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STUDY OF THE PERCEPTION OF SATISFACTION ON BEHAVIOR OF AUTO ACCIDENT INSURANCE CUSTOMERS IN DAKAR, SENEGAL

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ABSTRACT

This article is about the study of Perception of Customer Satisfaction. This perception influences the loyalty behavior of this clientele. The particularity of this work is that it was carried out on the basis of a questionnaire and survey in the Senegalese context which is characterized by a low level of economic development against a background of cultural fatalism. It applies to the Dakar auto accident insurance clientele. The work methodology used is classic (sampling according to an empirical survey of the quota method). The results of this work confirm the link of cause and effect of the binomial Satisfaction-Behavior of Fidelity. It has been shown in this article that Satisfaction is positively related to Behavioral Loyalty.

Keywords: Perception - Satisfaction - Behavior - Clientele - Loyalty

Introduction

This article analyzes the perception of Satisfaction. In this way, he reexamines the action of Satisfaction on Loyalty thanks to the link that unites them. To do this, an analysis model was proposed applied to auto accident insurance customers. Indeed, it emerged from the "interviews and surveys" carried out that most customers, failing to do without insurance, limit themselves to the strict minimum when purchasing their insurance. Consequently, most of the customers not only insure their car in the very short term but, in addition, they insure their vehicle for just the compulsory part ("Accident" product). To carry out this study, various theories and recent empirical results have been summoned. The specific context of Senegal, as a relatively weak country economically, is not unrelated to the result obtained [1]. This country is strongly influenced by a strong fatalism, particularly cultural. The concept of Loyalty (F), thanks to its commercial impact, is re-studied as a consequence of the revisiting of Satisfaction (S) [2]. To

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this end, the procedure for collecting data and measuring the S-F link has been pre-tested and tested with “Automobile accident” insurance customers.

I. MODEL FOR ANALYSIS OF THE INFLUENCE OF THE LOCAL CONTEXT ON THE SATISFACTION-LOYALTY LINK

I.1. Satisfaction and the link "Satisfaction - Loyalty"

Several research works have retained the hypothesis of a link between Satisfaction and Loyalty [3]. As such, Product Loyalty varies directly or indirectly with perceived Satisfaction [2,4]. Indeed, consumers are all the more inclined to be loyal as their satisfaction increases [5,6]. In other words, the sooner or more easily the satisfaction is achieved, the easier it is to have a loyal customer and vice versa [7,8]. Many research results, at most assert, or at least suspect, the existence of a causal relationship between Satisfaction and Loyalty, especially following repeated buying behavior [9].

The effect of Satisfaction on Loyalty would thus allow the establishment of close business relationships and a common effort in customer-seller relationships [10-12]. Such reports can serve as mechanisms that guide the market and reinvent the future. Thus, the improvement in Satisfaction especially when it is unexpected [13-15] has a proportional effect on Fidelity and, consequently, on the repurchase of the product [16]. It is in this context that several research results can be used to establish the relationship between satisfaction and loyalty [16,17].

From this angle, it is possible to model the Loyalty process. This modeling attempts to describe and explain how buyers do things, that is, what goes on in their brains [18]. In this case, it is appropriate to look first at how the client proceeds, that is to say his positivist approach, otherwise as he is in his environment (what is observed). Then, we are interested in how the client should operate; that is to say, a rather normative normative approach whose principles are based on socio-cultural values [19, 20]. Alongside these design, other models have emerged to address the same link. Indeed, Loyalty is a function of Satisfaction in a complex model integrating other variables including the common investment specific to the relationship [17]. Such understanding also assumes that the slower the satisfaction is to be achieved, the more difficult it is to have a loyal customer. In this order, the Satisfaction-Fidelity link has been studied thanks to the phenomenon of cognitive dissonance [21]. In other words, the consumer fears that they have not made the best choice and can engage in a "complementary search" of information in order to reassure themselves and reduce this dissonance or this mismatch.

As a result of this theoretical research and experimental results, the existence of the link between Satisfaction and loyalty is no longer in doubt. It is now time to look at the nature of this link.

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Some authors maintain that this link is direct, that is, it obeys the principle of linearity. However, for other researchers, this link is not linear. In this momentum, a series of studies, validated by their empirical results, was carried out and effectively retains the idea of an indirect link or the principle of non-linearity [22]. This is the current of increasing or decreasing returns. The existence of the 'Satisfaction - Loyalty' link is ambiguous. Indeed, it can happen that achieving customer satisfaction acts more than proportionally on customer loyalty. Just like the opposite of this situation can happen. In other words, it is not enough that Customer Satisfaction is achieved for that customer to be Loyal. But, in any case, customer satisfaction is linked to their loyalty.

Assuming therefore, on the theoretical and experimental level, that the link "Satisfaction - Loyalty" turns out to be an idea congruent and established despite its ambivalence (direct or indirect). The concept of Loyalty can intervene as a strategic lever capable of solving the problem of customer volatility in the context of auto insurance in Senegal [2]. In addition, Satisfaction is seen as a concept capable of supporting economic activity [23-25].

I.2. Customer loyalty: a business growth factor

From the above, it seems established that Loyalty is a strategic resource for economic activity [10]. It is therefore important to pass it on, in the Senegalese market context, to the insurance company. Next, the analysis model is presented.

I.2.1. Loyalty: a strategic resource

Many researchers have concluded that satisfied customers are likely to either buy the product again or visit the outlet again [26,27]. The satisfied customer is also ready to pay an additional price to keep the advantages linked to his product or to the point of sale [28]. The satisfied customer makes few complaints [29] and can recommend the product to other consumers [30,31]. These behavior models help to reduce costs and improve the company's profitability by increasing sales [10, 30, 32]. In fact, achieving very high satisfaction scores enables the company to retain customers, increase market share and market penetration rate through loyalty [29, 31].

Thus, satisfaction contributes to the adaptation of the marketing strategy of the insurance company and to the evolution of the market because it allows a better understanding of the standards that customers use. Through this, the company can discover trends in their behaviors and preferences earlier.

If so, the company succeeds in building and improving customer satisfaction or maintaining it [33]. It is likely that this may result in a positive effect on their fidelity [14]. As a result, its profitability is also improved [28, 32]. However, it should be noted that "Customer Satisfaction"

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is only one step that needs to be built into a more comprehensive marketing system [34]. At the managerial level, any professional in the insurance sector thus has an interesting control tool to face its competitors.

Clearly, we need to build customer loyalty as long as they have wait-and-see behavior, and have a fairly limited capacity to absorb the product offer. Indeed, this limitation stems from its low purchasing power, rapid market saturation, or even culture. In addition, in a situation of strong competition, stable companies (not very substitutable and in limited numbers) are those which know how to control their costs and not how to recruit new customers.

I.2.2. Proposal of a theoretical model

The synthesis of the theories presented above as well as the empirical results obtained show that there is a strong overlap of the "Satisfaction-Loyalty" binomial. This interweaving could overcome customer volatility in the context of the 'Accident' insurance market in Senegal. In addition, the surrounding culture does not militate in favor of the purchase of products, especially for its non-compulsory part. The proposals for measuring the concepts studied here come from theoretical scales in the field of interpersonal relations [19, 35]. On this basis, the revisiting of the measurement of the perception of Customer Satisfaction is specific to "Accident" insurance. Thus, for this clientele, Satisfaction translates into: "Benevolence and the Benefits granted by the insurer to the client" in the event of a claim. Loyalty is perceived by consumers as "a favorable attitude towards their 'Accident' insurance and can be manifested by the purchase or repurchase of this insurance". In short, Faithfulness translates into intention and behavior. In both cases, the approach focuses on reporting according to a Likert scale1 with an asymmetry that serves as a neutral point [36, 37].

- Thus, the Main Research Hypothesis revolves around a causal model as follows:
- H0 - Satisfaction is an essential condition for the Loyalty of Accident insurance customers. This model is reflected in Figure 1 below.

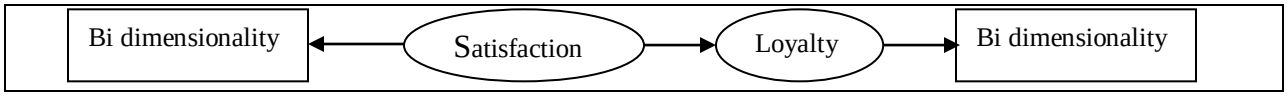

Figure 1: Theoretical model

Following an Exploratory Factor Analysis (A.F.E.) and a Reliability Analysis, using SPSS 12 software [38], this initial main hypothesis was reformulated into a new H1 hypothesis as follows :

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➢ H1- Satisfaction is an essential condition for the Loyalty Behavior of "Accident" insurance customers. This new hypothesis gave the two underlying hypotheses below: H1.1 and H1.2:

• H1.1 - Satisfaction (Satisf1 = Bienv) perceived as benevolence, involvement and friendship is essential to the Behavior (Comp) of "Accident" insurance customers;

• H1.2 - Satisfaction (Satisf2 = Advantage ...) understood as advantages is essential to the Behavior (Comp) of Accident insurance customers.

Indeed, the A.F.E. Only the behavioral dimension, that relating to the intention of fidelity, has not proved to be acceptable for Loyalty. Therefore, the model obtained is reduced to its simplest expression for the two concepts studied. The ideas gathered during the qualitative survey phase were subjected to a content analysis. Then, the statistical treatment of survey data as well as the exploratory results also presuppose, within the framework of this research, the existence of a relationship and therefore of a Satisfaction-Loyalty causal link. The empirical model obtained as well as the reformulated working hypotheses led to a methodology for measuring the "satisfaction-loyalty" link.

II - METHODOLOGY OF MEASURING THE "SATISFACTION-LOYALTY" LINK

In this part of this work, it is about carrying out actions and procedures, that is to say the process of measuring the Satisfaction-Loyalty link. This process resulted in a collection of information by method of estimating the parameters that were necessary to measure the relationship and therefore the supposed link. In fact, a series of interviews was conducted with ten executives from the five largest companies whose main activity revolved around P&C services (Fire, Accidents, Various and technical risks) and some professional insurance organizations. Regarding the customer interview, the sample was made up of 5 individuals and 5 transport companies. Subsequently, data was collected for this same clientele. The choice fell on Accident insurance, which contributes at least 60% of turnover in all the markets of the countries of the Inter-African Conference of Insurance Markets (CIMA), [39].

Sampling, by means of empirical sampling of the quota method was used because it has more easily attainable selection criteria [36]. The method is rapid and relates to vehicles registered DK of the city of Dakar. As for the characteristics of the sample, the targets are made up of two types of clientele. On the one hand, there are the clientele made up of individuals and businesses. On the other hand, there are the mass public transport customers referred to as "public passenger transport".

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With regard to individual customers, the weight is 55% out of a workforce of 400 individuals. The second type of clientele represents a percentage of 45% of the total sample. The sample was chosen large enough to address any imperfections related to the surveys. In terms of the methods of collection, administration of the questionnaire as well as the Confirmatory Factor Analysis (CFA), the objectives consisted of:

- Check the factor structure of the explanatory construct;
- Test the validity of the "Satisfaction-Fidelity" link hypothesis:

• rigorously checking reliability [36] ;

• taking into account measurement errors in all estimation procedures, examine the collinearity between the model variables [36].

As for the measurement scale: the questionnaire was pre-tested to purify the list of items. The "face to face" investigation process was retained at the time of its administration. The pretest was a means of verifying the quality of the questionnaire as well as the length of time it took when it was administered [36]. When estimating the parameters, Churchill's paradigm was used (Table 1) to follow the steps to perform until the necessary tests.

Table 1: Approach inspired by Churchill [40]

Steps in Churchill's paradigm	Description
1. Indication of the domain of each construct	Conceptualization, definition and singularization of concepts: literature review, qualitative interviews
2. Development of items	Literature review, qualitative interview
3. Qualitative purification of the measurement for each input variable	Purification of scale items or revision, etc.
4. Pretest of scales	With 10 individuals
5. Data collection	Questionnaire 1, administered to 200 people including Pats or teachers and students mainly
6. Statistical purification of the measurement	Purification of items using SPSS 12: Exploratory Factor Analysis and calculations of Cronbach's alpha coefficients
7. Data collection	Questionnaire 2, administered to 400 individuals, owners or managers of the car they drive
8. Verification of the factor structure of the scale	Carrying out Exploratory and Confirmatory Factor Analyzes under SPSS12 and under AMOS 7.0
9. Estimation of reliability	Calculations of Cronbach's alpha coefficients
10. Estimation of validity	Convergent validity calculations and discriminant validity check [42]

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The SPSS 12 software was used for data processing to verify the validity of the measurement. It stabilized scales that were used thanks to Exploratory Factotrielle Analysis (AFE). The AMOS 7.0 software [35] allowed, following Confirmatory Factor Analysis (CFA) empirical data from the survey and to have reliability. In fact, AFC made it possible to validate the factor structure of the measurement scales from the data. Thanks to this AFC, a one-dimensional structure has been highlighted for the phenomenon explained (Fidelity) and two-dimensional for the one who explains (Satisfaction).

III. PRESENTATION OF STUDY RESULTS AND DISCUSSIONS

The Satisfaction AFC highlighted 10 items (1; 2; 3; 4; 5; 6; 7; 9; 10; 12). These results required countless back and forths to improve the measurement scale. Indeed, following the successive withdrawal of item 8 and then item 11, the total variance explained and the Cronbach coefficient α are both at the highest level. Any additional deletion of an element deteriorates the Cronbach α coefficient [40]. The analysis of the main components of the information collected on the concept of Satisfaction reveals two axes. These axes then gave Satisf1 (Benevolence) and Satif2 (Benefits). The first latent variable, namely, Satisf1 (Benevolence) is a result confirmed by previous research [2].

Based on SPSS12 and AMOS 7.0 software, the Kaser Meyer Olin (KMO) test as well as the results of the explained variance are listed in Tables 1 and 2, respectively.

Table 1: The Kaser Meyer Olin (KMO) test (KMO and Bartlett's Test)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.905	
Bartlett's Test of Sphericity	Approx. Chi-Square	2971.402	
	Df	45	
	Sig.	0.000	

The value of the KMO is significant since it is close to unity (1). Therefore, there is an acceptable factorial solution which represents the relationships between the studied variables (correlations between all the variables). The KMO index (0.905) and Barlett's test (high chi-square) are very acceptable.

Table 2: Total Variance Explained

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	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings			
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	
1	5.234	52.335	52.335	5.234	52.335	52.335	4.470	44.702	44,702	
2	1.327	13.265	65.601	1.327	13.265	65.601	2.090	20.899	65,601	
3	0.738	7.377	72.978							
4	0.648	6.478	79.456							
5	0.478	4.781	84.237							
6	0.415	4.152	88.389							
7	0.363	3.634	92.023							
8	0.296	2.958	94.981							
9	0.259	2.592	97.573							
10	0.243	2.427	100.000							

Extraction Method: Principal Component Analysis.

Table 2 shows that the first two components return 65,601% of the total information. The first factor alone explains 52.335% of the total information. This result allows to say that the adjustment provided by this factor is of good quality, it is therefore satisfactory. This result is sufficient to limit the analysis to the two main axes.

III.1. AFC Results

Thanks to this AFC, five types of results were retained after several iterations. The acquired commonalities, all greater than 0.50, are all acceptable and confirm the good performance of the Likert scale. The total variance explained is based on two dimensions for a total value of 65.60% which is much greater than 60%. The "Component Matrix" and that of the components after rotation confirm the trend towards communalities. Indeed, the last simulation gives the smallest value of 0.705. The principal components at the end of the matrix tables before and after rotation with Varimax indicate two latent variables having respectively 7items and 3 items. In particular,

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all items are positively correlated with the component they determine. At this level, it appears that any other attempt at iteration restricts the cumulative variance.

III.2. Reliability analysis results

Based on the reliability analysis [40] and after multiple iterations and purifications of the scale, the Cronbach's α coefficient is 0.88 for the Likert scale. It is given by the following relation.

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

The value of this "alpha" is sufficiently high compared to the threshold of 0.60 fixed as the extremum to be reached [43]. So, for a revisit of the theories and empirical results re-examined, these results are very satisfactory. Regarding the development of the hypothetical causal relationship diagram, following the graphical analysis model, the AMOS 7.0 software allowed the confirmation of the S-F link and therefore of the causal relationship. The structural model (Figure 2) shows fine correlations between latent variables (indicators or manifest variables) [35].

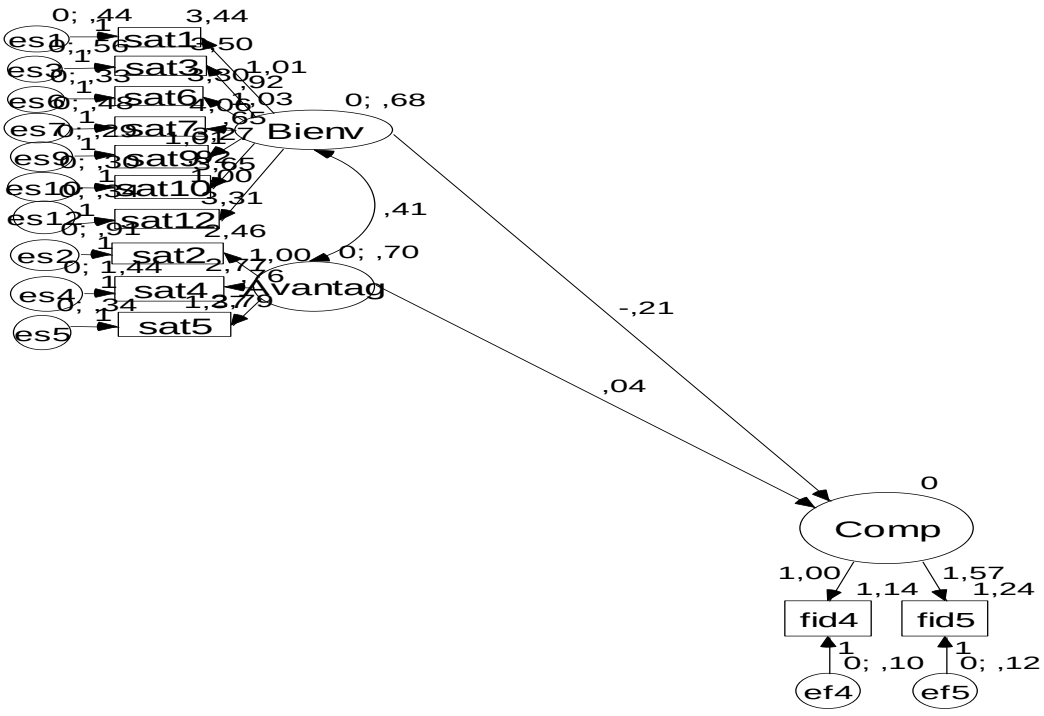

Figure 2: Measurement model with links (correlations) between latent variables

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The structural model thus obtained, thanks to the AMOS 7.0 software, corresponds to the a priori relations defined with regard to the theoretical model of analysis. The second type of result is the matrix of correlations between indicators. It made it possible to perform AFCs using the initial data processed using the AMOS software. 7. An ideal size is between 200 to 300 [35]. Thus, by following this recommendation, the initial sample of 400 respondents was divided by 2. On each portion of the sample, the tested model was defined. Finally, the identification of the structural model and the fit of the overall model to the sample data were correct; that is, the model is fully in line with the data. The fit indices of the overall model from the AMOS 7.0 software are presented in Table 3 below as well as the values acquired.

Table 3: Model fit indices, AFC (N = 400)

		Absolute fit measurement indices Parsimony measurement indices		Absolute fit measurement indices Parsimony measurement indices		
Df (ddl)	Np*	X^2	RMSEA <0.08	AIC	ECVI	X^2 /ddl
52	0.000	264.796		340.796	0.616	5.092

* Np: Level of probability and df or ddl is the degree of freedom.

For the analysis of absolute fit measures, the Chi-square (264,796), the number of degrees of freedom (df = 52) and the level of probability (p = 0.000) indices are significant. Chi-square is significant at a probability level of less than 1%. As a result, the indices show a good likelihood that the theoretical model will fit well with the empirical data. The Root Mean Square Error of Approximation (RMSEA) converges perfectly since it is 0.086. This criterion indicates a fit of the model to the empirical data of trueness. The absence of the Root-mean-square (RMR) indicates that there are no residuals in the model. Therefore, the results of the absolute fit measurements are quite acceptable.

For the analysis of incremental adjustment indices, the key value is: 0.9. In this case, the incremental or comparative good fit criteria are in line with the proposed theoretical model [35]. The values obtained for the Normed Fit Index (NFI), the Tucker-Lewis Index (TLI) and the Comparative Fix Index (CFI) are respectively: 0.921; 0.918 and 0.936. This confirms that the model fits the data correctly. Regarding the analysis of parsimonious fit measures, the Chi-square adjusted to the degree of freedom (Minimum Discrepancy Function Divided by Degrees of Freedom CMINDF) is equal to 5.092. It is at the most flexible threshold of 5.0. This cutoff still shows an acceptable fit although it is weakened by the large sample size. The Akaike

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Information Criterion AIC 'with a value of 340,796 is close to that of the saturated model which is 180. In addition, the AIC interval is very acceptable since it incorporates the value of the saturated model. The "Expected Cross-Validation Index" (ECVI) has a relatively low value: 0.616. Nevertheless, these two indicators prove the existence of an acceptable model. Examination of the different groups of indices shows that the parameter estimates are reliable.

The calculation of the explained variance shares indicates that the estimates of the regression coefficients and the explained variance percentages R2 (SMC: "Squared Multiple Correlations") of the explained variable present a good fit of the model. Indeed, the results show that almost all the coefficients are greater than 0.20. The results correspond to the recommendation provided in the literature [35]. For the particular case of the explained variance, the estimate of the percentages (Squared Multiple Correlations (SMC) = R2) is between 0.221 and 0.796 as shown in Table 4.

Table 4: Squared Multiple Correlations (SMC) = R2

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
fidelit5	0.322
fidelit4	0.189
satisf12	0.665
satisfa5	0.796
satisfa2	0.435
satisfa4	0.221
satisfa6	0.686
satisfa9	0.703
satisf10	0.662
satisfa3	0.511
satisfa7	0.374
satisfa1	0.616

With regard to the estimates of the regression coefficients (Regression Weights), all relatively values are acceptable (Standardized Regression Weights).

Table 5 : Standardized Regression Weights

Estimates, Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P
Behaviour <--- Benevolence	-0.206	0.022	-9.229	0.000

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			Estimate	S.E.	C.R.	P
Behaviour	<---	Benefits	0.038	0.016	2.444	0.015
satisfa7	<---	Benevolence	0.645	0.043	15.169	0.000
satisfa3	<---	Benevolence	0.923	0.050	18.417	0.000
satisf10	<---	Benevolence	0.924	0.042	22.174	0.000
satisfa9	<---	Benevolence	1.006	0.043	23.434	0.000
satisfa6	<---	Benevolence	1.028	0.045	22.639	0.000
satisfa4	<---	Benefits	0.765	0.079	9.733	0.000
satisfa2	<---	Benefits	1.000			0.000
satisfa5	<---	Benefits	1.370	0.106	12.917	0.000
satisfa1	<---	Benevolence	1.014	0.048	20.927	0.000
satisf12	<---	Benevolence	1.000			0.000
fidelit4	<---	Behaviour	1.000			0.000
fidelit5	<---	Behaviour	1.575	0.175	8.985	0.000

Regarding the analysis of the significance of the factor contributions, within the framework of the evaluation of the measurement model, Table 5 above presents the first fundamental result of the AFC. 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 confidence level appears in the last column which indicates the probability level of the test (P).

In practice, the Student's t-test should be greater than 1.96 at the 5% significance level for each factor contribution of the indicators. These indicators are linked to a construct in order to verify the positive relationship between them [35]. In this case, the values of the t tests (Composite Reliability: C.R.) are all greater than 1.96; which confirms the significance of the link of each indicator to the construct.

Regarding the first fundamental result of the AFC, the verification of the acceptability of the estimates is based on the absence of negative variances or of standardized coefficients greater than 1. Then, the results of the reliability study (α) [40], internal consistency (CR) [42], the validity of the measurement scales and the shared variance of the explanatory variable were found to be acceptable. The adjustment of the structural model. After adjusting the overall model, the measurement model, the relationships between the latent variables are statistically significant (other than zero).

III.3. Testing hypotheses and discussions.

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With regard to the results of the regression, the Fidelity behavior is explained by "Advantages" as a component of the Satisfaction at the threshold of more than 5% because the CR has a value of 2.444 which is greater than 1.96. In addition, satisfaction, in its "Benevolence" component largely explains Loyalty Behavior. Indeed, the absolute value of the CR between the two variables is quite high (greater than 2.57). It stands at the 1% threshold. These results confirm the main hypothesis that Satisfaction is positively related to Behavioral Loyalty.

 Discussions of the link "Satisfaction-Loyalty"

In view of the objectives of this research, the discussion of the results of the measurement model and of the structural links led to the following observations and consequences:

Regarding the measurement model, Satisfaction has two dimensions which are: Satisf1 (Benevolence) and Satisf2 (Advantages). These dimensions are characterized by their highly emotional nature [2]. As for Fidelity, it has only one dimension: Behavior. This empirical result is rather reduced compared to those which resulted in two components integrating the Intention of Fidelity. It was, perhaps, the consequence of the declarative approach used during the collection of information. Regarding the structural model "Satisfaction-Loyalty", the link "Satisfaction (Benevolence) -Loyalty (Behavior)" indicates the existence of a causal relationship of a non-deterministic nature (random, sometimes linear, sometimes non-linear). More than a correlation, this link reflects a definite cause and effect relationship.

It also appears that the variable ‘Satisfaction (Advantages) is in total conformity with what emerges from the literature, namely that Satisfaction is positively linked to Loyalty Behavior. Indeed, this link turns out to be very positive between the variables ‘Satisfaction (Advantages) and Loyalty (Behavior). Therefore, the initial reformulated hypothesis has been fully verified, Loyalty Behavior depends on Satisfaction.

Conclusion

This article has taken stock of the influence of satisfaction on loyalty. It summed up the main theories and resulted in a model of analysis. In this work, the model incorporates the particularity of the Senegalese context of 'Accident' insurance customers as well as customer perceptions of the concepts of Satisfaction and Loyalty. Following the presentation of the working methods, the research results confirmed the actual existence of the link between Satisfaction and Loyalty Behavior. It is also the dependence of the latter in relation to Satisfaction. However, this relationship is only partially positive. The study shows that the covariance between the latent variables of Satisfaction exists even if it is low. This covariance can assume a combined effect

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on Behavior. This result is further evidence of the existence of a Satisfaction-Loyalty random causal relationship.

The results obtained in this article show that Satisfaction is positively linked to the Loyalty of the customers of the "Accident" insurance customers and translates into: "the Benevolence and the Benefits granted by the insurer to the customer".The use of the questionnaires and surveys based on the AFC made it possible to obtain six types of results after several iterations inducing a KMO index (0.905) and a Barlett test (high chi-square) very acceptable for acquired communalities all higher at 0.50 and acceptable. These results confirm the good performance of the Likert scale and the managerial implications for SMEs in the Senegalese insurance market.

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