The Impact of Customers Engagement on Repurchase Intention: A Mediating Role of Customers Satisfaction
-The Case of Takaful Insurance Industry-

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ABSTRACT

Takaful Insurance industry is one of the service industries that is rapidly grew recently all over the Islamic countries. The main objective of this research is to explore the effect of customer engagement on repurchase intention. It also aims to explore whether customer satisfaction mediates the relation between customer engagement and repurchase intention or not. The study focused on only three dimensions of customer engagement, conscious attention, social connection, and enthused participation. It was hypothesized that customer engagement affects customer satisfaction and repurchase intention. It was also hypothesized that customer satisfaction has a positive impact on repurchase intention and that customer satisfaction mediates the relation between customers engagement and repurchase intention. An online questionnaire was conducted to collect data from a sample of 316 respondents of takaful policy holders. The SEM techniques were applied to examine both direct and mediating effects between variables.

Results reveal that enthused participation and social connection dimensions significantly and positively influence customer satisfaction. Results also disclose that all customer engagement dimensions significantly and positively influence repurchase intention. Customer satisfaction significantly and positively affects repurchase intention. Additionally customer satisfaction partially mediates the relationship between customers engagement and repurchase intention.

The results are particularly valuable for managers of takaful insurance companies, as it supports the role of customer engagement and customer satisfaction as a practical tool for fostering positive and profitable outcomes like repeat customer purchases. On the other hand the current research develops and empirical validate of a hypothetical model that predicts the relationship between customer engagement, customer satisfaction, and repurchase intention.

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1. Introduction

As the competition in insurance service market is becoming more and more active, takaful insurance companies have to find ways for not just attract but retain their customers. Taking in their consideration that in the dynamic interactive insurance environment, customer engagement will increase sales promotion based on customers' needs, improve service quality, and consequently increase customer satisfaction, (Di Gangi & Wasko, 2009; Brodie, et al., 2013).

Despite that Takaful insurance is one of the rapidly growing developing sector in the Islamic financial industry

(Ernest & Young 2010) and though the relevancy and the acceptance of Takaful insurance services established within the Egyptian market since 2008, the market share of Egyptian takaful insurance participated companies' segment still small and counted for slightly more than 8% of insurance market premiums comparing to the commercial sector (Egypt - Annual Insurance Market Report 2014).

Due to the special nature of takaful insurance, the customers in this type of insurance are being considered the main source of the aggregate surplus, and even though have a weak position in managing their funds. Actually, they should get the heights level of customers engagement and satisfaction as they are the main stakeholders and act like owners of underwriting activities and like investors of their funds (Alnemer, 2013).

The important role of customer engagement is a highly concerned topic recently due to the dynamic environment of business in general and specifically in insurance as a main type of services industries (Vivek et. al., 2012). It is known that customer satisfaction is strongly positive related to market share of any organization (Paul and Earl 2011). The current research testing the mediating role of customer satisfaction played in takaful insurance companies if they engaged their customers and its reflection on customers' repurchase intention and consequently exceeding the companies' market share.

This research comprises seven sections; the first section is the introduction followed by a literature review in section two. Section three will illustrate the research model and hypotheses. Research methodology will be discussed in section four. The fifth section will address the statistical analysis and hypotheses testing. Section six will report findings. Finally, section seven will address limitations and future researches.

2. Literature Review

The purpose of this section is to shed the light on the recent researches that addressed the customer engagement, customer satisfaction, repurchase intention, and finally the mediating role of customer satisfaction in the Takaful insurance context.

2.1 Customer Engagement

Customer engagement is an emotional relationship between the company and its customers, based on involvement and participation opinions shared by the customers (Vivek, 2009). Furthermore customer engagement is defined as the power of the customer's involvement and connection with the company's products and activities, (Shiri et al., 2014)

Brodie et al., (2011) defined customer engagement as a psychological condition resulted from the past experiences which based on the past interactive relationship and involvement in the company's activities. While Sashi (2012) added that the company can achieve a successful customer engagement through building emotional ties in dealing with their customers, and stated that customer engagement refers to conducting experiences that help companies to create stronger and sustainable long term relations between the company and its customers.

Moreover Gambetti & Graffigna (2010) proposed the concept of engagement as getting the benefits from consumer's experiences in customer-centric marketing approaches. Based on exploratory and systematic content analysis, they reported that engagement has five dimensions (customer, consumer, advertising, brand, and media); in addition they discussed the critical role of the behavioral activation of engagement elements including social participation, collaboration, and communication dimensions.

In another effort to find the conceptual framework of customer engagement, Bowden (2009) proposed that customer engagement concept encloses the role of commitment, communication and collaboration in the creation of engaged customers and stated that engagement and loyalty are noticeable different (but related) concepts.

Beckers et al., (2014) classified the customer engagement levels introduced within the scope of literature into three classifications .The first is customer-to-customer connection regarding the company or its brand, the second is involving customer in a co-creation collaboration activities regarding the development required for launching new product, and finally, listening to customer's feedback which represents their actual needs.

Marketing researchers have begun paying attention to the vital role of customer engagement in insurance industry recent years (Brodie et al., 2011b; Calder, et al., 2009, Malthouse and Schaedel 2009; Vivek et al., 2012).

The interactive environment of insurance industry today is faced by many challenges due to the noticeable competition between the insurance companies to get as many customers as they can, consequently customer relationships with companies are converting from traditional one-way mass media to a rapid interactive technological evolution to achieve high level customer engagement (Roberts & Alpert 2010).

Based on the reciprocal action theory by Li and Rajiv (1997) which postulate that as the firm try to engage consumers through innovative and interactive products, or services, as it encourages building a good relationships. In addition consumers reciprocate to the authenticity and benevolent interest through goodwill towards the company and consequently affect customer satisfaction.

2.2 Customers Satisfaction

Customer satisfaction is the mental state that resulted from the process of comparing customer expectations before and after purchasing a product or service from the same company (McQuitty et al., 2000). While Bruhn et al., (2011) stated that customer satisfaction is a significant objective in itself, having a vital role of profitability in the financial service industry and showed the level of satisfaction is depending on the company's degree of response to meet or even exceeds the customers' requirements and expectations are met or exceeded.

Also it is addressed by Barsky (1992) that customer satisfaction plays a vital role in developing business prospective, provides a successful tool to achieve a high market penetration through a high market share which in turn leads to an organizations' financial stability over time.

The standard techniques of customer satisfaction in the conventional insurance services aims to satisfying customers' desires and needs regarding their benefits in terms of claims procedures ,offering lower prices, faster services delivery, higher investment return, and designing benefits according to their future needs. Moreover takaful insurance aims to satisfy the customers' spiritual needs. As they get Islamic protection that standing on Shari'ah rules against financial loss in addition to the slandered satisfaction aims as in conventional insurance, (Alnemer, 2013).

The approach of economic satisfaction has been discussed by Alnemer (2015) who tested seven satisfaction dimensions representing the most important elements related to the customers' financial needs in the takaful insurance fund, such as "investment profit , indemnification and claims concepts ,underwriting and net surplus, Sharia'h commitment, prices , claims , financial authority limits of the company's key

personnel, and disclosing procedures concerning the customers benefits in the takaful fund" and stated that takaful customers have a moderate satisfaction in almost all satisfaction variables but shows a weak satisfaction in the charged fees, return of investment, and encountered deficits.

William & Naumann, (2011) provided an answer for The most common question that pervade behind the discussion of customer satisfaction which is how satisfaction affects a customer's repurchase intentions and market share. Results revealed that Customer satisfaction is strongly positive related to market share of any organization.

Comparing to the other financial industries, customer satisfaction in takaful insurance industry is a much less studied subject (Hellier et al., 2003). One of the possible reasons of that may be the intangible nature of insurance provided services which cause measuring of the customer satisfaction of this industry relatively difficult (Gera 2011).

Furthermore it has been addressed that the ratio of insured's complains is a good indicator of the insurer's performance and may be a guide of customer satisfaction with the company (Stafford et al., 1998)

2.3 Repurchase intention

Customers' repurchase intention have been widely discussed in the literature because it is a major dimension of behavioral intentions and is significant to understand actual purchase behavior (Ali et al., 2015; Ryu et al., 2012, Zeithaml et al., 2006, Hsu et al., 2012; and Wang et al., 2015). Moreover Smart companies have realized that creating relationships with customers can expand their repurchases level (Ahamed and Skallerud 2015).

Based on Rajaobelina and Bergeron (2009), repurchase intention is defined as the degree of emotional thoughts of

customers regarding repurchasing a particular product or any other new product at the same organization, while other researchers referred to repurchase intention as a customer willing to repurchase a specific product or service in the future (Fang et al., 2011; and Lin et al., 2011).

Furthermore, Pappas (2014) proposed that it is highly recommended to identify the factors that affect customers' repurchase intention as indicators of customer retention level and firm's profit. Moreover Fang et al., (2011) concluded that customers' repurchase intention is influenced by two main factors, the first is customer' satisfaction which had a strong direct effect on repurchase intention, and the second is trust which had marginal positive effect on it. Customers' repurchase intention is strongly affected by aggregate satisfaction rather than individual irregular satisfaction (Oliver 1999).

2.4 Relationship between Customers Engagement & Repurchase Intention

The impact of customer engagement on customers' repurchase intention was stressed by Vivek et al., (2012) who analyzed a variety of researches under this topic and suggested that there are two perspectives of its explanation, the first perspective is from the practical point of view which define customer engagement as a group of activities improving repurchase behavior and strengthening customer relationship and commitment to a company, and the second perspective is from the academic point of view which consider customer engagement as a measure of power of customer involvement with a company in a mutual knowledge exchange process.

Based on Kumar,(2008) The impact of customer engagement output value on the repurchase intention can be measured by the number of customers attracted, number of

customer retained, and how much did those customers' spending with a company has been increased over the time.

Prior research on customers engagement mainly focused on the relationship between customer engagements and repurchases intention and concluded that customer Engagement has an indirect relationship with customer repurchase intention; the research stated that the power of this relation is depending on the degree of how much the customers are satisfied with the output of their engagement experience (Senecal and Nantel, 2004).

2.5 Relationship between Customer Satisfaction and
        Repurchase Intention

Adaptation level theory by Harry (1977) provides a useful framework for explaining the changes in attitudes. It postulates that prior experience with a phenomenon provides an anchor for subsequent judgments, and that exposure to stimuli above/below the adaptation level modifies these judgments (Helson 1964). Thus a customer's attitude about a service offering at time depends on his or her prior satisfaction, and consequently leads to re-buy situation (Davoud, et al., 2012).

It is assumed that customer satisfaction is highly correlated to repurchase behavior (Anderson and Mittal, 2001).In the same line other researchers showed that repurchase intention is positively related with customer satisfaction specifically in insurance services (Lotayif, 2004, and Roberts, 2009). Moreover they clarify that this relationship is recognized as an important concept in service industries to spread the companies' market share, as well as, maximizing its revenues and saving the cost through retaining the same customers

There is a great deal of research that links customer satisfaction and repurchase intention presume the following chain of effects: satisfaction → repurchase intention/customer retention → market share, assuming that there is a positive

correlation between customer satisfaction and repurchase intention(Anderson and Mittal 2001; Heskett et al., 1997; Rust et al., 1994).

Furthermore, Patterson, and Spreng (1997) stated that the effectual and quick response as a kind of satisfaction will lead to stable customer behavior toward repurchase a services.

In addition Oliver (1980) agreed with the theory of positive customer satisfaction as it will directly or indirectly impact on customers' future attitudes, as it might lead customers to buy new products offered by the company or re-buy the same products depending on their previous experiences.

The previous Literature review revealed that many researchers examined the impact of customers satisfaction on customers repurchase intentions and concluded that customer satisfaction has a positive relationship with customer repurchase intention.

2.6 Relationship between Customers Engagement, Customer Satisfaction, and Repurchase Intention

In the service industry, service providers struggle for achieving customer satisfaction because of its impact on repurchase intentions which consequently affects their profits (Ryu et al., 2012). Taylor and Baker (1994) stated that customer satisfaction is a moderator variable in the relationship between customer engagement and repurchase intentions in three of the four industries studied, but following research showed that it acts as a mediator instead of a moderator. Customer satisfaction can be considered as a mediating and moderating variable between customer engagement and repurchase intention (Bou-Llusar et al., 2001).

Other researchers showed that customer satisfaction acts as mediating variable between customer engagement and purchase intention (Cronin et al., 2000; Cronin and Taylor, 1992). In the same line other research stated that customer engagement through customer satisfaction specified repurchase

intention proposing that customers' satisfaction affected customers' repurchase intentions in Indian banking sector (Lenka et al., 2009). While Chang and Polonsky (2012) stated that customers' satisfaction partially mediates the relationship between customers engagement and repurchase intention.

Dai (2009) studied the effect of customer engagement on customer satisfaction and customer satisfaction on repurchase intentions but did not study mediating role of customer satisfaction. While Yieh et al., (2007) found that customer satisfaction plays a mediating role between customers engagement and repurchase intention. Customer satisfaction acts as a partial mediator in the relationship between customer engagement and loyalty and consequently affects repurchase intentions (Vinita et al., 2015, Han &Ryu, 2009).

As previously discussed, some researches in the service industry have explored the relation between customer engagement and customer satisfaction while others have examined the relation between customers' satisfaction and repurchase intentions. Necessarily, there is a demand to clear up whether customers' satisfaction is capable of mediating the relation between customer engagement and repurchase intention specifically in Takaful insurance industry.

3. Research model and hypotheses

Based on discussed theories, and previous literature review, we hypothesize that:

H_1: Customer Engagement has a Positive Impact on Customer Satisfaction

H_{1a}: Conscious Attention has a Positive Impact on Customer Satisfaction

H_{1b}: Enthused Participation has a Positive Impact on Customer Satisfaction

H_{1c}: Social Connection has a Positive Impact on Customer Satisfaction

H_2: Customer Engagement has a Positive Impact on Repurchase Intention

H_{2a}: Conscious Attention has a Positive Impact on Repurchase Intention

H_{2b}: Enthused Participation has a Positive Impact on Repurchase Intention

H_{2c}: Social Connection has a Positive Impact on Repurchase Intention

H_3: Customer satisfaction has a Positive Impact on Repurchase Intention

H_4: Customer satisfaction mediates the relationship between Customer Engagement and Repurchase Intention.

H_{4a}: Customer satisfaction mediates the relationship between Conscious Attention and Repurchase intention.

H_{4b}: Customer satisfaction mediates the relationship between Enthused Participation and Repurchase Intention.

H_{4c}: Customer satisfaction mediates the relationship between Social Connection and Repurchase Intention.

Based on discussed theories, literature review, and previous hypotheses, the following figure shows the proposed research model.
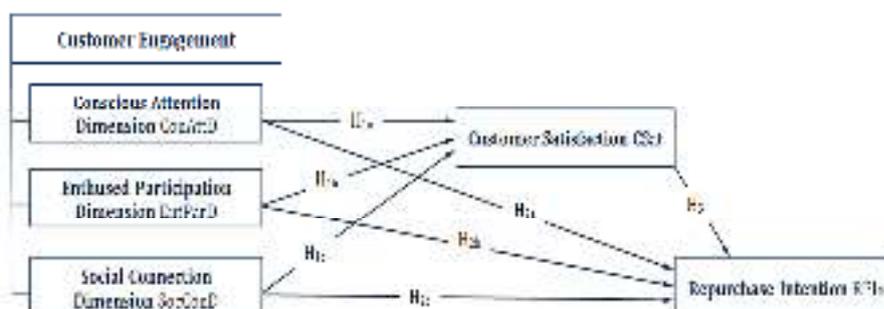

Figure 1: Proposed Research Model

4. Research Methodology

4.1. **Statistical Method**:

Researchers used the PLS-SEM for hypotheses testing, and estimating the path model utilizing the statistical software application Smart PLS 2.0 (Ringle et al., 2005**).**

4.2. **Sample and Data Collection:**

An online questionnaire was conducted for data collection for the time period of five weeks from Takaful insurance policy holders in the largest four insurance companies in term of market share, two of them related to life insurance which are Egyptian Takaful life (gig) and Lebano Suisse Takaful and another two related to non-life insurance which are Egyptian Takaful and Orient Takaful (Egyptian Financial Supervisory Authority Report 2015). Potential participants were randomly selected and addressed via e-mails. A total of 316 out of 988 customers participated in this survey resulting in a 32% response rate. Data cleaning of suspicious response patterns (i.e., straight lining) reduced the sample size to 248 observations.

Since the maximum independent variables number in research' structural model is four and the minimum sample size requirements necessary to maintain a statistical power of 80% to detect R^2 values of at least 0.10 with a 5% error probability is 137 observations. So, the sample size of 248 observations is considered well sufficient (Cohen, 1992). The demographic characteristics of the sample can be described as follows: Majority of customers are male (95.2%), 54.8% of respondents were married, 39.1% of them were single, 5.2% divorced, and 0.8% widowed. Participants are well educated, with 61.7% having a university degree, 22.6% postgraduate studies, 15.7% secondary school. 44.4% of the sample was less than 30 years old, 27.8% from 30 to less than 40 years old, which can be considered as an indicator for the youth for covering the

uncertainty risk which is related to the future and consequently increasing the demand for takaful insurance. All income ranges are well represented.

Regarding data distribution, skewness and kurtosis of the constructs indicators were examined, and researchers insured that non-normality of data is not an issue as kurtosis and skewness values are approximately within the -1 and +1 acceptable range (Hair et al., 2014).

4.3. Measures:

To measure each construct specified in the research model, a multi-item scale was used based on existing literature. Customer engagement dimensions were measured by three reflective measurement models following Vivek et al. (2014). Specifically, Conscious Attention dimension scale consists of three items; also, Enthused Participation dimension consists of four items; and finally, Social Connection dimension scale consists of three items. Customer satisfaction scale consists of two reflective items scale based on McDougall & Levesque (2000). In addition, the researchers also measured repurchase intention by three reflective items following Zhang & Bloemer (2008). The Likert scale of five point type (where 5 representing strongly agree and 1 representing strongly disagree) was used to measure each of the constructs. General demographic information: age, marital status, gender, monthly income and level of education were also collected from each respondent.

5. Statistical Analysis and hypotheses testing
5.1. Descriptive analysis:

The following table shows the descriptive analysis including means, standard deviations, and correlations among all variables

under study. It is very clear that customer engagement dimensions (i.e., Conscious Attention, Enthused Participation, and Social Connection) and customer satisfaction as well as repurchase intention are all on the average value, with small standard deviations. Moreover, following the rule of thumb (Cohen, 1988), researchers have identified strong positive relationships between all dimensions of customer engagement and each of customer satisfaction and repurchase intention. Researchers have also noticed that there is a strong positive relationship exists between customers satisfaction and repurchase intention (r>.49). All correlations are significant at p< .01.

Table 1: Descriptive statistics and correlation matrix of constructs

Constructs	Mean	Std. Dev.	ConAttD	EntParD	SocConD	CSat	RPIn
ConAttD	3.44	.977	1				
EntParD	3.42	.958	.658**	1			
SocConD	3.40	.967	.612**	.716**	1		
CSat	3.36	1.078	.538**	.635**	.708**	1	
RPIn	3.38	1.019	.613**	.703**	.735**	.734**	1

**Correlations were significant at p < .01 (2-tailed).

5.2.Assessing the Measurement Model:

The following table presents the measurement model results. Since all constructs composite reliability (CR) is greater than .70, the internal consistency reliability has been established for all variables (Nunally & Bernstein, 1994). The results also indicate that all the outer loadings are above .708. AVE for all variables are larger than .50, thus, the convergent validity has been established for all variables included in the model (Hair et al., 2014). Moreover, one element (EntParD_1) from Enthused Participation dimension have been dropped due to having an outer loading below the accepted value of .708, and deletion of

this item increased the compound reliability and the average variance extracted of its respective construct (Hair et al., 2011).

Table 2: PLS results for the measurement model

Constructs		CR	AVE
ConAttD	Conscious Attention Dimension	.820	.603
EntParD	Enthused Participation Dimension	.820	.603
SocConD	Social Connection Dimension	.821	.605
CSat	Customer Satisfaction	.872	.774
RPIn	Repurchase Intention	.863	.678

CR stands for composite reliability; AVE stands for average variance extracted.

Also, according to the Fornell-Larcker (1981), the findings indicate that all constructs square roots of the AVE exceed correlations of all constructs with all other latent variables in the path model. These findings also support the discriminate validity of the constructs.

5.3.Assessing the Structural Model:

Reliable and valid measurement model permits an assessment of the structural model estimates. Following the systematic approach to assess the structural model (Henseler et al., 2009), first, researchers assessed collinearity among the predictor constructs through running two separate ordinary least squares OLS regressions for each part of the model using IBM SPSS V.22 Statistical Package for Social Science and request collinearity diagnostics. The results show that all Variance Inflation Factor values VIF are clearly less than the threshold of 5. Therefore, collinearity among the predictor constructs is not an issue in the structural model (Hair et al., 2011). The following figure shows the structural model, the standardized path coefficients estimates and the R^2 values of the endogenous latent variables; customer satisfaction (CSat) and repurchase intention (RPIn).
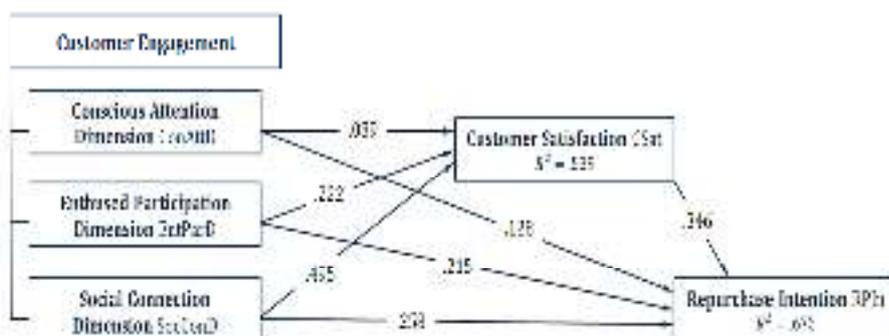
*F*igure 2: Path coefficients for the Structural model

Furthermore, the following table presents results of PLS for structural model and summarizes the results of hypotheses testing.

Table 3: PLS results for structural model

Hypothesized path		PC (t value)$_{\text{Sig. level}}^{\text{p value}}$	R^2	Q^2	Results of hypothesis testing	
ConAttD	→ CSat	$.089\ (1.285)_{\text{NS}}^{.200}$			H_{1a}	: Not Supported
EntParD	→ CSat	$.222\ (2.735)_{***}^{.007}$			H_{1b}	: Supported
SocConD	→ CSat	$.495\ (6.877)_{***}^{.000}$			H_{1c}	: Supported
			.539	.417		
ConAttD	→ RPIn	$.128\ (2.022)_{**}^{.044}$			H_{2a}	: Supported
EntParD	→ RPIn	$.215\ (3.487)_{***}^{.001}$			H_{2b}	: Supported
SocConD	→ RPIn	$.258\ (4.186)_{***}^{.000}$			H_{2c}	: Supported
CSat	→ RPIn	$.346\ (5.795)_{***}^{.000}$			H_3	: Supported
			.673	.457		

***p* < .05, *** *p* < .01; PC stands for Path Coefficient; NS stands for Not Significant**

The coefficient of determination (R^2) is the main determinant of structural model assessment. Customer satisfaction (CSat) and repurchase intention (RPIn) with R^2

values of .539, and .673 respectively, are indicators of model predictive accuracy as they exceed the value of .10 (Falk & Miller, 1992). Following the rules of thumb (Chin, 1998), the R^2 value of RPIn can be considered substantial; whereas the R^2 value of CSat is rather moderate. In addition to assess the values of R^2 as an indicator for accuracy, the Q^2 criterion of Stone-Geisser has been determined through calculating cross-validated redundancy (Henseler et al., 2009). The Q^2 values of CSat (.417) and RPIn (.457) are above zero, thus supporting the predictive relevance of the model with regard to the endogenous latent variables.

A significance testing of path coefficients for the structural model has been done by carrying out the bootstrapping procedure with 5000 subsamples (Henseler et al., 2009). Results indicated that enthused participation and social connection dimensions significantly and positively influence customer satisfaction. Specifically, 'social connection' shows the highest positive impact on customer satisfaction (path coefficient=.495, t=6.877, p <.001), which supports (H_{1c}). This is followed by 'enthused participation' (path coefficient=.222, t=2.735, p <.01), which supports (H_{1b}). Also, the results showed that the relationships between 'Conscious attention' and customer satisfaction are not significant leading to reject (H_{1a}). Therefore, these findings partially support hypothesis 1 (H_1)

Regarding the second hypothesis (H_2), the findings indicated that all customer engagement dimensions significantly and positively influence repurchase intention. Specifically, 'social connection' shows the highest positive impact on repurchase intention (path coefficient=.258, t=4.186, p <.001), which supports (H_{2c}). This is followed by 'enthused participation' (path coefficient=.215, t=3.487, p <.01), which supports (H_{2b}). 'Conscious attention' (path coefficient=.128)

exhibits lower path coefficient, with t value of 2.022, and significance level at p <.05, which supports (H_{2a}). Therefore, these findings totally support (H_2).

Moreover, regarding to hypothesis 3 (H_3), the results showed that the customer satisfaction significantly and positively affects repurchase intention (path coefficient=.346, t=5.795, p <.001). This result supports (H3).

The more interesting here, is the examination of total effects. Specifically, we evaluated how strongly each of the three exogenous latent variables (Conscious Attention, Enthused Participation, and Social Connection) ultimately influences the key target variable 'Repurchase Intention' via the mediating construct "Customer Satisfaction". Table 4 shows the corresponding results for the total effects of the exogenous constructs ConAttD, EntParD, and SocConD on the key target construct RPIn.

Table 4: Significance testing results of the total effects

Path			TE (t value)$^{p\ value}_{Sig.\ level}$
ConAttD	→	RPIn	$.158\ (2.394)^{.017}_{**}$
EntParD	→	RPIn	$.292\ (4.311)^{.000}_{***}$
SocConD	→	RPIn	$.430\ (6.976)^{.000}_{***}$

** p < .05, *** p < .01; TE stands for Total Effect

We can clearly observe from table 4 that among the three driver constructs, 'Social Connection' has the strongest positive total effect on repurchase intention (.430), followed by 'Enthused Participation' (.292), and 'Conscious Attention' (.158). All the customer engagement dimensions total effects are significant at p <.001 or p <.05. Therefore, it is advisable for Takaful Insurance Companies to focus on marketing activities that positively influence the social connection for customer engagement. Finally, by examining the effect size f² and the

relative effect of latent variables on predictive relevance (q^2), the results confirmed the key role of social connection in customer satisfaction (f^2=.24, q^2=.15), and in consistence with the rules of thumb for the f^2 and q^2, these effect sizes can be considered medium (Cohen, 1988; Henseler et al., 2009). Also, customer satisfaction plays the most important role in repurchase intention (f^2=.16, q^2=.07), and these effect sizes can be considered medium and weak respectively.

5.4. Importance-Performance Matrix Analysis (IPMA) of Path Modeling Results

The importance-performance matrix analysis extends the results of the outcomes of PLS-SEM using the scores of latent variable. More specifically, to enhance repurchase intention, lines of relatively high importance (i.e., a high total effect) and low performance should be taken into consideration. Calculating index values is implemented through rescaling the scores of latent variable to range from zero to 100 (Höck et al., 2010; Hair et al., 2014). The following table presents the index values and total effects for the IPMA of Repurchase Intention (RPIn).

Table 5: Index values and total effects for the IPMA of Repurchase Intention (RPIn)

Constructs	Importance (Total Effects)	Performance (Index Values)
ConAttD	.16	61.03
EntParD	.29	60.57
SocConD	.43	60.00

Based on results in Figure 3, it is clearly apparent that the factor 'social connection' is highly relevant for enhancing repurchase intention because of its major importance followed by enthused participation and then conscious attention. Although these areas are already of a high index value

(performance), there is a relative potential for more improvement. More effort has to be exerted to maintain the performance level of these areas, or even expanding it by means of improving the social connection.
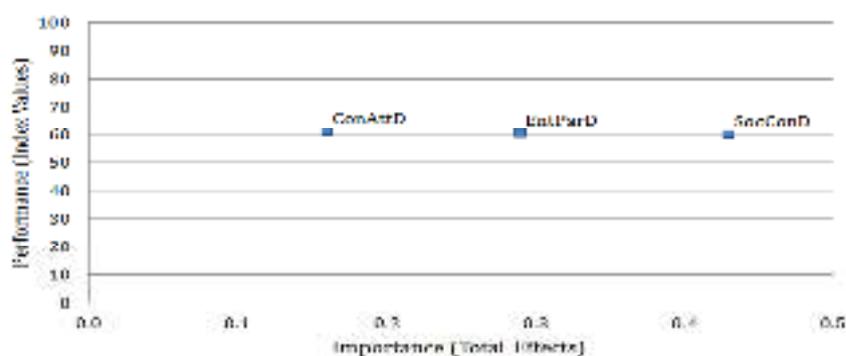

Fig. 3: IPMA Representation of RPIN

5.5.Mediation test

This section focuses on testing whether the relationships between customer engagement dimensions (i.e., Conscious Attention, Enthused Participation, and Social Connection) and repurchase intention are mediated by customer satisfaction, following Preacher and Hayes' approach (2004) instead of Sobel (1982) test, which faced some criticisms (Hair et al., 2014).

As a first step, the path model of PLS has been estimated ignoring the probable mediator variable CSat. Table 6 shows these path coefficients' significance, which results from conducting the bootstrapping procedure with 5000 subsamples.

Table 6: Significance analysis of path coefficients without the potential mediator variable

Path			$PC\ (t\ value)^{p\ value}_{Sig.\ level}$
ConAttD	$\rightarrow$	RPIn	$.156\ (2.340)^{.020}_{**}$
EntParD	$\rightarrow$	RPIn	$.299\ (4.457)^{.000}_{***}$
SocConD	$\rightarrow$	RPIn	$.425\ (6.835)^{.000}_{***}$

** *p* < .05, *** *p* < .01

The results shows that the relationships between all customer engagement dimensions (i.e., Conscious Attention, Enthused Participation, and Social Connection) and repurchase intention are significant at p< .01 or p< .05, thus, the mediator may absorb some of these effects or the entire effects.

In the second step, the mediator variable has been included. The analyses focused on determining whether the indirect effects of all customer engagement dimensions, via the CSat mediator variable, on repurchase intention are significant or not. The significance of the relationships between all customer engagement dimensions and CSat, as well as between CSat and repurchase intention is a compulsory condition, these were confirmed by the evaluation of the results of structural model except the relationship between conscious attention and customer satisfaction which means that customer satisfaction does not mediate the relationship between conscious attention and repurchase intention. Therefore, researchers reject hypothesis (4a) (table 3).

Based on results in the following table, which presents the significance analysis of indirect effects that obtained by carrying out the bootstrapping procedure with 5000 subsamples, it is clear that all indirect effects are significant at p< .01 .

Table 7: Significance analysis of indirect effects

Path			$IE\ (t\ value)_{Sig.\ level}^{p\ value}$
EntParD	$\rightarrow$ RPIn	via CSat	$.077\ (2.630)_{***}^{.009}$
SocConD	$\rightarrow$ RPIn	via CSat	$.171\ (4.229)_{***}^{.000}$

*** $p < .01$; IE stands for Indirect Effect

At final step, researchers assessed the strength of these mediations using the Variance Accounted For (VAF) as shown in table 8. The researchers concluded that 26% of enthused participation effect on repurchase intention is explained by the customer satisfaction mediator, and since the VAF is greater than 20% but less than 80%, this situation can be described as partial mediation (Hair et al., 2014). This finding supports (H_{4b}). Also 40% of social connection' effect on repurchase intention is explained by customer satisfaction as a mediator, and since the VAF is greater than 20% but less than 80%, this situation can be described as partial mediation. This finding supports (H_{4c}). Finally, the results partially support (H4) regarding the enthused participation and social connection**.**

Table 8: Mediation effect size

Path		Direct effect	Indirect effect	Total effect	VAF	Decision	Hypothesis	
EntParD	$\rightarrow$ RPIn via CSat	.215	.077	.292	26%	Partial mediation	H_{4b} :	Supported
SocConD	$\rightarrow$ RPIn via CSat	.258	.171	.430	40%	Partial mediation	H_{4c} :	Supported

VAF stands for Variance Accounted For (i.e., the size of the indirect effect in relation to the total effect).

6. Conclusion

Regardless of the line of business, customer's satisfaction and customer engagement are important to business success and profitability, it is therefore this study aimed to test the relation between customers engagement and repurchase intention through the mediating role of customer satisfaction in takaful insurance sector. To achieve the above objectives, an in-depth study was conducted in which an online questionnaire consists of the recent dimensions to test the mentioned relationships. Data collected through online survey of takaful policy holders, the data was quantitatively analyzed using the partial least squares structural equation modeling PLS-SEM to test the hypotheses. The results of current study confirmed the strong positive relationships between all dimensions of customer engagement and each of customer satisfaction and repurchase intention, this has supported by the findings of (Senecal and Nantel, 2004).

As supported by the findings of this study, a Strong positive relationship exists between customers' satisfaction and repurchase intention which is also supported by the findings of (Ryu et al., 2012; Anderson and Mittal 2001; Heskett et al., 1997; Rust et al., 1994). The current study confirmed the significant and positive influence of enthused participation and social connection dimensions on customer satisfaction, this has supported by the findings of (McDougall & Levesque, 2000). The current study also declared that 'social connection' shows the highest positive impact on customer satisfaction followed by 'enthused participation.

The findings of this study also yield that all customer engagement dimensions significantly and positively influence repurchase intention, Specifically, 'social connection' shows the highest positive impact on repurchase intention This is followed

by 'enthused participation, this has supported by (Senecal and Nantel, 2004). In the same line with Chang and Polonsky (2012), the findings of this study conducted that customer satisfaction partially mediates the relationship between customers engagement and repurchase intention.

The implication of the results suggests that it is advisable for Takaful Insurance Companies to focus on marketing activities that positively influence the social connection for customer engagement.as the results approved that Among the three driver constructs (i.e., Conscious Attention, Enthused Participation, and Social Connection), 'Social Connection' has the strongest positive total effect on repurchase intention, followed by 'Enthused Participation', and 'Conscious Attention'.

7. Limitations and future researches

The study has some limitations that may provide future research opportunities. First, the research can be conducted by increasing the size of the sample and including participants in other geographical areas. Second, the current research was limited to Takaful policy holders in Egyptian market place and so future researchers need to extend our research to other sectors. This type of research may wish to examine the impact of other dimensions of customer engagement on repurchase intention across different types of services such as those provided by supermarkets, medical practitioners, or banks. In addition to customer satisfaction and repurchase intention, future research may identify new dimensions of repurchase intention which are specific to other service sectors and investigate their impact on satisfaction and the consumers' overall attitude to a service firm.

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