

RESEARCH METHODOLOGY

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*An exploratory study examining spurious loyalty within the
South African short-term insurance industry*

BCom Honours in Strategic Brand Management

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Abstract

This explorative study was undertaken to provide insight into which social norms and situational factors explain spurious loyalty towards OUTsurance. This study outlined how the increase in VAT is expected to erode the disposable income of household within South Africa and thereby, increase the policy lapse rate of insurers (PWC, 2016). Thus, it is important for South African short-term insurance companies to place greater focus on strengthening the firm-consumer relationship in order to retain their current customers (Strachan & Roberts-Lombard, 2011). Since limited studies have focused on spurious loyalty in a South African context, this study fills this gap by focusing on the concept of spurious loyalty and the factors of spurious loyalty to assist short term insurers in comprehending how to build and cultivate strong firm-customer relationships (Ndubisi, Malhotra, & Wah, 2009) loyalty. The data used in this research study was acquired from six semi-structured interviews conducted in Pretoria, South Africa, with OUTsurance policy holders, between the ages of 45 – 55 and who could give a personal account of their relationship with the brand. A thematic content analysis was used for transcribing and coding the semi-structured interviews into three categories and then further into themes derived from the key notions and sentiments of each participant.

Key Words: relationship marketing, customer loyalty, spurious loyalty, situational factors, social norms, theory of reasoned action and short-term insurance providers.

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1. Introduction

The introductory section of the research article included background information, a rationale and problem statement followed by the research aim, questions and research objectives.

1.1. Contextualisation

In recent years, increased pressure has been placed on the South African short-term insurance industry due to insurers grappling with the rising ambiguity of the state of the economy along with the barrage of technological and regulatory challenges (Veitech, 2016). Of late, the weak state of the economy caused an announced increase of 1 percentage point in the value-added tax rate (VAT) from 14% to 15% (Munusamy, 2018). Finance Minister, Malusi Gigaba, argued that the VAT increase, effective from the 1st of April 2018, represents the most effective way to raise significant amounts of additional revenue to stabilise the country's fiscal situation. Gigaba explained that the VAT increase will be central in a set of tax increases such as an extra 52 cents per litre in fuel levies and higher estate and luxury goods duties (Merten, 2018).

Thompson (2018) suggests that interest rate hikes accompanied by an increase in the cost of living for all households will be the expected outcome of the VAT increase and set of tax increases. Accordingly, due to the rise in interest rates and the increase in the cost of living, PWC (2016) suggests that price premiums within the short-term insurance industry will also increase. PWC (2016) further suggests that as a result of the raise in price premiums, an increase in the policy lapse rate is expected as household's disposable income decreases which will be followed by a reduced demand for non-essential products as consumers' purchasing power declines. Therefore to compensate for the rise in prices premiums, Ullman (2018) suggest that cash-strapped consumers will be more inclined to switch to less-expensive substitutes, search to find bargains or purchase less.

PWC (2016) explains that the above has accordingly motivated current customers within the South Africa short-term insurance industry to consider lapsing policies, search for affordable alternative short-term insurance solutions and switch to alternative short-term insurance

brands. As a result, PNG (2016) suggest that insurance brands will need to work harder, but at a lower profit rate in order to secure new clients and retain existing customers.

Characterised as an industry with strong rivalry accompanied by a small concentration of loyal customers (PWC, 2016) it is therefore important for South African short-term insurance brands to place greater focus on strengthening the firm-customer relationship to retain their current customers (Strachan & Roberts-Lombard, 2011).

This study was grounded in the theory of reasoned action proposed by Fishbein and Ajzen (1967) and focused on spurious loyalty. More specifically, the study focused on the factors explaining spurious loyalty, namely social norms and situational factors. This research was broken up into the following sections, namely the Literature Review, Methodology and Findings and interpretation of findings. The literature review section aimed to conceptualise the constructs relevant to the proposed study, by reviewing the existing literature on relationship marketing, loyalty, spurious loyalty and the factors of spurious loyalty, followed by a discussion on the theory of reasoned action. While, the Methodology section outlined the research design by addressing what the most appropriate paradigm was for the study as well as what conceptual approach was best suited to address the research purpose. The section then provided a detailed, practical explanation of the research plan in terms of what the researcher actually intended to do to collect and analyse the data.

The third section discussed the findings based on analysed data presented in narrative format, along with an interpretation and discussion of insights derived from the findings in terms of the broader context of the research problem, followed by a discussion surrounding the trustworthiness of the findings. The final section of the document included an indication of how the research question was answered, the research problem was solved and the research goal was reached as well as implications of findings for future practices. Final conclusions including an evaluation of the success of the research and possible future research that can be conducted on the topic was provided intertwined with the ethical implications and limitations of the study and how they were addressed.

1.2. Rationale

The purpose of this study was to explore which social norms and situational factors explain spurious loyalty, relating to the OUTsurance brand. Customer loyalty has been chosen as a key construct, because it is one of the most debated topics in marketing with a considerable body of literature (Knox & Walker, 2001; Watson, George, Beck, Henderson, & Palmatier, 2016). Customer loyalty is considered by Reichheld (1993) and, Sheth and Parvatiyar (1995) as an essential link and indication of organisational success and business performance. Underlying this interest is the notion that profitability is associated with loyal customers, given that, these customers can help the organisation maintain its market position through their repeat patronage, potentially migrating to the more premium options and they personally recommend the brand to others thereby bringing additional business to the organisation (Reinartz, Thomas & Kumar, 2005).

Barroso and Martin (1999) suggest that not only will the value of a business increase with a loyal customer base but the business will be able to maintain lower costs than compared to those involved with attracting new customers. It can cost an organisation up to five times more to acquire new customers than to satisfy and retain existing customers.

Moreover, Fournier and Yao (1997) and Lindgreen (2001) suggest that there is a need to re-examine customer-brand loyalties as marketing has shifted away from transaction marketing, to relationship marketing. Organisations should leverage firm-customer relationships to gain privileged information about customers' needs and thereby serve them better than competitors (Ndubisi, 2006). This is supported by Roberts-Lombard and du Plessis (2011), Ria and Srivastava (2013) and Webster (1992) who suggest that an organisation that wants to succeed in today's global competitive market, where customers are empowered and brand loyalty erosion is increasing, organisation will have to move to customer relationship management (CRM), focusing more on building strong firm-customer relationships.

As suggested by Ganiyu, Uche and Elizabeth (2012:14), this study was worth investigating, because the importance of, and challenges associated with retaining loyal customers increase considerably "as competition in most sectors grows tighter". In addition, this study focused on the short-term insurance industry, because two urgent challenges are currently present within the industry, which include the substantial decline in customer retention rates

and the increasing number of new short-term insurers both direct and indirect which are entering the market (PwC, 2016). Anderson and, Kerr (2002) and Buttle (2009) suggest that due to these challenges, short-term insurers will be faced with the strategic imperative of adopting a customer relationship management approach, whereby an integrated customer focus needs to be incorporated to develop long-term relationships with customers. This view is supported by Jumaev, Kumar and Hanaysha (2012), who suggest that to design and implement appropriate marketing strategies which are directed towards building relationships to develop customer retention, insurers will need a comprehensive understanding of their customer's behaviour.

This study specifically focused on OUTsurance, because according to the 2017 *South African Customer Satisfaction Index* (SAcsi) for Short-Term Insurers, Santam achieved the leadership position, overtaking OUTsurance once again, who has dropped from a shared leadership position in 2014 to a below par ranking in 2016 (Consulta Blog, 2018). However, in 2017 OUTsurance saw a slight rise from 77.3 to 79.3 in its SAcsi score (Booyesen, 2018). From this report it is evident that although OUTsurance achieved a score which is on par with the industry score, but that the brand has not realised its perceived value proposition for the last few years (Businessstech.co.za., 2017).

Furthermore, this study was worth investigating as limited studies have explored social norms and situational factors in a South African context. This research article can therefore offer a fresh perspective on loyalty and the customer-firm interplay. By recognising this gap, a meaningful contribution will be made by the study among academics through identifying which social norms and situational factors explain spurious loyalty. Furthermore, it can assist short-term insurers in comprehending spurious loyalty and will make suggestions on how to build and cultivate strong firm-customer relationships (Ndubisi, Malhotra & Wah, 2009) by means of shifting consumer from an unfavourable loyalty condition such as spurious loyalty to a more desirable condition of loyalty.

1.3. Problem Statement

The short-term insurance industry is characterised by intense and growing competitiveness with a 108 individual insurers (FSB, 2012), who typically all offer the same standardised insurance products and policies. According to Breckenridge, Farquharson and Hendon (2014) customers are indecisive and ultimately disloyal within the short-term insurance industry as insurance products and policies are similar in coverage, prices and targeting more or less the same market, making competitors non-distinguishable. This view is supported by MarketLine (2013), which reports that loyalty has been declining within the short-term insurance industry as a result of today's customers being more well-informed, thereby empowering them to search for most affordable premium with the best cover. Therefore it is vital for South African short-term insurers to focus on strengthening the firm-customer relationship in order to retain existing customers (Strachan & Roberts-Lombard, 2011). This study employed a cross-sectional, qualitative approach in the attempt to explore which situational effects and social norms explain spurious loyalty within the South-African short-term insurance industry, with specific reference to the OUTsurance brand.

1.4. Research Goal

To explore which social norms and situational factors explain spurious loyalty towards the OUTsurance brand.

1.5. Research Questions and Objectives

Primary Question

The question that the research is primarily focused on addressing is:

- Which social norms and situational factors explain spurious loyalty towards OUTsurance?

Secondary Questions

To guide the investigation, the main research question has been split into the following sub-problems:

- Which social norms explain spurious loyalty towards OUTsurance?
- Which situational factors explain spurious loyalty towards OUTsurance?

Research Objectives

To identify which social norms and situational factors explains spurious loyalty towards OUTsurance. In order to achieve the primary objective, the following sub-objectives needed to be realised, namely:

- To identify the social norms that explains spurious loyalty towards OUTsurance.
- To identify the situational factors that explains spurious loyalty towards OUTsurance.

2. Literature Review

This section focused on the literature review component of the research. The literature review enables the researcher to gain a more in-depth understanding regarding the research problem under investigation, and as such, represents a fundamental phase of the research process (Kothari, 2004).

The literature review presented in this section provides a discussion that conceptualises the central constructs on which the study is based, by reviewing existing literature on relationship marketing, loyalty, spurious loyalty and the factors of spurious loyalty, followed by a discussion on the theory of reasoned action. The purpose of the section is to the link the research problem to current literature, thereby providing a critical review of what is currently known and not known as well as where sources differ and agree.

2.1. Theoretical Framework, Conceptualization and Review of previous literature

2.1.1 Relationship Marketing

Berry (2002: 61) defines relationship marketing as “attracting, maintaining and - in multi-service organizations - enhancing customer relationships”. In the past few decades, a shift has been witnessed in the orientation of marketing (Gaurav, 2016). Berry (1994), Grönroos (1994), Morgan and Hunt (1994), Lindgreen (2001) and Nelson (2009) have proposed that the shift from transactional exchanges to relational ones represent the recent shift in the orientation of marketing.

This view is supported by Alet (2000) and Gaurav (2016) suggest that within an increasingly competitive industry, the adoption of a customer centric tactic has become vital for marketers in order to build and maintain relationships with their current consumers. According to Egan (2011), short-term insurers could differentiate themselves from their rivals through embracing a customer-focused approach when dealing with customers. Berry (2002) suggests that relationship marketing is most applicable in situations where the service is desired and the selection of the service supplier is controlled by the consumer who has alternatives to choose from.

Thus, in order to build and maintain customer loyalty, the concept of relationship marketing is therefore critical to a service organisation such as OUTsurance within the South African short-term insurance industry, which is vulnerable to customer loss due to the shift in the orientation of marketing and the intensifying competition (Berry, 2002).

2.1.2 Loyalty and the loyalty matrix model

Uncles, Dowling and Hammond (2003) identify three different ways in which customer loyalty may be conceptualised. The behavioural approach or stochastic approach, whereby loyalty is conceived purely in terms of behaviour, which reflects a consumer's consistent, repeat purchase behaviour (Boora & Sing, 2011). In contrast, the attitudinal approach or the deterministic approach, conceives loyalty in terms of having a favourable attitude, which is refers to an emotional attachment towards a particular brand (Gaurav, 2016). Uncles et al. (2003) suggest that consumers may form some kind of relationship with brands. Thus, the

consumer's psychological involvement, faithful commitment or favouritism towards particular good or services will be reflected in the attitudinal approach (Boora & Sing, 2011). Lastly, the contingency approach asserts that variables such as a particular situation or the current circumstances of an individual or both act as moderators of the relationship between attitudes, behaviour and loyalty (Uncles et al., 2003).

Aliver (1999), Chaudhuri and Holbrook (2001), Dick and Basu (1994), Jacoby and Kyner (1973) as well as Tucker (1964) however, refer to the concept of composite loyalty, whereby attitudinal and behavioural loyalty is combined. According to Day (1996), a customer will be regarded as loyalty by displaying both attitudinal and behavioural loyalty towards a brand. From the composite definition, loyalty is a function of three determinants, namely repeat patronage, intentions and favourable attitudes (Boora & Sing, 2011).

Oliver (1999) put forward one of the most comprehensive definitions of loyalty as a composite construct, by defining it as "a deeply held commitment to rebuy or re-patronize a preferred product/service consistently in the future", despite the possibility of some marketing efforts and situational factors influencing the decision, which thereby causes switching behaviour.

Similar to Day (1996), upon reviewing past literature Dick and Basu (1994) found that the prerequisites of loyalty included repeated patronage and a favourable attitude that is high in comparison to other possible alternatives. Accordingly, Dick and Basu (1994) developed a conceptual framework of loyalty as a two-dimensional composite construct. Loyalty is therefore defined by Dick and Basu (1994:100) as "the strength of the relationship between an individual's relative attitude and their repeat patronage". In the model, situational factors and social norms are viewed as mediators of loyalty. Furthermore, it is identified that loyalty together with perceptual, behavioural and motivational consequences can be attributed to the cognitive, affective and conative antecedents of relative attitude.

According to Dick and Basu (1994), customers can be classified into four specific conditions related to loyalty on the basis of their repeat purchase behaviour and relative attitudes towards the brand. These conditions are as follows: (1) the true loyalty condition, which refer to customers with both high attitudinal and behavioural loyalty; (2) the spurious loyalty condition, which describes customers with high behavioural loyalty but low attitudinal loyalty; (3) the latent loyalty condition, which refers to customers with high attitudinal loyalty but low

behavioural loyalty; and lastly (4) the no loyalty condition, which describes customers with both low attitudinal and behavioural loyalty (Dick & Basu, 1994).

Moreover, the potential movement of a consumer from one condition to another is recognised by Dick and Basu (1994). However, the loyalty construct is only conceptualised by Dick and Basu (1994) and thus, no empirical validation for the frameworks predictive ability or guidance in terms of how customers could be shifted to a more desirable loyalty condition is offered.

FIGURE 1: THE FOUR CONDITIONS OF LOYALTY AS PROPOSED BY DICK AND BASU (1994)

		Attitudinal Differentiation	
		No	Yes
Attitude Strength	Strong	Low Relative Attitude	Highest Relative Attitude
	Weak	Lowest Relative Attitude	High Relative Attitude

		No	Yes
Attitude Strength	Strong	Low Relative Attitude	Highest Relative Attitude
	Weak	Lowest Relative Attitude	High Relative Attitude

(Dick and Basu, 1994)

In prior studies, cross-sectional designs were used to test this model (East, Sinclair & Gendall, 2000; Garland & Gendall, 2004). Ngobo (2016) conducted the empirical test of the

framework using times-series and cross-sectional data. Ngubo's (2016) findings did not fully support Dick and Basu's (1994) model as only three of the four quadrants proposed by the authors could be identified. More specifically, Ngubo (2016) found no support for the spuriously loyal condition possible due to the wide range of substitutes and low switching of the grocery retailing industry. However, according to Ngubo (2016), within an industry such as insurance and banking sectors with high switching costs, the results would probably have been different. Hence, Ngubo (2016) proposes that cross-industry research is required, whereby organisations from industries with different degrees of market rivalry as well as different levels of switching costs should be included.

2.1.3 Spurious Loyalty

Dick and Basu (1994: 100) coined the term spurious loyalty, to define a situation where a "low relative attitude [is] accompanied by high repeat patronage", which is characterised by non-attitudinal influences on behaviour such as situational factors or social norms. Dick and Basu (1994) suggest that in contrast to customer loyalty as a composite structure, spurious loyalty occurs on the basis of a consumer displaying behavioural but not attitudinal loyalty. Therefore, a consumer will continue to purchase from a particular organisation in spite of being dissatisfied and/or having negative emotions, which include dislike or anger (Demirbag-Kaplan, Yildirim, Gulden, & Aktan, 2015). Gounaris and Stathakopoulos (2004) suggest that these negative emotions are usually due to a lack of viable alternatives, situational constraints or out of convenience. Smith (2003) suggest that spurious loyalty should be considered as temporary, in that, it is likely to end as soon as a consumer is presented with an alternative that is perceived to be more attractive. White and Yanamandram (2004) supports the above by acknowledging that spurious loyalty can be best described as Inertia, whereby a consumer perceives little differentiation amongst brands and repeat repurchase because of situational signals such as familiarity or promotions, as opposed to that of an emotional attachment. In this sense, inertia reflects a habitual attachment which is characterised to a large extent by unemotional, indifferent, and convenience motivated (White & Yanamandram, 2004)

The customer loyalty model as put forward by Dick and Basu (1994) identifies situational factors and social norms as mediators of customer loyalty. Dick and Basu (1994:100)

describe these situational factors and social norms as “non-attitudinal sources of variances in purchase behaviour”. Accordingly, customer loyalty will be either contradicted or complimented by these non-attitudinal influences, depending on the purchase contexts (Dick & Basu, 1994).

2.1.4 Social norms

According to Cialdini and Trost (1998: 152) social norms consist of “the rules and standards that are understood by members of a group, and that guide and/or constrain social behaviour without the force of laws”. Similarly, the Oxford Dictionary of Sociology (2009: 158) defines a norm as “a shared expectation of behaviour that connotes what is considered culturally desirable and appropriate”. This sociological perspective therefore explains that the behaviour of members within a society is governed by informal understandings (Scott & Marshall, 2009).

Doran and Larsen (2015) suggest that behaviour can be regulated in a number of ways by social norms and that their behavioural impact is determined by whether they considered as salient or focal within that particular situation. It is suggested by Thus, Fang, Ng, Wang and Hsu (2017) that the influences of social factors on behaviours can be categorized into normative social influence and informational social influence. A further distinction can be made between the concepts of descriptive and injunctive norms within the study of normative social influence (Doran & Larsen, 2015). Descriptive norms reflect the behaviour that appears to be the most appropriate which based on what it is commonly done by other people in a particular situation (Cialdini, Reno & Kallgren, 1990). In contrast, injunctive norms refer to the beliefs that indicate how one should behave based on the expectations of others in terms of what will be morally approved or disapproved (Cialdini et al., 1990).

A broader view is offered by Aggarwal (2004), who suggest that when forming relationships with organisations, norms of interpersonal relationships are used by customers to guide their interactions and assessment with the organisation. Aggarwal (2004) propose that the responses of a consumer will be influenced depending upon the whether or not the organisation's action is perceived to be in conformity or in violation of these norms.

Accordingly, the appraisal of the overall brand evaluation and specific marketing action will be influenced by an adherence to or a violation of these relationship norms (Aggarwal, 2014).

It is suggested that a better appreciation of the social norms that govern the particular consumer-brand relationship is required in order to understand firm-consumer interactions (Aggarwal, 2014). Thereby, enabling service organisations, particularly within the South African short-term insurance industry to build and cultivate strong relationships (Ndubisi et al., 2009) with their existing customers.

2.1.5 Situational factors

Dick and Basu (1994) identify situational factors as one of the non-attitudinal factors that have an impact on customer loyalty by influencing the repeat patronage behaviour of a consumer. Situational factors can be defined as those factors typically outside the control of the organisation, which can affect the way consumers encounter or interact with the brand, which inform their opinion at that moment in time (Severson, 2018). The three dominant situational factors that are identified as follows: (1) the opportunity, whether perceived or actual to engage in attitude-consistent behaviour such as when the preferred brands is out of stock, (2) switching brands due to incentives such as those reduced prices of competing brands (3) increasing a competing brand's salience through the use of effective in-store promotions over that of the one that a consumer one normally prefers (Smith & Swinyard, 1983)

A broader perspective has been adopted by other studies (Colgate & Lang, 2001; Panther & Farquhar, 2004; White & Yanamandram, 2007) that have specifically investigated the reasons that deter customers from switching to competing service providers. These studies identified five major factors or switching barriers, namely switching costs, service recovery, inertia, interpersonal relationships, and the attractiveness of alternatives (White & Yanamandram, 2007). Panther and Farquhar (2004) found among consumers who had a dissatisfactory service experiences with their insurer that switching costs, ties and perceptions of alternatives represented as the main reasons which deterred the customers from switching

Thus, it is essential for a service provider to identify and understand which of factors play a potential role of influencing an individual's decision-making process. As noted by Dick and

Basu (1994) understanding these situational factors is important as they represent extraneous events which could potentially introduce inconsistency to an attitude.

2.2 Theory of Reasoned action

The theory of reasoned action as put forward by Fishbein and Ajzen (1967) explores the determinants of an individual's consciously intended or voluntary behaviour. Three determinants of human behaviour are proposed by the theory, that is, behavioural intention, and its two antecedents. According to the theory, the main predictor of action is an individual's intention to perform (or not perform) a given behaviour. Fishbein and Ajzen (1967) explain that the intent of an individual to behave in a certain way that takes precedents and not their actual behaviour. Thus, behavioural intention is defined as a measure of the probability of a particular behaviour being engaged by an individual. Fishbein and Ajzen (1967) note that the effort to perform a particular behaviour will increase as a result of stronger intentions which in turn, will increase the likelihood of that behaviour being performed.

As identified by Fishbein and Ajzen (1967), the two antecedents of behavioural intention include attitude towards behaviour and subjective norms. Attitudes toward behaviour is describes as a function of two basic determinants, namely an assessment of the outcomes that an individual expects will arise from performing a given behaviour and an evaluation of these outcomes in terms of desirability. According to Fishbein and Ajzen (1967), predicting purchase behaviour requires the measurement of an individual's attitude toward performing a particular behaviour and not just the general attitude toward the object. Subjective norms, on the other hand, reflect an individual's perception of social pressures in terms of the expectation of relevant others to perform or not perform the behaviour.

The theory of reasoned action grounds this study as it provides a potential explanation for the behaviour of customers that display spurious loyalty. According to the theory, an individual's behaviour of remaining loyal despite having a low relative attitude can be explained by the individuals intention to engage in the behaviour of repurchasing from the particular brand. The theory of reasoned action places emphasis upon understanding the underlying reasons for an individual's intent to engage in a particular behaviour. Thus, the key premise underlying the

theory of reasoned action aligns with the aim of this study to explore what social norms and situational factors explain spurious loyalty. By focusing on social norms and situational factors that influence intent, service providers, especially within the South-African short-term insurance industry such as OUTsurance, can more accurately identify potential interventions to influence these in a desired direction, that is, towards a behaviour.

3 Research Methodology

This section provided an outline of the paradigm selected, the research design, the population and sampling techniques.

3.1 Research Paradigm

The term "paradigm", is derived from Greek term paradeigma, which refers to a distinct concept or pattern (Kothari, 2004). Thomas Kuhn coined the term, defining a paradigm as a "cluster of beliefs and dictates which for scientists in a particular discipline influence what should be studied, how research should be done, and how results should be interpreted" (Bryman, 2012:630). A paradigm therefore, signifies an abstract framework, a model of reality or a system of scientific and academic ideas, values and assumptions (Neuman, 2014). Du Plooy-Cillier (2014) asserts that the paradigm selected by a researcher will determine what the questions will be deemed as worthy of investigation along with the processes necessary to ensure that answers are acceptable.

For the purpose of this study, the three dominant paradigms, namely positivism, interpretivism and critical realist, identified by Du Plooy-Cillier (2014) were briefly discussed. Positivism is the view that the only valid knowledge is scientific knowledge, and that such knowledge can only be gained from strict scientific method, that is, objective, observable (empirical) and measurable evidence (Jakobsen, 2013). Interpretivism, on the other hand, is centred on the way in which human beings make sense of their subjective reality and attach meaning to it. Instead, Interpretivists integrate human interest is into a study in an attempt to understand human behaviour (Dudovskiy, 2018). Lastly, Critical Realism describes an interface between the social and natural worlds, combining aspects from both traditions mentioned above,

where the aim is to expose myths and empower people to transform society (Healy & Perry, 2000).

As suggested by Du Plooy-Cilliers (2014) the interpretivist paradigm was most suitable for this study, because this study aimed to explore which social norms and situational factors explain spurious loyalty in the context of OUTsurance rather than to generalize and predict causes and effects (Neuman, 2000; Hudson & Ozanne, 1988). Dudovskiy (2018) points out that several intellectual traditions have influenced Interpretivism, namely hermeneutics, phenomenology and symbolic interactionism. The intellectual tradition most relevant to this study was phenomenology. Creswell (1998) contends that a phenomenological study describes the meaning of the lived experiences for several individuals about a concept or the phenomenon. This study served to understand a person's experiences rather than to provide causal explanation of those experiences. For an interpretivist researcher it is important to understand motives, meanings, reasons and other subjective experiences which are time and context bound (Hudson & Ozanne, 1988; Neuman, 2000).

3.2 Methodological Approach / Research Design

The research orientation for this study was similar to the work of Kaplan *et al.* (2015) who utilised a qualitative approach and a research exploratory objective. According to Hammarberg, Kirkman and de Lacey (2016) qualitative research embodies interpretative data, whereby findings are not produced through quantification or statistical inferences. Instead, naturalistic methods such as observation and interviewing are employed to obtain textual descriptions about experiences and meaning from the perspective of people (Davis, 2014). Qualitative research was most appropriate because this study aimed to uncover and understand which non-attitudinal factors explained spurious loyalty from the perspective of the clients of OUTsurance. Moreover, the qualitative methods provided the researcher with the ability to go deeper into the issues of interest and explore the processes of what occurred (Tracy, 2013). Thus, a qualitative method allowed the researcher to gain an in-depth understanding of which non-attitudinal factors can explain spurious loyalty related to OUTsurance (Hammarberg *et al.*, 2016).

Moreover, the research objective was exploratory, because the aim of this study is not to provide final and conclusive evidence, but to merely explore the research topic of spurious loyalty with varying levels of depth in order to foster a better understanding of the problem (Davis, 2014). This is supported by Singh (2007), who posits that “exploratory research is the initial research, which forms the basis of more conclusive research”. Furthermore, Brown (2006:64) posits that when dealing with problems that have little or no previous research, an exploratory research design will be most effective. Therefore, an exploratory research design was appropriate as there are limited studies that have investigated spurious loyalty (Dick & Basu, 1994; Gounaris & Stathakopoulos, 2004).

For this study, inductive reasoning also referred to as a “bottom-up” approach was taken, which involved making broad generalisations from specific observations (Bezuidenhout, 2014). In inductively theorising, even though the researcher will have some sort of prior insight regarding the research context, it is believed that this will not sufficient enough to develop a research design because of the unpredictable and complex nature of what is perceived as reality (Hamad, 2007). An inductive approach allowed literature on spurious loyalty, specifically the factors that explain spurious loyalty, namely social norms and situational factors to be built as the researcher remained open to new knowledge throughout the study and let patterns and broad themes emerge from the data (Soiferman, 2010).

Lastly, this study made use of a cross-sectional timeframe. This timeframe is typically used to study and obtain overall findings of “a phenomenon or situation at one particular time” (WebFinance Inc., 2017). This is relevant to the current study, because the researcher had a short period of time to conduct the research, as it will only take place in 2018.

3.3 Population and Sampling

3.3.1 Population

Pascoe (2014) suggests that the population parameters of the study first needed to be determined, which include the nature, size and unique characteristics of the population. The unit of analysis for this study included people, specifically short-term insurance policy holders. The unique characteristics for this study included short-term insurance policy holders with

OUTsurance, between the ages of 45-55, who can give a personal account for their relationship with the brand (Kaplan *et al.*, 2015). This study had an age limit, similar to that of Madolo (2017), because dependents or children under the age of 25 years (depending on the insurer) are eligible for coverage on a short-term insurance plan of a parent or guardian (VisitorsCoverage, 2018). This study included both men and women, but this study was not restricted to including both genders. The study included different races, because South-Africa is comprised of a diverse population (Hattingh, 2013); however the study again was not restricted to equally include all races, as participants will not be defined by the demographic but rather whether they are short-term insurance policy holders with OUTsurance.

Next, a distinction between the target and the accessible population was required. The target population for this study consisted of men and woman of all races who are short term insurance policy holders with OUTsurance who reside in South Africa. The access population, on the other hand, only referred to a section of the population who could be reached (when questioning) and could be actually included in the study (Poascoe, 2014). This is due to the target population being so large and widespread that it was not possible to contact all of them. The access population was narrowed down to men and women of all races that are living in Pretoria, Gauteng, who are short-term insurance policy holders with OUTsurance, between the ages of 45-55, who could give a personal account of their relationship with the brand.

3.3.2 Sampling

Guest, Bunce and Johnson (2006) posit that achieving data saturation from qualitative in-depth interviews requires a sample size between 6 - 12 participants. According to Guest *et al.* (2006), meta-themes become identifiable after the sixth interview on condition that the study has a limited research scope and deals with a homogenous population. Thus, in accordance with Guest *et al.* (2006), six semi-structured interviews were conducted. Firstly, the research scope is narrow as this study specifically focused on spurious loyalty related to only one brand, namely OUTsurance. Secondly, this study dealt with a relatively homogenous population because of the population parameters that have been established. For instance, the sample included short-term insurance policy holders with OUTsurance, between the ages of 45-55 who could give a personal account of their relationship with the brand.

Moreover, this study utilised convenience sampling followed by the use of snowball sampling, similar to that of Kaplan *et al.* (2015). These sampling techniques are a form of non-probability sampling, whereby the subjective judgment of the researcher will be used to select the sample, rather than random selection (Pascoe, 2014). Randomized selection of the entire population was not possible as this study was bounded by time, financial resources and accessibility. Instead, this study was concerned with selecting the most relevant and productive sample, in that, it is the quality and the accuracy of accounts described by the participants are of importance to the researcher. This study first made use of convenience sampling, whereby the participants was selected based on meeting the required criteria of the study and was someone the researcher already knew or had some form of contact with (Pascoe, 2014). Thereafter, snowball sampling was utilised whereby the researcher made use of referrals to increase the sample size (Business Jargons, 2017). Respondents were asked if they could possibly nominate someone they knew within the population parameters as the researcher found it difficult to find participants that met the required criteria of the study in terms of being between the ages of 45- 55 and who could give a personal account of their relationship with the brand (Kaplan *et al.*, 2015),

3.4 Data Collection Methods

The research tool deemed best suited to the nature of this study was an in-depth interview with a semi-structured format. The duration of each interviews was around one hour, ranging from 45 to 90 minutes, similar to that of Kaplan *et al.*(2015). Boyce and Neale (2006) define an in-depth interview as a qualitative research technique which involves posing questions to a small number of respondents with the aim of exploring their views, perspectives and beliefs about a particular phenomenon. Using this tool thus enabled the researcher to cross the threshold into the internal world of the individuals, whereby experiences and beliefs of OUTsurance as perceived by the individual could be captured (Strydom & Bezuidenhout, 2014). Accordingly, much more detailed information/a richer explanation were obtained than what would have been available from other data collection methods (Babbie, 2011).

Secondly, interviews are a form conversation, designed to be conducted in a natural and unconstructed way in order to induce participants to express their views and opinions more

willingly, enabling a more elaborative conversation to take place (Strydom & Bezuidenhout, 2014). In addition, both the interviewer and interviewee were able to diverge and pursue an idea or response in more detail through the semi-structured format of the qualitative technique. As such, using this format provided the researcher with more flexibility in terms of discovering or elaborating on information that might not have been thought through of as pertinent by the research, but deemed important to participants (Gill, Stewart, Treasure & Chadwick, 2008). Thirdly, while participants answer the questions, the researcher was able to observe their non-verbal reactions such as body language, which represented an additional source of data that could be used to gain further insight into their responses. (Tong et al, 2007).

The interviews were comprised of open-ended questions, which were linked to the research paradigm, in order to gain an in-depth understanding, whereby the participants will be able to elaborate on their perceptions and opinions (Strydom & Bezuidenhout, 2014). Secondly, to assure some level of consistency regarding the content covered, Du Plooy-Cilliers (2014) denotes that open-ended questions assists the researcher in probing, understanding and confirming ideas. Moreover, the same set of predetermined open-ended questions was asked to all the participants as this allowed the researcher to compare notes on the participant's views in a more organised manner (Krueger, 2002).

As suggested by Strydom and Bezuidenhout (2014) the interview questions began with broad non-threatening questions and then move to a more narrow focus. According to Strydom and Bezuidenhout (2014) this permits the interviewer to guide the discussion in a manner that is less obtrusive as well as enable respondents to freely express their views. To elicit responses that are more valid and deeper, especially when it appears that respondents are refraining or withdrawing from discussing a topic, probing and reframing (such as re-wording question) techniques were used to encourage respondents to speak more specifically about issues. An example of the research instrument with the interview questions used for this study can be found in Appendix 1.

Prior to the actual data collection, a pre-test of this tool was conducted, whereby the researcher used another participant to establish whether the interview questions are clear, understandable and capable of being answered correctly (Davis, 2014). The participant was

not be asked to partake in the actual study nor was the data collected during this step used. Conducting this pilot-test enabled the researcher to find and correct several mistakes, through improving or removing any questions (Davis, 2014). Thereafter, the proposal was send to be approved by the research committee. After the approval, individuals who met the required criteria of the study and whom the researcher had some form of contact with, was notified and asked to take part in the study. The following table the specific details such as dates, times, places etc. of the interviews.

TABLE 1: INTERVIEW DETAILS OF PARTICIPANTS

Collection Method:	Participant name:	Date:	Start time:	End time:	Place:
In-depth interview	Participant 1	28/08/2018	08:00	09:15	Coffee shop
In-depth interview	Participant 2	28/08/2018	10:30	11:25	Coffee shop
In-depth interview	Participant 3	29/08/2018	08:00	09:00	Coffee shop
In-depth interview	Participant 4	28/08/2018	10:30	11:35	Coffee shop
In-depth interview	Participant 5	29/08/2018	08:00	10:30	Coffee shop
In-depth interview	Participant 6	22/08/2018	10:30	10:40	Coffee shop

Before conducting each interview, participants were required to sign a written informed consent document. In addition, the voluntary nature of the study was disclosed to the participants to ensure that the benefits and risks entailed in this participation are understood. The researcher informed the participants on how the interview data will be used, who will

have access to the data, and whom they may contact for questions. With consent from the participants, the researcher recorded each one of the interviews. For the duration of these interviews, the researcher used a framework of topics that was developed and used as a guide (see Appendix 1). This guide comprised of the topics specifically discussed in the literature review, namely relationship marketing, behavioural and attitudinal loyalty, spurious loyalty, situational factors and social norms. This guide was used to ensure consistency of content, but the timing and order of the topics discussed depended on the discretion of interviewer (Potter & Mulkay, 1985).

3.5 Data Analysis Method

The data that was collected by this study, in the form of each participant's responses, was analysed by means of a qualitative content analysis. Stemler (2001:1) defines a content analysis as "a systematic, replicable technique for compressing many words of text into fewer content categories based on explicit rules of coding". By conducting a content analysis, the researcher was able to uncover and explore covert and overt patterns and themes embedded within the text (Bezuidenhout and Conje, 2014). As mentioned above, the nature of this study was aimed at generating thick, rich and detailed descriptions of the participant's meanings and attitudes. This method thus enabled the researcher to focus on the unique themes that illustrate the range of meanings that participants attached to a phenomenon (Zhang & Wildemuth, 2009). In addition, this study conducted an inductive qualitative content analysis, whereby themes were developed from raw data (specific) and not through using a preconceived conceptual framework (Bezuidenhout and Conje, 2014).

This research study conducted a content analysis, using the eight steps as explained by Zhang and Wildemuth (2009:309-311).

Step Descriptions:

1. Data preparation: The raw data that had been collected such interviews and recordings were transcribed into written text before commencing with the analysis.
2. Defining the coding unit to be analysed: The researcher indicate whether phrases, a single word, paragraphs or sentences will be used as the coding unit (concept).

3. Developing categories and a coding scheme/conceptual framework: Categories of codes were formed through grouping together related coding units.
4. Testing the coding scheme on a sample: The consistency and clarity of the category definitions on the sample of the data was tested by the researcher to ensure that all doubt and issues concerning coding categories were resolved.
5. Coding all the text: The researcher coded all of the data.
6. Assessing the coding consistency: The consistency with which the coding was conducted was rechecked by the researcher after completing all of the coding.
7. Drawing conclusions from the coded data: The categories and themes identified were interpreted. According to Bezuidenhout and Cronje (2014), the interpretation will consist of three steps, namely: 1) the relationships found need to be explained, 2) the researcher must take into account extraneous information and 3) to avoid any false interpretations, the researcher must take into consideration all the relevant factors which affect the problem.
8. Reporting the methods and findings: The processes that were applied in the coding, analysis and interpretation were reported as truthfully and completely as possible.

This study analysed the data collected from the semi-structured, in-depth interviews using open text coding and thematic analysis. To gain an understanding and get an overall impression of the text, the researcher read through the entire text (theoretical framework) - this process is known as open coding (Bezuidenhout and Conje, 2014). The verbal responses of the participants were coded by the researcher.

3.6 Reliability and Validity/Trustworthiness

The terms “validity” and “reliability” are typically used in quantitative research as research methods are typically used to produce measurable, numerical and statistical results. Heale and Twycross (2015) refer to the term validity as the degree to which a concept is accurately measured. Whereas, the term reliability refers to the accuracy of an instrument, in terms of delivering stable and constant results in the same situation, on repeated occasions (Heale

&Twycross, 2015). In contrast, trustworthiness is an overarching term used most commonly for validity and reliability within qualitative research (Koonin, 2014). As mentioned above, the research orientation of study was qualitative and therefore trustworthiness will be discussed in greater depth. LaBucana (2010) defines trustworthiness as the “demonstration that the evidence for the results reported is sound and when the argument made [is] based on the results is strong.” Lincoln and Guba (1985) suggested that trustworthiness is comprised of four dimensions, namely credibility, transferability, dependability and conformability.

Firstly, credibility relates to the confidence that is placed by researcher in the truth of the findings (Korstjens & Moser, 2018). As suggested by Guba (1981: 85), this study employed a “peer debriefing” strategy, which refers to providing “inquirers with the opportunity to test their growing insights and to expose themselves to searching questions”. To improve the quality of this inquiry, throughout the research process, support was sought after from professionals such academic staff who were willing to offer scholarly guidance (Anney, 2014). Credibility was also increased by ensuring that the findings were plausible from the perspective of the participants (Koonin, 2014). This was achieved through using the interpretivist approach, a well-defined purposive sample and qualitative in-depth interviews as a data collection method, a content analysis and making certain these techniques are aligned with the research question (Maree, 2016). In addition, this study employed a ‘member checks’ strategy which means that responses were constantly revised with participants (Anney, 2014).

Secondly, transferability refers to the extent to which the results of the study can be transferred to other contexts with other respondents (Tobin & Begley, 2004). Bitsch (2005: 85) suggests that transferability judgment is facilitated by the researcher through ‘thick description’ and purposeful sampling”. This means that the researcher facilitated transferability of the research through selecting participants purposively and providing a detailed description of the enquiry (Anney, 2014). This was achieved by providing an in-depth description of the study’s design, the participants, and their contexts, whereby the targeted population was represented by the accessible sample as much as possible (Maree, 2016, p. 124).

Thirdly, Bitsch (2005: 86) refers to dependability as “the stability of findings over time”. To establish and exchange dependability, Krefting (1991) suggests that researchers can use one

of the following strategies: a code-recode strategy, stepwise replication, an audit trail, triangulation and peer examination or iterator comparisons. This study employed an audit trail, which was achieved by fully documenting changes that are made from the initial design during the process such as data-sources that are new, changes regarding interviewee's to ensure this process can be followed by other researches accordingly and to track how researcher achieved or arrived at the interpretations (Bowen, 2009). As such, transparency was used when describing the research steps taken from the start of a research process to the reporting of the findings.

Lastly, conformability refers to the extent to which the other researchers can confirm the findings of the research study (Koonin, 2014). Conformability and dependability are closely related, in that, similar strategies such as an audit trial and triangulation is suggested for enhancing the confirmability of the study (Bowen, 2009). According to Maree (2016:125) confirmability is "the extent to which the findings of a study are shaped by the participants" and not the researcher's bias, interest or opinion. Conformability was thus achieved when the bias from the researcher's point of view is reduced (Maree, 2016). The study employed an "audit trail" and directly quoted the responses of the participants, which ensured that the researcher's interpretation of the participant's responses was not hindered by their relationship.

4 Findings and Interpretations of findings

This section covers the exploration and interpretation of the results relating to the research conducted through the use of coding. According to Gibbs (2007:), coding is "a way of indexing or categorizing the text in order to establish a framework of thematic ideas about it". In other words, coding is an analytical process by which the qualitative data collected (through instruments such as semi-structured interviews) is utilised to facilitate an analysis of information to unearth and elucidate pertinent themes and categories. Accordingly, this section focused on the findings gained of which social norms and situational factors explain spurious loyalty towards OUTsurance. These findings were inferred from six semi-structured interviews conducted in Pretoria, South Africa, with OUTsurance policy holders, between the ages of 45 – 55 and who could give a personal account of their relationship with the brand.

The semi-structured interviews were transcribed and then coded into three categories and further separated into themes derived from the key notions and sentiments of every single participant. As proposed by Huberman and Miles (1994), the process encompassing data reduction, data display, and interpretation which was used to establish each category and theme. The findings deliberate the three categories which were developed from the research questions, as indicated in section one. For data reduction, following three categories were utilised:

1. Loyalty
2. Situational factors
3. Social norms

Each category encompasses two to three themes which were attained by means of coding and further assisted the researcher's endeavour to gain insights and findings into each category. The research problem, aims and questions, previous literature and conceptualisation were utilised in order to analyse and interpret the findings.

CATEGORY 1: LOYALTY

According to Day (1996), a customer will be considered loyal when displaying composite loyalty, in that, both attitudinal and behavioural loyalty is displayed towards a brand. In this context, Boora and Sing (2011) define loyalty as a function of three determinants, namely: repeat patronage, intentions and favourable attitudes. The interview sample selected was based on questions five to eleven and nineteen (see appendix 2). Category 1 and its respected themes were established based on the findings obtained from response each participant's, which focused on the type of relationship that customers have with the OUTsurance brand and why they remain loyal to them. These findings directed the researcher to the themes of category 1, which entails: brand relationship, behavioural and attitudinal loyalty. The table below illustrates these findings.

TABLE 2: LOYALTY AND ITS ANCILLARY THEMES

Loyalty		
Theme:	Operational definition:	Verbatim Quote:
Brand Relationship	The psychological bond that customers have with the brand and the extent to which they feel they are “in-sync” with the brand (Keller, 2001).	“I think it’s more a relationship than a product, because the times that I really needed them, they immediately gave me peace of mind and self-assurance that they will look after everything, so I would say they deliver on what they have promised”. - Participant 4
Behavioural loyalty	Refers to the actions of the consumers in terms of buying from and using the brand (repeat purchase and sufficient purchase frequencies and volumes) (Keller, 2001).	“Not likely hey, unless they would insure me for free, which I don’t think is going to happen, but I wouldn’t change. No I am quite happy and content”. – Participant 1
Attitudinal loyalty	Relates to the consumer’s personal attachment to a brand, which involves moving beyond simply having a positive attitude to viewing the brand as something special in a broader context (Keller, 2001).	“I actually love the brand because I haven’t had a bad experience with them, touch wood”. - Participant 1

Theme 1: Brand Relationship

Keller (2001) suggested that building a strong brand involves the successful completion of a sequence of steps. Accordingly, the fourth and final step consists of forging brand relationships with customers that are characterised by intense, active loyalty (Keller, 2001). Brand relationships as a theme focused upon the nature of the relationship and the level of identification that the customer has with the brand as well as the level of activity produced by their loyalty.

A prominent theme that emerged during the interviews was the way in which the majority of participants frequently mentioned a close connection with the OUTsurance brand. Five out of the six participants refer to their relationship with OUTsurance as positive. Participant 3 stated: “I have had no issues with them, because they have always come to the party”. Participant 1 concurred this by explaining that OUTsurance handles claims successfully through never having issues, asking the necessary questions and because it is not necessary to follow up on OUTsurance because they comes back to you, making sure everything is alright and that you are conformable.

Moreover, the majority of the participants agreed that the OUTsurance brand was special to them and was more than just a product. Participant 4 said: “I think it’s more a relationship than a product, because the times that I really needed them, they immediately gave me peace of mind and self-assurance that they will look after everything, so I would say they deliver on what they have promised”. Participant 1 found that OUTsurance represented security, whereas participant 2 described it as a relationship of trust. This concurs with Colgate and Lang (2001) who posit interpersonal relationships as a factor why customers do not always defect to competing providers.

Theme 2: Behavioural loyalty

The majority of participants agreed that they would not consider switching to another short-term insurance provider. Participant 1 said that they were happy and content and would not change “unless they would insure me for free, which I don’t think is going to happen, but I wouldn’t change”. Participant 2 explained that they would also not switch from OUTsurance.

Participant 2 said: "I wouldn't switch, not even for a cheaper premium. If somebody said I could give a hundred rand less, I would say no because I got that trust relationship". This illustrates that the majority of participants display behavioural loyalty through continuous repurchase of OUTsurance policies.

Moreover, even participant 6 who is no longer an OUTsurance policy holder explained that they don't like switching between insurers, normally only speaking to the one that they trust. Participant 6 said: "I prefer to rather stick to one and build a relationship with them over the years, like with OUTsurance the OUT-bonus was nice". This finding was contradictory to Colgate and Lang (2001) who proposed switching costs as a reason for customers not switching service providers. On the other hand, participant 5 provided another opinion, explaining they would switch if they could get exactly the same benefits and guarantees that they get at OUTsurance, but only for a better price.

Theme 3: Attitudinal loyalty

According to Keller (2001) customer will state that they "love" the brand or describe it as one of their "favourite possessions" when they have a great deal of attitudinal attachment towards a brand. The majority of the participants agreed that OUTsurance was special to them and they had an emotional connection with the brand. However, only two out of the six participants said they loved the brand, whereas three out of the six participants said they liked the brand. Conversely, participant 6 said they disliked the brand due to OUTsurance not wanting to pay out a claim.

Moreover, five out of the six participants agreed that they would miss the brand if it suddenly disappeared. Participant 4 found that they have confidence in OUTsurance due to their good assistance. In a similar vein, participant 5 concurred this by saying: "very much so, because it would be very difficult to find an insurer that would actually give me these benefits at the price that I am paying at the moment". Participant 2 explained they would miss the brand because of the trust relationship they have built with OUTsurance over the years. Participant 2 said "so, if I drive my car and I need someone straight away, I know I can count on them. It's a trust

relationship, because if you go to somebody else I don't know if you could have that same trust".

Interpretation of Category 1: Loyalty

The findings are in line with literature that identifies the two bases central for brand attachment as 1) symbolic, hedonic or functional satisfaction with the brand and 2) the assurance that the brand can be relied upon for future gratification that is, trust. In a similar view, Keller (2001) suggests that by appealing to both rational and emotional concerns, brands are able to elicit positive brand responses in the form of loyalty and attachment to varying degrees. It was found that OUTsurance fulfilled rational concerns satisfying utilitarian needs through affordable prices and relevant policies along with emotional concerns by satisfying psychological and emotional needs of confidence and security. OUTsurance thus blends self-assurance and gratification, ultimately leading to brand trust. This finding is in line with Oviedo-Garcia *et al.* (2015:666) who suggested that the relationship between a brand and customer involved are strengthen when customer's trust service organisations.

CATEGORY 2: SITUATIONAL FACTORS

According to Severson (2018), situational factors are typically those outside the organisation's control which may affect the way consumers engage with the brand, informing their opinion at that moment in time. This view is supported by Dick and Basu (1994), who identified situational factors as one of the non-attitudinal factors that have an impact on customer loyalty by influencing the repeat patronage behaviour of a consumer.

The interview sample selected was based on questions fifteen to eighteen (see appendices 2). Category 2 and its respected themes was established by means of utilising the findings obtained from each participant's response, which focused on situational factors and which factors explain spurious loyalty towards OUTsurance. These findings directed the researcher to the themes of Category 2, which entails: online/ social media platforms, incentives and prices, and history/ longevity of relationship. The table below depicts these findings.

TABLE 3: SITUATIONAL FACTORS AND ITS SUPPORTING THEMES

Situational Factors		
Theme:	Operational definition:	Verbatim Quote:
Online / social media platforms	The “use of technology to co-create, know, like, and trust” (Jantsch, 2008).	“I am not using Facebook, Instagram or Twitter, but I loaded their [OUTsurance] app on my cell phone and it helped me out a lot when my husband was in an accident.” - Participant 2
Incentives and reduced prices	The attractiveness and availability of alternative service providers are increased by the reduction of prices or provision of incentives (White & Yanamandram, 2007).	“I wouldn’t switch, not even for a cheaper premium. If somebody said I could give a hundred rand less, I would say no because I got that trust relationship”. - Participant 2
History/ longevity of relationship	The length of time/ duration from the starting date that customers have formed a relationship with their service provider (Bolton, 1998).	“I have been there for years, it is a relationship built on trust”. – Participant 2

Theme 1: Online and social media platforms

According to Jantsch (2008), more and more companies are utilising social networking sites (such as Facebook, Twitter or Instagram) as they offer an array of new contact points to reach and capture targeted consumer segments online, adding to both communication strategies and traditional marketing such as mass media advertising and personal referrals. Although,

the majority of participants said that they are aware of online platforms for OUTsurance such as Facebook, the majority also stated that they do not follow nor engage with the brand online. Participant 5 explained “I am not really that bothered with social media or any social media platforms”. On the other hand, three out of the six participants explained that they utilise the app.

Theme 2: Incentives and reduced prices

The majority of participants clarified that incentives or reduced prices offered by another short-term insurance provider would only persuade them to switch if they could get the same benefits that they are currently getting. Participant 3 explained that apples would have to be first compared with apples and that “You need to make sure that all the products are correct and that the benefits are the same because it difficult to switch if the benefits are different”.

Participant 1 provided a similar answer, whereby they would need a guarantee that if they had a claim with the other service provider, that it would be handled in the same way that OUTsurance has been handling it. However, participant explained that they did not think this could be a guaranteed. Participant 5 stated they continuously benchmark the prices of OUTsurance with those of My-Way and First-For-Woman to double check what other insurers can offer them. Yet, participants 5 said “none of them can offer me what OUTsurance is offering me, well the two that I choose”.

It is evident that reduced prices and incentives could possibly influence the behaviour of consumers as proposed by Dick and Basu (1993). Nevertheless, customers trust in their service provider is a significant predictor of loyalty. As proposed by Moorman *et al.* (1993) however, it is not sufficient for customer to trust an organisation to deliver on their promises alone, instead customers need to believe they can also rely on service organisations to meet their expectations.

Theme 3:

Majority of the research participants agreed that the longevity of their brand relationship has kept them from switching to another service provider. Participant 3 explained that is was the

way in which OUTsurance treated them as an individual person. While Participant 4 said: “I think it is because I feel confident and secure about the policies and premiums that I have with OUTsurance”. This discovery is supported by Panther and Farquhar (2004), who found that consumer’s investment in the relationship is likely to be greater for a more long-standing relationship and are thus inclined to stay with service provider OUTsurance treats. However, Participant 5 said “yes, it actually does, because I think that it is my perception that switching costs are hectic and if I am having a good relationship that there is no reason to actually switch. And if I am having a bad relationship, I will be foolish to switch, because I will get loaded”. This finding concurred with Dick and Basu (1993) and Colgate and Lang, (2001) who proposed switching costs as a factor that deters customers from switching.

Interpretation of Category 2: Situational factors

These findings revealed are in line with previous studies and literature. Long-term customers in particular have less anxiety about service performance, because they get to know their service provider on a personal level. Subsequently, the literature states that a lock-in effect develops from due to higher levels of trust forming from a long-term relationship. In accordance with Ganesan (1994), the relationship length between a customer and a brand is likely to influence the expectations of a customer in terms of that the relationship will continue. Thus, as Verhoef (2003) argues, a long-term relationship is associated with positive outcomes.

CATEGORY 3: SOCIAL NORMS

From a sociological perspective, a norm refers to “shared expectation of behaviour that connotes what is considered culturally desirable and appropriate” (Scott & Marshall, 2009). Doran and Larsen (2015) suggest that behaviour can be regulated in a number of ways by social norms and that their behavioural impact is determined by whether they considered as salient or focal within that particular situation. The interview sample selected was based on questions twelve to fourteen (see appendices 2). Category 3 and its respected themes were established through the use of the findings obtained from each participant’s response,

focusing on which social norms explain spurious loyalty towards OUTsurance. These findings directed the researcher to the themes of category 3, which entails: internal and external norms. The table below elucidates these findings.

TABLE 4: SOCIAL NORMS AND ITS SUPPORTING THEMES

Social Norms		
Theme:	Operational definition:	Verbatim Quote:
Family and friends		“No, I don’t think anyone of my family or immediate family member is with OUTsurance. They do say OUTsurance is quite pricy but like I say, I pay the premium and they came through, so no”. - Participant 1
Mass media		“Yes, I would still stay with them [OUTsurance]. I would stay and work on my relationship with them”. – Participant 2

Theme 1: Family and Friends

Theme 2: Mass media

Four out of the six participants stated that mass media would not influence their relationship with OUTsurance

Interpretation of Category 3: Social norms

Fournier and Yao (1997) suggested that there is an important need to re-examine consumer–brand loyalties as marketing is now defined in terms of relationships. The finding of this category revealed that family and media do not explain spurious loyalty as much as other factors. Relationships with brands are formed by consumers in a similar manner to that of their social relationships (Carroll & Ahuvia, 2006). In a similar vein, Lee, Conroy and Motion (2009) suggest that consumers do not form their perceptions based on their experiences with the physical products alone, but also with other aspects of brands. In this context, consumers can form perceptions about their consumption choices from interactions with employees such as call agents. Aggarwal (2004) suggested that when forming relationships with organisations, norms of interpersonal relationships are used by customers to guide their interactions and assessment with the organisation. Thus, call agents may represent more influential contact point than family or media.

5 Conclusion

The purpose of this explorative study was to provide insight into which social norms and situational factors explained spurious loyalty towards the OUTsurance brand. The first section of this research article identified the research problem as a gap within the South African short-term insurance industry. This study outlined how the increase in VAT is expected to erode the disposable income of household within South Africa and thereby, increasing the policy lapse rate of insurers (PWC, 2016). Thus, it is thus important for South African short-term insurance companies to place greater focus on strengthening the firm-consumer relationship in order to retain their current customers (Strachan & Roberts-Lombard, 2011).

As mentioned previously, limited studies have explored these factors in a South African context. This research builds the body of academic knowledge associated with the topic of spurious loyalty and makes managerial contributions towards South African knowledge regarding loyalty. It serves as a conceptual framework future research on this topic. After being conducted, recommendations regarding how to improve future studies have been made and were based on the emerging market context of South Africa. This research can assist

short-term insurers in comprehending how to build and cultivate strong firm-customer relationships (Ndubisi, Malhotra & Wah, 2009) by means of shifting consumer from an unfavourable loyalty condition such as spurious loyalty to a more desirable condition of loyalty.

Moreover, to ensure that the researcher adhered to the ethical principles and professional standards that are essential for practising research, this study looked at the ethical issues concerning the researcher and the participants.

From the perspective of the participant, prior to conducting the interview, the researcher ensured that the respondents were given consent forms (see Appendix 2) to ask for written informed permission to use their responses in this research (IIE, 2018). The research process was explicitly explained in writing and verbally. Respondents were also informed that the interviews were going to be recorded and that it was a voluntary process which they could withdraw from at any stage (see Appendix 2). As this research is a voluntary no payments or other benefits at any time were provided in the exchange for responses.

In addition, confidentiality was kept although reference was made to the interviewee responses, by referring to each interviewee, individually, as participant's one to six (IIE, 2018). To ensure further confidentiality, the data gathered along with the recordings were viewed only by the researcher and supervisor and were made available to nobody else (Louw, 2014). From the perspective of researcher, this study will be conducted in accordance to the ethical regulations and guidelines outlined by the Independent Institute of Educations. As such, all the primary data collected such as responses will be used only for the context of this study and will be stored in a secure place for a period of five years once the study has been submitted as a precaution for any raised cases of bias in the future (IIE, 2018). The researcher remained objective and avoid bias with the assistance of the researcher's supervisor checking the research on a regular basis. The researcher will also ensure that participant responses were not misleading and utilised incorrectly by using quotes from the interviewees contextually and accurately in the coding process. A declaration form was signed by the researcher as a means to take accountability for honesty and authenticity within the research.

Due to there being limited studies on spurious loyalty particularly within South Africa, there are several issues that need to be yet explored. The limitations of this study stemmed primarily from time, financial resources and accessibility. If the research study were to be continued or redone, it would be advised to consider the following. Firstly, a limiting factor was the short time frame given to complete this research study and as such, the research was not as robust in nature as the researcher might have liked.

Secondly, the most significant limitation of this study was the researcher's accessibility to participants. For instance, the sample was restricted to Pretoria, Gauteng province which represents only one city in one of the nine provinces in South Africa. This might have a biased effect on results as participants within the Pretoria area may consume differently or have different perspectives on loyalty than those outside the area. Therefore, it cannot be assumed that the same results would be gained from all provinces. This view is supported by Lincoln and Guba (1985) posit that a small sample size can affect the generalisability of interpretations. Thus, it is recommended that future research should try and investigate which social norms and situational factors explain spurious loyalty in the short-term insurance industry in the whole of South Africa and not just focus on Pretoria. Furthermore, only six semi-structured interviews were conducted with short-term policy holders of a specific age. It is recommended that future studies should increase the sample size to gain differing opinions based on geographic regions. This will further fill and enhance the industry gaps and identify which factors explain spurious as proven to be stated in literature.

Thirdly, the researcher took on the role of the moderator for the interviews as there is no funding available to bring in external field researches. However, researcher bias will be limited through conducting continuous internal reviews with the research supervisor and peers (Enslin, 2014).

The two main delimitations of this study resulted from decisions made by the researcher regarding the theoretical framework, the research design and research method. This study aimed to explore which social norms and situational factors explain spurious loyalty relating to OUTsurance. The delimitation of this study was that results cannot be generalised to make assumptions about consumers with long-term insurance nor about those with no insurance. In addition, this study purposefully focuses on one brand, OUTsurance, which will limit the

findings to this short-term insurer and sample group (Enslin, 2014). Future research could also try and establish if similar results could be achieved when looking at the long term/life insurance industry as this could help form a general view of how spurious loyalty affects the whole insurance industry.

The researcher used a qualitative design, allowing participants to elaborate on their perspectives in order to gain an in-depth understanding of the factors that explain spurious loyalty. The research will not include a quantitative component, since the aim is to explore the concept of spurious loyalty, specifically social norms and situational factors that explain spurious loyalty and not to compare, predict or control the findings (Enslin, 2014). Moreover, future research could also work towards getting quantitative insights to establish the effects of which social norms and situational factors.

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Research Purpose/ Objective	Primary Research Question	Research Rationale	Seminal Authors/ Sources	Lit Review – Conceptual Framework	Paradigm	Approach	Data Collection Method(s)	Ethics	Anticipated Findings	References
To explore which social norms and situational factors explain spurious loyalty towards OUTsurance	Which social norms and situational factors explain spurious loyalty toward OUTsurance?	The importance of and challenges of retaining loyal customers increase as competition grows tighter. Important for South African short-term insurers to place greater focus on strengthening the firm-customer relationship to retain their current customers. Limited studies have been conducted on exploring which social norms and situational factors can explain spurious loyalty in South Africa.	Dick, A, and Basu, K. 1994. Customer Loyalty: Toward an Integrated Conceptual Framework', <i>Journal Of The Academy Of Marketing Science</i> , Berry, L. 2002. Relationship Marketing of Services Perspectives from 1983 and 2000. <i>Journal of Relationship Marketing</i> .	Theme 1: Relationship marketing Theme 2: Loyalty and the loyalty matrix model Theme 3: Spurious loyalty Theme 4: Social norms	Paradigm Interpretivist Epistemology What is factual depends heavily on the context and peoples' interpretation of information Ontology Reality is fluid, subjective and is created by human interaction. Axiology	Qualitative	Qualitative, in-depth interviews, with a semi - format and open - ended questions.	From the perspective of the participant: obtain informed consent (verbal and written) From the perspective of the researcher: sign declaration form to take accountability for honesty and authenticity. Regularly meet with supervisor to check research and avoid bias.	Non-attitudinal factors have an influence on spurious loyalty. Customer relationship needs to be strengthened.	Du Plooy-Cilliers, F. 2014. Research paradigms and traditions .in: Du Plooy-Cilliers, F., Davis, C., and Bezuidenhout, R (eds.). Research Matters. Claremont: Juta and Company Ltd. ISBN: 978-1-48510-201-4. Ngobo, P. 2016. The trajectory of customer loyalty: an empirical test of Dick and Basu's loyalty framework. Journal of the Academy of Marketing Science, 45(2): 229-250.
						Population				
						Population Parameters Short-term policy holders with OUTsurance, between 45 -55 years of age , who can give a personal account of their relationship with OUTsurance				
Research Problem	Secondary Questions	Key Concepts	Key Theories	Theme 5: Situational factors Theme 6: The theory of reasoned action	Research, values the understanding of uniqueness.	Sampling	Data Analysis Method(s)	Limitations	Anticipated Contribution	
Short-term insurance industry, faced with substantial decline in customer retention rates and the increasing number of new short-term insurers both direct and indirect which are entering the market (PwC, 2016).	(SQ.): Which social norms explain spurious loyalty towards OUTsurance? (SQ.): Which situational factors explain spurious loyalty towards OUTsurance?	1. Consumers' brand loyalty (Attitudinal and behavioural) 2. Loyalty Matrix model 3. Spurious loyalty 4. Mediators of loyalty (Social norms and Situational factors) 5. Relationship Marketing	Customer loyalty: An integrated model (Dick & Basu, 1994) Theory of reasoned action (Sheppard et al., 1988)			Non-probability Sampling method The researcher will first utilise convenience followed by snowball sampling. Size Six participants.	Unit of Analysis People/ short-term policy holders with OUTsurance Data Analysis Method(s) Qualitative thematic content analysis using an inductive approach.	Short-time frame Accessibility Generalising of results Researcher bias	Builds on the body of academic knowledge associated with the topic of spurious loyalty and makes managerial contributions towards South African knowledge regrading loyalty.	

APPENDIX 1: COPY OF DATA COLLECTION INSTRUMENT

Semi- structured interviews

Introduction

Good day, my name is Catharine Human. Thank you very much for agreeing to be part of this interview. As you are aware, I am a student at Vega Pretoria, doing a research project on us (as society) that have and respond to different types of loyalty with brands. The brand under discussion is OUTsurance. Today, I would just like to ask you a few questions to gain a better understanding of your loyalty (or not) to OUTsurance.

Guideline:

This interview process will involve me asking you a few open-ended questions addressing the type and nature of relationship you have with OUTsurance and why you remain loyal to them. Responses will be used for the purposes of this study only and all responses will be kept confidential. You will not be requested to supply any information that will reveal your identity and I will ensure that any responses are not linked with your details, ensuring the anonymity of your response. The interview will take approximately an hour and will be recorded for transcribing purposes. Participation is voluntary and you may withdraw and discontinue your participation at any time.

So, to open the conversation

1. I know we have discussed this before, but I just want to reconfirm, are you a client of OUTsurance?
2. How long have you been a client of OUTsurance?
3. Have you been a client of any other short-term insurance provider?
 - a. (Prompt) - Why did you change?
4. I would like to know what your relationship is like with OUTsurance. In other words, would you describe it as a positive relationship or a negative one?
 - a. (Prompt) - Why?
5. Would you (still) consider yourself loyal to OUTsurance?
 - a. (Prompt) - Why?

6. Do you have an emotional connection with OUTsurance? So I would like to know, on a scale of disliking the brand to loving the brand, where would you place yourself on that scale?
7. If OUTsurance had to suddenly disappear, would you miss it?
 - a. (Prompt) - Why?
8. Is the brand special to you?
9. Is OUTsurance more than just a product to you?
 - a. (Prompt) - Why?
10. Would you consider switching to another short-term insurance provider?
 - a. (Prompt 1) - Would you please elaborate on why you would consider switching?

Guideline:

I just want to talk to you about social norms.

So, to continue

1. I would like to know, are you proud to be associated with OUTsurance?
 - a. (Prompt) - Why or Why not?
2. Would you say other people's recommendations and preference influence your relationship with OUTsurance?
 - a. (Prompt 1) - Would you elaborate on who could influence your preference?
 - b. (Prompt 2) - Would you elaborate on why this person could influence your preference?
3. Would you still be interested in staying with OUTsurance if you obtained certain negative information about the brand from mass media?

Guideline:

Next, I want to ask you about factors surrounding some aspects of OUTsurance media engagement.

4. Are you aware of any online platforms for OUTsurance such as Facebook, Instagram, Twitter and the OUTsurance App?
 - a. Do you follow them on any of these platforms?
 - b. Would you please elaborate on why you follow/ do not follow them?
5. Are you aware of any online or social media platforms for other short-term insurance brands?
 - a. Do you follow them on any of these platforms?
 - b. Would you please elaborate on why you follow/ do not follow them?
6. Would certain incentives or reduced prices offer by another short-term insurance provider persuade or influence you to switch from OUTsurance?
7. Do you believe that your relationship and how long you have been with OUTsurance keeps you from switching to another service provider?
 - a. (Prompt) - Why

To conclude

11. I am going to show you five different options on a piece of paper. Out of these five options, I want you to choose any of them that describe why you stay with OUTsurance?
 - a. I really like what OUTsurance stands for and it makes me feel good buying from them.
 - b. I like OUTsurance, have had some issues, but they have managed to resolve them so I keep going back.
 - c. They have good policies which is why I stay with them again and again.
 - d. I stay with OUTsurance, because it would be an inconvenience to switch to another short-term insurance provider.
 - e. I feel tied to OUTsurance because of the history/longevity of the relationship with the provider.

Closing Guide:

Thank you for your time and for agreeing to be part of the study.

APPENDIX 2: EXPLANATORY INFORMATION SHEET FOR PARTICIPANTS

To whom it may concern,

My name is Catharine Human and I am a student at Vega Pretoria. I am currently conducting research under the supervision of Amalia van Schalkwyk about which social norms and situational factors explain spurious loyalty towards OUTsurance. I hope that this research will enhance our understanding of on how to build and cultivate strong firm-customer relationships by means of shifting consumer from an unfavourable loyalty condition such as spurious loyalty to a more desirable condition of loyalty.

I would like to invite you to participate in my study. In order to explain to you what your participation in my study will involve, I have formulated questions that I will try to fully answer so that you can make an informed decision about whether or not to participate. If you have any additional questions that you feel are not addressed or explained in this information sheet, please do not hesitate to ask me for more information. Once you have read and understood all the information contained in this sheet and are willing to participate, please complete and sign the consent form below.

What will I be doing if I participate in your study?

I would like to invite you to participate in my study. In order to explain to you what your participation in my study will involve, I have formulated questions that I will try to fully answer so that you can make an informed decision about whether or not to participate. If you have any additional questions that you feel are not addressed or explained in this information sheet, please do not hesitate to ask me for more information. Once you have read and understood all the information contained in this sheet and are willing to participate, please complete and sign the consent form below

Are there any risks/ or discomforts involved in participating in this study?

Whether or not you decide to participate in this research, there will be no negative impact on you. There are no direct risks or benefits to you if you participate in this study. You might, however, indirectly find that it is helpful to talk about the relationship you have with OUTsurance and why you remain loyal to them. If you find at any stage that you are not comfortable with the line of questioning, you may withdraw or refrain from participating.

Do I have to participate in the study?

- Your inclusion in this study is completely voluntary;
- If you do not wish to participate in this study, you have every right not to do so;
- Even if you agree to participate in this study, you may withdraw at any time without having to provide an explanation for your decision.

Will my identity be protected?

I promise to protect your identity. I will not use your name in any research summaries to come out of this research and I will also make sure that any other details are disguised so that nobody will be able to identify you. I would like to ask your permission to record the interviews, but only my supervisor, I and possibly a professional transcriber (who will sign a confidentiality agreement) will have access to these recordings. Nobody else, including anybody at Vega Pretoria, will have access to your interview information. I would like to use quotes when I discuss the findings of the research but I will not use any recognisable information in these quotes that can be linked to you.

What will happen to the information that participants provide?

Once I have finished all interviews, I will write summaries to be included in my research report, which is a requirement to complete my IIE BCom Honours in Strategic Brand Management. You may ask me to send you a summary of the research if you are interested in the final outcome of the study.

What happens if I have more questions about the study?

Please feel free to contact me or my supervisor should you have any questions or concerns about this research, or if there is anything you need to know before you decide whether or not to participate.

You should not agree to participate unless you are completely comfortable with the procedures followed.

My contact details are as follows:

Name: Catharine Human

Telephone number: 083 375 3946

E-mail address: catharinehuman@rockemail.com

The contact details of my supervisor are as follows:

Name: Amalia van Schalkwyk

Telephone number: 079 914 3495

E-mail address: amvschalkwyk@vegaschool.com

APPENDIX 3: CONSENT FORM FOR PARTICIPANTS

I, _____, agree to participate in the research conducted by Catharine Human about to talk about the relationship you have with OUTsurance and why you remain loyal to them in order to explore what social norm and situational factors can explain spurious loyalty towards OUTsurance.

This research has been explained to me and I understand what participation in this research will involve. I understand that:

1. I agree to be interviewed for this research.
2. My confidentiality will be ensured. My name and personal details will be kept private.
3. My participation in this research is voluntary and I have the right to withdraw from the research at any time. There will be no repercussions should I choose to withdraw from the research.
4. I may choose not to answer any of the questions that are asked during the research interview.
5. I may be quoted directly when the research is published, but my identity will be protected.

APPENDIX 4: ETHICAL CLEARANCE LETTER



August 3, 2018

Student name: Catharine Human

Student number: 13013475

Campus: Vega Pretoria



Re: Approval of Bachelor of Commerce (Honours) in Strategic Brand Management Proposal and Ethics Clearance



Your research proposal and the ethical implications of your proposed research topic were reviewed by your supervisor and the campus research panel, a subcommittee of The Independent Institute of Education's Research and Postgraduate Studies Committee.



Your research proposal posed no significant ethical concerns and we hereby provide you with ethical clearance to proceed with your data collection.

There may be some aspects that you still need to address in your proposal. If this is the case, feedback will be provided to you in writing. You will need to address these aspects in consultation with your supervisor.

In the event of you deciding to change your research topic or methodology in any way, kindly consult your supervisor to ensure that all ethical considerations are adhered to and pose no risk to any participant or party involved. A revised ethical clearance letter will be issued in such instances.

We wish you all the best with your research!

Yours sincerely,

Amalia van Schalkwyk
Supervisor
Coordinator

Name:
Campus Postgraduate

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APPENDIX 5: ORIGINALITY REPORT

Assignment Details

GRADE

LAST GRADED ATTEMPT

/200

ATTEMPT

17/09/18 16:08

/200

SafeAssign

12% overall match

Submission

 [Final Final research proposal - Copy.docx](#)



OK

Start New

Appendix 6: Participant 1

Semi-structured Interview 1	
Interviewer:	I know we have discussed this before, but I just want to reconfirm, are you a client of OUTsurance?
Participant:	Yes
Interviewer:	How long have you been a client of OUTsurance?
Participant:	I think very long, since 2007, I think
Interviewer:	Have you been a client of any other short-term insurance provider? Why did you change?
Participant:	Yes, before I moved to OUTsurance I was with Auto and General, but I wasn't with them for long. I think I was only with them for one year if even and ever since I have been with OUTsurance and I am happy
Interviewer:	Why did you change from Auto and General to OUTsurance?
Participant:	Initially, way back then it was the whole big OUT-bonus thing that actually drew me there and has kept me there ever since.
Interviewer:	Okay, so I would like to know what your relationship is like with OUTsurance. In other words, would you describe it as a positive relationship or a negative one and why would you describe it like that?
Participant:	Very positive I must say, in the many years that I have been with them, I have claimed there times. I think one was in 2011, the other one was, I think last year 2017 and then I has a windscreen claim two months ago. And they have handled all three claims successfully. No issues, they have asked the necessary questions, processed the claims, I don't have to follow up on them, and they came back to me making sure I am conformable and whatever. So I am really happy with them.
Interviewer:	Okay, so would you consider yourself loyal to OUTsurance and why would you say so?
Participant:	Yes, I have received many quotes, I have received many offers. Uh last year November I think, Standard bank actually gave me a counter quote and when I phoned OUTsurance they matched it
Interviewer:	Okay...
Participant:	And that's why I am still with them
Interviewer:	Next question, do you have an emotional connection with OUTsurance? So I would like to know, on a scale of disliking the brand to loving the brand, where would you place yourself on that scale?

Participant:	I love it. I actually I love the brand because I haven't had a bad experience with them, touch wood. I really don't have anything bad to say about them really.
Interviewer:	So if OUTsurance had to suddenly disappear, would you miss it and why?
Participant:	Yes, because I would be worried. Currently we have two cars insured with them and I am at that stages were you know that I pay my premium and I am comfortable and if anything, god forbid should happen I know they will have our backs.
Interviewer:	Is the brand special to you then?
Participant:	Yes
Interviewer:	Is OUTsurance more than just a product to you?
Participant:	Yes, it is security and I think in today's constantly changing age we need security.
Interviewer:	Would you consider switching to another short-term insurance provider?
Participant:	Not likely hey, unless they would insure me for free, which I don't think is going to happen, but I wouldn't change. No I am happy and content.
Interviewer:	I would like to know, are you proud to be associated with OUTsurance? Why or Why not?
Participant:	Yah, I don't mind if anyone would ask me whether I was with OUTsurance. Yes.
Interviewer:	Would you say other people's recommendations and preference influence your relationship with OUTsurance?
Participant:	No, I don't think anyone of my family or immediate family member are with OUTsurance. They do say OUTsurance are quite pricy but like I say I pay the premium and they came through, so no.
Interviewer:	Would you still be interested in staying with OUTsurance if you obtained certain negative information about the brand from mass media?
Participant:	No, like I say I haven't been impacted negatively at all. So, just because the next person had a bad experience doesn't mean I would jump ship. I really have to have a very bad experience for me to leave.
Interviewer:	Are you aware of any online platforms for OUTsurance such as Facebook, Instagram, Twitter and the OUTsurance App?
Participant:	No, I am technologically retarded. So I don't do any of those things. I don't even have Instagram, Facebook or Twitter on my phone.
Interviewer:	Are you aware of any online or social media platforms for other short-term insurance brands? Do you follow them on any of these platforms??
Participant:	No, I don't even follow my husband on Twitter, so I don't follow anyone. Me and

	technology is a no.
Interviewer:	Would certain incentives or reduced prices offer by another short-term insurance provider persuade you to maybe switch from OUTsurance?
Participant:	If they could guarantee that if I have a claim they would handle it the way OUTsurance have been handling it, then yes. But I don't think that can be a guarantee, like now I have lost my OUT- bonus. Which I am quite happy to have lost it, because my windscreen cracked liked terribly a month or two ago. It was in May and they fixed it like almost immediately and I am like whatever it fine.
Interviewer:	Do you believe that your relationship and how long you have been with OUTsurance keeps you from switching to another service provider? Why
Participant:	Yes, it's like my relationship with my work place; I have been there forever similar to OUTsurance.
Interviewer:	So the last question, I am going to show you five different options on a piece of paper and out of these five, I want you to choose any of them that describe why you stay with OUTsurance?
Participant:	I choose A and E. So I am conformable basically.
Interviewer:	Thank you so much for your time and agreeing to be part of the study.
Participant:	You are welcome.

Appendix 7: Participant 2

Semi-structured Interview 2	
Interviewer:	I just want to reconfirm, are you a client of OUTsurance?
Participant:	Yes, I am.
Interviewer:	How long have you been a client of OUTsurance?
Participant:	I have been a client for 20 years.
Interviewer:	Have you been a client of any other short-term insurance provider? Why did you change?
Participant:	I was before that a client of, what was it called. Oh, Auto and general.
Interviewer:	And did you change from Auto and General?
Participant:	Uh, I just heard about OUTsurance and people said it was really good. My brother in law was with OUTsurance, so I phoned them for a quote and then I decided to go over to them.
Interviewer:	Okay, so I would like to know what your relationship is like with OUTsurance. In other words, would you describe it as a positive relationship or a negative one and why would you describe it like that?
Participant:	A very positive one. Absolutely brilliant.
Interviewer:	And why would you say so?
Participant:	I used to have a very old, little car that I drove for 18 years. And if a broke down, they would, they would have someone there immediately. They always there with the tow trucks, always making sure that there was a woman there as well. Hum, I unfortunately had an accident, they tried to steal my car and then we couldn't drive it. OUTsurance made sure there was a tow truck there. They organised everything, they fixed my car for me. So it's really good. And then I also phoned them last year because I wanted to see if I could get my premiums reduced and they did it for me straight away. And then this year when they did my renewal letter, instead of increasing the premium, they reduced it again, which was nice without having to ask for it.
Interviewer:	Would you consider yourself loyal to OUTsurance and why would you say so?
Participant:	Yes
Interviewer:	Do you have an emotional connection with OUTsurance? So I would like to know, on a scale of disliking the brand to loving the brand, where would you place yourself on that scale?
Participant:	I love the brand. The call centre is brilliant; everybody is very, very good.

Interviewer:	So if OUTsurance had to suddenly disappear, would you miss it and why?
Participant:	Yes, because it is a trust relationship. So, if I drive my car and I know I need someone straight away I know can count on them. It's a trust relationship, because if you go to somebody else, especially as a woman by yourself on the highway, I don't know if you have that same trust. Then you got to start building that relationship all over again
Interviewer:	Is the brand special to you then?
Participant:	Yes
Interviewer:	Is OUTsurance more than just a product to you?
Participant:	Yes, it is a relationship as well. It is more than just buying insurance that I feel I get from the one year to the next or that I'll just swop over to somebody else. It is a relationship of trust that I have.
Interviewer:	Would you consider switching to another short-term insurance provider?
Participant:	No, I won't. And I laugh because young people do and even my son, who is 24 say mom stick were you are, because its good, its such good service. I wouldn't switch, not even for a cheaper premium. If somebody said I could give a hundred rand less, I would say no because I got that trust relationship.
Interviewer:	I would like to know, are you proud to be associated with OUTsurance? Why or Why not?
Participant:	Yes, very much so. It's not something that you would want to hide.
Interviewer:	Would you say other people's recommendations and preference influence your relationship with OUTsurance?
Participant:	No, if somebody has a bad experience it's not going to influence me, because my relationship is separate from what they experience.
Interviewer:	Would you still be interested in staying with OUTsurance if you obtained certain negative information about the brand from mass media?
Participant:	Yes, I would still stay with them. I would stay and work on my relationship with them.
Interviewer:	Are you aware of any online platforms for OUTsurance such as Facebook, Instagram, Twitter and the OUTsurance App?
Participant:	Yes, I am aware of them, but I don't use them because I am old and tired.
Interviewer:	Are you aware of any online or social media platforms for other short-term insurance brands? Do you follow them on any of these platforms??
Participant:	No, well expect Liberty that just bought one out, so I am aware of it but I don't use it.

Interviewer:	Would certain incentives or reduced prices offer by another short-term insurance provider persuade you to maybe switch from OUTsurance?
Participant:	No
Interviewer:	Do you believe that your relationship and how long you have been with OUTsurance keeps you from switching to another service provider? Why
Participant:	I think so, yes. I have been there for years, it is a relationship built on trust.
Interviewer:	So the last question, I am going to show you five different options on a piece of paper and out of these five, I want you to choose any of them that describe why you stay with OUTsurance?
Participant:	Probably E and C.
Interviewer:	Thank you so much for your time and agreeing to be part of the study.
Participant:	You are welcome.

Appendix 8: Participant 3

Semi-structured Interview 3	
Interviewer:	I know we have discussed this before, but I just want to reconfirm, are you a client of OUTsurance?
Participant:	Yes
Interviewer:	How long have you been a client of OUTsurance?
Participant:	Oh 15 years
Interviewer:	Have you been a client of any other short-term insurance provider? Why did you change?
Participant:	I was with Santam prior to OUTsurance.
Interviewer:	And did you change?
Participant:	Cheaper rates
Interviewer:	I would like to know what your relationship is like with OUTsurance. In other words, would you describe it as a positive relationship or a negative one and why would you describe it like that?
Participant:	I have had no issues with them; they have always come to the party. So it's a very positive one.
Interviewer:	Would you consider yourself loyal to OUTsurance and why would you say so?
Participant:	Yes I would, the same reason as before.
Interviewer:	Do you have an emotional connection with OUTsurance? So I would like to know, on a scale of disliking the brand to loving the brand, where would you place yourself on that scale?
Participant:	No I don't, but I like them on a scale I would say eight out of ten.
Interviewer:	So if OUTsurance had to suddenly disappear, would you miss it and why?
Participant:	Well from a claims point of view, yes.
Interviewer:	Is the brand special to you then?
Participant:	Yes
Interviewer:	Is OUTsurance more than just a product to you?
Participant:	I suppose it is. From a claims point of view, what they are paying out uhm because they come to the party uhm and also I think their advertising plays an

	important role.
Interviewer:	Would you consider switching to another short-term insurance provider?
Participant:	Not with the rates that I am being offered.
Interviewer:	I would like to know, are you proud to be associated with OUTsurance? Why or Why not?
Participant:	Yes, number one probably the rates; they give you the rates annually. When you contact them they reduce them even further. So they always give you what you want.
Interviewer:	Would you say other people's recommendations and preference influence your relationship with OUTsurance?
Participant:	No
Interviewer:	Would you still be interested in staying with OUTsurance if you obtained certain negative information about the brand from mass media?
Participant:	No. Well wait, it would depend on the scenario, so yeah I would keep my options open and move need be.
Interviewer:	Are you aware of any online platforms for OUTsurance such as Facebook, Instagram, Twitter and the OUTsurance App?
Participant:	Yes, I do have the app but I don't follow them on Facebook or anything. I don't do any platforms from a personal point of view.
Interviewer:	Are you aware of any online or social media platforms for other short-term insurance brands? Do you follow them on any of these platforms??
Participant:	Yes, liberty.
Interviewer:	Would you please elaborate on do not follow them?
Participant:	I don't like it to be honest.
Interviewer:	Would certain incentives or reduced prices offer by another short-term insurance provider persuade you to maybe switch from OUTsurance?
Participant:	You would first have to compare apples with apples. You need to make sure that all the products are correct and that the benefits are the same because it is difficult to switch if the benefits are different.
Interviewer:	Do you believe that your relationship and how long you have been with OUTsurance keeps you from switching to another service provider? Why
Participant:	Yes, correct. I think it is the way in which they treat you as an individual person. For example, they go the extra mile by looking at your entire portfolio.
Interviewer:	So the last question, I am going to show you five different options on a piece of paper and out of these five, I want you to choose any of them that describe why

Participant:	you stay with OUTsurance?
Interviewer:	A and B as well as D and E.
Participant:	That's all, thank you for your time.
Participant:	Pleasure.

Appendix 9: Participant 4

Semi-structured Interview 4	
Interviewer:	Just want to reconfirm, are you a client of OUTsurance?
Participant:	Yes
Interviewer:	How long have you been a client of OUTsurance?
Participant:	It's for almost 12 years now.
Interviewer:	Have you been a client of any other short-term insurance provider and why did you change?
Participant:	Yes, we were previously from Santam, but the things were cancelled there and I went to OUTsurance.
Interviewer:	And why did you change?
Participant:	I left Santam, because of the bad service, I was not satisfied.
Interviewer:	Okay, so I would like to know what your relationship is like with OUTsurance. In other words, would you describe it as a positive relationship or a negative one and why would you describe it like that?
Participant:	I think it's positive.
Interviewer:	And why would you say so?
Participant:	Uhm, every time that I phone them, well I actually have only made use of them twice in my life. It was for the time that I have been with them, let me rather say that. Once was my wind screen that was cracked and within in two days it was fixed and everything was sorted. This year in April, my husband was in an accident, and the assistance that I got from them was absolutely fantastic. It was really good. Even the gentlemen that investigated the whole accident was very helpful and very attentive in this case.
Interviewer:	Would you consider yourself loyal to OUTsurance and why would you say so?
Participant:	Yes, definitely.
Interviewer:	Do you have an emotional connection with OUTsurance? So I would like to know, on a scale of disliking the brand to loving the brand, where would you place yourself on that scale?
Participant:	I would say it's like.
Interviewer:	So if OUTsurance had to suddenly disappear, would you miss it and why?
Participant:	Yes, because I have confidence in them. Every time that I phone them, they

	review my premiums and even check to see how I am doing and if I need anything. Their assistance is good.
Interviewer:	Is the brand special to you then?
Participant:	Yes
Interviewer:	Is OUTsurance more than just a product to you?
Participant:	Yes, I think it's more a relationship than a product, because the times that I needed them, they immediately gave me peace of mind and self-assurance that they will look after everything, so I would say they deliver what they have promised.
Interviewer:	Would you consider switching to another short-term insurance provider?
Participant:	No, not at this stage, because I am happy.
Interviewer:	I would like to know, are you proud to be associated with OUTsurance? Why or Why not?
Participant:	Yes, because of the services that they offer me and even with the premiums that I pay. If I check it with other insurance companies, I think the premiums with OUTsurance are more affordable.
Interviewer:	Would you say other people's recommendations and preference influence your relationship with OUTsurance?
Participant:	No
Interviewer:	Would you still be interested in staying with OUTsurance if you obtained certain negative information about the brand from mass media?
Participant:	Uhm, I am not a person that listens to the media always. I believe that a story has two sides, that there are two sides to every story. But I think that when it becomes negative from me, when I have a negative experience, that like a normal person I will reconsider it and will check what will be the best option moving forward.
Interviewer:	Are you aware of any online platforms for OUTsurance such as Facebook, Instagram, Twitter and the OUTsurance App?
Participant:	I am not using Facebook, Instagram or Twitter, but I loaded their app on my cell phone and it helped me out a lot when my husband was in an accident.
Interviewer:	Are you aware of any online or social media platforms for other short-term insurance brands? Do you follow them on any of these platforms??
Participant:	Yes, I am aware but I am not a phone person or phone freak. I don't use any of those
Interviewer:	Would certain incentives or reduced prices offer by another short-term insurance provider persuade you to maybe switch from OUTsurance?

Participant:	Old mutual and My-Way send me messages to switch and also Santam, but at this stage I don't want to switch at this moment
Interviewer:	Do you believe that your relationship and how long you have been with OUTsurance keeps you from switching to another service provider? Why
Participant:	I think so, I am not sure, but I think it is because I feel confident and secure about the policies and premiums that I have with OUTsurance.
Interviewer:	So the last question, I am going to show you five different options on a piece of paper and out of these five, I want you to choose any of them that describe why you stay with OUTsurance?
Participant:	Okay, the one that I want to choose is the second one B, because even if I have issues with them, I would still stay with them.
Interviewer:	Thank you so much for your time.
Participant:	

Appendix 10: Participant 5

Semi structured Interview 5	
Interviewer:	I know we have discussed this before, I just want to reconfirm, are you a client of OUTsurance?
Participant:	Yes I am.
Interviewer:	How long have you been a client of OUTsurance?
Participant:	Probably, literally has long as they have been around. I was one of the first customers.
Interviewer:	Have you been a client of any other short-term insurance provider? Why did you change?
Participant:	Yes I was a client of Auto and General.
Interviewer:	And did you change from Auto and General?
Participant:	Because I had a break in and they loaded my premium to more than 50% of my monthly income at the time.
Interviewer:	Okay, so I would like to know what your relationship is like with OUTsurance. In other words, would you describe it as a positive relationship or a negative one and why would you describe it like that?
Participant:	Positive, because as I have said, I have been a client of OUTsurance as long as they have been around. I think I have been with OUTsurance nearly more than 18 years and I have never ever had a bad experience with them. They have always been there, they have always been supportive and I have never had a problem I suppose.
Interviewer:	Would you consider yourself loyal to OUTsurance and why would you say so?
Participant:	Very much, because when it comes to insurance, I guess, they haven't let me down. But I do find they go over and above what I expect and insurance company to do.
Interviewer:	Do you have an emotional connection with OUTsurance? So I would like to know, on a scale of disliking the brand to loving the brand, where would you place yourself on that scale?
Participant:	Pretty much really like them. I would say an eight out of ten if you were looking for something.
Interviewer:	So if OUTsurance had to suddenly disappear, would you miss it and why?
Participant:	Very much so, because it would be very difficult to find an insurer that would actually give me these benefits at the price that I am paying at the moment.

Interviewer:	Is the brand special to you then?
Participant:	Yes it is because they have never let me down basically.
Interviewer:	Is OUTsurance more than just a product to you?
Participant:	Well, that is a very difficult one because I suppose when you are looking at it from the perspective of as a brand, I do have a relationship with it and the brand is basically the people. And the people at the call centre of OUTsurance are what create that relationship. So yeah it's more than just a product.
Interviewer:	Would you consider switching to another short-term insurance provider?
Participant:	Only if I could get exactly the same benefits and guarantees that I get at OUTsurance at a better price.
Interviewer:	I would like to know, are you proud to be associated with OUTsurance? Why or Why not?
Participant:	Yes I am, again because I think they have never let me down and even if they have let other people down around me
Interviewer:	Would you say other people's recommendations and preference influence your relationship with OUTsurance?
Participant:	No. not really.
Interviewer:	Would you still be interested in staying with OUTsurance if you obtained certain negative information about the brand from mass media?
Participant:	Well it would depend on what the information was. If it was a huge embezzlement scheme or something that was really nasty, then I would obviously have mistrust in it. But if it is something that has been benchmarked off a social media thing, where someone was trying to be spiteful, then I would look at it in context of what it was and then make a decision if it was worthwhile. But it is highly unlikely.
Interviewer:	Are you aware of any online platforms for OUTsurance such as Facebook, Instagram, Twitter and the OUTsurance App?
Participant:	I believe they are on social media, but I don't follow them on social media. I do have the app.
Interviewer:	Why not follow them?
Participant:	Because first of I am a generations X, and I am not really that bothered with social media or any social media platforms.
Interviewer:	Are you aware of any online or social media platforms for other short-term insurance brands? Do you follow them on any of these platforms??
Participant:	I never really looked, because I am not interested in switching from

	OUTsurance so I don't look.
Interviewer:	Would certain incentives or reduced prices offer by another short-term insurance provider persuade you to maybe switch from OUTsurance?
Participant:	Yes it would. Because I have been with OUTsurance for a very long time, what I do actually do is when I see my premiums being loaded; I do actually go to other sort-term insurers. O go to My-Way and I go to First For Woman. I go and then benchmark of the prices that I do actually have, I ask those two insurers for quotes and then I do a comparison. I do this every two years and then I double check to see what the other insurers can offer me. And none of them can offer me what OUTsurance is offering me, well the two that I choose.
Interviewer:	Do you believe that your relationship and how long you have been with OUTsurance keeps you from switching to another service provider? Why
Participant:	Yes, it actually does, because I think that it is my perception that switching costs are hectic and if I am having a good relationship that there is no reason to actually switch. And if I am having a bad relationship, I will be foolish to switch, because I will get loaded.
Interviewer:	So the last question, I am going to show you five different options on a piece of paper and out of these five, I want you to choose any of them that describe why you stay with OUTsurance?
Participant:	Yes A, C and D, because I think switching banks and insurance companies is an inconvenience and E to a degree because it has been positive
Interviewer:	Thank you for your time.
Participant:	It's a pleasure.

Appendix 11: Participant 6

Semi-structured Interview 6	
Interviewer:	I just want to reconfirm, are you a client of OUTsurance?
Participant:	Not anymore.
Interviewer:	How long have you been a client of OUTsurance?
Participant:	About 10 years.
Interviewer:	Have you been a client of any other short-term insurance provider? Why did you change?
Participant:	I was with Santam
Interviewer:	Why did you change?
Participant:	I made the switch because OUTsurance was cheaper.
Interviewer:	Who is your current short-term insurance provider?
Participant:	Old Mutual
Interviewer:	And why did you switch from OUTsurance?
Participant:	Because I had a negative experience where OUTsurance did not want to pay out a claim.
Interviewer:	I would like to know what your relationship is like with OUTsurance. In other words, would you describe it as a positive relationship or a negative one and why would you describe it like that?
Participant:	It was positive because it didn't claim anything from them. And the day when the accident happened, it didn't happen to me it happened to my daughter. She was also an OUTsurance client and they refused to pay out for the vehicle, so that's when I decided to cancel my policy with them.
Interviewer:	Would you consider yourself loyal to OUTsurance and why would you say so?
Participant:	No, I don't have any good words for or about them.
Interviewer:	Would you say you emotional connection with OUTsurance? So I would like to know, on a scale of disliking the brand to loving the brand, where would you place yourself on that scale?
Participant:	Disliking the brand.
Interviewer:	If OUTsurance had to suddenly disappear, would you miss it? Why?
Participant:	No, not at all. You know, there are load of other insurers as I found out like Old Mutual, but OUTsurance is very cheap and they have better rates than other

	insurers. However, when it comes to claims, they are not good, they always have an issue. They investigate and they investigate so much then they came back and said that your claim is not valid. That's why I left
Interviewer:	Is the brand special to you then?
Participant:	Well it isn't any longer.
Interviewer:	Was OUTsurance more than just a product to you?
Participant:	Yes, it was in the beginning I even had a life policy with them.
Interviewer:	Would you consider switching to another short-term insurance provider from your current service provider?
Participant:	No, I normally only speak to the one that I trust. I don't like switching between insurers. I prefer to rather stick to one and build a relationship with them over the years, like with OUTsurance the OUT-bonus was nice, but they I felt like they dropped me when I needed them.
Interviewer:	I would like to know, were you proud to be associated with OUTsurance? Why or Why not?
Participant:	I was yes, but not anymore, because of my band experience.
Interviewer:	Would you say other people's recommendations and preference influence your relationship with OUTsurance?
Participant:	No, not at all it all depends on the experience.
Interviewer:	Would you still be interested in staying with OUTsurance if you obtained certain negative information about the brand from mass media?
Participant:	
Interviewer:	Are you aware of any online platforms for OUTsurance such as Facebook, Instagram, Twitter and the OUTsurance App?
Participant:	Yes and I did follow them but no anymore. I still see there adverts everywhere on Facebook but I just ignore them, because I no longer have any interest with OUTsurance.
Interviewer:	Are you aware of any online or social media platforms for other short-term insurance brands? Do you follow them on any of these platforms??
Participant:	Yes I am, especially on Facebook, there are a lot of ads.
Interviewer:	Did you follow them on any of these platforms?
Participant:	Yes, I would rather listen to what they have to say.
Interviewer:	Would certain incentives or reduced prices offer by another short-term insurance provider persuade or influence you to switch?

Participant:	OUTsurance was cheaper than Santam, that's when I switched but now I would rather pay more at another insurer and make sure I have the best service available. OUTsurance does not provide good service.
Interviewer:	Do you believe that your relationship and how long you had been with OUTsurance played any role in your decision to switch to another service provider?
Participant:	Well I would still have been with them if they honoured my claim, so no.
Interviewer:	So the last question, I am going to show you five different options on a piece of paper and out of these five, I want you to choose any of them that describe why you stay with OUTsurance?
Participant:	
Interviewer:	Thank you so much for your time and agreeing to be part of the study.
Participant:	