

# **Effect of oral advertising on the willingness to use insurance services by studying the mediating effect of perceived quality and image of the company among customers of Iran Insurance Company in Rasht**

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**Nowadays, the service sector has undergone such changes that it has not experienced in its history. These changes have affected both the structure of the industry and the nature of competition. Not surprisingly, in this challenging environment with accelerating changes, service providers have to shift their response to the market and focus less on products and more on customers and competition. One of the most valuable service industries is the insurance industry, which in some way prompts ever-increasing development in the community. The main purpose of this study was to investigate the effect of oral advertising on the willingness to use insurance services by studying the mediating effect of perceived quality and image of the company among customers of Iran Insurance Company in Rasht. This research is applied in terms of its purpose and descriptive in terms of its research method. Because in addition to describing the existing situation, it is possible to discover the relationships of each of the variables using the structural equation modeling test, in addition, its expected results can be applied to the Iran Insurance Company. The statistical population of this research includes all customers of Iran Insurance Company of Rasht. Given that the size of the statistical society is unlimited, To determine the sample size, the formula for determining the sample size of the unlimited society has been used, so the sample size is estimated at 384 people. In this research, Available Non-Probability sampling method is available. In this research, a researcher-made questionnaire is used to measure the variables in question. For analysis of data in this study, Spss and also Lisrel software have been**

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**used. The results of the hypothesis test indicate that oral advertising has an impact on the willingness to use insurance services by studying the mediating effect of perceived quality and the image of the company among the customers of Iran Insurance Company in Rasht.**

**Keywords : Perceived Quality, Corporate Image, Oral Promotion, Customer Desire**

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