


The Influence of Insurance Services Marketing on Customer Behavior: A Case Study of Algeria's CAAT Insurance Company

Tahar Djamat ¹, Moaredj Houari ^{*2},


¹Associate professor, Laboratory of Economic Development Studies. University of Laghouat (Algeria)

✉ t.djamate@lagh-univ.dz

 <http://orcid.org/0009-0004-8197-3417>

² Full professor, University of Ghardaia (Algeria)

✉ houari@univ-ghardaia.edu.dz

 <https://orcid.org/0009-0002-0005-2559>

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* *Corresponding Author* :



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Abstract

The research problem revolves around the nature of marketing applied in insurance institutions and its implications for their performance. It is crucial to understand the unique characteristics of insurance products and services, which differentiate them from other products. This understanding is essential for highlighting the role and importance of marketing in improving the performance and profitability of insurance companies. Effective marketing enables these companies to serve their customers optimally, a goal that can only be achieved by adopting marketing as a tool that effectively contributes to achieving these objectives.

Keywords: Insurance, Marketing services, Marketing insurance


JEL classification codes: M1,M2,M3

أثر تطبيق تسويق خدمات التأمين في الجزائر على سلوك الزبائن دراسة حالة الشركة الجزائرية للتأمينات "CAAT"

¹ طاهر جمعات، ² معراج هواري،


¹ أستاذ محاضر أ، عميد كلية، جامعة الأغواط، (الجزائر)

✉ t.djamate@lagh-univ.dz

 <http://orcid.org/0009-0004-8197-3417>

² أستاذ التعليم العالي، أستاذ، جامعة غرداية، (الجزائر)

✉ houari@univ-ghardaia.edu.dz

 <https://orcid.org/0009-0002-0005-2559>

الملخص:

تدور إشكالية البحث حول طبيعة التسويق المطبق في مؤسسات التأمين وانعكاساته على أدائها أن نتعرف على خصوصياته باعتبار أن منتجات -خدمات- التأمين تتصف هي الأخرى بمجموعة من الخصوصيات التي تميزها عن باقي المنتجات، و من ثم محاولة إبراز دور و أهمية التسويق في تحسين أداء و مردودية شركات التأمين و تمكينها من خدمة زبائنها على أحسن وجه، و هو ما لا يتاح إلا بانتهاج التسويق كأداة تسهم بفعالية في تحقيق هذه الأهداف. هذا ما قادنا إلى معالجة الإشكالية التي يمكن بلورتها في السؤال الرئيسي التالي: ما هي خصوصيات التسويق المطبق في مؤسسات التأمين؟ وما هي إنعكاساته وإيجابياته على أداء مؤسسات التأمين؟

الكلمات المفتاحية: تأمين، تسويق الخدمات، تسويق تأميني

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Introduction:

The Algerian economy has witnessed numerous transformations over the past decade, with repercussions across all sectors. Algeria's adoption of a market economy system has impacted various sectors with the aim of developing them and driving economic growth forward.

Consequently, Algerian institutions have endeavored to adapt and embrace the new market dynamics in preparation for the current and future phases, which necessitate the introduction and utilization of marketing and managerial techniques – particularly those that enable them to face the threat of current and potential competition arising from the wide-open market, especially foreign competition. By doing so, these institutions can achieve growth and sustainability in the market. The economic justification for their growth and continued existence in the market rests primarily on their managerial efficiency and their ability to market their products and services in the market segments they serve.

The current phase demands that institutions, regardless of their activities, integrate the marketing function into their operations, which had been marginalized in the past. Entering and penetrating new markets and reaching specific customers has become increasingly challenging without the support of marketing. This is due to the significant role and contribution that marketing offers to institutions in increasing their sales, enhancing the quality of their products, and fulfilling customer desires in a manner that considers the interests of both parties.

Marketing goes beyond merely focusing on the product itself; it encompasses all associated activities, starting from the research stage to identify customer needs and desires, to the design stage, and extending to post-sales and promotion. Marketing is not limited to goods, or rather industrial and commercial institutions, but extends to the service sector, idea-generating institutions, and non-profit organizations, among others. However, our focus will be on services, as services require more complex marketing techniques for their promotion. This is due to certain characteristics that distinguish them from other products, making service institutions in particular need of marketing as a tool that contributes to improving their services, enhancing their quality, and delivering them to the consumer in the best possible manner and performance while achieving the highest level of satisfaction.

The entry of marketing into the service sector stems fundamentally from the significance of services. As societies undergo economic growth and development, services flourish, reflecting a thriving and elevated standard of living for individuals within the community, leading to a propensity for spending and an increased demand for services.

Returning to the starting point, we observe that the insurance sector, like other sectors, has been impacted by the country's transition to a free market economy. The government has undertaken reforms in this sensitive sector with the aim of revitalizing it and enabling it to contribute to economic development. These reforms have involved a gradual liberalization process, with the most notable being the issuance of a decree on January 1, 1990, abolishing the specialization principle previously imposed on insurance institutions. Additionally, the sector's monopoly was lifted entirely in 1995 through Decree 95-07, followed by the authorization of foreign companies to enter the market in 2006. These measures have opened up the Algerian insurance market to free competition, encompassing both public and private, local and foreign entities. Furthermore, several regulatory and supervisory bodies have been established to oversee the market.

This new phase has ushered in a challenging era for the Algerian insurance sector, formerly composed of a limited number of state-protected companies benefiting from specialization and monopoly privileges. These domestic companies now face the world's leading professional insurance firms, possessing vast expertise and substantial financial and human resources.

Given that insurance is a critical service activity with its own unique characteristics, the fundamental research question emerges: **What are the unique aspects of marketing applied in insurance institutions? What are its implications and positive impacts on the performance of insurance institutions?**

Research Objectives:

Through this research, we aim to achieve the following objectives:

1. Highlight the role of marketing in insurance institutions, similar to industrial, commercial, and other service institutions.
2. Understand the perspective of CAAT customers towards insurance and their level of awareness.
3. Assess their knowledge of the changes that have occurred in the insurance sector.
4. Gain insights into customer opinions on the company's insurance products and services, particularly those offered to them.

Gathering this information will help us understand and gain insights into customer perceptions through their responses to the questions posed. This understanding will inform necessary actions, particularly regarding the image of the profession (insurance) or the institution, as well as interventions to improve products and services.

Significance of the Research:

The significance of our research lies in the following points:

1. The economic changes and transformations witnessed in Algeria during the past two decades necessitate that institutions in general, and insurance institutions in particular, keep pace with these changes, abandon outdated mindsets, and prepare for competition. This can only be achieved by reviving marketing and other marketing techniques to ensure their survival and continuity.

2. This research can be beneficial in identifying the essential steps and stages for integrating marketing into insurance activities, given its unique characteristics. This will ultimately save effort and time for officials and supervisors responsible for this task.

3. The economic importance and vitality of this sector, considering that insurance is a tool to satisfy the need for protection, security, and risk reduction. Additionally, it is a significant source of national savings, contributing to GDP, financing investment, and driving economic growth.

4. The significant and growing attention paid by the state to enable this sector to fulfill its role in serving individuals and contributing to investment promotion through targeted savings, in addition to qualifying the institutions within the sector.

I. Theoretical Framework:

I-1 Different Definitions of Insurance:

A- Definition by Legal Scholars:

Insurance has been surrounded by numerous definitions from various groups, depending on the surrounding circumstances, objectives, and the nature of the insurance operation. The legal definition differs from the economic definition, and both differ from the definition provided by insurance professionals. Therefore, we have chosen to address the definition of each group separately.

The Algerian legislator defines insurance in Article 619 of the Civil Code and Article 2 of Decree 95-07 as: "A contract by which the insurer undertakes to pay to the insured or to the beneficiary for whose benefit insurance has been stipulated, a sum of money, a fixed income or other financial compensation in the event of the occurrence of the event or the realization of the risk specified in the contract, in return for a premium or any other financial payment made by the insured to the insurer." (Jedidi, 1999, p. 12).

The legislator in the state of California defines insurance as: "A contract by which one person undertakes to indemnify another for loss, damage or liability arising from an unforeseen or unknown event." (Affifi, 1986, 52).

The two definitions presented, especially the first one, are comprehensive and encompass all types of insurance. They also highlight the parties involved in insurance, namely the insurer, the insured, and the beneficiary. Additionally, they emphasize the elements of insurance, including the risk, the premium, and the sum insured. However, they are criticized for focusing solely on the legal aspect, considering insurance as a contract and a legal means of contracting that highlights the relationship

between the parties to the contract and their respective obligations, while neglecting the technical aspect of the insurance operation.

Addressing the Shortcomings:

To address this shortcoming, Egyptian jurists have proposed the following definition of insurance (Affifi, 1986, 53):

"A technical operation carried out by an organized entity whose mission is to collect the largest possible number of similar risks and bear their consequences through clearing them among themselves according to statistical laws. Consequently, the insured or his representative, upon the occurrence of the insured risk, receives financial compensation paid by the insurer in return for the payment of the premiums agreed upon in the insurance policy."

This definition is criticized for emphasizing the technical aspect at the expense of the legal one.

B- Definition by Economists (Affifi, 1986, 53-54):

Kenneth Knight defines insurance as: "An act of organization and management, as it involves gathering a sufficient number of similar cases to reduce the degree of uncertainty to any desired extent."

Shackle states that "One of the foundations on which insurance relies in measurement is that the phenomenon of large numbers transforms non-knowledge into knowledge."

These definitions suggest that economists are interested in highlighting the mathematical foundations while neglecting the legal aspect.

C- Definition by Insurance Professionals:

The definitions of insurance professionals vary due to their affiliations, the type of insurance, and the time period they address. To illustrate these differences, we will review the following two definitions:

Adel Ezz defines insurance as: "A system that primarily aims to protect individuals and entities from financial losses arising from the realization of potential risks that may occur in the future and cause losses that can be measured financially and in which the will of individuals or entities has no role in their occurrence" (Adel, 1971, 11).

Among Western writers, we find Kalb "Kulp" defining insurance as: "A social project that relies on risk pooling, thus replacing uncertainty with certainty. It may or may not be a commercial enterprise, and it may or may not benefit from the knowledge of statisticians and mathematicians, but it is always a social project based on the principle of risk pooling" (Affifi, 1986, 55).

The two definitions clearly show that insurance professionals focus on highlighting the purpose of insurance. Some view its purpose as social, while others see it as reducing uncertainty.

A Comprehensive Definition:

From the definitions we have reviewed, it is clear that each group focuses on highlighting one aspect at the expense of another. This necessitates the consideration of a comprehensive and inclusive definition of insurance.

Most references in this context point out that the most famous and best definition is that of the French jurist Hemard, who defined insurance as: "An operation by which one party, the insured, in return for the payment of a premium, obtains a commitment in his favor or in favor of another party, the insurer, who undertakes to pay a certain amount upon the occurrence of a certain risk, by taking on the task of collecting a group of risks and clearing them among themselves according to statistical laws" (Ben Kherouf, 1990, 11).

This definition is comprehensive, as it covers the legal aspect as a contract, and also deals with insurance as an operation, which is the technical aspect.

II.2 Characteristics of Insurance Product Marketing:

We have previously concluded that insurance marketing differs from marketing applied in other sectors and institutions. However, this does not affect its principles, as the goals remain the same. The steps, concepts, and strategies are different. The characteristics of insurance marketing are not based solely on the activities of insurance institutions themselves, but extend to the environment. Therefore, the application of marketing in insurance institutions - the sector - must take into account several characteristics, some of which are common, as insurance is a service, and some of which are related to the nature of this service itself. The following are the characteristics of insurance product marketing:

- **Shared Characteristics with Other Services:** Since insurance is a service, it shares the following characteristics with other services:
- **Intangibility:** It is a non-tangible service that is difficult to judge by the standards applied to tangible products.
- **Inseparability of Production and Consumption:** Production and consumption occur simultaneously and cannot be separated.
- **Variability:** Insurance products are not identical.

The unique nature of insurance activities makes it have some specific characteristics, as follows (Parmentier, 2005, 27):

- **Reversed Production Cycle:** Revenue is collected in advance in complete ignorance of the possible expenses and costs that may be incurred in the future.
- **Secondary Product:** The item to be insured must be owned first. It is not logical to take out car insurance if you do not own a car.

- **Mandatory Products:** Insurance products are often mandatory rather than optional (health insurance, loan insurance, etc.). They also relate to events that everyone does not wish to happen and works hard to avoid (car accidents, fires, disability, illness, etc.).

II.2.1 Impact on Insurance Marketing Policies:

These characteristics have an impact on the marketing policies of insurance institutions, and they can be summarized as follows (Badoc, 1998, 10-11):

- **Strict Regulation:** The insurance sector is subject to strict regulations and legislation from the state and authorities, in addition to the role of unions, which restricts the freedom of insurance institutions to offer the products they want and to set their prices.
- **Dynamic Nature of Risk:** The strength of the concept of risk and its future development, since insurance operations are linked to future events whose size and the factors that may affect them are unknown.
- **Uncertain Product Returns:** The profitability of the proposed products cannot be truly realized except after several years. This is due to the development of events such as increased natural disasters, rising theft, and increased traffic accidents, etc., which have a negative impact on insurance institutions, prompting them to study these factors and predict their future development.
- **Lack of Protection for New Product Innovation:** This makes it difficult to differentiate the products and services of insurance institutions on a permanent basis.
- **Low Customer Awareness:** The level of knowledge and culture about insurance among customers remains low.
- **Social Responsibility:** The social role of the insurance profession requires it to abandon some products or not deal with certain types of customers.
- **Economic and Social Developments:** Economic and social developments have a significant impact on the profitability of insurance institutions in terms of increased repair and maintenance costs, higher damages caused by car accidents, higher theft and crime rates, the emergence of new risks, etc.
- **Ongoing Customer Relationship:** There is an ongoing relationship between the customer and the insurance institution, as the risks are future and recurring, which leads customers to seek multiple insurance products from institutions in the sector.
- **Lack of Civilized Awareness:** Especially in some Latin American countries, insurance fraud is not considered theft but rather a way to recover customers' money.
- In addition to these characteristics, there are some other characteristics that have a direct impact on insurance marketing, namely (Badoc, 1998, 11-14):

- **Difficulty in Differentiating Products in the Long Term:** This is due to the lack of protection for innovation and the fact that insurance products are often standardized and similar, making it difficult to differentiate the products and services of an insurance institution. To overcome this problem, insurance institutions need to develop services with a high technological level that will give them a competitive advantage that is difficult to imitate in the long term due to the large investments required. They also need to provide high-quality services to gain a competitive advantage in the short term that is difficult to imitate by organizing their human and commercial efforts.
- **Market Segmentation in the Insurance Sector:** Market segmentation in the insurance sector is of great importance, as insurance institutions deal with and offer their services and products to institutions and individuals of different types and sizes, each with its own specific purchasing behavior and diverse needs and desires. This makes market segmentation essential to serve the different segments of the market, including their customers, and to guide the development of a range of products and services that are consistent with the needs and demands of each market segment.
- **Long-term Relationship between the Institution and its Customers:** The relationship between the institution and its customers is long-term, as customers may purchase regular or new products from the institution due to future risks, and may also request compensation for damages, etc. This requires insurance institutions to make efforts to understand the needs of their customers and meet them effectively in order to increase customer loyalty and satisfaction, relying on good reception and excellent services.
- **Individuality of the Marketing System for Financial and Banking Institutions in General and Insurance Institutions in Particular:** Industrial products are distributed in a physical way that allows products to be delivered to distributors and consumers. However, the nature of insurance services makes them integrated in terms of production and distribution, which means that insurance institutions strive to generate both temporal and spatial benefits when providing their services to customers. They use modern technological methods for direct sales in order to overcome the problems of distributing and disseminating their services in wide areas (Maala, 1994, 53-57).
- **In addition to all these elements, the selection criteria differ from one customer to another, depending on individuals' attitudes and orientations, personal factors, geographical location, cultural characteristics, etc.**

II. SECONDLY, THE FIELD STUDY

II.1 Research Community and Sample:

Our research community consists of customers of the Algerian Insurance Company "CAAT" who deal with it. As for the sample, we have chosen a random stratified sample. This is primarily due to the difficulty of obtaining accurate statistics on the research community, the lack of customer files or cards, and the difficulty of contacting them. Additionally, this community is spread throughout the country.

Due to the lack of material resources and the limited time allocated for the research, we chose to conduct the research in Algiers capital at the Algiers "I" branch in its seven (07) agencies. We distributed 120 questionnaires, but we were only able to collect 100 valid questionnaires after canceling four (04) questionnaires that contained incomplete and contradictory answers.

II.2 Survey Results Analysis:

1. First Axis:

The purpose of asking the questions in this axis is to gather information from the respondents to get to know them. In other words, who are the CAAT company's customers who deal with it, their nature, activity, and presence?

Table 1
Question 1: As CAAT company customers, you represent:

Answer	Frequency	Percentage
Institution Association	39	39%
Individuals (Private)	61	61%
Total	100	100%

Based on the responses obtained, the structure of CAAT company's customers according to the respondent sample was divided as follows: (61%) represent individuals (private) such as employees, traders, and craftsmen, and (39%) are institutions. We can conclude from this that the company attracts a large number of individuals (private individuals) in addition to a significant proportion of institutions, which allows it to market different insurance products.

Structure of the Sample by Type of Institution:

- (51%) General institutions
- (44%) Private institutions
- (5%) Mixed and foreign companies (equal)

Nature of Activity:

- (56%) Service sector
- (26%) Commercial sector
- (18%) Industrial sector

Geographical Presence:

- (51%) National presence
- (31%) Local presence
- (13%) International presence
- (5%) Regional presence

Conclusions:

- CAAT deals with important market segments.
- The company should continue to conduct marketing studies for each of the sectors it deals with.
- The company should get closer to its customers, understand their desires and needs, and work to meet them.

Axis 2:

This axis contains questions aimed at knowing the level of insurance awareness and culture among the respondents of the sample.

Table2

Question 04: Do you view insurance as

Answer	Frequency	Percentage
A savings tool	04	04%
A means of security	91	91%
An additional cost	04	04%
A type of tax	01	01%
Total	100	100%

Based on the responses obtained, it is clear that the level of insurance culture or rather the degree of insurance awareness among the customers of CAAT company is high, as evidenced by the fact that 91% of the respondents view insurance as a means to meet the need for security, while the percentage of those who consider it a savings tool is 4% and also those who consider it an additional cost is 4% and 1% consider it a type of tax.

We note here that the natural disasters that have occurred in Algeria, especially in recent years, have greatly contributed to raising awareness among individuals, in addition to the company's efforts towards its customers, which we witnessed during our survey. In this regard, we point out that the company must take into account the following:

- For the first category that has a positive view of insurance and pays great attention to the quality of services, therefore the company should offer them the best benefits to cover their risks and meet their needs.
- As for the second category with a negative view of insurance and which does not attach great importance to the quality of services, the role of the institution here is to make them aware of the importance of insurance.

Table3

Question 05: Are you here to insure

Answer	Frequency	Percentage
Car insurance	62	62%
Transport + goods	12	12%
Shops	02	02%
Industrial risks + fires	04	04%
Life insurance	01	01%
Loan insurance	02	02%
All branches	07	07%
Total	100	100%

From the answers, we find that 62% of the respondents turned to the car insurance product, which falls under compulsory insurance, while the percentage of those who applied for transport and goods insurance was 12%. The rest of the insurance products had a low demand.

So we can say that insurance company customers - in general - and despite the diversity of products and services of those companies, they are subject to the force of law - compulsion - in requesting insurance products, as is evident from the answers to the sixth (6) question, which led to 85% of the respondents applying for insurance contracts due to their mandatory nature and that they do not think of applying for insurance on optional products. The remaining 15% took out insurance for personal reasons and intend to go to the other branches if the budget allows, and therefore these behaviors can be attributed to factors related to customer behavior and attitudes from the legal and material aspects as previously analyzed.

Axis 3:

The aim of the questions in this axis is to determine the extent of the knowledge and awareness of the respondents of the changes that have occurred in the insurance sector in Algeria regarding the entry of intermediaries and private and foreign insurance companies, in addition to the criteria for choosing insurance companies.

Table 4

Question 08: Do you know that there are private insurance companies in Algeria?

Answer	Frequency	Percentage
Yes	87	87%
No	13	13%
Total	100	100%

It is clear from the answers that 87% of the respondents are aware of the existence of private insurance companies, but 94% of them have never dealt with them, while 13% are not aware of their existence.

Table 5

Question 09: Do you know that there are insurance intermediaries?

Answer	Frequency	Percentage
Yes	81	81%
No	19	19%
Total	100	100%

It is clear from the answers that 81% of the respondents are aware of the activity of insurance intermediaries in the Algerian insurance market, but 88% of them have never dealt with them. We attribute this to the customers' keenness to maintain good relations and loyalty to public insurance companies and the CAAT company, in addition to the fears that arise from the failure of these private companies and intermediaries due to the novelty of their experiences in the field. As for the high level of awareness of the activity of private companies to insure intermediaries, it is due to the intensive marketing activities implemented by them in particular, using all available means of communication, the most important of which is direct contact with individuals and companies on the streets and in places and workplaces.

Table 6

Question 10: What are your criteria for choosing an insurance company?

Answer	Frequency	Percentage
Good reputation	41	41%
Competitive prices	19	19%
Product diversity	17	17%
Speed of compensation in the event of an accident	16	16%
Proximity	07	07%
Total	100	100%

According to the table above, 41% of the sample members stated that a good reputation is the most important criterion for choosing an insurance company to deal with, while the percentage of competitive prices was 19%, and 17% for the product diversity criterion, while the percentage of each of the criteria of speed of compensation in the event of an accident and the proximity of insurance agencies to customer premises was 16% and 7%, respectively.

Therefore, we notice that the highest percentage was for the criterion of a good reputation, which reinforces the criterion of trust between the customer and the insurance institution, which increases loyalty to it.

Axis 4:

The aim of the questions in this axis is to determine the level of trust, loyalty, and loyalty of CAAT company customers, in addition to evaluating the elements of the marketing mix and the services provided by the company to its customers in general.

Table 7

Question 11: Have you ever insured with CAAT company before?

Answer	Frequency	Percentage
Yes	98	98%
No	02	02%
Total	100	100%

It is clear from the table above that 98% of the respondents have taken out insurance contracts with CAAT company before, which must strive to retain them, while 02% are first-time customers, and it must also strive to satisfy them and attract other customers.

Table 8

Question 11/a: This question is for customers who answered the previous question "yes" to find out the number of times?

Answer	Frequency	Percentage
Once	12	12.2%
2 to 5 times	24	24.5%
6 times or more	62	63.3%
Total	98	100%

According to the answers, 63.3% of those who have dealt with CAAT company before have exceeded the number of times they have dealt with the company (6) times, which reflects a high degree of loyalty and loyalty to the company, especially if we know that the insurance contract period is usually one year, while 24% of the respondents dealt with the company between two and five times, which also reflects a significant degree of loyalty, while 12% dealt with the company once before, which means that the company attracts new customers thanks to the marketing policies followed. In this regard, we point out that the company must develop the loyalty of customers for the first category, and make greater efforts to expand its customer base and bring in the largest number of new customers.

Axis 4 (continued):

Table 9

Question 12: What types of insurance do you know about CAAT company?

Answer	Frequency	Percentage
All branches	59	59%
Some branches	27	27%
Only the branches I insured in	14	14%
Total	100	100%

It is clear from the table above that 59% of the respondents are aware that the company practices all branches of insurance, 27% think that it practices insurance operations on some branches only, while 14% still believe that it practices insurance operations on the branches they came to insure only. Therefore, we can say that CAAT company has been able, through various available means of communication, to inform its customers and the public as a whole that it has emerged from

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specialization and that it is currently practicing insurance operations in all branches, following in this the slogan "comprehensive insurance", but it still has to continue communication campaigns through various available means to inform the public about the meaning of this slogan, considering that 41% do not know that the company practices insurance operations in all branches.

Table 10

Question 13: Why did you choose to insure with CAAT company?

ts prices	10	10%
Its reputation	34	34%
Its experience in the field and the diversity of its branches	37	37%
Its location	12	12%
Other	07	07%
Total	100	100%
ts prices	10	10%

It is clear from the table above that 37% of the respondents chose to insure with CAAT company because of its experience in the field of transportation in particular and the diversity of its products, and 34% chose it because of the reputation and good reputation it enjoys, while 12% chose it because of the location of the agencies and their proximity to customer premises, and 10% for the price criterion, and the remaining 07% were for other different criteria, which are mainly due to the existence of agreements with the company, or because of the existence of relationships with the officials and employees of CAAT company. Therefore, we can say that the company's efforts to improve the quality of its products and services, and its efforts to satisfy its customers and attract new ones, have positively reflected on its reputation, and it has also benefited primarily from its previous experience due to its specialization in transportation branches, which is considered a vital branch, which has made it gain the satisfaction of its customers who deal with it.

Table 11

Question 14: How did you learn about CAAT company?

Answer	Frequency	Percentage
Television	25	25%
Radio	00	00%
Newspapers	01	01%
Advertisements and posters	16	16%
Friends' advice	44	44%
Other	14	14%
Total	100	100%

The results show that the good reputation and the policy adopted by the company regarding the care and good treatment of customers had a great impact on the circulation of customer advice among themselves and directing their friends to deal with CAAT company, which is expressed by the 44% for friends' advice, while 25% of the respondents' answers learned about the company through television, which is an acceptable percentage, as this medium had an acceptable effect in attracting customers to the company, while 16% were for posters and 14% for a group of other factors, such as the movement of sales agents to the premises of potential customers, or the location of agencies, in addition to the agreements concluded with companies and institutions, while the weakest percentage was for newspapers at 1%, which is due to the fact that they are not used by the company in addition to the radio.

Table 12

Question 15: Do you find in the agencies the information you need about the insurance contract?

Answer	Frequency	Percentage
Yes	93	93%
No	07	07%
Total	100	100%

It is clear from the answers recorded in the table above that the company is keen to provide and provide the necessary information and make it available to customers, as evidenced by the fact that 93% of the respondents said yes. This is what we witnessed and noticed during our survey, as we noticed the availability of advertising brochures that contain the necessary information about each product, in addition to the explanations provided by the agents to customers.

Table 13

Question 16: What is your opinion on the reception at the agencies?

Answer	Frequency	Percentage
Very good	85	85%
Good enough	15	15%
Not good	04	04%
Total	100	100%

It is clear from the answers recorded in the table above that the reception service at CAAT company is characterized by good quality, as evidenced by the fact that 85% of the respondents expressed their high level of satisfaction with the reception services, which is what we actually noticed during the survey period, in addition to that no one expressed complete dissatisfaction with the reception.

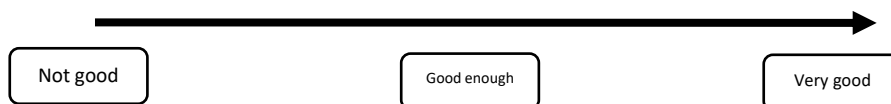


Table 14

Question 17: Do you find the location of the agency convenient for you?

Answer	Frequency	Percentage
Convenient	71	71%
Somewhat convenient	25	25%
Not convenient	04	04%
Total	100	100%

The results show that 71% of the respondents are satisfied with the locations of the company's agencies, while 25% have an average level of acceptance, while 4% expressed dissatisfaction with the location of the agencies, which is a weak percentage that does not need to be taken into account. What can be said in this regard is that the location of the company's agencies for the "I" branch in Algiers is very appropriate, considering that they are located in sensitive areas of the main streets and close to sensitive institutions such as banks, the port, and customs, etc.

Table 15

Question 18: Have you ever had an accident?

Answer	Frequency	Percentage
Yes	66	66%
No	34	34%
Total	100	100%

We notice that 66% of CAAT company customers, the respondents, have had an accident that varies from one customer to another. As for the types of these accidents, we found that 59% of them are car accidents, 24.5% are damage to goods, 09% are theft, and 03% are fires. The remaining 4.5% were for water leakage accidents, work accidents, and maritime transport, divided equally between them.

Since the correct judgment or opinion - if we can call it that - on the opinion of customers in judging an insurance company is when an accident occurs, and the damage is inspected and compensated, 48.5% of the respondents who had accidents said that the compensation procedures were fast, while 33.5% considered them somewhat slow, and 10.5% of the respondents considered them slow. The weakest percentage was very slow at 7.5%.

To determine the relationship between the amount of compensation and the damage caused by the accident, we found that: 36.5% expressed their satisfaction with the amount of compensation, and 29% expressed their full agreement with the consistency of the amount of compensation with the damage caused by the accident, while 24% remained neutral and did not comment, while 06% of them expressed their complete disagreement with the amount of compensation and 04.5% were somewhat disagreeing, which is a weak percentage, especially since we attributed this to the fact that the majority of customers are unaware of the complex procedures that take place between insurance companies to settle accident files between them and compensation.

However, CAAT company must continue to make greater efforts in this regard, even if it is by informing and convincing them of the complexity of the procedures.

As for question number 19, which revolves around the customers' willingness to cover their risks better in exchange for paying more, it was equal to 50%, and the reason is basically income.

Table 16

Question 20: Are you thinking of continuing to insure with CAAT company?

Answer	Frequency	Percentage
Yes	98	98%
No	02	02%
Total	100	100%

It is clear from the table that 98% of the respondents are seriously considering continuing to insure with CAAT company, which reflects a very high level of loyalty and loyalty, which requires the company to pay more attention to them and preserve this gain, and exploit it in gaining new customers.

Question 21: What are your suggestions for improving the products and services of CAAT company?

83% of the company's customers who responded expressed their hope that the company will continue to work in the same way that it is currently doing, while 17% made different suggestions, which we summarize in the following points:

1. Improve compensation procedures and expedite service delivery;
2. Equip, modernize, and improve agencies;
3. Provide new headquarters and bring them closer to individuals, with parking spaces provided;
4. Improve communication with customers to a greater extent to raise their awareness;

Offer discounts to loyal customers, especially those who have not caused accidents over a period of time, such as five (05) years.

RESULTS OF THE FIELD STUDY

Through the survey we conducted on the customers of CAAT company, which covered a sample of 100 respondents, we noticed a number of observations and results that we summarize as follows:

- The institution attracts an important category of customers who represent institutions and individuals.
- The company's customers have a high level of insurance awareness and culture, as 91% of them view insurance as a means of security.
- Most of CAAT company's customers learned about it through friends' advice, which reflects the good reputation that the company enjoys, in addition to the effectiveness of the word-of-mouth phenomenon.
- The company's employees have a good reputation and a good relationship with customers, which is due to their extensive experience and the degree of professionalism they enjoy as a result of the training they receive continuously.
- The company enjoys a good relationship with its customers, as evidenced by the fact that a large number of them have been dealing with it for more than six (6) years, which confirms the degree of loyalty to the company, in addition to attracting a considerable number of new customers.

CONCLUSION

Our research has led us to draw a number of general conclusions and results from the study, which we summarize as follows:

1. The insurance sector is one of the most important economic sectors due to the various roles it plays in various fields, as well as its contribution to driving economic growth by collecting savings, financing investments, and preserving property;
2. Insurance institutions cannot dispense with marketing if they want to achieve success and return on investment;
3. It is not enough to create a marketing department to ensure the success of an insurance institution, but rather marketing must play its real role in terms of attention and focus on the customer and work to meet their needs in addition to constantly adapting to the environment;
4. Insurance products - services - are characterized by a number of characteristics, which require adapting marketing policies to them, i.e. adapting the marketing mix to the characteristics of the insurance institution's activity;

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5. In general, marketing tasks in insurance institutions are summarized in staying close to the consumer to ensure good knowledge of their needs, with strict analysis of the return on investment, as well as continuous marketing studies to keep pace with changes in the environment and respond to the changing desires of consumers in the targeted market sectors;

6. The specificity of insurance products - services - pushes sector institutions to focus on their image and brand more than their different products, in addition to the joint external role related to improving the consumer's view of the image of insurance in itself;

7. The success of insurance institutions and the growth of the sector is not only dependent on the marketing function, but is also dependent on the availability of an appropriate climate that affects the performance and return on investment of sector institutions, which is due to the need for real economic growth and development in all sectors, in addition to the organization governed by laws and regulations, with the exception of the efficiency of insurance institutions themselves and their ability to stimulate demand;

8. The availability of a certain level of insurance awareness and culture is a very important factor, as it helps to increase the demand for various insurance products, which guarantees the achievement of return on investment for insurance institutions and hence the growth of the sector;

9. Public relations, personal selling and activating contracts are among the most important marketing techniques for promoting insurance companies' products, and technology also provides additional and very important distribution channels.

10. The company's employees have a good reputation and a good relationship with customers, which is due to their extensive experience, professionalism and training in marketing and insurance techniques;

11. CAAT company enjoys a good reputation and reputation, as evidenced by the fact that most of its customers learned about it through their friends' advice;

12. Despite the low level of insurance awareness in general, the company's customers enjoy a high level of insurance culture, as most of them view insurance as fulfilling the need for security.

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