

# **Factors affecting of life insurance customer loyalty, Iran insurance, Rasht branch**

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**Abstract:** Nowadays, service industries, especially insurance industry have lion share in markets due to growth of services phenomenon and high diversity in services section. As one of the indicators of development of communities, the development of the insurance industry is heavily influenced by customer loyalty, and survival of insurance companies depends on policyholders consent. The aim of this study was to assess the impact of factors affecting loyalty of life insurance customers in the Rasht city. Therefore, researchers sought to answer the question that which factors in the insurance industry have impact on customers' loyalty of life insurance in Iran Insurance branches in Rasht". The population of this research included customers of Iran Insurance. As the number of customers of life insurance of Iran Insurance branches is specified in the Rasht city, finite population formula was used to calculate sample size. Finally, 188 subjects were ed as sample of study. Available non-possible method was used as sampling method. Standard questionnaire was used as instrument of study, that its validity and reliability were examined. Cronbach's alpha was higher than 0.75 in all the variables. Therefore, the research questionnaire has appropriate reliability. Research model was adopted study conducted by Kumar and Modba in 2013. Seven factors of service quality, satisfaction, trust, commitment, company image, change cost, communication, and customer loyalty were assessed. Thus, the Pearson correlation coefficient and linear regression were used to test the hypotheses. The results show that seven hypotheses were confirmed in a way that service quality (with coefficient of 0.16), satisfaction (with coefficient of 0.2), trust (with coefficient of 0.16), commitment (with coefficient of 0.52), company image (with coefficient of 0.36), change cost (with coefficient of 0.21), and communication (with coefficient of 0.18) have impact on customers' loyalty.

**Keywords :** Keywords: Customer loyalty, life insurance, customer satisfaction, Iran

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**Insurance.**

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