

Determine the Factors Affecting Customer Acceptance Car Insurance policies with an Emphasis on Interests and Values and Perceived Risk (Case Study: Iran Insurance Company customers in Guilan province)

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Willing to accept is one of the most important variables theories of planned behavior by many researchers, including Davis and Vanktash has been addressed. These variables affect in different fields of consumer behavior. In this study also willing to accept in receiving insurance services is examined. Present research aims to investigate Determine the factors affecting customer acceptance car insurance policies with an emphasis on interests and values and perceived risk in Guilan province. In this context the main question that is raised what is the factors affecting the adoption of car insurance in insurance customers in Iran according to the research model? And which factors have the greatest impact? Present research is applied and in the category in terms of data collection is descriptive. The research community is clients of insurance Iran in Guilan Province. And sampling method is cluster and non-available. The number of samples examined in this study was obtained using a sample of 378 customers. To collect the data in this study was used a questionnaire. All data analysis through software SPSS and PLS is done. To test the hypotheses of first-order confirmatory factor analysis and structural equation modeling with partial least squares approach is used. Results of the hypothesis of the research indicate a significant and positive impact of perception Privacy risk, understanding individual interests, perceived social benefits, ease of understanding and perceived value on the willingness to accept.

Keywords : Key words: willing to accept risk of privacy, understand the benefits, perceived ease, perceived value, insurance

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