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The Examination of Social and Service Relational Aspects on Customers' Retention

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Abstract. Consumers are increasingly joining social networking sites (SNS) where they build online relationships with friends and brands they engage with. While SNS related studies are growing, the Middle East region still lacks a proper understanding relating to SNS effects on customer retention within a service environment. This study aims to develop the understanding pertaining to SNS relational factors and the ensuing consequence of such bonding on the social platform's advertising value, consumers' proneness in comparing insurance premiums and the effect on retention. An internet-based survey was filled by 297 respondents on Facebook, targeting individuals who already use an insurance company's services. The model measured the overall experience on Facebook while integrating socialization with friends, relationship with the social network itself, SNS ad value, premium comparison, and retention and customer service. This study is amongst the first to examine the effects of relational aspects, from a peer-to-peer and peer-to-SNS perspectives, on the social ad value and the ensuing influence on price comparison propensity and the effects on customer retention in the region.

Keywords. *Facebook; Social networking sites; Insurance; Retention; Social advertising.*

1 Introduction

Digital platforms have been growing at an accelerated rate, changing drastically companies' business models through creating a network of users and producers in a web of interconnected ecosystems built mainly on customers' interaction experience (Lythreathis *et al.*, 2021). This interaction had a major effect on social media platforms. Throughout the past decades, and with the development of technology, consumers shifted their attention to online social networking sites (SNS) (Farah *et al.*, 2022). In today's highly digitized world, consumers are joining and creating communities in order to build online relationships (Al Shehhi *et al.*, 2019). SNS users are growing their virtual connections even without face-to-face interactions that would have generated through offline encounters. Accordingly, SNS have taken a fundamental role in consumers' life and became part of their collective social journey. Facebook (FB), the largest SNS with more than 2.96 billion active users worldwide, is built on a monetization model that helps brands become social entities that can interact with consumers (Ramadan *et al.*, 2018b). The platform enables the setup of brand pages to provide a social presence for brands aiming to

engage with their audience through relevant and valuable content. Thus, media sharing platforms such as FB built brand communities and opportunity for marketers and users to share relevant needed information. Indeed, customers are increasingly becoming active participants and co-creators of content when they interact online. While SNS related studies are increasingly growing in the world, the Middle-East region still lacks a proper understanding relating to SNS effects on customer retention in a service setting. Accordingly, this research aims to compensate the literature gap relating to this region by examining the social and relational aspects of SNS on customer retention in a service related industry.

2 Literature Review

The development of the conceptual framework incorporates the extant literature relating to online based relationships, social bonding and SNS related experiences (Akoury, 2020). Customers' relationships with the social platform and the effect on the apparent perceived value of ads on the social network (hereby FB) are also integrated within the discussed framework (Ramadan *et al.*, 2018a; Mrad & Cui, 2018; 2020). In a social networking site setting, friend likability is considered to be a key social factor that influences positively similarity with friends (Vallor, 2012). This bonding relates with a scheme of self-presentation that leads to an increase in similarity within a community (Shane-Simpson *et al.*, 2020). Through an insurance sector setting, this study incorporates price sensitivity to the research framework. Insurance firms can place their ads on FB to promote their offerings. As insurance policies need customers to subscribe to them in the reasonably long run, retention is considered as a key business driver in this industry (Saleh *et al.*, 2018a; 2018b). Many factors can affect customer retention, of which is price (premium) (Polo *et al.*, 2011) and service quality (Boulding *et al.*, 1993).

2.1 Consumer-Consumer social relations on the SNS

In the sociology literature, similarity is considered as a "consciousness of kind" identified as "*a state of consciousness in which any being, whether high or low in the scale of life, recognizes another conscious being as of like kind with itself*" (Giddings, 1896, p. 17). To know if individuals are like-minded, the "definition of the other" has to be made, which takes into consideration the person's conduct that explains his/her behavior and personality. In a digital framework, commitment displays the concept of reciprocity alongside the sense of belonging to a group (Dholakia *et al.*, 2004). FB empowers such friendships via reciprocity, empathy, and self-knowledge (Tóth, 2022). Therefore, FB friends tend to be like-minded individuals who are similar with regard to numerous socio demographic, and behavioral aspects. This study hypothesizes that:

H1. The higher the peer-peer likability on the SNS, the stronger the feeling of similarity.

In the social-psychology literature, liking is perceived as an attitude of an individual based on his/her emotional state involving personal bonding and sentimental

and behavioral values (Tout *et al.*, 2019). In the service sector, liking is considered as an ability to be comfortable with the other within a business relationship context. When people have a high level of likability, they are prone to have emotional dispositions toward the relationship as online friendships are built and supported in the same way as in a wider society (Zeeni *et al.*, 2018; Thomas *et al.*, 2019; Zeeni *et al.*, 2021). Online friendships in a SNS environment promote similar feelings as closeness and intimacy can be maintained and further developed, affecting the SNS itself with the same emotional attachment (Ramadan *et al.*, 2018).

H2. The higher peer-to-peer likability, the higher the affective feelings toward the social platform.

2.2 Consumer–SNS relationship

Social media applications have allowed customers to network with business organizations, taking an active role in co-creating their experiences (Alnakhli *et al.*, 2021). Under the perception of the social information processing theory (Farchakh *et al.*, 2022), people are able to have stronger relationships online with others than in person (Engle-Warnick *et al.*, 2020) due to the presence of an attractive image from both senders and receivers. This strong orientation on communication ensues with a high level of similarity. A stronger emotional bond is created between friends when a high level of peer-to-peer liking is formed alongside favorable emotions and feelings. Personal relational attachments are at the core of SNS related behaviors, which can increase the level of close emotions with others while socializing on the SNS (Awwad *et al.*, 2018). Individuals express their feelings within the SNSs while maintaining and developing this bond. The strong emotions and trust bonds develop accordingly when the relationship is reliable (Islambouli *et al.*, 2020) and when emotional feeling are well associated (Ramadan, 2018).

H3. Similarity with friends leads to a higher attachment to the SNS (hereby FB)

Users share their opinions, thoughts and feelings within the SNSs and can influence each other. When users socialize on FB, they can assess and share their opinions (Barakat *et al.*, 2021) within their socially connected environment. Different studies demonstrated that when consumers recognized that advertising includes important information related to their needs, they react accordingly. Such reactions are affected by the SNSs consumers' experiences and their connection with the social platform (Hayes *et al.*, 2016). Consumers' perception of the ad value is considered to be high when the ad has the ability to offer pertinent and practical information (Ramadan *et al.*, 2018). Therefore:

H4. Affective attachment towards FB leads to a higher perceived SNS ad value

Pricing and advertising are effective marketing tactics used to improve firms' revenues. Advertising can have direct and indirect effects on overall sales (Antounian *et al.*, 2021). One of the indirect effects of advertising is price sensitivity. The effect of ads on price was studied in prior research whereby advertising was classified as being price oriented or non-price. Advertising offers relevant information to customers, that enhance both its quality perception and price, leading to a higher price sensitivity. We hypothesize that:

H5. The higher the perceived value of insurance ads on FB, the higher the propensity to compare prices (hereby premiums).

2.3 Customer retention

In insurance companies, customer retention is based upon renewals and the length of time a recurring customer uses the company's services. Consumers who preserve insurance policies with one company for a long time may be influenced by the bundling of services or by aspects such as loyalty and retention (Polo *et al.*, 2011). Price is considered to be a prime determinant of such related customer behaviors (Dabbous & Tarhini, 2019). Bolton and Lemon (1999) considered a firm's pricing structure to be depending on competitors' pricing strategies and the relative value of the accessible services (Haj Yousef *et al.*, 2019; Maalouf *et al.*, 2020; Haj Youssef & Teng, 2021). Moreover, higher price perceptions lead to an enhanced efficacy of purchases, which would drive retention. This shows that price fairness influences consumer retention. Keaveney (1995) showed that high prices decrease retention. The price effect on consumer retention was mainly successful in the later phases of market liberalization (Bouri *et al.*, 2022).

H6. Propensity to compare premiums decreases customers' retention with current insurance company.

In the insurance market, customer service is a prime component in the retention of customers. In mature markets, customer satisfaction and the ensuing customer retention are considered to be highly important as companies look at the latter as a high return on investment surpassing new customers' acquisitions (Abosedra & Sita, 2018; Azam *et al.*, 2021). Prior studies took into consideration the link between service quality, customer satisfaction and retention and showed that service quality is the precursor of consumer satisfaction (Cronin *et al.*, 2000). All in all, service can be a good support to retain customers (Yunis *et al.*, 2018; Youssef *et al.*, 2020). Service quality can be a significant antecedent for renewal rates (Bolton *et al.*, 2006). Furthermore, the changing behaviors of customers can actually be the result of service failure (Keaveney, 1995). The following is hypothesized:

H7. The higher the perception of the current insurance company's customer service, the higher the customers' retention.

3 Methods

The Middle-East region is short on studies pertaining to SNS social and relational effects on customer retention in a service setting, particularly the insurance sector. Indeed, there is a dire need to understand the effects of these relational aspects from a peer-to-peer and peer-SNS perspectives, when it comes to the value of social ads and their effect on price assessment within the context of this particular region. Accordingly, this study focuses on FB as it is the dominant platform in the Middle East. The objective of this study is to link users' power of friendship within the SNS with their affective attachment to FB and its ad value. A survey was

shared through a web link to active individuals on the SNS who use an insurance company's services. The respondents aged between 25 and 56 years, with a gender split of 46% female and 54% male. Sixty-seven percent of sample were married individuals; and 92% had at least a university bachelor degree. Seventy-four percent of the respondents have used the same insurance company for the past 3 years and 62% have expressed their openness to try the services of new insurance providers. Participants were asked to re-share it with their network fitting the set criteria (snowballing sampling). The questionnaire enclosed three key sections. Part 1 enclosed questions regarding the respondents' usage pattern of FB. Part 2 integrated the proposed constructs in the conceptual model, while part 3 included demographics related questions. The total number of filled questionnaires reached 297 entries, which were analysed using SPSS 20 and LISREL 8.8.

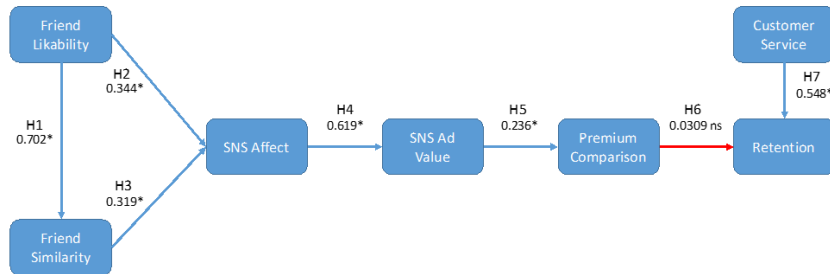
4 Results

4.1 Analysis and Constructs Validation

Cronbach's coefficients came to be greater than 0.70 for all constructs, reflecting a good internal consistency. Construct validity was tested using the average variance extracted (AVE) whereby a value of .50 or greater is considered as a sign for good validity (Fornell & Larcker, 1981). The AVE scores ranged between .60 and .84, indicating sufficient construct validity. Discriminant validity was tested through an exploratory factor analysis. All items loaded as expected with no cross-loading, providing support for discriminant validity. Confirmatory factor analysis was conducted to test the validity and items' appropriateness for testing the hypotheses. IFI, CFI, GFI, and NFI were used in addition to the χ^2 statistic to measure the suggested model's fit to the data (Jöreskog and Sörbom, 2001): the measures pointed to a good fit level. χ^2 was significant ($\chi^2 = 344 (149)$, $P=0.000$). The model also had good fit indices: $NFI=0.954$, $IFI=0.973$, $CFI=0.973$, $GFI=0.900$ and $RMSEA=0.0641$.

4.2 Model Estimation and Research Findings

The estimation of the model shows a good fit with $\chi^2 = 416(162)$, $P\text{-Value}=0.00$, $NFI=0.944$, $IFI=0.965$, $CFI=0.965$, $RMSEA=0.0713$, $GFI=0.879$. The links between the constructs were significant, except the one from propensity to compare premiums to retention (H6) (see figure 1). The results display good support for the suggested model, where all hypotheses were supported except one. As hypothesized, friend liking has a positive influence on similarity with friends (H1: $\beta = .702$, $p < .001$). Friend liking was significant as expected on SNS affect (H2: $\beta = .344$, $p < .001$). Similarity with friends was also significant on SNS affect (H3: $\beta = .319$, $p < .001$). SNS affect also had a positive significant effect on SNS ad value (H4: $\beta = .619$, $p < .001$). SNS ad value was significant on propensity to compare premiums (H4: $\beta = .236$, $p < .001$). Nonetheless, propensity to compare premiums was not significant on retention (H6: $\beta = .0309$, *not supported*). Finally, customer service had a significant positive influence on retention (H7: $\beta = .548$, $p < .001$).



*significant at the $p < 0.001$ level

Figure 1: Model Estimation

5 Discussion, implications and future research

From a scholarly point of view, this study fills a major gap in the literature pertaining to the understanding of social interactions and bonding within an SNS on service-based firms and their customer retention (Itani *et al.*, 2020). The model incorporated diverse key relational areas such as peer-peer and peer-SNS relationships, SNS ad value, premium comparison, retention and customer service. The findings first show that peer-peer likability has a positive effect on friend similarity, supporting the prior argument that friend likability increases connection between peers (Guerreiro *et al.*, 2022) as well as the development of additional friendships. This type of effect between the two components has a direct consequence on friends' similarities. In parallel, the social information the SNS provides creates chances to develop interpersonal relationships that could uphold emotional feelings (Kouatli, 2018). The bonding and similarity of members' identity that develop between the SNS members seem to spillover to the social platform itself. The findings also show that a close peer to peer and peer to SNS relationship would influence the social platform's ad perception. Such reactions are influenced by the SNSs customers' experiences and their connection with the social platform (Hayes *et al.*, 2016). Accordingly, social ads have the ability to offer pertinent, practical and precious information when customers' perception of publicity value is considered to be high (Ramadan *et al.*, 2018). The study however did not confirm the hypothesis linking premium comparison to customer retention. Indeed, while premium comparison has a directional negative relationship with customer retention, it is yet to be significant in the Middle-East and in the insurance industry where price sensitivity does not seem to be a determining factor on retaining clients. Nonetheless, customer service demonstrated a positive effect on retention in this study. This output was associated with different prior studies, which took into consideration the relation among service quality, consumer satisfaction and retention (Cronin *et al.*, 2000).

From a managerial perspective, the study provides insurance companies with a better understanding on relational aspects that are based upon social media platforms and are bound to potentially affect customer retention (Hamadeh *et al.*, 2020). The findings show that FB is a key social facilitator in developing peer to peer and peer to SNS bonding and relationships, which would ultimately push customers to compare prices through a higher ad value perception. While this study provides a working direction for companies to focus more on social ads in order to avoid high propensities in premium comparison, the latter is yet to influence the retention of customers in a similar way that customer service does. Hence, managers are more active in integrating social networks as part of their integrated marketing communications (Mahdi *et al.*, 2022). They have turned their thought to questions regarding the return on investment of social media (Itani *et al.*, 2019a; Itani *et al.*, 2019b; Itani, 2021). Customer retention is a crucial success factor for insurance companies as retention practices allow companies to address any strain being placed on cross-selling opportunities. Insurance companies are encouraged to assess which customers would be more inclined to purchase multiple products. Policy bundling is a tool available to insurance organizations and customers to aid in customer retention. It is important for a firm to create a strategy to ensure that consumers' needs are known and met (Nieroda *et al.*, 2019). Furthermore, the ability to maintain customers or clients is vital to a company's success as it is costlier to acquire a client than to retain one (El-Khalil & Kassar, 2018; El-Khalil & Mezher, 2020; Khabisa *et al.*, 2020). Past clients are often most likely to be future customers and good referrals. When clients share their experience about their insurance companies through the different stages of the buying process, SNSs can have major influences (Ramadan & Farah, 2020). This allotment can reflect on the buying process, product portfolio, price and customer service.

This study is amongst the first to examine the effects of relational aspects, from a peer-to-peer and peer-SNS perspectives, on the social ad value and the ensuing influence on price comparison propensity in the Middle-East region. It measures the underlying end effect of such relationship and customer service on retention. The paper is not without limitations: as the research focuses on a specific region, a given service sector (insurance), and a particular SNS (FB), future research could study other markets alongside different service sectors given different SNS.

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