Service Personalization and Loyalty Case Study: Automobile Insurance Company in Saida. Algeria

Abdelkader Meziane, Lakhdar Yahiaoui

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Algeria

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Summary:

In Algeria and, despite of the growing of service personalization and loyalty, (according to our investigations) has yet linked this notion to the insurance sector as well, the main objective of this work is to verify the impact of the relational approach, across the following dimensions (trust, commitment, satisfaction, customi-zation, quality perceived, and value) based on customer's loyalty of insurance in Saida. The analysis of the results of different regressions simple has confirmed the existence of significant relation-ship between the quality, value, personalization, confidence, commitment, and satisfaction on loyalty to customers on the other side. Regarding the analyzes of the regression multiple, the results have demonstrated that the factor " personalization " has a significant effect on fidelity.

Key words : customer loyalty, personalization, satisfaction, service quality, value perceived, confidence, Commitment.

Résumé : On Algérie, malgré l'intérêt de l'approche relationnelle, aucune étude selon nos investigations n'a encore lié cette notion au secteur des assurances. Ainsi, l'objectif principal de cet article est de vérifier l'impact des services personnalisé sur la fidélité des clients par les dimensions du marketing relationnel, à travers les variables suivantes : confiance, engagement, satisfaction, personnalisation, qualité perçu, et la valeur. L'analyse des résultats

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des différentes régressions a confirmé l'existence des relations significative entre la qualité perçu, la valeur, la personnalisation, la confiance, 1'engagement, la satisfaction sur la fidélité des clients. Concernant les analyses de la régression multiple, les résultats ont démontré que le facteur «la personnalisation » a un l'effet plus important sur la fidélité.

Mots clés : la fidélité des clients, personnalisation, satisfaction, qualité de service, valeur perçue, confiance, engagement.

Introduction : The relations with the customer become a key strategic resource of the company. The relational marketing is truly a tool to manage a network of relationship that has emerged as a new paradigm.the world of marketing discovered this new approach outcome of the sector of the high tech and would apply to consumer products, with variants which called relational marketing, interactive or one to one.The customization of the relationship will go quickly by an observation more than the different segments in order to offer every customer a range of services for which it is specifically adapted. It can especially think of "packages" of services, sizes on measurement. It will be also necessary for this to know the specific needs of each client.. In addition, beyond the individualistic relationship privileged, the relational approach must be able to create and develop social ties between members of a same group shared a similar sensitivities. The relational optical must therefore maintain a relationship between custom and interactive with it are based on loyal customers and create convivialites between clients .The relational marketing is the name given to the marketing actions (direct marketing in particular) which have the point of supporting the relationship between the individual and the company.it has for aim to attract consumers and retain them by a policy of ongoing relationship which focuses on quality of the contact .

1. The conceptual options : following previous studies (PZB, 1988), perceived quality, indicative satisfaction and maintain that more than the perceived quality had a greater satisfaction which is important, it plays a vital role in the training of satisfaction and also influences the intention to repurchase of the client (Cronin and Taylor, 1992) . Grewal and al. (1998)

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have noted the significant effect of perceived quality on the perceived value.In addition the empirical study of Kashyap and Bojanic (2000) on the relationship between the perceived quality and perceived value, perceived quality and the price of the product influence the perceived value, moreover,. Pritchard and Howard (1997) notice for their part that the perception of the performance of the service influence fidelity. After Ostrowski and al. (1993), the quality of service plays an important role for the development and the detention of loyal customers. Cunningham (1996) also confirms the effect of the perceived quality and satisfaction on loyalty of customer. Most of the researchers find in a coherent manner that perceived quality of service yardstick close relationship with the satisfaction of consumer. It is thus, we set in this research a hypothesis based on the previous studies.The relational marketing:The "relational marketing" is based on a fundamental principle: the emphasis is on the sustainable nature of relations. This design of marketing defines the quality of a relationship in relation to its duration and its value. It emphasizes in particular the need for reports of confidence to establish a relationship of quality Historically, it is with the work of Berry in 1983 that the term "relationship marketing" is introduced for the first time in scientific literature it is defined as "l'establishment, development, maintenance or enhancement of the relationship between a seller and a buyer" .Theron and Terblanche (2010) define the relational marketing is essentially the establishment of relationship at the level of all points of interaction with the customer, with intention of creating profits as much for him as for the company.

2. The relationship between different variables of relational marketing:

2.1. The impact of perceived quality and customization on satisfaction: Following the empirical study of Grewal, Al. (1998), Kashyap and Bojanic (2000) on relationship between the perceived quality and perceived value, have noted the significant effect of perceived quality on perceived value. Grewal, Monroe and Krishnan (1998) show that valeurpercue of transaction (monetary) and perceived quality influence positively the perceived value of acquisition of the asset. It is thus that we set in this research a hypothesis based on the previous studies.

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However, several researchers in marketing have questioned this design in presenting the satisfaction as a direct result of the perceived quality (Anderson and Alii, 1994; Carman, 1990; Parasuraman and Alii, 1994). In this framework, the research of Cronin and Taylor (1992) stipulate that the perceived quality is a better determinant of overall satisfaction that the comparison of the expected quality and perceived quality.

2.1.1. Several studies show the causal relationship: the perceived quality is an antecedent of satisfaction (Cronin and Taylor, 1992; Dabholkarand al., 2000). And at the same time, perspective, the judgment of perceived quality would be a history of that satisfaction (Parasuraman and al., 1994) . Different research studies abound in the direction of existence of a positive relationship between the quality of the product and the satisfaction of the last customers (Bolton and Drew, 1991; Churchill and surprising, 1982; Parasuraman, Zeithaml and Berry, 1994; Tse and Wilton, 1988).Several research highlight a close correlation between the knowledge of the client (by a councillor) and the quality of the service (Paulin, Ferguson, & Alvarez-Salazar, 1999; Gilliland et al. , 2000). Moreover, a deficiency in the level of knowledge of the needs and expectations of customers is a source of major dissatisfaction among consumers (Bergeron et al. , 2003) .If one considers the social interaction, empathy would allow the taking into consideration, the individualized attention that must be given to each client (Parasuraman, Zeithaml and Berry, 1988) . The satisfaction of the customer is generally is closely linked theassessment of perceived value (Reichheld, 1996). The satisfaction increases when the consumer believes that the performance of service is greater than the price to pay (Woodruff, 1996) . According to a study by Anderson and Fornell (1994), the perceived value, previous variable that influences the satisfaction, has a direct causation with the satisfaction of the consumer. According to the authors, does not include only the profits of the consumer acquis suite to its purchase, but also of the monetary costs/non-monetary devoted to obtaining these benefits. Moreover, the perceived value of the consumer is different depending on the involvement. It is thus that we set in this research a hypothesis based on these theories.The role of the interpersonal interaction in

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the customer satisfaction is especially recognized in the literature (Crosby, Evans and Cowles, 1990; Narver and Slater, 1990, Humphreys and Williams, 1996)The customization of service spring as an important factor in the satisfaction of customers (surprising and Solomon, 1987). Fornell et al. (1996) show that to measure is important for the satisfaction, either in terms of perceptions of the quality or expectations. The conclusions of the study of Humphreys and Williams (1996) confirm that the interpersonal process can be significant determinants of customer satisfaction and put forward the importance of the flexibility of the seller, of the individualized attention of the latter vis-to-screws of these clients and the need to develop the knowledge they have of their clients.

2.2. The impact of satisfaction, perceived quality of service and its personalization on confidence : the review of this literature on the different backgrounds of confidence does not explicitly mention the quality of service as an antecedent. However, and as the precise Gounaris and Venetis (2002), the history of confidence mentioned in that literature, have been identified as specific dimensions of the concept of quality of service. Thus, it seems appropriate to consider the quality of the service as a determining factor in the creation of a relationship of trust between the company and its consumers .Selnes (1993) shows that satisfaction is an antecedentof the confidence in the supplier-customer relationship. In the field of consumer behavior, Siriex and Dubois (1999), Ballester and Aleman (2000), as well as Frisou (1998) show that consumer satisfaction with the brand or the brand generates trust .In the financial area, which constitutes the context of this study, penial and Ricard(1994) argue that the strength of a relationship between the bank and its customer is based on a mutual trust. In fact, the banker that the client is expected to provide him with any information that could assist in its folder and, in return, the client wishes that her banker offers personalized service with the best conditions possibleles results of this study for example asserts the significant link of the customization and the confidence.Confidence is also a determinant of commitment in any exchange relationship. This relationship has been demonstrated in several research particularly in model of the relational

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marketing developed by Morgan and Hunt (1994) and the model of the relationship consumer-brand offers by Gurviez (1998) .

2.3. The impact of the confidence, satisfaction, engagement , customization on the fidelity : Many research on consumer satisfaction found that satisfied consumers are more willing to buy the same product or service repeatedly, to resist against alternatives competing and to generate a positive word of mouth(Anderson and Sulivan, 1993; Bolton and Lemon, 1999 ; Zeithaml et al., 1996). (JEAN-KENNETH ALLEN RENAUD, 2005)The results of this study support the existence of a relationship between customer satisfaction and loyalty to the company. By contrast, it also demonstrates that this relationship is not direct, which could explain the differences in the scientific literature concerning the strength and form of the relationship between these two variables, these results should warn businesses against the unique use of the degree of satisfaction as a pillar of their strategy of customer loyalty. Several research highlight the considerable differences in the relationship satisfaction-loyalty in function of the field (product or service) and sectors of activity studied (Gremler and alii., 2001 ; Ngobo, 1999). The latter shows that if the relationship satisfaction-loyalty is linear in the case of distribution, in the other three sectors studied (insurance, bank and cameras) it is not .Several studies have validated the impact of confidence on the fidelity both in a context raditionnel (ex.: Singh and Sirdeshmukh, 2000; Chaudhuri and Holbrook, 2001; Sirdeshmukh, Singh and Sabol, 2002)recent studies have shown (Frisou, 1998) that confidence was a history of fidelity, particularly for banking services (Graff et al. , 1999).confidence appears as an implicit element in the intention of fidelity and is a fundamental factor in the long-term direction of consumer (Doney, 1997; Ganesan, 1994; Spekman, 1988; Chaudhuri and Holbrook, 2001) confidence has a positive impact on the loyalty attitudinal surveys do not reflect on how but it was not a significant effect on the behavioral loyalty ----- work on the concept of confidence have been emerged two dimensions (Crosby, Evans and Cowles, 1990; Ganesan, 1994; Doney and Cannon, 1997): the credibility and benevolence. This explains the importance

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of the concept of trust to characterize the quality of a custom relationship (Morgan and Hunt, 1994; Geyskens and Al.

In the banking field, Bergeron et al. (2001) propose the term of "relational culture" to characterize the companies who prefer the customization of exchanges and adopt a long-term perspective. More generally, the identification of atentcs of clients and as a corollary the customization of services occupy a central place in the quality approaches, the programs of satisfaction or loyalty and the marketing orientation of the enterprise (Ricard and Rosenthal, 2001) .The research having analyzed relationship commitment and future behavior of the consumer (Garbarino and found guilty, 1999 ; Hocutt, 1998 ; Pitchard, 1999, Lacoeuilhe, 2000) agree to say that the commitment is a determinant and a preacher of the repetitive behavior of purchase.This relationship satisfaction fidelity is not an automatic (Mills, 1998), the trust and commitment are two other essential ingredients in the construction of a sustainable relationship between the consumer and the company (Morgan and Hunt, 1994). Their positive effecton the intention of loyalty of the consumer is established in different research (Garborino and Johnson, 1999).We Rarely find researches dealing with the effect of personalization on these behaviors of fidelity. Mittal and Lassar (1996) suggest that the customization significantly influence the evaluations of the quality of the service and the behavioral loyalty. The results of their study indicate that these relations are verified in the health services sector, but in the services sector of car repair, this customization has an effect only on the mouth.Bhattacharya and Bolton (1999) highlight the fact that the individualization increases the perception of the customers of the future value of the relationship. The relational profits (Gwinner, Gremler1998) are also likely encourage customers to remain in a relationship, thus favoring their intentions to purchase from and a positive word of mouth .In addition to the multitude of professional literature, several theorists have presented the customization being important history of the fidelity (Holland and Baker, 2001; MME GODEK, 2002 ; Gommans, Krishnan and Schefforld, 2001 ; Abbott and al. 2000 ; Srinivasan. 2002 ; Walsh and godefrey, 2000, etc.).

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3. The assumptions and the conceptual model :

3.1. The model of research:

By enrolling in a relational perspective and based on the emerging theories of commitment (Fournier, 1998; Cristcibal Gundlach and al. 1995; Morgan and Hunt, 1994; Parasuraman and Grewal, 2000; Chaudhuri and Holbrook, 2001), we propose a model of research that traces the relationship between quality of service ,customize ,satisfaction,confidence , commitment and loyalty in the context of a relationship customer business we consider that the customer expects to a certain quality of service offered by the insurance company. It therefore has a number of expectations for this compulsory service by the state for each vehicle, based on this obligation and of different insurance contract issue and often customized by these companies and the opinions of other customers. After different experience of the customer with the company of the market , it conducted an evaluation between the quality offered and these earlier expectations especially after the problem road accident the central problem and the between the quality of service and assuranciel variable different relational marketing for arrives has a fidelity for each company .However, many searches that have established the concept of perceived quality which influences both the perceived value (Fornell et al. , 1996 ; Kashyapet Bojanic, 2000; Woodruff, 1996) and the satisfaction of the customer (Fornell et al. , 1996 ;Anderson and Sullivan, 1993; Cronin and Taylor, 1992). Fornell et al. (1996), Taylor and Baker(1994), dOh (1999) and many others show that more consumer satisfaction valvehigh despite, more his loyalty is strong. In addition to the direct and indirect links between quality, customization of service , the perceived value, satisfaction, engagement ,the trust and loyalty, we consider that the level of involvement of these variables influence so direct or indirect fidelityas shown inFigure 1.
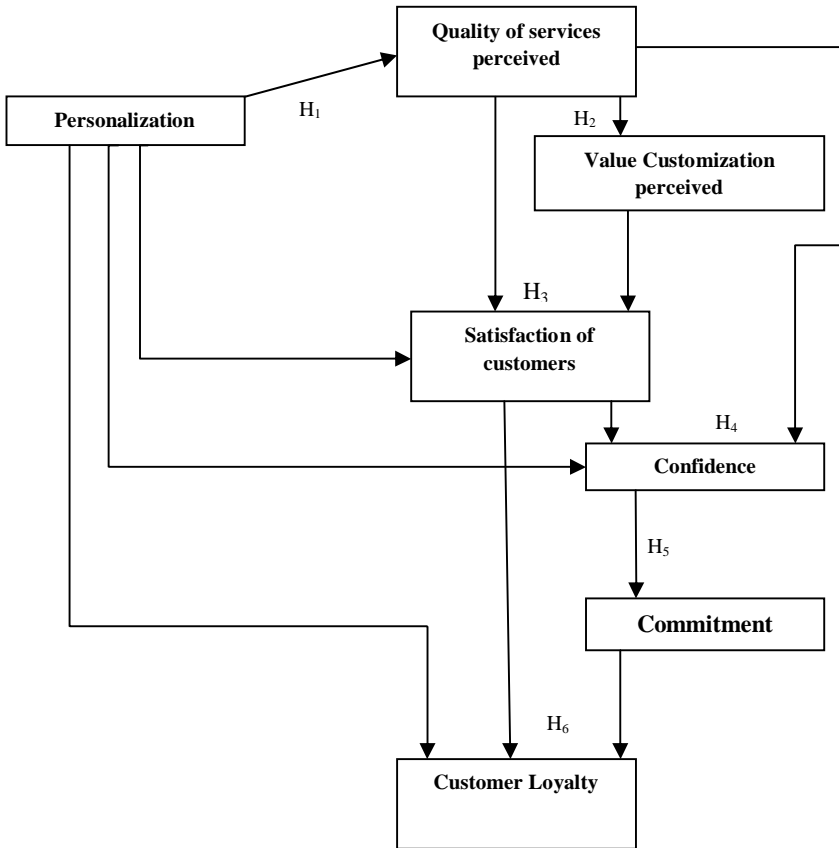
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Figure 1: The research model

3.2. Hypotheses research :

H_1: The customization has a positive influence on the degree the quality service perceived

H_2: the service quality perceived has a positive influence on the degree value perceived.

H_3: perceived value, the service quality perceived, customizing have a positive influence on the degree satisfaction.

H_4: : service quality perceived , customizing have a positive influence on the degree the confidence

H_5: confidence has a positive influence on the degree the commitment

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H_6 : service quality perceived, the customization, the satisfaction confidence, the value, the commitment have a positive influence on the degree fidelity.

4. Our methodology includes the following points: construction of the questionnaire, data collection, characteristics of the sample and validation of built

4.1. Construction of the final questionnaire is structured in the following way : Table 1 show 6 matters general information, 22 questions for the perceived quality, 21 questions for the perceived value, 19 questions to the satisfaction of the visitor, 6 questions for the fidelity, 16questions for the involvement and 7 questions for the sociodemographic variables. The table presents the list of statements related to the dimensions of the relational marketing.

Table 1 : The statements relating to the dimensions of the relational marketing

Variables	Used Echelles	Item	Code
Service quality	Zeithaml, v.a , al Parasuraman, zeithaml, berry.1985, 1988 echelle servqual	15	**Likert scale**
Value perceived	Nefzi, a . (2008), khalil t. Akl 2011	3	**Likert scale**
Satisfaction	-bitner m.j. Et hubert a.r(1994) ; -aurier p, evrard y(1998), Nefzi (2008)	4	**Likert scale**
Confidence	-sirieix l. Et dubois p.l(1999);-frisou j(2000);gurviez p korchia m(2002).	4	**Likert scale**
Commitment	-frisou j(2000) ;-n'goala g(2000).N'goala (2003)	3	**Likert scale**
Personalization	Dr. A. Dwayne ball, al(2006), Pedro s. Coelho, all 2009, Srinivasan, Anderson etPonnavolu, 2002	10	**Likert scale**
Fidelity	Mcmullan et gilmore, (2003) et d'oliver (1999) Salerno annabel(2005)	7	**Likert scale**
Demographic Variables	Type of contract, level of education,…		**Nominale scale**

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4.2. Data Collection : After the modification of the questionnaire following the preliminary investigation, we have performing a final investigation of the 01/01/2015 to 31/06/2015. On 1000 questionnaires distributed, 708 questionnaires were recuperes.198 questionnaires were rejected because of incomplete answers or inconsistent. In the end, 564 questionnaires were chosen for the analysis. The sample size is sufficient for modeling in the form of structural equation with the software AMOS.

5. The sample : our sample is composed of 8 insurance companies operating at the level of the region of the wilaya of saida.We will present a description of the profile of clients respondents who constitute our sample. their profile is determined from:Age, level of education, income per month ,the company insurance ,sociol category, type of contract

5.1. Age : The sample is composed of 516 respondents. is is the people who were present on the site of the different insurance companies at the time of the data collection.The age group 20 to 50 years is 82.4 %, that 20 to 40 years is 51.9 per cent.The age range of the set of respondents varies from 20 up to 60 years. As to the average age, it is 35 years.Following this result, we can conclude that the main insured are predominantly very young.

5.2. Level of education: The study of customers seems to be relatively high.In effect, we have approximately 63.6, % of client with a tray and more, compared to36.4% of insured persons who have stopped their studies at level lower than the Trayincome per month:the

5.3. Level of income it is observed that the income indeeper 30 000-60 000 DA represents 74.5% perceived by me .it is the average salary donations of the town.

5.4. Distribution of respondents according to the insurance company : We can clearly point out that on 564respondents, 9company insurance are involved. We can clearly distinguish that represented 80.7 per cent of the market assuranciel of the automotive branch is owned by the state

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entreprisestraditionnelles (SAA, CAAR, CAAT, CNMA) is only 19.3 per cent by the private company (foreign or domestic).

5.5. Category of socio-proffesional: we note that the portfolio of automobile company is formed predominantly of officials of the state sector, this is the especially the conventions established between these company and the different agencies or companies that allow their members to enjoy to the tariff reductions.

5.6. Type of contract : we can see that 23.75 per cent of the client in a type of insurance civil responsibility this is an insurance policy that only covers Autun compensation by against the all risk is of 71.24 % this type of contract covers custom damage following the request of the client it can varies from 4500DA up to 200000 DA.

6. The analysis of validity and reliability of the factors : for the purpose of confirming the reliability of the model of built, we used indicators such as the Chronbach's Alpha when the number of items varies greatly. Nunnally (1978) recommends a Chronbach's Alpha greater than 0.7 to pronounce on the reliability of the measurements. In our case, the alpha the lowest reaches 0.84

7. The analysis of correlation between the latent variables : using the table 2 (Correlation matrix)below, the correlation between the perceived quality, perceived value, satisfaction, commitment, trust, the customization and the fidelity(F) will show positive (+) and significant (p< 0.01). The correlation between the latent variables estimated in the assumptions therefore it is really exists.The customizing the quality of service perceived the value perceived the satisaction the confidence the commitment the loyalty of customer

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Table 2 : Correlation matrix

	personalization	service quality	value perceived	satisaction	confidence	Commitment	Fidelity
personalization	1						
service quality	0.625	1					
value perceived	0.327	0.523	1				
satisaction	0.792	0.658	0.331	1			
confidence	0.159	0.579	0.301	0.878	1		
Commitment	0.118	0.557	0.289	0.845	0.962	1	
Fidelity	0.62	0.939	0.758	0.725	0.613	0.604	1

Amos Result

8. The analysis of validity and reliability of variables:

8.1. The analysis of validity and reliability of the quality perceived: We have retained the 10 items of the perceived quality. In addition, we eliminated question interpreted by the item ("My insurance company "realize the benefits within the fixed deadlines and brief) linked to 2 factors because this question will affect the discriminant validity. The adequacy of the data to analyze with this type of analysis has been verified: the test of Bartlettest significant (sig. : 0.00) the test KMO is 0.714 . The quality of representation of items is good, the representations of the items are included between 0.68 for the item QSA3 (the waiting room his air conditioned) and QSC1 0.79 for the item "My insurance company "informed its customers of work schedules and the changes, the overall percentage of variance explained is of 65.258 %.

8.2. The exploratory factor analysis of the perceived value : following the exploratory factor analysis and the analysis of the reliability on the perceived value,we have retained 3 item on 1 factor the total variance is of 63,696 %.

8.2.1. The adequacy of data to analyze with this type of analysis has been verified : the test of Bartlettest significant (sig. : 0.00) the test KMO is 0.646 and the values of 0.6 and more indicate a good factor analysis

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8.3. The analysis of validity and reliability of satisfaction : the total variance is 48.90 per cent after the elimination of the item SAT1 (I am satisfied with my relationship with this insurance company) because they affect the discriminant validity. The total variance explained is become 64.35 %, the Bartlett's test is significant (sig: 0.00) and the test KMO is 0.646 of

8.4. The exploratory factor analysis of confidence : the principal component analysis has identified a single component.This component explains to it only 65.288 per cent of the variation of our model. The Bartlett's test is significant (sig: 0.00) the test KMO is of 0.55 %.

8.5. The exploratory factor analysis of the commitment : the principal component analysis explain 59,126 % of the variation of our model. The Bartlett's test is significant (sig: 0.00) the test KMO is of 0,575 %.The exploratory factor analysis and reliability analysis on the fidelity: the adequacy of the data to analyze with this type of analysis has been verified: the Bartlett's test is significant (sig. : 0.00) the test KMO is 0.668 of the items explain a total of 67.6 % of the total variance of fidelity**.**

9. Analysis of the global model: The obtained model presents indices of adjustment satisfactory:

9.1. Analysis of the adjustment measures absolute:

The khi two is significant at a probability level less than 1 %.

KHI two: 2539.4, Degrees of freedom =621, The obtained model presented of the post adjustment indices satisfying the value of RMSEA should generally be less than 0.08 to indicate a good fit of the model taking into account the number of degrees of freedom. A value greater than 1 would be very critical (Browne and Cudeck, 1993). In our case, the value of the RMSEA = 0.079 indicates a RMSEA t passable (0.07), but remains less than 0.09 .The GFI is of 0.933 which is above the threshold of acceptance.Thus, the probability that the theoretical model fits properly to the data empiriquessemble therefore verified.

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9.2. Analysis of the adjustment measures incremental :

indices of Bentler-Bonnet adjustment standard (NFI) and non-standard (NNFI) are 0.919 and 0.938 .The post adjustment index of comparative Bentler (CFI) : 0.908All these indices are higher than 0,9. We may as well think that these indices soutiennentl'accep-tance of the theoretical model.

9.3. Analysis of the adjustment measures of parsimony : Finally, concerning the adjustment measures parsimonious, the PNFI sontacceptables 0.485 and the X²standard (Cmin/DF) of 4.08, it is acceptable since between 1 and 5 (Byrne, 1989). The indices thus show a good fit of the empirical model the theoretical model.

9.4. The significance of contributions factorials : The Student's t-test must be greater than 1.96 at the significance level of 5% for each contribution factorial. The table presenting the estimates of the parameters indicates that each t-test is far superior to 1.96, thus verifying the link of each indicator to its built.

Table 3 : The significance of contributions factorials

Variables			Estimate	S.E.	C.R.	P
service quality	<---	personalization	.313	.369	3.554	***
value perceived	<---	service quality	.234	.134	4.719	***
Satisaction	<---	valeur	.723	.073	6.308	***
Satisaction	<---	service quality	.505	.145	2.785	***
Fidelity	<---	personalization	.810	.457	4.177	***
confidence	<---	personalization	.258	.321	3.609	***
confidence	<---	satisaction	.349	.027	2.586	***
confidence	<---	service quality	.840	.033	2.979	***
Commitment	<---	confidence	.410	.683	5.406	***

Amos Result

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The critical ratios C. R (Critical Ratio) found in table 3 vary from 2.58 has 6,308 (C. R must be greater than 2) the threshold of risk p lower than 1% (demarcated by ***). All correlations between the endogenous variables in our model are thus significant. The weight factor of standardized latent variables are higher than 0.23 and show that the variable (quality of service , value, customization, satisfaction, confidence, commitment, a positive influence on the fidelity to the insurance industry .

9.5. Interpretation at the level of each variable :

The regression coefficient of the perceived quality, satisfaction and customizing ,the value are positive (Table 4,Figure 2) , which implies a variation of the same meaning of confidence, the value of the test t-Student for the regression coefficient of three variable (t=8,054 , t=6,148 , t=2,010 , t=5,389 , t=4,337 , t=3,139) indicates that the contribution of this variable ,To the explanation of loyalty is significant for a level of risk equal to 5 %.

-The results indicate that customization (Table 4,Figure 2) the value are (E=0,792 ,T=8.05,p=0.000) , commitment (E=0,681 ,T=6.14,p=0.000) , satisfaction of customer (E=0.71 ,T=2.01,p= 0.000).confidence(E=0,314 ,T=5.38,p=0.000) value(E=0,792 ,T=8.05,p=0.000),quality service (E=0,840 , t=2,979, p= 0.000), satisfaction (E=0,335 , t=4,337, p=0.000) and quality of service (E=0,676 ,T=3.13,p=0.000) positively influences fidelity. The coefficient table which gives us the coefficients of regression line in the form of a multiple regression between service quality, satisfaction, customizing , value , confidence take (Table 4,Figure 2) .Commitment and loyalty :Thus, our model (Table 4,Figure 2)of multiple linear regression is written as result.

Fidelity = 0.79perso+ 0.68ang+ 0.31conf +0.67qos+ 0.71satis+ 0.33vp 0.48.

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Table 4-Results of the impacts of variables in the relational marketing on fidelity :

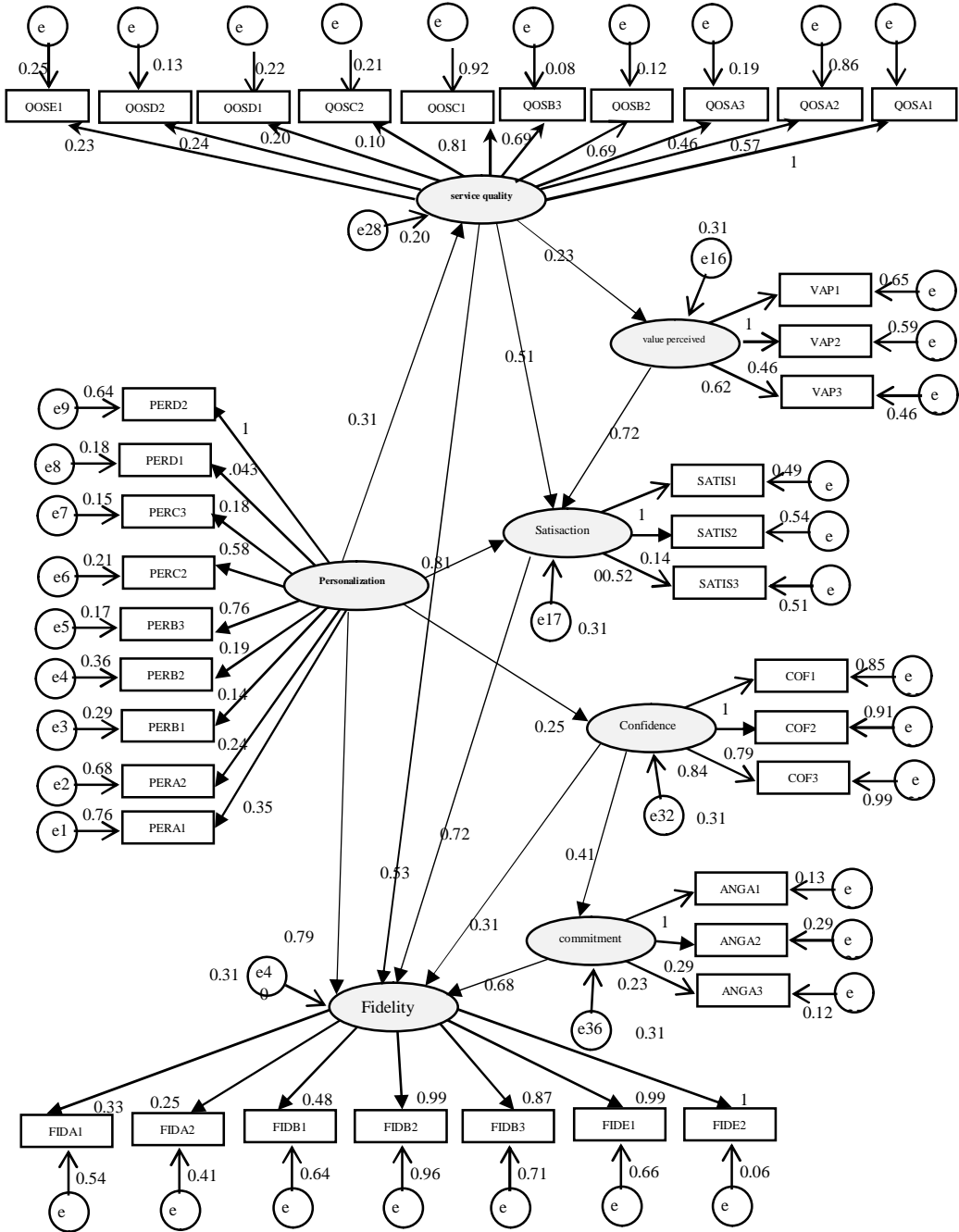| Hypothèses	Parameters standardized		
H 1: personalization ----- --> the service quality perceived	t=3.554	qs=0.31per+0.12	**Validated**
H 2 : the service quality perceived ----- >perceived value.	t=4.71	value=0.23qs+0.20	**Validated**
H3 : perceived value , service quality perceived , customization ---- ----->satisfaction	t=4.71,t=2.78,t =6.308	sati=0.505qos+0.72vp+0.81 pers+ 0.13	**Validated**
H4 : : service quality perceived , customization, satisfaction -- -- ----->confidence	t=3.609,t=2.58 6,t=2.979	Conf=0.84qos+0.34satis+0.2 58pers+ 0.06	**Validated**
H5 : confidence -- -- ----->commitment	t=5.406	com=0.41conf+0.06	**Validated**
H6 : service quality perceived , the customization,the satisfaction confidence, value commitment -- - -- --> Fidelity	t=8.054, t=6.148, t=2.010, t=5.389, t=4.337, t=3.139	the R², which is an index of the proportion of variance in the dependent variable explained by independent variables introduced in The equation is of 67.7 %. As well, we say that the variables entered into the equation explain 67.7 % of the variance in the variable relational marketing toward customer loyalty**.**	**Validated**

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Figure 2 : overall model

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Conclusion :

To sumup, it appears that all the assumptions of the relational model of fidelity are accepted and that primary contribution of our study is in line with previous research. These results are used to place the emphasis on the importance of the role of quality of service and customization in a long-term relationship with clients by creating a favorable attitude with their parteneurs. Therefore it would seem that customization and perceived quality is an important determinant of relationship of consumer to his insurance company, and relational chain (Aurier was dazzled by his statues and Al.) Leading to fidelity.

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