

Ranking effective components on the localization of word-of-mouth propaganda and its impact on the life insurance demand amount (Case study: Pasargad Insurance)

Mahrokh Sadat Rasti

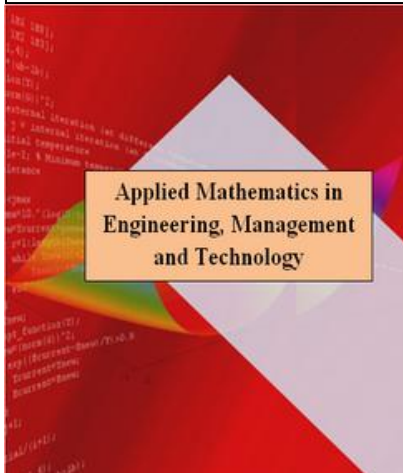
Master of Business Management, south Tehran Branch, Islamic Azad University, south Tehran Branch, Tehran –Iran
behrad6513@gmail.com

Fataneh Alizadeh Meshkani (PhD)

Department of management, Islamic Azad University, South Tehran branch-Iran

Siavash Ahmadi Chehrbargh(PhD)

Department of management, Islamic Azad University, South Tehran branch-Iran



Abstract:

The service sector, today the major part of markets in many countries have allocated under control and dominate of itself. The complex nature of the service that comes from its common features, is along with the increasing growth of the service sector and thus the organizations need for searching the ways to improve of their financial performance and attraction of customers are largely confined in a current very competitive environment.

Word-of-mouth propaganda (Publicity) provides the important information about an organization for consumers and often this information in their decision making in this regard that whether it is to support and encourage of this organization or not, is very effective. In this research, it is attempt evaluates the role of word-of-mouth propaganda as one of the most important propaganda branches on the amount of life insurance demand, so in this way after implement of exploratory factorial analysis 5 effective components were extracted on word-of-mouth propaganda and to surveys of employees and investors of Pasargad insurance company, about 400 questionnaire

distributed among them and 384 number were gathered.

The gathered data were evaluated using structural equations method by using of Eimos software and finally the results showed that the perceived commitment, mental image, customer satisfaction, popular products and customer perceptions impacts on life insurance demand. It is necessary to note that the calculated Cronbach Alpha for this study is 0/89 that it shows its good reliability.

Keywords: Word-of-mouth propaganda, Service marketing, Life insurance, Pasargad insurance

Introduction:

The service sector, today the major part of markets in many countries have allocated under control and dominate of itself. The complex nature of the service that comes from its common features, is along with the increasing growth of the service sector and thus the organizations need for searching the ways to improve of their financial performance and attraction of customers are largely confined in a current very competitive environment. (Araseli and et al, 2005). The importance of communications or word-of-mouth propaganda in the service context has been attention so well.

Word-of-mouth propaganda provides the important information about an organization for consumers and often this information in their decision making in this regard that whether it is to support and encourage of this organization or not, is very effective. (Macseham, 2001). According to Kotler, any advertisements or seller can not be convinced you, about the advantage of an product as like as a friend, a familiar or an old customer and or a independent expert. (Kotler, 1383, 232).

What others say about your trade name, it is as far more powerful than what you say about it (El Rizer and Laura Rizer, 1386, 36). In many times, word-of-mouth propaganda have left the greater potential impact in comparison with other channels of communication (Godes and Mayzlin, 2004, 454).

With regard to the increasing importance of customers for the effective and efficiency communications management with customers, has become a fundamental issue for the organizations and includes of insurance

companies that with regard to the present situation of life insurance, the weakness in this regard will lead to decrease of market share and their profitability (Saeed Sehat, 1389, 1).

On the other hand, life insurance supports the insurers to preserve family people and in general people who have financial dependence upon them, even if individual who have not any financial dependence, some various kinds of policy including of life insurance will be beneficial for them.

Life insurance is a kind of contract future supply that was planned based on confrontation thought with risk occurrence consequences and like other kinds of insurance relies on possibilities. Therefore it can be considered life insurance as a kind of investment. (Nadia Shojaei, 1385, 2), however with attention to the importance of life insurance has been attempted that the impact of word-of-mouth propaganda is measured as one of the propaganda tool for the amount of life insurance demand, which by using of the systematic method in this research will be dealt.

Literature Review And Research Background:

Word-of- mouth Propaganda

Arendet is one of the first researchers that was paid to study of word-of- mouth communication. (Batel, 1998). He described word-of- mouth communication as oral communication and face to face among the people about products, services and companies that in the meantime, the mentioned communications has no commercial nature (Arendet, 1968). Letowin and his colleagues also have introduced word-of- mouth communication as the communications among the consumers about product, services or company in which the sources are considered independent from the business influence. (Letowin, Goldsmith, 2008).

Westbrook consider word-of- mouth communication as all individual unofficial communications with others in context of property, application, features or the goods seller and special services (Westbrook, 1987).

With regard to the technological progression, Buttal believes that in the electronic age, it is no need to necessarily the word-of- mouth communication consider as face to face, oral or direct communication (Buttal, 1998). The formative main source of word-of-mouth communication are conviction (Doctrine) leaders. Doctrine leaders believed that in fact are active users that to gather the present meaning in the media messages and gives them in hands of doctrine (Opinion) seeker. (Goldsmith, Felin, 1993).

The word-of- mouth communication can be positive or negative. The positive word-of- mouth communication including of good and ideal recommendations that the individual gives to the others about products, services or trade names, but the negative word-of- mouth communication that has focused as one of the forms of consumers complaint behaviors, includes of negative and undesirable recommendations that individuals give to each other about the products and services and the trade names (Data and et al. 2005).

An important point that should be noticed, is that benefits of word-of- mouth communication when help to growth and development of a company, that this kind of communication are positive or in other words, experienced people give their positive opinions to the other people. But when the consumers experience is negative or product and services cannot meet customers expectations, will be create irreparable damages to the company.

Life Insurance:

Human life value concept:

Insurance, works based on group risk allotment mechanism. Insurance companies, identify the existing damages in life insurance, remedy, housing, car, business activity, income or profit and are used from group resources to compensate of their damage. Due to its group nature, insurance is a kind of encourage of people to acceptance of the social responsibility. The insurance emphasizes on the long term interests and short term responsibly activities to the benefit of society and individuals within it.

Dr. Soloman S. Hobenz, the father of the life modern insurance, states the concept of "The human life value" as the main framework, economic and philosophical of life insurance. The human life value concept, according to

Hobenz, is something more than this issue that human life is a economic value. In terms of perception, the human life value has several real and important element among characteristics and social- economic relationships:

1- The human life value, is considered as the individual income investment that support the members of the family, relatives and business partners. The life value of an individual is considered in connection with other person, life insurance basis and treatment (Remedy).

The human life monetary value comes from individual talents and intelligence and inclination to beneficial use of them. Hobenz point out that human life value is more important than all of the other goods values. Without human life value, the world has no goods value.

2- The life insurance allows individuals to accumulate risks and facilitate costs for financial support of their affiliates against loss, without imposing any responsibility on the society and public.

3- The allotment action and risk accumulation shows that the basic principle of the life insurance, is based upon cooperative.

4- Basically life insurance, is a social tool that support of individuals and knows human life value. No other monetary product, does not identify this concept with its individual and social dimensions with this form. Besides of the government assistance, the life insurance is considered as the best supplier social security and economic for the people.

Research Methodology:

In this study, first to discover the effective factors of word-of-mouth propaganda after the explanatory factorial analysis on the selected variables by experts, was named 5 factor, in next stage to measure the influence amount of these components on life insurance purchase, an questionnaire to measure the relationships of variables among 400 employee Pasargad insurance were distributed in Tehran and 384 number were gathered and the obtained data in terms of the employees survey, were analyzed with structural equations method using of amos software. The sampling adequacy test is ideal number of 0.83 that it has shown in the following table:

KMO value	Bartlet Test	
	Chi-square value	Significance level
0/83	5047.35)0/001 < P(

The obtained quantities for KMO index with 0/83 amount and meaningful level ($P < 0/001$) in Bartlet Sphericity test shows that the questionnaire questions have the necessary conditions for the implementation of explanatory factorial analysis.

The results of explanatory factorial analysis has shown briefly in the following table:

Component	Variable	Weight	Special values	Variance	Accumulative variance
Customer perceptions	Message recipient expertise	0.842	3.434	12.266	12.266
	Commercial message	0.824			
	Percepted risk	0.756			
	Emotional support	0.516			
Percepted commitment	Sellers	0.758	2.602	9.293	21.558
	Commitment	0.645			
	Service quality	0.643			
	Purchase behavior	0.633			
	Consumer	0.529			

	confidence				
Created mental image	Trade name attitude	0.44	2.54	9.072	30.631
	Expertise	0.912			
	Customer expectations	0.912			
	Social status	0.385			
Customer satisfaction	Customer loyalty	0.346	2.169	7.748	38.379
	Customer satisfaction	0.907			
	Imperceivable services	0.907			
Popular products	Profitability product	0.726	2.151	7.681	46.059
	Customer attraction	0.711			
	Sellers	0.684			
	Decision making	0.336			

In this section, using of structural equations model of considered hypothesis will be inference in this research:

- 1- The perceived commitment factor impacts on the amount of life insurance demand.
- 2- The created mental image factor impacts on the amount of life insurance demand.
- 3- The customer satisfaction factor impacts on the amount of life insurance demand.
- 4- The popular products factor impacts on the amount of life insurance demand.
- 5- The customer perceptions impacts on the amount of life insurance demand.

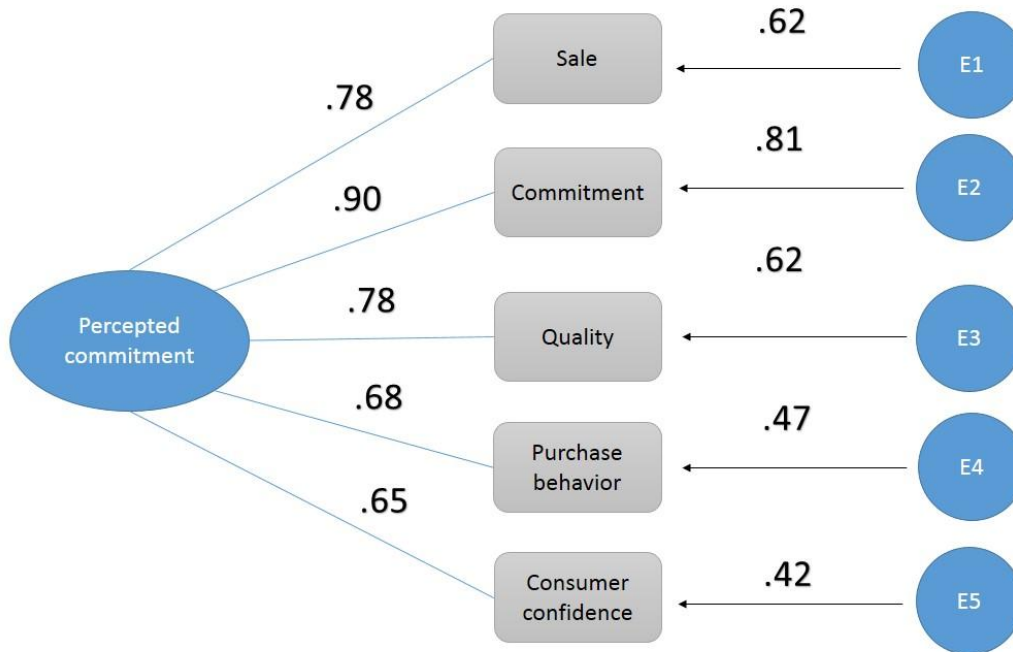
Confirmed Factorial Analysis:

In continue, the forms related to analysis and also factorial analysis results will be presented. It is worthing point out that the relationship between the errors in forms, have increased the fitness model. These relationships based on the presented reform Index in AMOS 18 software has been created.

In this way that whatever for an relationship, reform index to be higher, its adding of this relationship in the model makes to ameliorate of its fitness.

The validity study of perceived commitment scale:

With regard to the obtained factorial loading amount for all questions of perceived commitment scale which is greater than 0/40 and in significance level is less than 0/01 ($P < 0/01$), we conclude that the structural validity of perceived commitment scale is confirmed.



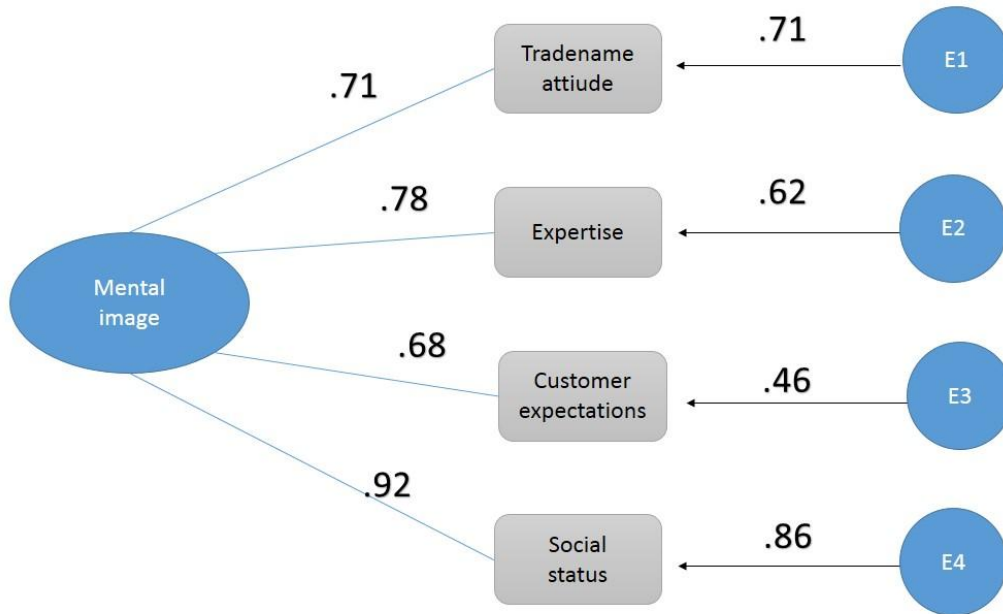
Factorial loading values and t-value of variable questions of precepted commitment

Question number	Standard coefficient(Factorial loading)	T-value(Critical ratio)
1	0/78	-
2	0/90	18.64
3	0/78	16.21
4	0/62	13.74
5	0/65	12.93

All of factorial loading in error level are less than 0/01($P < 0/01$)

The validity study of established mental image scale:

With regard to the obtained factorial loading amount for all questions of established mental image scale which is greater than 0/40 and in significance level is less than 0/01($P < 0/01$), we conclude that the structural validity of established mental image scale is confirmed.



The measurement model of created mental image variable

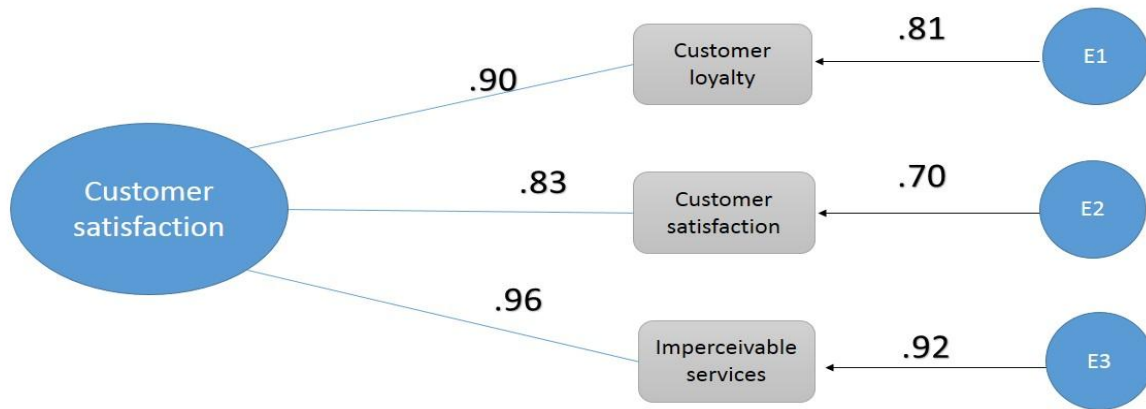
Table 4-10: Factorial loading values and t-value of variable questions of created mental image

Question number	Standard coefficient(Factorial loading)	T-value(Critical ratio)
6	0/71	-
7	0/78	14.53
8	0/68	12.06
9	0/92	15.92

All of factorial loading in error level are less than 0/01($P < 0/01$)

The validity study of customer satisfaction scale:

With regard to the obtained factorial loading amount which is greater than 0/40 and in significance level is less than 0/01($P < 0/01$), we conclude that the structural validity of customer satisfaction scale is confirmed.



The measurement model of customer satisfaction variable

Factorial loading values and t-value of variable questions of customer satisfaction

Question number	Standard coefficient(Factorial loading)	T-value(Critical ratio)
10	0/90	-
11	0/83	23.8
12	0/96	29.26

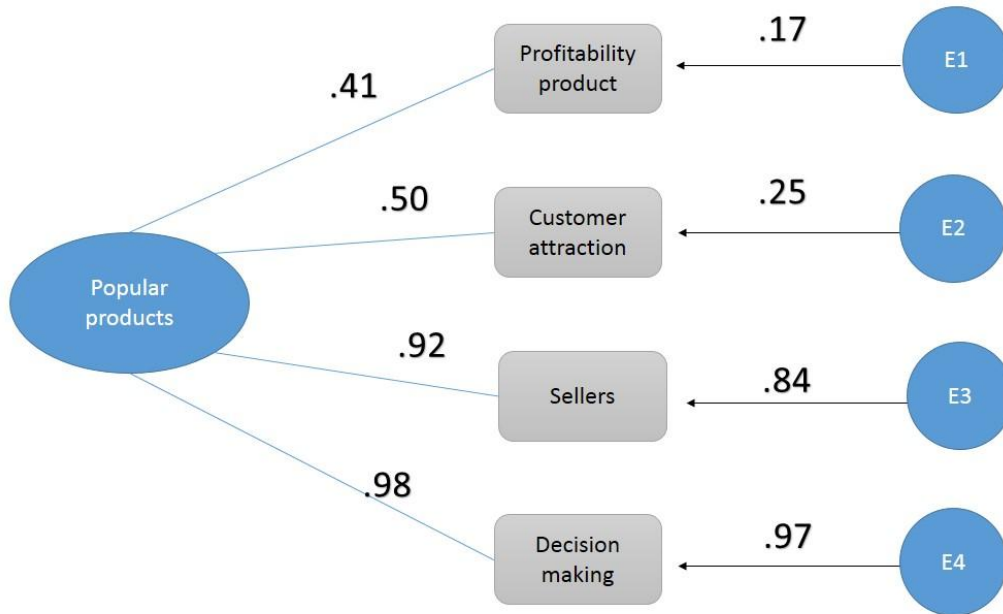
All of factorial loading in error level are less than 0/01($P < 0/01$)

Question number	Standard coefficient(Factorial loading)	T-value(Critical ratio)
13	0/41	-
14	0/50	6.83
15	0/92	8.43
16	0/98	8.33

All of factorial loading in error level are less than 0/01($P < 0/01$).

The validity study of famous products scale:

With regard to the obtained factorial loading amount which is greater than 0/40 and in significance level is less than 0/01($P < 0/01$), we conclude that the structural validity of famous products scale is confirmed.



The measurement model of popular products Variable

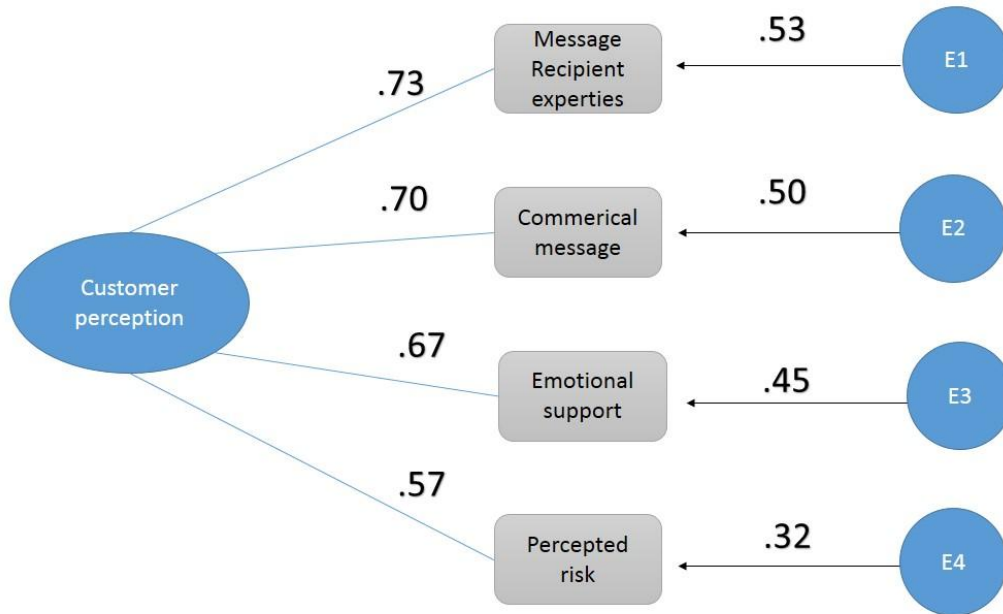
Factorial loading values and t-value of variable questions of popular products

Question number	Standard coefficient(Factorial loading)	T-value(Critical ratio)
13	0/41	-
14	0/50	6.83
15	0/92	8.43
16	0/98	8.33

All of factorial loading in error level are less than 0/01($P < 0/01$)

The validity study of customer perceptions scale:

With regard to the obtained factorial loading amount which is greater than 0/40 and in significance level is less than 0/01($P < 0/01$), we conclude that the structural validity of customer perceptions scale is confirmed.

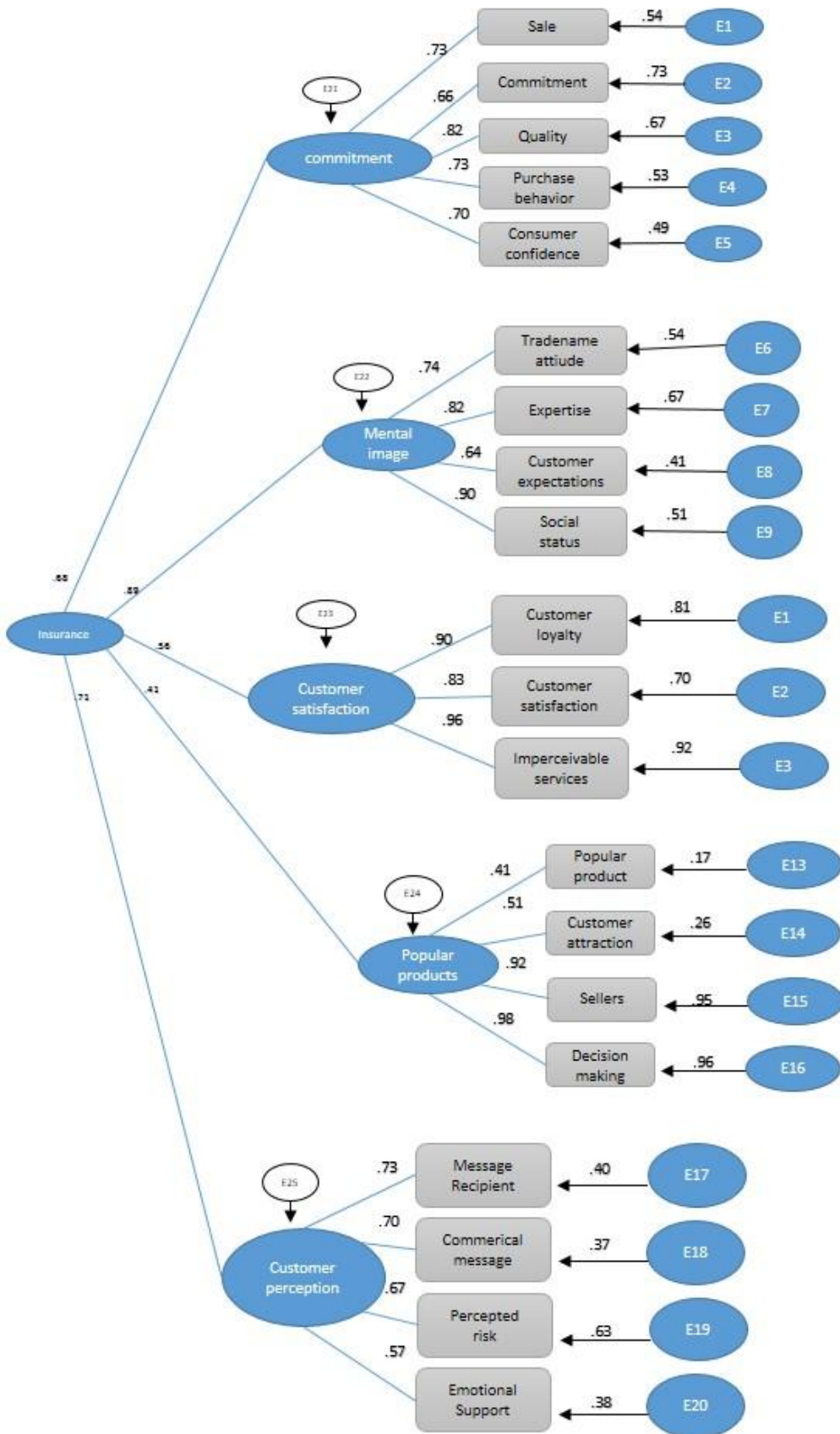


The measurement model of customer perceptions variable

Factorial loading values and t-value of variable questions of customer perceptions

Question number	Standard coefficient(Factorial loading)	T-value(Critical ratio)
17	0/73	-
18	0/70	10.72
19	0/67	10.47
20	0/57	9.21

All of Factorial loading in error level are less than 0/01($P < 0/01$)



Research model fitness indicators

Index type	indicators	Ideal value	Result	Interpretation
Absolute	Chi-Square Statistics Chi-Square (χ^2)	05/0> P	05/0< P	Non-fitness Ideal
	GFI Goodness fitness index	90/0>	94/0	Ideal fitness
	RMSEA Root variance estimate of approximation error	08/0<	083/0	Medium fitness
Relative	CFI Comparative fitness index	90/0>	91/0	Ideal fitness
	NFI Softened fitness index	90/0>	0/89	Medium fitness
	IFI Increment fitness index	90/0>	0/92	Ideal fitness
Thrifty or concise	AGFI Modified fitness index	0/50>	0/74	Ideal fitness
	PGFI Thrifty goodness fitness index	0/50>	0/63	Ideal fitness
	χ^2/df Chi-Square Chi-Square ratio to freedom degree	$3 \leq \text{Index} \leq 2$	2/91	Ideal fitness

The above table shows the relationship between variables word-of-mouth propaganda and life insurance demand. The results show that in confidence level 99 percent, all factors word-of-mouth propaganda have significance relationship with life insurance demand. The correlation between perceived commitment variable and life insurance demand is equal to 0/68, the correlation between the created mental image and life insurance demand is equal to 0/89, the correlation between the customer satisfaction and life insurance demand is equal to 0/56, and correlation between famous products and life insurance demand is equal to 0/41, and the correlation between the customer perceptions and life insurance demand equal to 0/71 has been achieved and all of observed correlations are significance at the error level of less than 0/01.

The obtained relationships study shows that the strongest relationship with life insurance demand belongs to created mental image that its amount of correlation has estimated equal to 0/89. After the created mental image, the strongest relationship between life insurance demand and customer perceptions with the amount of

correlation has estimated equal to 0/71. The weakest correlation between the life insurance demand and popular products has obtained with the correlation amount of 0/41.

The correlation word-of- mouth propaganda and life insurance demand

Final indigenous variable	word-of- mouth propaganda factors	Correlation amount (Variables factorial loading)	T-value
Life insurance demand	Percepted commitment	0/68	-
	Created mental image	0/89	8.88
	Customer satisfaction	0/56	7.95
	Popular products	0/41	5.16
	Customer perceptions	0/71	7.68

All of correlations are in significance level less than 0/01 ($P < 0/01$).

Conclusion:

Friedman test for prioritize of word-of- mouth propaganda components

Factors	Ranking Mean
• Customer satisfaction	4.09
• Perception Customer	3.41
• Created mental image	2.72
• Popular products	2.48
• Percepted commitment	2.29

Hypothesis Test Results:

Research First Hypothesis:

The percepted commitment factor impacts on the amount life insurance demand. The following table shows one-sample T-test results for percepted commitment factor. The supposed average amount was considered equal to 3 and also the sample average was estimate equal to 3.38. With regard to the results can be expressed that obtained T amount (10.11) is significance in error level less than 0/001. As a result, with 99 percent confidence, can be said that the percepted commitment factor impacts on the amount life

insurance demand. The results show that the average differences of perceived with the supposed amount and in terms of statistically is significance. The average differences was considered equal to 0/38. As a result, we can deduce that the perceived commitment factor impacts positive and significant on the life insurance demand.

One-sample T-test to evaluate the impact of perceived commitment on the life insurance demand

Variable	Mean	Mean difference	Standard deviation	Freedom degree	T-value	Significant level
Perceived commitment	3.38	0/38	0/74	384	10.1	0/001

Research Second Hypothesis:

The established mental image impacts on the amount life insurance demand.

The following table shows one-sample T-test results for established mental image factor. The supposed average amount was considered equal to 3 and also the sample average was estimate equal to 3.60. With regard to the results, can be expressed that obtained T amount (16.01) is significance in error level less than 0/001. As a result, with 99 percent confidence, can be said that the established mental image factor impacts on the amount life insurance demand. The results show that the average differences of established mental image factor with the supposed amount and in terms of statistically is significance. The average differences was considered equal to 0/60. As a result, we can deduce that the established mental image factor impacts positive and significant on the life insurance demand.

One-sample T-test to evaluate the impact of created mental image on the life insurance demand

Variable	Mean	Mean difference	Standard deviation	Freedom degree	T-value	Significant level
Created mental image	3.60	0/60	0/73	384	16.1	0/001

Research Third Hypothesis:

The customer satisfaction factor impacts on the amount life insurance demand.

The following table shows one-sample T-test results for customer satisfaction factor. The supposed average amount was considered equal to 3 and also the sample average was estimate equal to 4.20. With regard to the results, can be expressed that obtained T amount (32.64) is significance in error level less than 0/001. As a result, with 99 percent confidence, can be said that the customer satisfaction factor impacts on the amount life insurance demand. The results show that the average differences of customer satisfaction factor with the supposed amount and in terms of statistically is significance. The average differences was considered equal to 0/60. As a result, we can deduce that the customer satisfaction factor impacts positive and significant on the life insurance demand. The obtained average study for customer satisfaction factor (4.20) and also the value of T shows that the customer satisfaction factor has the greatest impact on the life insurance demand.

One-sample T-test to evaluate the impact of customer satisfaction on the life insurance demand

Variable	Mean	Mean difference	Standard deviation	Freedom degree	T-value	Significant level
Customer satisfaction	4.20	1.20	0/72	384	32.64	0/001

Research Fourth Hypothesis:

The popular products factor impacts on the amount life insurance demand.

The following table shows one-sample T-test results for popular products factor. The supposed average amount was considered equal to 3 and also the sample average was estimate equal to 3. 44. With regard to the results, can be expressed that obtained T amount (12.41) is significance in error level less than 0/001.As a result,with 99 percent confidance, can be said that the popular products factor impacts on the amount life insurance demand. The results show that the average differences of popular products factor with the supposed amount and in terms of statistically is significance.The average differences was considered equal to 0/ 44. As a result, we can deduce that the popular products factor impacts positive and significant on the life insurance demand.

One-sample T-test to evaluate the impact of popular products on the life insurance demand

Variable	Mean	Mean difference	Standard deviation	Freedom degree	T-value	Significant level
Popular products	3.44	0/ 71	0/65	384	12.4	0/001

Research Fifth Hypothesis:

The customer perceptions factor impacts on the amount life insurance demand.

The following table shows one-sample T-test results for customer perceptions factor. The supposed average amount was considered equal to 3 and also the sample average was estimate equal to 3. 89. With regard to the results, can be expressed that obtained T amount (27.01) is significance in error level less than 0/001.As a result,with 99 percent confidance, can be said that the customer perceptions factor impacts on the amount life insurance demand. The results show that the average differences of customer perceptions factor with the supposed amount and in terms of statistically is significance.The average differences was considered equal to 0/ 89. As a result, we can deduce that the customer perceptions factor impacts positive and significant on the life insurance demand.

One-sample T-test to evaluate the impact of customer perceptions on the life insurance demand

Variable	Mean	Mean difference	Standard deviation	Freedom degree	T-value	Significant level
Customer perceptions	3.89	0/ 89	0/65	384	27.0	0/001

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