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the reality of the impact of the quality of insurance services on customer in the Algerian market

-SAA company case study-

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Abstract

This topic relates to studying the extent to which the quality of insurance services affects the behavior of customers in the insurance market in Algeria, especially in gaining their loyalty to the company. To complete the study, we chose the National Insurance Company (SAA) and Chlef Agency as a case study, which distributed 46 questionnaires to a sample of its customers. The study focused on the quality of The institution's insurance services and the most important factors affecting them, as well as studying the extent of their impact on customer behavior in terms of gaining satisfaction and thus his loyalty to the company and its ability to compete and acquire new customers. The study also showed the importance of the institution's interest in its market and trying to provide quality services that would strengthen its position in the market. Insurance and the image of the institution in the community it serves.

In their study, the two researchers relied on directing a questionnaire to customers of the National Insurance Company SAA, to find out the extent to which this company adopts the concepts of quality in providing its insurance services to its customers, as well as to identify the impact of this on their behavior towards the company.

Keywords: quality, insurance services, customer behavior, insurance market.

1. INTRODUCTION

Insurance companies have become an important role in the field of providing services, as researchers have paid attention to them and their service activities and their impact on customer behavior. They have also received wide spread and great interest from countries in recent years, due to their close connection to economic development, as the quality of insurance services provided by companies is considered Insurance is closely linked to the characteristics of the society consisting of the individual and his beliefs and customs, and these institutions seek to gain his satisfaction and loyalty, and achieve his aspirations and needs, and thus ensure its continuity, survival and competitiveness in the insurance market. Therefore, it has become necessary for these companies to work to meet the needs of the individual who is influential and affected by the quality of their services, and it has become It must resort to marketing to reach different customer segments and evaluate active market studies in an attempt to find suitable and appropriate ways to deal with customers.

Therefore, this study focused on the insurance sector in Algeria through a study of the extent to which the quality of insurance services provided by the National Insurance Company, Saa, Chlef Agency “1705”, affects the behavior and loyalty of customers dealing with the company, which has become necessary for it to pay more attention to the quality of its services and strengthen its competitive capabilities. To maintain its customers, attract new potential customers, and try to gain their satisfaction.

1.1. Research problem:

Based on the above, the problem of the study was summarized in:

To what extent does the quality of insurance services affect customer behavior and loyalty to National Insurance Company SAA?

This problem is divided into a group of sub-questions, which can be asked as follows:

1. What is the importance of the quality of insurance services for the company under study in maintaining its clients?

2. What is the nature of the insurance services provided by the company under study?

3. To what extent are National Insurance Company SAA customers satisfied with the services provided to them?

4. What role does the quality of insurance services play in winning new clients?

1.2.Study plan:

Based on the problem of the study and in light of the problem, a hypothetical diagram was designed to clarify the relationship between the variables of the study, which are as follows:

- **Independent variable:** which is the quality of insurance services and the factors affecting them.
- **Dependent variable:** the customer's behavior towards the company and the extent of his loyalty to it.
- **Mediating variables:** represented by the characteristics of the frameworks of the investigated institutions (gender, educational qualification, years of dealing with the company).

1.3.research assumes:

The researcher relied on a set of hypotheses to discuss the problem at hand, which are:

The first main hypothesis: « There are statistically significant differences at a significance level of 0.05 between the characteristics of the studied sample and their influence on the factors affecting the quality of insurance services ». It is divided into sub-hypotheses as follows:

1- There are statistically significant differences at a significance level of 0.05 between the gender characteristic of the studied sample and its influence on the factors affecting the quality of insurance services.

2- There are statistically significant differences at a significance level of 0.05 between the academic qualification characteristic of the studied sample and its effect on the factors affecting the quality of insurance services.

3- There are statistically significant differences at a significance level of 0.05 between the characteristics of the years of dealing with the company for the studied sample and its influence on the factors affecting the quality of insurance services.

The second main hypothesis: « There is a positive, statistically significant correlation at a significance level of 0.05 between the factors affecting the quality of insurance services and customer behavior in the insurance market ».

The third main hypothesis: « There is a statistically significant effect at a significance level of 0.05 for the contribution of the quality of insurance services to achieving customer loyalty in the insurance market ».

1.4. Objectives of the study:

The primary objective of this study is to demonstrate the extent to which the quality of insurance services provided by insurance companies affects the behavior of

customers dealing with these companies and gaining their loyalty to them, by achieving the following:

1- Identify the extent to which the researched sample understands the concepts of quality of insurance services and customer behavior.

2- Determine the extent of insurance companies' interest in providing quality insurance services to their customers.

3- Identify the role that the quality of insurance services provided by the company under study plays in maintaining its current clients and acquiring potential clients.

1.5. The importance of studying:

The importance of this study lies in showing the importance of improving the quality of insurance services to ensure customer loyalty to the companies providing this service, especially with the growing emergence of insurance companies that seek to reach the customer and improve the services provided to him, which cannot grow and flourish without their distinguished quality.

1.6. The limits of the study:

- **Spatial boundaries:** The study was conducted in the National Insurance Company SAA and Chlef Agency "1705".
- **Time limits:** This is the period during which the researcher distributed the questionnaire to the clients of SAA Insurance Company, as the study with its field side extended during the period between November 2023 to December 2023.
- **Human limits:** The study was applied to a sample of clients of the National Insurance Company SAA, Chlef Agency.

1.7. The curriculum adopted in the study:

To answer the problem and the questions raised and in order to test the validity of the formulated hypotheses, reliance has been placed on an approach based in its essence on description and analysis through which we describe the quality of insurance services and their contribution to strengthening customer loyalty to the insurance company, on the basis that this approach addresses the quality of the services provided and the phenomena as they are. On the ground, in addition, it goes beyond collecting data and describing phenomena to analyzing them and arriving at conclusions.

2. Factors affecting the customer and his perception of the quality of insurance services:

2.1.The concept of insurance:

Febre's definition: Insurance is a project to reduce uncertainty for a particular party , the insured is called the insured by transferring a certain risk to another party called

the insurer, who undertakes to compensate the insured, even partially, for the financial loss that affects him.[1]

2.2.The quality of insurance service has been defined as: "The ability of insurance companies to provide insurance protection in a way that fulfills customers' desires, matches their expectations, and meets their insurance needs on an ongoing basis, and it always represents a measure or standard for the degree to which the level of service provided to customers meets their expectations."[2]

2.3.Factors affecting customer behavior

It is possible to define customer behavior as a set of actions and behaviors that the customer performs in order to obtain a service or commodity. It should be noted that there are many factors that affect this behavior, and these factors are as follows:[3]

First: cultural factors : Culture is the complex of knowledge, belief, art, law, traditions, abilities, and customs that an individual acquires as a member of society. Culture affects everything that surrounds the individual, including arts, building systems, clothing, food, value systems, customs, traditions, and behavior.

Culture, in its general sense, is considered one of the factors that most influence the choice of customer behavior, and it is one of the main determinants of the customer's desires and behavior. Cultural factors include the following:

- General knowledge.
- Subculture.
- Social class.

Second: Social factors : Consumer behavior is influenced by social factors such as reference groups, family and roles Social status refers to the groups to which the client belongs and to which he aspires to belong Through the information you provide him with and the pressure you put on him.

Third: Personal factors : The personal factors are as follows:

- Personal
- the age
- Position and job
- Lifestyle

Fourth: Psychological factors : The customer's purchasing choices are affected by four psychological factors, the most important of which are as follows:

- Perception
- Learning

- Stimulus
- Beliefs and attitudes

2.4. Factors affecting customer perceptions of insurance service quality :

There are several basic factors that affect customer perceptions of service quality, the most important of which are as follows:[4]

First: Confrontation service (real moments) : From the customer's point of view, the bright impression of the service occurs when confronting the service with the service provider, where the customer begins to use his previous experience in terms of reception, speed of service delivery, accuracy, etc.

Second: Guide or features of the service : It is one of the main factors affecting the customer's perceptions of the service, because the service is intangible and the customer searches for evidence or appearance of the service in any interaction process with the service provider. The following figure depicts three main categories of service features that constitute an experience for the customer, and these categories together form the appearance of the service. The material provided is of great importance in managing the quality of customer-oriented service and creating customer satisfaction

Third: The mental image : Beyond the direct impression of the confrontational service and evaluations of the service guide, the customer's perceptions can be affected by the mental image or reputation of the service provider, and here the image of the service provider is defined as perceptions that reflect the customer's idea in his memory, and this image may be less very stable, such as working hours, ease of access, or It may be less constant, such as excitement, dependability, imitation, ingenuity, and joking.

Fourth: Price : The price of a service may also have a significant impact on perceptions of quality, satisfaction, and value, because the service is intangible and often difficult to judge before purchasing. Price is often relied upon as a proxy indicator, which will affect expectations and perceptions of quality. If the price is too high, it is likely To expect high quality.

3. Studying the impact of the quality of insurance services provided by the insurance company on customer behavior

This is what we will try to demonstrate through this axis, which deals with analyzing the data included in the questionnaire by analyzing the opinions of the study sample about the impact of the quality of insurance services provided by the company on customer behavior, as well as studying the relationship between the study variables, analyzing and testing the main and subsidiary hypotheses, and verifying the validity of the model.

3.1. Description and diagnosis of sample study opinions:

Through this point we will try to describe and diagnose the sample of the study on the quality of the insurance service and the factors affecting it and thus influence the behaviour of customers, after determining the methodology of scientific research.

3.1.1. Methodology for scientific research:

In this focus, we will elaborate on the scientific research curriculum used in the study, explaining the study community, its limits and verifying the credibility of the interdependence and impact of the study variables.

-National Insurance Company saa identification:

The study included National Insurance Company Saa, a public economic company that plays an important role in the Algerian insurance market on the entire national territory, founded by decision of 12 December 1963, and was initially a mixed equity company (Algeria-Egypt) by 61% and 39% respectively, following this decision, Law 66-127 was promulgated by which the Algerian Insurance Company was nationalized, In 1985, Law 85-80 was promulgated, which provides for the change of the name of the Algerian Insurance Company to the National Insurance Company, while retaining the trademark name of Hassaa and due to economic reforms and decree of 21/02/1989, the company became a shareholder with an estimated capital of 500 million DZD.

-Introduction to the National Insurance Company SAA, Chlef Agency (“1705”):

The Algerian Insurance Company SAA, Chlef Agency “1705”, or what is known as Chlef “B”, is located in the center of the city of Chlef, Republic Street, Chlef. It is bordered to the south by the National Contracting Fund “C.N.R”, to the west by the Foreign Bank of Algeria “B.E.A”, and to the east by a children’s nursery.

It is an agency affiliated with the Regional Directorate of Guillizane, which was established on 01/01/1979, and the General Directorate is based in Algiers, in addition to being a civil institution that plays the role of acting on behalf of the parent company. The agency's activity is to provide insurance service by collecting insurance premiums from customers and compensating them in the event of a risk. Its goal is to achieve profit, and therefore the type of agency activity is production and service.

A- Study population and sample:

The study population consisted of customers of the National Insurance Company SAA and the Chlef Agency “1705” as a service institution. The population consisted of contracted clients affiliated with the company through the Chlef Agency, who could be individuals or institutions, but the study focused on individual clients only. Their number reached 42 insureds at the Chlef Agency. They were selected

randomly. The questionnaire was distributed to them, from which 35 forms were retrieved that were suitable for study, i.e. (83.33%), and the number of forms that were not valid for study was 7 forms, i.e. (16.66%).

3.1.2. Data collection methods:

To complete the field framework, the researcher relied on:

The researcher relied on the personal interview and sample items, and this was done by asking questions (questionnaire) related to insurance operations and the nature of the service provided by this institution.

- Questionnaire form (Appendix No. 01): The questionnaire is one of the most important sources for obtaining information and data related to the study, as it includes paragraphs that describe and include all the variables to be measured in the study. For the purpose of analyzing the data included in the questionnaire, the researcher used the five-point LiKert scale, which consists of: There are five levels related to the percentage of agreement with the questionnaire items:

(1): Strongly disagree, (2): Disagree, (3): Neutral, (4): Agree, (5): Strongly agree.

In order to identify the consistency and compatibility in the sample's response, the hypothetical arithmetic mean was adopted as the mean of the study tool, the weighted mean was calculated, and then the trend was determined according to the weighted mean values, which we explain as follows:

Five-point Likert scale:

Scale	Completely disagree	Disagree	Neutral	Agree	Completely agree
the weight	1	2	3	4	5

In this regard, the questionnaire consisted of three axes, the first axis included demographic information (gender, educational qualification, years of dealing with the company), the second axis included the factors affecting the quality of insurance services, and the third axis included customer behavior in the insurance market.

3.1.3. Study of the reliability and validity of the study tool

To test the study tool (questionnaire) and ensure the accuracy of the scale, the following tests were adopted:

Reliability and internal consistency test:

The internal consistency of the items and the reliability of the scale will be tested as follows:

Internal consistency:

Table 1: Correlation coefficients for the internal consistency between each statement of the quality of insurance services, the factors affecting it and the axis indicator:

The quality of insurance services and the factors affecting them					
Expression number	**correlation coefficient**	**Expression number**	**correlation coefficient**	**Expression number**	**correlation coefficient**
1	0.618**	5	0.369*	09	0.459**
2	0.595**	6	0.447**	10	0.491**
3	0.673**	7	0.795**	11	0.806**
4	0.527**	8	0.597**	12	0.589**

** Significant at the 0.01 level * Significant at the 0.05 level

Table 2: Correlation coefficients for the internal consistency between each statement of customer behavior in the insurance market and the axis indicator:

Customer behavior in the insurance market			
Expression number	**correlation coefficient**	**Expression number**	**correlation coefficient**
13	0.791**	16	0.729**
14	0.870**	17	0.856**
15	0.920**	18	0.496**

Source : Prepared by the two researchers

Reliability of the scale using Cronbach's alpha method:

The following table shows the degree of reliability, using the Cronbach's alpha coefficient, which is a single number or scale that measures the degree of stability and validity of the questionnaire questions. It takes values ranging between zero and the correct one. If there is no stability in the data, the value of the coefficient is equal to zero, and on the contrary, if there is complete stability. In the data, the value of the coefficient is equal to one. The closer the value of the coefficient is to one, the greater the degree of reliability and validity of the questionnaire questions. The value of the thousand Kropanach coefficient, which is equal to 0.6, is considered acceptable for judging the reliability of the questionnaire. The validity coefficient can be calculated by calculating the root of the reliability coefficient.

Table 3: Degree of reliability using the Cronbach’s alpha reliability coefficient

the number	the hub	Number of phrases	Kropanach's alpha stability coefficient
1	Factors affecting the quality of insurance services	12	0.829
2	Customer behavior in the insurance market	06	0.858
3	The questionnaire as a whole	18	0.880

Source : Prepared by the two researchers**.**

We notice from Table No. that the Cronbach's alpha value was 0.829 in the factor affecting the quality of insurance services, which contains 12 statements, and the value of 0.858 was recorded in the customer behavior aspect in the insurance market. These results indicate that the measures mentioned in the table have internal consistency for their statements. As for the value The reliability of the questionnaire as a whole (18 statements) was 0.880, so the study tool can be described as reliable and subject to a high degree of reliability.

3.1.4. Frequency distribution of sample members:

The data of the study sample members was represented by (gender, educational qualification, years of dealing with the company)

Distribution of study sample members by gender: As shown in the following table:

Table 4: Frequency distribution and percentages of sample members by gender

Sex	Frequency Distribution	Percentage (%)
male	23	%65.7
feminine	12	%34.3
the total	35	% 100

Source: Prepared by the two researchers.

It is clear from Table (04) that the number of males in the sample under study is greater than the number of females, as their number reached 23, representing 65.7%, while the number of females reached 12, representing 34.3%. This is considered an encouraging percentage for the female element. The ages of the studied sample were distributed as follows:

Table 5: Frequency distribution and percentages of sample members according to academic qualification

Qualification	Frequency Distribution	Percentage (%)
Ph.D	3	%8.6
Master's	7	%20
University (Master/Bachelor)	12	%34.3
Without university	10	%28.6
Other	3	%8.6
the total	35	%100

Source: Prepared by the two researchers.

We notice from Table No. (05) that most of the sample members were at the university level at a rate of 34.3%, the doctorate level was at a rate of 8.6%, and the percentage of those holding master’s degrees was 20%, while the sample below the

university level was at a rate of 28.6%, and this is evidence of the extent to which these individuals understood the questions. Questionnaire and answers.

Table 6: Frequency distribution and percentages of sample members according to their years of dealing with the company

Years of dealing with the company	Frequency Distribution	Percentage (%)
5 years and less	19	%54.3
5 – 10 years	10	%28.6
10 years and above	6	%17.1
the total	35	%100

Source: Prepared by the two researchers.

From Table (06) we notice that the highest percentage of 54.3% of the study sample members have 5 years and a minimum of years of dealing with the company. This is due to the fact that insurance services did not flourish until the economic and technological development in recent years and the trend of young people to benefit from insurance services, and that The percentage of 28.6% was for respondents whose years of dealing with the company ranged from 5 to 10 years, while the lowest percentage was recorded at 17.1% for respondents who had dealt with the company for more than 15 years.

4. Describe and diagnose the sample's opinions about the statements of factors affecting the quality of insurance services and customer loyalty to the insurance company.

Through this requirement, we will review the description and diagnosis of the sample's opinions about the statements of the quality of insurance services, the factors affecting them, and the extent of their impact on customer loyalty, by reviewing the arithmetic averages and standard deviations of the questionnaire statements.

Below is a description and diagnosis of the sample's opinions according to each axis of the questionnaire.

4.1. Factors affecting the quality of insurance services:

This is evident in Table No. (07).

Table 7 : Description and diagnosis of the sample's opinions on the statements of factors affecting the quality of insurance services:

Question number	1	2	3	4	5	the total	Arithmetic average	standard deviation
1	0	0	10	17	8	35	3.94	0.725
2	0	0	8	21	6	35	3.94	0.639
3	0	3	14	14	4	35	3.54	0.817
4	0	8	10	13	4	35	3.37	0.973
5	0	0	7	20	8	35	4.03	0.664
6	0	0	7	22	6	35	3.97	0.618
7	0	10	15	10	0	35	3.00	0.767
8	0	4	12	17	2	35	3.49	0.781
9	0	12	5	16	2	35	3.23	1.003
10	2	11	12	10	0	35	2.86	0.912
11	2	4	12	9	8	35	3.49	1.147
12	2	5	4	10	14	35	3.83	1.272
the total	6	57	116	179	62		3.82	0.943

Source: Prepared by the two researchers based on the results of the SPSS program

From Table 07, we notice that this, after the fifth statement, is important for the sample under study because its arithmetic mean reached 4.03, which is greater than the hypothesized arithmetic mean of 3, and its standard deviation reached 0.66. This is evidence that the company under study works to pay attention to equality between... All its clients.

Statement No. 10, which states: "The company is working to develop the methods of distributing its insurance services on an ongoing basis," recorded an arithmetic mean of 2.86, which is the lowest average among the statements of the axis, and a standard deviation of 0.912. This is evidence that the company is not working in an accelerated manner in distributing its insurance services, but rather It relies heavily on its branches providing insurance services to customers.

4.2. Customer behavior in the insurance market:

This is evident from Table No. (08)

Table 8: Description and diagnosis of the sample's opinions about statements of customer behavior in the insurance market:

Question number	1	2	3	4	5	the total	Arithmetic average	standard deviation
13	0	0	7	22	6	35	3.97	0.618
14	0	0	8	21	6	35	3.94	0.639
15	0	3	9	16	7	35	3.77	0.877
16	1	4	4	14	12	35	3.91	1.095
17	0	8	2	21	4	35	3.60	0.976
18	0	0	0	27	8	35	4.23	0.426
the total	1	15	30	121	43		3.90	0.771

Source: Prepared by the two researchers based on the results of the SPSS program

We notice from the table that all the expressions of the second axis have achieved arithmetic mean values higher than the hypothesized arithmetic mean (3), and we will review that below:

Statement 18 achieved the highest arithmetic average in the second axis, which states: "The customer remains loyal to the company for the sake of the insurance offers and incentives it provides to him on an ongoing basis." The arithmetic average reached 4.23, which indicates the clarity of the phrase for the sample under study and that the company is working to provide Providing its services in a way that ensures the loyalty of its customers in the insurance market.

Statement No. 15, which states: "The customer accepts the insurance offers presented by the company without comparing them with competitors in the market," achieved an arithmetic mean of 3.77, which is the lowest arithmetic mean among the averages of the statements in Axis 2. This confirms that the company must take the necessary measures to maintain loyalty. Its clients are within a competitive market in providing insurance services

5. Analyze and test the study model.

We continue studying the relationship between the study variables, through an analysis of the study hypotheses and the sub-hypotheses emanating from them, as follows:

5.1. Analyzing and testing the extent to which the studied sample is affected by the factors affecting the quality of insurance services.

Where we will discuss and test the extent of acceptance or rejection of the hypotheses of statistical differences at a significance level of 0.05 between the characteristics of the sample studied and their influence on the factors affecting the quality of insurance services through the use of the (T) and (F) tests, according to

what was stipulated in the first main hypothesis, and what emerged from it. From sub-hypotheses. This is as follows:

The first main hypothesis: There are statistically significant differences at a significance level of 0.05 between the characteristics of the studied sample and their influence on the factors affecting the quality of insurance services.

To test this hypothesis, it was divided into 3 sub-hypotheses:

The first sub-hypothesis: There are statistically significant differences at a significance level of 0.05 between the gender characteristic of the studied sample and its influence on the factors affecting the quality of insurance services.

To test this hypothesis, we used a T-test, and the results are shown in the following table:

Table 9: T-test results for the presence of statistical differences between the gender characteristic of the studied sample and its influence on the factors affecting the quality of insurance services.

Sex	Arithmetic average	standard deviation	Calculated "T" value	Significance level	the decision
male	41.69	5.346	-0.395	0.417	Not statistically significant
feminine	42.50	6.388			

Significant at a significance level of 0.05

Source: Prepared by the two researchers based on the results of the SPSS program

Through Table (09), the value of the arithmetic mean for males recorded a value of (41.69) with a standard deviation of (5.346), which is close to the arithmetic mean for females of (42.50) and a standard deviation of (6.388). This means that the sample under study was affected by the factors affecting The quality of insurance service for both genders is similar.

The calculated "t" value recorded a value estimated at 0.395, which is not significant at a degree of freedom of 34 and a significance level of 0.05 with a degree of confidence of 95%. The value of the significance level reached 0.417, which is greater than the value of the significance level. This means that there are no statistical differences in the studied sample and its influence by influencing factors. On the quality of insurance services by gender.

Hence, we can accept the null hypothesis (H0) and reject the alternative hypothesis (H1).

The second sub-hypothesis: There are statistically significant differences at a significance level of 0.05 between the academic qualification characteristic of the studied sample and its effect on the factors affecting the quality of insurance services.

To test this hypothesis, we used the F-test (One Way Anova) and the results are shown in the following table:

Table 10: Results of the (F) test for the presence of statistical differences between the educational qualification characteristic of the studied sample and its influence on the factors affecting the quality of insurance services.

	Source of variance	Sum of squares	Degrees of freedom (DF)	Mean sum of squares	Calculated "F" value	Significance level	the decision
Qualification	Between groups	165.514	4	41.379	1.353	0.274	Not statistically significant
	Within groups	917.457	30	30.582			
	the total	1082.971	34				

Significant at a significance level of 0.05

Source: Prepared by the two researchers based on the results of the SPSS program

The data in Table (10) indicate that there are no statistically significant differences between the academic qualification characteristic of the studied sample and its influence on the factors affecting the quality of insurance services in the studied sample. This is confirmed by the significance level value (0.27), which is greater than the significance level value (0.05), as The calculated "F" value was estimated at (1.353) at a degree of freedom (04) between groups and a degree of freedom (30) within groups at a 95% confidence degree.

Hence, we can accept the null hypothesis (H0) and reject the alternative hypothesis (H1).

The third sub-hypothesis: There are statistically significant differences at a significance level of 0.05 between the years of dealing with the company for the studied sample and its effect on the factors affecting the quality of insurance services.

To test this hypothesis, we used the F-test (One Way Anova) and the results are shown in the following table:

Table 11 : Results of the (F) test for the presence of statistical differences between the characteristics of years of dealing with the company for the studied sample and its impact on the factors affecting the quality of insurance services

	Source of variance	Sum of squares	Degrees of freedom (DF)	Mean sum of squares	Calculated "F" value	Significance level	the decision
Years of dealing with the company	Between groups	4.445	2	2.223	0.066	0.936	Not statistically significant
	Within groups	1078.526	32	33.704			
	the total	1082.971	34				

Significant at a significance level of 0.05

Source: Prepared by the two researchers based on the results of the SPSS program

We notice from the data in Table (11) that the calculated “F” value was estimated at (0.066) at a degree of freedom (02) between groups and a degree of freedom (32) within groups at a 95% confidence degree, which means that there are no statistically significant differences between the characteristic The years of dealing with the company for the studied sample and its influence on the factors affecting the quality of insurance services, and this is confirmed by the significance level value (0.936), which is greater than the significance level value (0.05).

Hence, we can accept the null hypothesis (H0) and reject the alternative hypothesis (H1).

5.2. Analyzing and testing the correlation between the factors affecting the quality of insurance services and customer behavior in the insurance market.

We review the testing of the study hypotheses by testing the extent of their acceptance or rejection, by studying the correlation between the study variables included in the second main hypothesis, and this is through correlation coefficient analysis, where the second main hypothesis stated:

The second main hypothesis: There is a positive correlation with statistical significance at a significance level of 0.05 between the factors affecting the quality of insurance services and customer behavior in the insurance market.

Table 12: Correlation between factors affecting the quality of insurance services and customer behavior in the insurance market.

Variables: dependent/independent	Customer behavior
Factors affecting the quality of insurance services	0.397*
Probability of error value (sig)	0.018

** Statistically significant at a significance level of 0.01 * Statistically significant at a significance level of 0.05

Source: Prepared by the two researchers based on the results of the SPSS program

It is clear from Table (12):

The value of the correlation coefficient between the factors affecting the quality of insurance services and customer behavior in the insurance market is estimated at 0.39, which is a function at the error level (0.05) with a significance level of (0.018). This means that there is a very strong direct relationship between the factors affecting the quality of insurance services and customer behavior. The customer in the insurance market in the sample under study, that is, the higher the quality of the company's insurance services, the higher the customer's loyalty to the company.

5.3. Studying the impact of the quality of insurance services on achieving customer loyalty in the insurance market.

In this section, we review the third study hypothesis through a test to accept or reject the effect hypothesis through simple regression model analysis.

This is demonstrated by studying:

The third main hypothesis: There is a statistically significant effect at a significance level of 0.05 for the contribution of the quality of insurance services to achieving customer loyalty in the insurance market.

Null hypothesis (H0): "There is no statistically significant effect at a significance level of 0.05 for the contribution of the quality of insurance services to achieving customer loyalty in the insurance market."

Alternative hypothesis (H1): "There is a statistically significant effect at a significance level of 0.05 for the contribution of the quality of insurance services to achieving customer loyalty in the insurance market."

In order to accept or reject the hypothesis, we used the "F" test to analyze the significance of the simple linear regression model. The goal of the regression study is to find the relationship function between the independent and dependent variables, which helps explain the change that may occur in the dependent variable y depending

on a change in the values of the independent variable x. , according to this equation: y=a+b*x where

Y: represents the dependent variable (customer loyalty).

X: represents the independent variable (quality of insurance services and factors affecting them).

Table 13: Results of the regression coefficient test for the effect of the quality of insurance services on customer loyalty in the insurance market.

	B	Standard error	T value	Significance level	Correlation coefficient	Coefficient of determinationR2	Calculated "F" value	Significance level
Constant	12.522	4.431	2.826	0.008	0.397	0.157	6.166	0.018
Quality of insurance services	0.26	0.105	2.483	0.018				

Source: Prepared by the two researchers based on the results of the SPSS program

Through Table (13) we extract the simple linear regression equation from the form:

Y = 12.522+(0.26)X

The results of Table (13) show that there is a statistically positive positive effect of the effect of the quality of insurance services on customer loyalty in the insurance market.

As can be seen from the table, the correlation coefficient recorded (0.397), which reflects the relationship between the two variables, and the coefficient of determination recorded a value of (0.157), meaning that the quality of insurance services explains the changes occurring in customer loyalty to the insurance company by 15.7%, and given that the value of (F = 6.166) The significance level of (0.018) is at a significance level of (0.05). This is evidence of the existence of a significant relationship between the quality of insurance services and the customer's loyalty to the company in the insurance market.

As the value (T=2.483) and the significance level (0.018) were recorded at a significance level (0.05), it indicates that the quality of insurance services is an influential variable in the level of customer loyalty to the insurance company. We accept the alternative hypothesis and reject the null hypothesis.

6. RESULTS AND DISCUSSION :

We review the most important conclusions and recommendations that we have reached in the applied aspect of the study, and this is after analyzing the opinions of

the study sample in the insurance company studied (SAA), as well as testing the main hypotheses of the study and its sub-hypotheses.

6.1. Results related to describing and diagnosing the opinions of the study sample about the study variables.

It consisted of:

6.1.1.Results related to describing and diagnosing the opinions of the study sample about the quality of insurance services and the factors affecting them:

Through describing and diagnosing the opinions of the study sample, we arrived at the following:

- The arithmetic mean of the quality of insurance services and the factors affecting them was higher than the hypothesized arithmetic mean at 3.82, and the majority of the averages of the statements about the quality of insurance services were higher than the hypothesized arithmetic mean (3), according to the opinions of the sample studied.
- The study showed that all statements about the quality of insurance services achieved arithmetic means that exceed the hypothesized arithmetic mean (3), and statement 5 achieved an arithmetic mean estimated at 4.03, achieving a very high level among the sample studied and right. This indicates that the sample studied is interested in achieving equality for all the company's clients without distinction in terms of The quality of insurance services provided to them. With physical evidence in order to achieve a mental image of it for the customer.
- The study also showed that phrase 10, which was finally included in the arithmetic average levels of the first axis of the study, recorded an arithmetic average of 2.86, which indicates that this company under study must be keen to adopt more efficient distribution methods in providing its insurance services.

6.1.2. Results related to describing and diagnosing the opinions of the study sample about customer loyalty to the insurance company:

Through describing and diagnosing the opinions of the study sample, we arrived at the following:

- The arithmetic mean for the insurance company's practical loyalty axis was higher than the hypothetical arithmetic mean with an average value of 3.90, and all axis averages were higher than the hypothetical arithmetic mean, according to the opinions of the sample studied.
- The study showed that phrase 18, which recorded a higher arithmetic mean than the hypothesized arithmetic mean of 4.23, was ranked first and at a high level according to the direction of the opinions of the study sample, which is evidence

of the extent of customers' interest in the offers and incentives provided by the insurance company to ensure their loyalty.

- The study showed that phrase 17, which came last in the averages of the phrases of the second axis of the study, with an arithmetic mean of 3.60, which is higher than the hypothesized arithmetic mean, is evidence of customers' response to electronic transactions and their preference over paper ones when dealing with the insurance company.

6.2. Results for testing the study hypotheses:

We review the most important results reached through analysis and testing of the study's hypotheses, which are as follows:

6.2.1.The first main hypothesis: "There are statistically significant differences at a significance level of 0.05 between the characteristics of the studied sample and their influence on the factors affecting the quality of insurance services."

To test the validity of the hypothesis or not, 3 sub-hypotheses were tested, and their results were as follows:

- The existence of statistical significance between the gender characteristic of the studied sample and the extent to which it is affected by the quality of services provided by the insurance company was denied, through the results obtained from using the (T) test to find statistically significant differences at a significance level of 0.05, and the value of the significance level was 0.39, which is greater than Moral level value.
- The existence of a statistical difference between the academic qualification characteristic of the studied sample and its influence on the quality of insurance services provided and the factors influencing it was denied, through the results obtained from using the (F) test to find statistically significant differences at a significance level of 0.05, and the value of the significance level was 0.27, which is the largest. Of the value of the moral level.

The existence of statistical significance between the years of dealing with the company by the studied sample and the extent of its influence on the quality of insurance services was denied, through the results obtained from using the (F) test to find statistically significant differences at a significance level of 0.05, and the value of the significance level was 0.39, which is the largest. Of the value of the moral level.

From the above, and after confirming the denial of the validity of the sub-hypotheses, we confirmed the invalidity of the first main hypothesis, which states: "There are statistically significant differences at a significance level of 0.05 between the characteristics of the studied sample and their influence on the factors affecting the quality of insurance services."

6.2.2.The second main hypothesis: There is a positive correlation with statistical significance at a significance level of 0.05 between the factors affecting the quality of insurance services and customer behavior in the insurance market.

The validity of the second hypothesis has been proven and the null hypothesis has been rejected, which states: "There is no positive correlation with statistical significance at a significance level of 0.05 between the factors affecting the quality of insurance services and customer behavior in the insurance market." For this, we tested the value of the correlation coefficient between the axis The quality of insurance services and the factors affecting them and the extent of their impact on customer loyalty, which was estimated at 0.39 and is a function at the error level (0.05) with a significance level of (0.018). This means that there is a positive direct relationship between the quality of insurance services and the customer's loyalty to the insurance company under study, and this leads us to To reject the null hypothesis (H0) and accept the existence hypothesis (H1), which is the second main hypothesis, which indicates the quality of insurance services provided by the company under study that would support and achieve the loyalty of customers dealing with it.

6.2.3.The third main hypothesis: There is a statistically significant effect at a significance level of 0.05 for the contribution of the quality of insurance services to achieving customer loyalty in the insurance market.

The validity of the second hypothesis has been proven and the null hypothesis has been rejected, which states: "There is no statistically significant effect at the significance level of 0.05 for the contribution of the quality of insurance services to achieving customer loyalty in the insurance market." This was done using the "F" test to analyze the significance of the linear regression model. Simple, from the results it appeared that the value of (F=6.166) and the level of significance was recorded (0.018) at the level of significance (0.05). This is evidence of the existence of a significant relationship between the quality of insurance services and customer loyalty, and the model is statistically acceptable. The value of (T=2.483) was also recorded. At the level of significance (0.018) and at the level of significance (0.05), it indicates that the quality of insurance services is an influential variable in customer loyalty to the insurance company under study. Thus, we reject the null hypothesis (H0) and accept the alternative hypothesis (H1), which is the main hypothesis.

6.3. Recommendations:

Based on the above and the results of the field study tests that included the National Insurance Corporation (SAA) and the Chlef Agency, we decided to recommend the following:

- Reconsidering the quality of insurance services provided by the company and the major role it plays in supporting its position in the insurance market, which is witnessing significant expansion and growth, and greater competition.

- It is necessary for the insurance company to form a special department for marketing and marketing research to keep pace with the increasing competition in this sector and keep pace with developments taking place in the insurance market.
- The necessity of the insurance company SAA adopting quality insurance services to ensure the loyalty of its customers, and to support the maintenance of its position in the insurance market and the continuity of its relationship with the members of the community it serves.
- The need for the National Insurance Company (SAA) to maintain its image in the mind of the customer by maintaining the general level of providing its insurance services equally and without bias toward one customer over the other.
- Paying attention to the company's continuous awareness of customers by providing new offers and motivating them to try them.
- The company must open the door to university graduates in order to have a qualified staff to provide its insurance service, which reflects the company's constantly renewed image to ensure the loyalty of its customers.
- The need for the National Insurance Company (SAA) to keep pace with technological development in providing its insurance services using modern and advanced devices that help provide the best service to customers in a timely manner, as well as urging and encouraging customers to deal electronically instead of paper.
- The company must follow up on the community's needs for insurance services and meet them in a way that suits customers' aspirations through market studies that provide opportunities to find the best marketing mix that serves the company's policies and members of society in all its categories.
- The need for private hospital institutions to adopt the idea of supporting the social development of the health sector by adopting effective marketing practices.
- Developing the role played by the National Insurance Company in supporting the provision of insurance incentives to the category it serves by diversifying its services, focusing on their quality and thus gaining the loyalty and satisfaction of its audience.

7. Conclusion:

Recent years have witnessed a significant development in individuals' reliance on insurance services provided by insurance companies in commercial and economic transactions. Accordingly, the quality of insurance services has become one of the most important characteristics capable of meeting customers' needs and expectations, working to satisfy them and representing a comprehensive assessment of the performance of these companies.

Therefore, after we analyzed the study data, which included 35 questionnaires distributed to clients of the National Insurance Company SAA and the Chlef Agency, the results of the analysis resulted in:

- The surveyed company does not attach great importance to successful distribution methods for its insurance services and must work to develop its methods in this field, as well as attempt to digitize its insurance services in line with customer requirements and the current market.
- There is a response from the sample studied in their awareness of the indicators of the quality of insurance services and the factors affecting them, considering the customer an active element in providing quality insurance services.
- Market competition in the insurance market and the comparison that the customer makes between companies makes it easier for him to evaluate the quality of service in the company and also indirectly alerts the company if it loses its customers.

8. Bibliography List :

8.1. Books :

- Ramadan Abu Al-Saud,(2000), **''Insurance Principles''**, University Press House, 2nd edition, Alexandria.
- Alaa Farhan Talib,(2005), **''Customer Knowledge Management''**, Safaa Publishing and Distribution House, 1st edition, Amman.
- Tayseer Al-Ajarma,(2005), **''Banking Marketing''**, Dar Jamid Publishing and Distribution, 1st edition, Amman.

8.2. Journal article :

- Barika Al-Saeed, Shawq Fawzi, and Zakri Iman, (2017), "**The impact of the quality of insurance services on customer satisfaction at the Algerian Insurance and Reinsurance Company"**, Journal of Economic Studies, Issue No. - 04, Volume 1.

9. Appendix

Appendix No. (01)

A questionnaire directed to the company's customers

Ministry of Higher Education and Scientific Research Djilali Bounaama University, Khemis Miliana Faculty of Economic, Commercial and Management Sciences	الجمهورية الجزائرية الديمقراطية الشعبية PEOPLE'S DEMOCRATIC REPUBLIC OF ALGERIA	وزارة التعليم العالي والبحث العلمي جامعة الجيلالي بونعامة خميس مليانة كلية العلوم الاقتصادية والتجارية وعلوم التسيير

The questionnaire

Hello

We place in your hands the questionnaire of the study entitled (The reality of the impact of the quality of insurance services on customer behavior in the Algerian market - a case study of the SAA company), in completion of the requirements for conducting field research, from the Faculty of Economic, Commercial and Management Sciences at the University of Khemis Miliana. This study aims to highlight the extent of the impact The quality of insurance services provided by insurance companies in the Algerian market depends on customer behavior, through which we seek to obtain your opinions on the existing paragraphs.

In the hope that this study will provide results and additions that serve scientific research, and because you represent an important part of the success of this study, we hope that you will not spare us part of your valuable time. To complete the picture, please note the following important points:

1. *Read the questionnaire paragraphs carefully and accurately.*
2. *Please answer all the questions contained in the questionnaire, as well as provide the appropriate answer for each paragraph.*
3. *The answers will be used for purely scientific purposes, so there is no need to mention the name.*
4. *Please ensure that the answers are accurate, credible, and based on the existing reality.*

Thankful for your cooperation with us.

The two researchers

Benfreiha Nadjat

Ghida Fouzia

Demographic information:

- **Sex** : Male ☐ Female ☐

- Qualification:

Ph.D ☐ Master's ☐ University (Master/Bachelor) ☐ Without university ☐ Other ☐

-Years of dealing with the company

5 years and less ☐ 5 – 10 years ☐ 10 years and above ☐

Axes related to the basic study variables:

Please mark (√) how much you agree with the following statements:

First: The quality of insurance services and the factors affecting them.

the number	Phrase	Completely disagree	Disagree	Neutral	Agree	Completely agree
01	The company is keen to provide the customer with the necessary information before dealing with him					
02	The company relies on the use of advanced technology to provide its insurance services					
03	The company is keen to provide its services in a timely manner to the customer					
04	The company is keen to provide privileges and incentives to customers to encourage the acquisition of its insurance products					
05	The company is keen to provide equal services to all its customers without discrimination					
06	The company relies on providing some insurance services via the Internet					
07	The company allocates sufficient amounts of money for the research and development process to comply with the insured risks					
08	The company is keen to provide financial allocations to cover the costs of investigating the risks involved					
09	The company is constantly working on developing methods for advertising its insurance services					
10	The company is constantly developing methods for distributing its insurance services					
11	The company works to determine the appropriate price for the insurance product commensurate with the technological development of the insured risk					
12	The company is keen to select qualified workers for the process of marketing its insurance services					

Second: Customer behavior

the number	Phrase	Completely disagree	Disagree	Neutral	Agree	Completely agree
13	The customer's acceptance of the surrounding changes that require changing the prices of the insurance services provided.					
14	The customer contributes to providing more clarifying information about the company's insurance market					
15	The customer accepts the insurance offers presented by the company without resorting to comparing them with competitors in the market					
16	The customer responded to the new insurance offers presented by the company and always seeks to try them out					
17	The customer responds to the company in electronic transactions instead of paper					
18	The customer remains loyal to the company because of the insurance offers and incentives it provides him on an ongoing basis					

Correspondingauthor:

[1] Ramadan Abu Al-Saud, "Insurance Principles", University Press House, Alexandria, 2nd edition, 2000, p. 36.

[2] Barika Al-Saeed, Shawq Fawzi, and Zakri Iman, The impact of the quality of insurance services on customer satisfaction at the Algerian Insurance and Reinsurance Company, Journal of Economic Studies, Issue No. - 04, Volume 1, June 2017, p. 288.

[3] Alaa Farhan Talib, "Customer Knowledge Management", Safaa Publishing and Distribution House, Amman, 1st edition, 2005, pp. 74-75.

[4] Tayseer Al-Ajarma, "Banking Marketing", Dar Jamid Publishing and Distribution, Amman, 1st edition, 2005, p. 363.