
**STUDY OF THE INFLUENCE OF THE LOCAL SENEGALESE
CONTEXT ON THE PERCEPTION OF CUSTOMER SATISFACTION IN
THE AUTO INSURANCE MARKET**

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Abstract

This article analyses the perception of customer satisfaction in the Senegalese context of the motor insurance market. The major result of this article shows the two-dimensional nature of satisfaction, which, moreover, is a purely affective concept. In other words, the specimen 'senegalensis' perceives satisfaction in a purely affective way.

In short, in this work, it was shown that the Senegalese consumer is not "universal" as opposed to globalization, which favors the cognitive or affective concept.

Keywords: Satisfaction, Cognition, Affection, Consumer, Loyalty

Introduction

Through the service marketing literature (Lovelock, C. & al. 2008-1; Bruwer, J. 2014-2; Ryu, K. & al. 2010-3, etc.), satisfaction manifests itself as a key variable both in terms of organizational practices (River E. & Ngobo P.-V., 2016-4) as regards the theory of consumer behavior and interpersonal relationships. Indeed, satisfaction often appears as a mediator of behavior after purchase/consumption (Oliver, 2015-5). Thus, many studies have shown that a high level of satisfaction can influence consumer behavior (Gueye, M.S. & al, 2020-6; Ryu, K. & al. 2012-7). On the other hand, some many authors consider that the satisfaction-behavior relationship is not systematic (Wayan A. & al. 2019-8). It is within this framework that this article attempts to conceptualize and measure satisfaction in the insurance sector in the unique context of Senegal. The local culture, the still embryonic economic fabric as well as the particularity of auto insurance are the parameters that distinguish this work from those studied in other frames of reference. For this, the concept of satisfaction, indicating its sources and manifestations, is dealt with in this article as well as the methodology and results of exploratory and confirmatory research. These results made it possible to show the perception of the "senegalensis" specimen of satisfaction.

I - Satisfaction: Polysemic concept - processual and multidimensional

Consumer satisfaction is the vector for business development. This is, in essence, the thought of some many researchers. For them, consumer satisfaction with a product will probably lead to repeat purchases, acceptance of other products in the same line and favorable word of mouth advertising (Suchánek P. & al. 2019-9). Thus, several studies have shown that satisfied

customers can be enticed to return and even to be loyal (Hicks, J., & al. 2005-10; Gueye, M.S. & al, 2020-6, op. Cit.). The customer is able to recommend the product to other consumers leading to an improvement in the reputation of the company without incurring additional communication costs (Tokman, M., & al. 2007-11). In sum, many authors have shown that improving satisfaction reduces the costs associated with the complaint (Antonella, C., & al. 2007-12). In the context of this article, it is important to know how satisfaction is perceived as a concept capable of supporting economic activity (P.-V. Ngobo, & al. 2012-13). In fact, many researchers interested in the process of forming consumer satisfaction have retained the satisfaction specific to a transaction (Vanhamme J., 2002 -14; Ladhari R. 2005-15). Processes are the antecedents of satisfaction (Vanhamme (2002-14, op. Cit.)). From this angle, satisfaction can bring all the simplicity that allows a study at a specific time.

To arrive at this conceptualization, we took as a reference the transformational marketing approach within experiential marketing. In this way, some many authors consider that the consumer is not only a homo economicus. But, he is also a sensitive being, who knows how to have pleasure and find offers that will surprise and move him (Farber, M.E. & al. 2007-16; Vanhamme J. 2008-17). Thanks to these different consumer reactions, several currents of thought are opposed on the subject of the construct. The first stream is inspired by work on emotions in psychology. This stream maintains that satisfaction is an emotion (Vanhamme J., 2002-17, op. Cit.). The second considers that satisfaction is not an emotion in itself. It is a cognitive evaluation of the emotion perceived in relation to the expected emotion (Zadra, J. R., & al. 2011-18). For this current, the consumer may not be satisfied even when he perceives positive emotions as long as these do not correspond to his expectations. For still others, satisfaction combines these two considerations (Oliver R.L., 2015-5, op. Cit.).

Other research has found that satisfaction stems from a process of comparison between the use or consumption of the product and a given reference standard (Gallarza, M.G. & al. 2013 -19). This is the theory of the disconfirmation paradigm (Vanhamme J. 2002-14 op. Cit.). However, this does not mean that certain attributes do not contribute linearly to the respective constructs of satisfaction and dissatisfaction (Gustafsson, A. & al. 2005-20). But, according to some many researchers (Menvielle, W. & al. 2008 -21), neither of these currents has categorically established the predominance of the conceptualization of satisfaction and dissatisfaction as two independent or dependent constructs.

In the light of these analyzes, we consider that the bidirectional approach to satisfaction (opposition between satisfaction and dissatisfaction, called the theory of two factors (Menvielle, W. & al. 2008 -21 op. Cit.) Appears to be complementary to the classic approach. The two-way approach effectively provides a qualitative view of the types of attributes leading to satisfaction or dissatisfaction. As for the classic approach, it gives a global vision of the evaluation of the consumption/purchase experience. This experience passes through a single score (Continuum with an opposition between two extreme poles: positive = very satisfied/negative = very dissatisfied). It thus appears that satisfaction reveals a 'multi-facial' geometry where satisfaction is specific to the transaction and follows the evaluation of the consumer's purchasing/consumption experience (Gueye, M.S. & al. 2020-6 op. Cit.; Ryu, K. & al. 2012-7 op. Cit.). The processing of survey data and their analysis reveal some rather specific results of satisfaction. In fact, within the framework of the auto insurance market, the payment of

insurance, partly compulsory, allows the driver to circulate in complete peace and constitutes the first mode of consumption of this service (Gustafsson, A. & al. 2005-20 op. Cit.). The promise to cover the driver if necessary, for a certain period of time, constitutes the second mode of consumption of the service. In this work, we deal with the satisfaction of the consumer during the transaction. Thus, auto insurance integrates purchase/consumption.

In this article, the main hypothesis is as follows: Satisfaction is a cognitive or emotional phenomenon measured by the purchase/consumption of auto insurance in the Senegalese context.

As a secondary hypothesis arises from the main hypothesis, it is formulated as follows: the components of the construct are linked. This hypothesis and its corollary allow us to study the calibration of satisfaction. On this point, several researchers note that the measurement of satisfaction encounters a major problem in studies and research (Jolibert, A. & al. 2006-22). The problem would come from objective measurements and subjective measurements. The first type of measure is often used by businesses and concerns the identification of consumer complaints. This is the measurement of brand satisfaction or the use of guarantees.

The second type of measurement is subjective. These measures allow to know the subjective experience of the consumer (Jolibert, A. & al. 2006-22 op. Cit.). Indeed, there is a great difference in the formulation of the questions according to the conceptualizations and according to the scale formats. However, many researchers have focused on the definition of the concept to be measured (Ladhari, R., 2005-15 op. Cit.; Ladhari, R., 2007-23; Vanhamme, J., 2002-14 op. Cit., etc.). Such a demarche takes into account what is part of it and its neighborhood.

II - METHODOLOGY FOR MEASURING SATISFACTION

This part of our work describes the procedures and actions that lead to the collection of essential information to calibrate the concept of "Satisfaction" in order to obtain the expected results. The process of measuring "Satisfaction" translates into actions. In fact, a series of interviews was conducted with ten executives from the five largest insurance companies whose main activity revolved around products (fire, accidents, miscellaneous and technical risks) and a few professional insurance organizations. For customer interview, five individuals and five transport companies make up the sample. Subsequently, data collection was carried out for customers. The choice fell on auto insurance which contributes at least 60% of turnover in all the markets of the countries of the Inter African Conference on Insurance Markets (CIMA).

Regarding sampling, the empirical survey of the quota method (Jolibert, A. & al. 2006-22 op. Cit.) was used because it includes more easily attainable selection criteria (fast and relates to DK registered vehicles). Regarding the characteristics of the sample, the targets are made up of two types of clientele:

- Private and business customers, for a weight of 57% out of a workforce of 550 individuals. This clientele is made up of individuals for 41% of the total sample and 16% of businesses;
- The mass public transport clientele known as "public passenger transport". This second type of clientele represents a percentage of 43% of the total sample. These are public transport coaches

and taxis for 21.5% each. The overall sample was chosen large enough to address any imperfections related to the surveys.

Regarding the methods of collecting and administering the questionnaire, the objectives were to:

- check the factorial structure of the construct and its reliability;
- test the validity of the "construct components" link hypothesis.

As for the questionnaire, it was pre-tested. The "face-to-face" investigation was held up at the time of his administration. The pre-test was a means of verifying the quality of the questionnaire (Jolibert, A. & al. 2006-22 op. Cit.) as well as the duration it takes. When estimating the parameters, the Churchill (1979 -24) paradigm was used. The data processing software to check validity is SPSS 12. This software has stabilized the satisfaction measurement scale through Principal Component Analysis (PCA). Likewise, the AMOS 4.0 software subsequently made it possible to carry out Confirmatory Factor Analysis (CFA) of the empirical data from the survey. Thanks to this AFC, a two-dimensional structure was demonstrated.

III. Study results

Based on the calibration of the concept and methods of parameter estimation, the results obtained in this article are divided into two parts; namely the results of the exploratory analysis and those of the confirmatory analysis. These results are followed by discussions.

III.1. Results of the exploratory analysis

Using SPSS 12 software, the exploratory factor structure of the descriptive statistics test is shown in Table 1.

Table 1: Result of the Principal Component Analysis (PCA) of Satisfaction with Varimax rotation

Items	Components	
	1	2
1I am satisfied because my company is respecting its commitments.	0.805	
2I am radiant because my insurer offers me a bonus.		0.804
3I am happy because my insurer is understanding and gives the impression of being with me.	0.707	
4I am flattered because I have such a special relationship with my insurer that I can go and wake him up to renew my insurance.		0.720
5I am happy with my insurer because it gives me advantages.		0.772
6I am delighted because my insurance company responds effectively to my requests.	0.799	
7I am delighted to have an insurer who receives me fairly well and with a lot of friendliness when I go to see him.	0.698	
9I take pleasure in my insurer because he intervenes and gets involved quickly in the event of a problem.	0.818	
10I am delighted because my insurer is kind to me and listens to me	0.857	
12I am thrilled because I feel the presence of my insurer behind me to help me solve my problem.	0.803	
Own values	5.24	1.326
% of total variance explained by factor	52.396	13.258
Total variance explained	65.654	
Alpha coefficient	88.24%	
Significance of Bartlett's test	0,000	
Kaiser Meyer Olin Index (KMO)	0.905	

Extraction method: Principal component analysis. Rotation method: Varimax with Kaiser Normalization. a. The rotation converged in 3 iterations.

The Varimax method used assumes a weak correlation between the components. Indeed, the sharing of the explained variance (see table 1 on the above) indicates that the total information (65.654) is held by the first axis for a value of 52.396 and for only a value of 13.258 by the second axis. This result supports the assumption that satisfaction is not a continuum.

These results took countless back and forth to improve the measurement scale. In fact, following the successive withdrawal of item 8 and then item 11, the total explained variance and the coefficient α are both at highest level. Any additional removal of an item deteriorates the Cronbach's α coefficient.

The Principal Components Analysis of the information collected on the concept of Satisfaction reveals two axes. These axes subsequently gave Satisf1 (Benevolence) and Satisf2 (Avantages).

The first latent variable, namely, Satisf1 (Benevolence) is a result confirmed by previous research (Gueye, M.S. & al. 2020-25).

The reliability is obtained. It has a coefficient Alpha (α) = 88.24%; Standardized item alpha =0.8998.

Total explained variance and alpha are at their highest. Any additional item removal deteriorates the Cronbach's alpha coefficient to a greater or lesser extent.

From Table 1, the analysis of the structure and internal consistency of the scale for measuring satisfaction from is as follows:

- The KMO index and the Barlett specificity test are significant. The commons are all largely greater than 0.5. The total explained variance is 65.654. The first component alone explains 52.396% of the total variance;
- The Exploratory Analysis has two Components. Cronbach's alpha is 0.8841 for 10 items. The component correlation matrix shows a weak link between the two components (0.593).

III.2. Confirmatory analysis results from AMOS 4.0 software on the measurement of satisfaction

For these results, the satisfaction normality test was performed first. It involves checking the coefficients of symmetry (skewness) and concentration (kurtosis) which are calculated for all items on the scale after purification. The test of normality of the components of satisfaction: satisf1 (Benevolence) and satisf2 (Advantages) is acceptable. The same is true of the test of the studied construct, namely Satisfaction (see table 6).

Regarding the implementation of the concept measurement model, the adjustment criteria are acceptable since it is totally determined with a number of zero degrees of freedom. The satisfaction measurement model integrating the perception of "Benevolence" and the perception of "Advantages" by the consumer was tested between the latent variables of satisfaction. Figure 1, below, shows the case where the two variables interact.

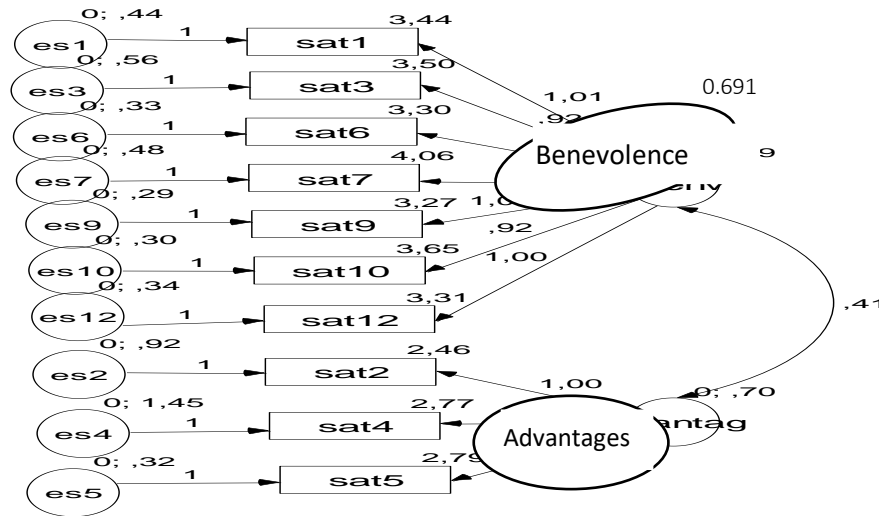


Figure 1: Case of interaction between the two latent variables of satisfaction.

Following several trials, the model adjusts thanks to the phi link between the two latent variables. The adjusted Chi-square (X^2) is found to be acceptable. The same is true for the parsimony measurement indices (AIC and ECVI) as shown in Table 2 below.

Table 2 : Model fit indices, AFC (N = 554)

Df (ddl)	Np*	Absolute fit measurement indices			Parsimony measurement indices		
		RMR [0, 1]	X^2	RMSEA <0,08	AIC	ECVI	X^2 /ddl
45	0.000	0.0233	337.73	0.067	548.497	0.776	1.638

Np*: Probability level

For the analysis of absolute fit measures, the chi-square indices (337.73), the number of degrees of freedom (df = 45) and the level of probability (p = 0.000) are significant. Chi-square is significant at a probability level of less than 1%. The large sample size (N = 554 >200) which could interfere with this test seems to enhance the quality of the result. Thus, the indices indicate a good probability that the theoretical model will fit well with the empirical data. The Root Mean Square Error of Approximation (RMSEA) = an index of fit where a value of zero indicates the best fit. The RMSEA converges since it is 0.067 and lies between two bounds which are also within the required limits [0.065; 0.079]. These three criteria indicate a good fit of the model to the empirical data. For the Root-mean-square (RMR), its value is equal to 0.0233 <0.05. This value indicates good quality of fit. Therefore, the results of the absolute fit measurements are very acceptable and the hypotheses have been validated. The incremental adjustment indices have key values of 0.9 so that the incremental or comparative good adjustment criteria are in line with the proposed theoretical model (Hair & al. 2002-26). The values obtained are respectively 0.950; 0.940 and 0.950 and they are all greater than 0.9.

For the analysis of measures of parsimonious fit, the Chi-square adjusted to the degree of freedom (or Minimum Discrepancy Function Divided by Degrees of Freedom "CMIN / DF") is equal to 1.638. Although it exceeds the target threshold of 1.0 acceptance; it remains below 2.0 and is far from the lower limit at the intermediate criterion of 3.0. This result avoids going up to the most flexible criterion of 5.0 which gives the latitude aimed at relaxing the standard of good fit of the model because of the sensitivity of the Chi-square index normalized to the sample size (Roussel & al. 2002-27). It implies a great fit. The standardized Chi-square is automatically weakened by the sample of 554 individuals instead of the recommended 200. The Akaike Information Criterion AIC of 548.497 is also close to that of the saturated model which is 462.000 and close to the AIC of the independent model of 567.345. The very low "Expected Cross-Validation Index" (ECVI) interval is acceptable. In addition, it integrates the value of the saturated model. Examination of the different groups of indices shows an acceptable model that fits well with the empirical data. Therefore, the parameter estimates are reliable.

Table 3 below indicates a remarkable quality adjustment. Indeed, the Regression Weights are of good quality.

Table 3: Presentation of regression coefficients

	Estimate	S.E.	C.R.	P
satisfa7<-- Benevolence	0.64	0.043	15.070	0.00
satisfa3<-- Benevolence	0.91	0.050	18.176	0.00
satisf10<-- Benevolence	0.92	0.042	22.317	0.00
satisfa9<-- Benevolence	1.00	0.043	23.525	0.00
satisfa6<-- Benevolence	1.01	0.045	22.465	0.00
satisfa4<-- Advantages	0.74	0.078	9.559	0.00
satisfa2<-- Advantages	1.00	0.00	0.00	1.00
satisfa5<-- Advantages	1.27	0.13	9.25	0.00
satisfa1<-- Benevolence	1.01	0.04	20.95	0.00
satisf12<-- Benevolence	1.00	0.00	0.00	1.00

Regarding the explained variance shares, considering the model presented above, its adjustment being acceptable, then the estimates of the regression coefficients and the percentages of explained variance R2 (SMC: "Squared Multiple Correlations") for the explained variables can be retained. Indeed, the results of Table 4 show that all the coefficients are greater than 0.20.

Table 4: Standardized regression coefficients (Standardized Regression Weights)

	Estimate	SE	SE-SE
satisfa7<-- Benevolence	0.610	0.03	0.001
satisfa3<-- Benevolence	0.700	0.02	0.001
satisf10<-- Benevolence	0.820	0.01	0.000
satisfa9<-- Benevolence	0.840	0.01	0.000
satisfa6<-- Benevolence	0.825	0.02	0.001
satisfa4<-- Advantages	0.478	0.04	0.002
satisfa2<-- Advantages	0.685	0.04	0.002
satisfa5<-- Advantages	0.863	0.05	0.002
satisfa1<-- Benevolence	0.788	0.02	0.001
satisf12<-- Benevolence	0.819	0.00	0.001

As for the explained variance, it is given in Table 5 below.

Table 5: Percentage of variance explained in Satisfaction (SMC)

Squared Multiple Correlations (SMC) = R ²	
	Estimate
Satisf12	0.671
Satisfa5	0.744
Satisfa2	0.469
Satisfa4	0.229
Satisfa6	0.68
Satisfa9	0.706
Satisf10	0.671
Satisfa3	0.503
Satisfa7	0.372
Satisfa1	0.621

The Percentage of variance explained for Satisfaction (Squared Multiple Correlations (SMC) = R²) varies around 0.60 for five items out of 7. It is 0.40 for the other three. All the share of explained variance coefficients are much greater than 0.20.

Regarding the evaluation of the measurement model and the analysis of the significance of the factor contributions, Table 6 below presents the first fundamental result of the confirmatory factor analysis. The first column indicates the variables whose relationships are measured. The second indicates the levels of the estimated parameters (correlations, factor contributions, variances). The third column indicates the standard error or standardized error (S.E.) of each estimated parameter. The fourth presents the results of each Student's T for the estimated parameters. The significance level of an estimate is 1.96 at a confidence level less than 0.05. This level of confidence appears in the last column which indicates the level of probability of the test.

In practice: "The value of Student's t test must be greater than 1.96 at the significance level of 5% for each factorial contribution of the indicators attached to a construct in order to verify the positive relationship between them" (Roussel & al. 2002, p. 104 - 27 op. Cit.). In our work, the values of the t-tests (C.R.) are all greater than 1.96; which confirms the significance of the link of each indicator to the construct. The regressions relating the different latent variables are already presented in Table 3 and Table 4.

Table 6: First fundamental result of confirmatory factor analysis.

Regression Weights	Estimate	S.E.	C.R.	P
Satisfa7 <-- Benevolence	0.654	0.045	14.48	0
Satisfa3 <-- Benevolence	0.974	0.054	18.167	0
Satisf10 <-- Benevolence	0.937	0.046	20.447	0
Satisfa9 <-- Benevolence	1.009	0.048	21.097	0
Satisfa6 <-- Benevolence	1.075	0.049	21.733	0
Satisfa4 <-- Advantages	0.817	0.082	9.939	0
Satisfa2 <-- Advantages	1			
Satisfa5 <-- Advantages	1.261	0.087	14.55	0
Satisfa1 <-- Benevolence	1.098	0.052	21.059	0
Satisf12 <-- Benevolence	1			

Checking the acceptability of the estimates is based on the absence of negative variances or standardized coefficients greater than 1.

III.3 Results of the study of the reliability of internal consistency, the validity of the measurement scale

The results of the reliability calculation (Rhô de Jöreskog (1993-28) represented by ρ (equation (2)) are largely satisfactory with regard to the level recommended in the literature. The reliability of satisfaction, indicated by the coefficient ρ , reached a level of 0.91. This level is largely acceptable. The relative reliability of the latent variable Satisf1 (Benevolence of the insurer) and of (Satisf2 or Advantages granted by the insurer)) are respectively 0.92 and 0.61. These values remain above the recommended threshold. The slightly low value of ρ of Satisf2 is explained by the low number of indicators. In fact, following the PCA, only three indicators were retained for this variable. This result has an exploratory character, in addition, it takes on a certain particularity as to the field in which it is applied. Therefore, the reliability index of Satisf2 which is a perception of satisfaction as a set of benefits by the consumer has an acceptable value. These reliability indices are compared with those of Cronbach's alpha (α) which indicates the validity of the measurement scale. This Cronbach coefficient α is given by the following relation 1:

$$\alpha = \frac{k}{k-1} \left(1 - \frac{\sum_{i=1}^k \delta_{Y_i}^2}{\delta_X^2} \right) \quad (1)$$

In this relation: k is the number of items; δ_X^2 is the variance of the total score and $\delta_{Y_i}^2$ is the variance of item i.

Relation 1 can be put in the following simplified form:

$$\alpha = \frac{\bar{k} \bar{r}}{1 + (\bar{k} - 1) \bar{r}} \quad (1')$$

With \bar{r} average correlation between items.

The expression for the reliability (ρ) is given by the following equation (2):

$$\rho_{\xi} = \frac{\left(\sum_1^p \lambda_i \right)^2 \text{VAR}(\xi)}{\left(\sum_1^p \lambda_i \right)^2 \text{VAR}(\xi) + \sum_1^p \text{VAR}(\delta)} \quad (2)$$

With δ = measurement error of X variables; X = observed indicators of the latent variable; λ = coefficient linking the latent variable to its indicators; Ksi (ξ) = Latent explanatory variable (Ksi (ξ) = Satisf1 & Ksi (ξ) = Satisf2).

The summary of Cronbach's α coefficients under SPSS 12 and of Jôreskog's ρ coefficients under AMOS.4.0 is given in Table 7 below.

Table 7: Summary of Cronbach's alpha α coefficients under SPSS 12 and of Jôreskog's rho ρ coefficients under AMOS.4.0.

Latent variables	Global Satisfaction Scale Values	Satisf1 (Benevolence)	Satisf2 (Advantages)
Alpha of Cronbach (α)	0.88	0.91	0.70
Rh� of Joreskog (ρ)	0.91	0.92	0.61

By integrating the error terms, the ρ , which is more precise than α , ensures better reliability at the confirmatory level (Roussel & al. 2002-27, op. Cit.). The high level of the indices shows that there is only a very weak correlation between the latent variables of the main concept. These results do not confirm that satisfaction is a continuum.

III.4 Results of the calculation of the rho of the convergent validity (pvc) and of the discriminant validity

The pvc must be greater than or equal to 50% (Roussel & al. 2002-27 op. Cit.). For the satisfaction scale, this pvc exceeds the required rate, it is 0.61 for Satisf1 and fulfills the condition. The pvc of Satisf2 also satisfies the condition despite the presence of only three indicators, it is equal to 0.67.

The convergent validity Rhô (ρvc) is given in equation 3 below:

$$\rho VC(A) = \frac{\left(\sum_1^p \lambda_i^2 \right)}{\left(\sum_1^p \lambda_i^2 \right) + \sum_1^p VAR(\delta_i)} \geq 0.5 \quad (3)$$

$$\text{With } VAR(\delta_i) = (1 - \lambda_i^2) \quad (3')$$

This quantity represents the proportion of variance of the indicator residual. It is calculated from the standardized coefficients.

Discriminant validity (to show that the variables are not correlated) assumes that the mean variance extracted from the variable is greater than the square of the covariance with the other variable (ρvc > φ²: Formula 4 below): which happens to be the case in the table 8 below.

Formula 4: Discriminant Validity rho (ρDV) :

$$AVE(\xi_h) > Cor^2(\xi_h, \xi_k) \text{ pour } k \neq h \quad (4)$$

Table 8: Squared covariance between the exogenous variables of satisfaction.

Variables	Satisf1 (Benevolence)	Satisf2 (Advantages)
Satisf1 (Benevolence) ρvc= 0.61 > φ²	1	0.1849
Satisf2 (Avantages) ρvc= 0.67 > φ²	0.1849	1

This Table 8 represents the study of discriminant validity by the method of Fornell & al. (1981-29) for the two latent variables of Satisfaction. Thus, the passage between the ρvc and the covariance of the variables is done by simply taking the positive square root of each of the values of this preceding table 8.

The covariances and correlations between the latent variables: «Advantages and Benevolence» are presented in tables 9 and 10 below.

Table 9: Covariances

	Estimate	S.E.	C.R.	P
Advantages <--> Benevolence	0.411	0.047	8.718	0.000

Table 10: Correlations

	Estimate	SE	SE-SE
Advantages <--> Benevolenc	0.593	0.003	0.001

So the structure of the measurement scale presents itself with good psychometric qualities. The normality of the data and the internal consistency of the scale from exploratory factor analyzes (performed under SPSS.12) and confirmatory analyzes (performed using AMOS 4.0 software) were found to be acceptable. Thus, reliability was assessed using two indicators: Cronbach's α coefficient and Jöreskog's ρ . The validity of the scale has been observed through exploratory factor analyzes and by the method of Fornell C. and Larcker D.F. (1981-29 op. Cit.).

IV. Discussion of results

Based on factorial and reliability analyzes, our discussion focuses on the measurement scale of the concept of Satisfaction. The results of this article focus on principal component analyzes and the evaluation of the criteria for good scaling. These results reveal an adequate calibration of Customer Satisfaction in the auto insurance market in Senegal.

The choice of a unidirectional concept with two poles has not been verified. This result is in agreement with those of the two-factor theory (Abdou N.K. 2002-30). Clearly, satisfaction is distinguished from dissatisfaction. Satisfaction is a construct in its own right and has two dimensions (Gueye M.S. & al. 2020-6 op. Cit.; Oliver, 2015-5 op. Cit.). This two-dimensional structure of satisfaction is confirmed by the results obtained in this work. It indicates that satisfaction is perceived by the client as a feeling of “benevolence and conviviality (satisf1)” in his relationship with the insurer, on the one hand or “advantages and friendship (satisf2)”, on the other go. It also appears that satisfaction includes a theoretical dimension of trust, namely benevolence already highlighted by some other researchers particularly. (Ganesan (1994-31; Gueye M.S. & al. 2020 -25, op. Cit.).

Conclusion

From this present work, it follows that Satisfaction is a two-dimensional structure inducing two situations (response of the local consumer to a shopping experience and to a consumption experience). In addition, it follows a purely emotional character of Satisfaction. Indeed, Satisf1 and Satisf2 are highly effective dimensions where the local consumer has expectations. He would like his expectations to be taken into account in the transaction/consumption process which exactly matches the two-dimensional structure of satisfaction in the context of this article.

Among the major results obtained in this present work from the point of view of exploratory and confirmatory analysis, we can note that:

- The KMO index and the Barlett specificity test are significant with commonalities all well above 0.5;

- The acceptability of the normality of the data and the internal consistency of the scale from exploratory factor analyzes under SPSS.12 and confirmatory analyzes of the AMOS 4.0 software;

- Obtaining an adequate calibration of Customer Satisfaction in the auto insurance market in Senegal.

In short, we have shown in this present work that the "senegalens is" specimen perceives satisfaction in a purely affective way. We are therefore in the presence of a non-"universal" consumer, the opposite of globalization which favors the cognitive/affective aspect.

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