
The Study of the Effect of Customer Perceived Benefits of Sales Promotion on Insurance Services (Coverage and Premium) Due to the Role of the Perceived Quality (Case Study: Saman Insurance Co.)

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Abstract The aim of study was to investigate the effect of customer perceived benefits of sales promotion on insurance services (coverage and premium) due to the mediating role of customers' perceived quality. It is a descriptive- survey study in causal type and an applied regarding objective. The study population included all customers different branches of Saman insurance in Gilan province. The information about 1600 customers were provided a total of 16 agencies who were ed 319 by Cochran sampling techniques and was used questionnaire to collect data using stratified random sampling method. Data were analyzed through structural equation modeling based on partial least squares in SmartPLS V.2 software. The results demonstrated that the customer perceived benefits of sales promotion has a positive significant effect on customers' perceived quality. The result also indicated that the perceived quality has a positive significant effect on proper understanding of premium payment and proper understanding of the coverage. As well as, proper understanding of premium payment has a positive significant effect on proper understanding of the insurance coverage. **Keywords: Perceived Benefits of Sales Promotion, Perceived Quality, Proper Understanding of Premium Payment, Proper Understanding of Insurance Coverage**

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