



Examining the Psychological Traits Affecting Customer Behavior Change in the Insurance Industry in Terms of the Role of Service Failure

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Abstract

This article aims to examine the effective factors for customers' behavioral change in choosing insurance companies based on their psychological characteristics. The role of incompetent services has been highlighted as a moderating variable. For this reason, we used the model of Lynn (2010) and the statistical group consists of the customers of Mellat insurance company with a sample size of 236 people. The sample was selected through purposive sampling. The questionnaire used in the study is a researcher-made inventory. Its validity was confirmed by the opinion of experts and professors (formal validity) and its reliability by Cronbach Alpha. Correlation analysis and hierarchical regression were used to analyze the collected data. The results show that psychological characteristics such as emotional intelligence, customers' feelings, and their psychological characteristics have a positive and significant influence on the intention to change or not to change the company providing insurance services. In addition, incompetence of services has a moderating role in relation to the aforementioned psychological characteristics and customers' intention to change the course of using insurance services.

Keywords: Customers' feelings; emotional intelligence; incompetence of services; intention to switch; psychological traits

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1. Introduction

Although the growth of marketing products and activities plays an important role in the progress of businesses, in an era where competition has increased, it becomes especially important to get customers to use a particular product or service on an ongoing basis. Therefore, understanding customer behavior plays an important role in determining how to retain customers. The previous researches in this area have all studied customer behavior, but their focus has been more on other issues such as the controllable and uncontrollable factors that affect customer behavior. However, there has been less research on the factors that affect customer behavior from a psychological perspective. The factors that influence customer behavior include emotional intelligence, personal characteristics, and emotional relationships with customers. In addition, research on controllable and uncontrollable factors focuses more on service environment, attitude, atmosphere, and their effects. (Lyn, 2010). The multi-faceted competition that exists today in the field of the presentation of goods and services has led various companies to believe that customer loyalty is the crucial part of success and is the main axis of activities. In this regard, only those companies that have made meeting the customer's needs and satisfying them the main axis of their activities will be successful in the competition, because a high level of customer satisfaction leads to more loyalty. On the other hand, we find that the expectations of customers in satisfying their needs are constantly changing. However, since customers are the main pillar for the survival of service and manufacturing companies, satisfying their needs based on their interests and desires is an important issue in the marketing plans of companies (Cutler, 2015). Therefore, most companies are willing to provide top-notch services to their customers because quality services will most likely increase customer satisfaction. However, mistakes, errors, or dissatisfaction may also occur in the delivery of services (Lyn, 2010).

If companies do not pay enough attention to the inadequacy of services, they might go bankrupt. Revitalization of services refers to the kind of actions taken to eliminate the problems and change the negative views of customers and eventually retain them. Offering constant services with adequate quality and a high price level gives these companies a competitive advantage. This includes erecting barriers to competition, increasing customer loyalty, producing and presenting unique services, lowering marketing costs, and setting higher prices. Considering the increasing power of customers in choosing insurance companies operating in both private and public sectors, identifying the effective factors for changing customer behavior by these companies is becoming increasingly important (Samadi et al., 2008). Insurance companies providing their services to their customers have weaknesses that are either due to the regulations and instructions of the insurance industry or directly related to the insurance providers. Considering the existing problems in the insurance industry and the dissatisfaction of a large number of customers with these services, this study is an attempt to investigate the reasons for these problems in this industry. Thus, the objective of this study is to examine the factors that influence customer behavior in the insurance industry, focusing on the moderating role of incompetent services. In other words, can incompetent services influence customers' behavior towards insurance companies? And most importantly, what factors can lead customers to switch or not switch an insurance company?

2. Theoretical framework

2.1. The emotional intelligence of the customer

Emotional intelligence means understanding one's own emotions and those of others and using them to make the right decisions in life. One can "posit" two general theoretical strategies in the area of patterns of emotional intelligence. The first viewpoint (ability viewpoint) defines emotional intelligence as a type of intelligence that consists of emotion and arousal. The second

viewpoint (mixed viewpoint) defines emotional intelligence as a non-cognitive ability and is somewhat broader than the first viewpoint. This view combines emotional intelligence with other skills and personal characteristics such as motivation (Siarochi, 2001).

Emotional intelligence means the intelligent handling of emotions and feelings. This trait is usually referred to as soft or interpersonal or intra-personal ability. Goleman and Boyatzis have classified these skills into four main categories including self-awareness, social awareness, self-management, and relationship management. There are five main areas for the application of this theory and its assessment: education, management of human forces, politics, marketing, and family dynamics. We will examine these areas accordingly. (Goleman, 1996).

In this study, the practical area of emotional intelligence, namely marketing, will be addressed. The use of emotional intelligence in business is a new idea that is not yet well understood by many managers and owners of businesses.

2.2. Personality traits of the customer

One can describe personality as the series of characteristics and traits that indicate a person's behavior. These traits include thoughts, feelings and self-perception, attitudes, and many habits. In the marketing area, personality theories have been used in many ways based on need. The most important theories in this regard are Freudian theories, social psychology theories, self-actualization theories, and the theory of factors and traits in marketing, which in this study we used last one. Based on this theory, every trait is a tendency to respond in a specific way. This theory is based on the 4 below suppositions (Bart and Pitromanco, 1997):

Personality can be described as a set of characteristics and traits that characterize a person's behavior. These traits include thoughts, feelings and self-perception, attitudes, and many habits. In the marketing field, personality theories have been used in a variety of ways depending on the need. The most important theories in this context are Freudian theories, social psychology theories, self-actualization theories, and the theory of factors and traits in marketing, the last of which we have used in this study. According to this theory, each trait is a tendency to react in a certain way. This theory is based on the following 4 assumptions (Bart and Pitromanco, 1997):

- These traits are the fixed characteristics of a person's personality.
- People differ from each other in the expression of these traits.
- For most people, there are a limited number of conventional traits.
- These traits can be measured by questionnaires or other behavioral assessment methods.

2.3. Emotional relationship with the customer

One of the most important issues in marketing that is ignored by many entrepreneurs is people's emotions. What makes the difference in the minds of customers are the emotional relationships that a company builds with its customers, which make the company a valid brand in the minds of customers. Undoubtedly, it is the emotional benefits of a service or a particular product that leads to its purchase. The total package of these emotional benefits makes the product a particular brand in the minds of the customers. It is not the product that is purchased but the specific brand (Seeman & Ohara, 2006). Companies should go beyond the physical attributes of their products and try to find out what customers want from them. The emotional needs of the customers regarding the product should be understood and then fulfilled by the companies.

2.4. Service failure

Service failure is a mistake or error that occurs in the delivery of goods and leads to customer dissatisfaction. This happens when a service provider is not able to provide services as per the expectations of the customer. Even though customers have experienced service failure, but

when the service provider responds well to their needs, customers were satisfied with the service experience. (Lyn, 2006).

Anderson and Mittal (2001) showed that 65% of the factors that cause customer decline are controllable and only 35% are uncontrollable. In the studies conducted by Hasket and Shell Zenger at Ferium company, they found that 13% of customers migrated directly due to dissatisfaction with product quality while 75% migrated due to incompetence and failure of service (Swanson and Kelley, 2001). In addition, (Hu et al, 2013) found that the occurrence of service failure during the delivery process is very common in many service industries. Airlines are exposed to the risk of service failure due to the nature of their service processes used in service delivery. Airline passengers may have certain expectations before traveling, but due to service failures, their experience may be different from what they had previously expected. (Magnini et al., 2007) believe that the negative potential consequences of service failures and the effective revitalization of services can lead to a mutually helpful situation for both the customers and the company.

3. Literature review

Judzadeh et al (2015) showed that there is a significant relationship between awareness, tension, and openness to experience and the right brand. Moreover, there is a significant relationship between an open to experience personality and a brand with honesty and modernity. There is a significant relationship between a competent personality and honesty, modernism, and brand loyalty and finally, there is a significant relationship between all brand personality traits and loyalty. (Valinejad et al, 2013) found that the insurance industry has a great value for the economy of Tehran province. The share of the insurance sector in final demand is 49.7%, which is less compared to the similar national criterion (76%) and shows the sustainability and high tension of this sector in the economy of the province. (Gholipor et al, 2012) conducted a study to confirm the components of the model for effective advertising in the insurance industry and determine the relationships between these components. The results of the study, which included the six aspects of the model of effective advertising, including causal conditions and problem identification, policy compilation and confirmation, mediating conditions, background conditions, policy administration, actions and strategies, and policy evaluation, were confirmed and the methods of finding relationships between the aspects of the original theoretical model were mostly corrected and moderated. (Layeghtar, 2012) investigated the impact of brand on the level of loyalty and inclination of customers through different personality types. The researcher tried to study the brand personality and personality of customers in Alborz market. It was found that the brand traits of power, intimacy, competence, and correctness each have a greater impact on brand loyalty.

Rahimi and Asadi (2012) showed that variables of extroversion and sociability on friendly relations, friend's relations on satisfaction and reference of the customer, and satisfaction of reference of customers had positive and significant relations. However, the effect of fixed emotions and enthusiasm toward new experiences was rejected on the friendly relations variable. (Saidni et al, 2012) showed that when the weakness of service is high, people with inner control center rather than persons with exterior control center, had more willingness for changing the brand. When the weakness of service is very high, high emotional involvement in perceived relations by the customer will reduce their willingness for changing the brand. (Nasiri Asl, 2011) conducted a study to keep or improve the customers' relations with insurance companies and increase their loyalty and found out that there is no significant relationship between emotional intelligence and customer's loyalty, but there is a significant relationship between the 4 components of emotional intelligence (self-awareness, self-regulation, sympathy and social skill) with only one of the loyalty components (satisfaction). The results confirmed the significant relation between the self-awareness and self-regulation of employees which are among the

personal capacities with the customer loyalty. (Rahman Seresht & Rodani, 2010) showed a significant relation between the motivating factors and the selection of insurance companies. In addition, clearance and honesty in the information given by the brands, personal experience in the use of the services of a certain brand, its famous stance, and the direct interaction with dissatisfied customers of a brand are respectively the main variables affecting the selection of brands by the customers. (Samadi et al, 2008) showed a significant relation between the aspects of a service failure with strategies of revival and the strategies of revival with the behavioral intentions of customers. Moreover, the perception of guests from the service failure and strategies of services revival as a whole are the affecting factors on the behavioral intentions of foreign guests of the hotel.

Gera (2011) found that the quality of insurance services not only will increase customers' perceived value and satisfaction, but also will cause suggestion advertisement among customers, fewer customer complaints, and new intentions for buying life insurance. (Lyn, 2010), in a study on the insurance industry found that when the services fail, the behavior of customers with higher emotional intelligence will be affected to a smaller degree compared with those with less emotional intelligence. Thus, when the service providing fails, those customers who are not affected by the outer environment will be more likely to change their consumption pattern than those who are affected by the outer environment. Moreover, at times of serious weaknesses in service giving, in case of greater interactions with the consumer, their behaviors are less likely to change. (Chung-Herrera et al., 2010) studied whether the morphological differences among customers and service providers affect the service failure and perceptions regarding the service revival or not. Results showed that in various service failures or revival of time services that involve morphological differences, it is not very applicable and one cannot use it for improvement of products or services. (Hess, 2008) by use of a sample of passengers of airline companies found that excellent fame causes a butterfly effect for the company and gets it rid of some negative consequences of service failure. The company's fame moderates the relation between the extent of failure and satisfaction, and the limited traits of controllability and constancy cause an increase in more interest in buying after the occurrence of service failure. (Oldenbbom & Abratt, 2000) showed that factors like sufficient skills and resources, advantages of products, the extent of the newness of services, multi-part integrity, formalized plans, understanding customers, precisions in studies for accurate predictions in the related industries are among the most important causes of success in insurance companies and banks, and weakness in any of them could lead to the failure of those businesses.

4. Conceptual model and research hypotheses

The model for this study is presented based on previous studies and particularly the (Lyn, 2010) model. The key variables of the study are the main affecting psychological factors on the behavior of changing the insurance providing companies and the service failure. The psychological factors including customers' emotional intelligence, psychological traits of customers, and emotional relations with customers are the independent variables of this study. The service failure variable is a mediating variable. Finally, the behavior of changing the insurance-providing company is considered as the dependent variable of the study. Based on the suggested relations of the study in the form of the compiled hypotheses, the regression model of the study can be shown in Figure 1.

The research hypotheses are as follows:

H1: Psychological factors including the customer's emotional intelligence, personality traits and emotional relations with the customer each affect the intention of changing the insurance-providing company.

H2: The services failure has a mediating role in relation to the psychological factors including emotional intelligence, personality traits, and emotional relations with customers on changing the insuring company.

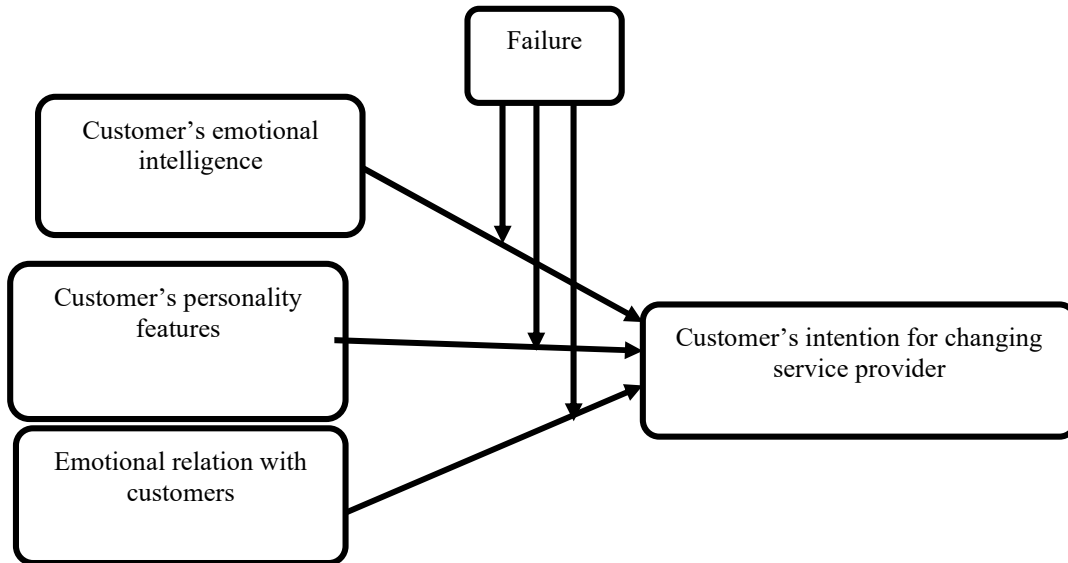


Figure 1. The conceptual form of the study based on Lin's model (2010)

5. Methodology

This study is practical. The methodology involves a descriptive survey method, and for collecting the data, the library documentation method was used by the use of books, journals, documents, and internet websites. For testing the hypotheses, the researcher-made questionnaire was used. The statistical population of this study consists of all the customers of Mellat insurance company in Tehran.

5.1. The features of the studied sample

In the studied sample, 217 persons (91.94%) were males and 19 (8.6%) were females. Regarding the age of the respondents, 28.82% were less than 30, 41.68% were between 30-39, 19.57% were between 40-49 and 5.93% were above 50 years old. In addition, 3.81% had a diploma and below, 13.14% had an associate degree, 52.54% had a B.A. and 30.51% had masters and upper certificates. Moreover, 19% had a record of 5-10 times, 9.7% had more than 10, 26.69 had 2-5 times, 32.63% had one time and 11.86% had no record of using the services of Mellat insurance. Finally, 151 persons (63.98%) were married and 85 (36.02) were single persons (Table 1).

Table 1. The characteristics of the respondents

Percentage	Frequency	Aspect	Factor
%91.94	217	Male	Gender
%8.6	19	Female	
%28.82	68	Below 30	Age
%41.68	109	30-39	
%19.57	45	40-49	

%5.93	14	Above 50	Level of education
%3.81	9	diploma and below	
13.14%	31	Associate degree	
52.54%	124	B.A	
30.51%	72	M.A and above	
11.86%	28	Never	Service experience
32.36%	77	Once	
26.69%	63	2-5	
19.07%	45	5-10	
9.70%	23	More than 10 times	
36.02%	85	Single	Marriage status
63.98%	151	married	

5.2. Research instrument

After conducting an initial study on a small number of the statistical society, the sample size was gained by Kokran formula as 236 persons, and by use of aimful available sampling, the required samples were gathered. In this study, a questionnaire was used for collecting the data and for measuring the research variables, 5-scale Lickert was used. The extent of agreement or disagreement with each variable was stated between one and 5. The dimensions of the questionnaire are given in Table 1. For confirmation of the validity of the questionnaire, before its distribution, the questionnaire was sent for evaluation by 2 professors and 3 managers, and insurance experts. After implementing their suggestions and making the required corrections, the final form was compiled and used. In this study for determining the reliability of the questionnaire, Cronbach alpha was used and its criterion for each of the tests of the questionnaire was calculated by SPSS. The prepared questionnaire was distributed among 30 customers as a test form and after the collection of data, it was analyzed. (Table 2). In this study, we used SPSS22 and AMOS18 for regression analysis.

Table 2. The questionnaire dimensions

Cronbach alpha	Source of questions	The related variable
0.721	Lin (2010)	Customer's emotional intelligence
0.830	Lin (2010)	Personality traits
0.714	Lin (2010)	Emotional relations with the customer
0.753	Lin (2010)	Service failure
0.700	Lin (2010)	The intention to change the service provider

6. Results

For verifying the first hypothesis, a simple linear regression was used. Tables 3,5 and 7 show that the predicting (independent) variable of customer's emotional intelligence, 0.394, the personality traits of customer 0.35, and emotional relations with customer predict 0.073% of the

changes of the intention of changing the insurer company. Regarding the significance test, we observe that this variance is significant at 0.05 level.

In Table 4, the B coefficient is used for predicting the changes, which is equal to 0.929. It means that by 1 unit of change in the independent variable of emotional intelligence, the dependent variable will change by 0.929. Also in table 6, the B coefficient for predicting the changes is 0.652. It means by 1 unit of change in the independent variable of personality traits, the dependent variable of changing the insurance company will change by 0.652, and in table 8 the B coefficient for predicting the changes is equal to 0.323 meaning that by one unit of change in the independent variable of emotional relations with the customer, the dependent variable of changing the insurance company will change by 0.323.

Table 3. Simple linear regression between the emotional intelligence and intention of changing the insurer

sig	F	Moderated determination coefficient	Determinati on coefficient	model
0.000	60.435	0.387	0.394	1

Table 4. Linear regression coefficients between the emotional intelligence and intention to change the insurer

sig	t	Standard coefficients	Non-standard coefficients		
		B	Standard deviation	B	
0.845	0.196	-	0.416	0.082	fixed
0.000	7.774	0.628	0.119	0.929	Emotional intelligence

Table 5. Simple linear regression between the customer's personality traits and the changing of service providing company

sig	F	Moderated determination coefficient	Determinati on coefficient	Model
0.000	50.121	0.343	0.35	1

Table 6. Linear regression coefficients between the personality traits and changing the service providing company

sig	t	Standard coefficients	Non-standard coefficients		
		B	Standard deviation	B	
0.000	3.997	-	0.321	1.276	fixed

0.000	7.080	0.592	0.092	0.652	Personality traits of customers
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Table 7. Simple linear regression between emotional relations with customer and the changing of the insurer

sig	F	Moderated determination coefficient	Determination coefficient	Model
0.008	7.307	0.063	0.073	1

Table 8. Linear regression coefficients between the emotional relations with the customer and changing the insurer

sig	t	Standard coefficients	Non-standard coefficients		
		B	Standard deviation	B	
0.000	5.187	-	0.416	2.157	Fixed
0.000	2.7	0.270	0.119	0.323	Emotional relations with customer

For testing the first hypothesis the mean of the variables of emotional intelligence, personality traits of the customer, and emotional relations with the customer are considered as an index of psychological factors. Based on findings, the predicting (independent) variable of psychological factors predicts 0.417 of changes in the intention of changing the insurer. Regarding the significance test, we see that this extent of variance is significant at the 0.05 level.

Table 9. simple linear regression between psychological factors and intention of changing the insurer

sig	F	Moderated determination coefficient	Determination coefficient	Model
0.000	66.623	0.411	0.417	1

B coefficient is used for predicting the changes, which is equal to 0.634. it means that by one unit of change in the independent variable of psychological factors, the dependent variable of changing the insurance services will change by 0.634.

Table 10. Linear regression coefficients between the psychological factors and the intention of changing the insurance services

sig	t	Standard coefficients	Non-standard coefficients		
		Beta	Standard deviation	B	
0.000	4.124	-	0.271	1.117	fixed

0.000	8.162	0.646	0.078	0.634	Psychological factors
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For testing the second hypothesis, we used the hierarchical regression models.

Table 11. The hierarchical regression for the first subsidiary hypothesis for emotional intelligence

Statistical changes						
Δ significanceF	Δ F	ΔR^2	Determination coefficient	F	Correlation coefficient	model
0.000	50.121	0.350	0.350	50.121	0.592	1
0.009	50.121	0.046	0.396	30.196	0.630	2
0.012	6.599	0.041	0.437	23.556	0.661	3

Based on the first model, the above table of emotional intelligence has a relation with the intention of changing the insurance company. In the second model, the service failure as the independent variable predicts 0.046 of the changes in the intention of changing the insurance services. Thus, based on the significance test we see that this variance is significant at the 0.05 level of error. In the third model that was used for determining the mediating role of the changing of insurance services, the significance level was less than the error level (p value=0.012 <0.05). Thus, our hypothesis regarding the mediating role of the intention of changing the insurance services regarding the relation between emotional intelligence and intention to change the insurance services is confirmed at 0.05 level.

Table 12. The hierarchical regression coefficients

t	Non-standardized coefficients		model	
	Standard deviation error	B		
3.977	0.321	1.276	Fixed ratio	1
7.080	0.092	0.652	Emotional intelligence	
2.329	0.354	0.826	Fixed ratio	2
5.605	0.098	0.547	Emotional intelligence	
2.650	0.087	0.230	Service failure	
1.114	0.387	0.422	Fixed ratio	3
5.027	0.097	0.490	Emotional intelligence	
2.174	0.086	0.187	Service failure	
2.569	0.024	0.062	Mutual effect of service failure and emotional intelligence	

Table 13. Hierarchical regression for the second subsidiary hypothesis for personality traits

Statistical changes						
significance Δ F	Δ F	ΔR^2	Determination coefficient	F	Correlation coefficient	Model
0.000	60.435	0.394	0.394	60.435	0.628	1
0.000	14.631	0.083	0.477	41.962	0.691	2

0.014	6.227	0.033	0.511	31.640	0.715	3
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Based on the first model of the above table. Personality traits have a relation with the intention of changing the insurance services. In the second model, service failure as an independent variable predicts 0.083 of the changes of the dependent variable. Thus, considering the significance test, we see that this variance extent is significant at 0.05 level. In the third model that was used for the mediating role of the service failure variable, the significance level was less than the error level ($p \text{ value}=0.014 < 0.05$). Thus, our hypothesis on the mediating role of service failure regarding the personality traits and intention of changing the insurance services is confirmed at 0.05.

Table 14. Hierarchical regression coefficients

t	Non-standardized coefficients		Model	
	Standard deviation error	B		
0.196	0.416	0.082	Fixed ratio	1
7.774	0.119	0.929	Personality traits	
2.020	0.443	0.895	Fixed ratio	2
6.060	0.122	0.740	Personality traits	
3.825	0.108	0.415	Service failure	3
2.381	0.435	1.035	Fixed ratio	
5.238	0.124	0.650	Personality traits	
2.503	0.116	0.292	Service failure	
2.495	0.029	0.072	Mutual effect of personality traits and service failure	

Table 15. Hierarchical regression of the third subsidiary hypothesis for emotional relations with the customer

Statistical changes						
significance $\Delta F e$	ΔF	ΔR^2	Determination coefficient	F	Correlation coefficient	model
0.008	7.307	0.073	0.073	7.307	0.270	1
0.0039	4.279	0.042	0.086	4.304	0.293	2
0.005	3.055	0.031	0.078	2.858	0.262	3

Based on the significance level of the above table, we see that emotional relations have a relation with changing the insurance services. In the second model, the service failure was analyzed as an independent variable. In the second model of service failure as an independent variable, 0.086 of the changes of the dependent variable was predicted. Thus, regarding the significance level, this extent of variance is significant at the 0.05 level. In the third model that is used for determining the mediating role of the service failure, the significance level was less than the error level ($p \text{ value}=0.005 < 0.05$). Thus, our hypothesis based on the mediating role of service failure regarding the relation between emotional relations and the changing of insurance services is confirmed at the 0.05 level.

Table 16. Hierarchical regression coefficients

t	Non-standardized coefficients		Model	
	Standard deviation error	B		
5.187	0.416	2.157	Fixed ratio	1
2.703	0.119	0.323	Emotional relations	
4.015	0.473	1.900	Fixed ratio	2
2.017	0.130	0.263	Emotional relations	
1.131	0.116	0.131	Service failure	3
3.931	0.480	1.886	Fixed ratio	
1.852	0.137	0.254	Emotional relations	
1.920	0.129	0.118	Service failure	
2.234	0.232	0.257	The mutual effect of emotional relations and service failure	

For assessing the second hypothesis in which the hierarchical regression models are used, we should use the mean of the variables of customer's emotional intelligence, personality traits of customers, and emotional relations with the customer as the index of psychological factors.

Table 17. The hierarchical regression for the second main hypothesis

Statistical changes						
Significance ΔF level	ΔF	ΔR^2	Determination coefficient	F	Coefficient correlation	Model
0.000	66.623	0.417	0.417	66.623	0.646	1
0.000	13.415	0.074	0.492	0.466	0.701	2
0.000	16.141	0.145	0.498	30.070	0.706	3

Based on the significance level of the above table it is obvious that psychological factors have a relation with aspects of modernism. In the second model, the service failure was analyzed as an independent variable. Regarding the significance test, we see that this extent of variance is significant at the 0.05 level. In the third model that was used for determining the mediating role of the service failure, the significance level was less than the error level (p value=0.000 < 0.05). Thus, our hypothesis regarding the mediating role of service failure regarding the relation between psychological factors and changing the insurance services is confirmed at the 0.05 level. Considering the data in Table B, coefficients are used for predicting the changes of the dependent variable. It means that by 1 unit of change in the independent variable, the dependent variable will change equally to the B coefficients.

Table 18. Hierarchical regression coefficients

t	Non-standardized coefficients		Model	
	Standard deviation error	B		
4.124	0.271	1.117	Fixed ratio	1
8.162	0.078	0.634	Psychological factors	
1.621	0.306	0.496	Fixed ratio	2
6.510	0.080	0.518	Psychological factors	
3.663	0.082	0.299	Service failure	

1.336	1.556	2.125	Fixed ratio	3
1.086	0.455	0.039	Psychological factors	
1.375	0.443	0.166	Service failure	
2.068	0.127	0.135	The mutual effect of psychological factors and service failure	

7. Discussions

Generally, the goal of this study was to investigate the effective factors in the behavior change of customers in the insurance industry with the mediating role of service failure. Results show that there is a direct relation between the customers' emotional intelligence and intention to change the insurance company. The findings of this study are the same as the findings of (Lyn, 2010; Nasiri Asl, 2011) regarding the effect of emotional intelligence on the behavioral intentions of customers. Moreover, there is a direct relation between the customers' personality traits and the intention to change the insurance company. The findings of this study are the same as the findings of (Babaie & Ahadi, 2010; Chung Herrera et al., 2010; Ebrahimi, 2011; Judzadeh et al., 2015; Layeghtar, 2012; Lyn, 2010; Rahimi & Asadi, 2012) regarding the effect of personality traits on the customer's intention. Also, a direct relation was seen between the emotional relations with the customer and the customer's intention in changing the insurance company. The findings of this study are the same as Lyn's regarding the effect of emotional relations with customers on behavior change. This finding is also the same as the results of researchers such as (Saidnia et al., 2013, and Rahman, Seresht & Rodani, 2010). These researchers also focused on the importance of psychological factors on the behavioral intentions of customers. The data showed that the extent of service failure has a mediating role in regards to the emotional intelligence and the customer's intention in changing the insurance company. In other words, by the increase of the service failure extent, the extent of the relation between the emotional intelligence and changing the insurance company will increase. The findings of this hypothesis are the same as the findings of other studies such as (Lin, 2010 and Samadi et al, 2006) regarding the relation between the service failure and changing the insurer company. Based on findings, our hypothesis regarding the mediating role of service failure in regards to the personality traits and customer's intention in changing the insurance services was confirmed. The findings of this hypothesis were also the same as other researchers like (Lin, 2010; Samadi et al., 2006) regarding the service failure being the cause of behavioral change of customers. In other words, by the increase of service failure, the customer's intention in changing the insurer will also increase. In addition, the mediating role of service failure in the relation between the emotional relations with customer and their changing behavior was confirmed. By increase of service failure, the extent of the relation between the emotional relations with customer and their intention in changing the insurer will increase. The findings are parallel with the findings of (Lin, 2010; Samadi et al, 2006) who found a relation between changing the insurer and the customer's emotions. Finally, the effect of mediation of service failure on changing the insurance company was significant. Based on our findings we can suggest some points to the managers of the insurance industry.

7. Conclusions and suggestions

The results showed that the customers' emotional intelligence could be effective on their behavior in changing the insurance-providing company. For this reason, for awareness towards the customers' emotions, some measures should be taken. Firstly, close attention should be paid to the non-verbal behaviors of customers. Principally, the ability for sympathy goes back directly to the ability in seeing and responding to non-verbal behaviors. The gestures and body language, tone, etc. are most often than not indicators of emotions and feelings. Based on Goleman, 90% or

more of emotional messages are non-verbal. Those who can detect such states and respond to them can sympathize with their partners and naturally can get to their goals by sympathy and proper responses to the emotions of others. For attracting customers and being a favorite with them, first, one should understand them, their situation, and their feelings and react positively to them whether verbally or non-verbally. The second strategy is building listening skills in the staff. If the verbal statements are accompanied by the right intonation and tone, and the right aural and visual forms are presented, the message will be conveyed to the best form, and in case of a difference between the verbal and non-verbal factor, the non-verbal factor will succeed. Evaluation and judgment (in case a person's entire message might have a different meaning), typical listening (which is activated based on certain forms in the mind), and listening like an audio player, which is free of the gift of presence, are the reasons for not listening to others. If we want to understand what the customer is saying, we should look at the matter from his point of view. The third strategy is to teach leaders social skills. This means managing one's own behavior and that of others in such a way that one can persuade others. An important part of the art of communication is the ability to control the customer's emotions. Expertise in this regard goes hand in hand with the general ability to (1) control one's own emotions and (2) manage interactions with customers. According to Goleman, those who want to be successful in communicating with others should have the ability to recognize, distinguish, and control their own emotions and then establish appropriate rapport through empathy. These people can easily direct the flow of others' thoughts in the direction they desire.

Also, the results showed that emotional relations with customers can be effective in terms of the customers' intention to change the insurance company. We should note that emotional relation means conquering the mind and hearts of customers. The presenters of insurance services nowadays require higher levels of emotional skills and to build this emotional relation, they should constantly offer great experiences to the customers. They should treat customers with honesty, clarity, authenticity, and purity to solve their problems, and they should convince them that they are more interested in solving customers' problems than selling. McKinsey has shown that customers who have an emotional relationship with the product and its makers are loyal. When customers buy a service, they remember it after some time, but for the purchase to continue, a genuine and emotional relationship is required. Emotional relationships with customers are based on empathy and validity. Empathy means having a deep understanding of the customer and their needs.

Customers' personality traits influence their intentions to switch insurance companies. This means that insurance companies should follow two strategies when putting together their marketing programs. First, they should categorize customers in the form of a systematic database based on personality traits by conducting appropriate market research, and specify the needs of each customer group. Then, they should use sales and effective marketing strategies to meet the needs of each identified group.

The results also show that service failure mediates the relationship between psychological factors and the intention to switch insurance providers. Therefore, by studying and recognizing the factors of service failure, managers of insurance companies are advised not only to understand the strengths and weaknesses but also to apply the service revitalization strategies and hold workshops on these topics.

8. Limitations and future studies

This study is also subject to some limitations: First, the results of this study are limited to the temporal and local aspect. We should note that this study was conducted in Tehran. So, before applying generalizations to other areas, similar studies should be conducted. Secondly, in some cases, the managers of Mellat Insurance Company did not allow the questionnaires to be filled by

the researchers. In addition, some individuals avoided answering the questionnaires. This problem prolonged the time of conducting the study. We reiterate that this study was conducted only in Mellat Insurance Company and further similar studies are needed.

In terms of methods, we should note that the results of correlation and causal studies are highly dependent on the sample size, so the results may vary depending on the sample size. The rationale for complementary studies by other researchers may include studies to categorize customers based on the psychological factors examined in this study. In addition, it seems that conducting similar studies in other insurance companies and comparing the results of their customers can help to better understand the conditions of insurance companies and their main requirements. Other elements may also influence the behavior of insurance customers that were not addressed in this study. For example, elements such as service revitalization policies, quality of service offerings, and customer service may play an important role that can be explored in future studies.

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