I am fulfilled because I feel the presence of my insurer behind me to help me solve my problem.	.803	
Own values	5.24	1.326
% of total variance explained by factor	52.396	13.258
Total variance explained	65.654	
Alpha coefficient	88.24%	
Significance of Bartlett's test	.000	
Index (Kaiser-Meyer-Olkin) KMO	.905	

Extraction method: Principal component analysis. Method of rotation: Varimax with Kaiser normalization. a The rotation converged in 3 iterations.

From this table, it can be seen that the reliability is obtained by method 2 (N = 554.0).

For the concept of Satisfaction, this reliability obtained by calculation is very good. Indeed, the value of the Alpha coefficient which of 88.24% is very high compared to the standard value (Standardized item alpha = 0.8998).

This result is justified by the fact that the total variance explained and the alpha obtained are at their highest level. Thus any additional item removal deteriorates more or less strongly the Cronbach's alpha coefficient.

The analysis of the structure and internal consistency of the satisfaction measurement scale is as follows:

The (Kaiser-Meyer-Olkin) KMO index and the Barlett specificity test are significant;

The municipalities are all well above 0.5;

The total explained variance is 65.654 (Varimax);

The first component alone explains for 52.396% of the total variance.

For the 10 items, the first and second method give satisfactory identical results for Cronbach's alpha coefficient (Evrard, 1993; Nunally, 1978) whose value is 0.8841.

In addition, the results obtained show that the component correlation matrix has a weak link between the two components (0.593).

These results are the consequence of the generation of presupposed links between the studied concepts (S and C) on the one hand and the latent variables resulting from these concepts on the other hand (see figure 2). They therefore highlight the veracity or otherwise of the assumptions made between the concepts and their components during the conceptualization of the model.

5.2. Confirmatory Factorial Analysis (CFA) Results

The CFA results are summarized by the SPSS.12 software estimate of the Cronbach's alpha value for each concept as well as for each concept component in table 6.

Table-6. Summary of Cronbach's alpha coefficients under SPSS.12

Variables	Confiance	Conf1 (Hon)	Conf2 (Rel)	Satisfaction	Satisf1 (Bienv)	Satisf2 (Avantag)
Cronbach's alpha	0,66	0,88	0,88	0,88	0,91	0,70

The results of the coefficients of Joreskog's rho under AMOS are presented in Table 7.

This rho is described by the following relation number 2. The formula for evaluating the reliability $\rho\xi$ is as follows:

$$\rho_{\xi} = \frac{\left[\sum_{i=1}^{p} \lambda_i\right]^2 \text{var}(\xi)}{\left[\sum_{i=1}^{p} \lambda_i\right]^2 + \sum_{i=1}^{p} \text{var}(\varepsilon_i)} = 0.9 \qquad (2)$$

With: λi = standardized factorial contributions; ξ = error, εi = standardized error.

This very interesting result obtained ($\rho\xi$ = 0.9) does not deviate from the required interval since it is close to the upper limit 1.

**Table-7.** Summary of the coefficients of the rho of Joreskog and Sörbom (Joreskog and Sörbom, 1989) under AMOS

Reliability of Joreskög and Sörbom		
Rhô$_{Satisfaction}$ =	0,91	
	Rhô(Satisf1- Bienv) =	0,92
	Rhô(Satisf2- Avantag) =	0,61
Rhô$_{Confiance}$ =	0,93	
	Rhô(conf1-Hon) =	0,89
	Rhô(conf2-Rel) =	0,84

For Tables 6 and 7, the high level of the indices shows the lack of correlation between the latent variables of the same concept. Reliability for each concept is thus established.

Taking into account the various results obtained and their analysis, on the basis of SPSS and AMOS software, the final model proposed in this article is represented in the figure number 2 below.

Figure-2. definitive model of the link between the components of the "C-S-F" triad
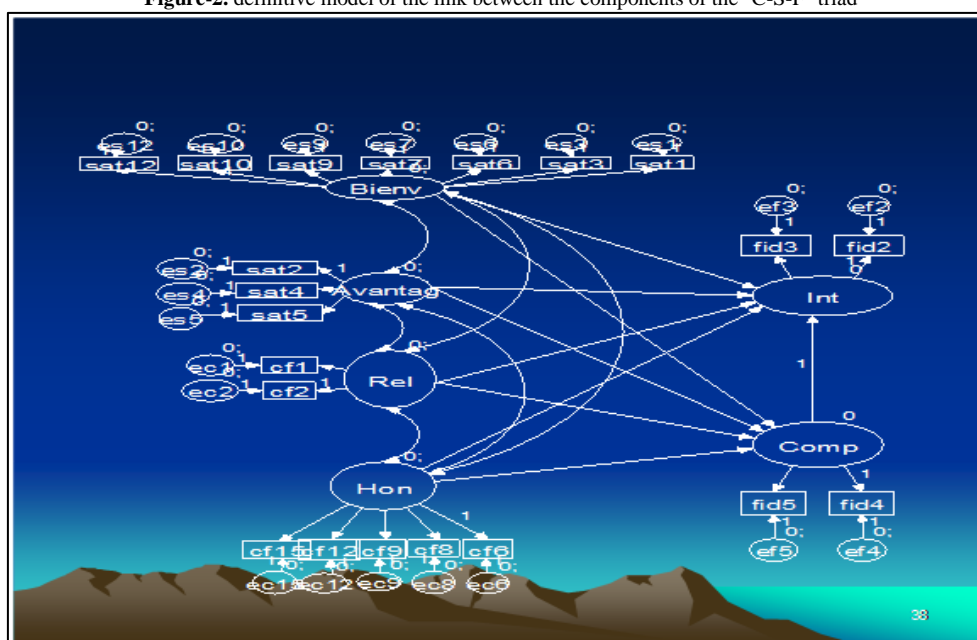
The concept of Satisfaction includes two latent variables which are "benevolence-'Good'" and "Advantages-'Advantag'" For Confidence, it brings out the variables "Relations-'Rel '" and "Honesty-' Hon '".

5.3. Quality of the Fit of the Overall Model
The goodness of fit of the overall model is given by the results of Table 8 below.

Table-8. Quality Of Fit Of The Overall Model

Absolute fit measurement indices			Measurement indices parsimony			Incremental indices	
RMR [0.1]	X^2	RMSEA <0.08	AIC	ECVI	X^2 /ddl	TLI>0.9	CFI>0.9
0.0399	699.619	0.073	849.619	1.536	3.953	0.980	0.985

From this table 8, the results show that the values of the indices thus obtained, with regard to those presented, respect those of a quality adjustment.

6. Results and Analyzes of the Test of Hypotheses H1, H2 and H3
Based on AMOS 4.0 software and SPSS 12, the test results for hypotheses H1, H2 and H3 are shown in the tables 9, 9' and 9'' below.

3rd level of hypotheses	Observations	2nd level of hypotheses	Observations	1st level hypotheses
H 1.1.1 (conf1 = Honesty) Loyalty1=Intention	Rejected	H 1.1 (conf1=Honesty) (Intention.behaviour)	Partially accepted	H1 = (Confidence Loyalty)
H 1.1.2 (Conf1=Honesty) Loyalty2 = behaviour)	Accepted			
H 1.2.1 (conf2 = Relations) Loyalty1 = (Intention)	Rejected	H 1.2 (conf2=Honesty) (Intention.behaviour)	Totally rejected	Very partially accepted
H 1.2.2 (Conf2 = Relations) Loyalty2 = behaviour)	Rejected			

Table 9 : Results of the H1 hypothesis test
Table 9' : Results of the H2 hypothesis test
Table 9'' : Test results of hypothesis H3

Hypotheses	Correlation existence	Observations
H 3.1	Conf1 (Honesty) to Satisf1 (Benevolence)	Verified
H 3.2	Conf1 (Honesty) to Satisf2 (Avantage)	Verified
H 3.3	Conf2 (Relations) to Satisf1 (Benevolence)	Verified
H 3.4	Conf2 (Relations) to Satisf2 (Avantage)	Verified

By using AMOS 4.0 and SPSS 12 software, and taking into account the definitive model of the link between the components of the "C-S-F" triad proposed, in this article, we can retain that:

The study has shown the existence of a formal relationship between the concepts of the "C-S-L" triad in the context of the" client-seller "relationship in the Senegalese insurance market;

For the consumer, Loyalty is a function of Confidence in its dimension of" honesty and respect for the promises "of the insurer.

The "benevolence" variable is linked to the "intention" variable. Therefore, the insurer must show benevolence to arouse the intention of loyalty among the consumer;

The behavior of customer loyalty is linked to Satisfaction in terms of the benefits or friendship received from the insurer;

3rd level of hypotheses	Observations	2nd level of hypotheses	Observations	1st level hypotheses
H 2.1.1 (satif1 = Benev) Loyalty1=Intention	Accepted	H 2.1 (satif1 = Benev) (Intention.Behaviour)	Partially accepted	H2 = (Satisfaction Loyalty) Partially accepted
H 2.1.2 (satif1 = Benev) Loyalty2 = behaviour)	Rejected			
H 2.2.1 (satisf2 = Avantag) Loyalty1 = (Intention)	Rejected	H 2.2 (satif2 = Avantag) (Intention.Behaviour)	Partially accepted	
H 2.2.2 (satisf2 = Avantag) Loyalty2 = behaviour)	Accepted			

The interaction between the variables of the constructs means that:
- the insurer inspires confidence in its client, provided that the latter experiences satisfaction during the transaction ;
- intention is related to the behavior of Loyalty.

In this work, we have shown that the transposition of the 'customer - seller' relationship is possible in the area of consumer insurance products.

However, these results thus obtained have some limitations, hence the need for the following recommendations:

Insurers to invest more in Confidence and Satisfaction in order to achieve consumer loyalty behavior;

Towards managers, that any marketing policy (commercial strategy) must take into account the existence of a relationship between the phenomena of the triad 'Confidence, Satisfaction and Loyalty' to regulate the volatility of customers in a market.

7. Conclusion

In this article, using AMOS 4 and SPSS 12 software, we had to design a definitive model of the link between the components of the "Confidence-Satisfaction-Loyalty" triad. This model thus proposed allows an adequate use of these qualitative concepts on the part of professionals for the development of insurance or of the company itself.

As major results obtained in this work, we can retain among others that:

From a simple theoretical model, the existence of strong links between Trust, Satisfaction and Loyalty was obtained;

The operationalization of these concepts in the Senegalese context as they are perceived by customers in the insurance market is possible;

"Based on the local context and the possible influence of the link between the components of the" C-S-F "triad, we have shown that customer satisfaction is the basis of loyalty.

The concepts thus proposed in this article will strongly contribute to the orientation of managerial strategies towards loyalty policies.

Recommendations were also made to improve the customer loyalty strategy of SMEs in the auto insurance field.

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