

**Gordon Institute
of Business Science**
University of Pretoria

The interrelationships between selected relationship marketing constructs, customer engagement and behavioural intentions in the life insurance industry

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Student Number: 16393075

A research project submitted to the Gordon Institute of Business Science, University of Pretoria, in partial fulfilment of the requirements for the degree of Master of Business Administration.

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Abstract

Drawing on relationship marketing theory, this study sought to investigate the interrelationships between selected relationship marketing constructs, customer engagement and behavioural intentions in the life insurance industry. Life insurance, which is characterised as a highly abstract, intangible service consisting largely of credence properties, provided an unusual context for the examination of the relationships between these constructs, specifically the mediating role of customer engagement on behavioural intentions. A deductive research design was employed, and self-administered electronic surveys were fielded among customers of South African life insurance organisations. A total of 282 surveys were returned and the interrelationships between the constructs were examined using structural equation modelling. The findings indicated that trust did not have a positive and significant effect on customer engagement or behavioural intentions and that customer engagement towards a life insurance organisation did not mediate the relationship between trust and behavioural intentions. Customer satisfaction, on the other hand, did have a positive and significant effect on customer engagement and behavioural intentions and customer engagement towards a life insurance organisation did mediate the relationship between customer satisfaction and behavioural intentions. The findings of the study contribute to the developing body of customer engagement literature, in the previously unexplored context of the life insurance industry, in an emerging market context, by contributing an understanding into the interrelationships between the relationship marketing constructs, customer engagement and behavioural intentions and offers key insights into the extent to which the relationship marketing constructs and customer engagement may influence the behavioural intentions of customers in the life insurance industry.

KEYWORDS

Behavioural intentions, customer engagement, customer satisfaction, life insurance, relationship marketing, trust,

DECLARATION

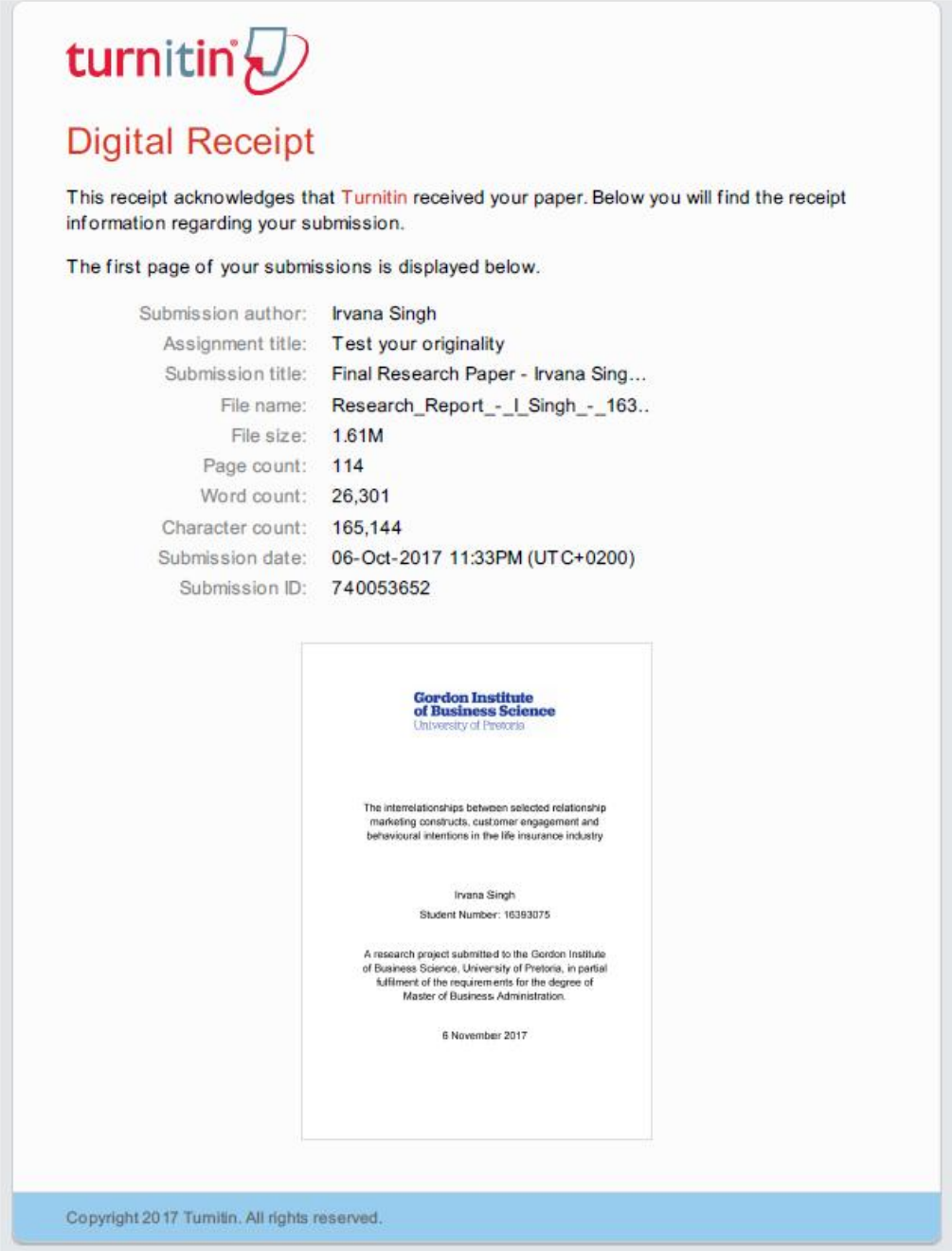
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Irvana Singh

6 November 2017

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1. CHAPTER 1: INTRODUCTION TO THE RESEARCH PROBLEM

1.1 Introduction

In an increasingly competitive business environment where consumers have a wide selection of options to choose from on the one hand and the commoditisation of products and services on the other, organisations are increasingly compelled to find ways to differentiate themselves from their competitors in order to remain profitable (Kumar & Pansari, 2016). A review of recent customer management literature touts customer engagement as a panacea to this predicament. Customer engagement is regarded as imperative to achieving and sustaining competitive advantage (Brodie, Ilic, Juric, & Hollebeek, 2013; Kumar & Pansari, 2016; Van Doorn et al., 2010), facilitating brand recognition and engagement (Van Doorn et al., 2010; Vivek, Beatty, & Morgan, 2012) and improving profitability (Kumar & Pansari, 2016; Van Doorn et al., 2010). Kumar and Pansari (2016) quoted a Gallup study where reportedly “engaged” and “fully engaged” customers accounted for revenue increases of 7% and 23% respectively while “not engaged” and “actively disengaged” customers accounted for revenue drops of 1% and 13% respectively (p. 497). Further, customer engagement has been found to result in favourable behavioural intentions including positive word of mouth (Cambra-Fierro, Melero-Polo, & Vázquez-Carrasco, 2013; Hollebeek & Chen, 2014; Vivek et al., 2012; Wallace, Buil, & de Chernatony, 2014), brand community involvement (Vivek et al., 2012) and future patronage intent (Vivek, Beatty, Dalela, & Morgan, 2014).

In a literature review of customer management studies undertaken between 2005 and 2015, Islam and Rahman (2016) found that 175 articles dealt with topics related to customer engagement. The rise to prominence of customer engagement is further evidenced by the topic being declared a key research priority of the Marketing Science Institute for the period 2010 to 2012 (Jaakkola & Alexander, 2014) and reputed journals like the *Journal of Service Research* publishing special issues devoted to customer engagement in order to foster research interest in the topic (Verhoef, Reinartz, & Krafft, 2010).

It has long been accepted that life insurance is regarded as a grudge purchase due to its intangible nature and the fact that fulfilment occurs under adverse conditions like death, disability, critical illness or retrenchment, and with fulfilment often occurring decades after purchase of the product (Eckardt & Rathke-Doppner, 2010). However, while the negative sentiment toward life insurance persists, customers realise the necessity of making provisions for future eventualities, resulting in the life insurance

industry remaining highly competitive. It is therefore necessary for insurance providers to engender trust and satisfaction, in order to build long-term relationships and retain customers. Khojastehpour and Johns (2014) suggested that the building of long-term relationships with customers was achieved through relationship marketing and defined relationship marketing as “attracting, maintaining and enhancing relationships with customers” (p. 241).

1.2 Past Research and Motivation for Future Research

Trust and satisfaction as relationship marketing constructs has been studied extensively in the academic literature (Arnett, German, & Hunt, 2003; Khojastehpour & Johns, 2014; Kumar, Bohling, & Ladda, 2003; Van Tonder, Petzer, & Van Zyl, 2017; Zeithaml, Berry, & Parasuraman, 1996). The literature is also replete with studies related to customer engagement (Bolton, 2011; Bowden, 2009a, 2009b; Brodie et al., 2013; Cheung, Shen, Lee, & Chan, 2015; Dessart, Veloutsou, & Morgan-Thomas, 2015; Gambetti & Graffigna, 2010; Hollebeek, 2011a, 2011b; Islam & Rahman, 2016; Kumar & Pansari, 2016; Kumar et al., 2010; So, King, & Sparks, 2014; Van Doorn et al., 2010; Verhoef et al., 2010; Vivek et al., 2012). Likewise behavioural intentions as an outcome variable has been widely studied (Amin & Nasharuddin, 2013; Becerra & Korgaonkar, 2011; Cronin, Brady, & Hult, 2000; Forgas-Coll, Palau-Saumell, Sanchez-Garcia, & Caplliure-Giner, 2014; Jani & Han, 2011; Kumar et al., 2003; Liang & Wang, 2007; Liang & Zhang, 2012; Limbu, Wolf, & Lunsford, 2012; Martin, O'Neill, Hubbard, & Palmer, 2008; So et al., 2014; Van Tonder et al., 2017; Zeithaml et al., 1996).

Trust has been found to engender customer engagement in a number of studies (Bowden, 2009a; Gambetti & Graffigna, 2010; Hollebeek, 2011a, 2011b; So et al., 2014; Van Doorn et al., 2010). Likewise satisfaction has been found to be an antecedent of customer engagement in a number of studies (Bowden, 2009a; Cambra-Fierro et al., 2013; Cheung et al., 2015; Dessart et al., 2015; So et al., 2014; Van Doorn et al., 2010). Although various studies (e.g. Bowden, 2009a; Gambetti & Graffigna, 2010; Hollebeek, 2011b; So et al., 2014; Van Doorn et al., 2010) have established relationships between trust, customer satisfaction and customer engagement resulting in favourable behavioural intentions, these studies all found that customer engagement served to facilitate favourable behavioural intentions, that is, customer engagement was a moderator of favourable behavioural intentions. However, given the nature of life insurance, it would appear unlikely that customers would feel engaged towards the organisation that provided life insurance, necessitating a study of the role of customer engagement in the life insurance industry with regards to

favourable behavioural intentions. The current study therefore serves to examine the interrelationships between the relationship marketing constructs, customer engagement and behavioural intentions in the context of life insurance. A further objective is to determine whether customer engagement towards a life insurance organisation mediates the relationship between the relationship marketing constructs of trust and satisfaction and behavioural intentions.

However, while there have been a number of studies related to customer engagement undertaken between 2005 and 2015, the construct has been studied in limited service contexts such as hospitality, tourism, telecommunications and healthcare (Islam & Rahman, 2016). As far as the researcher could determine, customer engagement studies have not been undertaken in the life insurance industry. Further, while a number of studies have focused on the antecedents and consequences of customer engagement, the interrelationships between trust, customer satisfaction, customer engagement and behavioural intentions; specifically the mediating role of customer engagement on behavioural intentions has not been explored in the life insurance industry.

Knowledge of these relationships may assist the life insurance organisation in identifying the correct interventions in their marketing and customer management programmes and will assist the organisation in the appropriate financial resource allocation towards these programmes. Further, it may provide a better understanding of how increased satisfaction and trust can positively influence the behavioural intentions of a life insurance organisation's customers and thereby provide a competitive advantage in a highly competitive industry.

Therefore, the objective of the study was to uncover whether customer satisfaction and trust can be valuable to a life insurance organisation in generating favourable behavioural intentions. With customer engagement being regarded as the imperative for sustainable competitive advantage, a further objective of the study was to determine whether customer engagement is a mediator of the relationship between trust and behavioural intentions and between customer satisfaction and behavioural intentions; that is to determine if customer engagement is relevant in the life insurance industry.

The theoretical contribution of the study was vested in uncovering the interrelationships between the trust and satisfaction components of relationship marketing, customer engagement and behavioural intentions in the life insurance industry; with the uncovering of whether customer engagement was a mediator in the context of this

study being the main theoretical contribution. The interrelationship between these constructs in the context of life insurance provides an understanding of their interplay in a complex, intangible and highly abstract service industry. The mediating effect of customer engagement in the life insurance industry extends the theoretical understanding of the customer engagement construct and highlights the differences in the mediation effect between the trust and behavioural intention relationship and the satisfaction and behavioural intention relationship. The direct effect of customer engagement on behavioural intention in the life insurance industry is a further theoretical contribution.

When considering the proposed contribution of the study from a managerial perspective, it is intended that the empirical results of the study will provide managers of life insurance organisations with an understanding of the interrelationships between the various constructs (trust, satisfaction, customer engagement and behavioural intentions) in the study. This understanding will provide direction with regards to which constructs managers should focus on engendering in order to build longer-term relationships with customers. Further, an understanding of the interplay between these constructs will allow managers to tweak customer management initiatives and programmes to focus on the relevant constructs to encourage favourable behavioural intentions in a highly competitive industry.

1.3 Conclusion to the Research Introduction

With the rise to prominence of customer engagement and organisations making substantial investments to get and keep customer engaged, this study aimed to determine whether customer engagement is an imperative in the life insurance industry. The study focused on trust and customer satisfaction as antecedents of customer engagement and studied the mediating role of customer engagement on behavioural intentions.

The following research objectives had therefore been formulated for this study:

1. Determine if the relationship marketing constructs of trust and satisfaction influences customer engagement towards a life insurance organisation.
2. Determine if the relationship marketing constructs of trust and satisfaction influences the behavioural intentions of life insurance customers
3. Determine if customer engagement influences the behavioural intentions of life insurance customers.

4. Determine if customer engagement is a mediator of relationship between the relationship marketing constructs of trust and satisfaction and favourable behavioural intentions.

The structure for the subsequent sections of the research report is provided below.

Chapter 1: Introduction to the research problem

The preceding chapter provided the need for the research study and the research objectives. The relationship between the research problem and the research objectives was explained and the scope of the study defined. The context of the study was made clear and the choice of the topic was defended. Further, the business need as well as the theoretical need for the study was provided.

Chapter 2: Literature review

This chapter presents an argument within academic literature to highlight the need for the research. The main areas to be assessed and studied include the interrelationships between the relationship marketing constructs of trust and satisfaction, customer engagement and behavioural intention as well as the mediating effect of customer engagement on the relationship between trust and behavioural intentions and between customer satisfaction and behavioural intentions.

Chapter 3: Research methodology

This chapter provides details of and defends the research methodology used. The unit of analysis, population, sample size and sampling method and the research instrument are defined. The details of how the data was collected and the process of data analysis are provided. Further, the limitations of the research methodology used are specified.

Chapter 4: Results

This chapter serves to present the results of the study. The chapter commences with descriptive statistics, followed by the results of the reliability and validity tests and concludes with the hypotheses testing, including the mediation analysis.

Chapter 5: Discussion of results

This chapter discusses the research findings in terms of the hypotheses that were formulated for the study, which drew on the relationship marketing theory and the

literature supporting the formulated hypotheses. The chapter also draws on the literature review to augment the discussion of the results.

Chapter 6: Research conclusion

This chapter concludes the research by highlighting the principal findings and limitations of the study. Further, implications for management and suggestions for future research are proposed.

2. CHAPTER 2: THEORY AND LITERATURE REVIEW

2.1 Introduction

This chapter provides a description of the relevant theory grounding this study as well as the application of the theory to the current research problem. Further, a critical review of the current literature on the topic has been provided. The major areas assessed and studied include trust, customer satisfaction, customer engagement, behavioural intentions and the relationships between these constructs in the South African life insurance industry.

2.2 Relationship Marketing Theory

Producers and consumers of products and services are a pre-requisite for a market to exist; with the relationship between these two parties providing the foundation of the marketing system (Shaw, 2014). Following a review of relationship marketing key theories and frameworks, Khojastehpour and Johns (2014) distilled the relationship marketing components as trust, communication or exchange, commitment or promise and satisfaction or loyalty.

The term “relationship marketing” appeared in marketing literature for the first time when it was mentioned by Berry in a 1983 paper published in the conference proceedings at the American Marketing Association’s Services Marketing Conference (Berry, 2002). The author used the term to emphasise that marketing should be focused on not only acquiring new customers but on building long-term relationships with existing customers and suggested that attracting new customers should simply be viewed as a transitional step in the marketing process. The emphasis on customer retention due to increased competition through globalisation resulted in the shift from the marketing mix dominated approach (4Ps) to an approach that was focused more on relationship building (Grönroos, 1994).

While a number of perspectives and definitions of relationship marketing have been offered by marketing scholars, a common theme that runs through these perspectives and definitions is that relationship marketing refers to the forging of long-term relationships with stakeholders, such as customers, in order to achieve competitive advantage (Hunt, 1997). Kumar et al. (2003) drew the distinction between relationship marketing and transactional marketing. The authors likened relationship marketing to a

long-term partnering approach compared to the short-term nature of transactional marketing, where the focus was on the transaction at hand.

Relationship marketing theory suggests that customers will enter into a relationship with an organisation when they believe that they have something to gain from the relationship, that is, when the perceived benefits derived from the relationship exceed the perceived costs (Hunt, Arnett, & Madhavaram, 2006). These benefits included trust, shared values, reduced search costs, reduced risk, moral obligation and needs satisfaction, while costs included opportunity costs, monetary and time costs and potential vulnerability (Hunt et al., 2006).

Berry (1995) posited that customers also derive social benefits in addition to risk-reducing benefits by developing an enduring relationship with a given supplier. These benefits related to the appeal of being dealt with on a one-on-one basis, addressing the basic human need to feel important and the personal dimensions assumed from repeated service encounter contacts (Berry, 1995). Further, Berry suggested that high-involvement services such as banking and insurance, that contained some or all of the significant characteristics of importance, variability, complexity and involvement, held relationship appeal, with customers seeking continuity with the provider.

From the organisation's perspective, Hunt et al. (2006) suggested that organisations entered into relationships that involved relational exchanges with customers in order to acquire and sustain competitive advantage. This view was supported by Bowden (2009b) who posited that activities associated with relationship marketing led to a variety of positive outcomes for organisations including repurchase intentions, customers' intentions to remain in the relationship with the provider, positive word of mouth referrals and attitudinal and behavioural loyalty; which ultimately contributed to the organisation's profitability. However, Sheth and Parvatiyar (1995) argued that these advantages would only be realised if customers committed to the relationship and future patronage by foregoing opportunities to select other products or services available in the market. The authors however posited that relationship marketing extended beyond repeat purchases and suggested that the emphasis for organisations should be on taking the approach of partnering with their customers (Sheth & Parvatiyar, 1995).

In a study to determine why some organisations' efforts at relationship marketing were more successful than others, Hunt et al. (2006) identified eight types of factors that influenced relationship marketing success. These included relational factors,

resources, competences, internal marketing strategies, information technology, market offerings and historical and public policies. With regards to the relational factors, the authors suggested that relational exchanges occurred over a long period of time and were characterised by factors such as trust, commitment, cooperation, keeping promises, shared values and communication (Hunt et al., 2006).

The relationship marketing theory was selected to ground this study as various authors have used the relationship marketing theoretical perspective to explore customer engagement. The table below provides a summary of these studies. Hollebeek (2011a) suggested that the relationship marketing theory was an appropriate theory for the study of customer engagement as the theory presumed customer engagement to be characteristic of dialogue, exchange and interaction. Further, Islam and Rahman (2016) posited that relationship marketing as a theoretical basis for the study of customer engagement was justified owing to the contribution of customers to value creation for the organisation through their ongoing interaction, which enhances the relationship, being a key principle of relationship marketing.

Table 1: Studies using relationship marketing to explore customer engagement

Author/s	Title	Study Description
Bowden (2009a)	The process of customer engagement: A conceptual framework	The study used relationship marketing theory to infer a theoretical foundation for the psychological process of customer engagement.
Bowden (2009b)	Customer Engagement: A framework for assessing customer-brand relationships: The case of the restaurant industry	The study used the relational constructs of customer satisfaction, customer commitment and trust to investigate the differences in service evaluation for new and repeat service segments.
Brodie, Hollebeek, Juric, & Llic (2011)	customer engagement: Conceptual domain, fundamental propositions, and	The study explored the theoretical foundations of customer engagement by drawing on relationship marketing theory.

	implications for research	
Hollebeek (2011a)	Exploring customer brand engagement: Definition and themes	The study performed a scholarly scrutiny of customer engagement from the relationship marketing perspective.
Vivek et al. (2012)	customer engagement: Exploring customer relationships beyond purchase	In the exploration of the nature and scope of customer engagement, the authors viewed customer engagement as a vital component of relationship marketing.
Brodie et al. (2013)	Consumer engagement in a virtual brand community: An exploratory analysis	In an exploration of the nature and scope of customer engagement in an online brand community environment, the authors posited that the theoretical roots of the customer engagement concept lay in the expanded domain of relationship marketing
Cambra-Fierro et al. (2013)	customer engagement: Innovation in non-technical marketing processes	The authors considered customer engagement to be a marketing capability which represented an evolution in relationship marketing.
Vivek et al. (2014)	A generalized multidimensional scale for measuring customer engagement	The authors elucidated the customer engagement fit in the broader conceptual domains of relationship marketing.
Dessart et al. (2015)	Consumer engagement in online brand communities: A social media perspective	In the delineation of the meaning, conceptual boundaries and dimensions of customer engagement, the authors posited that the roots of customer engagement lay in relationship marketing.
Cambra-Fierro,	Can complaint-handling	Grounding their study in relationship

Melero-Polo, & Sese (2016)	efforts promote customer engagement?	marketing theory, the authors investigated the impact of satisfaction with the complaint handling process on customer engagement.

Although the relationship marketing components included communication or exchange, trust, commitment or promise and satisfaction or loyalty (Khojastehpour & Johns, 2014), for the purpose of this study only two constructs, trust and satisfaction were selected owing to the nature of the industry under study. Owing to the complex and intangible nature of life insurance, it consists largely of credence properties (Crosby & Stephens, 1987), thereby requiring trust between the organisation and its customers in order to build lasting relationships. Also, Crosby and Stephens (1987) suggested that life insurance customers tested the relationship with the organisation occasionally and assessed their satisfaction with product benefits to justify long-term commitments. Communication or exchange was not tested in this study owing to interactions in the life insurance industry being mostly one-way, from the organisation to the customer. Further commitment or promise was not tested as commitment was engendered from trust as suggested by Bowden (2009a).

2.3 Life Insurance and Relationship Marketing

A life insurance contract is entered into by an individual with insurable interest and a life insurance organisation, intended for the transfer of the financial risk borne by the individual due to premature death to the life insurance organisation, in exchange for a premium. By virtue of its nature, life insurance services are characteristic of experience and credence properties due to the high level of expertise and specialisation associated with these services (Wang & Chen, 2009). The authors posited that in industries of this nature, there is a high level of uncertainty experienced by customers due to the intangible and complex nature of the services provided. Further, the life insurance industry is characterised by information asymmetries between customers and insurance companies, with customers, in most cases, not being able to assess the quality of the information and advice provided by the insurance organisation or representative until after the insured event has occurred (Eckardt & Rathke-Doppner, 2010); while the insurance organisation is exposed to adverse selection and moral hazard risks (Sawada, Chen, & Choi, 2015).

Crosby and Stephens (1987) suggested that these characteristics required that insurance providers paid particular attention to relationship building that encouraged interaction and communication between customers and the organisation. Wang and Chen (2009) further suggested that relationship building was important in the life insurance industry because of cross- and up-sell opportunities to the existing customer base on the occurrence of life events such as the purchase of a new home, marriage, birth, retirement, etcetra.

In a study of the influence of relationship marketing on positive word of mouth in life insurance, Parsa and Sadeghi (2015) found that in addition to relationship marketing directly influencing positive word of mouth, trust and commitment influenced the satisfaction of life insurance industry customers. The authors further found that satisfaction influenced loyalty, which in turn positively influenced word of mouth. Parsa and Sadeghi posited that especially in life insurance, word of mouth played an important role as customers tended to trust the word of other customers more than the word of a life insurance organisation or representative.

2.4 Trust

Anderson and Weitz (1989) defined trust as the belief held by one party in a relationship that its future needs would be fulfilled by actions undertaken by the other party. The authors posited that trust was an imperative for the development of long term relationships owing to the fact that short-term inequities formed part of all exchange relationships. Morgan and Hunt (1994), in their commitment-trust theory of relationship marketing, found that commitment and trust were required to facilitate cooperation between parties necessary for relationship marketing success. The authors posited that trust was necessary to discourage opportunistic behaviour by the parties in favour of the long-term benefits of the relationship.

Life insurance can be regarded as a credence good with insurance markets characterised by incomplete and asymmetric information between insurance companies and their customers (Eckardt & Rathke-Doppner, 2010). Trust becomes vitally important under these conditions especially since it may only be possible to evaluate the quality of information and advice provided by the insurance organisation or representative after the insured event has actually occurred, usually decades after the purchase of the product (Eckardt & Rathke-Doppner, 2010).

The risk aspect associated with trust was highlighted by Moreira and Silva (2015) with their definition of trust incorporating aspects such as the expectation of predictable behaviour, reliance on another party and the acceptance of vulnerability. The authors contended that trust was an imperative when risk was an important component of the relationship, as in the life insurance industry. The authors suggested that transaction costs associated with the forming of relationships were reduced over the long term if trust formed part of the relationship between the parties.

Bowden (2009a) suggested that the development of trust between the customer and the organisation engendered commitment on the part of the customer which developed the relationship from being purely transactional to one that was more affective. Further, the author argued that trust was strongly associated with involvement, with the two constructs working simultaneously to develop commitment towards an organisation, especially for high-involvement purchases (such as life insurance). Consequently, trust served to decrease the perception of risk (Bowden, 2009a).

2.5 Customer Satisfaction

Golder, Mitra, and Moorman (2012, p.4) suggested that customer satisfaction was a “post consumption judgment” with customers experiencing a feeling of satisfaction when the perceived actual performance of a product or service was close to the expected performance. Referring to the “disconfirmation paradigm” which mainly influenced satisfaction research, Ulaga and Eggert (2006) referred to “confirming” when the product or service performance matched expectations, “positively disconfirming” when the performance exceeded expectations and “negatively disconfirming” when performance was below expectations (p. 316).

Arnett et al. (2003) suggested that customer satisfaction had become a principal construct in marketing research and was crucial for building long-term relationships. The authors posited that satisfaction was necessary for the retention of current customers as well as acquiring new customers. From a relationship marketing perspective, Mostert, Petzer, and Weideman (2016) posited that customer satisfaction was integral to relationship building with satisfaction serving as a determinant of whether a customer would be prepared to enter into a long-term relationship with an organisation, as characterised by the insured-insurer relationship.

Bowden (2009a) suggested that satisfaction was necessary to build loyalty to a brand or product, however the author posited that satisfaction became less important after

loyalty was built through other means. Further, Van Tonder et al. (2017) suggested that customer satisfaction was necessary for organisations to realise economic benefits. From a life insurance perspective, this view was supported by Beloucif, Donaldson, and Kazanci (2004) who posited that the financial performance of an insurance organisation was dependent on satisfied customers.

Koenig-Lewis and Palmer (2014) posited that satisfaction included both cognitive (evaluative) and emotional aspects and suggested that emotions were a stronger predictor of behavioural intentions than the cognitive aspects of satisfaction. For the purpose of this study, both the cognitive and emotional aspects of satisfaction were considered and measured.

2.6 Customer Engagement

Customer engagement has been studied extensively in the marketing literature (Bowden, 2009a, 2009b; Brodie et al., 2011; Brodie et al., 2013; Cambra-Fierro et al., 2013; Hollebeek, 2011a, 2011b; Kumar et al., 2010; Kumar & Pansari, 2016; Van Doorn et al., 2010; Vivek et al., 2012; Vivek et al., 2014). Kumar et al. (2010) referred to customer engagement as the forging of enduring, deeper, and more meaningful relationships between the organisation and its customers with a view of encouraging customer interaction and participation. Kumar and Pansari (2016) referred to engagement as the connectedness among customers and between customers and the organisation. The authors suggested that higher degrees of connectedness led to higher levels of engagement.

Van Doorn et al. (2010) suggested that customer engagement was behavioural in nature with the authors referring to customer engagement as a “behavioural manifestation” toward a brand or firm that extended beyond transactions as a result of motivational drivers (p. 254) while Bowden (2009a) referred to engagement as a process of psychological development which included calculative commitment, involvement, affective commitment, trust, delight and loyalty. The author suggested that while the process of customer engagement was related to loyalty, there was a clear distinction between loyalty and the process of customer engagement.

Despite the fact that the different definitions of customer engagement in the literature have included common elements, there have also been some differences in the way the construct has been viewed (Kumar & Pansari, 2016). Van Doorn et al. (2010) proposed five dimensions of customer engagement including “valence, form or

modality, scope, nature of its impact and customer goals” (p. 255). The authors also suggested that customer engagement behaviours could be positive or negative in nature. Further, Füller (2010), Nambisan and Baron (2009), Van Doorn et al. (2010) and Verhoef et al. (2010) had defined engagement to only include non-transactional behaviour such as word of mouth activity, blogging, providing feedback etcetera while the customer engagement metric defined by Kumar et al. (2010) included customer transactions.

Kumar et al. (2010) suggested that failing to recognise that customers contribute to the organisation beyond transactions could lead to the undervaluing or overvaluing of customers. Verhoef et al. (2010) argued that this undervaluation or overvaluation could result in a potential misallocation of resources among customers. Kumar et al. (2010) suggested four components to fully capture a customer’s value to an organisation including lifetime value which is the purchase behaviour of the customer, referral of new customers, influencing other customers by positive word of mouth and providing feedback to improve the products and services of the organisation.

Many studies have been conducted to determine why customers engaged in behaviour beyond transacting with an organisation. Van Doorn et al. (2010) suggested that attitudinal factors such as trust, satisfaction and brand commitment played a part. In an online context, Nambisan and Baron (2009) found that economic benefits such as cost saving as well as social benefits encouraged non-transactional behaviours. In an exploratory, empirical study on customer engagement behaviours, Jaakkola and Alexander (2014) identified four primary types of customer engagement behaviours including “augmenting, co-developing, influencing, and mobilizing” (p. 257). In the context of their study, the authors described augmenting as customers’ involvement in an activity that required a considerable time investment, co-developing as customers offering information and ideas that the organisation could use in the development of their product or service, influencing as customers using experience and knowledge to influence other customers’ perceptions and awareness, and mobilising as utilising time and social relationships to induce others to act (Jaakkola & Alexander, 2014).

In conclusion, So et al. (2014) described customer engagement as a multi-dimensional construct comprising enthusiasm (or vigour), identification, attention, absorption and interaction. The authors referred to enthusiasm as a positive emotional and energetic state and suggested that the enthusiasm and energy components differentiated the construct of engagement from the construct of satisfaction; which represented the evaluation of performance based on past experience. The authors suggested that

unlike satisfaction, enthusiasm was an active and enduring state. Identification, derived from social identity theory, suggested that the self-concept is comprised of personal identity and social identity (So et al., 2014). The authors posited that identification occurred when customers perceived an overlap between their self-image with that of the organisation or brand and that this identification motivated the participation in positive organisation-related behaviours. Attention refers to a customer's attentiveness or interest, either consciously or sub-consciously, towards a brand or organisation (Vivek et al., 2014). Absorption is characterised by "effortless concentration, loss of self-consciousness, distortion of time, and intrinsic enjoyment" that suggests a high level of engagement (So et al., 2014, p. 309). Finally interaction refers to the online or offline participation with the brand, through the writing of reviews, brand community participation, blogging, etcetra and represents behavioural manifestations beyond purchase (So et al., 2014). For the purpose of this study only the dimension of enthusiasm, identification and attention of customer engagement were considered as these dimensions were relevant to the context of the current study (Vivek et al., 2014), while the absorption and interaction dimensions were more relevant for assessing brand community engagement (So et al., 2014).

2.7 Behavioural Intentions

Behavioural intentions, which indicate the likelihood that a customer will behave in a specific way in the future, can be associated with the theory of reasoned action (Southey, 2011). For the purpose of this study, behavioural intentions relate to loyalty intentions including repurchase intentions, engagement in positive word-of-mouth activity and recommending the organisation to friends, family and acquaintances. Moreira and Silva (2015) suggested that loyal customers benefitted organisations by engaging in repeat purchases, exhibiting lower price sensitivity, referring other customers through positive word of mouth and being less receptive to competitor strategies. The authors posited that loyalty comprised behavioural as well as attitudinal components. This view was supported by Oliver (1999) who also emphasised behavioural and attitudinal aspects of loyalty in defining the construct as a "A deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (p. 34).

Zeithaml et al. (1996) referred to behavioural intentions as an indication of whether a customer would remain with or terminate the relationship with an organisation. The

authors distinguished between favourable and unfavourable behavioural intentions arising from superior and inferior service quality. Favourable behavioural intentions included saying positive things, recommending the organisation, remaining loyal to the organisation, spending more with the organisation and being prepared to pay a price premium while unfavourable behavioural intentions included saying negative things, switching to another organisation, complaining to external agencies and doing less business with the organisation (Zeithaml et al., 1996).

Schoefer and Diamantopoulos (2008) referred to repurchase intentions as a customer's belief that he or she would purchase a product or service from the same organisation at a future date. The authors referred to the intention to not repurchase as a "cognition-driven behaviour" which resulted from "problem-focused coping" (p. 93). By deciding not to continue patronage of the organisation, following a negative service experience, the customer eliminated the risk of future negative service experiences (Schoefer & Diamantopoulos, 2008). The authors further contended that the intention to not repurchase may be emotional in nature and could also be seen as an "emotion-focused coping strategy" when customers chose to terminate the relationship with an organisation in order to protect their emotional wellbeing (p. 93). In a study investigating the key factors affecting behavioural intentions in a restaurant setting, Jani and Han (2011) found that by enhancing customer satisfaction and trust, customer commitment was increased, positively impacting behavioural intentions of both increased patronage and recommending the restaurant.

2.8 Theoretical Model Development

Previous studies in the field of relationship marketing were considered in the development of the theoretical model for this study. The proposed interrelationships between trust, customer satisfaction, customer engagement and behavioural intentions are subsequently considered.

2.8.1 The relationships between trust and customer engagement

The relationship between trust and customer engagement had been established in various studies with trust being studied as an antecedent of customer engagement (Bowden, 2009a, 2009b; Gambetti & Graffigna, 2010; Hollebeek, 2011b; So et al., 2014; Van Doorn et al., 2010). In the development of a theoretical basis for the process of customer engagement, Bowden (2009b) postulated that customer engagement was engendered from trust together with other constructs including involvement, calculative

and affective commitment, delight and loyalty. Bowden (2009a) suggested that trust facilitated the transformation of cognitive relationships based largely on risk minimisation and utility maximisation to more emotionally based relationships that fostered loyalty and engagement.

Van Doorn et al. (2010) studied trust as one of the customer-based antecedents of customer engagement behaviour along with firm-based and context-based antecedents. The authors posited that the interplay between these factors served to diminish or intensify customer engagement behaviour. Hollebeek (2011b) studied trust as both an antecedent and consequence of customer engagement. The author suggested that trust was an antecedent of customer engagement for existing customers primarily and a consequence of customer engagement for both new and existing customers. In their content analysis of engagement literature, Gambetti and Graffigna (2010) drew a distinction between the relational and managerial aspects of engagement and posited that relational aspects such as trust, involvement and loyalty were primary drivers of customer engagement.

Bowden (2009b) suggested that customer engagement, as a process, was engendered from calculative commitment firstly, followed by the development of trust, then involvement and finally affective commitment. Therefore trust and customer engagement are hypothesised to have significant relationships with each other. Based on these findings, the following hypothesis is formulated for the study:

H₁: Trust significantly and positively influences customer engagement towards a life insurance organisation.

2.8.2 The relationships between trust and behavioural intentions

Moreira and Silva (2015) posited that sincerity and confidence engendered trust and suggested that when this trust was mutual, positive behavioural intentions on the part of both parties resulted. The authors suggested that mutual trust facilitated the preservation of the investment in the relationship.

In a study of on-line trust behaviour, Becerra and Korgaonkar (2011) found that trust facilitated online intentions with regards to purchase behaviour and providing personal information. Forgas-Coll et al. (2014) found that trust resulted in favourable behavioural intentions in cruise passengers. In a study on consumers' perceptions of online retailers' ethical behaviour, Limbu et al. (2012) found that trust resulted in purchase and revisit intentions.

In their study in the healthcare industry, Moreira and Silva (2015) found that while trust engendered from satisfaction led to favourable behavioural intentions, the same could not be validated for commitment engendered from satisfaction. Liang and Wang (2007) found that trust between retailers and customers led to favourable behavioural intentions of remaining with the retailer. Therefore trust and the behavioural intentions of customers in the life insurance industry are hypothesised to have significant relationships with each other. Based on these findings, the following hypothesis is formulated for the study:

H₂: Trust significantly and positively influences the behavioural intentions of life insurance customers.

The researcher was not able to locate prior studies examining the mediating effect of customer engagement; however since the abovementioned hypotheses between the constructs have been identified in H₁ and H₂, there is a possibility that customer engagement could mediate the relationship between trust and behavioural intentions. Based on this, the following further hypothesis is formulated for the study:

H₆: customer engagement towards a life insurance organisation mediates the relationship between trust and behavioural intentions.

2.8.3 The relationships between customer satisfaction and customer engagement

The relationship between customer satisfaction and customer engagement had been established in various studies with customer satisfaction being studied as an antecedent of customer engagement (Cambra-Fierro et al., 2013; Cambra-Fierro et al., 2016; Cheung et al., 2015; Dessart et al., 2015; So et al., 2014; Van Doorn et al., 2010). Van Doorn et al. (2010) studied customer satisfaction as one of the customer-based antecedents of customer engagement behaviour along with firm-based and context-based antecedents. The authors posited that attitudinal antecedents such as customer satisfaction, brand commitment, trust, brand attachment and brand performance perceptions were among the most important factors affecting customer engagement behaviours. These findings were supported by Cheung et al. (2015) who, in their study of customer engagement in online gaming behaviour, suggested that customer characteristics including satisfaction, consumption goals and brand commitment and attachment were attitudinal antecedents of customer engagement.

Cambra-Fierro et al. (2013) found that non-technical innovation processes such as customer portfolio management enhanced customer satisfaction and loyalty leading to positive customer engagement behaviours such as word of mouth referrals which enhanced performance for organisations. The authors posited that the required levels of customer satisfaction to foster engagement could only be achieved by on-going interaction between customers and the organisation, in order for the organisation to fully understand customers' needs and expectations. Cambra-Fierro et al. (2016) found that satisfaction with the complaints resolution process encouraged reciprocation by customers in the form of engagement which benefitted organisations in the long term through the harnessing of longer term, more profitable relationships.

In a study of the drivers and outcomes of customer engagement in online brand communities, Dessart et al. (2015) found that brand-related factors including identification, satisfaction from and trust in the brand influenced the level of customer engagement. In an online brand community context, the authors posited that engagement was beneficial for both the brand and the community, creating a virtuous cycle of engagement which encouraged others to engage, resulting in sustained engagement and value creation (Dessart et al., 2015).

Bowden (2009a) however argued that a weak relationship existed between customer satisfaction and engagement. The author asserted that satisfaction was merely an indicator of fulfilment regarding consumption requirements that did not necessarily indicate emotional commitment and hence continuing loyalty; and suggested that affective commitment had a stronger impact on customer engagement. In assessing brand engagement and loyalty, Bowden (2009a) suggested that the interplay between affective commitment, calculative commitment, trust, satisfaction and involvement should be considered and not satisfaction in isolation.

Notwithstanding Bowden's (2009a) assertion, customer satisfaction and customer engagement are hypothesised to have significant relationships with each other. Based on these findings, the following hypothesis is formulated for the study:

H₃: Customer satisfaction significantly and positively influences customer engagement towards a life insurance organisation.

2.8.4 The relationships between customer satisfaction and behavioural intentions

Ulaga and Eggert (2006) suggested that customer satisfaction was a predictor of positive behavioural outcomes including word-of-mouth referrals, repurchase intentions and loyalty. In evaluating the post-experience satisfaction on behavioural intentions, Koenig-Lewis and Palmer (2014) posited that satisfaction as a predictor of favourable behaviour intentions had been established in various service industries including the tourism industry, hotel industry and leisure. The authors however suggested that satisfaction included cognitive (evaluative) as well as emotional aspects and argued that emotions were a better predictor of behavioural intentions than the cognitive aspects of satisfaction. However, conflicting findings have been reported in the literature with regards to the effects of cognitive and emotional aspects of satisfaction (Koenig-Lewis & Palmer, 2014). The authors found that while cognitive satisfaction in various service settings including dining, dry cleaning, fast food and amusement did not encourage favourable behavioural intentions; significant links between the constructs were found in other studies.

With regards to the effect of emotions on satisfaction and behavioural intentions, Koenig-Lewis and Palmer (2014) found that positive emotions following the service counter directly affected behavioural intentions but had no effect on satisfaction while negative emotions affected satisfaction but had no direct effect on behavioural intentions, implying that if a customer experienced positive feelings following a service encounter, they would most likely repurchase while experiencing negative feelings would not necessarily lead to non-purchase. The authors further concluded that negative emotions had a stronger effect on satisfaction than positive emotions.

In a study investigating hospital service quality and its effect on patient satisfaction and behavioural intentions, Amin and Nasharuddin (2013) found that higher levels of service quality led to higher levels of satisfaction and favourable behaviour intentions. Cronin et al. (2000) found that quality, value and satisfaction directly influenced behavioural intentions, even when the constructs were considered simultaneously. In a study to investigate the relationships among interaction orientation, customer satisfaction and behavioural intentions across firms in the hospitality industry, Liang and Zhang (2012) found that interaction orientation had positive influences on customer satisfaction which positively affected behavioural intentions. Therefore customer satisfaction and behavioural intentions of customers in the life insurance

industry are hypothesised to have significant relationships with each other. Based on these findings, the following hypothesis is formulated for the study:

H₄: Customer satisfaction significantly and positively influences the behavioural intentions of life insurance customers.

There is a dearth of studies investigating the mediating effect of customer engagement. The researcher was able to locate only one study which investigated the mediating effect of psychological engagement on the relationship between game satisfaction and online sales in the online gaming context (Cheung et al., 2015). In the aforementioned study, behavioural engagement was also tested as a mediator of the relationship between psychological engagement and online sales. The findings in this study confirmed that psychological engagement partially mediated the effects of game satisfaction on online sales while behavioural engagement significantly mediated the effect of psychological engagement on online sales (Cheung et al., 2015). Although the constructs including psychological engagement, behavioural engagement and game satisfaction are quite different in the aforementioned study from the constructs in the current study, the following further hypothesis is formulated for the study:

H₇: customer engagement towards a life insurance industry organisation mediates the relationship between customer satisfaction and behavioural intentions.

2.8.5 The relationships between customer engagement and behavioural intentions

Several studies had established the relationship between customer engagement and behavioural intentions such as loyalty (Bowden, 2009b; Brodie et al., 2011; Brodie et al., 2013; Cambra-Fierro et al., 2013; Cambra-Fierro et al., 2016; Dessart et al., 2015; Hollebeek, 2011a, 2011b; So et al., 2014; Vivek et al., 2012), positive word of mouth (Cambra-Fierro et al., 2013; Cambra-Fierro et al., 2016; Hollebeek & Chen, 2014; Vivek et al., 2012; Wallace et al., 2014) and future patronage intent (Vivek et al., 2014). Loyalty, in the context of this study, refers to repurchase intentions, engagement in positive word-of-mouth activity and recommending the organisation to friends, family and acquaintances. Vivek et al. (2014) posited that while positive non-purchase behaviours such as word of mouth recommendations, blogging and future patronage intentions may be consequences of customer engagement, they also subsequently positively influenced customer engagement through a feedback loop.

In a review of the engagement literature, Islam and Rahman (2016) found that loyalty, as a relational consequence, had been proposed as both an antecedent and consequence of customer engagement. The authors suggested that focusing on relationship enhancing activities through customer engagement supported the design of effective strategies to engender loyalty. Brodie et al. (2011) asserted that loyalty comprised both rational loyalty such as overall satisfaction, repurchase intent, and positive word of mouth intent; and emotional attachment such as brand confidence and pride. The authors posited that relational concepts such as loyalty and involvement were both antecedents and consequences of customer engagement in an iterative process. While customer engagement had been described as a psychological state by Hollebeek (2011a, 2011b), the construct was viewed as a psychological process that drove loyalty by Bowden (2009b). Bowden (2009b) contended that affective commitment had a stronger impact on loyalty, spurring favourable behavioural intentions, compared to cognitive evaluation.

In a study of customer engagement as a relationship building process in the Spanish mobile communications sector, Cambra-Fierro et al. (2013) found that customer engagement increased customer satisfaction and loyalty encouraging positive word of mouth. In the development of a theoretical model for brand engagement that included both positively- and negatively-valenced aspects of brand engagement, Hollebeek and Chen (2014) found that brand attitude and word of mouth were key brand engagement consequences. In their exploration of the nature and scope of customer engagement, Vivek et al. (2012) found that high brand engagement resulted in brand advocacy and positive word of mouth. Wallace et al. (2014), in their examination of the relationship between brand engagement and outcomes such as positive word of mouth and brand acceptance, found a positive relationship between engagement and positive word of mouth.

In the development of a multi-dimensional scale for the measurement of customer engagement, Vivek et al. (2014) identified future patronage intent as one of four important outcomes of customer engagement together with value perceptions, benevolence perceptions and affective commitment. The authors posited that customers' engagement with non-transactional activities encouraged the gathering and processing of information about an organisation's products and services which resulted in increased future intent to patronise.

Cambra-Fierro et al. (2016) found that customer engagement, as a result of satisfaction with the complaint handling process, led to a number of favourable behavioural

intentions. These included the sharing of experiences with the organisation with other customers, recommending the organisations to friends and family and making recommendations to the organisation to enhance the products and services offered. Therefore customer engagement and behavioural intentions of customers in the life insurance industry are hypothesised to have significant relationships with each other. Based on these findings, the following hypothesis is formulated for the study:

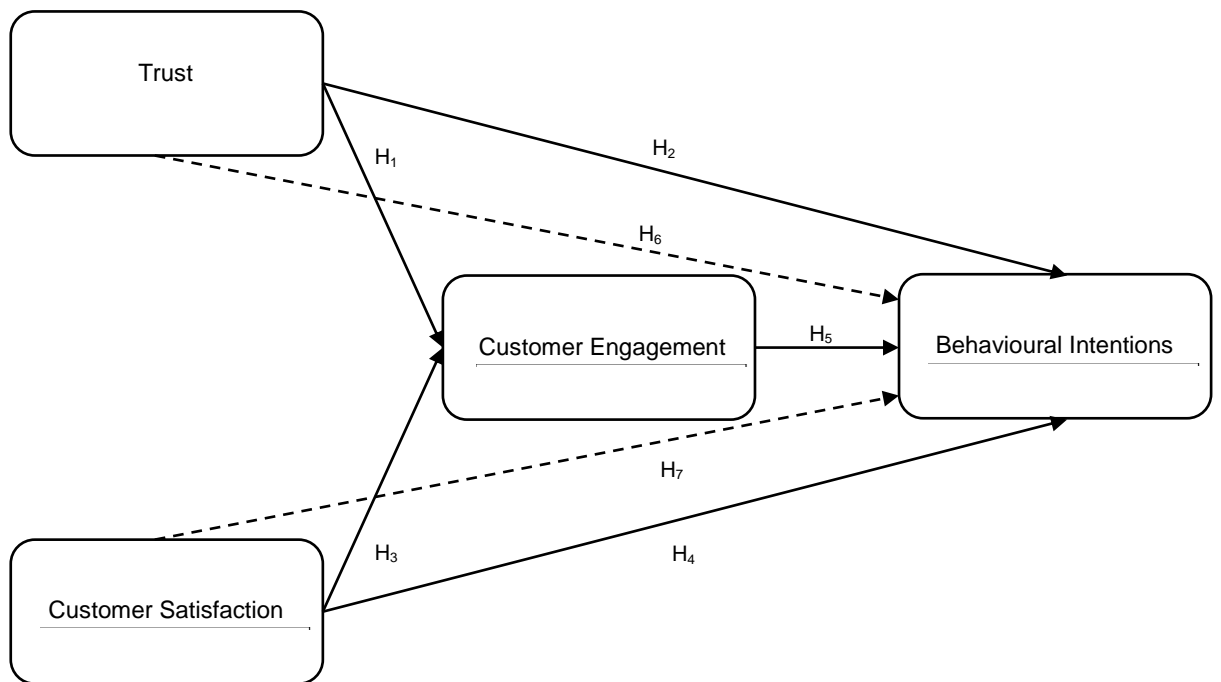
H₅: customer engagement significantly and positively influences behavioural intentions of life insurance customers.

2.9 Conclusion to the Literature Review

This chapter commenced with the theoretical grounding for the study. Then relationship marketing, as it related to the life insurance industry, was discussed. The constructs of trust, customer satisfaction, customer engagement and behavioural intentions were then operationalised to ensure clarity of definition. The proposed interrelationships between trust, customer satisfaction, customer engagement and behavioural intentions were then considered for development of the theoretical model.

Figure 1 below provides the proposed theoretical model for this study. The model illustrates the interrelationships between the relationship marketing constructs of trust and customer satisfaction and customer engagement in relation to behavioural intentions. With the rise in prominence of customer engagement and organisations making substantial investments to engender customer engagement, this study aimed to determine whether customer engagement is an imperative in the life insurance industry or whether trust and customer satisfaction were sufficient to promote favourable behavioural intentions in the absence of customer engagement.

Figure 1: Proposed theoretical model



Source: Researcher's own construct

3. CHAPTER 3: RESEARCH METHODOLOGY AND DESIGN

3.1 Introduction

In the previous chapter a review of the literature relating to the relationship marketing constructs of trust and customer satisfaction, customer engagement and behavioural intentions was provided. This chapter focuses on the research methodology and design, including the target population, unit of analysis, sampling method and size, measurement instrument, data gathering process, analysis approach and limitations.

3.2 Research Design

Pragmatism as a research philosophy was pursued to investigate trust and customer satisfaction as antecedents of customer engagement and behavioural intentions as well as the mediating role of customer engagement on the relationship between trust and satisfaction and behavioural intentions. Pragmatism, as a research philosophy, suggests that research begins with a problem and aims to provide practical solutions to inform future practice (Saunders, Lewis, & Thornhill, 2016). In pragmatist research, the research problem to be addressed and the research questions are the most important determinants of the research design and strategy (Saunders et al., 2016). Characteristic of pragmatist research, this study commenced with the question of the role of customer engagement in the life insurance industry and set out to determine the relevant constructs, between trust, customer satisfaction and customer engagement, to be focused on to promote favourable behavioural intentions. Further, the assertion by Morgan (2014) that pragmatism was the paradigm for social research indicates the relevance of pragmatism as a research philosophy for the current study.

Zikmund, Babin, Carr, and Griffin (2013) referred to the research design as a master plan that specified the methods and procedures for collecting and analysing the required information. Research is usually designed to fulfil either an exploratory, descriptive, explanatory or evaluative purpose, or a combination of these (Saunders et al., 2016); and is informed by the research objectives and information requirements (Hair, Bush, & Ortinau, 2009). Explanatory research, which establishes a causal relationship between variables, was the appropriate design for this study as the study aimed to determine whether the relationship marketing constructs of trust and satisfaction had positive and significant relationships with customer engagement and behavioural intentions, whether customer engagement had a positive and significant relationship with behavioural intentions and whether customer engagement was a

mediator of the relationship between the relationship marketing constructs of trust and satisfaction and behavioural intentions. The emphasis in explanatory research was on explaining the relationships between variables by studying a situation or problem (Saunders et al., 2016).

Deductive research is undertaken when hypotheses are derived from theory, followed by the design of a study to gather data to test the hypotheses (Hair et al., 2009). This study investigated the relationships between the relationship marketing constructs of trust and satisfaction, customer engagement and behavioural intentions by formulating hypotheses to test these relationships and gathering data to test the formulated hypotheses. Deductive research was therefore an appropriate research method. The emphasis was on adopting scientific principles, moving from theory to data, explaining causal relationships between variables, the collection of quantitative data, the application of controls to ensure validity of data, the operationalisation of concepts to ensure clarity of definition, following a highly structured approach, researcher independence of what was being researched and selecting samples of sufficient size in order to generalise conclusions (Saunders et al., 2016).

A quantitative research design, which is used within the pragmatist and realist philosophies, and is associated with predetermined and highly structured data collection techniques, was employed for this study (Saunders et al., 2016). The authors suggested that quantitative research was usually associated with the deductive approach where the focus was on using data to test theory. Quantitative research examines relationships among variables which are measured numerically and analysed using statistical techniques (Creswell, 2014). Hair et al. (2009) posited that with quantitative research, the research problem needed to be specific and well defined with precise information needs defined up front. The study adopted a mono-method approach, with the use of a single data collection technique (surveys) and corresponding analysis procedures (Saunders et al., 2016). The time horizon for the study was cross-sectional with data collected and analysed at a point in time (July-August 2017).

3.2.1 Target Population

A population is the aggregate of the elements that share common characteristics that comprise the universe for the purposes of the research problem and can consist of people, organisations or places (Malhotra, 2007). The target population for the purpose of this study was customers of the South African life insurance industry with a life

insurance product. Only customers with a life insurance product were included as the target population, and not customers with other products usually associated with a life insurance organisation (example funeral cover, hospital cover or medical gap cover) as the study aimed to specifically test the interrelationships of the relationship marketing constructs of trust and satisfaction, customer engagement and behavioural intentions for an advice related product such as life insurance.

3.2.2 Unit of Analysis

Zikmund et al. (2013) posited that the unit of analysis for a study indicated what or who should provide the data and at what level of aggregation. The authors suggested that determining the unit of analysis was important during the problem definition stage as problems could be investigated at more than one level of analysis (Zikmund et al., 2013). The unit of analysis for this study was the individual policyowner of a life insurance product.

3.2.3 Sampling Method

Sampling involves any procedure that draws conclusions based on measurements of a subset of the population (Zikmund et al., 2013). Sampling consists of probability and nonprobability sampling designs, depending on whether a sampling frame is available or not. A sampling frame is a list of elements or working population from which a sample may be drawn (Zikmund et al., 2013).

For the purpose of the study, the Consulta Panel was used as the sampling frame. The Consulta Panel, introduced in 2010, allows consumers who had provided consent to be contacted for survey participation, to voice their opinions about various products and services by participating in industry surveys. The panel consisted of approximately 94 000 members across South Africa with 7 289 members having indicated that they had life insurance products with insurance organisations in South Africa. A screening question related to the ownership of a life insurance product was included to prevent non-life insurance customers from participating in the study. The survey was distributed to all 7 289 members indicating complete enumeration of the universe. A census was therefore conducted for the purpose of the study.

3.2.4 Sample Size

Zikmund et al. (2013) asserted that the statistical determination of the sample size required knowledge of the variance of the population, the magnitude of acceptable

error and the confidence level. The authors suggested that a random sampling error is the main reason that a large sample size was desirable.

Kline (2011) asserted that co-variance based structural equation modelling (CB-SEM) was a large sample technique and cautioned against small sample size when using CB-SEM due to inaccurate statistical estimates and the increased likelihood of technical problems in the analysis. The author suggested that the analysis of a complex model with more parameters would require more cases than a simple model and suggested an ideal minimum sample size of 200 cases when evaluating a less complex model. Jackson (2003) however suggested that to estimate the ideal sample size for CB-SEM, the number of independent variables to be measured should be considered and not the number of parameters and suggested a 10:1 ratio according to the $n:q$ hypothesis where n represented the sample size and q the independent variables. Since a census was conducted and data analysis was performed using CB-SEM for the purpose of this study, the ideal number of responses aimed for was 290 based on the $n:q$ hypothesis and the 29 independent variables under study. However, 282 responses were realised.

3.2.5 Measurement Instrument

In survey design, a sample of a population is studied to provide a numeric description of trends, attitudes, or opinion of a population which allows the researcher to draw inferences to the population (Creswell, 2014). For the purpose of this study, a web-based survey design was used to investigate the relationship between the relationship marketing constructs of trust and customer satisfaction, customer engagement and behavioural intentions in order to infer characteristics, attitudes and behaviours to the life insurance customer population.

An anonymous, structured, self-administered survey, which focused on testing the relationships between the relationship marketing constructs of trust and customer satisfaction, customer engagement and behavioural intentions, to answer the research hypotheses formulated in chapter 2, was developed. The survey used in the study is available in Appendix 1.

Section A of the survey obtained the demographic information of respondents with the respondents' level of education, home language and employment status being optional questions. All other questions in the survey were mandatory. Section B was used to determine patronage habits. The aim of the first part of section C was to determine the

extent to which respondents were satisfied with their insurance organisation while the level of trust of respondents towards their insurance organisation was assessed in the second part of section C. The first part of section D assessed the respondent's level of engagement towards the insurance organisation through the dimensions of identification, enthusiasm and attention owing to the multi-dimensional nature of customer engagement. The second part of section D assessed behavioural intentions.

The measurement items for each of the six constructs were adapted from established measurement scales measuring satisfaction, trust, behavioural intentions and the customer engagement constructs of identification, enthusiasm and attention. Table 2 below provides the scale items used to measure the constructs of the study, as well as the sources from which they were adapted.

Table 2: Scale Items

Construct and items		Source
Satisfaction (SAT)		Dagger & O'Brien (2010)
SAT1	My choice to purchase life insurance from this insurer was a wise one	
SAT2	I am always delighted with the life insurer's service	
SAT3	Overall I am satisfied with the service provided	
SAT4	I did the right thing when I decided to use this life insurer	
SAT5	I feel good about using this life insurer	
SAT6	I feel that my experience with this life insurer has been enjoyable	
Trust (TR)		
TR1	The insurer can be trusted	
TR2	The insurer can be counted on to do what is right	
TR3	The insurer has high integrity	

TR4	The insurer is trustworthy	
TR5	The insurer keep its promises	
Engagement (Multi-dimensional construct)		
Identification (ID)		So et al. (2014)
ID1	When someone criticizes this insurance company, it feels like a personal insult	
ID2	When I talk about this insurance company, I usually say we rather than they	
ID3	This insurance company's successes are my successes	
ID4	When someone praises this insurance company, it feels like a personal compliment	
Enthusiasm (EN)		Vivek et al. (2014)
EN1	I am heavily into this insurance company	
EN2	I am passionate about this insurance company	
EN3	I am enthusiastic about this insurance company	
EN4	I feel excited about this insurance company	
EN5	I love this insurance company	
Attention (ATT)		
ATT1	I like to learn more about this insurance company	
ATT2	I pay a lot of attention to anything about this insurance company	
ATT3	Anything related to this insurance company grabs my attention	
ATT4	I concentrate a lot on this insurance company	

ATT5	I like learning more about this insurance company	
Behavioural Intentions (BI)		
BI1	I would say positive things about this insurance company to other people	So et al. (2014)
BI2	I would recommend this insurance company to someone who seeks my advice	
BI3	I would encourage friends and relatives to do business with this insurance company	
BI4	I would do more business with this insurance company in the next few years	

The respondents were requested to rate their agreement to statements relating to each construct on a five-point Likert scale, where one represented “strongly disagree” and five represented “strongly agree”. A five-point ordered-categorical scale was appropriate for this study as Likert scales with between five and ten points were considered favourable for respondents to be able to reasonably discriminate between the scale values (Kline, 2011).

3.3 Pilot Test

Prior to distribution of the survey, a pilot was run ($n = 20$) in order to test the flow of the survey, identify and eliminate ambiguous or difficult questions and verify the time taken to complete. The pilot was conducted by distributing the survey to 1 000 Consulta panel members. The responses received from the pilot confirmed that no amendments to the survey were required. Accordingly, the responses from the 20 pilot surveys were included in the data analysis for this study.

3.4 Data Collection

Following the conclusion of the pilot test, primary data was collected via distribution of emails that contained a link to the online survey to the Consulta Panel members. The email was distributed on 24th July 2017 and the survey was closed on 7th August, with

two reminders over the two weeks to encourage participation and increase the response rate. The survey was distributed to a total of 7 289 panel members with 282 members participating in the study indicating a response rate of 4%.

To ensure that the required ethical standards for the study were maintained data collection only commenced after ethical clearance was obtained from the ethical clearance committee. Further, the survey sought to obtain informed consent and included the following: a description of the study and its purpose, the information the participants were asked to provide, a description of the costs of participating in the study (e.g. time commitment on the part of the participants), confirmation that participation was voluntary and that the participant could withdraw at any time without penalty and reassurance that all data would be reported anonymously. The contact details of the researcher and supervisor were also provided and respondents were invited to contact the researcher or supervisor with any questions or concerns. In addition, because respondents had to be a holder of a life insurance policy, all respondents were guaranteed to be older than 18 years of age. A screening question related to being a holder of a life insurance policy was included to determine eligibility for participation in the study.

A web-based survey was the preferred method of data collection for this study owing to the cost effectiveness, the ability to reach a large geographically dispersed target audience in a limited period of time and the relative ease with which the data could be collected. However, a considerable shortcoming of surveys research is the non-response error. Sue and Ritter (2007) differentiate between two types of nonresponse errors including unit nonresponse, where the respondent does not participate in the survey at all and item nonresponse where particular questions in the survey are skipped.

3.5 Data Analysis

Covariance-based Structural Equation Modelling (CB-SEM), which is a multivariate statistical analysis technique that is used to analyse structural relationships, was employed for the data analysis (Svensson, 2015). The author suggested that CB-SEM was an extension of multivariate techniques including factor analysis and multiple regression analysis and was aimed at explaining the simultaneous relationships among multiple constructs. Babin and Svensson (2012) posited that CB-SEM considered complex patterns of causal relationships among multiple constructs, with the ability to examine these relationships simultaneously. In this study, the variables included

customer satisfaction and trust as antecedents of customer engagement and behavioural intentions and customer engagement as an antecedent of behavioural intentions. Customer engagement as a mediator of the relationship between customer satisfaction and behavioural intentions and between trust and behavioural intentions was also assessed.

Before continuing to the data analysis the main assumptions of SEM, which included the adequacy of the sample size and the normality of the data distribution, were assessed (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). The minimum sample size of 200 as suggested by Kline (2011) as well as the n:q hypotheses as suggested by Jackson (2003) for the 29 variables under study was achieved. The normality of the data was assessed by estimating the skewness, kurtosis and standard deviation of each item in the model. Further reflective measures, as opposed to formative measures, were used to measure the constructs in this study providing confirmation for the use of CB-SEM as an appropriate technique for the data analysis (Hair, Sarstedt et al., 2014).

The data analysis consisted of descriptive statistics to describe the basic features of the data, confirmatory factor analysis (CFA) to evaluate the validity of the research data, Cronbach's alpha and composite reliability (CR) coefficients to assess the reliability of the data and CB-SEM to assess the theoretical framework. Table 3 below indicates the hypotheses and independent and dependent variables in the study.

Table 3: Independent and Dependent Variables in the Study

Hypotheses	Independent Variable	Dependent Variable
H ₁ : Trust significantly and positively influences customer engagement towards a life insurance organisation.	Trust	Customer Engagement
H ₂ : Trust significantly and positively influences the behavioural intentions of life insurance customers.	Trust	Behavioural Intentions
H ₃ : Customer satisfaction significantly and positively influences customer engagement	Customer Satisfaction	Customer Engagement

towards a life insurance organisation.		
H ₄ : Customer satisfaction significantly and positively influences the behavioural intentions of life insurance customers.	Customer Satisfaction	Behavioural Intentions
H ₅ : Customer engagement significantly and positively influences behavioural intentions of life insurance customers.	Customer Engagement	Behavioural Intentions
H ₆ : Customer engagement towards a life insurance organisation mediates the relationship between trust and behavioural intentions.	Trust	Behavioural Intentions
H ₇ : Customer engagement towards a life insurance industry organisation mediates the relationship between customer satisfaction and behavioural intentions.	Customer Satisfaction	Behavioural Intentions

3.5.1 Step 1: Preparation of the Data

Hair et al. (2009) described the data preparation process as a four-step approach beginning with validation, followed by editing and coding, then data entry and data tabulation, with error detection occurring throughout this process. Before proceeding to data analysis, the survey data was validated. As the survey had been programmed to prevent data entry errors such as incomplete or illogical responses, responses out of a possible range and the selection of more responses than were allowed, these errors were not encountered in the dataset.

Following the data validity checks, the raw data was transformed into variables that were used for the analysis. A codebook, which indicates the mapping of codes to the variables in the dataset was developed and is available in Appendix 2. Specific codes were defined to represent missing values, however this was minimal owing to the responses being made compulsory for the majority of the questions. It was not necessary to recode scale items to ensure consistency as no questions had been reversed (phrased negatively) in the survey.

3.5.2 Step 2: Descriptive Statistics

Descriptive statistics, which describes the basic features of the data, was then performed. Summaries about the sample characteristics and responses to individual survey questions are provided in the following chapter, with the use of tables. Frequency distributions were run on survey items to indicate the number of respondents who selected each response option. Normality of distribution was assessed using summary statistics, e.g. standard deviation, skewness and kurtosis.

3.5.3 Step 3: Validity and Reliability Assessment

With regards to survey design, an important consideration relates to validity and reliability. In addition to the pilot test to ensure that the scale items measured what they purported to measure, validity and reliability was ensured by using measurement scales used in previous studies that had already proved to be valid and reliable.

Validity is a measurement concept that is concerned with the degree to which a measurement instrument actually measures what it purports to measure. Saunders and Lewis (2012) suggest that a survey is only useful if it collects data that are needed to answer the research question, it collects data from a large enough number of respondents to answer the research question and meet the objectives, and the questions asked are understood and interpreted in the way that the researcher intended. These requirements refer to content and construct validity. Content validity refers to the extent a data collection tool provides enough data to answer the research question and meet the research objectives while construct validity refers to the extent that the questions actually collect data about what they are intended to measure (Saunders & Lewis, 2012). Construct validity was assessed using Confirmatory Factor Analysis (CFA). Discriminant validity was assessed to confirm that the constructs of customer satisfaction, trust, customer engagement and behavioural intentions could be distinguished from each other. Convergent validity, which ensures that scale items measure the same construct, was determined by assessing the factor loadings.

Reliability is an indicator of a measure's internal consistency and occurs when a test measures the same thing more than once and results in the same outcomes (Zikmund et al, 2013). Kline (2011) suggest that while Cronbach's coefficient alpha is the most widely used estimator of the reliability of tests and scales, true reliability is underestimated due to the measure's lower bound. The author posited that when reliability is assessed using SEM, the resulting estimate is referred to as composite

reliability. Cronbach's alpha and composite reliability was therefore used as the estimator of reliability for this study.

3.5.4 Step 4: Measurement Model Assessment

The model fit was assessed by evaluating common model fit indices including Chi-square/degree of freedom (CMIN/df), Comparative Fit Index (CFI), Goodness-Of-Fit-Index (GFI), Tucker Lewis Index (TLI) and Root Mean Square Error of Approximation (RMSEA). The thresholds as suggested by Hair, Black, Babin, and Anderson (2014) were confirmed to assess model fit, and are indicated in table 4 below.

Table 4: Model fit indices

Model Fit Indices	Threshold
Chi-square/degree of freedom (CMIN/df)	< 3 good; < 5 acceptable
GFI (Goodness-Of-Fit-Index)	>.80 acceptable; >.90 good
CFI (Comparative Fit Index)	>.80 acceptable; >.90 good
NFI (Normed Fit Index)	>.80 acceptable; >.90 good
TLI (Tucker Lewis Index)	>.80 acceptable; >.90 good
RMSEA (Root Mean Square Error of Approximation)	<.05 good; .05 to .1 moderate; >.1 bad

Source: Hair, Black et al. (2014)

3.5.5 Step 5: Structural Model Analysis

The research hypotheses formulated for the study were assessed using CB-SEM to test the theoretical model proposed compared to reality (Svensson, 2015). The model fit indices were evaluated to determine if the model fitted the data. The formulated hypotheses for the study were then accepted or rejected based on their regression weights and *p*-values.

3.6 Research Limitations

While this study has offered valuable insights into customers' perceptions and intentions towards their life insurance organisation, there are certain limitations in the research methodology that requires that caution is exercised in the generalisation of the findings. These limitations include:

- The cross-sectional approach to the study required that data was collected and analysed at a point in time (July-August 2017). This poses a limitation to the study in that customers' perceptions and intentions may change over a period of time based on the quality of interactions with their insurance organisation. A longitudinal study could overcome this limitation.
- The effect of demographic variables including gender, age, race and socio-economic status were not tested and therefore any influence of these variables on the relationship between customer satisfaction, trust, customer engagement and behavioural intentions is regarded as a limitation of this study.
- Further, owing to the nature of the product, the barriers to switching in the life insurance industry may be higher than in other industries owing to changing circumstances. Customers may be reluctant to purchase additional life insurance products from other insurance provider owing to changes in age and health status. This may result in unintended favourable behavioural intentions of remaining with the insurance organisation or purchasing additional products.

Notwithstanding the above limitations, this study provided valuable insights into customers' perceptions and intentions towards their life insurance organisation. Further, it offers life insurance organisations some insights into the correct interventions to include in their marketing and customer management programmes.

3.7 Conclusion to the Research Methodology and Design

This chapter provided a description of the research methodology and design for this study, aimed at achieving the research objectives that were set. A summary of the research methodology and design decisions are provided in table 5 below.

Table 5: Summary of research methodology and design elements

Design Elements	Research Methodology Decision
Research Design	Deductive, Explanatory research
Scope	National, South Africa
Population	All customer with a life insurance product from a South African life insurance organisation
Sampling Frame	Consulta Panel
Unit of Analysis	Individual customer of a life insurance organisation
Sampling Method	Census
Sample Size	282 (response rate 4%)
Research Strategy	Self-administered electronic surveys
Time Frame	Cross-sectional study during July and August 2017
Statistical Tools	IBM SPSS and AMOS Version 24
Statistical Method	Co-variance Based Structural Equation Modelling (CB-SEM)

This chapter focused on the research methodology and design, including the target population, unit of analysis, sampling method and size, measurement instrument, data gathering process, analysis approach and limitations. The research and design elements that were selected to meet the objectives set out for this study were substantiated in this chapter. Further, the research limitations were provided to highlight potential biases in the research design. The next chapter presents the research results based on the responses received, for the purpose of testing the hypotheses formulated for the study.

4. CHAPTER 4: RESULTS

4.1 Introduction

The previous chapter focused on the research approach and research methodology. This included the research design, target population and sampling, the measuring instrument and the data collection process as well as the statistical procedures used in the analysis.

In this chapter, the results of the research are presented. The chapter will commence with descriptive statistics, followed by the results of the reliability and validity tests and will conclude with the hypotheses testing, including the mediation analysis.

4.2 Research Findings

4.2.1 Descriptive Statistics

Descriptive statistics are used to describe the basic features of the data and reflects the general trends and tendencies (Creswell, 2012). The frequencies and percentages of the sample demographics and patronage habits are presented below. Further, the descriptive statistics including the skewness, kurtosis, mean and standard deviation of the scale items are provided.

Of the 282 responses received, three were discarded owing to item nonresponse, leaving 279 valid responses for analysis. The questions related to demographics were not compulsory. The totals and valid percentages in the tables below reflect the responses of respondents that had answered the optional demographic questions.

4.2.1.1 Sample Demographics

Table 6 below provides frequencies and percentages of the gender, age, home language, education level and employment status of the respondents.

Table 6: Sample demographics

	Frequency	Valid Percentage
Gender		
Male	188	67.38%

Female	91	32.62%
	279	100%
Age		
20-35 years	32	12.65%
36-50 years	71	28.06%
51-65 years	107	42.29%
66+ years	43	17.00%
	253	100%
Home Language		
Afrikaans	97	35.27%
English	133	48.36%
German	4	1.45%
isiNdebele	2	0.73%
isiTsonga	2	0.73%
isiXhosa	4	1.45%
isiZulu	11	4.00%
Sepedi	6	2.18%
Sesotho	6	2.18%
Setswana	8	2.91%
Tshivenda	2	0.73%
	275	100%
Education Level		

Some high school	3	1.09%
Matric / Grade 12	36	13.09%
Diploma	80	29.09%
University Degree	99	36.00%
Postgraduate Degree	57	20.73%
	275	100%
Employment Status		
Full-time student	1	0.37%
Housewife/husband	2	0.74%
Full-time employed	164	60.97%
Part-time employed	9	3.35%
Self-employed	60	22.30%
Unemployed	3	1.12%
Retired	30	11.15%
	269	100%

Source: Researcher's own findings

From table 6 above, it is evident that a higher proportion of males (67%) participated in the survey compared to females (33%). The majority of respondents were in the 51 – 65 year age bracket representing more than 42% of the total sample, followed by the 36 – 50 year age bracket at 28%. The majority of the respondents were English speaking at 48%, followed by Afrikaans at 35%. 236 respondents, which represents the majority at 86%, had a tertiary qualification. The majority of the respondents were full-time employed at 61%, followed by self-employed at 22%.

4.2.1.2 Insurance Organisation and Tenure

Table 7 provides the frequency and percentages of the insurance organisation and tenure of the respondents.

Table 7: Insurance organisation and tenure

	Frequency	Valid Percentage
Insurance Organisation		
1 Life	4	1.40%
1st for women	1	0.35%
Absa Life	13	4.65%
Alexander Forbes	2	0.71%
AltRisk	1	0.35%
Brightrock	1	0.35%
Discovery	25	8.96%
FMI	1	0.35%
Hollard	2	0.71%
Liberty	51	18.31%
Metropolitan	7	2.50%
Momentum	37	13.26%
Old Mutual	55	19.71%
Outsurance	3	1.07%
PPS	20	7.16%
Sanlam	55	19.71%

Vodacom	1	0.35%
	279	100%
Tenure		
1 Year and Less	14	5.04%
Between 2 and 10 years	129	46.40%
Between 11 and 20 years	78	28.06%
More than 20 years	57	20.50%
	278	100%

Source: Researcher's own findings

Most of the respondents had a life insurance policy with Sanlam (20%) or Old Mutual (20%), followed by Momentum (13%) and then Discovery (9%). The majority of the respondents had their insurance policy for between two and ten years (46%), followed by the 11 to 20 year tenure band at 28%.

4.2.1.3 Assessing assumptions underlying CB-SEM

Prior to conducting the structural equation modelling, the primary assumptions underlying CB-SEM were assessed. These include adequate sample size and normal data distribution (Hair, Sarstedt et al., 2014).

Sample size adequacy was confirmed by total responses exceeding 200 (Kline, 2011) and validation of the n:q hypotheses (Jackson, 2003). The data was screened for normality to meet the assumptions of the general linear model by estimating the skewness, kurtosis and standard deviation. Concerning the issue of normality, Field (2014) posited that for a large sample size (above 160) such as the one in this study, the central limit theorem stipulated that the assumption of normality had little effect on the analysis of the data. Although the central theorem caters for the issue of normality in this study, the skewness and kurtosis of each item in the model was assessed and is presented in table 8 below.

Table 8: Skewness, Kurtosis, Mean and Standard Deviation per Item

Item	Variable	Skewness	Kurtosis	Mean	Std. Deviation
SAT1	My choice to purchase life insurance from this insurance company was a wise one	-0.741	0.106	4.02	0.946
SAT2	I am always delighted with this insurance company's service	-0.641	-0.096	3.71	1.049
SAT3	Overall I am satisfied with the service provided	-0.694	-0.051	3.79	1.048
SAT4	I did the right thing when I decided to use this insurance company	-0.651	-0.142	3.84	1.030
SAT5	I feel good about using this insurance company	-0.606	-0.361	3.77	1.074
SAT6	I feel that my experience with this insurance company has been enjoyable	-0.576	-0.514	3.70	1.119
TR1	This insurance company can be trusted	-0.898	0.336	3.91	1.051
TR2	This insurance company can be counted on to do what is right	-0.680	-0.13	3.77	1.070
TR3	This insurance company has high integrity	-0.729	-0.167	3.89	1.056
TR4	This insurance company is trustworthy	-0.742	-0.08	3.88	1.057
TR5	This insurance company keep its promises	-0.552	-0.411	3.79	1.044

ID1	When someone criticizes this insurance company, it feels like a personal insult	0.265	-0.875	2.68	1.245
ID2	When I talk about this insurance company, I usually say we rather than they	0.309	-0.972	2.61	1.287
ID3	This insurance company's successes are my successes	-0.317	-1.034	3.23	1.306
ID4	When someone praises this insurance company, it feels like a personal compliment	0.076	-1.135	2.92	1.353
EN1	I am heavily into this insurance company	0.22	-1.084	2.76	1.333
EN2	I am passionate about this insurance company	0.257	-1.042	2.74	1.321
EN3	I am enthusiastic about this insurance company	0.013	-1.1	2.88	1.316
EN4	I feel excited about this insurance company	0.076	-1.135	2.83	1.333
EN5	I love this insurance company	0.199	-1.193	2.75	1.385
ATT1	I like to learn more about this insurance company	0.059	-1.068	2.94	1.317
ATT2	I pay a lot of attention to anything about this insurance company	-0.179	-0.977	3.08	1.258
ATT3	Anything related to this insurance company grabs my attention	-0.160	-1.009	3.09	1.266

ATT4	I concentrate a lot on this insurance company	0.158	-1.062	2.82	1.282
ATT5	I like learning more about this insurance company	0.033	-1.048	2.94	1.285
BI1	I would say positive things about this insurance company to other people	-0.382	-0.687	3.33	1.214
BI2	I would recommend this insurance company to someone who seeks my advice	-0.425	-0.668	3.39	1.199
BI3	I would encourage friends and relatives to do business with this insurance company	-0.382	-0.708	3.34	1.206
BI4	I would do more business with this insurance company in the next few years	-0.147	-1.082	3.12	1.316

Source: Researcher's own findings

Kline (2011) posited that skewness and kurtosis values between -2 and +2 were considered acceptable to prove normal univariate distribution. As indicated in Table 8 above, skewness values ranged between -0.898 and 0.309 while kurtosis values ranged between -1.193 and 0.336. These values indicate that overall, satisfactory skewness and kurtosis has been achieved, implying that the assumption of normality had been met with respect to each of the items.

With regards to outliers, Kline (2011) posited that as a common rule, scores more than three standard deviations beyond the mean may be outliers. As reflected in table 8 above, there were no significant outliers in terms of responses received, evidenced by relatively small standard deviations from the corresponding mean score per item. Further, the overall mean scores vary between 2.61 and 4.02 indicating relatively positive scores as the statements measuring the constructs were assessed on a 5-

point Likert scale with one representing “strongly disagree” and five representing “strongly agree”.

4.2.2 Structural Equation Modelling (SEM)

Hair, Black, Babin, and Anderson (2010) posited that SEM provided a means to test theory that had been expressed in terms of relationships among measured variables and latent constructs. The authors suggested that SEM assessed the fit of theory to reality, as represented by the data collected and could thus be regarded as a confirmatory process directed more by theory than empirical results. SEM was used to empirically validate the theoretical model for this study with the hypotheses being tested through SEM using the maximum likelihood (ML) estimation with AMOS 24.

Hair et al. (2010) defined a six-stage process for SEM including definition of the individual constructs, development and specification of the measurement model, designing a study to produce empirical results, assessment of the measurement model validity, specification of the structural model and assessment of the structural model validity. Kline (2011), however, described the steps in the SEM process as iterative requiring the researcher to return to an earlier step if problems were encountered later on in the process.

4.2.3 Assessing Reliability and Validity

A confirmatory factor analysis (CFA), which enabled the researcher to assess the psychometric properties of the six construct, 29 indicator measurement model, was used to assess composite reliability and convergent and discriminant validity. The six constructs included satisfaction, trust, identification, enthusiasm, attention and behavioural intentions. The multi-dimensional construct of customer engagement was assessed through the dimensions of identification, enthusiasm and attention.

Hair et al. (2009) suggested that while Cronbach’s coefficient alpha was the most widely used estimator of the reliability of tests and scales, true reliability was underestimated due to the measure’s lower bound. Field (2014) suggested that Cronbach’s alpha, which measured the internal consistency of the constructs, had a cut-off value of 0.7. Owing to the shortcoming of Cronbach’s coefficient alpha, as suggested by Hair et al. (2009), composite reliability (CR) was also determined. Fornell and Larcker (1981) posited that CR should be above the threshold of 0.7 to be

considered adequate. However Hair et al. (2009) suggested that values between 0.6 and 0.7 were also acceptable.

As recommended by Hair, Black et al. (2014), convergent validity was assessed using factor loading and average variance extracted (AVE). With regards to factor loadings, the authors suggested that values above 0.5 indicated an acceptable loading. Kline (2011), however, posited that a reasonably correct research model is evidenced by all items specified to measure a construct having relatively high standardised factor loadings ($> .70$) on that construct. AVE is the average percentage of variation explained (variance extracted) among the items of a construct and is recommended to be above 0.5 (Fornell & Larcker, 1981). Table 9 depicts the factor loadings, Cronbach α , composite reliability (CR), and the AVE for each of the constructs included in the measurement models.

Table 9: Reliability and convergent validity of the measurement models

	Item	Factor loading	Cronbach α	Composite Reliability	AVE
SATISFACTION (SAT)	My choice to purchase life insurance from this insurance company was a wise one	.820	0.965	0.966	0.825
	I am always delighted with this insurance company's service	.909			
	Overall I am satisfied with the service provided	.923			
	I did the right thing when I decided to use this insurance company	.917			
	I feel good about using this insurance company	.943			
	I feel that my experience with this insurance company has been enjoyable	.931			

TRUST	This insurance company can be trusted	.949	0.978	0.978	0.898
	This insurance company can be counted on to do what is right	.954			
	This insurance company has high integrity	.955			
	This insurance company is trustworthy	.955			
	This insurance company keep its promises	.925			
IDENTIFICATION (ID)	When someone criticizes this insurance company, it feels like a personal insult	.827	0.895	0.897	0.686
	When I talk about this insurance company, I usually say we rather than they	.788			
	This insurance company's successes are my successes	.784			
	When someone praises this insurance company, it feels like a personal compliment	.907			
ENTHUSIASM (EN)	I am heavily into this insurance company	.862	0.971	0.971	0.872
	I am passionate about this insurance company	.959			
	I am enthusiastic about this insurance company	.963			

	I feel excited about this insurance company	.963			
	I love this insurance company	.918			
ATTENTION (ATT)	I like to learn more about this insurance company	.836	0.854	0.854	0.661
	I pay a lot of attention to anything about this insurance company	.930			
	Anything related to this insurance company grabs my attention	.927			
	I concentrate a lot on this insurance company	.937			
	I like learning more about this insurance company	.928			
BEHAVIOURAL INTENTIONS (BI)	I would say positive things about this insurance company to other people	.909	0.971	0.971	0.872
	I would recommend this insurance company to someone who seeks my advice	.946			
	I would encourage friends and relatives to do business with this insurance company	.954			
	I would do more business with this insurance company in the next few years	.843			

Source: Researcher's own findings

The overall results indicate good reliability of all the scale items involved in this study as Cronbach alphas and composite reliability coefficients are both above 0.7. With

regards to convergent validity, the table indicates that the factor loadings of all constructs are above the recommended threshold of 0.7 (Kline, 2011). Further, the AVEs of all constructs are above the recommended cut-off of 0.5 (Fornell & Larcker, 1981). The above values confirm that there is convergent validity in all the constructs in the model indicating that all the items in the constructs converged well towards the concept measured by the constructs.

In order to assess discriminant validity, the researcher applied the method proposed by Fornell and Larcker (1981), which stipulated that the AVE for each construct should be greater than the shared variance (that is, the squared multiple correlation) between each pair of constructs in the measurement model, in order to meet the criteria for discriminant validity. Table 10 below indicates that the AVE of customer satisfaction at 0.83 and trust at 0.90 were greater than the shared variance of 0.81 between customer satisfaction and trust. The same conclusions can be made for the AVE results of the remaining constructs. This supports the claim that customer satisfaction can be distinguished from trust, trust from customer engagement and customer engagement from behavioural intentions.

Table 10: Average variance extracted compared with squared correlations in overall model

Variables	Mean	Customer Satisfaction	Trust	customer engagement	Behavioural Intentions
Customer Satisfaction	3.8050	(0.83)			
Trust	3.8493	0.81	(0.90)		
customer engagement	2.8757	0.53	0.39	(0.87)	
Behavioural Intentions	3.2926	0.72	0.62	0.79	(0.84)

Source: Researcher's own findings

4.2.4 Assessing the overall measurement model using CFA

The measurement model (available in appendix 3) was constructed in the IBM package AMOS version 24 to confirm the structure of each construct and was assessed using confirmatory factor analysis (CFA). From the initial proposed model, the CFA results displayed satisfactory fit indices as indicated in table 11 below. Analysis of the modification indices and the standardised residual covariance matrix retrieved from the AMOS output indicated that no items had been deleted from the analysis to improve the model fit.

On assessment of the contribution of the items to their respective constructs, indicated by the individual items' factor loadings, it was confirmed that satisfactory factor loadings were achieved. Kline (2011) suggested that any factor loading above .5 was acceptable. The measurement model indicated that factor loadings ranged between .78 and .96, while correlation coefficient values ranged between .61 and .94. It can therefore be concluded that acceptable factor loadings were achieved.

The Chi-square value obtained from the CFA is significant ($\chi^2 = 902.979$; $df = 362$). However, considering the study's large sample size (279), the Chi-square estimate may be sensitive to small model discrepancies as suggested by Bagozzi and Yi (1988), requiring that the model fit statistics are also determined.

Hooper, Coughlan, and Mullen (2008) posited that evaluating whether a specified model fits the data was one of the most important steps in SEM. The authors distinguished between absolute fit indices, incremental fit indices and parsimony fit indices. Table 11 below reflects the fit indices for the proposed measurement model consisting of three absolute fit indices and three incremental fit indices. It is evident from the values below that satisfactory fit indices have been achieved.

Table 11: CFA fit statistics

χ^2 Statistic		
Chi-square χ^2		902.979
Degrees of freedom		362
Model Fit Indices	Threshold	Fit Achieved

Chi-square/degree of freedom (CMIN/df)	< 3 good; < 5 acceptable	2.494
GFI (Goodness-Of-Fit-Index)	>.80 acceptable; >.90 good	0.812
CFI (Comparative Fit Index)	>.80 acceptable; >.90 good	0.955
NFI (Normed Fit Index)	>.80 acceptable; >.90 good	0.927
TLI (Tucker Lewis Index)	>.80 acceptable; >.90 good	0.949
RMSEA (Root Mean Square Error of Approximation)	<.05 good; .05 to .1 moderate; >.1 bad	0.074

Source: Hair, Black et al. (2014)

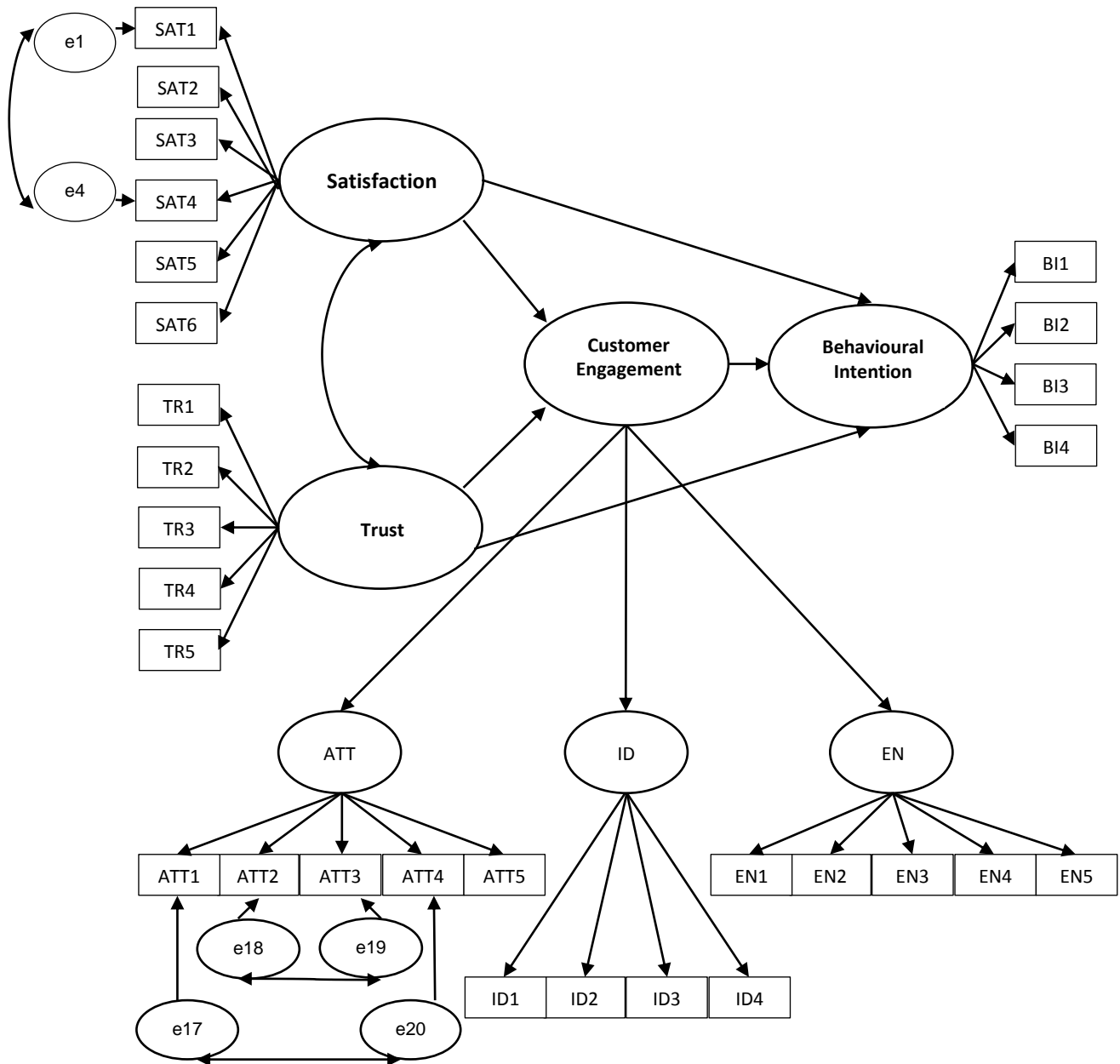
The Chi-square/degrees of freedom (CMIN/df) ratio less than 3 and the TLI, CFI and NFI all above 0.9 indicated a good fit; while the GFI at 0.812 and RMSEA at 0.074 indicated acceptable and moderate fits respectively. Given that the confirmatory factor analysis (CFA) has provided satisfactory results, attention is turned to assessing the structural model.

4.2.5 The Structural Model

The research hypotheses formulated for the study were assessed using SEM to test the theoretical model proposed compared to reality (Svensson, 2015). The structural model depicted in figure 2 below was tested using the maximum likelihood (ML) estimation performed with AMOS 24.

The researcher specified the initial structural models based on the hypotheses of the study, and then adjusted the models according to the modification indices it produced. While this method may be data-driven, Wang, Jackson, Gaskin, and Wang (2014) argued that models developed by using this strategy were acceptable provided the adjustments made were theoretically justified. The researcher therefore only correlated error terms of items measuring the same construct (e1 and e4 for satisfaction and e17 and e20 and e18 and e19 respectively for attention) to improve the model fit.

Figure 2: Structural Model



Source: Researcher's own construct

The Chi-square value obtained from the SEM analysis is significant ($\chi^2 = 816.650$; $df = 365$; $p < 0.05$). However, the model fit statistics were also determined and is available in table 12 below.

Table 12: Fit statistics for the structural models

χ^2 Statistic		
Chi-square χ^2		816.650
Degrees of freedom		365
<i>p</i> -value		.000
Model Fit Indices	Threshold	Fit Achieved
Chi-square/degree of freedom (χ^2/df)	< 3 good; < 5 acceptable	2.237
GFI (Goodness-Of-Fit-Index)	>.80 acceptable; >.90 good	0.829
CFI (Comparative Fit Index)	>.80 acceptable; >.90 good	0.962
NFI (Normed Fit Index)	>.80 acceptable; >.90 good	0.934
TLI (Tucker Lewis Index)	>.80 acceptable; >.90 good	0.958
RMSEA (Root Mean Square Error of Approximation)	<.05 good; .05 to .1 moderate; >.1 bad	0.067

Source: Hair, Black et al. (2014)

The Chi-square/degrees of freedom (χ^2/df) ratio less than 3 and the TLI, CFI and NFI all above 0.9 indicated a good fit; while the GFI at 0.829 and RMSEA at 0.067 indicated acceptable and moderate fits respectively. These values confirm that the structural model fitted the data satisfactorily. The structural model, as depicted in figure 2, can therefore be used with confidence to conclude on the testing of the research hypotheses formulated for the study.

4.2.6 Hypotheses Testing

The regression weights and *p*-values were assessed to test the hypotheses formulated for the study. Table 13 below reflects the regression weight coefficients of the various relationships in the structural model as well as their *p*-values. A relationship is

considered significant if the p -value is less than 0.5. P -values above 0.5 imply that the relationship is not significant (Kline, 2011).

Table 13: Hypotheses Testing

Path	Standardised regression weight	p -value	Hypothesis support
Direct effect			
H ₁ : Trust → customer engagement	0.118	.327	Not supported
H ₂ : Trust → Behavioural intentions	0.059	.432	Not supported
H ₃ : Customer satisfaction → customer engagement	0.611	***	Supported
H ₄ : Customer satisfaction → Behavioural intentions	0.420	***	Supported
H ₅ : customer engagement → Behavioural intentions	0.518	***	Supported
*** indicates significant relationship at the level 0.0001			

Source: Researcher's own findings

In the trust and customer engagement relationship (H₁), the findings indicate that trust does not exhibit a significant and positive influence on customer engagement, evidenced by a standardised regression weight of 0.11 and p -value of .327. Similarly, in the trust and behavioural intentions relationship (H₂), the findings indicate that trust does not exhibit a significant and positive influence on behavioural intentions, evidenced by a standardised regression weight of 0.05 and p -value of .432. These findings indicate that H₁ and H₂ are not supported in the study.

Conversely, in the customer satisfaction and customer engagement relationship (H₃), the findings indicate that customer satisfaction does exhibit a significant and positive influence on customer engagement, evidenced by a standardised regression weight of 0.61 and the p -value is significant. Similarly, in the customer satisfaction and behavioural intentions relationship (H₄), the findings indicate that customer satisfaction

does exhibit a significant and positive influence on behavioural intentions, evidenced by a standardised regression weight of 0.42 and the p -value is significant. Further, in the customer engagement and behavioural intentions relationship (H_5), the findings indicate that customer engagement does exhibit a significant and positive influence on behavioural intentions, evidenced by a standardised regression weight of 0.52 and the p -value is significant. Between the customer satisfaction and behavioural intentions and customer engagement and behavioural intentions relationships, customer engagement had a greater influence on behavioural intentions evidenced by a higher regression weight $\beta = .52$ than the satisfaction regression weight of $\beta = .42$. These findings indicate that H_3 , H_4 and H_5 are supported in the study.

Accordingly, there are two non-significant paths and three significant paths in the structural model as depicted in figure 2. The three significant relationships are significant at a 95% confidence level, therefore a p -value <0.05 is regarded as significant. The standardised regression weights and p -values reported in table 13 above indicate that the relationships between trust and customer engagement and between trust and behavioural intentions are not significant while the relationships between customer satisfaction and customer engagement, between customer satisfaction and behavioural intentions and between customer engagement and behavioural intentions are significant.

4.2.7 Mediation Analysis

The mediation analysis was conducted to evaluate if customer engagement towards a life insurance organisation mediated the relationship between trust and behavioural intentions (H_6) and between customer satisfaction and behavioural intentions (H_7). The results of the mediation analysis are presented in Tables 14 below.

Table 14: Mediation of customer engagement

Mediating effect of customer engagement on the relationship between customer satisfaction on behavioural intentions							
Dependent Variable (DV)	Direct effect of customer satisfaction on the DV		Indirect effect of customer satisfaction on the DV		Total effect of customer satisfaction on the DV		Finding
	Standardised effect	p -value	Standardised effect	p -value	Standardised effect	p -value	

Behavioural Intentions	.278	.001	.224	.001	.592	.001	Partial Mediation
Mediating effect of customer engagement on the relationship between trust on behavioural intentions							
Dependent Variable (DV)	Direct Effect of Trust on the DV		Indirect Effect of Trust on the DV		Total Effect of Trust on the DV		Finding
	Standardised effect	p-value	Standardised effect	p-value	Standardised effect	p-value	
Behavioural Intentions	-.073	.457	-.064	.412	-.069	.293	No Mediation

Source: Researcher's own findings

According to table 14 above, customer engagement partially mediates the relationship between customer satisfaction and behavioural intentions because the indirect effect of customer satisfaction is significant ($p=.001<.05$) while its direct effect is also significant ($p=.001>.05$). This indicates that customer satisfaction alone has a significant positive effect (.278) on behavioural intentions; however, once the effect is combined with customer engagement there is an indirect effect that is created which boosts the total effect of customer satisfaction to .592. Therefore, it can be concluded that customer engagement towards a life insurance organisation in South Africa is a mediator of the relationship between satisfaction and behavioural Intentions. This finding indicates that H_7 is supported in the study.

Conversely, according to table 14, customer engagement towards a life insurance organisation in South Africa is not a mediator of the relationship between trust and behavioural Intentions, because the indirect effect of trust is non-significant ($p=.412>.05$). This finding indicates that H_6 is not supported in the study.

4.3 Conclusion

This chapter presented the results of the analysis of the responses to the survey which had been designed to address the hypotheses formulated in chapter 2. A total of 279 valid responses were analysed using SEM.

The data was assessed for normality by assessing the skewness and kurtosis values. The measurement model was then tested using CFA, followed by reliability and validity assessments. Reliability as well as convergent and discriminant validity were confirmed before assessing the structural model using SEM. The model fit indices were confirmed as acceptable or good, followed by the evaluation of the regression weights and significance levels for hypotheses testing. Finally a mediation analysis was performed. The next chapter discusses the results in terms of the hypotheses and the literature.

5. CHAPTER 5: DISCUSSION OF RESULTS

5.1 Introduction

In the previous chapter the results of the study were presented. This chapter discusses the research findings in terms of the hypotheses that were formulated for the study, which drew on the relationship marketing theory and the literature supporting the formulated hypotheses. The chapter also draws on the literature review to augment the discussion of the results.

5.2 Research Hypotheses Discussion

5.2.1 Hypothesis 1

H₁: Trust significantly and positively influences customer engagement towards a life insurance organisation.

This hypothesis tested the relationship between trust and customer engagement in the life insurance industry in South Africa. It was therefore hypothesised that trust would positively influence the levels of engagement of customers with a life insurance product towards the life insurance organisation. The results however indicated that trust did not significantly and positively influence customer engagement, evidenced by a standardised regression weight of $\beta = 0.118$ and a *p*-value of .327 that is not significant. Accordingly, H₁ was not supported.

Khojastehpour and Johns (2014) distilled trust, along with communication or exchange, commitment or promise and satisfaction or loyalty, as key relationship marketing components. Further, Anderson and Weitz (1989) posited that trust was an imperative for the development of long term relationships. The overall mean score for trust in this study at 3.85 was relatively high considering that the construct was measured on a 5-point Likert scale where one represented “Strongly disagree” and five represented “Strongly agree”. This finding indicates that while respondents had a high level of trust towards the insurer, this trust did not translate into increased engagement. This finding may be characteristic of the life insurance industry, owing to the credence nature of life insurance, which is an abstract and highly complex product that is focused on future benefit that may be difficult to prove (Crosby & Stephens, 1987). Life insurance customers may therefore trust that the insurance organisation will act in their best

interest, but this trust is not sufficient to forge enduring, deeper, and more meaningful relationships between the organisation and its customers (Van Doorn et al., 2010).

The findings in this study contradict a number of studies cited in support of H₁ formulated for this study (Bowden, 2009a, 2009b; Gambetti & Graffigna, 2010; Hollebeek, 2011b; So et al., 2014; Van Doorn et al., 2010), that had confirmed the positive influence of trust on customer engagement. Some studies (Bowden, 2009b, Van Doorn et al., 2010) however found that customer engagement developed when trust was combined with other attitudinal variables. In the development of a theoretical basis for the process of customer engagement, Bowden (2009b) postulated that customer engagement was engendered from trust together with other constructs including involvement, calculative and affective commitment, delight and loyalty. Van Doorn et al. (2010) suggested that trust, as a customer-based antecedent, served to diminish or intensify customer engagement behaviour when combined with firm-based and context-based antecedents.

Further, Van Doorn et al. (2010) suggested that an attitudinal variable such as trust could affect customer engagement on its own or may interact with other attitudinal variables (such as satisfaction or involvement) to influence customer engagement jointly. The nature of life insurance may be such that trust would need to be combined with satisfaction or involvement to positively influence customer engagement. The combined effects of these affective constructs on customer engagement were however not tested in this study and therefore cannot be substantiated. With regards to H₁, this study therefore concluded that trust did not influence customer engagement in the context of the life insurance industry.

5.2.2 Hypothesis 2

H₂: Trust significantly and positively influences the behavioural intentions of life insurance customers.

This hypothesis tested the relationship between trust and behavioural intentions of customers with a life insurance product in the life insurance industry in South Africa. It was therefore hypothesised that trust would positively influence behavioural intentions of life insurance customers towards the life insurance organisation. The results however indicated that trust did not significantly and positively influence behavioural intentions, evidenced by a standardised regression weight of $\beta = 0.059$ and a *p*-value of .432 that is not significant. Accordingly, H₂ was not supported.

This finding is quite surprising as it indicates that despite a customer trusting the insurance organisation, this may not lead to favourable behavioural intentions in the form of repurchase intentions, engagement in positive word-of-mouth activity and recommending the organisation to friends, family and acquaintances. A possible reason for this finding is that although trust formed an important part of the relationship between customers and the life insurance organisation due to the risk element associated with life insurance, customers may perceive the purchase of life insurance and the resultant insured-insurer relationship as more of a contractual relationship as opposed to an affective relationship; and therefore the influence of trust on behavioural intentions is not evident. This finding further implies that behavioural intentions in the life insurance industry are not dependent on how trustworthy the customer perceives the insurance organisation to be.

Bowden (2009a), however, asserted that trust over time, transformed the relationship from being calculative and functional to one that was more affective. The author posited that it was this affective commitment that was developed over a period of time that ultimately drove favourable behavioural intentions, such as loyalty. The difference in the influence of trust on behavioural intentions was not tested independently for longer and shorter tenure customers; therefore the differences as suggested by Bowden (2009a) could not be substantiated.

The findings in this study contradict a number of studies cited in support of H₂ formulated for the study (Becerra & Korgaonkar, 2011; Forgas-Coll et al., 2014; Jani & Han, 2011; Liang & Wang, 2007; Limbu et al., 2012; Moreira & Silva, 2015), that had confirmed the positive influence of trust on behavioural intentions. However, while some of these studies have related to intangible services including hospitality (Bowden, 2009a), healthcare (Moreira & Silva, 2015) and tourism (Forgas-Coll et al., 2014; So et al., 2014); the industries that these studies have been undertaken in are largely different from the life insurance industry, which may be a possible reason for the contradictory results. Islam and Rahman (2016) further posited that customer engagement had been studied in limited service contexts and suggested that additional studies should focus on the antecedents of customer engagement in different service settings.

This finding is however supported by a study conducted by Van Tonder et al. (2017). The authors found that in the context of vehicle servicing and repairs at a luxury motor vehicle dealership, a direct relationship could not be found between trust and behavioural intentions. While the service context of vehicle servicing and repairs is

largely different from that of life insurance, the aforementioned study highlights the non-significant relationship between trust and behavioural intentions in the South African context, which makes the finding especially relevant to the current study.

5.2.3 Hypothesis 3

H₃: Customer satisfaction significantly and positively influences customer engagement towards a life insurance organisation.

This hypothesis tested the relationship between customer satisfaction and customer engagement in the life insurance industry in South Africa. It was therefore hypothesised that customer satisfaction would positively influence the levels of engagement of customers with a life insurance product towards the life insurance organisation. The results indicated that customer satisfaction did significantly and positively influence customer engagement, evidenced by a standardised regression weight of $\beta = 0.611$ and p -value < 0.05 that is significant. Accordingly, H₃ was supported.

Golder, Mitra, and Moorman (2012) suggested that customers experienced a feeling of satisfaction when the perceived actual performance of a product or service matched the expected performance. With regards to relational factors that influenced relationship marketing success, Hunt et al. (2006) suggested that relational exchanges occurred over a long period of time and were characterised by factors such as keeping promises, which increased customer satisfaction. This finding supports a number of studies cited in support of H₃ formulated for the study (Cambra-Fierro et al., 2013; Cambra-Fierro et al., 2016; Cheung et al., 2015; Dessart et al., 2015; So et al., 2014; Van Doorn et al., 2010), that had confirmed the positive influence of customer satisfaction on customer engagement. From a relationship marketing perspective, the role of satisfaction in building long-term relationships had been established in studies by Arnett et al. (2003) and Mostert et al. (2016). Relationship marketing theory suggests that customers will enter into a relationship with an organisation when the perceived benefits, such as satisfaction, derived from the relationship exceeded the perceived costs (Hunt et al., 2006). The findings in this study however contradict a finding by Bowden (2009a) who argued that a weak relationship existed between customer satisfaction and engagement.

5.2.4 Hypothesis 4

H₄: Customer satisfaction significantly and positively influences the behavioural intentions of life insurance customers.

This hypothesis tested the relationship between customer satisfaction and behavioural intentions of customers with a life insurance product in the life insurance industry in South Africa. It was therefore hypothesised that customer satisfaction would positively influence behavioural intentions of life insurance customers. The results indicated that customer satisfaction did significantly and positively influence behavioural intentions, evidenced by a standardised regression weight of $\beta = 0.420$ and p -value < 0.05 that is significant. Accordingly, H_4 was supported.

The findings in this study support a number of studies cited in support of H_5 formulated for the study (Amin & Nasharuddin, 2013; Cambra-Fierro et al., 2016; Cronin et al., 2000; Jani & Han, 2011; Koenig-Lewis & Palmer, 2014; Liang & Zhang, 2012; Mostert et al., 2016; Ulaga & Eggert, 2006; Van Doorn et al., 2010), that had confirmed the positive influence of customer satisfaction on behavioural intentions. In the aforementioned studies that had established a relationship between customer satisfaction and behavioural intentions, service quality and value received as perceived by the customer, remained central to increasing satisfaction which led to favourable behavioural intentions in the form of repurchase intentions, engagement in positive word-of-mouth activity and recommending the organisation to friends, family and acquaintances. These behavioural intentions allude to long-term relationships, which is central to the relationship marketing theory (Kumar et al., 2003).

However, as posited by Bowden (2009b), satisfaction was simply a state of customer fulfilment regarding consumption that did not guarantee favourable behavioural intentions such as repurchase intentions, engagement in positive word-of-mouth activity and recommending the organisation to friends, family and acquaintances (Bowden, 2009b). The author suggested that it was important to distinguish mere satisfaction from more affective commitment which resulted in favourable behavioural intentions (Bowden, 2009b). Van Doorn et al. (2010) however asserted that satisfaction was the primary driver of favourable behavioural intentions such as positive word-of-mouth.

5.2.5 Hypothesis 5

H_5 : Customer engagement significantly and positively influences behavioural intentions of life insurance customers.

This hypothesis tested the relationship between customer engagement and behavioural intentions of customers with a life insurance product in the life insurance

industry in South Africa. It was therefore hypothesised that customer engagement would positively influence behavioural intentions of life insurance customers. The results indicated that customer engagement did significantly and positively influence behavioural intentions, evidenced by a standardised regression weight of $\beta = 0.518$ and p -value < 0.05 that is significant. Further, customer engagement was found to be the strongest predictor of behavioural intentions of all the constructs in the study. Accordingly, H_5 was supported.

The findings in this study support a number of studies cited in support of H_5 formulated for the study (Bowden, 2009b; Brodie et al., 2011; Brodie et al., 2013; Cambra-Fierro et al., 2013; Cambra-Fierro et al., 2016; Dessart et al., 2015; Hollebeek, 2011a; Hollebeek & Chen, 2014; So et al., 2014; Vivek et al., 2012; Wallace et al., 2014), that had confirmed the positive influence of customer engagement on behavioural intentions. Van Doorn's et al. (2010) assertion that customer engagement was behavioural in nature that extended beyond transactions, supports this finding directly. Further, Jaakkola and Alexander (2014) identified influencing, which refers to using experience and knowledge to influence other customers' perceptions and awareness of an organisation's products and services, as one of the four primary types of customer engagement behaviours.

Hollebeek (2011b), however, placed customers in four segments based on their level of engagement and loyalty. The author referred to the segment of customers with low levels of engagement and high levels of loyalty as "apathists" and posited that these customers would engage in repeat purchases from the organisation despite a low level of engagement (p. 798). Hollebeek (2011b) also suggested that the reverse was also true; that customers with a high level of engagement would exit the relationship with the organisation. The author referred to this segment as "variety seekers" and characterised this segment of customers as likely to engage in brand switching behaviour (p. 799).

5.2.6 Hypothesis 6

H_6 : Customer engagement towards a life insurance organisation mediates the relationship between trust and behavioural intentions.

This hypothesis tested the relationship between trust, customer engagement and behavioural intentions in the life insurance industry in South Africa; more specifically the mediating effect of customer engagement. It was therefore hypothesised that

customer engagement towards a life insurance organisation would mediate the relationship between trust and behavioural intentions. The results however indicated that customer engagement did not mediate the effect of trust on behavioural intentions, evidenced by a standardised regression weight of $\beta = -.069$ and p -value of .412 that is not significant. Accordingly, H_6 was not supported.

This finding is however not surprising given that there were no significant relationships between trust and customer engagement and between trust and behavioural intentions. This finding is supported by a study conducted in the South African context regarding vehicle servicing and repairs intentions at a luxury motor vehicle dealership (Van Tonder et al., 2017). The authors found no direct relationship between trust and behavioural intentions.

5.2.7 Hypothesis 7

H_7 : customer engagement towards a life insurance industry organisation mediates the relationship between customer satisfaction and behavioural intentions.

This hypothesis tested the relationship between customer satisfaction, customer engagement and behavioural intentions in the life insurance industry in South Africa; more specifically the mediating effect of customer engagement. It was therefore hypothesised that customer engagement towards a life insurance organisation would mediate the relationship between customer satisfaction and behavioural intentions. The results indicated that customer engagement partially mediated the effect of satisfaction on behavioural intentions evidenced by a standardised regression weight of $\beta = 0.592$ and p -value < 0.05 that is significant. Accordingly, H_7 was supported.

This finding supports the findings by Cheung et al. (2015) who found that in the online gaming context, psychological engagement partially mediated the effect of game satisfaction on online sales while behavioural engagement significantly mediated the effect of psychological engagement on online sales. While psychological and behavioural engagement constructs may be different from the engagement construct in this study, the researcher was not able to locate further studies testing the mediating effect of customer engagement on the relationship between customer satisfaction and behavioural intentions.

5.3 Conclusion

This chapter discussed the results of the research findings in terms of the hypotheses that were formulated for the study. The chapter further drew on the literature review to augment the discussion of the results.

The results of the structural model did not support significant relationships between trust, customer engagement and behavioural intentions, including the paths trust and customer engagement and trust and behavioural intentions. However regarding the relationships between satisfaction, customer engagement and behavioural intentions, the paths satisfaction and customer engagement, satisfaction and behavioural intentions and customer engagement and behavioural intention were supported. Further, customer engagement as a mediator of the relationship between satisfaction and behavioural intention was validated by partial mediation, while customer engagement as a mediator of the relationship between trust and behavioural intention was not validated.

The final chapter in this study will highlight the principal findings of the study. Further, implications for management, limitations of the study and suggestions for future research will be offered.

6. CHAPTER 6: CONCLUSION

6.1 Introduction

In the previous chapter the research findings were discussed in terms of the hypotheses that were formulated. This chapter concludes the research by highlighting the principal findings and limitations of the study. Further, implications for management and suggestions for future research are proposed.

The objective of this study was to investigate the interrelationships between the relationship marketing constructs of trust and satisfaction, customer engagement and behavioural intentions in the life insurance industry in South Africa. The mediating role of customer engagement on the relationship between trust and satisfaction and behavioural intention was also examined. Trust and customer satisfaction were proposed to be antecedents of customer engagement while behavioural intentions including repurchase intentions, engagement in positive word-of-mouth activity and recommending the organisation to friends, family and acquaintances were proposed as consequences.

A survey was administered to test the proposed research model. Model fit indices provided confirmation that the measurement model fitted the data satisfactorily. Based on the results obtained from the structural model, a number of hypotheses could be supported while others could not.

6.2 Principal findings and theoretical implications

Overall the research findings provided several insights into the relationships between trust, customer satisfaction, customer engagement and behavioural intentions in the life insurance industry. The study found that the relationships between trust and customer engagement (H_1) and between trust and behavioural intentions (H_2) were not significant. However, significant relationships were observed between customer satisfaction and customer engagement (H_3), between customer satisfaction and behavioural intentions (H_4) and between customer engagement and behavioural intentions (H_5). Customer engagement was found to be a stronger predictor of behavioural intentions than customer satisfaction.

Considering the investigation of customer engagement as a mediating variable, it appears that the relationship between customer satisfaction and behavioural intention (H_7) may be strengthened by the customers' level of engagement towards the life

insurance organisation. This finding supports the assertion that customer engagement is an imperative to enhance customer relationships (Brodie et al., 2013) and build loyalty (Hollebeek, 2011a, 2011b; Islam & Rahman, 2016). This finding implies that organisations should not rely solely on customer satisfaction to generate favourable behavioural intentions but should focus on customer engagement to strengthen the effect of customer satisfaction to drive favourable intentions such as future patronage intent (Vivek et al., 2014), loyalty (Bowden, 2009a) and positive word of mouth (Vivek et al., 2014). Conversely, the relationship between trust and behavioural intention may not be influenced by the customers' level of engagement towards the life insurance organisation. (H₆) This finding is not surprising given that the relationships between trust and customer engagement and between trust and behavioural intentions were found to not be significant in this study.

The non-support of the trust and customer engagement and the trust and behavioural intentions relationships contradicts a number of studies (as cited in support of the relevant hypotheses formulated for the study), that had found significant relationships between these constructs. This finding may however be characteristic of the life insurance industry, owing to the intangible nature and credence properties of life insurance. The non-support of the trust and behavioural intentions finding in this study however confirm the findings of a study examining the trust and behavioural intentions relationship in the South African context. Van Tonder et al. (2017), in their study investigating the behavioural intentions of customers with regards to re-patronage of a luxury vehicle dealership for servicing and repair requirements, found that trusting the dealership did not translate into increased intentions to utilise the dealership for vehicle servicing or repair requirements.

The support of the customer satisfaction and customer engagement, customer satisfaction and behavioural intentions and customer engagement and behavioural intentions relationships support various studies (as cited in support of the relevant hypotheses formulated for the study) that had established significant relationships between these constructs. However none of the aforementioned studies had been undertaken in the life insurance industry. With the emphasis on customer engagement to engender loyalty, the researcher was prompted to investigate the interplay between trust, satisfaction, customer engagement and behavioural intentions in the life insurance industry. This study contributes an understanding into the interrelationships between the relationship marketing constructs, customer engagement and behavioural intentions and offers key insights into the extent to which the relationship marketing

constructs and customer engagement may influence the behavioural intentions of customers in the life insurance industry. Trust and satisfaction were identified as key constructs in relationship marketing (Khojastehpour & Johns, 2014). The structural model presented in this study reinforces the importance of these constructs in relation to the behavioural intentions of life insurance organisations customers, sheds more light on the interrelationships between them and indicates how they may affect behavioural intentions of life insurance industry customers. Therefore, the current study assists in expanding the understanding of the practice of the relationship marketing constructs and customer engagement within the life insurance industry and the extent to which the presence of the relationship marketing constructs and customer engagement are required to influence behavioural intentions.

6.3 Recommendations to managers

The research model developed in this study, consisting of trust and satisfaction as antecedents of customer engagement and behavioural intentions; and behavioural intentions and customer engagement as consequences of trust, satisfaction and customer engagement, has important implications for managers. The study highlighted that trust was inconsequential in the context of the life insurance industry while satisfaction had a positive effect on customer engagement which in turn had a positive effect on behavioural intentions. Further, satisfaction directly, positively impacted behavioural intention while the effect was strengthened when satisfaction operated through customer engagement as a mediator of the relationship, emphasising the need for managers to expend efforts in increasing the level of satisfaction of customers. With customer engagement being the strongest predictor of behavioural intentions of all the constructs in the study as well as mediating the relationship between customer satisfaction and behavioural intentions, it is imperative that managers focus on increasing the levels of customer engagement by implementing initiatives aimed at increasing the levels of customer satisfaction.

As posited by Golder et al. (2012), satisfaction is measured by the difference between customers' expectations of product or service experience and the perceived actual product or service experience. This implies that managers should endeavour to close the gap between the expected and actual product or service experience. This can be achieved by soliciting feedback from customers following normal routine interactions between the customer and the organisation such as policy inception, policy servicing or claims administration as well as monthly, quarterly or annual surveys to obtain periodic gauges of the level of customer satisfaction.

Post interaction voice of customer (VOC) surveys can be administered via interactive voice response (IVR), SMS (short message system) or Email and provides the opportunity for managers to address areas impacting on customer satisfaction following every interaction. These areas can extend to identifying skills gaps in servicing agents, identifying systemic failures in processes, identifying poor service experiences, escalating these and contacting customers to recover from the service failure. Besides post interaction surveys, periodic studies such as Net Promoter Score (NPS) studies, Customer Experience Management (CEM) studies and the South African Customer Satisfaction Index (SAcsi) provide managers with an important indication of the level of satisfaction of customers. These studies highlight “what to fix” areas providing managers with a clear indication of where efforts should be expended to improve customer satisfaction. Further, the SAcsi study allows managers to benchmark against other players in the industry.

Managers should also strive to provide customers with a consistent service experience across the organisation regardless of the channel selected by the customer to interact with the organisation. This can be achieved by defining and implementing minimum service standards related to aspects such as access, timeliness and quality in order to manage customers’ service expectations. Grönroos (1994) posited that an important means of achieving customer satisfaction was by fulfilling promises. Access standards should relate to the ease and convenience that customers should experience when attempting to access services of the organisation, while timeliness standards define how long customers should expect to wait to receive a service and accuracy standards ensure that customers receive a service that is up to date, free of errors and complete. These standards should be defined and measured with the continuous monitoring of actual performance against the defined standards. In order to ensure that customer satisfaction remains at the required levels, managers should implement a formal process to identify and resolve problem areas identified in the monitoring process.

Service quality (SQ) monitoring is a further area that managers should focus on in order to identify areas to improve customer satisfaction. SQ templates to assess service quality should be designed to assess the quality of various stages of the process including introduction and discovery, query or request handling, feedback, resolution and query closure. Again, it is important for managers to identify skill gaps in servicing agents, evidenced by persistent low SQ scores and to address these gaps via coaching and training.

Further, as posited by Cambra-Fierro et al. (2016) efficient complaints handling and service recovery processes serve to increase customer satisfaction which in turn increased customer engagement. In this regard it is important for managers to implement robust complaints handling and service recovery policies. All complaints handling and service recovery personnel should be familiar with these policies and should receive adequate training on complaints handling procedures and service recovery to ensure customer-oriented outcomes.

Lastly, organisations should strive towards becoming customer-centric organisations. In this regard keeping customer satisfied should not only be the role of customer-facing personnel but customer satisfaction should be the imperative of all employees in the organisation. This can be achieved by elevating the role of the customer to be central to the organisation and its employees. Further, customer specific metrics such as NPS, complaints ratios, share of wallet and lapse rates should be tracked on the organisation's scorecard and should be weighted equally to financial metrics such as revenue and return on investment to receive attention at the appropriate levels.

6.4 Research limitations and recommendations for future research

While this study has offered valuable insights into customers' perceptions and intentions towards their life insurance organisation, there are certain limitations of the study that requires that caution is exercised in interpreting the findings.

- This study considered only trust and satisfaction as antecedents of customer engagement and examined the effects of these constructs independently on customer engagement. In this regards, two limitations are posed. Firstly, a more exhaustive list of antecedents or factors (such as the relationship quality factors) could be tested as antecedents of customer engagement. Secondly, the effect of the relationship marketing constructs (trust and satisfaction) interacting with each other to impact on customer engagement was not considered. Van Doorn et al. (2010) suggested that an attitudinal variable such as trust could affect customer engagement on its own or may interact with other attitudinal variables (such as satisfaction or involvement) to influence customer engagement jointly. Future studies could look at the relationship quality constructs of trust, satisfaction and commitment and examine the independent effect of these constructs on customer engagement as well as the joint effect.
- Customer engagement, as the primary focus of the study, was considered as leading to favourable behavioural outcomes such as repurchase intentions,

engagement in positive word-of-mouth activity and recommending the organisation to friends, family and acquaintances. However Hollebeek and Chen (2014) suggested that customer engagement could also lead to negative emotions and behaviours. Future studies could investigate the effects of negatively-valenced engagement in the life insurance industry.

- The study was of a cross-sectional nature with the constructs of trust, satisfaction and customer engagement measured at a point in time. Owing to the evolving nature of these constructs, a longitudinal study may be more appropriate to examine the effects of trust and satisfaction on the engagement process over time. Further, owing to the research design, cause and effect relationships were not tested. Therefore the results simply imply associations between the variables and not causal relationships.
- The effect of demographic variables including gender, age, race and socio-economic status were not tested and therefore any influence of these variables on the relationship between customer satisfaction, trust, customer engagement and behavioural intentions is regarded as a limitation of this study. Verhoef et al. (2010) suggested that the study of demographic factors as moderators was especially relevant to customer engagement studies. Future studies could examine these effects.
- The influence of customer tenure on customer engagement was not examined in this study. Owing to the nature of customer engagement, it may be prudent to test the effects of trust and customer satisfaction on the levels of customer engagement for customers in higher and lower tenure bands separately.
- The results of this study are based on the insurance industry in South Africa, requiring that caution is exercised when extrapolating the findings to other industries or countries. Islam and Rahman (2016) proposed that customer engagement research had been studied in limited service context and thus the difference in propensity of customer engagement across products and services had not been explored. Future studies exploring customer engagement in the life insurance industry is required, specifically studies investigating the mediating effect of customer engagement is needed, as the researcher was not able to locate any previous studies in this regard.
- Finally, all the South African insurance organisation were included in this study which may result in “mixed” results depending on the individual insurance organisation’s focus on building trust, satisfaction and customer engagement in

their customer base. Using a larger population from a single organisation may yield more insightful results.

6.5 Conclusion to the research project

With customer engagement being touted as the panacea to a wide array of organisational challenges including the ability to obtain and maintain competitive advantage (Van Doorn et al., 2010; Brodie et al., 2013), the researcher was prompted to investigate customer engagement in an emerging market setting, in the context of the life insurance industry. The nature of the life insurance industry, owing to the highly complex and intangible nature of life insurance as well as its credence properties, provided a unique context for the study of customer engagement in relation to the relationship marketing constructs and behavioural intentions.

The relationship marketing theory was selected to ground the exploration of customer engagement in this study due to the assertion by Hollebeek (2011a) that relationship marketing was appropriate to explore customer engagement as relationship marketing presumed customer engagement to be characteristic of dialogue, exchange and interaction. The interrelationships between the relationship marketing constructs of trust and satisfaction, customer engagement and behavioural intentions were examined in this previously unexplored context, as well as the mediating effect of customer engagement on the relationship between the relationship marketing constructs and behavioural intentions.

The study established that trust did not have significant relationships with customer engagement or behavioural intentions and that customer engagement did not mediate the relationship between trust and behavioural intentions. Conversely, it was established that satisfaction had significant relationships with both customer engagement and behavioural intentions with customer engagement mediating the relationship between customer satisfaction and behavioural intentions. It was further established that customer engagement had a significant relationship with behavioural intentions, more so than the relationship between customer satisfaction and behavioural intentions.

The findings in this study provides managers of insurance organisations with an understanding into the interrelationships between the relationship marketing constructs of customer satisfaction and trust, customer engagement and behavioural intentions and offers key insights into the extent to which the relationship marketing constructs

and customer engagement may influence the behavioural intentions of customers in the life insurance industry. The confirmation of the mediating effect of customer engagement on the relationship between customer satisfaction and behavioural intentions further provide direction in terms of where efforts should be expended to promote favourable behavioural intentions.

In conclusion, this study has achieved the research objectives that were set. Further, the study has contributed to addressing the gap in customer engagement research by exploring the construct in the previously unexplored life insurance industry and in an emerging market context.

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8. APPENDICES

8.1 Appendix 1: Survey

Customer Engagement and Life Insurance

I am Irvana Singh, a final year student at the Gordon Institute of Business Science, University of Pretoria, South Africa. I am conducting research as part of my MBA studies in the area of consumer behaviour in the life insurance industry. This survey is designed to obtain feedback regarding your feelings and intentions towards your current life insurance company.

Taking part in this survey is completely voluntary and anonymous and you may withdraw at any time without penalty, however your valuable input is appreciated.

The survey consists of four sections. The survey should take no more than 10 minutes of your time. When evaluating a question, please answer the question from your own perspective.

By completing the survey, you indicate that you voluntarily participate in this research. If you have any concerns or questions, please contact me or my supervisor on the details provided below.

Researcher: Irvana Singh	Supervisor: Prof. Danie Petzer
Email: 16393075@mygibs.co.za	Email: petzerd@gibs.co.za

Screening question

Do you currently have a life insurance policy?

Yes	
No	

If your answer is 'Yes' to this question, please complete the survey.

If your answer is 'No' to this question, you do not need to complete the survey.

SECTION A – DEMOGRAPHIC INFORMATION

When were you born?

19_____

What is your highest level of education?

Some high school	
Matric / Grade 12 completed	
Diploma	
University degree (B-degree or Honours)	
Postgraduate degree (Masters or Doctorate)	

What is your gender?

Male	
Female	

What is your home language?

Afrikaans	
English	
Sepedi	
Sesotho	
Setswana	
isiSwati	
Tshivenda	
isiNdebele	
isiXhosa	
isiZulu	

isiTsonga	
Other, please specify:	

Which ONE of the following options describes your employment status the best?

Self-employed	
Full-time employed by an organisation	
Part-time employed by an organisation	
Full-time student	
Housewife or Househusband	
Retired	
Unemployed	
Other, please specify:	

SECTION B – PATRONAGE HABITS

With which ONE of the following insurance companies do you currently have life insurance?

If you currently have life insurance with more than one company, please select the company that you have the most interaction with.

Absa Life	
Discovery	
Liberty	
Metropolitan	
Momentum	
Old Mutual	
Sanlam	
Other, please specify:	

--	--

How long have you had your insurance policy with the insurer?

_____ Years and _____ Months

SECTION C – RELATIONSHIP MARKETING COMPONENTS

On a scale of 1 to 5 where 1 is ‘strongly disagree’ and 5 is ‘strongly agree’, indicate the extent to which you agree with each of the following statements, keeping your life insurance company in mind

Statements	Strongly disagree \longleftrightarrow Strongly agree				
	1	2	3	4	5
Satisfaction					
My choice to purchase life insurance from this insurer was a wise one¥	1	2	3	4	5
I am always delighted with the life insurer’s service¥	1	2	3	4	5
Overall I am satisfied with the service provided¥	1	2	3	4	5
I did the right thing when I decided to use this life insurer¥	1	2	3	4	5
I feel good about using this life insurer¥	1	2	3	4	5
I feel that my experience with this life insurer has been enjoyable¥	1	2	3	4	5
Trust					
The insurer can be trusted¥	1	2	3	4	5
The insurer can be counted on to do what is right¥	1	2	3	4	5
The insurer has high integrity¥	1	2	3	4	5
The insurer is trustworthy¥	1	2	3	4	5
The insurer keep its promises¥	1	2	3	4	5

¥Adapted from Dagger, T.S. and O'Brien, T.K. 2010. Does experience matter? Differences in relationship benefits, satisfaction, trust, commitment and loyalty for novice and experienced service users. *European Journal of Marketing* 44(9/10):1528-1552.

SECTION D – CUSTOMER ENGAGEMENT AND BEHAVIOURAL INTENTIONS

On a scale of 1 to 5 where 1 is ‘strongly disagree’ and 5 is ‘strongly agree’, indicate the extent to which you agree with each of the following statements, keeping your life insurance company in mind

Statements	Strongly disagree \longleftrightarrow Strongly agree				
	1	2	3	4	5
Identification					
When someone criticizes this insurance company, it feels like a personal insult \neq	1	2	3	4	5
When I talk about this insurance company, I usually say we rather than they \neq	1	2	3	4	5
This insurance company’s successes are my successes \neq	1	2	3	4	5
When someone praises this insurance company, it feels like a personal compliment \neq	1	2	3	4	5
Enthusiasm					
I am heavily into this insurance company ∞	1	2	3	4	5
I am passionate about this insurance company ∞	1	2	3	4	5
I am enthusiastic about this insurance company ∞	1	2	3	4	5
I feel excited about this insurance company ∞	1	2	3	4	5
I love this insurance company ∞	1	2	3	4	5
Attention					
I like to learn more about this insurance company ∞	1	2	3	4	5
I pay a lot of attention to anything about this insurance company ∞	1	2	3	4	5
Anything related to this insurance company grabs my attention ∞	1	2	3	4	5
I concentrate a lot on this insurance company ∞	1	2	3	4	5
I like learning more about this insurance company ∞	1	2	3	4	5
Behavioural intentions					

I would say positive things about this insurance company to other people [‡]	1	2	3	4	5
I would recommend this insurance company to someone who seeks my advice [‡]	1	2	3	4	5
I would encourage friends and relatives to do business with this insurance company [‡]	1	2	3	4	5
I would do more business with this insurance company in the next few years [‡]	1	2	3	4	5

[‡]Adapted from So, K. K. F., King, C. and Sparks, B. 2014. Customer Engagement with Tourism Brands: Scale Development and Validation. Journal of Hospitality & Tourism Research. 38(3): 304-329.

[∞]Adapted from Vivek, S.D., Beatty, S. E., Dalela, V. and Morgan, R. M. 2014. A generalized multidimensional scale for measuring customer engagement. Journal of Marketing Theory and Practice 22(4): 401-420

Thank you for taking the time to complete this survey!

8.2 Appendix 2: The Code Book

A code book which was compiled to assist in the data analysis for the study is set out below:

Demographic Codes:

Education Level	
1	Some high school
2	Matric / Grade 12 completed
3	Diploma
4	University degree (B-degree or Honours)
5	Postgraduate degree (Masters or Doctorate)

Gender	
1	Male
2	Female

Home Language	
1	Afrikaans
2	English
3	Sepedi
4	Sesotho
5	Setswana
6	isiSwati
7	Tshivenda
8	isiNdebele
9	isiXhosa
10	isiZulu
11	isiTsonga

12	German
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Employment Status	
1	Self-employed
2	Full-time employed by an organisation
3	Part-time employed by an organisation
4	Full-time student
5	Housewife or Househusband
6	Retired
7	Unemployed

Patronage Habits:

Insurance Organisation	
1	1 Life
2	1st for women
3	Absa Life
4	Alexander Forbes
5	Alt Risk
6	Brightrock
7	Discovery
8	FMI
9	Hollard
10	Liberty
11	Metropolitan
12	Momentum
13	Old Mutual
14	Outsurance

15	PPS
16	Sanlam
17	Vodacom

All of the following constructs are indicated as:

- 1 – Strongly Disagree
- 2 – Somewhat Disagree
- 3 – Neutral
- 4 – Somewhat Agree
- 5 – Strongly Agree

Customer Satisfaction	
Code	Statement
Sat1	My choice to purchase life insurance from this insurance company was a wise one
Sat2	I am always delighted with this insurance company's service
Sat3	Overall I am satisfied with the service provided
Sat4	I did the right thing when I decided to use this insurance company
Sat5	I feel good about using this insurance company
Sat6	I feel that my experience with this insurance company has been enjoyable

Trust	
Code	Statement
Tr1	This insurance company can be trusted
Tr2	This insurance company can be counted on to do what is right
Tr3	This insurance company has high integrity
Tr4	This insurance company is trustworthy
Tr5	This insurance company keep its promises
Tr6	This insurance company can be trusted

Identification	
Code	Statement
Id1	When someone criticizes this insurance company, it feels like a personal insult
Id2	When I talk about this insurance company, I usually say we rather than they
Id3	This insurance company's successes are my successes
Id4	When someone praises this insurance company, it feels like a personal compliment

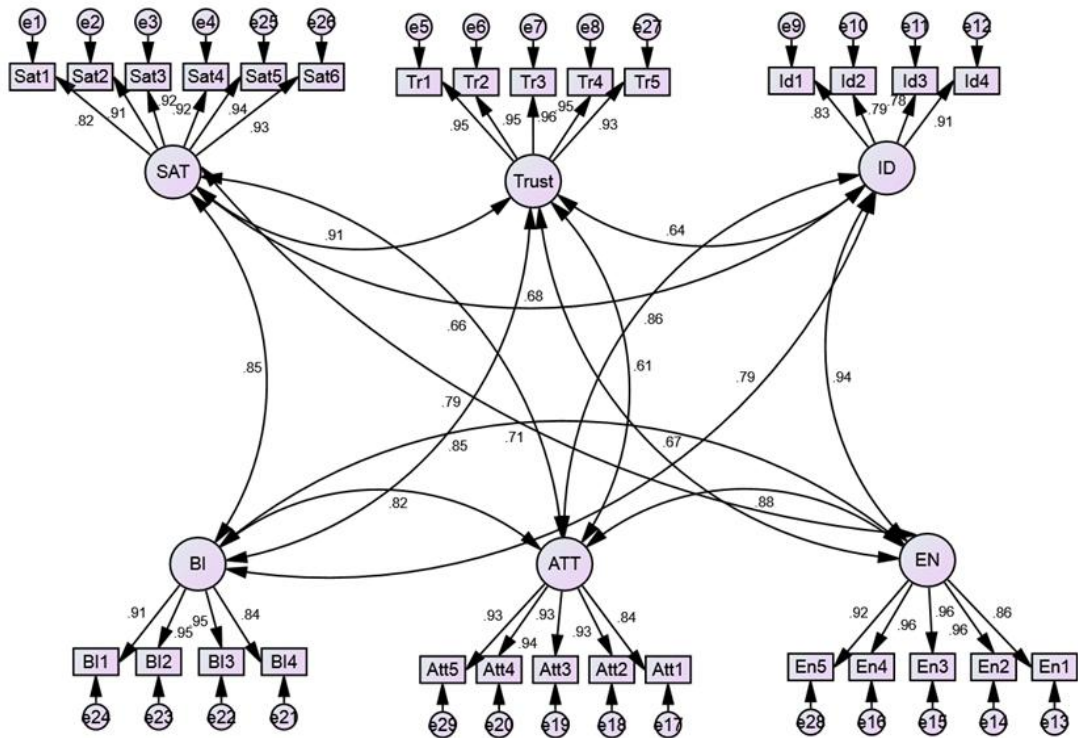
Enthusiasm	
Code	Statement
En1	I am heavily into this insurance company
En2	I am passionate about this insurance company
En3	I am enthusiastic about this insurance company
En4	I feel excited about this insurance company
En5	I love this insurance company

Attention	
Code	Statement
Att1	I like to learn more about this insurance company
Att2	I pay a lot of attention to anything about this insurance company
Att3	Anything related to this insurance company grabs my attention
Att4	I concentrate a lot on this insurance company
Att5	I like learning more about this insurance company

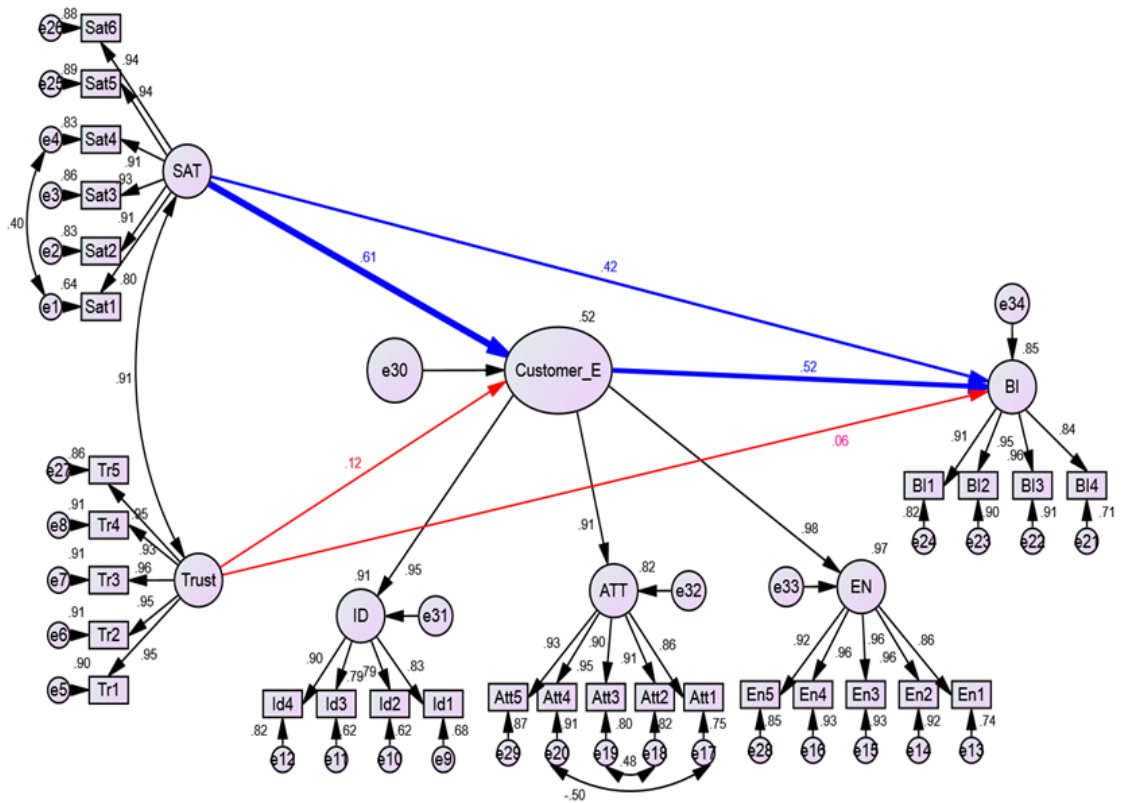
Behavioural Intentions	
Code	Statement
BI1	I would say positive things about this insurance company to other people
BI2	I would recommend this insurance company to someone who seeks my advice

BI3	I would encourage friends and relatives to do business with this insurance company
BI4	I would do more business with this insurance company in the next few years
BI5	I would say positive things about this insurance company to other people

8.3 Appendix 3: Measurement Model (AMOS Output)



8.4 Appendix 4: The Structural Model (AMOS Output)



8.5 Appendix 5: GIBS Ethical Clearance Approval Letter

**Gordon
Institute
of Business
Science**
University
of Pretoria

13 July 2017

Irvana Singh

Dear Irvana,

Please be advised that your application for Ethical Clearance has been approved.

You are therefore allowed to continue collecting your data.

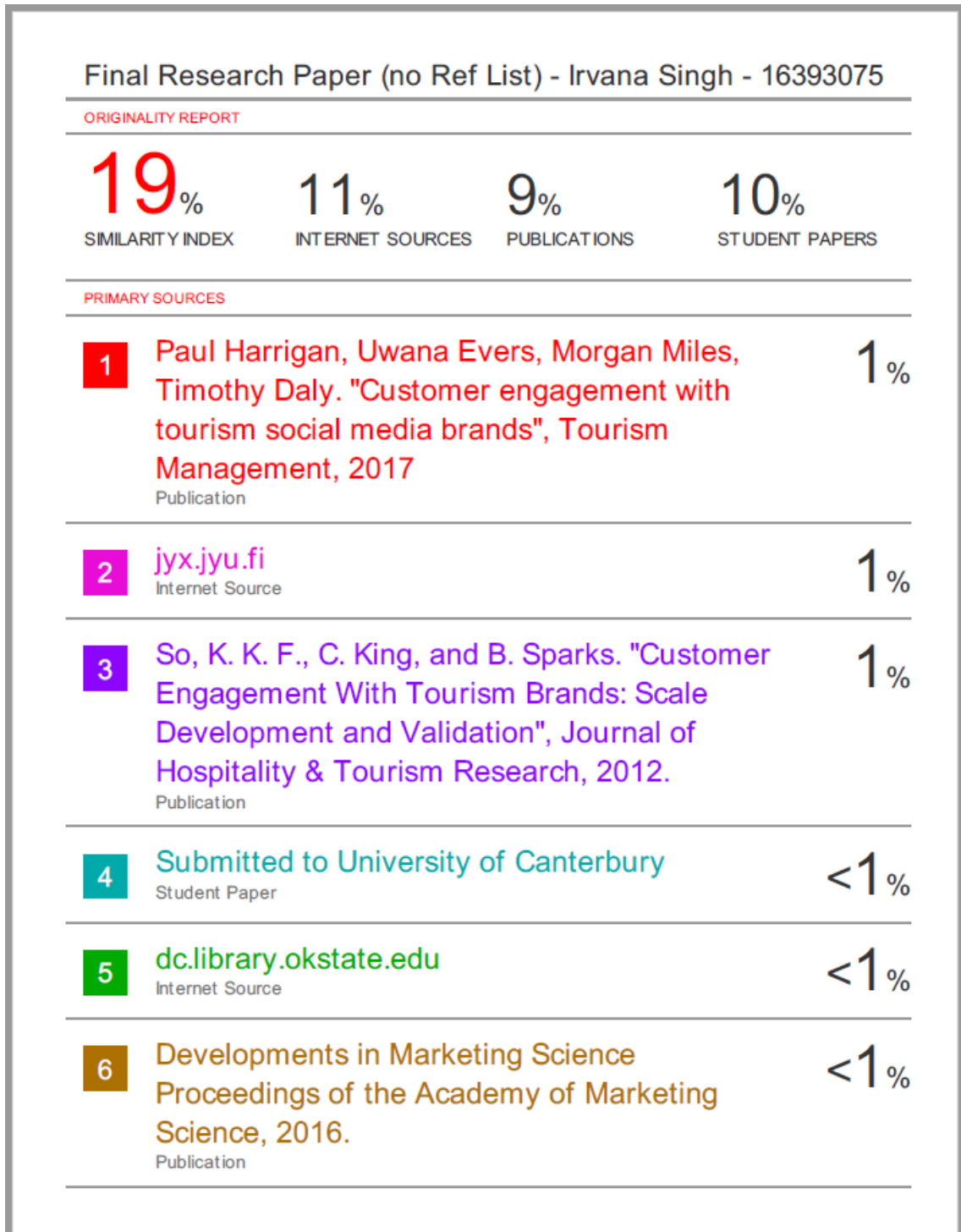
We wish you everything of the best for the rest of the project.

Kind Regards

GIBS MBA Research Ethical Clearance Committee

8.6 Appendix 6: Turnitin Submission Report

The test submission of the research report returned a similarity index of 23%, however on exclusion of the reference list, the similarity index decreased to 19%. The first five pages of the Turnitin report are included below.



7	Cheung, Christy M.K., Xiao-Liang Shen, Zach W.Y. Lee, and Tommy K.H. Chan. "Promoting sales of online games through customer engagement", <i>Electronic Commerce Research and Applications</i> , 2015. Publication	<1%
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experiential route of active participation", BRQ
Business Research Quarterly, 2017

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21	Liang, Rong-Da, and Jun-Shu Zhang. "The Effect Of Service Interaction Orientation On Customer Satisfaction And Behavioral Intention: The Moderating Effect Of Dining Frequency", Procedia - Social and Behavioral Sciences, 2011. Publication	<1%
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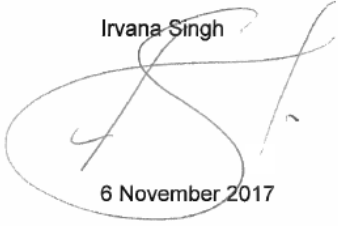
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40	Jaroslav, Dado, Taborecka-Petrovicova Janka, Cuzovic Sreten, and Rajic Tamara. "An empirical examination of the relationships between service quality, satisfaction and behavioral intentions in higher education setting", Serbian Journal of Management, 2012. Publication	<1%
41	Submitted to Deakin University Student Paper	<1%

DECLARATION

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

Irvana Singh



6 November 2017