

Impact of Quality and Innovation on Services on Oral-to-Mouth Advertising (WOM) with emphasis on loyalty. (Case Study: Alborz Insurance Customers in Guilan Province)

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The purpose of this study was to investigate the quality and innovation of services on oral-to-mouth advertising (WOM), with emphasis on loyalty of customers of Alborz Insurance Branches in Guilan province, so that due to product innovation due to quality of service and customer satisfaction on the loyalty of Alber's customers in Guilan province was investigated. The current research is applied in the field of applied information and in terms of collecting information in the field of information, the research method in this study is based on the form of hypothesis of descriptive and analytical type of causal. The statistical population in this research includes all service recipients in Alborz Insurance Branches in Gilan Province. But since the number of customers is unclear, the statistical society of the present study is considered unlimited. Accordingly, the number of statistical samples in this research is 82. To ensure that the number of questionnaires was reached, about 100 questionnaires were distributed, 92 of them were capable of analyzing and analyzing. Accordingly, the type of statistical society is limited. A designed questionnaire was distributed to all statistical community after its validity was confirmed through content validity and reliability through Cronbach's alpha. The SPSS software version 24 was used to calculate the Cronbach's alpha coefficient. The findings of the research indicate that there is a significant relationship between innovation in products due to the quality of services and customer satisfaction on the loyalty of Alber customers in Guilan province.

Keywords : Business Management, Quality and Innovation, Loyalty, Insurance Industry, Oral-to-Mouth Advertising

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