
Investigating the moderating role of individuals' inner and gender inclinations in influencing the value of profitability and enjoyment value on the true loyalty of life insurance customers in Saman Insurance Agencies

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Abstract Loyalty customer and having loyal customers for active organizations in the service sector is a competitive advantage. Pay attention to factors influencing customer loyalty can be an important factor in achieving this goal. The value that a customer receives in return for service and customer satisfaction are two well-known elements that affect customer loyalty. The purpose of this study was to investigate the role of profitability and enjoyment value on the satisfaction and loyalty of Saman Insurance customers regarding the role of gender moderator and internal tendencies. The statistical population of the research is life insurance customers of Saman insurance companies in Guilan province, which were available through non-specific sampling method and 384 people were sampled according to Morgan table. The data collection tool is a standard questionnaire. The reliability of the questionnaire questionnaire was measured by Cronbach's method and composite reliability higher than 0.7, which is desirable. The validity of the questionnaire questions was confirmed by content validity, convergent validity and divergent validity. In order to analyze the data in the descriptive statistics section, using SPSS23 software and inferential statistics and hypothesis testing, structural equation modeling was used based on partial least squares approach using Smart PLS2 software. The research findings showed that customer perceived value has a positive and significant effect on customer satisfaction and customer loyalty. Also, the effect of customer

satisfaction on customer loyalty was also significant. In addition, the role of the gender variable moderator in the relationship between perceived value and customer satisfaction was significant, but the moderating tendencies in the perceived value of customer influence on customer satisfaction were not fixed.

Keywords : Keywords: perceived value, profitability value, pleasure worth, customer satisfaction, customer loyalty

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