



Studying the Psychological Traits Effective on the Customers' Change of Behavior in the Insurance Industry regarding the Role of the Service Failure

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Abstract

The goal of this article is to study the effective factors on the behavior change of customers in selecting the insurance providing companies by use of their psychological traits. The role of the incompetent services has been emphasized on as the moderating variable. For this reason, we used Lynn model (2010) and the statistical society consists of the customers of Mellat insurance company with a sample size of 236 persons. The selection of the sample was done through aimful available sampling. The questionnaire used in the study is a researcher-made inventory and its validity has been gained by the views of the experts and professors (formal validity) and its reliability has been confirmed by the Cronbach alpha. For analyzing the collected data, the correlation analysis and hierarchical regression were used. The findings show that psychological traits such as emotional intelligence, the customers' feelings and their psychological traits have a positive and meaningful effect on the intention of changing or not changing the company providing insurance services. In addition, the incompetency of services has a moderating role regarding the mentioned psychological traits and the customers' intention in changing the course of receiving insurance services.

Key words: Customers' feelings; emotional intelligence; incompetency of services; intention to change; psychological traits

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1. Introduction

Although the growth of marketing products and activities plays an important role in the progress of companies, but in an era that competition has increased, encouraging the customers to permanently use a certain product or service becomes particularly important. Thus, understanding the behaviors of customers plays an important role in determining how to keep the customers. The researches done in this area in the past all have studied the behaviors of customers, but their focus have been more on other topics such as the controllable and uncontrollable factors effective on the behavior of customers. However, regarding the affecting factors on the customers' behavior from a psychological point of view, less researches have been done. The related affecting factors are emotional intelligence, personal traits and emotional relations with the customers. Moreover, researches done on controllable and uncontrollable factors focus more on service environments, attitude, atmosphere and their effects. (Lyn, 2010). The multi-aspect competition that exists today in the area of presenting goods and services has made different companies believe that keeping the customer is the vital part of success and is the principal axis of activities. Here, only those companies will be successful in the area of competition that have placed the main axis of their activities as the fulfillment of the customers' desires and satisfaction of their needs, since high levels of customers' satisfaction will cause more loyalty. But on the other hand, we witness that the customers' expectations for getting a response to their needs is constantly changing. However, since customers are the main pillar of the survival of service and manufacturing companies, responding to their needs based on their interests and desires is a noticeable issue in the marketing plans of organizations (Cutler, 2015). Thus, most companies are willing to offer first quality services to their customers, since high quality services given to customers will most probably improve customers' satisfaction. However, in the process of delivering the services, an error, some mistakes or dissatisfactions might also occur. (Lyn, 2010).

In case companies don't pay enough attention to the incompetency of services, they might face bankruptcy. Revival of services refers to those types of actions that are done for the purpose of eliminating the problems and changing the negative views of customers and finally keeping them. Thus, offering constant services with a reasonable quality and price at high levels will bring a competitor advantage for such organizations including setting of competitor barriers, increasing the customers' loyalty, production and presentation of unique services, reduce of marketing costs and setting higher prices. Regarding the increase of the customers' power in selecting due to the increase of active insurance companies in both private and public sectors, detecting the effective factors on change of customers' behavior by these companies gains increasing importance. (Samadi et al., 2008). Insurance companies in offering their services to the customers have weaknesses that are either due to the regulations and due to instructions of the insurance industry, or are directly related to the insurance offering companies. Regarding the existing problems in the insurance industry and the dissatisfaction of a great number of customers from these services, the present study is an attempt in studying the reasons of such problems in this industry. Thus, the goal of this study is to investigate the effective factors on the customer's behavior in the insurance industry with emphasis on the moderating role of incompetent services. In other words, can incompetency of services be effective on the customers' behavior change regarding the insurance companies? And principally, which factors can cause the change or not changing of an insurance providing company by the customers?

2. Theoretical framework

2.1. The emotional intelligence of the customer

Emotional intelligence refers to understanding of self and others' emotions and use of it for taking proper decisions in life and is a factor that at time of failure brings motivation to the person

and through having better social skills, results in a better relationship with other people. One can set two general theoretical strategies in the domain of the patterns of emotional intelligence” the first viewpoint (ability view) defines emotional intelligence as a kind of intelligence that consists of emotion and excitement. The second view pint (mixed view) defines emotional intelligence as a non-cognitive ability and is somewhat wider than the first view. This view combines emotional intelligence with other abilities and personal traits such as motivation (Siarochi, 2001).

Emotional intelligence means intelligent use of emotions and feelings. This trait is usually called soft or inter-personal or intra0personal skill. Goleman and Boyatsis have placed these skills in four main categories including self-awareness, social awareness, self-management and management of relations. There are five main areas for application of this theory and its assessment: education, management of human force, politics, marketing and family dynamism. These areas will be studied respectively. (Goleman, 1996). In this study, the practical emotional intelligence domain that is marketing will be dealt with. Use of emotional intelligence in businesses is a new idea that is not yet understood well by many managers and owners of industries.

2.2. Personality traits of 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 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 the 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):

- These traits are the fixed characteristics of people’s personality.
- People are different from one another in extending these traits.
- There are a limited number of conventional traits in most people.
- These traits can be measured by questionnaire or other behavior assessment methods

2.3. Emotional relationship with customer

One of the main issues in marketing that is ignored by many entrepreneurs in people’s emotions. What makes differences in the customers’ minds are emotional relations that a business makes with its customers, and makes the company a valid brand in the customers’ minds. Without a doubt, what causes a service or specific product to be bought is the emotional advantages of that service or product. The whole package of these emotional advantages makes that product a specific brand in the customer’s mind. In fact, that specific brand is bought not the product. (Seeman & Ohara, 2006). Companies beyond the physical characteristics of their products should attempt to discover what the customers expect from them. The emotional needs of customers about the product should be understood and then fulfilled by companies.

2.4. Service failure

Service failure means an error or mistake that occurs during the delivery of goods and causes customer dissatisfaction. This happens when a service provider cannot offer services based on the customer’s expectations. Although customers have been experiencing service failure, but when the service provider responds well to their needs, the customers were satisfied by the service experience. (Lyn, 2006).

Anderson and Mittal (2001) showed that 65% of the factors causing decrease of customers are controllable and only 35% are uncontrollable. In the studies that Hasket and Shell Zenger did

in Ferium Company, they found that 13% of the customers were decreased directly because of the dissatisfaction of products quality while 75% were decreased due to service incompetency and failure. (Swanson and Kelley, 2001). In addition, (Hu et al, 2013) showed that occurrence of a service weakness during the delivery process is very common in many service industries. Airline companies are exposed to service failure due to the nature of their service processes that are used in providing service. The passengers of the airlines might have certain expectations before the voyage but due to service weakness, their real experience might be different from what they had expected before. (Magnini et al, 2007) believe that negative potential consequences of service failure and the effective revival of services can lead to a mutual helpful situation for both the customers and the organization.

3. Literature review

Judzadeh et al. (2015) showed that there is significant relation between the consciousness, tense and open to experiences personality and proper brand. In addition, there is significant relation between an open to experience personality and brand with honesty and modernism. There is significant relation between competent personality with honesty, modernism and loyalty to brand, and finally, there is significant relation between all personality traits of brand with loyalty. (Valinejad et al, 2013) found that insurance industry has a great value in the economy of Tehran province. In a way that the final request share of the insurance industry is 49.7%, which is less, compared with 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 with the aim of confirming the parts of the policy making model of effective advertisement in the insurance industry and determining the relations between these parts. The results of the study including the six aspects of policy making model of effective advertisement including the causative conditions and problem finding, compilation and confirmation of policies, mediating conditions, background conditions, administration of policies, measures and strategies, and assessment of policies were confirmed and the methods of the relation finding between the aspects of the initial theoretical model were mostly corrected and moderated. (Layeghtar, 2012) studied the effect of brand on the loyalty extent and customers' tendency by various personality types. The researcher tried to investigate the brand personality and its customers' personality in the Alborz market. It was found that the brand traits of power, intimacy, expertise and properness were respectively more effective 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 were 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 customer will reduce their willingness for changing the brand (Nasiri Asl, 2011) conducted a study with the aim of keeping or improving the customers' relations with insurance companies and increase of their loyalty and found out that there is no significant relation between the emotional intelligence and customer's loyalty, but there is a significant relation 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 selection of insurance company. In addition, clearance and honesty in information given by the brands, personal experience in use of

the services of one 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 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 in whole are the affecting factors on the behavioral intentions of foreigner guests of the hotel.

Gera (2011) found that the quality of insurance services not only will result in increase of customers' perceived value and satisfaction, but also will cause suggestion advertisement among customers, reduce of customers' complaints, and new intentions for buying life insurance. (Lyn, 2010) in a study on insurance industry found that when the services fail, the behavior of customers with higher emotional intelligence will less be affected compared with those with less emotional intelligence. Thus, as when the service providing fails, those customers who are not affected by outer environment will more change their consumption pattern than those who are affected by outer environment. Moreover, at time of serious weaknesses in service giving, in case of greater interactions with the consumer, their behaviors will less change. (Chung-Herrera et al., 2010) studied this issue whether the morphological differences among customers and service providers will 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's 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 and cause an increase in more interest in buying after the occurrence of service failure. (Oldenbom & Abratt, 2000) showed that factors like sufficient skills and resources, advantages of products, the extent of newness of services, multi-part integrity, formalized plans, understanding customers, precisions in studies for exact predicting 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 with the psychological factors including the emotional intelligence, personality traits and emotional relations with customers on changing the insurer company.

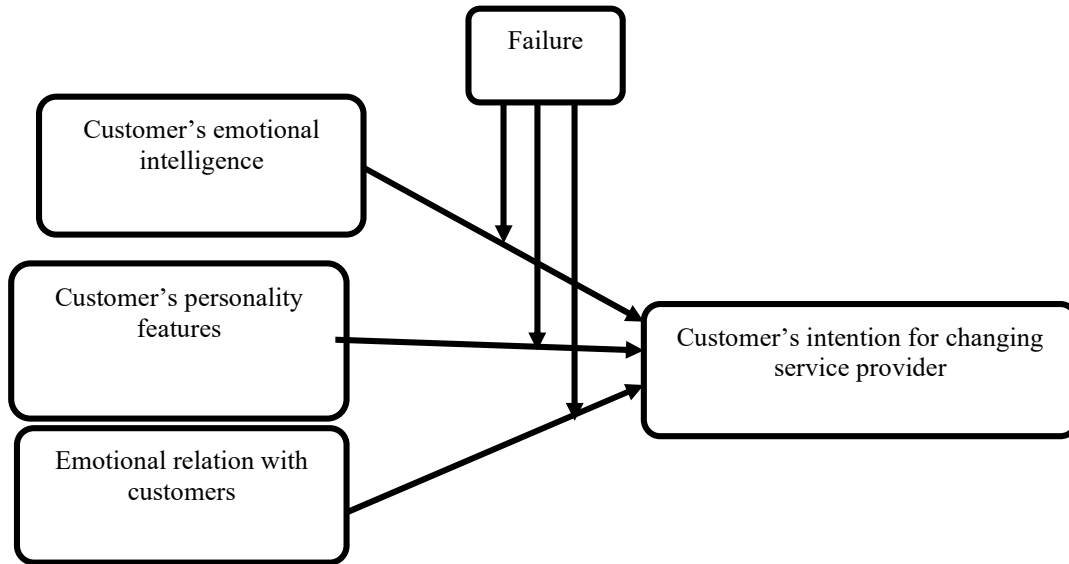


Figure 1. The conceptual form of the study (based on Lin's model (2010)

5. Methodology

This study is practical and regarding the methodology, it's descriptive-survey method, and for collecting the data, library method was used by use of books, journals, documents and internet websites. For testing the hypotheses, the researcher-made questionnaire was used. The statistical society 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 diploma and below, 13.14% had associate degree, 52.54% had 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 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	
%3.81	9	diploma and below	Level of education
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, 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 features of the questionnaire are given in table 1. For confirmation of the validity of the questionnaire, before its distribution, the questionnaire was given to 2 professors and 3 managers and insurance experts to be viewed. After applying their opinions 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 collection of data, it was analyzed. (Table 2). In this study, we used SPSS22 and AMOS18 for regression analysis.

Table 2. The features of the questionnaire

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 customer
0.753	Lin (2010)	Service failure
0.700	Lin (2010)	Intention of changing the eservice provider

6. Results

For measuring 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 insurer 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 insurer 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 of changing 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

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 of 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 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 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

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	Δ R 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 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 of changing 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	Δ R 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

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 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	
2.381	0.435	1.035	Fixed ratio	3
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						
significanc $\Delta F e$	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 independent variable. In the second model of service failure as 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 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 error level (p 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 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 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 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 0.05 level. Considering the below 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 equal 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 investigating 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 of changing 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 changing 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 customer and 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 the 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 with the emotional intelligence and the customer's intention in changing the insurance company. In other words, by increase of the service failure extent, the extent of 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 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 increase of service failure, the customer's intention in changing the insurer will also increase. In addition, the mediating role of service failure in relation between the emotional relations with customer and their changing behavior was confirmed. By increase of service failure, the extent of 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 the changing of insurer in relation with 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 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, an exact attention should be paid to 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 and etc. are many times 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 the hearts of customers and being favorite with them, first one should understand them, their situation and their feelings and react in a positive way to them whether by words or non-verbally. The second strategy is increasing listening skills in the staff. If the verbal statements are accompanied by the right sound 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 judging (in cases that the whole message of a person might have a different meaning), Typical listening (which is activated based on some forms in mind), and audio player-like listening which is free from the gift of presence are the reasons of not listening to others. If we want to understand what the customer says, we should look at the issue with their point of view. The third strategy is teaching social skills to the head staffs. This means expertise in managing one's and others' behavior in order to get others convincing. A major part of the art of communicating is the skill of controlling emotions in the customer. Expertise in this regard is accompanied with common ability in (1) controlling one's emotions and (2) compatible interaction with customers. Based on Goleman, those who want to be successful in communicating with others should have the ability to detect, distinguish and control their own feelings, and then make a proper relation through empathy. These people can easily direct the thoughts' flow in others in any way they want.

Also, the results showed that emotional relations with customers can be effective on customers' intention of changing the insurance company. We should note that emotional relation means conquering the mind and heart of customers. The presenters of insurance services nowadays require the increasing of higher levels of emotional skills and for making this emotional relation, they should constantly offer great experiences to the customers. They should treat customers with honesty, clarity, authenticity and purely in order to solve their problems and they should convince them that more than sales, they are interested in solving the customers' problems. McKinzy showed that customers are loyal who have an emotional relation with the product and its makers. When customers buy a service, after some time they remember this fact, but for the buying to be continued, a real and emotional relation is needed. Emotional relations with the customer are based on empathy and validity. Empathy refers to having an intimate understanding of customers and their needs.

The personality traits of customers affect their intentions in changing the insurance providing company. This means that insurance companies should follow two strategies in compiling their marketing programs. Firstly, they should categorize the customers in the format of a systematic data base based on personality traits by doing proper market investigations, and the needs of each group of customers should be specified. Then they should use sales and effective marketing strategies for fulfilling the needs of each detected parts.

The results also showed that service failure mediates the relation between psychological factors and the intention to change the insurance provider. Thus, it is suggested to managers of insurance companies that by studying and detecting the service failure factors, besides understanding the strength and weak points for moderating the negative effects of failures use the strategies of revival of services and hold workshops for teaching these issues.

8. Limitations and future studies

This study faced some limitations as well: firstly, the findings of this study are limited to the time and place aspect. We should note that this study was done in Tehran, thus before any generalizations to other areas, similar studies should be done. Secondly, in some cases the managers of Mellat insurance company didn't let the questionnaires to be filled by researchers. In

addition, some people avoided answering the questionnaires. This issue prolonged the time of doing the study. We repeat that this study was done only in Mellat insurance company and other similar studies are necessary.

Regarding the methods, we should note that the results of correlation and causative studies are severely dependent on the extent of sample, thus the results could vary based on the size of the sample. The grounds for complementary studies by other researchers can include studies in categorizing the customers based on the studied psychological factors in this study. In addition, it seems conducting similar studies on other insurance companies and comparing the results of their customers can help to the better understanding of the conditions of insurance companies and their main requirements. Other elements can also affect the behavior of insurance customers, which were not dealt with in this study. For example, elements such as policies of service revival, quality of offering the services, and after-sales services can play a key role, which in future studies can be focused.

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