

# **Relationship between brand attitude and eWOM on consumers' willingness to pay with the mediating role of consumer-brand identification and brand equity (case study: Hafez Insurance Company)**

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**With the advent of the Internet and the dramatic growth of smartphones, among other technological advances, the marketing industry has become increasingly attractive to companies. On the other hand, in the insurance industry, it is important to build strong relationships with customers due to filling in the potential knowledge gap perceived by customers, the dynamic and uncertain nature of the business environment as well as the complexity of insurance services. The purpose of the present study is to investigate the relationship between brand attitude and electronic word-of-mouth (eWOM) advertising on willingness to pay with the mediating role of identifying customer-brand relationship and brand equity based on Hafez Insurance Company's customers. The statistical population of this study consisted of all Hafez insurance customers in Guilan province. The research instrument was a standard questionnaire whose validity and reliability were confirmed. Unrestricted Cochran method was used to measure the sample size. Finally, considering the error of questionnaire distribution, 422 questionnaires were distributed among the subjects and 406 correct questionnaires were received by the researcher. Data were analyzed using SPSS25 and PLS3 software. Research findings showed that brand attitude has a significant relationship with consumer-brand identification and customer-based brand equity. It was also found that electronic verbal advertising was significantly associated with identifying consumer-brand identification and customer-based brand equity. Finally, the results showed that customer-brand relationship identification and customer-based brand equity have a positive and significant relationship with**

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customers' willingness to pay.

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