HAVA YOLU BAGAJ HİZMETİ SİGORTASININ MÜŞTERİ BAĞLILIĞI VE MEMNUNİYETİNE ETKİSİ: (İGA ÖRNEĞİ)[1]

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THE EFFECT OF AIRLINE BAGGAGE SERVICE INSURANCE ON CUSTOMER LOYALTY AND SATISFACTION: (IGA EXAMPLE)

ÖZ *Havacılık sektörü en fazla ilerleyen ve büyüyen sektörlerden birisidir. Sunulan hizmet kalitesi müşteri bağlılığı ve memnuniyetini yakından ilgilendirmektedir. Bu çalışma; havacılık sektörü ekonomisinde önemli bir payı olan bagaj hizmeti sigortasının, müşteri bağlılığı ve memnuniyetine olan etkisini ortaya çıkarmak için planlanmıştır. İstanbul Grand Airport'da uçuş yapan ve bagaj hizmeti sigortası yaptırmış olan 385 yolcu ile anket yöntemiyle veriler toplanmış, SPSS 21.0 istatistik programında çeşitli analizler yapılmıştır. Çalışma sonucunda hava yolu işletmelerinin müşterilere yapmış olduğu bagaj hizmeti sigortasının, müşteri bağlılığı ve müşteri memnuniyeti üzerinde anlamlı ilişki tespit edilmiş olup, ayrıca müşteri bağlılığı ve memnuniyetinin de havayolu bagaj hizmeti sigortasını pozitif yönde etkilediği tespit edilmiştir. Çalışmanın hava yolu işletmeleri açısından faaliyetlerin iyileştirilebilmesi ve yeni stratejilerin oluşturabilmesi bakımından faydalı olacağı düşünülmektedir.*

Anahtar Kelimeler: Müşteri Bağlılığı, Müşteri Memnuniyeti, Hava Yolu İşletmeleri, Hizmet Sigortası

ABSTRACT *The aviation industry is one of the most expanding and growing sectors. The quality of service offered is closely related to customer loyalty and satisfaction. This work; was planned to reveal the effect of baggage service insurance, which has an important share in the aviation sector economy, on customer loyalty and satisfaction. Data was collected by survey method from 385 passengers who flew at Istanbul Grand Airport and had baggage service insurance, and various analyses were carried out in the SPSS 21.0 statistical program. As a result of the study, a significant relationship was found between the baggage service insurance provided by airline companies to customers on customer loyalty and customer satisfaction, and it was also determined that customer loyalty and satisfaction positively affected airline baggage service insurance. It is thought that the study will be useful for airline companies in terms of improving their activities and creating new strategies.*

Keywords: Customer Loyalty, Customer Satisfaction, Airline Companies, Service İnsurance

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[1] This study is derived from a master's thesis conducted by the first author under the supervision of the second author at Istanbul Gelisim University, Graduate Education Institute, Department of Economics and Finance.

INTRODUCTION

Baggage service insurance in air transportation has emerged due to needs arising from many internal or external interactions and is one of the important parts of the financial system. Baggage service insurance is related to the efficient and effective management of possible disruptions by many units such as the airport, airline company, air traffic and control service, navigation services and ground services to provide an effective and sustainable service to passengers. In air transportation, if the baggage is delivered to the passenger within the expected time as lost, stolen, damaged or incomplete or if these situations are encountered, it is not covered by insurance which is one of the most important factors that negatively affect customer loyalty and satisfaction.

Air transportation is an important type of transportation in terms of the global supply chain. It is highly preferred due to its fast and safe delivery and low damage and losses (Ekinci & Radoplu, 2024: 51). In cases of urgency, air transportation is the most preferred option (Artık, 2022: 133). Strong aircraft manufacturers have emerged in the global market and large airline companies have begun to provide passenger and cargo transportation services internationally (Akoğlu & Fidan, 2020: 30). The airline industry and airline companies are the sectors most affected by technological developments (Ulutürk, 2021: 2520). Airlines, which are among the sectors that use the most advanced digital technology, have gained customer satisfaction and loyalty by offering value-added quality services to customers (Kalemba, et al., 2017: 103).

Air transportation is a fast, safe, reliable, and flexible type of transportation, and insurance premiums are lower than other types of transportation (Yangınlar & Tuna, 2020: 174). The fact that airlines are safer than other modes increase customer satisfaction. However, unwanted events can sometimes occur. People resort to insurance to feel safe in the face of uncertainty and risks and to increase their level of well-being. Insurance was born and developed in the search for reducing risks and reducing or eliminating financial losses caused by realized risks (Yayla, 2019: 108-109). Passenger and baggage insurance in air transportation will positively affect customer satisfaction.

Negative events are rarely experienced in air transportation and can even end in disaster (Kaya, 2024: 82). Airline companies competing in a fiercely competitive environment should also take measures to protect their customers to ensure customer satisfaction (Okan, 2024: 488). To increase service quality and ensure customer satisfaction, passenger and baggage insurance also makes the customer feel secure. Customer loyalty and satisfaction do not only mean shopping from certain companies but also shopping from companies they trust and feel close to (Altunoğlu & Saraçoğlu, 2013: 73). If the value paid by the customer meets their expectations, their satisfaction increases (Akgün & Bozkurt, 2022: 2). It is known that service quality in airlines affects passenger satisfaction and loyalty (Okan, 2024: 488).

Baggage service insurance in air transportation has emerged due to the needs arising from many internal or external interactions and is one of the important parts of the financial system. Baggage service insurance is related to the effective and efficient management of possible disruptions by many units such as the airport, airline company, air traffic and control service, navigation services, and ground services to provide effective and sustainable service to passengers. In air transportation, the fact that the baggage is lost, stolen, damaged, or delivered to the passenger incompletely within the expected time or is not covered by insurance in the event of these situations is one of the most important factors that negatively affect customer loyalty and satisfaction. This study was planned to display effect of airline baggage service

insurance which is a vital factor of the airline service sector, on customer loyalty and satisfaction. A literature review was conducted in the first part of the research. Concepts related to insurance and baggage services in airline transportation were explained. In this section, information about customer loyalty and customer satisfaction is given. In the second part, the research method is mentioned. In the last part, conclusions, results and suggestions are given. This study aims to identify baggage service applications that are not sufficiently found in the literature, define baggage processes, determine and explain the service quality and improvement effects, and determine the effects of baggage services on passenger satisfaction.

LITERATURE REVIEW

A literature review is provided below to investigate the effect of airline baggage service insurance on customer loyalty and satisfaction.

Conceptual Framework of Baggage Service Insurance

Compulsory liability insurance which emerged to guarantee the damages that individuals may face has also been introduced in this field, covering these risks, as the increase in passenger transportation by air and the risks exposed in this field can cause serious damages. It emerged in line with national and international regulations regarding passenger transportation by air. In addition, the carrier's liability in case the passenger suffers death or bodily harm as a result of an accident that occurs while the passenger is boarding or disembarking from the aircraft has also become the subject of compulsory financial liability insurance in this context (Bozkurt Bozabalı, 2012: 147-148). When it comes to baggage in air transportation, it is the potential objects that may be needed during the journey in a baggage (Bargghi & Satı, 2017: 5).

Airline companies have had to use new technologies to increase passenger satisfaction. Such systems continue from the initial loading of the baggage to the delivery point after the trip. Thus, the passenger can easily track his/her baggage and the confusion and time loss caused by waiting for the baggage are reduced (Süzen & Taşdelen, 2018: 20).

Nowadays, since there are many airline carriers, there is a lot of competition. Therefore, airline companies try to attract customers by offering various services to their customers. One of these is baggage security and there is baggage service insurance for baggage security. There are many components of providing baggage. These include employee competence, physical characteristics of the airport, image, and prestige. The scope of the scope is Damage management and problem solving. There are two different transportation systems in air transportation: General baggage system and special baggage system. These are general baggage and special baggage (Batur, 2008: 133).

Service quality is very important in airlines. To increase quality, airlines provide Passenger and Baggage Liability Insurance. This is a type of insurance made to cover the compensation claims of people traveling by airline vehicles in case of crash, damage, disability or decease and compensation claims in case of loss or damage to their baggage (UNIBRO, 2024).

Customer Loyalty

The concept of service quality has gained rapidly developing popularity all over the world in recent years and is considered a fundamental component of an organization (Peitzika, et al., 2020: 89-90). For businesses to continue their existence and increase their profitability, they need to improve many factors, especially service quality and customer loyalty (Ma & Kaplanidou, 2020: 47). After customer satisfaction,

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one of the most important issues for businesses is customer loyalty. Because as competition increases, customers can be easily lost (Öztürk, 2016: 34). In today's highly competitive conditions, the profitability and survival of service businesses count on attracting new clients and more significantly, preserving existing clients (Ulusoy & Akyürek, 2022: 327).

It is very difficult for businesses to continue their activities in a fiercely viable environment. In an intensely viable environment, it is important to maintain customer loyalty to maintain market share and make profits. Because if clients are content with the goods and services they receive, they will be loyal to the companies and maintain their loyalty. Especially in the late 20th century, customer loyalty began to become very important and companies saw it as a competitive advantage (Aksu, 2006: 187).

Customers are the focus of businesses in today's competitive market. Achieving competitive advantage requires high levels of customer loyalty. Creating customer loyalty is a concept that contemporary businesses attach great importance to (TaghiPourian, et al., 2015: 48). Today, active usage of the internet information has influenced customers and made them more selective. For the business to continue its activities and survive, it depends on the good forecasting of customers' demands. Existing customers are the most valuable assets of businesses, and it should not be forgotten that they are also potential customers of other competing businesses. Considering this, businesses should increase customer loyalty to create customer loyalty (Kaya & Erdal, 2022: 256). Additionally service superiority, client pleasure and brand constancy programs help increase consumer loyalty (Gayathri & Rekhapriyadharshini, 2022: 21).

Customer Satisfaction

The concept of client satisfaction was first discussed by Cardozo in 1965. The first conference on customer satisfaction was held in the United States in 1980 and at the end of the conference, it was accepted by the participants of the conference that the concept of customer satisfaction, ensuring satisfaction, and developing effective market practices in the management of dissatisfaction are important (Özbay, 2011: 5). Today, it has become an important concept in terms of sustainable customer loyalty (Koç & Darıcan, 2023: 83). Satisfaction is a cognitive evaluation process that produces affective reactions (Rodriguez et al., 2020: 2). Intention does not occur. However, services that exceed customers' expectations also provide satisfaction (Kül Avan & Güçer, 2019: 65). Client satisfaction constitutes the simplest value of quality managing (Şahin & Şen, 2017: 1178).

Relationship Between Customer Loyalty and Customer Satisfaction

Client loyalty and client satisfaction benefit companies in the long period, not short period. It is vital to create customer loyalty for the sales of products or services, which is an important way for companies to generate income through their core activities, to be preferred by customers again, and to be chosen among competitors. Thus, it is known that providing customer satisfaction will be important in terms of increasing sales and achieving economic sustainability by contributing to financial performance (Güney & Dinler, 2023: 682). Learning have shown that there is a direct and indirect positive relationship between customer pleasure and economic indicators (Hua, et al., 2018; Fusva, 2020). There are many studies on customer addiction (Ramis, 2021; Frempong et al., 2022). Taşlıyan et al. 2017 found that there are positive significant relationships between client pleasure and client loyalty. The following hypotheses were formed in line with the literature.

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H1: Airline baggage service insurance has a significant effect on customer loyalty.

H1a: Airline baggage service insurance has a significant effect on the customer loyalty sub-factor emotional commitment.

H1b: Airline baggage service insurance has a significant effect on the customer loyalty sub-factor normative commitment.

H1c: Airline baggage service insurance has a significant effect on the customer loyalty sub-factor economic commitment.

H1d: Airline baggage service insurance has a significant effect on the customer loyalty sub-factor forced loyalty.

H1e: Airline baggage service insurance has a significant effect on the customer loyalty sub-factor habitual loyalty.

Airlines Studies on Customer Dependency and Customer Satisfaction

In national or international air transportation, there is a contract that concerns the passenger and the company due to any harm or loss to goods (cargo). This shows the responsibilities of both parties (Sözer, 1984: 13; Ülgen, 1987: 37). No study has been found that reveals the effect of baggage insurance on customer satisfaction and loyalty in airlines. However, Taşlıyan et al., found positive and significant relationships between client satisfaction and client loyalty in 2017. Yangınlar & Tuna (2020) concluded that the dimensions of physical appearance, reliability, and empathy are effective in ensuring client satisfaction and loyalty in air transport. Yıldız & Erdil (2013) evaluated the service quality in air transportation under the titles of physical appearance, reliability, enthusiasm, trust, and empathy in their study. Çelikkol et al. (2012) concluded that the factors that constitute client satisfaction in domestic air transportation in Turkey are service quality, convenience, comfort, and security. Karapınar & Akgül (2015) found that reliability is the most important among service quality dimensions, followed by empathy, and this positively affects the corporate image. The profitability of businesses is not measured only by performance and turnover. Especially in service businesses, the success of companies is shaped by customer satisfaction (Çırpın & Kurt, 2016: 96). Airline companies have sought to improve basic baggage service processes to increase customer loyalty and satisfaction. Bargghi & Satı, (2017) surveyed airline customers and evaluated their satisfaction rates. The average score of passengers participating in the study regarding Check-In (Baggage Acceptance Procedures) Satisfaction was 3.86; The average scores for Baggage Claim were 3.60, Lost and Found Offices were 3.84, Call Center 3.94, Customer Feedback 3.87, Lost Baggage 3.71, Damaged Baggage 3.48, Compensation Assessment 3.37 and General Satisfaction are 3.97. Accordingly, the most satisfied subjects for passengers are general satisfaction and call center satisfaction, while the least satisfied subjects are compensation

Assessment and damaged baggage satisfaction. Süzen & Taşdelen, (2018) reported that customer satisfaction will be achieved by monitoring the baggage system at airports with technology. The following hypothesis was created in line with the literature.

H2: Airline baggage service insurance has a significant effect on customer satisfaction.

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METHOD

In order to investigate the effect of airline luggage service insurance on customer loyalty and satisfaction, the purpose of the research, the method and universe of the research, research hypotheses, research findings and ethics committee approval information are given.

Purpose of The Research

Passengers using baggage service at Istanbul Grand Airport (İGA) are offered insurance services within the specified framework. One of the aims of the study is to determine to what extent this insurance service affects customer loyalty and satisfaction in an economic context.

Ethics Statement of The Research

Ethics committee approval was received for this article by the decision of the Istanbul Gelişim University Ethics Committee dated 30.11.2022 and numbered 2022-17-39.

Research Method and Universe

This study was conducted based on the relational screening model, with a survey of passengers receiving airline service at Istanbul Grand Airport (IGA) using convenience sampling voluntarily. Passengers receiving airline service at the airport in question were determined as the main mass. According to Uzgören (2012), he emphasized that the number of samples should be 384 at a 5% reliability level for a population of 100,000 people. In this context, the sample of the research; Having 385 passengers supporting our work voluntarily is considered sufficient and suitable for the population. These passengers were contacted face-to-face, via e-mail and telephone, and a data set was created with the data received from 385 passengers.

In this study, a data set consisting of 3 scales and demographic expressions was used. The baggage service insurance scale consists of 6 statements and was adapted from Kule (2021). The customer loyalty scale consists of 15 statements and was taken from the study of Bektaş & Aydın (2018). The customer satisfaction scale consists of 10 statements and was taken from the Sayım Madak (2020) study. 7 demographic statements were added to the survey. The survey, consisting of a total of 31 statements in Likert type (1. Strongly Disagree, 5. Completely Agree) and 7 statements containing demographic characteristics, was applied to 385 passengers receiving airline baggage service. SPSS 22.0 program was used to analyze the data of the research. In the analyses, the significance level was sought as $p < 0.05$. Factor, reliability, sample adequacy, ANOVA, correlation, and regression analyses were performed to evaluate the data set within the scope of the hypotheses.

The minimum values of factor loadings of scale expressions may vary across studies. Although it is generally 0.50, factor loadings of at least 0.35 may be considered sufficient for samples over 250 (Hair et al., 2010). Factor analyses were performed on all 3 scales used for the study, using oblique rotation (Promax), factor loadings above 0.50, and Principal Components as the extraction method.

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Hypotheses of The Research

The research will determine the impact of airline baggage service insurance on customer loyalty and satisfaction. In addition, the following hypotheses were developed and a conceptual model was added to test the relationship between demographic variables.
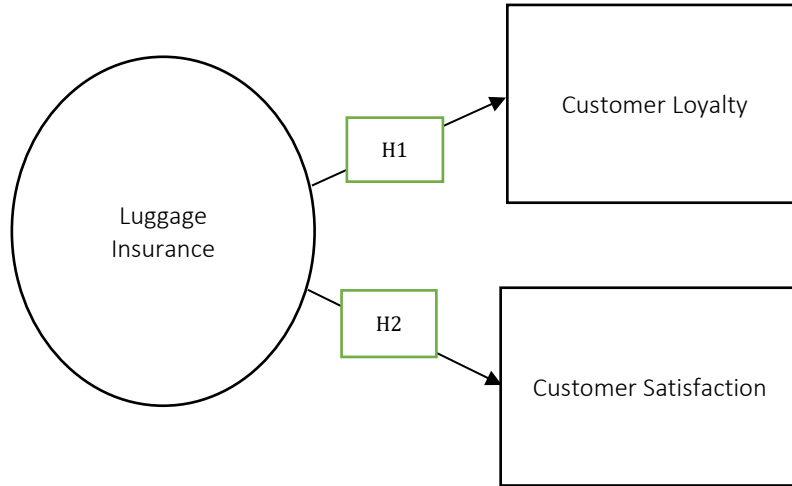

Figure 1. Research Model

RESEARCH FINDINGS

Demographic Findings

Of the passengers who received baggage service and participated in the research, 52.2% were women and 47.8% were men. 16.6% of the passengers are between the ages of 18-22, 16.6% are between the ages of 23-32, 16.6% are between the ages of 33-42, 16.6% are between the ages of 43-49, 16% It was determined that 6% of them were between the ages of 50-57 and 16.6% were aged 58 and over. 49.1% of the participants are married and 50.9% are single. As for their monthly income, 6.5% say their monthly income is between 0-5000 TL, 28.1% say their monthly income is between 5001-10000 TL, 22.9% say their monthly income is between 10001-15000 TL, 15% say their monthly income is between 10001-15000 TL. Three of them declared that they had a monthly income of 15001 and above. As for their educational status, it is seen that 14.3% are primary school graduates, 25.5% are high school graduates, 19.5% are associate degree graduates, 33.2% are undergraduate graduates, and 7.5% are graduate graduates. 18.7% of the passengers once a year, 35.3 2-3 times a year, 22.9 %4-6 times a year, 15.3 %7-10 times a year, and 7%8 of them declared that they received 11 or more flight services per year.

Of the passengers who participated in the research and received baggage service, 12.7% stated that they received airline service for business purposes, 30.4% for holiday purposes, 36.6% for both business and holiday purposes and 20.3% for private purposes.

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Table 1. Reliability Analysis of Scales

Scale	Cronbach's Alpha	Cronbach's Alpha Based Standardize	Number of items
Luggage Service Insurance Scale	0,892	0,892	6
Customer Loyalty Scale	0,916	0,916	15
Customer Satisfaction Scale	0,917	0,917	10

As seen in Table 1, Cronbach's Alpha value of the reliability analysis of the baggage service insurance scale is 0.892, Cronbach's Alpha value of the reliability analysis of the customer dependence scale is 0.916, and Cronbach's Alpha value of the reliability analysis of the customer satisfaction scale is 0.917. These values are quite high. Scales are very reliable.

Table 2. KMO and Bartlett Test of Dependent and İndependent Variables

Luggage Service Insurance Scale	Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0,870
	Bartlett's Test of Sphericity	Approx. Chi-Square	1257,675
		Df	15
		Sig.	0,000
Customer Loyalty Scale	Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0,887
	Bartlett's Test of Sphericity	Approx. Chi-Square	3258,632764
		Df	105
		Sig.	,000
Customer Satisfaction Scale	Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0,908
	Bartlett's Test of Sphericity	2270,607	2270,607
		45	45
		Sig.	,000

Table 2 shows the KMO and Bartlett Test results of the variables. KMO values of the scales range between =0.870 and 0.908. These values are quite high.

Factor analysis was performed on the scales whose validity and reliability were proven. The factor analysis table is shown in Table 3.

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Table 3. Factor Analysis

Scale No	Luggage Service Insurance Scale	Customer Satisfaction Scale	Forced Loyalty	Normative Loyalty	Emotional Loyalty	Economic Loyalty	Habitual Loyalty
04	,850						
03	,833						
01	,814						
05	,809						
02	,795						
06	,736						
04	,850						
27		,823					
30		,802					
31		,800					
28		,775					
24		,768					
29		,761					
25		,725					
26		,722					
22		,711					
23		,678					
14					, 915		
15					, 448		
16					,831		
17					,775		
18			,939				
19			,849				
21							,570
20							,498
15							
10				,910			
09				,866			
08				,743			
07				,709			
11						,801	
13						,956	
12						,496	

Table 3 shows the factor analysis. After factor analysis, baggage services insurance was examined as a single factor, and customer satisfaction was examined as a single factor. Customer loyalty has been examined in five dimensions: normative loyalty, emotional loyalty, forced loyalty, economic loyalty and habitual loyalty.

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Table 4. Correlation Analysis Between Variables

		LUGGAGE SERVICE INSURANCE	CUSTOMER SATİSFACTİON SCALE	CUSTOMER LOYALTY	Emotional Loyalty	Normative Loyalty	Economic Loyalty	Forced Loyalty	Habitual Loyalty
LUGGAGE SERVICE INSURANCE	R	1							
	P								
	N	385							
CUSTOMER SATİSFACTİON SCALE	R	,709**	1						
	P	,000							
	N	385	385						
CUSTOMER LOYALTY	R	,752**	,796**	1					
	P	,000	,000						
	N	385	385	385					
Emotional Loyalty	R	,744**	,712**	,818**	1				
	P	,000	,000	,000					
	N	385	385	385	385				
Normative Loyalty	R	,593**	,672**	,806**	,704**	1			
	P	,000	,000	,000	,000				
	N	385	385	385	385	385			
Economic Loyalty	R	,586**	,660**	,810**	,585**	,611**	1		
	P	,000	,000	,000	,000	,000			
	N	385	385	385	385	385	385		
Forced Loyalty	R	,522**	,524**	,776**	,467**	,416**	,534**	1	
	P	,000	,000	,000	,000	,000	,000		
	N	385	385	385	385	385	385	385	
Habitual Loyalty	R	,581**	,632**	,810**	,534**	,501**	,536**	,689**	1
	P	,000	,000	,000	,000	,000	,000	,000	
	N	385	385	385	385	385	385	385	385

According to the Tablo 4 correlation analysis, there is a high positive relationship between baggage service insurance and customer loyalty, with a strength of r = 0.709 and a significance level of p <0.05. There is a high positive relationship between baggage service insurance and customer satisfaction, with a strength of r = 0.752 and a significance level of p < 0.05.

There is a high level of correlation between baggage service insurance and customer loyalty sub-factor emotional commitment with a strength of r = 0.744, a medium level between customer loyalty sub-factor normative commitment with a strength of r = 0.593, a medium level correlation between customer loyalty sub-factor economic commitment with a strength of r = 0.586, and a customer loyalty sub-factor of A moderate level of significance was found between forced loyalty with a strength of r=0.522, and a moderate significance level of p<0.05 with a strength of r=0.581 between the customer loyalty sub-factor

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and habitual loyalty. This result shows that baggage service insurance is closely related to both customer loyalty and its sub-factors and customer satisfaction.

Table 5. Regression Between Baggage Service İnsurance (BSI) and Customer Satisfaction (CS) and Customer Loyalty (CL) Sub-factors

	R^2	F	P	T	B	Stable
BSI ve CL						
	0,566	499,568	0,000	14,095	0,618	1,505

*LUGGAGE SERVICE INSURANCE (BSI) = 1.505 + 0.618 * CUSTOMER LOYALTY (CL)*

	R^2	F	P	T	B	Stable
BSI ve CS						
	0,503	387,358	0,000	13,748	0,612	1,653

*LUGGAGE SERVICE INSURANCE (BSI) = 1.653 + 0.612 * CUSTOMER SATISFACTION (CS)*

	R^2	F	P	T	B	Stable
BSI and CL_Emotional						
	0,554	476,060	0,000	7,721	0,754	1,032

*LUGGAGE SERVICE INSURANCE (BSI) = 1.032 + 0.754 * CUSTOMER LOYALTY (CL)Emotional*

	R^2	F	P	T	B	Stable
BSI and CL_Normative						
	0,352	208,162	0,000	9,300	0,623	1,551

*LUGGAGE SERVICE INSURANCE (BSI) = 1.551 + 0.623 * CUSTOMER LOYALTY (CL)Normative*

	R^2	F	P	T	B	Stable
BSI and CL_Economic						
	0,343	200,209	0,000	10,235	0,581	1,624

*LUGGAGE SERVICE INSURANCE (BSI) = 1.624 + 0.581 * CUSTOMER LOYALTY (CL)Economic*

	R^2	F	P	T	B	Stable
BSI and CL _Forced						
	0,272	143,165	0,000	9,418	0,552	1,681

*LUGGAGE SERVICE INSURANCE (BSI) = 1.681 + 0.552 * CUSTOMER LOYALTY (CL)Forced*

	R^2	F	P	T	B	Stable
BSI and CL _ Habitual						
	0,337	194,696	0,000	10,240	0,578	1,640

*LUGGAGE SERVICE INSURANCE (BSI) = 1.640 + 0.578 * CUSTOMER LOYALTY (CL) Habitual*

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Table 5 shows the regression analysis. The regression analysis performed to determine the effect of baggage service insurance (BSI) on customer loyalty (CL) was found to be statistically significant (F=499.568; p=0.000). With the R2 coefficient of the determination result of 0.566, it can be stated that 56.6% of the baggage service insurance is explained by the customer loyalty variable.

The regression analysis performed to determine the effect of baggage service insurance (BSI) on customer satisfaction (CS) was found to be statistically significant (F=387.358; p=0.000). With the R2 coefficient of the determination result of 0.503, it can be stated that 50.3% of the baggage service insurance is explained by the customer satisfaction variable.

The regression analysis performed to determine the effect of baggage service insurance (BSI) on the customer loyalty (CL) sub-factor emotional commitment was found to be statistically significant (F=476.060; p=0.000). With the R2 coefficient of the determination result of 0.554, it can be stated that 55.4% of the baggage service insurance is explained by the emotional commitment sub-factor of the customer loyalty variable.

The regression analysis performed to determine the effect of baggage service insurance (BSI) on the customer loyalty (CL) sub-factor normative commitment was found to be statistically significant (F=208.162; p=0.000). With the R2 coefficient of the determination result of 0.352, it can be stated that 35.2% of the baggage service insurance is explained by the customer loyalty variable sub-factor normative commitment.

The regression analysis performed to determine the effect of baggage service insurance (BSI) on the customer loyalty (CL) sub-factor economic loyalty was found to be statistically significant (F=200.209; p=0.000). With the R2 coefficient of the determination result of 0.343, it can be stated that 34.3% of the baggage service insurance is explained by the customer loyalty variable sub-factor economic loyalty.

The regression analysis performed to determine the effect of baggage service insurance (BHS) on the customer loyalty (MB) sub-factor forced loyalty was found to be statistically significant (F = 143.165; p = 0.000). With the R2 coefficient of the determination result of 0.272, it can be stated that 27.2% of the baggage service insurance is explained by the customer loyalty variable sub-factor forced loyalty.

The regression analysis performed to determine the effect of baggage service insurance (BHS) on the customer loyalty (MB) sub-factor habitual loyalty was found to be statistically significant (F=194.696; p=0.000). With the R2 coefficient of the determination result of 0.337, it can be stated that 33.7% of the baggage service insurance is explained by the customer loyalty variable sub-factor habitual loyalty.

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Table 6. Hypothesis Results

Hypothesis	P	Result
H1: Airline baggage service insurance has a significant effect on customer loyalty.	0,000	Acceptance
H1a: Airline baggage service insurance has a significant effect on the customer loyalty sub-factor emotional commitment	0,000	Acceptance
H1b: Airline baggage service insurance has a significant effect on the customer loyalty sub-factor normative commitment	0,000	Acceptance
H1c: Airline baggage service insurance has a significant effect on the customer loyalty sub-factor economic commitment.	0,000	Acceptance
H1d: Airline baggage service insurance has a significant effect on the customer loyalty sub-factor forced loyalty.	0,000	Acceptance
H1e: Airline baggage service insurance has a significant effect on the customer loyalty sub-factor habitual loyalty.	0,000	Acceptance
H2: Airline baggage service insurance has a significant effect on customer satisfaction.	0,000	Acceptance

As seen in Table 6, all hypotheses of the research are accepted. Airline baggage service insurance affects customer loyalty and satisfaction. To increase customer satisfaction in a fiercely competitive environment, airline companies gain customers with different services and bind them to themselves.

Evaluation of Hypothesis Results

To determine the effect of baggage service insurance on customer loyalty and customer satisfaction, this study was conducted by survey method with 385 passengers who received airline service at Istanbul Grand Airport (İGA). In the regression analysis conducted by analyzing the data obtained, the effect of baggage service insurance on customer loyalty was determined (F=499.568; β=0.618; p<0.05). It was also determined in the regression analysis conducted to test the effect of baggage service insurance on customer satisfaction (F = 387.358; β = 0.612; p <0.05). No study has been found in the literature that simultaneously investigates the variables of baggage service insurance, customer loyalty, and customer satisfaction. However, there are studies in which variables were used with other variables. Some of these studies that support the research can be summarized as follows.

In their study, Atan et al. (2005) stated that there is a positive relationship between business performance and customer satisfaction and that it has positive effects such as creating a positive image in the public and ensuring customer loyalty and loyalty. Cimbar (2009) emphasized the need to shorten the long process

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from the moment of risk to the payment of compensation in a more effective and short time without victimizing both parties. Nguyen et al., (2018) suggested that responsibility, tangibility, and assurance, among the perceived service quality dimensions, play the most important role in customer satisfaction in the fast-food industry. Altun (2019) stated that it was concluded that there is a significant relationship between customer loyalty and satisfaction in the energy sector. Slack et al., (2020) claimed that customer satisfaction has a positive impact on customer repurchase intention and word-of-mouth communication and that customer satisfaction plays a very important role and has a significant impact on both loyalty and disloyalty. Çınar (2022) stated that there is a significant and positive relationship between medical tourism satisfaction and loyalty and general satisfaction and between general satisfaction and loyalty to Turkey for medical treatment. Sevimoğlu (2022) stated in his study that people, especially those in the risk group, who want to access better services to combat the disease, tend to have health insurance. Ünlüönen (2023) found that participants thought that complementary health insurance was not sufficiently introduced, that those who had COVID-19 had a higher level of knowledge about complementary health insurance, and that they viewed complementary health insurance more positively.

CONCLUSION AND RECOMMENDATIONS

The insurance industry has reached an individual or social place in every country of the world. It has a large market share, especially in the development policies of developed and developing countries. It is a service sector in which countries of the world can relieve their economic concerns thanks to the use of advanced technology and the creation of new sectors and market channels.

Baggage Service insurance is a type of insurance that is considered within the scope of passenger baggage insurance. It is possible to travel by plane much faster and in a shorter time than by sea, railway or road. At the same time, it is stated that air transportation is the safest and most secure passenger transportation system compared to other passenger transportation. However, although it is the best in terms of safety and security transportation system, there may be situations such as damage or loss of luggage due to weather conditions on the plane or during loading/unloading at the airport. Specified damage/loss etc. In case of situations such as this, the damage to the luggage must be proven. If proven, the passenger will be paid the cost of loss/damage equal to the value of the baggage or its contents. Passenger and baggage liability insurance ensures that airport operators and airline companies pay compensation to the passengers in case of damage to themselves or their luggage by the insurance company. To benefit from baggage service insurance, you must travel on airline planes with a ticket. This is the type of insurance that can cover compensation claims in case the baggage is lost or damaged. The real/legal person who takes out the insurance is the airline company that carries out passenger transportation. The insured person is the passenger and the passenger's luggage.

In this context, this study was conducted by survey method with 385 passengers who received airline service at Istanbul Grand Airport (İGA) to determine the effect of baggage service insurance on customer loyalty and customer satisfaction. In the regression analysis conducted by analyzing the data obtained, the effect of baggage service insurance on customer loyalty was determined (F=499.568; β=0.618; p<0.05). It was determined in the regression analysis conducted to test the effect of baggage service insurance on customer satisfaction (F=387.358; β=0.612; p<0.05). In addition, the customer loyalty sub-factor of baggage service insurance has effects on emotional commitment (F=476.060; β=0.754; p<0.05), normative commitment (F=208.162; β=0.623; p<0.05), and economic commitment (F=200.209; β=0.581; p<0.05), on

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forced commitment ($F=143.165$; $\beta=0.552$; $p<0.05$), and on habitual commitment ($F=194.696$; $\beta=0.578$; $p<0.05$) effect was detected.

These results should be considered as an indication of how important baggage service insurance is in the aviation industry, where there is intense competition in a global context. The impact of baggage service insurance on ensuring customer loyalty and satisfaction should be correctly understood by businesses in the aviation sector and business policies should be developed accordingly. It should not be forgotten that gaining a share in the aviation industry, which is growing day by day, will be possible by satisfying the customer. It is possible to compete nationally and globally with loyal and satisfied customers. As a result of the findings, recommendations for aviation industry managers are as follows;

• Making a strategic plan to increase the weight of baggage service in the aviation sector nationally,

• Making the baggage service in the aviation industry transparent so that passengers can also intervene,

• Ensuring that passengers feel that being a passenger at Istanbul Grand Airport (İGA) is economical,

• Reviewing operating policies in the aviation industry to provide baggage service without inconveniencing passengers,

• Providing easy and ergonomic baggage service to passengers in the aviation industry,

• Providing safe and fast baggage service on long-term flights in the aviation industry,

• Baggage service in the aviation industry should not be reduced to just a single baggage service and other options/alternatives can be offered,

• Making the passengers feel special by providing undamaged, safe and fast baggage service in the aviation industry,

• In the aviation industry, it may be recommended to ensure that baggage service is provided on time with a focus on speed and quality.

• To establish a system that can be monitored and tracked by utilizing new technologies in the aviation sector.

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