

The effect of relationship marketing on customer satisfaction in insurance agencies

Sigorta acentelerinde ilişkisel pazarlamanın müşteri memnuniyetine etkisi

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Abstract

The research aims to determine the effect of relational marketing on customer satisfaction in insurance agencies. The research is a quantitative study, and the survey method was used. The applied questionnaire was composed of scales whose reliability and validity were proven in the literature. In this context, the data for the research was obtained by questionnaire from consumers in Antalya between September-November 2019 and using home or car insurance services in insurance agencies. The data obtained from the questionnaires conducted with 461 participants were evaluated in the SPSS 25.0 package program, and regression analyses were carried out in line with the research purpose. First, the scale was subjected to factor analysis, and Cronbach Alpha values were calculated. According to the results, the scale is reliable and valid. Then, the means of the scale items were calculated. According to the results of the mean analysis, it can be said that the perceptions of the participants regarding the competence of the insurance agency they receive service from are higher than the other dimensions. According to the results of the regression analysis, trust, communication commitment, and competence, which are four dimensions of relational marketing in insurance agencies, have a positive effect on customer satisfaction.

Keywords: Relationship Marketing, Satisfaction, Insurance Agents, Direct Selling

Jel Codes: M31, L10

Öz

Araştırmanın amacı, sigorta acentelerinde ilişkisel pazarlamanın müşteri memnuniyeti üzerindeki etkisini belirlemektir. Araştırma nicel bir çalışmaya olup anket yöntemi kullanılmıştır. Uygulanan anket literatürde güvenilirliği ve geçerliliği kanıtlanmış ölçeklerden oluşturulmuştur. Bu kapsamda araştırmanın verileri, Eylül-Kasım 2019 tarihleri arasında Antalya'da ikamet eden ve sigorta acentelerinde konut veya araba sigortası hizmeti kullanan tüketicilerden anket yoluyla elde edilmiştir. 461 katılımcı ile gerçekleştirilen anketlerden elde edilen veriler spss 25.0 paket programında değerlendirilmiş olup, araştırma amacı doğrultusunda regresyon analizleri yapılmıştır. Ölçek faktör analizine tutulmuş ve Croanbach Alpha değerleri hesaplanmıştır. Sonuçlara göre ölçek güvenilir ve geçerlidir. Ardından ölçek ifadelerinin ortalamaları hesaplanmıştır. Ortalama analizi sonucuna göre katılımcıların hizmet aldıkları sigorta acentesinin yetkinliğine ilişkin algılarının diğer boyutlara kıyasla daha yüksek olduğu söylenebilir. Regresyon analizi sonuçlarına göre, sigorta acentelerinde ilişkisel pazarlamanın dört boyutu olan güven, iletişim, bağlılık ve yetkinlik müşteri memnuniyeti üzerinde olumlu bir etkiye sahiptir.

Anahtar Kelimeler: İlişkisel Pazarlama, Memnuniyet, Sigorta Acenteleri, Doğrudan Satış

JEL Kodları: M31, L10

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Introduction

Marketing is a social and managerial process where individuals obtain what they want and need by exchanging with suppliers (Kotler and Armstrong, 2010). Customers now have a variety of alternatives to choose from, so they can easily switch to competitors committed to offering higher quality products at lower prices (Bhardwaj, 2007). Therefore, marketing has shifted from transactional to relational marketing (Al-Hamed and Amin, 2014:49). In other words, short-term marketing practices have left their place to a long-term relationship-based marketing practice (Jibreal, 2016:7). This marketing practice, which focuses on establishing relationships with customers, maintaining and developing established relationships based on trust, is expressed as relational marketing (Kakeeto, 2011:13). With relational marketing, businesses aim to retain customers and gain profit by establishing long-term relationships with them (Kaymak, 2016: 18; Tuzunkan, 2017: 11432).

While the first aim of relational marketing is to bring new customers to the business, the second aim is to retain existing customers (Berry, 1995). Service businesses have always been relationship-oriented. The nature of service businesses is relational (Grönroos, 2017:219; Hollesen and Opresnik, 2019:104). Therefore, relational marketing should be applied to gain profits by providing customer satisfaction, creating customer loyalty and retaining existing customers, especially in service businesses (Kılıç, 2018:264). Insurance agency, one of the sectors that provide services, is one of the sectors where relational marketing is applied. Insurance is a contract that aims to compensate the damage of the insured who was damaged in terms of property, building, and life due to an accident, disaster, fire, and death (Aktuglu, 1990:14). The commitment is marketed to the customer with the insurance service by the insurance agency (Karabulut, 1998:2). Therefore, it can be said that relational marketing dimensions, especially commitment and trust, can significantly impact insurance agents.

Satisfied customers have become an essential factor in improving the economic performance of businesses in the long run. For this reason, relationship marketing is seen as a necessary tool through which customer satisfaction can be secured. It is known that customer satisfaction has a positive effect on customer loyalty. The more satisfied a customer who is in contact with the business is, the higher his commitment to the brand will be. Therefore, every satisfied customer will bring new customers to the company. On the other hand, relationship marketing activities play an essential role in the healthy realization of this process. The importance of relational marketing has been recognized and proposed as a strategy to overcome service abstraction (Berry, 1983). However, a relationship marketing orientation has received little attention in insurance agencies that provide insurance services (Shetty and Basri, 2017). In this context, Yurdakul and Dalkılıç (2006) conducted studies on the effect of relational marketing on customer loyalty in insurance agencies and Taşkın and Bengül (2013) on the impact of relational marketing on customer loyalty in the insurance sector. However, in insurance agencies that market services such as insurance, it is essential to establish long-term relationships with customers, ensure customer satisfaction, and turn customers into loyal customers. The significant gap in the existing literature that will be addressed in this study is to examine the relationship between marketing and customer satisfaction in insurance agencies. Therefore, the study aims to determine the effect of relational marketing on customer satisfaction in insurance agencies.

Conceptual framework

Relational marketing

Relational marketing emerged as an alternative to traditional marketing in the 1980s (Rooney et al., 2020: 3). Relational marketing was first used by Berry in 1983 (Kaya and Özdemir, 2014:157; Özgen ve Şimşek, 2015:1270). According to Berry (1995), relational marketing is the group of strategies applied to strengthen and protect customer relationships in service businesses. Grönroos (1996:5) defines relational marketing as establishing long-term relationships between the customer and the seller to achieve the goals. The concept of relational marketing has been described by researchers in different contexts and based on various industries. It is generally defined in the context of customer acquisition, retention, and the resulting profitability (Menconi, 1999). It is defined as marketing activities that aim to discover new values, identify these found values with the business, and provide various benefits within the scope of lifetime value by presenting them to customers (Yeğin, 2019:24).

Yaprak (2018:3) defined relationship marketing as a marketing approach that seeks to establish, develop and maintain customer-centred relationships. Relational marketing is a relationship practice made willingly about what customers expect from businesses and what the industry should know about customers (Odabaşı, 2000). Relational marketing is the organizational culture that places customer and employee relations at the centre of the business operation (Sin et al., 2002:656). Gülmez and Kitapçı (2003:82) defined relational marketing as establishing relationships with customers and maintaining

relationships. Whyatt and Koschek (2003) stated that relational marketing successfully created loyal customers and reduced acquiring potential customers. According to Palmatier et al. (2008), relational marketing is the process of defining, developing, maintaining, and terminating relational exchanges to increase performance. Altunoğlu et al. (2017:188) described relational marketing as an effort to establish and maintain long-term relationships to benefit businesses and customers.

As can be understood from the relational marketing definitions, relational marketing is based on long-term relationships between the business and the customer (Güt, 2019:6; Hoşgör, 2019:24). In order to establish long-term relationships, trust must be provided between companies and customers (Blois, 1996:161). Therefore, relational marketing aims to provide customer satisfaction and loyalty by establishing long-term relationships (Eser et al., 2011). Nakip and Özçiftçi (2015:2) stated that relational marketing in service businesses is mainly applied to achieve customer satisfaction and customer loyalty by creating an atmosphere of trust. Other purposes of relational marketing are as follows (Samsa and Gelibolu, 2015:287; Kaymak, 2016:28; Yürük and Kayapınar, 2016:100);

- To retain customers,
- To gain new customers,
- To monitor the developments in the sector,
- To reduce the transaction cost,
- To increase efficiency,
- To be able to anticipate market changes,
- To provide customer satisfaction,
- To increase the quality of service.

In the relational marketing literature, relational marketing has been dimensioned in various ways. Generally, these dimensions are trusted (Hawes et al., 2004; Moorman et al., 1993), competence (Chan, 2004; Day, 1994), commitment (Mowday et al., 1979; Ndubisi, 2004), communication (Sin et al., 2002; Ventura and Küçük, 2017), conflict management (Chan, 2004; Dwyer et al., 1987), empathy (Ndubisi, 2004), benevolence (Buttle, 1996), equality (Gundlach and Murphy, 1993), and sharing secrets (Crosby et al., 1990). When the relational marketing literature is examined, the framework of the objectives, dimensions, tools and problems of relational marketing is given in Figure 1.

As one of the most critical dimensions of relational marketing, the trust dimension is mentioned in most studies (Doney and Cannon, 2019:48; Erbilgin, 2018:20; Jibreal, 2016:9; Schurr and Ozanne, 2019:950; Hawes et al., 2014). Trust underlies relational marketing (Berry, 1995:243; Camgöz, 2017:22). According to Moorman et al. (1993), the dimension of trust in relational marketing is defined as the "common desire to trust" between the buyer and the service provider for shopping. In other words, trust in relational marketing is regarding fulfilling the commitments given to each other between buyer and seller (Hawes et al., 2004). The concept of trust revolves around the business and the salesperson (Panda, 2013). Morgan and Hunt (1994) also point out that the development of trust is an essential criterion in improving the buyer-seller relationship quality in financial services. The reason is that the trust environment generated creates profitable long-term relationships for buyers and sellers (Switala, 2013:98). Therefore, with the trust dimension of relational marketing, businesses can make their customers loyal to the industry by providing customer satisfaction (Ergün and Büyüker-İşler, 2019:12). Similarly, Palmatier et al. (2006) stated that trust enhances the relationship quality between buyer and seller by increasing sales efficiency and customer satisfaction. In order to determine the effect of the trust dimension of relational marketing on customer satisfaction in insurance agencies, the following hypotheses have been developed in the study;

H₁: *The trust dimension of relational marketing positively affects the satisfaction of insurance agents' customers.*

Like trust, commitment is one of the critical dimensions to understand the power of relational marketing, and it is the most widely used dimension in relational marketing studies (Anderson et al., 2019). Commitment is a valuable dimension to estimate the probability of customer loyalty and the frequency of future purchases (Dwyer et al., 1987; Gundlach et al., 1995). Moorman et al. (1992) defined the commitment in relational marketing as the desire to continue the relationship established between the parties. In other words, the commitment is that customers are willing to make more effort on behalf of the business, believing that they will gain more benefits from established relationships (Mowday et

al., 1979). Russbult and Buunk (1993) stated that commitment is required to show a stable long-term relationship between business and customers. As can be understood from these definitions, with the dimension of commitment, customer goals and objectives of the company are more integrated, and mutual harmony is achieved (Hall et al., 1970). In order to determine the effect of the commitment dimension of relational marketing on customer satisfaction in insurance agencies, the following hypotheses have been developed in the study;

H₂: The commitment dimension of relational marketing has a positive effect on the satisfaction of customers of insurance agents.

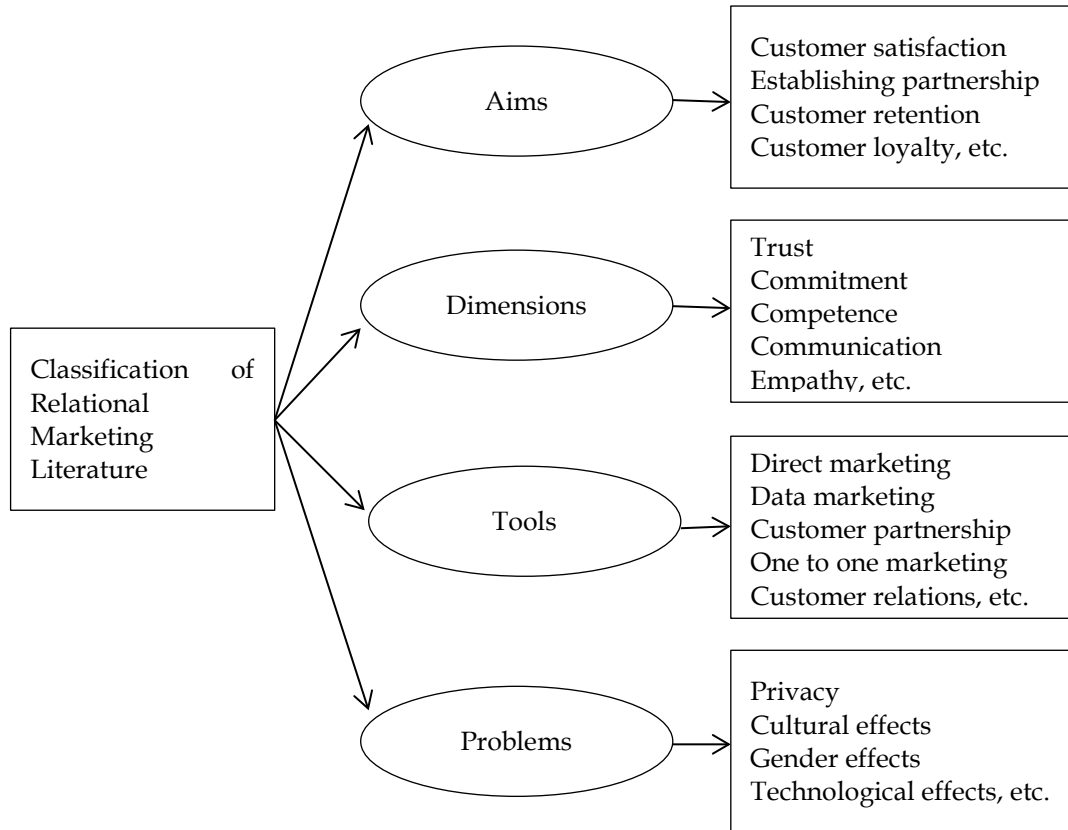


Figure 1: Classification of Relational Marketing Literature (Lindgreen, 2001)

Communication is related to providing timely and reliable information. Communication is the exchange of information between seller and customer. Such flow of information should be provided in a timely and dependable manner (Selnes, 1998; Yılmaz, 2015:27). There is a view of communication as an interactive dialogue between customers and business during the pre-sales, sales, consumption and post-consumption steps (Anderson and Narus, 1990). With the communication in which timely and correct information flow is provided, a climate of trust is created between the customer and the company. As a result, customer satisfaction is achieved (Sin et al., 2002). In order to determine the effect of the communication dimension of relational marketing on customer satisfaction in insurance agencies, the following hypotheses have been developed in the study;

H₃: The communication dimension of relational marketing positively affects the satisfaction of insurance agents' customers.

Competence, another dimension of relational marketing, is defined as the buyer's perception regarding the supplier's competence, such as technological, commercial, and personnel issues (Anderson and Weitz, 1989). As one of the essential dimensions of relational marketing, competence is supported because people tend to value and develop relationships with competent individuals. Such competence can be achieved through intellectual, commercial, technical, and social skills (Ndubisi, 2009). Competence is operationalized in four ways: (1) the supplier's knowledge of the market for the buyer, (2) the ability to give good advice about the operating business, (3) the ability to help the buyer plan purchases, and (4) the ability to provide effective sales promotion policies (Winter, 2003). In order to determine the effect of the competence dimension of relational marketing on customer satisfaction in insurance agencies, the following hypotheses have been developed in the study;

H₄: *The competence dimension of relational marketing has a positive effect on the satisfaction of customers of insurance agents.*

Customer satisfaction and relational marketing

Although the topic of satisfaction has been studied extensively in marketing (Moliner et al., 2013:198; Pappu and Quester, 2006), it is seen that there is no generally accepted definition of satisfaction (Tsiotsou, 2006). Overall satisfaction is the satisfaction of the post-purchase experience compared to the expectation before purchasing a product. In other words, it is the difference between expected performance and actual performance (İlter, 2005:25). Yi (1990) defined satisfaction as the customer's attitudes after purchasing behaviour, while Oliver (1997) defined satisfaction as the level of satisfaction resulting from the consumer's consumption or experience of the product. Based on the definition of satisfaction, satisfaction arises from the consumers' evaluation of the product after the purchase. With assessments, the satisfaction level of the customers can be realized as high satisfaction, low satisfaction or dissatisfaction (Zboja and Voorhees, 2006).

The concept of customer satisfaction is related to meeting the customers' needs, expectations, and requests and sometimes going beyond that. Therefore, it can be said that customer satisfaction and customer expectations are intertwined. Customer satisfaction is the fulfilment or exceeding of customer expectations (Akçay and Okay, 2009:465). Customer satisfaction arises when the customer compares the price they pay after the purchase and what they get (Blanchard and Galloway, 1994). According to a similar definition, customer satisfaction is the feeling of satisfaction in the customer due to the output obtained after purchasing and experiencing the product (Oliver, 1999:34). Therefore, one of the critical goals of relational marketing is to ensure customer satisfaction (Bennet and Barkensjo, 2005).

It has been revealed in some studies (Aydın and Tavukçu, 2019:162; Putra and Putri, 2019:233; Ndubisi, 2003) that relational marketing affects consumers' satisfaction with the products and their decision to continue their relationship with the business. According to Molina et al. (2007:253), customers' feeling valuable and unique due to long-term relationships between customers and enterprises contributes positively to customer satisfaction. When customers are satisfied, the probability of leaving the connection with the company and speaking decreases (Hirschman, 1970; Richins, 1983). In addition, customer satisfaction increases the tendency of customers to buy again and recommend the business (Leverin and Liljander, 2006:232).

The long-term relationship businesses establish with customers is critical for companies to know their customers and increase their satisfaction (Kotler, 2000:267). The reason for this is that to satisfy the customers. Therefore, it is necessary to know the customers closely. At this point, relational marketing comes into play. Long-term relationships with customers increase the customer's trust in the business and positively affect customer satisfaction (Nakıboğlu, 2008:143). Therefore, one of the main goals of relational marketing is customer satisfaction, and the goal at all levels is to provide customer satisfaction (Gordon, 1998:123).

According to Grönroos (1996:7), relational marketing practices provide customer satisfaction by affecting customer behaviours. Thus, customers tend to buy again by showing loyalty to the business. According to Gerson (1997:56), customers satisfied with the long-term relationships established with the relational marketing successfully applied by the companies will feel loyalty to the business. Ndubisi and Wah (2005) stated in their study that trust, communication, commitment and competence, which are among the relational marketing dimensions, create long-term relationships between the customer and the company. As a result, customer satisfaction is achieved. Kurtuldu et al. (2008:324) stated in their study that trust, commitment, service quality, communication and problem solving, which are among the relational marketing dimensions, create customer satisfaction and turn them into loyal customers. Aydın and Tavukçu (2019) determined in their study examining relational marketing in the banking sector that trust, communication, conflict management, and communication, among the relational marketing dimensions, positively affect customer satisfaction, recommendation tendency and customer loyalty.

Relationship marketing in insurance agencies

Insurance agencies are within the scope of service marketing in their products. There is a one-to-one customer relationship in the sale of insurance products. In order to ensure customer satisfaction in insurance agencies, the service must be quality, the relations with the insurance agency must be long-term, and most importantly, there must be a climate of trust between the parties. Since the trust factor is essential in insurance agencies and one-to-one communication with customers in providing insurance services, insurance agencies should adopt a relational marketing approach (Yurdakul and Dalkılıç, 2006:262). Insurance agents should develop and implement strategies to continuously improve their

relationships with their customers to establish long-term relationships with them. Therefore, it can be said that insurance agencies should focus on their customers' needs and customer satisfaction.

Yurdakul and Dalkılıç (2006) examined the effects of relational marketing practices on the loyalty of customers to insurance agencies with the data they obtained from insurance agencies operating in Kütahya. As a result, it has been determined that after-sales relationships, customer service provision and long-term communication among relational marketing practices affect the commitment of insurance agency customers to the business. Furthermore, Taşkın and Bengül (2013) conducted a study to determine the effect of relational marketing on customer loyalty in insurance agencies with the data they obtained from Dumlupınar University academicians. The study concluded that the value of the services offered to customers creates customer loyalty and will be satisfied and loyal to the insurance agency. Finally, Parsa and Sadeghi (2015) examined the effect of relational marketing on word-of-mouth communication in insurance agencies. According to the study results, it was determined that relational marketing directly affects word-of-mouth communication. In addition, it has been revealed that customers' sense of trust involves the satisfaction of the insurance agency by purchasing its products (Parsa and Sadeghi, 2015). Therefore, it can be said that with relational marketing practices, insurance agencies can establish long-term relationships to retain customers and provide loyalty (Yurdakul and Dalkılıç, 2006:103).

Method

Previous studies discussed in the literature section have clearly shown that different factors in different sectors impact customer satisfaction. Previous studies examined relational marketing models and structures tested in various sectors. The research model of the study is given in Figure 2. The model visually explains the variables to be examined: relationship marketing and customer satisfaction are the two main variables. Relationship marketing is the independent variable, and customer satisfaction is the dependent variable.

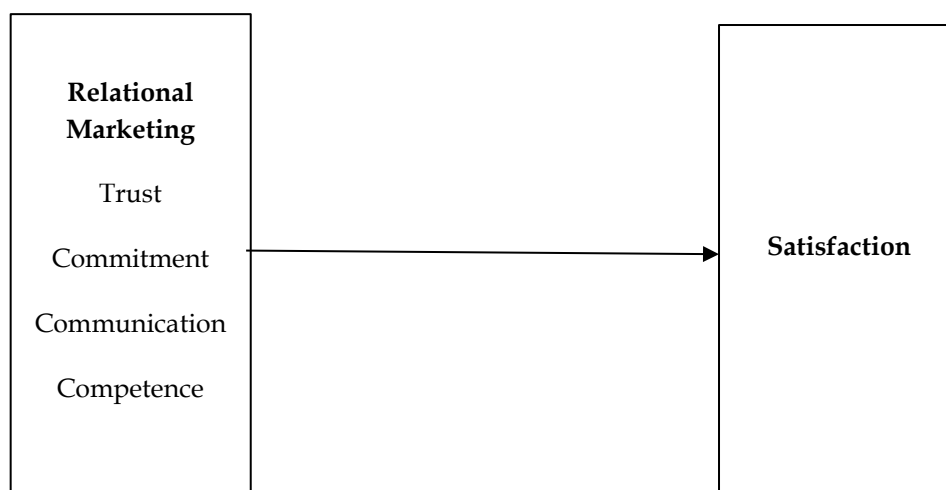


Figure 2: Study Model

The study population consists of those living in Antalya and using insurance agencies' home or car insurance services. According to TURKSTAT data of Antalya province, the number of people in 2019 is 2,511,700. The exact number of people using home or car insurance services in insurance agencies in Antalya is unknown. Due to the bundle, the sample group having the power to represent the population with an error margin of 0,05 was accepted as (n) 384 (Yazıcıoğlu and Erdoğan, 2004). Participants in the study participated voluntarily. Due to the large population of the study, the questionnaires were applied with the convenience sampling method. The analysis of the study was carried out with a total of 416 questionnaires spread online. The data used in the study were obtained from citizens residing in Antalya province between September and November 2019. Therefore, ethics committee permission was not required. Regression analysis was applied to test the hypotheses.

The frequency analysis results regarding the demographic characteristics of the participants have summarized in Table 1. 38.7% of the participants are women and 61.3% are men. While 47.1% of the participants are married, 52.9% are single. In addition, 15.9% of the participants are 22 or younger, 28.6% are between 23 and 28, 23.3% are between 29 and 34, 14.9% are between 35 and 40, and 17.3% are 41 or older. Within the scope of monthly income, 20.9% of the participants do not have an income, 6.2% of them are less than the minimum wage, 13.5% are at the minimum wage level, and 59.4% of them are above the minimum wage.

The 5 Point Likert Scale (1: Strongly Disagree, 2: Disagree, 3: Undecided, 4: Agree, 5: Strongly Agree) questionnaire was used as the data collection tool used in the study. In the first part of the questionnaire consisting of three parts, there are expressions about the demographic characteristics of the participants (gender, age, marital status and monthly income). The second part includes the “relational marketing” scale in insurance agencies, and the third part consists of the “satisfaction” scale. The scale related to relational marketing in insurance agencies was taken from the studies of Ndubisi and Wah (2005), Yurdakul and Dalkılıç (2006), Ndubisi (2009) and Aydın and Tavukçu (2019). The satisfaction scale is taken from the studies of Ndubisi (2003), Hennig-Thurau (2004) and Leverin and Liljander (2006). The scales used are those whose validity and the researchers have tested reliability.

Exploratory Factor Analysis (EFA) was conducted to validate the scales used in the study (Gürbüz and Şahin, 2015). First, kurtosis and skewness values were examined for the normal distribution of the data. The determination that the kurtosis and skewness values of most of the expressions in the scales are between (+3) and (-3) supports that the data show a normal distribution (Shao, 2002). Next, Cronbach's Alpha (CA) values of the scales were checked for reliability. According to Kalaycı (2014), CA, importance should be above 0.60 for the reliability of the rankings. In addition, Tavşancıl (2010) stated that variance rates between 40% and 60% are acceptable rates in factor analysis.

Table 1: Demographic Characteristics of the Participants

Gender	f	%	Marital Status	f	%
Female	161	38.7	Married	196	47.1
Male	255	61.3	Single	220	52.9
Total	416	100	Total	416	100
Income	f	%	Age	f	%
I have no income	87	20.9	22 or younger	66	15.9
Lower than minimum wage	26	6.2	23-28	119	28.6
Minimum wage	56	13.5	29-34	97	23.3
More than minimum wage	247	59.4	35-40	62	14.9
Total	416	100	41 or older	72	17.3
			Total	416	100

Statistical data about the dimensions of the relational marketing scale are summarized in Table 2. As a result of the factor analysis of the relational marketing scale, it was determined that it consists of 4 dimensions in total. The trust dimension consists of 7 statements. The Cronbach's Alpha (CA) value of the trust dimension is calculated as 0.96, and the KMO value is 0.915. The chi-square value of the trust dimension is calculated as 3194.890. The total variance explanation ratio of the trust dimension is 80%, and the factor load values of the expressions vary between 0.861 and 0.918. The commitment dimension consists of 6 statements. The CA value of the commitment dimension is calculated as 0.94, and the KMO value is 0.847. The chi-square value of the commitment dimension is calculated as 2460.717. The total variance explanation ratio of the commitment dimension is 77%, and the factor load values of the expressions vary between 0.818 and 0.917. The communication dimension consists of 4 statements. The CA value of the communication dimension is calculated as 0.96, and the KMO value is 0.870. The chi-square value of the communication dimension is calculated as 1858.828 (Kalaycı, 2014; Tavşancıl, 2010).

Table 2: Validity and Reliability Results of Relational Marketing Scale Dimensions

	Trust	Commitment	Communication	Competence
Number of Statements	7	6	4	4
CA	0.96	0.94	0.96	0.96
KMO	0.915	0.847	0.870	0.856
p value	p<0,000	p<0,000	p<0,000	p<0,000
Chi-square	3194.890	2460.717	1858.828	2200.381
Variance Statement %	80	77	88	91
Factor Load Range	0,861-0,918	0,818-0,917	0,917-0,955	0,946-0,970

The total variance explanation ratio of the communication dimension is 88%, and the factor load values of the statements vary between 0.917 and 0.955. The competence dimension consists of 4 comments. The CA value of the competence dimension is calculated as 0.96, and the KMO value is 0.856. The chi-square value of the competence dimension is calculated 2200.381 shows that the data have a multivariate normal distribution. The total variance explanation ratio of the communication dimension is 91%, and the factor load values of the statements vary between 0.946 and 0.970. The results support the reliability and validity of the relational marketing scale (Kalaycı, 2014; Tavşancıl, 2010).

The satisfaction scale consists of 7 statements. The CA value of the satisfaction scale is calculated as 0.95, and the KMO value is 0.929. The chi-square value of the satisfaction scale is calculated as 3279.052. A

single dimension was obtained as a result of the factor analysis performed. The total variance explanation ratio of the dimension is 79%, and the factor load values of the statements vary between 0.815 and 0.944. The results support the reliability and validity of the satisfaction scale (Kalaycı, 2014; Tavşancıl, 2010; Üztemur and Avcı, 2020).

Findings

Mean analysis was applied to the statements in the relational marketing scale to determine the participants' perception level. Means and standard deviations (SD) are given in Table 3 within the scope of dimensions.

When Table 3 is examined, it is seen that there are four statements with the highest perception. These four statements are respectively "employees in my insurance agency are experienced", "employees in my insurance agency communicate well with their customers", "my insurance agency is an expert in their field", and "employees in an insurance agency are reliable". Therefore, it can be said that the participants show a higher perception of the competence of the insurance agency where they receive service. The three expressions with the slightest perception are "My insurance agency rewards its regular customers (special discount, etc.)", "My insurance agency follows and uses technological innovations" and "My insurance agency uses quality equipment and materials", respectively. When Table 3 is examined within the scope of general averages, the expression with the highest perception is "employees in an insurance agency are reliable". The word with the slightest perception is "my insurance agency follows and uses technological innovations". The expression with the highest perception within the scope of the commitment dimension is "my insurance agency offers better service to its regular customers".

In contrast, the face with the slightest perception is "my insurance agency rewards its regular customers (special discount, etc.)". Within the scope of the communication dimension, the expression with the highest perception is "employees in my insurance agency communicate well with their customers", while the expression with the minor perception is "employees at my insurance agency put themselves in my shoes and listen to me". Within the scope of competence dimension, the expression with the highest perception is "employees in my insurance agency are experienced". In contrast, the expression with the least perception is "employees in my insurance agency are competent at their jobs". The competency dimension's average of the four statements is above 4.00 and has close standards.

Table 3: Perception Level of the Relational Marketing Scale

Dimension and Statements	Mean	SD
Trust		
My insurance agency follows and uses technological innovations	3.80	1.056
My insurance agency is always clean and hygienic	3.91	1.000
My insurance agent uses quality equipment and materials	3.87	1.019
My insurance agency has suitable physical means to support its services	3.90	0.991
The employees of my insurance agency are honest and sincere	4.02	1.045
Employees of my insurance agency are reliable	4.06	0.973
I can easily hand over my vehicle/residence to those working at my insurance agency.	3.88	1.093
Commitment		
My insurance agency offers better service to its regular customers	3.96	1.018
My insurance agent strives more for its regular customers	3.92	1.028
My insurance agency rewards its regular customers (special discounts, etc.)	3.62	1.153
My insurance agency provides some convenience to its regular customers	3.88	1.032
The service I receive from my insurance agency is as good as I expect	3.93	1.023
The service I get from my insurance agency is worth the money	3.89	1.067
Communication		
Employees at my insurance agency put themselves in my shoes and listened to me	3.90	1.036
Employees at my insurance agency keep me informed on issues that are important to me	3.97	1.021
In my insurance agency, the problems experienced by the customer are dealt with immediately.	4.01	0.987
My insurance agency employees communicate well with their customers	4.07	0.958
Competence		
My insurance agency is an expert in its field	4.06	0.993
My insurance agency employees are knowledgeable and talented	4.02	1.020
Employees at my insurance agency are competent	4.01	0.977
My insurance agency employees are experienced	4.07	0.991

In order to test the hypotheses of the research, four separate regression analyzes were conducted between the four dimensions of relational marketing and satisfaction. Results are given in Table 4.

Table 4: Results Regarding the Hypotheses

	Trust-Satisfaction	Commitment-Satisfaction	Communication-Satisfaction	Competence-Satisfaction
Hypothesis	H1	H2	H3	H4
R	0.85	0.91	0.88	0.91
R-square	0.73	0.83	0.78	0.82
F value	1117.807	2064.445	1525.782	1884.845
Significance	0.000	0.000	0.000	0.000
Beta	0.854	0.913	0.887	0.905
t value	33.434	45.436	39.061	43.415
Standard Error	0.026	0.020	0.023	0.021
Acceptance / Rejection	Acceptance	Acceptance	Acceptance	Acceptance

It has been determined that the trust dimension of relational marketing in insurance agencies has a positive effect on customer satisfaction ($\beta=0.854$, $p<0.01$, $R^2=0.73$). Therefore, Hypothesis 1 was accepted. It has been determined that the commitment dimension of relational marketing in insurance agencies has a positive effect on customer satisfaction ($\beta=0.913$, $p <0.01$, $R^2=0.83$). Therefore, Hypothesis 2 was accepted. It has been determined that the communication dimension of relational marketing in insurance agencies has a positive effect on customer satisfaction ($\beta=0.887$, $p <0.01$, $R^2=0.78$). Therefore, Hypothesis 3 was accepted. It has been determined that the competence dimension of relational marketing in insurance agencies has a positive effect on customer satisfaction ($\beta=0.905$, $p <0.01$, $R^2=0.82$). Therefore, Hypothesis 4 was accepted.

Conclusion, discussion and suggestions

In order to determine the effect of relational marketing on customer satisfaction in insurance agencies, which is the aim of the study, data were obtained from citizens residing in Antalya province using a questionnaire. In order to test the validity and reliability of the scales used in the study, Exploratory Factor Analysis and Cronbach's Alpha analysis were performed. Data come from a normal distribution. CA, KMO, and total variance explanation ratio showed that the scales were valid and reliable. Regression analysis was used to test the study's hypotheses with the data obtained.

When the statements averages of the relational marketing scale are examined, it is determined that there are four statements with the highest perception. These four statements are respectively "employees in my insurance agency are experienced", "employees in my insurance agency communicate well with their customers", "my insurance agency is an expert in their field", and "employees in an insurance agency are reliable". Considering that trust is an essential factor for customer satisfaction and loyalty (Anderson and Narus, 1990; Samsa, 2015), the participant's perception of the employees in the insurance agency as reliable can help the agency create a loyal customer profile by creating a dedicated customer profile providing customer satisfaction. Since the trust factor also increases the quality of the communication between buyer and seller (Morgan and Hunt, 1994), the expression with the highest perception was determined as the statement that customers communicate well with employees.

As a result of the regression analysis performed to test the study's first hypothesis determined that the trust dimension of relational marketing in insurance agencies positively affects customer satisfaction; therefore, H1 was accepted. Studies in other sectors support this result (Hawes et al., 2004; Grönroos, 1990; Palmatier et al., 2006; Switala, 2013) that conclude and express the trust dimension of relational marketing has a positive effect on the formation of customer satisfaction. As a result of the analysis for the second hypothesis, it has been determined that the commitment dimension of relational marketing in insurance agencies positively affects customer satisfaction. This result is supported by studies (Gundlach et al., 1995; Russbult and Buunk, 1993) that indicate that the commitment dimension of relational marketing has a positive effect on the formation of customer satisfaction. As a result of the analysis for the third hypothesis, it has been determined that the communication dimension of relational marketing in insurance agencies positively affects customer satisfaction. This result is supported by studies in other sectors (Anderson and Narus, 1990; Sin et al., 2002) that conclude and express that the trust dimension of relational marketing has a positive effect on the formation of customer satisfaction. As a result of the analysis for the fourth hypothesis, it has been determined that the competence dimension of relational marketing in insurance agencies positively affects customer satisfaction. This result is supported by studies (Ndubisi, 2009) that indicate that the commitment dimension of relational marketing positively affects the formation of customer satisfaction.

When the findings are evaluated in general, it can be said that relational marketing applied in insurance agencies affects and increases customer satisfaction. For this reason, it is recommended that insurance agencies develop and implement relational marketing practices to ensure customer satisfaction and

make their customers loyal. Furthermore, especially in trust and competence, insurance agencies should provide confidence to their customers and present their transactions with the latest technologies and expert employees.

The study was carried out using a questionnaire from citizens residing in Antalya and receiving home and residence insurance services. It is thought that the study of relational marketing in the context of other samples and other variables and in different sectors in future studies will contribute to the literature and businesses.

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