THE CONTACT PERSONNEL'S ROLE IN THE INSURANCE INDUSTRY

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Resumo

O objectivo desta investigação é entender o papel que o pessoal de contacto desempenha no sector segurador, assim como os seus julgamentos avaliativos e os seus resultados relacionais. A orientação para o cliente e a expertise do pessoal de contacto são o reflexo de variáveis individuais, que são muito importantes no contexto das companhias de seguros.

Esta investigação propõe um modelo teórico que será testado recorrendo ao modelo de equações estruturais. Foi realizado um questionário para explorar as relações entre qualidade de serviço, valor percebido, satisfação, lealdade e passa-palavra. Foram obtidos 744 questionários de uma amostra de segurados portugueses possuidores de seguro automóvel.

Abstract

The objective of this paper is to understand the role that the contact personnel play in the insurance industry, as well as its evaluative judgements and relational outcomes. Customer orientation and expertise of the contact personnel reflect individual variables, which are very importante in the context of insurance companies.

This investigation proposes a theoretical model tested using structural equation modelling (SEM). A questionnaire survey was developed to explore the relationships between contact personnel's customer orientation and expertise, trust, loyalty and worth-of mouth in the insurance industry. For this study, 744 valid questionnaires were collected from a sample of Portuguese car insurance holders.

1. Introduction

The contribution of interpersonal relationships in building customer-to-firm relationships has been thoroughly investigated in the service literature. However, to date, most of the research on the topic has focused on the impact of front-line employee characteristics, attitudes and behaviour on relational outcomes while, unfortunately, little attention has been devoted to the analysis of the specific role played by contact personnel whose main activity is selling services.

The study suggests the opportunity to investigate the role played by salespeople in fostering customer relationships in consumer services markets. Its theoretical foundations are based on literature on customers' interpersonal relationships with front-line employees.

"Credence" services necessarily imply risk, uncertainty and vulnerability; hence, they are an appropriate context in which to study trust-building processes. Financial services are highly abstract services characterised by "credence" attributes, technical complexity, information asymmetry and long-term return on investment: all these factors emphasize the importance of trust in the financial services industry.

Moreover, compared with pseudo-relationships, where different employees perform the service from one occasion to another, in the case of financial services, customers usually interact with a single, dedicated service representative, which fosters the importance of trust. In the context of financial services relationships, vulnerability and uncertainty arise for several reasons. First, the exchange process is complex and requires a large amount of information sharing. However, customers generally lack precise information and sufficient expertise. In these circumstances the contact personnel becomes a key source of information. Consequently, customer trust in the contact personnel is mandatory for the exchange to take place and continue in the long term. Second, once a financial service is acquired, it is almost impossible to change, should the customer dislike it. Under these circumstances, a contact personnel might be opportunistic and knowingly sell services the customer does not really need. A trusted contact personnel is not expected to be opportunistic. Finally, many users experience difficulty in evaluating the quality of the financial services. Hence, in this context, they must rely on the contact personnel to ensure a level of information quality. Therefore, building a climate of trust becomes very salient in order for the relational exchange to develop.

Consequently, an in-depth examination of satisfaction, trust and loyalty-building processes in interpersonal relationships with contact personnel in the consumer-insurance financial services industry is needed.

We intend to demonstrade that, among contact personnel-related drivers, a contact personnel's expertise, as well as customer orientation, were included as potential direct drivers of satisfaction and trust and indirect determinants of loyalty and WOM.

2. Literature review and research hypotheses

The insurance business is usually considered a very complex industry even though the insurance product itself is intangible (Tsoukatos & Rand, 2006). The insured themselves often do not know the content of their insurance policy or its importance until an insurance event occurs. Most insurers in more developed countries in Europe and America use insurance intermediaries to sell their insurance products because their own training costs are much higher than those of insurance intermediaries. In

commercial insurance markets, insurance intermediaries provide a useful link between insurers and the insured (Yu & Chen, 2014).

Expertise and customer orientation of the contact personnel are the most effective relationship-building strategies (Palmatier *et al*., 2006; Hwang, Kim & Hyun, 2013). Findings indicate that, among others, expertise and customer orientation were significant antecedents of perceived relationship quality (Izogo, 2016).

Consistent with previous research, customer orientation as a set of behaviors indicating a high concern for customer interests and needs and ensuring long-term customer satisfaction. While this basic definition is widely acknowledged, there are differing views regarding the conceptualization of the construct.

In the sales literature, researchers have mainly adopted Saxe and Weitz's (1982) conceptualization of customer oriented selling as relying on customer-oriented behaviors that relate to the selling task, such as offering products that will satisfy customer needs (e.g., Goff *et al.*, 1997;). Consistent with this view, we define functional customer orientation as a set of task-related behaviors aimed at helping customers make satisfactory purchase decisions.

A different perspective on customer orientation has more recently emerged from the services literature, where researchers have considered an employee's interpersonal behaviors to be another aspect of customer orientation. From this perspective, customer orientation also includes an employee's tendency to build a personal relationship with customers (Brown *et al*., 2002; Donavan *et al*., 2004; Homburg, Müller & Klarmann, 2011; Miao & Wang, 2016). Based on this research, we define relational customer orientation as a set of behaviors aimed at establishing a personal relationship with a customer. Such a distinction between functional and relational customer orientation is consistent with the distinction between functional and personal influence strategies in customer contact situations. From a customer's perspective, a functional or relational customer orientation may lead to functional or social benefits from a relationship with a customer contact employee (Dwyer *et al.,* 1987; Reynolds & Beatty 1999).

According to the literature, the primary goal of a customer orientation - whether functional or relational - is the creation of long-term, mutually beneficial relationships with customers (e.g., Keillor *et al*., 2000). Therefore, this study investigates under which conditions a functional or relational customer orientation actually leads to customer loyalty and WOM, through satisfaction and trust.

Salesperson characteristics include variables such as a salesperson's expertise. Contact personnel's expertise reflects the knowledge, experience, and overall competence of the seller. So, competence, skill, knowledge, and ability are characteristics of expertise. When customers interact with a competent seller, they receive increased value, their relationship becomes more important, and they invest more effort to strengthen and maintain it (Crosby, Evans & Cowles 1990; Lagace, Dahlstrom & Gassenheimer 1991). Expertise typically ensures customers a high level of service quality (Crosby, Evans & Cowles 1990; Andaleeb & Anwar, 1996).

Expertise is typically assessed by the salesperson's knowledge, technical competence and ability to provide answers to specific questions (Jamal & Anastasiadou, 2009; Guenzi & Georges, 2010). Crosby, Evans and Cowles (1990) found that insurance salespeople's expertise has a significant effect on relationship quality. Experienced and knowledgeable salespeople can reduce customers' uncertainty and feelings of vulnerability during their encounters (Guenzi & Georges, 2010). The level of expertise possessed by the salespeople, which includes knowledge, experience or skills relevant to a particular domain or activity, is a vital determinant of relationship quality (Rajaobelina & Bergeron, 2009; Spake & Megehee, 2010; Yu & Tseng, 2016; Izogo *et*

al., 2017). Expertise should be an important factor in determining whether the relationship between the car insurer and its intermediary can progress into the future.

A customer's perception of a salesperson's expertise reflects the identification of relevant competencies associated with the goods or service transaction (e.g., product/ market knowledge, logistics) most often exhibited in the form of information provided by the salesperson. From a managerial perspective, sales organizations clearly view expertise as a vital determinant of sales effectiveness, as product knowledge is singularly the most pervasive investment in virtually all sales training programs. Expertise, as an atribute of the salesperson, is hypothesized to have a positive influence on sales effectiveness.

The expertise of salespeople includes expertise in different products and markets. Expertise includes professional knowledge, product presentation ability, and ability to answer questions on the car insurance industry. Palmatier *et al.* (2006: 140) defined expertise as, "knowledge, experience, and overall competence of the seller".

Expertise is defined as an employee's knowledge, experience, and skill as they relate to his/her job (). Expertise typically ensures customers a high level of service quality (Andaleeb & Anwar, 1996; Crosby, Evans & Cowles 1990). Employees with expertise can complete their duties efficiently without making errors, wasting money, or wasting effort (Williams & Spiro, 1985).

2.1. The effects of contact personnel's expertise and customer orientation on satisfaction and trust

Customer satisfaction has been regarded as the ultimate business goal. It is widely associated with customer loyalty which in turn is related to profitability. For years, companies have invested in measurable resources in measuring and improving customer satisfaction. Satisfaction does not necessarily lead to customer retention, however, as is evident by the extant findings that even satisfied customers buy from elsewhere.

Satisfaction is a well-researched subject in the services literature. It has been well accepted that satisfaction is customers' cognitive or affective reaction to overall service encountered. In this study, we adopt the broader definition of satisfaction whereby the overall measure is an aggregation of all previous transaction-specific satisfaction, and involves both cognitive and affective components. Compared to transactional-specific satisfaction, overall satisfaction reflects customers' cumulative impression of a firm's service performance. The overall satisfaction has been shown to be a better predictor of customer loyalty (Jones & Suh, 2000; Yang & Peterson, 2004).

In simple terms, trust can be defined as the belief by one party about another party that the other party will behave in a predictable manner (Luhmann, 1988). A frequently used definition of trust is "willingness to rely on an exchange partner in whom one has confidence" (Moorman *et al*., 1993). Trust can be viewed as both a belief in the trustworthiness of a partner and a behavioral intention to rely on a partner in a situation of vulnerability. Credibility and benevolence are the underlying dimensions of trust (Ganesan, 1994; Doney & Cannon, 1997; Ganesan & Hess, 1997). Credibility focuses on the objective credibility of an exchange partner, an expectatncy that the partner's word or written statement can be relied on (Linkskold, 1978). Benevolence is based on the buyer's belief in the positive intention of the seller (Ganesan, 1994) or the extent to which one partner is genuinely interested in the other partner's welfare and motivated to seek joint gain (Doney & Cannon, 1997).

For Liu and Leach (2001) and Newell *et al.* (2011) expertise affects trust. Ndubisi (2012) demonstrated that customer orientation is a driver of satisfaction. Guenzi and Georges (2010) demonstrated that customer orientation and expertise affect trust. Spake and Megehee (2010) demonstrated that expertise influences satisfaction and trust on service relationships. Izogo (2016) and Izogo *et al*. (2017) tested the influence of expertise and customer orientation on satisfaction and trust. For Izogo (2016), expertise influences satisfaction and trust but customer orientation only influences trust and for Izogo *et al.* (2017), expertise and customer orientation influence satisfaction and trust. In the insurance sector, Yu and Chen (2014) demonstrated that expertise and customer orientation influence satisfaction and trust and Yu and Tseng (2016) confirm that expertise influences satisfaction and trust. Consequently:

H1: Contact personnel's customer orientation has a positive effect on satisfaction.

H2: Contact personnel's expertise has a positive effect on satisfaction.

H3: Contact personnel's customer orientation has a positive effect on trust.

H4: Contact personnel's expertise has a positive effect on trust.

2.2.   The effect of satisfaction on trust

This study also suggests that satisfaction has a direct positive influence on trust, because when car insurance holders are satisfied with the insurance companies, they trust them more. For Hansen (2014), Lombart and Louis (2014), Lee *et al.* (2015), Pourdehghan (2015), Fang, Shao and Wen (2016), Fernández-Sabiote and Roman (2016), Jimenez, San-Martin and Azuela (2016), Lee and Wong (2016), Palacios-Marques, Guijarro and Carrilero (2016), Jalilvand *et al*. (2017), Leppäniemi, Karjaluoto and Saarijärvi (2017), Menidjel, Benhabib and Bilgihan (2017), Sampaio, Laderira and Santini (2017) and Schlesinger, Cervera and Pérez-Cabañero (2017), satisfaction influences trust. Consequently:

H5: Satisfaction has a positive effect on trust.

2.3.   The effects of satisfaction on loyalty and WOM

Finally, we consider loyalty and word-of-mouth. Therefore, the anticipation of future relational exchange is generally expressed in terms of two behavioral outcomes, namely, repeat purchase (re-patronage) and word-of-mouth recommendation (Bitner, 1990). Repeat purchase is viewed as an indicator of whether or not a customer will maintain the relationship with the company (Zeithaml, Berry & Parasuraman 1996). Word-of-mouth recommendation is the extent to which customers will inform their friends, relatives, and colleagues about the consumption experience (Söderlund, 1998). Word-of-mouth (WOM) captures the likelihood that a customer will refer a seller positively to another potential customer and, therefore, indicates both attitudinal and behavioral dimensions of loyalty.

Based on an in-depth review of relevant literature, we can say first that satisfaction in terms of previous interactions is considered a key antecedent of customer loyalty and positive WOM about an insurance company. Highly satisfied customers are likely to make future purchases and to recommend the source to other customers.

In the insurance sector, Mutlu and Tas (2012), Rai and Medha (2013), Liao, Wang and Yeh (2014), Picón, Castro and Roldán (2014), Suki (2014), Sardar and Shahraki (2015), Abtin and Pouramiri (2016), Ansari and Riasi (2016), Fitzgerald and Bias (2016), Jose and Saraswathiamma (2017), and Lee (2018) demonstrated that satisfaction influences loyalty. In turn, Jack and Powers (2013), Li (2013), Altunel and Erkut (2015), Chaparro-Peláez, Hernández-García and Urueña-López (2015), Tournois (2015), and Lee (2016) demonstrated a direct influence of satisfaction on WOM. In turn, also in insurance services, Yu and Tseng (2016) demonstrated the influence of trust on loyalty and WOM.

Several authors demonstrated that satisfaction influences loyalty and WOM (Mishra, 2014; Ruiz, Esteban & Gutiérrez, 2014; Athavale *et al.*, 2015; Sirakaya-Turk, Ekinci & Martin, 2015; Su, Swanson & Chen, 2015; Pérez & Bosque, 2015; Curras-Perez & Sanchez-Garcia, 2016; Fang, Shao & Wen, 2016; Cambra-Fierro, Pérez & Grott, 2017; Leppäniemi, Karjaluoto & Saarijärvi, 2017; Sampaio, Laderira & Santini, 2017; Tripathi, 2017; Rambocas, Kirpalani & Simms, 2018). Consequently:

H6: Satisfaction has a positive effect on loyalty.

H7: Satisfaction has a positive effect on WOM.

2.4.   The effects of trust on loyalty and WOM

Trust appears as an important ingredient to establish existing business relationships. Given the intangible nature of service and the fact that it is consumed at the moment of purchase, it can be argued that a high level of trust on the product and/or service provider is required to encourage purchase and a positive word-of-mouth. This study suggests a positive influence on loyalty and WOM. In several studies, trust is a determinant of loyalty and WOM (Hsu, Wang & Chih, 2013; Rajaobelina *et al.*, 2014; Ruiz, Esteban & Gutiérrez, 2014; Athavale *et al.,* 2015; Barreda, Bilgihan and Kageyama, 2015; Khan, Ferguson & Pérez, 2015; Agag & El-Masry, 2016; Ding & Lii, 2016; Fang, Shao & Wen, 2016; Nadiri, 2016). In insurance services, Yu and Tseng (2016) demonstrated these effects. Consequently:

H8: Trust has a positive effect on loyalty.

H9: Trust has a positive effect on WOM.

## 2.5.   The effect of loyalty on WOM

Besides, we propose a positive effect of loyalty on WOM. The finding of several previous studies supports the effect of loyalty on word-of-mouth communication (Li, 2013; Choi & Choi, 2014; Roy, Lassar & Butaney, 2014; Ruiz, Esteban and Gutiérrez, 2014; Salehnia *et al.*, 2014; Sirakaya-Turk, Ekinci & Martin, 2015; Xu, Peak & Prybutok, 2015; Watson *et al.*, 2015; Casidy & Wymer, 2016; Akbari, Kazemi & Haddadi, 2016; Eelen, Özturan & Verlegh, 2017; Harris & Khatami, 2017; Rialti *et al.*, 2017; Tripathi, 2017; Sharma, Chen & Luk, 2018). In the insurance sector, Markovik *et al.* (2018) also support this effect. Consequently:

H10: Loyalty has a positive effect on WOM.

3. Research Methodology

The conceptual model proposed in the present study is depicted in Figure 1. This research model investigates the direct influence of contact personnel's expertise and customer orientation on satisfaction and trust and the indirect impact on loyalty and WOM, via satisfaction and trust. Finally, we test the influence of loyalty on WOM.

Figure 1

Proposed Conceptual Model
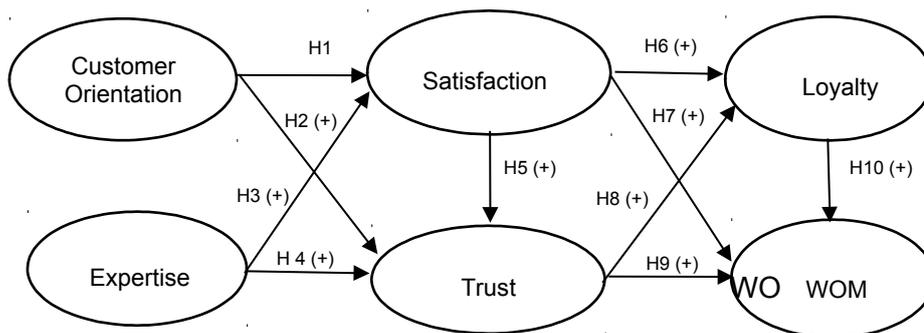
3.1. Sample selection and data collection

Extensive qualitative interviews were conducted on this topic prior to the collection of quantitative data. To achieve the purposes of the study, a total of 744 Portuguese car insurance holders were invited to complete the survey. The demographic characteristics indicate that a diverse group of respondents were recruited. Approximately 51.9% were female, while 48.1% were male. The majority of the respondents of this study were between 25 and 54 years old (86.5%). Moreover, 61.7% were married. Finally, 38.8% had completed high school and 38.0% held a university degree.

3.2. Measures

Established scales were used to measure the variables being studied, based on the review of the most relevant literature on relationship marketing. All the variables were measured on a seven-point Likert scale, ranging from 1- strongly disagree to 7- strongly agree and appear in the Table 2.

The expertise of contact personnel scale was drawn from the work of Stock and Hoyer (2005). The scale items used were: "The contact personnel are typically able to find an adequate solution if we have individual requirements (EXP1), "The contact personnel have the expertise that is needed to understand the information provided by us as customers" (EXP2), "The contact personnel are well organized" (EXP3), "The contact personnel know their company's product and/or service range very well" (EXP4), "The contact personnel are typically very well informed" (EXP5), "The contact personnel are knowledgeable" (EXP6), "The contact personnel know about the newest developments in car insurance" (EXP7).

The customer orientation scale was adapted from the work of Donavan and Hocutt (2001), Donavan, Brown and Mowen (2004), Colgate and Lang (2005) and Babakus, Yavas and Ashill (2009). The scale items used were: "The contact personnel understand my insurance needs" (COR1), "The contact personnel are flexible to adjust my needs" (COR2), "The contact personnel answer me with speed" (COR3), "The contact personnel show the ability to keep promises" (COR4), and "I have the friendship of the contact personnel" (COR5).

Satisfaction scale was drawn from the work of Gremler and Gwinner (2000). The scale items used were: "Based on all of my experience with this insurance company, I am very satisfied with the insurance services it provides" (SAT1), "My choice to use this insurance company was a wise one" (SAT2), "Overall, I am satisfied with the decision to use this insurance company" (SAT3), "I think I did the right think when I decided to use this insurance company for any insurance needs" (SAT4), "My overall evaluation of the services provided by the insurance company is very good" (SAT5).

Trust measurement was drawn from the work of Kaufman, Jayachandran and Rose (2006). The scale items were: "This insurance company is always honest with us" (TRU1), "We believe the information that this insurance company provides us" (TRU2), "When making decision, this insurance company considers our welfare as well as its own" (TRU3), "We trust this insurance company keeps our best interests in mind", and "This insurance company is trustworthy" (TRU4).

The scale used to measure loyalty was adapted from the work of Martín Ruíz *et al.* (2008). The scale items were: "I intend to continue doing business with this insurance company in the future" (LOY1), "As long as the present service continues, I doubt that I would switch insurance companies" (LOY2), and "I will choose this insurance company the next time I need this service" (LOY3).

WOM measurement was drawn from the work of Palmatier, Scheer and Steenkamp (2007). The scale items were: "I say positive things about this company insurance to other persons" (WOM1), "I would recommend this company insurance to someone seeking my advice" (WOM2), and "I encourage friends and relatives to do business with this insurance company" (WOM3).

3.3. Measurement Model

An initial screening of each scale was conducted using item-total correlations and exploratory factor analysis. Following Anderson and Gerbing's (1988) two-step approach, a measurement model was estimated before testing the hypotheses using a structural model. The analysis of data was realized through structural equations using the statistical software AMOS (*Analysis of* Mo*ment* S*tructures*) version 25.0. Overall, the fit statistics indicated an acceptable measurement model fit (X^2=1212,742, *df*=335, *p*<0.01, NFI=.96, CFI=.97, RMSEA=.059).

The composite reliability (CR) of each scale exceeds the 0,70 threshold (Hair *et al*., 2005) and the average variance extracted (AVE) for each construct exceeds 0,50 (Fornell & Larcker, 1981). This suggests that the scales have convergent validity. All reliabilities are higher than 0,70. The AVE is larger than the squared correlation between any two constructs, supporting the discriminant validity of the constructs (Fornell & Larcker, 1981). Discriminant validity was also assessed for each pair of constructs by constraining the estimated correlation between them to 1.0 and a difference test performed on the values obtained from the constrained and unconstrained models (Anderson & Gerbing, 1988) and the discriminant validity of the scales was finally supported as none of the confidence intervals of the phi estimates includes 1.00 (Anderson & Gerbing, 1988).

As can be seen from Table 1, coefficient alpha values are all over 0.9. The Cronbach's alpha indicator was used to assess the initial reliability of the scales, considering a minimum value of .7 (Cronbach, 1970; Nunnaly, 1978). A factor correlation matrix is also shown in Table 1.

TABLE 1

Factor Correlation Matrix and Measurement Information

Construct	Nº Items	C R	AVE	1	2	3	4	5	6
1.Customer Orientation	5	.93	.72	(α=0.92)					
2.Expertise	7	.96	.77	.82	(α=0.96)				
3.Satisfaction	5	.97	.86	.68	.67	(α=0.97)			
4.Trust	5	.95	.80	.65	.62	.87	(α=0.95)		
5.Loyalty	3	.95	.85	.59	.54	.84	.78	(α=0.95)	
6.WOM	3	.95	.87	.63	.56	.80	.76	.85	(α=0.95)

Note: CR = Composite Reliability; AVE = Average variance extracted; α = Cronbach's alpha.

The measurement information is shown in Table 2.

TABLE 2

Measurement information

Construct	Item	Standardized Loading	t-value
Customer Orientation	COR1	0,887	30,631
	COR2	0,899	31,376
	COR3	0,887	30,652
	COR4	0,908	31,866
	COR5	0,634	18,939
Expertise	EXP1	0,794	25,907
	EXP2	0,859	29,277
	EXP3	0,870	29,847
	EXP4	0,897	31,452
	EXP5	0,942	34,245
	EXP6	0,944	34,418
	EXP7	0,844	28,468
Satisfaction	SAT1	0,906	32,009
	SAT2	0,925	33,218
	SAT3	0,948	34,713
	SAT4	0,938	34,061
	SAT5	0,929	33,426
Trust	TRU1	0,850	28,693
	TRU2	0,928	33,288
	TRU3	0,907	31,968
	TRU4	0,878	30,257
	TRU5	0,912	32,288
Loyalty	LOY1	0,916	32,411
	LOY2	0,931	33,334
	LOY3	0,921	32,692
WOM	WOM1	0,941	34,077
	WOM2	0,958	35,185
	WOM3	0,890	30,949

4. Structural Model

Overall, the fit indices indicated an acceptable fit (X^2=1237,739, *df*=339, *p*<0.01, NFI=.95, CFI=.97, RMSEA=.060). This model is depicted in Figure 2.

Figure 2

Structural Model
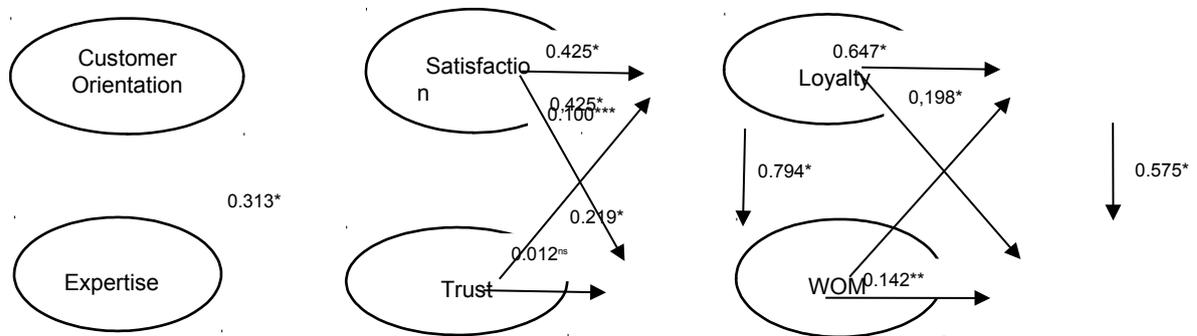
Note: * p<0.001; ** p<0.01; *** p<0.05; ns=not significant, R^2=Squared Multiple Correlations.

The results in Table 3 show the analyses of the causal paths hypothesized in the structural model. The model supports nine hypotheses. Only one, hypothesis 4, is not significant.

TABLE 3

Path	Standardized Coefficient	t-Value	Hypotheses
Satisfaction ← Customer Orientation	0,425	7,789*	H1 (+): S
Trust ← Customer Orientation	0,100	2,734***	H2 (+): S
Satisfaction ← Expertise	0,313	5,835*	H3 (+): S
Trust ← Expertise	0,012	0,302	H4 (+): NS
Trust ← Satisfaction	0,794	21,606*	H5 (+):S
Loyalty ← Satisfaction	0,647	12,368*	H6 (+): S
WOM ← Satisfaction	0,198	3,601*	H7 (+): S
Loyalty ← Trust	0,219	4,301*	H8 (+): S
WOM ← Trust	0,142	2,981**	H9 (+): S
WOM ← Loyalty	0,575	13,054*	H10 (+): S

Note 1: * p<0.001; ** p<0.01; *** p<0.05 (one tail tests).
Note 2: S: Supported, NS: Not supported.

According to Bollen (1989), analyzing the effects of total effects (direct and indirect effects) becomes very important, since only examine the direct effects could be misleading. This, in table 4 we can observe the effects standardized direct, indirect, and totals. The analysis of indirect effects highlights the importance of mediating variables in explaining loyalty and word-of-mouth, as we can observe in Table 4.

We used the Boostrapping technique with a sample of 2000 random observations generated from the original sample, and a confidence interval of 90% also used in the estimation of the proposed model. This is because the analysis of total and indirect effects is only possible with the use of this method of estimation.

TABLE 4

Standardized Direct, Indirect and Total Effects

	Customer Orientatio	Expertise	Satisfaction	Trust	Loyalty

		n				
Satisfaction	Direct	0,425***	0,313**			
	Indirect					
	Total	0,425***	0,313**			
Trust	Direct	0,100****	0,012^{ns}	0,794***		
	Indirect	0,338***	0,249**			
	Total	0,438***	0,261**	0,794***		
Loyalty	Direct			0,647***	0,219**	
	Indirect	0,371***	0,260**	0,174**		
	Total	0,371***	0,260**	0,821***	0,219**	
WOM	Direct			0,198***	0,142**	0,575**
	Indirect	0,360***	0,249**	0,585***	0,126**	
	Total	0,360***	0,249**	0,783**	0,268**	0,575**

Note 1: * p$\leq$0.001; ** p$\leq$0.01; *** p$\leq$0.05; **** p$\leq$0.1 (one tail tests).
Note 2: The influence of one variable on the other read vertically.

5. Findings and Discussion

The role of interpersonal relationships is crucial in the insurance context. Customer orientation and expertise of the contact personnel reflect individual variables. Therefore, the relationships at the interpersonal level are very importante in the context of insurance companies.

When we analyze the direct effects, customer orientation of the contact personnel has an important direct effect on satisfaction and trust. Thus, the results support hypotheses H1 and H2. However, the study of Izogo (2016) didn´t find a direct influence of customer orientation on satisfaction. Expertise of the contact personnel has a direct effect on satisfaction. However, expertise didn´t have a direct influence on trust. Thus, the results support hypothesis H3 and do not support hypothesis H4. Perhaps, if we had tested the influence of expertise on customer trust in the salesperson, rather than the influence of expertise on customer trust in the insurer, the results could have been different. In turn, we could expect that customer trust in the salesperson could influence customer trust in the insurer. So, the effect between expertise and customer trust in the insurer could have been indirect, via customer trust in the salesperson. Yu and Tung (2014) tested these relationships in insurance. They found that salesperson characteristics, like professional knowledge, have an effect on customer trust in the salesperson and that customer trust in the salesperson influence customer trust in the insurer. However, Izogo (2016) found a stronger direct effect of expertise on trust than of expertise on satisfaction. In our study, the effect of customer orientation on satisfaction is stronger than the effect of expertise on satisfaction. In turn, in the life insurance sector, Yu and Chen (2014) demonstrated that expertise and customer orientation influence satisfaction and trust and Yu and Tseng (2016) confirm that expertise influences satisfaction and trust.

Satisfaction has a direct influence on trust. This influence has been suggested in several studies (*e.g.* Schlesinger, Cervera & Pérez-Cabañero, 2017; Sampaio, Laderira & Santini, 2017; Tripathi, 2017; Rambocas, Kirpalani & Simms, 2018). Therefore, the result supports hypothesis 5. Satisfaction also has a direct impact on loyalty and WOM. In the insurance sector, Abtin and Pouramiri (2016) and Ansari and Riasi (2016) demonstrated that satisfaction influences loyalty. In turn, Chaparro-Peláez, Hernández-García and Urueña-López (2015), Tournois (2015), and Lee (2016) demonstrated a direct influence of satisfaction on WOM. Thus, the results support hypotheses 6 and 7.

In turn, trust has a direct effect on loyalty and WOM. Trust is a determinant of loyalty and WOM in several studies (*e.g.* Khan, Ferguson & Pérez, 2015; Agag & El-Masry, 2016; Ding & Lii, 2016; Fang, Shao & Wen, 2016). So, the results support hypotheses 8 and 9.

Finally, loyalty has a direct impact on WOM. So, in the insurance industry, loyal car insurer holders speak well about the insurance company. The finding of several previous studies supports the effect of loyalty on word-of-mouth communication (*e.g.* Rialti *et al.*, 2017; Tripathi, 2017; Sharma, Chen & Luk, 2018). Thus, the result supports hypothesis 10.

However, we must look at both direct and indirect effects, because the consideration of the total effects will give us a more rigorous assessment about the relationships between the variables under analysis.

The strongest total effects (direct and indirect) on trust come from satisfaction, followed by customer orientation and expertise. Customer orientation has a significant indirect effect on trust, via satisfaction.

The strongest total effects (direct and indirect) on loyalty come from satisfaction, followed by customer orientation, expertise and, finally, trust. Customer orientation and satisfaction only have an indirect influence on loyalty.

The strongest total effects (direct and indirect) on WOM come from satisfaction, followed by loyalty, customer orientation, trust and expertise. Satisfaction have a significant indirect influence on WOM, via trust and loyalty.

In conclusion, in the insurance industry, interpersonal relationships are very important on achieving loyalty and WOM. Therefore, the insurance companies must not forget to ensure important relationships with their car insurance holders, because when the customers perceived the contact personnel are expertise and customer oriented, the customers are satisfied and have confidence in the insurance company.

6.   Implications and Limitations

Since there was a lack of such research in Portuguese insurance context, this research can provide theoretical contribution and managerial basis for future researches as well as implications for the managers.

6.1.   Theoretical Implications

Much of the value of the present work lies in our findings regarding the role that the contact personnel can play in the insurance sector. This study is original in that it is the first to examine the mediating role of satisfaction and trust in the relationship between the two individual variables, expertise and customer orientation of the contact personnel, and loyalty and WOM. This study supports the view that these two individual variables do not influence loyalty and WOM directly, but indirectly, via satisfaction and trust.

6.2.   Managerial Implications

The main goal of this research is to evaluate the principal evaluative judgements and relational outcomes of the relationships at the interpersonal level between contact personnel of insurance companies and car insurance holders. This study is one of the first to be conducted in the context of insurance in Portugal. Therefore, the results of the current study have clear implications for insurance companies because they allow

them to perceive the results of effective relationships between contact personnel and car insurance holders, which can help managers to anticipate a customer's decision to switch to another insurance company.

It becomes essential for insurance companies to understand that effective relationships between contact personnel and customers contribute toward building a good satisfaction and trust, and, consequently, greater loyalty to the insurance company, which will lead to favorable word-of-mouth.

In this way, insurance companies should not neglect effective relationships at the interpersonal level. By doing this, car insurance holders will be more satisfied and they will view insurance companies as being more credible and honest, which will lead them to be more loyal and spread positive word-of-mouth.

One study of Pozza, Heitz-Spahn and Texier (2017) showed that a large majority of young generation members still need human contact for information searching and purchasing, and does not rely on social media for purchasing complex service products, such as insurance policies. Human interaction with the salesperson can be embodied through a distance relationship with traditional communication tools and new digital communication tools.

6.3.   Limitations and Future Research

The findings from the current research should be interpreted with certain limitations. Future studies could examine other outcomes of salesperson characteristics. We could consider another outcome – customer trust in the salesperson.

In the current study, the focus was on customers in the context of the insurance industry, more precisely car insurance. Although this method enhances the generalizability of the findings, future research aimed at replication should examine the model when used with different types of service firms (*e.g.* banks) or in different insurance contexts (*e.g.* life insurance).

Given that the current study used cross-sectional data, it would also be useful for future research to investigate a set of customers longitudinally. This longitudinal research could investigate the nature of the communication over time.

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