

**THE DIFFERENT ROLES OF CUSTOMER COMMITMENT IN THE INSURANCE SERVICE INDUSTRY**

Assis. prof. Elham Neema Khadem

College of Administration and Economics, University of Al-Qadisiyah, E-mail: elham.khadem@qu.edu.iq**ABSTRACT**

The main objective of the current study is to determine the different roles of customer commitment towards the company with a clear perception of the company's image by customers. The study attempted to explore the role of emotional commitment, normative commitment, and continuous commitment in enhancing customer responses through the desire to pay a price premium, the intention to stay with the company, and word of mouth advertising. A sample of clients of the Iraqi National Insurance Company was selected as a sample for the study, reached number forms Result (592) Form He was the good of which for analysis Just (525). Some statistical tools were used (mean, standard deviation, Cronbach's alpha, Pearson's correlation coefficient) and through structural equation modeling, the main hypotheses of the study were tested. The study found that there is a direct effect of the dimensions of commitment on customer responses, and it also showed that there is an interactive role of the company's image on those responses. Study recommended to improve relationship company with customers Whose They have ready and intention to perpetuate Relationship with company from during Use programs analysis profitability the customer and find out a class all Customer from purchases company.

Keywords: customer commitment, company image, customer responses, insurance company.

Introduction

In the dynamic business environment, there are tendencies to shift from broad marketing to ad hoc marketing to meet the needs and desires of customers, through understanding the individual characteristics of the customer, in order to achieve customer loyalty and positive behaviors. Technological development brought more opportunities, so companies became more able to gain marketing capabilities to build intangible market assets based on the relationship with their customers, in light of the noticeable trend of changing customer knowledge and experiences over time.

With the increased interest in marketing relationships in the past decade, especially in the field of services, achieving loyalty has become an urgent necessity that organizations seek to arm themselves with as a means of sustainable marketing advantage. And after marketing research and studies confirmed the abundant returns to customer loyalty, the relationship with the customer not only increases the value of the organization, but also contributes to reducing the costs of acquiring new customers.



Organizations may strive to retain their customers and achieve commitment to reap the benefits of the relationship with them and gain leverage over competitors with customer capital that increases the value of the organization's business. Contemporary studies tended to clarify the features of that bullying in light of sustainable marketing relationships. The current study attempts to respond to the researchers' directions in verifying the role of the customer's commitment to its sub-dimensions in some relational outcomes such as verbal advertising, intention to stay, and desire to pay a premium. And the possibility of activating this relationship through the interactive role of the company's image.

The current study includes multiple sections, in the first section was the methodology of the study, while the second section was a review of theoretical frameworks in the light of previous studies, and the third section touched on the practical treatment and the applied side of the study to verify the hypotheses of the study and answer its questions, which paved the way for a final section Summarize the study's conclusions and recommendations.

Methodology

First: the problem of the study

The dynamism of the business environment and the intensity of competition in it prompted business organizations to direct their efforts to build long-term and close relationships with their customers. Intensity so that it is difficult to predict the future of players in the market in light of the similarity of services in nature and their incentives to win the customer, which necessitates arming with advanced and diverse competitive tools.

As the entry of marketing thought into the era of customer relations prompted researchers and marketers to establish the foundations of this relationship in various ways by relying on methods and approaches that enable organizations to reap the fruits of the relationship with the customer.

Studies indicate that relationship marketing or marketing based on the relationship with the customer has huge returns for both parties to the relationship (the organization and the customer), as it reduces marketing costs on the one hand, and increases the profitability and revenues of the organization on the other hand (Girish, 2013:40). The customer has special benefits from the relationship with the organization by reducing the risk of transformation, and obtaining special dealing programs from the organization (Gustafsson and Roos, 2005: 214).

One of the basic indicators of the manifestations of the relationship with the customer is the commitment of the customer, and studies indicate that there is a gap and loss relative in Researches around the role of customer commitment in achieving loyalty. The customer's positive manifestations towards the organization that shape a wide range of attitudes and behaviors (Evanschitzky, 2016: 1209) (Garbarino and Johnson, 2016:76) (Jaramillo et al., 2005: 710). Among the observations in the light of the field survey on early studies on customer commitment, commitment was dealt with as a one-dimensional structure represented by emotional commitment (Pritchard and Howard, 2015: 335) Later on, marketing studies tried to rely on the results and outputs of compliance studies in the field of organizational behavior.



indicates (Gellatly et al., 2006: 56) that the increasing bargaining power of customers in light of the intensity of competition and the multiplicity of alternatives, forces organizations to think specifically in dealing with the customer's commitment.

Although commitment According to previous studies, it is an essential concept in relationship marketing, and it is considered Strong determinant of loyalty outcomes (1375: Fullerton 2005) Like keep (Hansen et al., 2003: 360), and willingness to pay Price premiums (Homburg et al., 2005: 76) Recommending other customers to deal with the organization (Fullerton 2003:336), and the intent to transform (Roos, 1999:377). However, some studies did not provide a clear agreement on this concept and its components or sub-dimensions, and some others did not explain the nature of the relationship between its components, and the majority of them did not investigate the mediating or interactive factors that may have a role in activating its effects on the behavior of the potential customer.

In light of the foregoing, the current study attempts to bridge the knowledge and application gap in these aspects by trying to answer the following questions:

- 1- Is there a significant effect of the dimensions of the customer's commitment in word of mouth, the intention to stay, and the willingness to pay a price premium?
- 2- Is there a significant effect of the dimensions of customer commitment on each other?
- 3- Do maybe Strengthen commitment the customer on word of mouth, intention stay, the desire pay a price premium from during role Interactive of company image?

Second: Study Objectives

The extent to which it is possible to enhance the role of the customer's commitment to word of mouth, the intention to stay, and the willingness to pay a price premium role Interactive for company image. As Try the study achieve it from during come close ah Objectives research detailed following:

1. Investigation the level of customer commitment as a key concept in the relationship between customers and the company, which affects the relational outcomes between the customer and the organization.
2. study relations between Commitment emotional, Commitment continuous, And Commitment normative.
3. study affect Dimensions Commitment on Results relational (intention to stay, word of mouth propaganda, and pay the price premium).
4. Analysis of the interactive role of the company's image on the relationship between commitment and (intention to stay, word of mouth propaganda, and pay the price premium).

Third: the importance of the study

This study includes a number of contributions that can give it special importance, as follows:

1. Provide a theoretical contribution in the context of the researched variables in addition to the administrative and marketing applications in the community and field of study. As the theoretical contribution is an attempt to bridge the knowledge gap of the variables, it also focused on the impact of commitment dimensions on the willingness to pay a price



premium, oral advertising, the intention to stay and the interactive role of the company's image, and dealt with all of this together in one study.

2. the administrative and marketing applications of the study, it allows the company to deal with its customers properly, in order to achieve many benefits related to the allocation of resources in a more efficient and effective way, and ultimately to develop the most appropriate marketing strategies.

3. This provides the marketing managers of the researched company with insights into developing loyalty plans that contribute to effective marketing applications and possibly guidance for developing decision support models for customer relationship strategies.

Fourth: Justifications for the study

The reasons for the study are based on a variety of aspects, the most important of which are the following

1. The practical aspect that represents insurance companies, as the first justification is based on the contributions made by the study to the insurance services industry. Since the role of this study is to enhance customer services from their point of view, it is hoped that the study will provide a more integrated understanding of the complex nature of commitment to some relational outcomes (verbal advertising, intention to stay, paying a price premium), and to fill the knowledge gap through an analytical study of customer relations from psychological perspective. This is in line with the increasing thrust on creating and embedding profitable customer-focused strategies in the market.

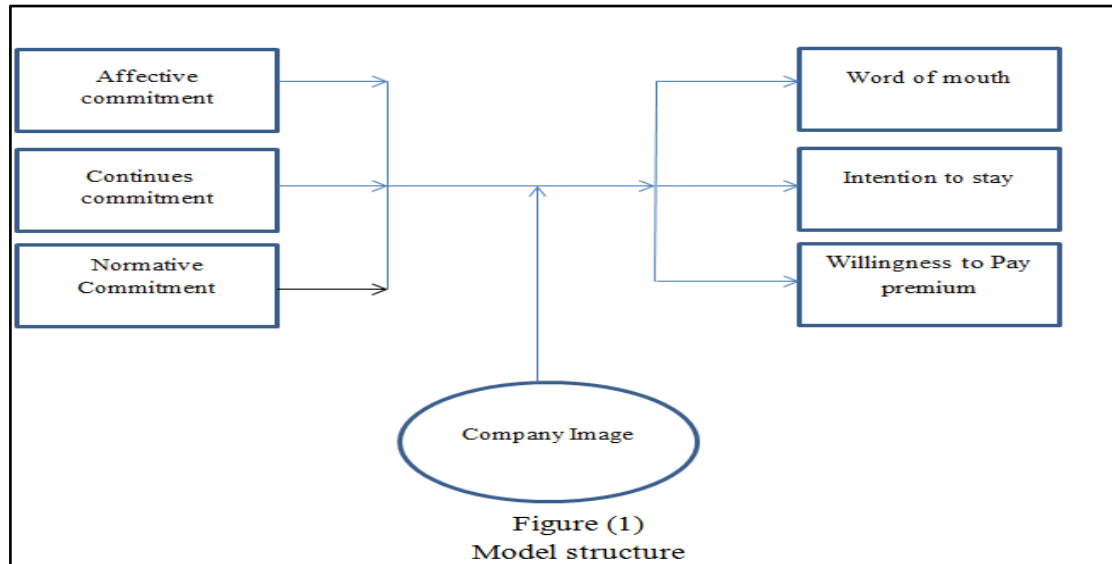
2. With the trends of the continuous development of the insurance industry, the various competitive offers offered by companies to different segments of subscribers, and the entry of new companies, the insurance services sector is a fertile environment for the implementation of various forms of dynamic marketing activities. With threats from new emerging players seeking to provide competitive services, and the presence of modern technology on the market, there are increasing demands for the development of new products such as integrated IT solutions, especially insurance services, which leads to a high possibility of creating new services capable of changing the basis of demand in market.

3. dynamic changes in the competitive environment make it critical for telecom operators to seek to strengthen their market position, relying on ambitious and long-term customer-focused strategies that create unparalleled competitive assets in the market. And then focus on meeting the customer's needs and desires.

Thus, providing core capabilities for a competitive approach is difficult to imitate. This is what the current study seeks, by trying to analyze the potential relationship between the customer's commitment and his potential response.

Fifth: the hypotheses of the study and its hypothetical scheme

In order to embody the problem of the study and its questions and try to frame the dimensions of the current study in a model, a hypothetical scheme can be presented for the study, as evident in Figure (1).



Based on the study's questions and objectives, a main hypothesis can be formulated that "the relationship between the dimensions of customer commitment and word-of-mouth, the intention to stay, and the willingness to pay a premium can be strengthened through the interactive role of the company's image. "The following hypotheses are derived from it:

- 1- There is a significant influence relationship between the dimensions of commitment and word of mouth, the intention to stay, and willingness to paying a price premium.
- 2- effect between the dimensions of commitment and word of mouth, the intention to stay, and willingness to paying a price premium can be enhanced through the interactive role of the company's image.

Sixth: study methodology and statistical tools

Analysis of the questionnaire data was carried out based on a quantitative research design. The statistical approach was used, which is considered the most appropriate way to answer the questions of the study, as a set of statistical tools were employed to verify the hypotheses of the study after building the study scale, which are as follows:

- 1- The mean and standard deviation of the statistical description.
- 2- Cronbach's alpha, the composite stability coefficient, the explained variance coefficient, the loading coefficient for scale construction.
- 3- Correlation coefficient, coefficient of determination, (T) to test the hypotheses of the study.

In line with the current literature in the field of research, the structural equation model was used, and the unit of analysis was the customer. A measurement model was used first to validate the measures, followed by a structural model in which paths were tested simultaneously to test hypotheses, and results were presented at the end.

Sixth: Description of the study population and its sample

The customers of the Iraqi General Insurance Company, which is one of the self-financing companies affiliated to the Ministry of Finance, was established in 1959. It is one of the largest governmental insurance companies that practices all types of insurance (fire / theft /



types of accidents / marine / engineering / supplementary cars, in addition to life insurance in its two branches. individual and group), managed company from before elite from finest employees Administrators technicians And millions staff in area Insurance ,addition to devices Marketing and outlets scattered in regions Baghdad And in all provinces Whose They offer their services for an audience Citizens in a form distinct and give continuous with testimony campaign documents ,And he has I cared company marketing its documents insurance on road sinks And that for example Insurance on life borrowers sinks ,so maybe for the company that covering all projects small And the big one according to solvency Finance According to conventions re Insurance ongoing with major comp Replays Globalism China like Score French and Swiss and Munich irrigation And he has consistently company on to publish Awareness insurance for citizens on road sites communication electronic In addition to Access in project Marketing electronic.as We would like Disclaimer Pan installments Insurance Paid from kiss them considered as from spaces tax when accounting tax And in Tax that don't payroll employees .Finally van company Seeking always to update her job It is distinguished in area service citizen And therefore to protection Economy in a form general and strip Insurance in a form private A sample of the company's customers was selected randomly after distributing the questionnaire (publishing it) electronically on social networking sites (Facebook; What's up; Viber) The number of questionnaires collected was (592), of which only (525) were valid for analysis, and they represent the size of the researched sample, and the characteristics of this sample were as shown in Table (1).

Table (1) The demographic characteristics of the sample

	Class	Repetition	The ratio
Gender	Females	223	42.5%
	Males	302	57.5%
the total		525	100%
age	Under 19 years old	5	1%
	20-40	297	56%
	41-60	179	37%
	over 60	44	8%
the total		525	100%
Academic achievement	Preparatory	146	28%
	diploma	189	36%
	Bachelor's	170	32%
	Master's Degree	20	3%
the total		525	100%
Duration of dealing with the company	less than one year	22	4%
	1-3 years old	73	13%
	3-5	298	57%
	more than 5 years old	132	26%
the total		525	100%

The results presented in Table (1) indicate that the percentage of the largest (57.5% Of the sample were males, while the age group (20-40) was the largest within the sample, it represented (56%) of the target sample. It turned out that the category of academic



achievement diploma was the largest part of the sample by (36%),The period of dealing with customers with the company was in the category of (3-5(year is the largest percentage and it represents (57%) of the sample.

Theoretical Review of the Study

First: Customer Commitment

One of the most important developments in the organizational behavior literature on commitment was the assertion that it takes different forms (and the studies agreed on the proposal made by (Meyer & Allen, 1991) as a model consisting of three components: the affective component and the cumulative component (also known as sustained commitment).) and the standard component (Gallantly, Meyer, and Lochay 2006:336); (Herskovits and Meyer 2002:25); (Meyer et al. 2007:190).

In essence, emotional commitment relates to the 'want' to maintain the relationship; Ongoing commitment is about “maintaining” the relationship; while normative commitment relates to feeling that a relationship “should” be maintained (Jones et al., 2012:340). The 3D commitment model has been widely used and empirically supported in the organizational behavior literature (Herskovits and Meyer 2002:25); (Meyer et al. 2007:191)

By contrast, the vast majority of early marketing research viewed customer commitment as a one-dimensional construct (most commonly emotional commitment) (Pritchard and Howard, 2015:335), while contemporary marketing studies attempt to deal with the tripartite organizational behavior model. Dimensions: A comparative survey study conducted by (Meyer et al., 2002:29) revealed that some late marketing research and studies deal with the customer's commitment as a three-dimensional structure, just like the organizational commitment in that.

(Anderson & Waits, 2009:33) confirm in their relationship marketing theory that the customer's commitment means his belief in the importance of the relationship with the organization, and the relationship deserves unremitting efforts to maintain and continuity. The customer's commitment is an essential element in long-term marketing relationships, for its role in enhancing Other dimensions of relationship marketing, such as customer trust and loyalty (Jones et al., 2007:340).

In a different context, (Hansen et al., 2003:367) asserts that the concept of commitment theory relies on organizational behavior as a multidimensional structure, and looks at it in terms of the client's psychological connection and attachment to the organization. Commitment is defined from this vision as “a force that binds or restricts the individual to a specific behavioral pattern related to the desired goal” (Gustafson, and Roost, 2005:214), and this vision distinguishes between two dimensions of commitment, which are behavioral commitment and situational commitment (Harrison-Walker). 2010:65). It is necessary to refer to the commitment, which may be towards the organization or towards its employees, or the commitment towards the brand, despite the focus of marketing studies on the first type because of its wide impact on the future customer response (Jones et al., 2007:340). It



can be said that commitment represents a force that binds customers to the company and its services.

Second: Dimensions of Commitment:

In the light of experimental and theoretical studies in the field of the behavior organizational (Allen and Meyer 1996:254) (Bergman, 2006: 650) (Hansen et al., 2003: 360), and model commitment the customer tripartite Dimensions, which includes Commitment emotional (existing on the desire), and continuous (on Basis the cost) and commitment normative (existing on Fulfillment), The current study attempts to verify relationship between Dimensions Commitment and influence potential on Intentions to a customer to stay, and word of mouth marketing, and desire in to push Bonus.

1- Affect commitment:

Affect commitment reflects the level of emotional attachment of the individual towards the goal. (Fullerton, 2003: 335), and it represents a force that binds customers to the regulator a positive way) (Hansen et al., 2003: 367), In light of this type, the customer desires to perpetuate the relationship because he enjoys and identifies with the brand of the organization and feels belonging to it. This type of association consists of the accumulated satisfaction and confidence in the organization (2004:240 Banal et al.). Emotional commitment has a significant impact on marketing performance. (Attila, 2006: 176), it has a positive role in transformation intentions (Gustafson, and Roost (2005: 215). and a significant effect on customer retention and increasing customer share) (Hansen et al., 2003: 367) It also increases the customer's willingness to pay price premiums and spread word-of-mouth propaganda for the benefit of the organization. (Fullerton 2003:336) (1375:Fullerton 2005).

Although there is no consensus on how to measure emotional commitment, most marketing studies consider emotional attachment associated with the intensity of desire to engage with the organization to be the true measure of emotional commitment. Therefore, studies confirm that customers tend to engage more in positive behaviors towards the organization when they face significant emotional experiences (Verhoef, 2003:204) (Harrison-Walker, 2010:65).

2- Continuing commitment

This type of commitment is defined as "the perceived and potential cost of leaving the organization" (Johnson, Herrmann, and Huber, 2006: 126). In the field of marketing relations, accumulated commitment is defined as: Engagement the customer of the organization on Basis level costs pain Darkness and associated quit dealing with the organization." (251 Banal et al., 2004:), It expresses the extent to which the customer perceives the existence of a need to maintain his relationship with the organization after estimating the costs of transformation or the expected costs of dissolving the relationship associated with leaving that relationship..



Studies related to customer relations indicate that continuous commitment has positive results (customer retention). Fullerton, 2005: 1378), and is considered a transformation determinant (Fullerton, 2003: 336), however, in contrast to the emotional commitment, it has a negative impact on the desire to spread word-of-mouth advertising and the willingness to pay the price premium. Green et al., 2000:411). Customers who are bound by a relationship with an organization as a result of the potential costs of severing the relationship may feel that they hold negative feelings against the organization through spreading negative publicity and their unwillingness to pay a price premium (Fullerton, 2003: 336). Continuing commitment is partly rooted in the theory of side bets, whereby a customer is involved in a relationship with a particular company and is forced to continue his relationship due to the loss of potential benefits that he does not obtain in the event of termination/ transformation of the relationship (Jones et al., 2007:341). and claims (Johnson et al., 2006: 126). The level of availability of alternatives in the market and the costs of transformation are the most important determinants of continuous commitment.

3- Normative commitment

Normative commitment represents a force that binds customers to the organization through a sense of moral fulfillment (Allen and Meyer, 1990:5). The external social of colleagues at work or friends and family (Bergman, 2006:650).

The subjective standards arising from the influence of the social environment represent an important motive for normative commitment, as individuals may feel compelled to conform to the social environment surrounding them, by comparing their behavior with the behavior of their society to which they belong (Herskovits and Meyer, 2002:475). Customers remain attached to the organization because they feel obligated to do so, which is consistent with their internal values and/or the influence of the social environment surrounding them (Andreessen and Lanseng, 1998:10).

Third: the image of the company

The continuous relationship between the customer and the company can create specific mental impressions that reflect the personality of the organization and its basic features, whether positive or negative. These impressions may be the result of real previous experiences of the customer with the organization, or they may be generated from external sources such as advertisements and oral propaganda from other customers. The mental image is defined as "mental ideas and impressions of customers about the reputation of the organization and its brand based on information received from it verbally or verbally" (Brown et al., 2006: 100). It represents a general impression of customers as a result of the accumulated feelings, ideas and attitudes they have about the organization that are evoked when hearing the name of the organization. Lai & Babine, 2009: 983).

and indicates (Hu & Juwaheer, 2009: 113). The mental image is a critical factor in the overall evaluation resulting from the interaction of the perceived brand and reputation of the organization with the reputation of its stakeholders. confirms (Andreessen & Lansing, 1998:11). (On the importance of the mental image in creating awareness among customers that may contribute to enhancing their loyalty to it, by drawing a special character for the



organization that can be mentally evoked to generate specific preferences for the customer)Brown et al., 2006: 100). as indicates (Lai & Babine, 2009: 983) to the role of the organization's mental image in gaining new customers, increasing the satisfaction of existing ones, reducing the costs of the promotional campaign, and enhancing the social status of the organization.

Fourth: word of mouth

Word of mouth is defined as “positive or negative feedback as a result of a service .”Use it customer and transfer it to another person.(Harrison-Walker, 2010:65).The basic idea behind It is that communications between customers about products and services spread very quickly by transferring them from one individual to another personally or through a means of communication, and advertising can be negative or positive, and it is a means to maintain the customer and contribute to reducing marketing costs to gain new customers (Money, 2004: 296).

Oral advertising is a critical factor in the customer's awareness of the quality of service, and it is difficult to control it, as it is an independent and unpaid factor and depends on the customer's experience. indicates (Lai & Babine, 2009: 984) that positive oral publicity is the process of satisfied customers telling other customers about the extent of their satisfaction with the organization, or its products and services. It is an important source for collecting information about services and its importance varies according to the expertise and experience of the service provider, and it is negative or positive, and the stronger the relations between the parties, the effect Larger(Brown, 2005: 124).

Among the factors influencing the dissemination of oral propaganda are the altruism practiced by others as a moral obligation, the high appreciation for experience, and the trust in others that emanates from the reference groups to which the individual belongs, as he adds (Dewitt et al., 2008: 273) Other factors such as customer satisfaction and its relationship with the organization such as commitment and trust and the age of the relationship.

Fifth: the intention to stay

that Intention in stay substantial reflection level commitment to a customer with the organization and their willingness to extend the relationship for as long as possible, Which means that he Scale to tendency to the shift , and termination of the relationship with the organization and attachment organization(Bendapudi and Berry, 1997: 20).

(Money, 2004: 298) confirm that this Concept launch on him "intention To stay "or" intention to shift and leave.” it is The obvious that most important factors selected to transform according to (Roos, 1999: 153(The quality of service, price, failure of service and forced transformation, and these factors can be considered strong motivators to generate the intention to stay with the organization and prolong the life of the relationship with it)Dewitt



et al., 2008: 274), and indicates (Bansal, et al., 2005: 98) until intention stay for him relationship negative strong with the shift.

The theory of social exchange provides a convincing explanation for the customer's survival in his relationship with the organization. The customer may feel compelled to stay in order to obtain the moral and material support resulting from his relationship with the organization. , and then that will stimulate the customer to positive psychological response, and from during This is amazing responses , Tends the customer to that He is more commitment loyalty Of organized He will not look for alternatives or be tempted to switch to another competitor.(Money, 2004: 299).

Sixth: the willingness to pay a premium

Many different concepts are used in the marketing literature to study the customer's reactions to prices, as part of the process of understanding the pricing process, as the price represents an important marketing variable for the two parties to the exchange (the organization - the customer), as it determines the volume of revenue and the profit margin, and also determines the positioning of the product or service (Girish, 2013: 112).

Therefore, it is important to know the customer's perceptions of prices, and the term price elasticity and the demand curve may be used traditionally to determine the prices of services. Contemporary practices in marketing and pricing services tend to use the concept of willingness to pay a premium, which is defined as “it is the maximum price that a particular customer accepts to pay for a product or service that is of particular interest because it is more valuable from the customer’s point of view” (Aindrila, 2016:212), It is a relatively calculated measure of the intrinsic value that a buyer assigns to a given quantity of a product or service.

(Klaus, 2002:90) indicates that understanding the factors affecting the desire to pay a premium gives an opportunity to raise the profit margin and the level of sales, so the desire to pay a premium is closer to price judgments (reference price and acceptable price) and is related to other variables affecting decision-making (satisfaction and loyalty and culture).

The Practical of the Study

1- Study Scale Test:

The research relied on the indicators of the validity of convergence and the validity of differentiation in determining the validity and validity of the scale (Table (2)), and the extent to which there is a difference between the dimensions of the study variables, as well as the extent of the closeness and similarity of the paragraphs constituting the same dimension, that is, the paragraphs or dimensions of the scale seek to measure the same conceptual structure.

The values of the Cronbach alpha coefficient ranged between(0.79-0.89) It is statistically acceptable in administrative and behavioral research because its value is greater than (0.75), which indicates that the measures are characterized by internal consistency. As for the composite stability coefficient, the acceptable value for it is equal to or greater than (0.70.)It is noted that all paragraphs exceeded that amount This means that the scale is stable Its.



As shown in the table (2) that all values of (t) for the standard saturations for each item of the scales were significant at the level (0.01), which indicates that one of the validity indicators has been achieved convergence. The minimum acceptable variance extracted for the scale is (0.5), as it appeared that all scales had a higher variance than the acceptable limit.

The matrix presented in Table (2) shows the statistical description and correlation coefficient between the variables of the study, and it is clear from the matrix that the arithmetic mean of the three dimensions of commitment was higher than the hypothetical mean (3), which means that customers have a strong relationship and psychological ties rooted with the company and the services they provide. you offer them. This is confirmed by the fact that the hypothetical mean for each of the oral advertising, the intention to stay and the payment of a price premium was also higher than (3), which are good indicators of customer loyalty and the ability of the organization to retain it.

Schedule (2) Study scale test results

variable paragraphs	M	SD	FL	t-value
Emotional commitment $\alpha = 0.79$; CR = 0.73 AVE=0.611 ;code (AC) Source (Gustafsson et al., 2005)				
AC1	3.63	.88	.70	31.71**
AC2	3.52	.93	.81	14.65*
AC3	2.85	.79	.72	28.72**
Normative commitment $\alpha = 0.77$; CR = 0.83 AVE=0.712 ;code (NC) Source (Kelly, 2004)				
NC1	3.34	.82	.91	19.88*
NC2	3.11	.73	.83	12.62*
NC3	3.22	.75	.73	13.68*
NC4	3	.82	.90	16.98*
Ongoing commitment $\alpha = 0.84$; CR = 0.82 AVE=0.642;code (CC) Source Bansal, Irving, & Taylor (2004)				
CC1	3.62	.80	.83	17.93*
CC2	3.28	.83	.82	38.70 *
CC3	2.94	.71	.84	19.72*
word of mouth propaga $\alpha = 0.74$; CR = 0.81 AVE=0.681;code (WOM) Source (Brown et al., 2005)				
WOM1	3.19	.83	.86	21.22**
WOM2	3.28	.92	.92	15.91*
WOM3	3.61	.74	.74	23.18*
intention to stay $\alpha = 0.84$; CR = 0.82 AVE=0.751;code (ITS) Source (et al., 2003 Hansen)				
ITS1	3.12	.78	.78	25.11*
ITS2	3.52	.83	.74	20.22**
Pay a price premium $\alpha = 0.75$; CR = 0.79 AVE=0.733;code (WTP) Source Verhoef, 2004))				
WTP1	3.36	.98	.93	27.92*
WTP2	3.43	.84	.80	23.22*
WTP3	3.5 0	.91	.81	13.68*
Company image $\alpha = 0.75$; CR = 0.79 AVE=0.733;code (CI) Source (Brown, 2006)				
CI1	3.36	.98	.93	27.92*
CI2	3.43	.84	.80	23.22*
CI3	3.5 0	.91	.81	13.68*
$\chi^2 = 352, df=89$ nfi = .95; CFI = .93; GFI = .91; RMSEA = .075				



The strength of the model is evident through analyzing the correlation between the variables of the study as shown in Table (3), as it is clear that there is a significant positive correlation between emotional and normative commitment and each of the verbal advertising, the intention to stay and the payment of a price premium, while the relationship between Continuous commitment to these variables has a negative significant relationship. As for the relationship between emotional and normative commitment, it was positive, while it was significant negative between emotional and continuous commitment, and normative and continuous commitment.

The results reflected the logical expectations of the relationship between the company's image and each of the oral advertising, the intention to stay and the desire to pay a price premium, and it was positive and significant.

Table(3) Statistical description and correlations of the study variables

variable	M	SD	1	2	3	4	5	6	7
1.Emotional commitment	3.33	.86	1						
2.Ongoing commitment	3.16	.78	.669*	1					
3.Normative commitment	3.11	.78	-.38*	-.18*	1				
4.Company image	3.36	.83	.70**	.50**	-.43*	1			
5. Oral advertising	3.32	.80	.64**	.45**	-.47*	.69*	1		
6. The intention to stay	3.36	.94	.46*	.37*	-.31*	.48**	.53*	1	
7Desire to pay a premium	3.21	.82	.43*	.31*	.42*	.38**	.41*	.37*	1

Source: prepared by the researcher based on the results of the calculator * $p < .05$ ** $p < .01$

the Relationship between variables shown in the table less from (0.60), And therefore no Indicates to Existence problem Engagement linear Multi big for coefficient track(Hair et al. , 2006:227).And accordingly on This is amazing Results , It was completed construction model measurement Final and make it ready to implement with analysis to test Sample structural and hypothesis testing.

Second: Testing the study hypotheses

A model has been used The structural equation in testing the first main hypothesis (the regression hypothesis). modeling The equation structural she a tool Inclusive and strong to evaluate Sample theoretical to study Availability Search Capabilities To develop theoretical model.

Which like any road Statistic, it get upon number from assumptions, require meet to guarantee get on results worthy with confidence . in general , It includes style modeling The equation structural on analysis factors and analysis Regression multiplayer, so Lesson structure relations mutual crossing about her in series from equations alike downhill multiple, and all relations between variants Note lurking, like that relations between



variants that Complete submit it using modeling The equation structural which Different on techniques statistic other she Ability on administration all relations in time One , and submit all This is amazing phenomenon restriction Investigation in time One(Hair et al. 2006). The results of hypothesis testing presented in Figure (2) and Table (4) indicate indicators of good conformity, all of which were appropriate with the sample data ($X^2 = 352, df = 89$ $\chi^2 = .95$; CFI = .93; GFI = .91; RMSEA = .075).

Table (4) The results of testing the regression hypothesis

the premise	Hypothesis track	estimation coefficient Estimate	t-value
1	Emotional commitment--->word-of-mouth advertising	.93	10.92**
2	Emotional commitment--->intent to stay	.95	12.76**
3	Emotional commitment---> paying a premium	.61	7.10 **
4	Continuous commitment---> word-of-mouth advertising	.17-	- 4.31**
5	Ongoing commitment --- > the intention to stay	.15-	- 4.10**
6	Ongoing commitment---> paying a price premium	.13-	- 2.69**
7	Commitment Normative--->word of mouth propaganda	.17-	- 2.40*
8	Commitment Normative---> intention to stay	.19-	- 2.84**
9	Commitment Standard---> Pay a price premium	.07-	-.898
10	Emotional Commitment---> Ongoing Commitment	.34-	- 7.97**
11	Emotional commitment---> commitment normative	.79	11.12**
12	Company image ---> word of mouth advertising	.75	9.14**
13	Company image--->intent to survive	.69	10.12**
14	Company image ---> willingness to pay a premium	.65	8.16**
$\chi^2 = 432, df = 79$, NFI = .92; CFI = .91; GFI = .92; RMSEA = .084. * $p < .05$ ** $p < .01$ Note: the coefficient of determination (Estimate(sets the weighted regression coefficient)standardized regression weights)			

It is noted from the results presented in Figure (2) and Table (4) that emotional commitment has a positive effect on the customer's intention to stay with the company, and on word of mouth advertising, as well as a positive effect on paying the price premium (sub-hypotheses 1,2,3). We note from the results presented that the highest effect coefficient was for the emotional commitment on the intention to stay ($B = .95$, $t\text{-value} = 12.76$, $p < .01$), The effect of



emotional commitment on oral advertising was significant and positive ($B = .93$, $t\text{-value} = 10.92$, $p < .01$). The results also indicate that emotional loyalty positively affects normative loyalty ($B = .79$, $t\text{-value} = 12.19$, $p < .01$), and negatively on continuous loyalty ($B = -.43$, $t\text{-value} = -7.97$, $p < .01$).

This is consistent with what was presented by the study of (Bansal et al. 2004) (Jones et al. 2007) in the field of marketing relations, and the study of each of (Chang et al. 2007) (Blau and Holladay 2006) in the field of organizational behaviour. The results confirmed that emotional commitment increases survival intentions, verbal advertising, and the desire to pay a price premium. It also supported the hypothesis of the negative correlation between emotional and persistent commitment, and the effect of emotional commitment on normative commitment.

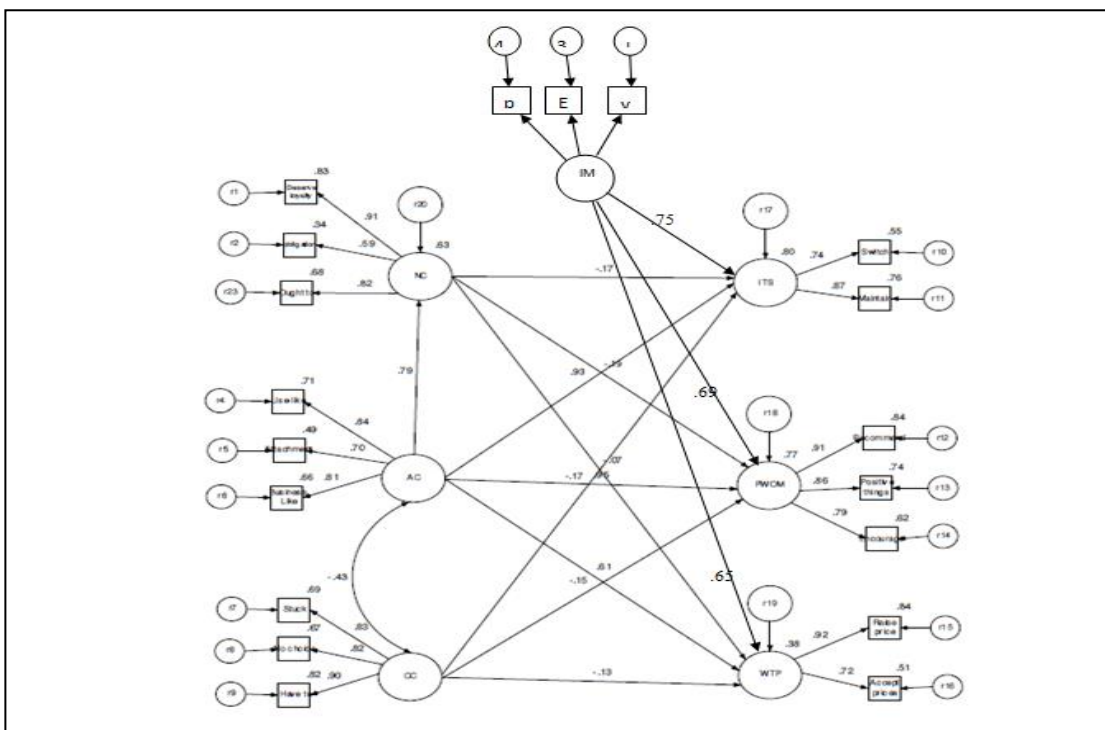


Figure (2) Impact hypothesis test results form

On the other hand, the results indicate that continuous commitment has a positive effect on the intention to stay ($B = -.17$, $t\text{-value} = -4.31$, $p < .01$), while it had a significant and negative effect on word-of-mouth advertising and price premium effect, respectively) $B = -.15$, $t\text{-value} = -4.10$, $p < .01$; Hypothesis 6, $B = -.13$, $t\text{-value} = -2.69$, $p < .01$).

In light of this, it can be said that continuous commitment works to activate the state of customer retention at an advanced stage of the relationship between the customer and the company. These results are partly consistent with the results of previous studies. The negative effect of continuous commitment to oral advertising is consistent with the study of both (Fullerton, 2003), (Jones et al., 2007). While there are few studies that confirmed the relationship between continuous commitment and the desire to pay a price premium, which means that the customer's intense feeling



As for the normative commitment, its moral effect was limited to the intention to stay and oral advertising without paying the price premium, as its effect was moral and negative on the intention to stay ($B = -.17$, $t\text{-value} = -2.40$, $p < .05$), negative and moral on oral propaganda ($B = -.19$, $t\text{-value} = -2.84$, $p < .01$). This may be due to the complex nature of the continuing obligation compared to other types of obligation.

As shown by the statistical results, the company's image has a significant impact on Intention to stay and word-of-mouth advertising without paying the price premium, the effect relationship was positive and significant on word-of-mouth advertising ($B = .75$, $t\text{-value} = 9.14$, $p < .05$), as well as the effect relationship was positive and significant on the intention to stay ($B = .69$, $t\text{-value} = 10.12$, $p < .05$), and also positive and moral on the willingness to pay a premium ($B = .65$, $t\text{-value} = 8.16$, $p < .05$).

And he Multiple hierarchical regression analysis method with intermediate variables .In testing the hypothesis of the interactive variable. Three models were estimated, the first model (the basic model) aims to test the significance of the direct effect of the independent variable (customer commitment) on the dependent variables (word of mouth, intention to stay, and price premium).

As for the second model (the reduced model), it aims to introduce the mediating variable (the company's image) to test the direct impact of this model. price.

The results revealed that the shorthand model for the role Interactive for a photo company in Relationship between Commitment and propaganda oral The relationship was moral, as it amounted to a value F for model (77.48) at a confidence level greater than (99.9%), Also, the introduction of the company's image as an independent variable in the model led to an increase in the explanatory power of the model, and the value of the modified determination coefficient was (54.2% (increased by) 1.4%) compared to the basic model. As indicated by the results shown in Table (5) and according to the test T Significance of the direct effect of the company's image as an independent variable in the model on oral advertising at a confidence level (99.9%).

While the results of estimating the complete model revealed the significance of the model as a whole and reached a value of F for the whole model (84.59) at a level of confidence (99.9%), and the results of the statistical analysis indicate that the introduction of the company's image as an intermediate variable in the model led to a high explanatory power of the model, and the value of the modified coefficient of determination was (74.2%) with an increase of (20%) compared to the reduced model, which ensures a significant effect company image as a mediating variable in the relationship between Commitment and word of mouth



Table(5) The results of the multiple hierarchical regression analysis of the interactive role of the company's image in the relationship between commitment and word-of-mouth

variable approved the independent variable	word of mouth propaganda								
	basic form								
	regression coefficient	standard error	Value T	regression coefficient	standard error	Value T	regression coefficient	standard error	Value T
Commitment	.25	.06	6.47*	.25	.06	6.34*	.76	.17	4.6*
Company image	-	-	-	.08	.03	2.28*	.01	.09	3.6*
The interaction of commitment with the corporate image	-	-	-	-	-	-	.08	.02	3.7*
Modified coefficient of determination Adj. R2	52.8%			54.2%			74.2%		
Value F	71.55			77.48			84.59		
morale of the model	.000			.000			.000		

* $p < .05$

The results also revealed that the reductive model for the role Interactive for a photo company in Relationship between Commitment and intention to stay The relationship was moral, as it amounted to a value F for model (74.54) at a confidence level greater than (99.9%), Also, the introduction of the company's image as an independent variable in the model led to an increase in the explanatory power of the model, and the value of the modified determination coefficient was (58.6%(increased by)3.2%) compared to the basic model. As indicated by the results shown in Table (6) and according to the test T Significance of the direct effect of the company's image as an independent variable in the model on the intention to remain at a level of confidence (99.9%).

While the results of estimating the complete model revealed the significance of the model as a whole and reached a value of F for the whole model(80.66) at a level of confidence (99.9%), and the results of the statistical analysis indicate that the introduction of the company's image as an intermediate variable in the model led to a high explanatory power of the model, and the value of the modified coefficient of determination was (72.5%(increased by)13.9%) compared to the reduced model, which ensures a significant effect company image as a mediating variable in the relationship between Commitment and intention to stay.



Table (6) Results of multiple hierarchical regression analysis of the interactive role of company image in the relationship between commitment and intention to stay

Variable approved the independent variable	intention stay								
	basic form			Stenographer			full		
	regression coefficient	standard error	Value T	regression coefficient	standard error	Value T	regression coefficient	standard error	Value T
Commitment	.38	.05	7.23*	.38	.05	7.18*	.72	.18	3.6*
Company image	-	-	-	.09	.06	3.39*	.02	.08	4.2*
The interaction of commitment with the corporate image	-	-	-	-	-	-	.07	.03	4.7*
Modified coefficient of determination Adj. R2	55.2%			58.6%			72.5%		
Value F	77.13			74.54			80.66		
morale of the model	.000			.000			.000		

* $p < .05$

Finally, it is clear from the results of testing the third sub-hypothesis of the third main hypothesis that the reduced model for the role Interactive for a company image in Relationship between Commitment And pay a price premium The relationship was moral, as it amounted to a value F for model (77.44) at a confidence level greater than (99.9%), Also, the introduction of the company's image as an independent variable in the model led to an increase in the explanatory power of the model, and the value of the modified coefficient of determination was (63)..6%(increased by)3.6%) compared to the basic model. As indicated by the results shown in Table (7) and according to the test T Significance of the direct effect of the company's image as an independent variable in the model on the intention to remain at a level of confidence (99.9%).

While the results of estimating the complete model revealed the significance of the model as a whole and reached a value of F for the whole model)84.23) at a level of confidence (99.9%), and the results of the statistical analysis indicate that the introduction of the company's image as an intermediate variable in the model led to a high explanatory power of the model, and the value of the modified coefficient of determination was (79.8%(increased by)16.2%) compared to the reduced model, which ensures a significant effect company image as a mediating variable in the relationship between Commitment and pay a premium.



Table (7) Results of multiple hierarchical regression analysis of the interactive role of company image in the relationship between commitment and premium payment

the independent variable	Pay a price premium								
	basic form			stenographer			full		
	regression coefficient	standard error	Value T	regression coefficient	standard error	Value T	regression coefficient	standard error	Value T
Commitment	.44	.06	7.62*	.48	.04	7.39*	.78	.15	4.9*
Company image	-	-	-	.09	.05	4.19*	.05	.09	4.8*
The interaction of commitment with the corporate image	-	-	-	-	-	-	.09	.08	4.7*
Modified coefficient of determination Adj. R2	59.8%			63.6%			79.8%		
Value F	75.23			77.44			84.23		
morale of the model	.000			.000			.000		

* $p < .05$

Conclusions and recommendations

First: Conclusions

Through the results of the statistical analysis, the following conclusions can be made:

1- There is a high level of customer commitment to his relationship with the company and the services it provides. This is evident through the study sample's expression of its strong and serious preference for the services it provides, as it is based on strong feelings of association with the current company and not others.

2- Word of mouth, the intention to stay, and the willingness to pay a premium are various indicators of loyalty relationships, which have different applications on customer relationship strategies. From the company, so she works voluntarily in promoting the company and spreading gossip and positive oral advertisements about the company.

3- It was found that there was a significant and positive effect of the emotional commitment on each of the word of mouth, the intention to stay and the willingness to pay a premium, as well as on the normative loyalty, while the effect was negative on the continuous commitment, which means the following:

- The feelings of emotional attachment that the customer holds towards the company drives the customer to signal in a form positive to people others like friends and relatives and others, and recommend the clients with their company for people others and they invite them to subscribe with its services.
- The customer's feelings of attachment may generate the desire to bear the price premiums imposed by the company without thinking about the transformation as a result of the change in prices.
- Feelings of psychological attachment create a state of identification and psychological immersion for the customer with the company, prolonging the life of the relationship for as long as possible.



d) The customer's feelings of psychological attachment to the company force the customer to commit to the relationship and the customer's thinking that what he gets from the company's services equals his loyalty and devotion to it.

4- The results of the statistical analysis showed that there is a significant negative impact of the normative commitment on the intention to stay and word of mouth advertising without paying the price premium, and it was found that there was a negative effect of the continuous commitment on the intention to stay.

5- It was found that there is a significant effect of the mental image and the customer's impressions of the company and its services on the loyalty relations indicators (word of mouth, the intention to stay and the willingness to pay a premium). It is a logical result that means that the customer's awareness of the quality of the services provided by the company, and it is Provides valuable services to the community from the facilities it owns. It makes the customer convey a positive image of the surrounding social environment, as well Prevents it from being transferred to another competing company.

6- The results proved that the customer's mental impression of the company's actions, its external activities, and the quality of the company's services increase the effect of the customer's commitment on his relationship with the company by motivating him to spread the positive image in front of his family and friends, and it also pushes him to continue his relationship with the company and to be associated with its brand, so he will be ready to pay any A price premium imposed by the company.

Second: Recommendations

In light of the foregoing conclusions, the study presents the following recommendations:

1- It is better for the company to work on strengthening some dimensions of commitment without strengthening it in general. Emotional commitment is a necessary dimension that guarantees the company the achievement of relational capital that connects the customer to the company on a psychological basis, not a material one. This requires the company to:

- a) Enhancing customer confidence in the company's brand and services by fulfilling its promises to the customer.
- b) Striving to meet the needs and desires of the customer to achieve his satisfaction and conducting continuous surveys on the level of customer satisfaction.
- c) Enhancing the customer's association with the company through loyalty programs such as financial, structural and social programmer.

2- Work to enhance the company's image and positive impressions of its services through the company's endeavor to invest in social and environmental responsibility issues, provide humanitarian and social donations to improve the company's image, improve the level of quality of services provided to its customers, and focus its promotional campaigns on those aspects.

3- Investing the customer's readiness to spread word of mouth advertising in achieving an effective communication channel with potential customers, because it represents a powerful and free tool that has a great impact on the customer and his future expectations, and this



requires providing incentives to loyal customers and urging them, through special programs, to improve the image The company and its reputation in front of others.

4- Improving the company's relationship with customers who have a willingness and intention to maintain the relationship with the company through the use of customer profitability analysis programs and knowing the share of each customer in the company's purchases, and paying special attention to this company and retaining them because they are the customer capital of this company.

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**Accessory (1)
questionnaire form**

Respected brother.....

You have been selected to participate in a research study of a study The different roles of customer commitment in the insurance services industry>Your answer will help us to ensure the accuracy of our research results and to provide scientific proposals that serve company. If you wish to participate in this study, please complete the questions attached below. All your answers will be treated very confidentially, and we pledge to you that the results of the study are for scientific purposes exclusively and will not be presented to any party. Other No need to mention your name or signature. Please be sure to complete all questions to the



best of your ability, bearing in mind that the factual information will contribute to the accuracy of the results.

Many thanks for your help in gathering this useful information

With our wishes of success

Researcher an

Part one: general information

Please put or fill in your answer below:-

	How old are you?	1
a. male b. feminine	Gender	2
A. Preparatory or less b. BA c. Master's Degree	Educational level	3
	Duration of dealing with the company	4

Part Two: Study Variables

Note: Point or mark the option that suits you below, knowing that the scale ranges as follows:

I don't quite agree	I do not agree	neutral	I agree	I very much agree	Phrase
1	2	3	4	5	

– **Emotional commitment**

- 1- The best services you provide a company the phone mobile own with me.
- 2- I use services company the phone mobile owns with me Because I really like it.
- 3- I am a customer of a company the phone mobile own with me Because I feel a strong feeling that binds me to her.
- 4- In general, I deal with a company the phone mobile own with me Because I prefer it over other companies.

– **Continuous commitment**

- 1- I feel that I have no choice in dealing with another company.
- 2- I feel like I'm buying a company's services the phone mobile own with me Because I have to.
- 3- I feel like I am associated with a company the phone mobile own with me.

– **Normative commitment**

- 1- The services you provide the phone mobile own with me My loyalty to her matches.
- 2- Clients services a company the phone mobile own with me It makes sense that they would be loyal to her.
- 3- I wouldn't think of leaving services a company the phone mobile own with me, even if you get advantages from competing companies.



4- It is not right for me to switch to another company at the moment, because I feel very loyal to them.

- **word of mouth propaganda**

1. usually I say Things positive on services a company the phone mobile own with me for people others

2. a wish that I recommend services a company the phone mobile own with me to a person seek on My advice

3. braver my friends And my relatives on thinking in to choose service a company the phone mobile that I use.

- **Pay a price premium**

1. I was I will stay with a company service the phone the mobile that I deal with until if to lift its price a little.

2. from Likely that Push a price higher Than pay it competitors on the benefits that imposed currently from a company the phone the mobile that I deal with.

3. I will accept prices higher, if lifted a company the phone the mobile that I deal with their prices in the future.

- **intention to stay**

1. I am bent on preservation Bmy relationship with a company the phone the mobile that I deal with current

2. I will move on most likely to a company services the phone the portable alternative in the future perspective.

3. I will not change the signa company the phone the mobile that I deal with current the one I deal with no matter what.

- **Company image**

1. The company provides innovative and high-quality service.

2. a Sales center and technical facilities are modern and sophisticated.

3. The company provides valuable services to the community from the facilities it owns.