

Factors effective on Intention of purchase insurances online policy in Rasht city according to developed model of integrated theory of accept and use of technology (UTAUT2)

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Abstract Competition principle in today's world requires that companies CEO's pay attention to lowering costs and giving services online; by extending internet, E-commerce is among life's inseparable element and is widely improved, on line policies are considered as part of E-commerce but according to evidences, usage of on line policies are low, therefore according to its benefit, its need to increase the use of online policy is also sensed. Using on line policy, meaning purchasing it internet as an ultimate variable is among most of technology development models that have been presented. Expert tendency's for purpose of purchase is caused by its relation to purchasing behavior. Researchers claim that the best prediction on personal behavior for usage is to evaluate the person's purpose on doing a behavior. Therefore, it's very important that the effective elements on the purpose of purchasing electronic policies, are identified and perceived. Because this possibility provides better designs of online purchasing systems and also a decrease in inner city trips which results in cost lowering. Therefore, this research studies and identifies the effective elements of online policy's purpose of purchase's effective elements by using integrated reception theory and (UTAUT2) technology. The research's statistical society includes online purchasers Rasht city. 329 purchasers were chosen by a judgmental, non-potential sampling method as statistical samples. The required information is collected by a standard questionnaire. Analyze of data is done by statistical technics and modelling, structural equations using SPSS 20 and smart pls 2 software. The results show that expected operation, society's influence, motivation for pleasure is effected on purpose, of purchase of online policy and expected effort, facilitating

condition, behavior's purpose and habit to use online policy has no effect. Keywords: on line policy, (UTAUT 2) model, electronic policy, Rasht city

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