Studying the effect of perceived value and confidence on behavioural intentions: A case study of insured's

Farzaneh Ghanavati

Department of Management, Payame Noor University, Bandar-e Mahshahr, Iran
Farzaneh.ghavati@gmail.com

Nowadays insurance organizations had understand importance of having contact with customers and consent and loyalty to these organizations are the reason of their accomplishment so identifying customer behavioral intention has a specific importance and one way to increase customer s behavioral intention in a positive line is improve the perceive value and increasing believe of customers so goal of this research is checking these two factors. we analyzed 384 customers of insurance organization and for this hypothesis we used a simple regression and some variables and smart-pls software results showed that believe and its components effect on customer behavioral intentions and perceive value and its components effect on believe of customers. structure models of believe perceive value and customer behavioral intention had a good fitness and so hypothesizes of research are confirmed. insurance organizations should consider that for increasing customer behavioral intention they should increase believe and perceive value.

Keywords: Effect of trust, perceived value, behavioral intentions

In today's world, communication and customer satisfaction is Frontispiece of all organizations. especially Marketers in service sector have refined the potential value associated with development of the relationship between service providers and customers. (Sahoo & Preeta 2007). growth and development of insurance as one of the indicators of community's development is strongly under the influence of customer satisfaction (insurance precipitants) and Preservation and survival of the insurance company depends on its insured's satisfaction. The quality of services and achieving customer satisfaction and loyalty for the survival of the insurance is fundamental, especially quality of services after the sale that can have very positive results in the field of further sales and customer loyalty (Tsoukatos & Graham, 2006). From the second half of 20th century, Insurance industry in the industrial countries grew Excessively, so that increasing in received Insurance Costs Significantly was higher than the increasing in Gross domestic product. (Haghighi kafash et al, 1390) that represent the rising importance of the insurance in the National Economy. This subject reveals The necessity of attention to this part of the business and consequently its customers and methods of absorption of their satisfaction, confidence and loyalty. (Vazifehdoost and memariyan, 1393).

Todays business has set impression on the behavioural intentions of customers on frontispiece of its mission that is One of the important challenges and issues in the field of detecting factors involved in customers behavioural intentions. So that service provider organizations are compelled to analyse factors that effective on behavioural intentions of their customers for Gaining and maintaining this important subject and employ suitable strategies for advancement of it(khodadadi,1389). there are two suitable strategy for retaining and absorption of customers and whereas absorption one new customer has costs six times more than retaining current customer so that generally marketing researches concentrate on second strategy (retaining current customer), (gronerous,2000). retaining customer and affecting on customer behavioural intentions is very sensitive and crucial duty that require to using tricks and special tools. The most important tool for marketers in this field, including constant communication with the people, provide proper service and knowledge of the competitor's actions. (yazdfazeli, 1390). On the other hand, For the evaluation customer financial needs, managers often use service quality measure, customer satisfaction, perceived value and trust. (Dabholkar et al,1995). some of successful managers Concluded that making customers faithful and retaining them in the customer's basket only possible with confidence them to organization. so Changing the marketing direction and depending on customer orientation that based on trust is a requirement for firms. (sheikhi et al,1393). in fact most effective situation in customer mind is trustworthy. For this reason, gaining customer confidence is always one of the primary goals in the way to create long-term relationship with customers. in today world that measure of customer loyalty to products and services become less day-to-day so the only way is protecting the competitive position and

having trust-based relationships with clients. (pavlou, 2003). Experts believe that one of the ways to developing customer's behavioral intentions on the positive side is improving the perceived value by customers that its goal is creating exchange between received benefits and polished costs. Nowadays the value is very important for consumers and marketers and reason for this is that value has been known as one of the most powerful forces in market. in fact, the perceived value is the first effective factor on willing to buy. The importance of perceived value is based on this fact that indicator of intensity or weakness is customer tendency to buy. in other words, The greater the perceived value, The customer will be more inclined to buy.(Rio et al,2008). many of Researchers also believe in a separate subject that concept of perceived value may be different from the an experience to other experiences, since there are countless factors beyond the control of organization(Stuart, 2003). perceived value is known as a vital concept in developing long-term relationship. Customer behaviour depends on how his/her perceive the value of goods and services. There is a belief among experts that perceived value is a good predictor of Behavioral intentions (petrik,2004). so, that (Olaru et al,2008) reported in their study that customer Behavioral tendencies is the result of perceived value gains. In fact, when customers experience a high level of value, they want to blurt out their positive behavioral tendencies (Rio et al,2012). Customer perceived value is defined as a result of individual comparison between the general interests and costs paid by the customer. In other words, it can be said that the perceived value is equal to tradeoff between benefits and costs. Therefore it could be referred to that perceived value and customer confidence is a major issue in marketing literature, since understanding the presented value and Trust came into existence is associated with behavioural intentions and customer retention. (Alexandris et al, 2001). The higher perceived value lead to customer satisfaction and this satisfied customer is more likely to express positive behavioural intentions. The higher perceived value lead to customer satisfaction. Satisfied customers express positive behavioural intentions, this means that they are more willing to pay for goods and services in the future and Going back to the organization in the future and they support organization with word of mouth recommendations for advertisements. (loghmani,1392). In the case of that the insurance industry in Iran at least is facing many challenges at the moment and Yet many entrepreneurs and especially owners of small and medium-sized firms consider that payment for Insurance costs is Discarding their capital not Reducing it in case of danger. It seems that on the one hand this mentality

arising more from the performance of insurance agency and on the other hand is arising from Inefficiency Commercial Insurance In payment possible damages costs to Insured's who are injured. The harsh reality is that penetration coefficient of insurance in Iran is lower proportional to gross domestic production and on other hand, Due to high coefficient of vulnerability of our country to natural disasters and its fragility of economic structures, this possibility is not far-fetched that insurance industry as a support and leverage economic activities and guarantor of human capitals not being able to overcome to future challenges. At the moment insurance costs in Iran is very low and insureds suffered from the confusion that is the result of Lack of confidence and low quality of services by insurance companies. But fundamental challenge of insurance industry must be sought within the insurance industry and If the level of public confidence in the various services of insurance companies is low, they should blame themselves. In this regard, we must recognize that why people not using types of insurance in iran? So, this study investigates Effect of perceived trust and value on behavioural intentions of insured's.

Review of Literature
The trust
the trust is a complicated concept that Has been extensively studied. (Hassanein, and Head,2007). Barber stated that concept of trust is conceptually similar to a swamp (Barber,1983). Also, Lewis and Wiegert proposed Conceptual confusion in the literature of trust (Lewis and Weigert, 1985). According to the Oxford English dictionary definition, definition of trust is confidence to attributes or characteristics of a person or even right and truth of a theory. With this definition of The Oxford dictionary, Trust is often defined by researchers with certain characteristics. (Wang and Emurian,2005). also in another word the trust is defined to believing that other person acts in order to meet our demands (Ba and Pavlou, 2002). According to Morgan and Hunt idea, confidence created when one person feel comfortable by Establishing business relationship with another person (Morgan and Hunt,1994). According to presented literature, several concepts of trust are created. But the common definition of these concepts is Trust between the groups that interact with each other And rely on each other.

Marketing based on trust is A marketing that attempts to absorb customers Trust to one organization by using vorrect and reasonable methods.

This type of marketing approach gives deepening relationship between the customer and the organization, is a Creator of all new opportunities for gaining customers interest and attention. And provides

significant benefits for an organization (Neitlich, 2003).

The Perceived value

The Perceived value of customer is as an essential element in the company's competitive strategy. This concept has gained much attention in the marketing literature in recent years. (Trasorras et al, 2009). The value is a powerful force in guiding operations, Attitudes, and judgments in all aspects of our daily lives. The researchers continually seek to more comprehensive perception of the value of consumer. (Rio et al, 2010). The Customer perceived value is One of the prerequisites of satisfaction, trust, commitment and loyalty of customer (kim et al, 2008). Perceived benefits are combination of Physical characteristics, feature of service and technical support in connection with using of product (flu,2014). Zithamel (1988) defined Customer perceived value as a Comprehensive assessment of customer of desirability of a product or serving based on this perception that What is received and what is lost (vera and trojillo, 2013). This definition is similar to the definition of monoreh (1991), but

Zithamel noted that Perceived value is individual and subjective and for this reason is different among consumers. In addition, a customer might perceive same product in other circumstances differently (periver, 2013). As Customers have higher perceived value to services especially in service industries, a higher perceived value than their services, Customer loyalty also arising (liyang & wang, 2004).

The Behavioral intentions

According to Fishbein and Ajzen (1975), One's intention is equal to his/her perception about occurrence of a particular behaviour. In other words, one's intention is a possible and subjective state that communicate between a person and his/her action. In fact, one's attitudes effects on behaviors through changing to Behavioural intentions (Rezaeian, 1384). Consumer behaviour includes all actions that Consumers doing in connection with obtaining, using and discarding goods or services. purchasing a product or service, providing verbal information about a product or serving to another person, Trends after consumption of a product and gathering information to purchasing all are examples of

Consumer Behaviour. People Before engaging in a possible practice, should make

Behavioural intentions regarding to probability of engaging in that behaviour. Behavioural intentions is defined as Expectations as to behave in a particular way regarding to Gaining, discarding and consumption of goods or services (Moon and Minor, 2001). Behavioural intentions refers to the degree of a person's conscious efforts that can lead to behaviours

such as verbal Advertisement desire to change store or supportive behaviour in the future (Hsu et al., 2010).

Johnny and Han (2011), considered Behavioural intentions as Revisit customers and verbal Advertisement that Can be used to predict future consumption behaviour of customers. Other researchers Pointing out that if behavioral intentions were positive, can lead to customer loyalty and also increase positive verbal Advertisement and possibility of further reference of customer positively, and when a customer behavioural intentions become negative, so the results will be reverse (Johnny and Han, 2011).

Literature Review

Lien et al (2016) opined that Brand image, perceived price, and perceived value are the three critical determinants directly influencing purchase intentions. However, the impact of trust on purchase intentions is not significant. The differences between males and females on purchase intentions are not significant as well. Managerial implications of these results are discussed.

Su et al (2016) opined that overall customer satisfaction fully mediates the relationship between perceived service quality and repurchase intentions and subjective well-being, respectively. Customer-company identification partially mediates the relationship between perceived service quality and repurchase intentions and subjective wellbeing, respectively.

Moreno et al (2015) opined that service quality predicts spectators' satisfaction and perceived value, and that perceived value and satisfaction are strong predictors of future intentions. A high level of emotion is the best predictor of service performance. Emotions (arousal and pleasure) act as moderators in predicting quality's effect on spectators' perceived value.

Barreda et al (2015) opined that trust is a vital component for OSN marketing. In online environments, trust tends to have a positive influence on satisfaction, and satisfaction partially mediates the impact of trust on brand behavioural intentions and WOM.

Yen and Teng (2015) opined that perceived value partially mediates the relationship between celebrity involvement and behavioural intentions.

Bajs (2015) opined that perceived value has a significant effect on the satisfaction and intended future behaviour of tourists. In addition, tourists' perceived value was affected primarily by destination appearance, followed by the emotional experience, while the impact of cost was significantly lower.

Ponte et al (2015) opined that online purchase intention depends on perceived value and trust. The main predictors of perceived trust are perceived information quality and perceived security. Consumers' perceived security depends on vendor

reputation, website investment, third-party assurance seals, understanding of third-party seals, privacy and security policies, familiarity with the website, Internet privacy concerns, and disposition towards third-party certification.

Kumar and Srivastava (2013) opined that Indian customers do care about the public-sector status of a financial service provider as it entails a sense of security and stability and thus creates a difference between customer loyalty of public sector life insurer and that of private sector life insurer.

Memari et al (2014) concluded in a research (studding the importance of interaction quality and Perceived value in developing of attentions of customers behaviour of Private sports complex) that The importance of managers attentions to Quality, value, expectations and customer satisfaction in behavioural intentions of Repurchasing is one of the important effective factors.

Chang and Wang (2011) opined that e‑service quality and customer perceived value influence customer satisfaction, and then influence customer loyalty and customers with a high perceived value have a stronger relationship between satisfaction and customer loyalty than customers with a low perceived value.

Lin and Lu (2010) opined that Trust has a significantly positive influence on consumer purchase intention; and positive word‑of‑mouth has a moderating effect between the influences of trust on consumer purchase intention.

Keh and Xie (2009) opined that corporate reputation has positive influence on both customer trust and customer identification. Customer commitment mediates the relationships between the two relational constructs (customer trust and customer identification) and behavioural intentions. Customer identification and customer commitment relate closely, but they are distinct constructs in the B2B setting.

Methodology

Objectives of the Study:
• Studding the effect of trust on behavioural intentions of insured's.
• Studding the effect of perceived value on behavioural intentions of insured's.

• Studding the effect of perceived value on confident of insured's.
• Presenting Structural model of trust, perceived value and behavioural intentions of insured's.

Sampling Design

This paper is limited to studding the effect of perceived value and trust on behavioural intentions of insured's. The population that examined in this study was Customers of insurance companies. Information was collected from 384 customers of insurance companies in Tehran and was analyzed.

Data Collection

The present study because of its aims is a correlation study. Information of samples was collected Through three standard questionnaires: Etemad moghimi and ramezan (1390), A questionnaire of perceived value (egret & olaga,2002) and A questionnaire of behavioural intentions (zithmel et al, 2003). To respond to this questionnaire, the samples were asked to present their comments as a 5-point scale from totally disagreement (1) to totally agreement (2). The first part of these questionnaire was demographic information and second part exhausted to collecting samples comments through Three questionnaires include of trust, perceived value and the behavioural intentions. Other informations was collected from various books, magazines, websites and previous researches.

Theories

H1. Trust has effect on insured's behavioural intentions.

H2. Perceived value has effect on insured's behavioural intentions.

H3. Perceived value has effect on insured's Trust.

H4. Structural model of insured's trust, perceived value and the behavioural intentions have a good fit.

Structural model of insured's trust, perceived value and the behavioural intentions have a good fitting.

Data analysis

H1. Trust has effect on insured's behavioural intentions.

Table 1. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.903a	.815	.811	.28245

a. Predictors: (Constant): The questions of trust questionnaire Coefficient of determination adjusted R square value was 0.811 in which predictor variable are

explained the relationship with dependent variable. It can be claimed that Independent variables %81 can explain the dependent variable.

Table: 2 ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig
1 Regression Residual Total	131.992 29.997 161.989	7 376 383	18.856 .080	236.355	.000$_b$
a. a. Predictors: (Constant), The questions of trust questionnaire					
b. Dependent Variable: Behavioural intentions					

From the ANOVA table, significance value was 0.000 which is less than 0.05 and according to the amount of F becomes clear that independent variable effect on the dependent variable.

Table: 3 coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	
		B	Std. Error	Beta		Sig.
1	(Constant)	.544	.089		6.100	.000
	Q1	.137	.016	.228	8.659	.000
	Q2	.081	.018	.118	4.411	.000
	Q3	.072	.018	.107	4.042	.000
	Q4	.073	.019	.106	3.942	.000
	Q5	.103	.017	.162	5.918	.000
	Q6	.157	.018	.251	8.669	.000
	Q7	.253	.017	.414	15.160	.000
. Dependent Variable: Behavioural intentions						

Multiple regression equation:

$Y = 0.544 + 0.228 Q1 + 0.118 Q2 + 0.107 Q3 + 0.106 Q4 + 0.162 Q5 + 0.251 Q6 + 0.414 Q7$

All predictor was having less than 0.05 levels of significance, hence null hypothesis was rejected that the predictors and dependent variable were having dependency relationships. Among the predictor, Q7 had highest effect on dependent variable with regression coefficient of 0.414 and followed by Q6 with 0. 251.

H2. Perceived value has effect on insured's behavioural intentions.

Table: 4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.931^a	.866	.864	.23958

a. Predictors: (Constant): Components of perceived value.

Coefficient of determination adjusted R square value was 0.864 in which predictor variables are explained the relationship with dependent variable. It can be claimed that Independent variables %86 can explain the dependent variable.

Table: 5 ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig
1 Regression Residual Total	140.292 21.697 161.989	5 378 383	28.058 .057	488.836	.000$_b$
a. Predictors: (Constant), Satisfaction, purchase intentions, Search for alternatives, verbal expression, Customer perceived value					
b. Dependent Variable: Behavioural intentions					

From the ANOVA table, significance value was 0.000 which is less than 0.05 and according to the amount of F becomes clear that independent variable effect on the dependent variable.

Table: 6 coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	sig
		B	Std. Error	Beta		
1	(Constant)	.323	.082		3.952	.000
	Satisfaction	.221	.017	.281	12.745	.000
	purchase intentions	.200	.026	.197	7.634	.000
	Search for alternatives	.072	.025	.106	2.909	.004
	verbal expression	.180	.021	.283	8.410	.000
	Customer perceived value	.242	.024	.338	9.962	.000
. Dependent Variable: Behavioural intentions						

Multiple regression equation:

Y = 0.323 + 0.281 Satisfaction + 0.197 purchase intentions + 0.106 Search for alternatives + + 0.283 verbal expression + 0.338 Customer perceived value Except for Q3 and Q4 All predictor were having less than 0.05 levels of significance, hence null hypothesis was rejected that the predictors and dependent variable were having dependency relationships. Among the predictor, Customer perceived value had highest effect on dependent variable with regression coefficient of 0.338 and followed by verbal expression with 0. 283.

H3. Perceived value has effect on insured's Trust.

Table: 7 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834[a]	.698	.692	.35368

a. Predictors: (Constant): Components of perceived value

Coefficient of determination adjusted R square value was 0.692 in which predictor variables are explained the relationship with dependent variable. It can be claimed that Independent variables %69 can explain the dependent variable.

Table: 8 ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	108.057	5	21.611	172.771	.000[b]
	Residual	47.283	378	.125		
	Total	155.339	383			
a. Predictors: (Constant), Satisfaction, purchase intentions, Search for alternatives, verbal expression, Customer perceived value						
b. Dependent Variable: Trust						

From the ANOVA table, significance value was 0.000 which is less than 0.05 and according to the amount of F becomes clear that independent variable effect on the dependent variable.

Table: 9: coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	sig
		B	Std. Error	Beta		
1	(Constant)	.354	.121		2.937	.004
	Satisfaction	.221	.026	.287	8.625	.000
	purchase intentions	.455	.039	.457	11.755	.000
	Search for alternatives	.047	.037	.070	1.281	.201
	verbal expression	.071	.032	.114	2.243	.025
	Customer perceived value	.091	.036	.130	2.539	.012
. Dependent Variable: Trust						

Multiple regression equation:

Y = 0.354 + 0.287 Satisfaction + 0.457 purchase intentions + 0.114 verbal expression + 0.130 Customer perceived value.

Except for Search for alternatives all predictor was having less than 0.05 levels of significance, hence null hypothesis was rejected that the predictors and dependent variable were having dependency

relationships. Among the predictor, purchase intentions had highest effect on dependent variable with regression coefficient of 0.457 and followed by Satisfaction with 0. 287.

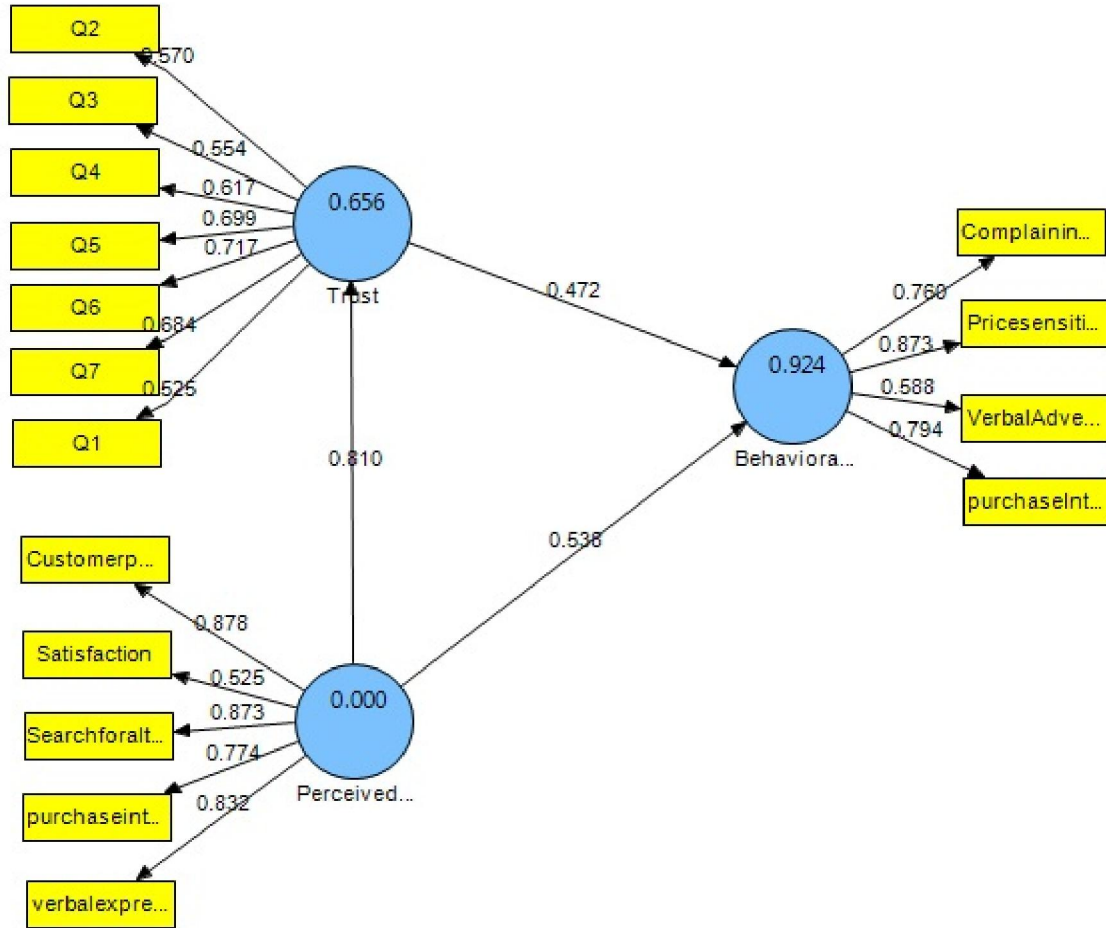H4. Structural model of insured's trust, perceived value and the behavioural intentions have a good fit.

Figure1. Model coefficients plotted standardized loadings

Cronbach's Alphabet and synthetic permanent:

Table 10: Cronbachs Alpha and Composite Reliability

	Cronbachs Alpha	Composite Reliability
Behavioural intention	0.748	0.843
Perceived value	0.836	0.878
Trust	0.750	0.818

In accordance with the output of this pattern in table1, the quantities of cronbachs Alpha and Composite Reliability of variables is more than 0/70

which shows the suitable fitting of models measurements.

R^2: According to Figure1 R^2 quantities related to factors, exception of Q1, Q2, Q3, satisfaction and Verbal advertisement are more than 0/60 which imply the strong structural model fitting.

According to above figure, all of the meaningful coefficients Z are more than 1/96 which this shows the meaningful of all the questions and relationship between variable with % 95 assurance levels.

Q^2 Criterion: According to Figure1 Q^2 quantities related to factors, exception of Q1, Q2, Q3, satisfaction and Verbal advertisement are more than 0/60 which imply the strong structural model fitting.
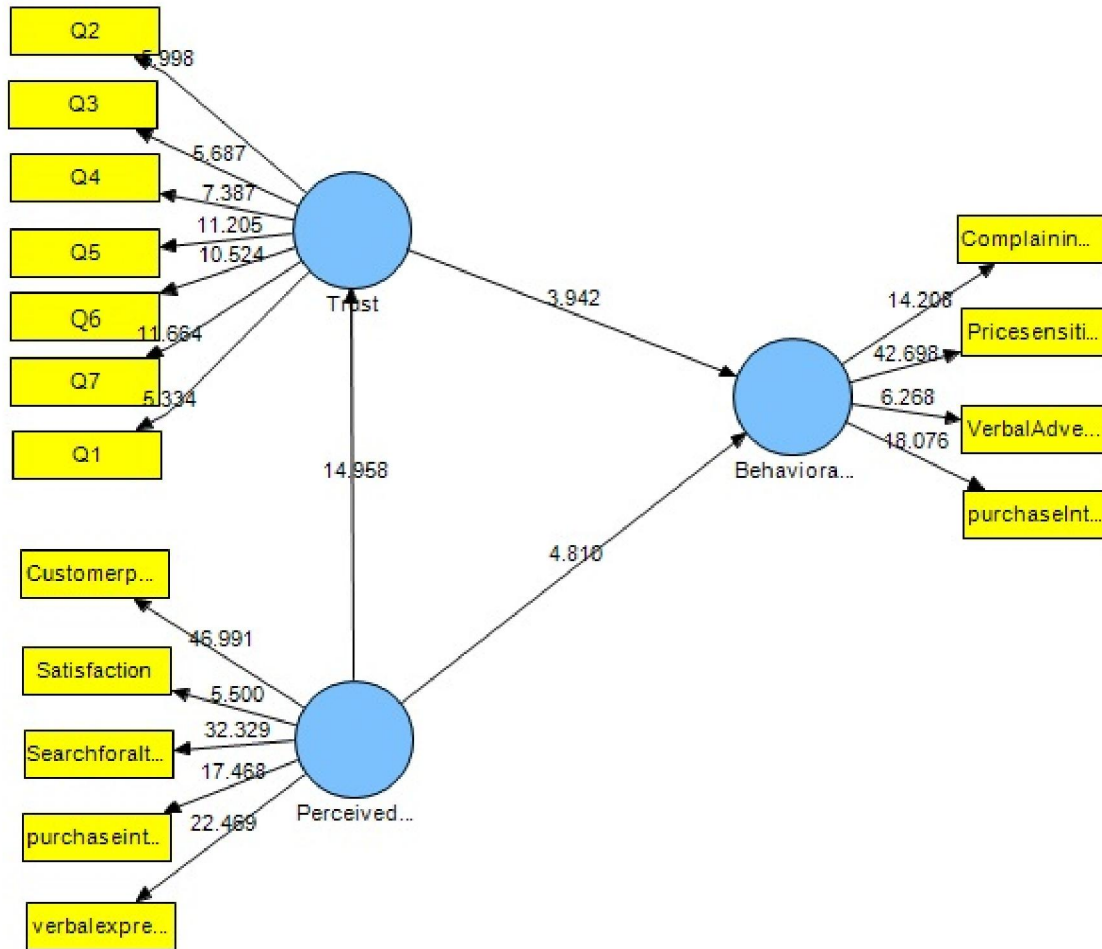
Figure 2: Model depicted in significant

Findings

According to the FINDINGS OF THIS REASEARCH, perceived value and trust has a significant impact on insured's behavioural intentions. The results also showed that perceived value is effective on insured's trust. The results of Regression analysis also demonstrated that all questions of confidence and perceived value parameters are significant predictors of insured's behavioural intentions. While Among parameters of perceived value, just searching for alternative not be able to predict insured's trust. Also, The results of structural equation model showed that trust and perceived value express changing of insured's behavioural intentions, respectively 47% and 53%, while perceived value expresses 81% of changing of insured's trust.

Discussion and conclusion

The trust is important factor among service consumers especially insurance industry that insured's not recipient's product and only recipients service. When insurance companies meet insured's expectations efficiently, make feeling of confidence among insured's that lead to state that insured advertise themselves even for insurance companies and don't think to change their insurance company. When insured's feeling confidence So His/her positive behavioral intentions to insurance company become will be strength and positive behavior of insured's in connection to insurance company become arising. The perceived value also has significant impression on insured's behavioral intentions. When insured's recipient's services of insurance company in insurance industry, so analyze the utility of these services and finally determine that these services are favorable or

not. Insurance companies should consider that the perceived value because of its subjectivity nature is different among insured's. When insured consider his/her perceived value lower than costs, so will revise his/her insurance company and find Better replacement for his/her insurance company. The perceived value also is affects on insured's trust. When the demands of insured's person become fulfilled, Insured's person can rely on the insurance company and his/her feeling of confidence will be created. These values can have regarded with price, encouraging of insured's feelings or situation that affect on his/her decisions through created trust when insured's make decision in connection to using special insurance company.

Offers

Behavioural intentions of insured's is a factor that finally forms their behaviour and lead to make decision or break up insured's communication with insurance companies. The trust and perceived value are two Variables that effect on this factor. Insurance companies should increase confidence levels of insured's in connection to their companies through proposing fiducial marketing strategies or by implementing techniques to communicate with customer. On other side, insurance companies can measure level of insured's perceived value through continuous Surveying and promote level of customers perceived value through improving quality of provided services and personalize serving to insured's in order to affect on their intentions to using different types of insurance.

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