Investigating the effect of brand image moderation on perceived public relations in Iran insurance customers in Ahvaz City

Investigar el efecto de la moderación de la imagen de marca sobre las relaciones públicas

percibidas en los clientes de seguros de Irán en la ciudad de Ahvaz

Investigando o efeito da moderação da imagem da marca em relações públicas percebidas em

clientes de seguros do Irã em Ahvaz City

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Abstract

Customer loyalty has known as a very important factor in trade organizations. One of the important subjects for managers of this organizations, identify factors related to loyalty and understanding the relationships between these factors. Managers of Insurance industries, one of the important services in international level, are always trying to keep and develop relationships between their customers and create loyalty between them. This research helps to understand relationships between customer loyalty, customer satisfaction and mental image therefore it has provided significant scientific and application instructions in insurance management. The results show that public relations perceptions activities and brand identity has related with customer loyalty directly and brand image could influenced the relationship between PR and customer loyalty. If brand image is desirable then the effect of PRP on customer loyalty would lead to lower loyalty. The results of this research show that PRP does not have any relationship with loyalty directly. This result is not corresponding with An-Tine Hsieh and Chung-KaiLi research, but other factors are same. For this purpose we need to 150 questionnaires that distributed 200 pieces and collected 160 pieces.

Resumen

La lealtad del cliente ha sido un factor muy importante en las organizaciones comerciales. Uno de los temas importantes para los gerentes de estas organizaciones es identificar los factores relacionados con la lealtad y comprender las relaciones entre estos factores. Los gerentes de las industrias de seguros, uno de los servicios importantes a nivel internacional, siempre intentan mantener y desarrollar relaciones entre sus clientes y crear lealtad entre ellos. Esta investigación ayuda a comprender las relaciones entre la lealtad del cliente, la satisfacción del cliente y la imagen mental, por lo que ha proporcionado importantes instrucciones científicas y de aplicación en la gestión de seguros. Los resultados muestran que las actividades de percepción de las relaciones públicas y la identidad de marca se han relacionado directamente con la lealtad de los clientes y que la imagen de la marca podría influir en la relación entre las relaciones públicas y la lealtad del cliente. Si la imagen de marca es deseable, el efecto de PRP sobre la lealtad de los clientes daría lugar a una menor lealtad. Los resultados de esta investigación muestran que PRP no tiene ninguna relación con la lealtad directamente. Este resultado no corresponde con la investigación de An-Tine Hsieh y Chung-KaiLi, pero otros factores son los mismos. Para

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este propósito, necesitamos 150 cuestionarios que distribuyeron 200 piezas y recolectaron 160 piezas.

Resumo

A lealdade do cliente tem sido um fator muito importante nas organizações comerciais. Uma das questões importantes para os gestores dessas organizações é identificar os fatores relacionados à lealdade e entender as relações entre esses fatores. Os gerentes das indústrias de seguros, um dos importantes serviços internacionais, sempre tentam manter e desenvolver relacionamentos entre seus clientes e criar lealdade entre eles. Esta pesquisa ajuda a entender as relações entre a lealdade do cliente, a satisfação do cliente e a imagem mental, por isso, forneceu importantes instruções científicas e aplicação na gestão de seguros. Os resultados mostram que as atividades de percepção de relações públicas e identidade de marca têm relação direta com a fidelização de clientes e que a imagem da marca pode influenciar a relação entre relações públicas e fidelização de clientes. Se a imagem da marca é desejável, o efeito do PRP na fidelidade do cliente resultaria em menor lealdade. Os resultados desta investigação mostram que o PRP não tem relação direta com a lealdade. Este resultado não corresponde à pesquisa de An-Tine Hsieh e Chung-KaiLi, mas outros fatores são os mesmos. Para isso, precisamos de 150 questionários que distribuíram 200 peças e coletaram 160 peças.

Palavras-chave: Serviços de seguros - Relações públicas - Imagem de marca - Identidade de marca - Lealdade de clientes

Introduction

In the current crisis, trust, even at short term, is considered to be a vital factor in the insurance business, which is guarantees its survival. In addition, consolidating and strengthening confidence of consumer in the long run also bring customer loyalty, which should be the main goal of Insurance corporate executives.Nowadays, community needs for insurance services are increasing, and people are expecting more diverse services from insurance companies. Preserving the loyalty of customers and building trust to attract new customers require to effective and effective management in all aspects of insurance services, with emphasis on marketing.

Successful marketing enables companies to acquire and retain its customers. Considering the importance of financial industries, especially insurance, comprehensive marketing is trying to identify and meet the needs and demands of companies by designing, developing and applying marketing processes and programs, reflecting the activities and services of the insurance. In this regard, Meta Analysis of the Effectiveness of Relationship Marketing (Palmatier et al., 2006) suggests that the main influencing factor on objective performance, "communication quality" is a multi-dimensional structure that shows the power of a relationship. This is the best measure that uses common mutual measures i.e. trust, satisfaction, and commitment.

Main point of marketing activities in line with companies' products or services is generally maintaining and strengthening customer loyalty. Due to its long-term impact on the company's profitability, customer loyalty has been considered as a specialty in marketing. Previous investigations separate between behavioral loyalties, which is shown by repeated buying behaviors and supportive behaviors, and the loyalty of attitude, which includes the deep psychological involvement of clients. Customer loyalty can lead to lower marketing costs and attract more customers. In addition, loyal customers expedite the world of mouth to mouth marketing, tackle rival strategies and create more benefits. According to global competition and the developments that are taking place at an accelerating pace in today's world, organizations need to take steps to protect their customers in order to make organizational performance more effective. Maintaining

and strengthening customer loyalty in line with the products or services of a company is generally the main point of marketing activities.

In definition, it identifies public relations as a management function that establishes and maintains a mutually beneficial relationship between the organization and the various publics whose success and failure they derive.In particular, the study of the public relations of 100 global companies indicates that public relations may be more important than advertising for brand value. In general, these evidence suggests that customers in the current market are looking for integrated plans and appropriate brand advertisements at any point in the organization's contact with customers (Barotzis, 2010).In addition, according to the practical results of many studies, the customer's view of the relationship with the organization influences customer satisfaction assessments, behavioral tendency and real behavior. Researchers have shown that customers who stay in the market have a high level of public relations and satisfaction compared to those who leave the organization. McLellan points out that stories create a communication medium with customers and reports the growing use of storytelling to organizations as a public relations and marketing tool (McLellan, 2002).However, prior research, according to factors that have a significant effect on the customer's view of public relations, did not bring consistency results.Someresearches suggest that results may be generated by a moderator such as brand participation. However, the issue of how the image of the brand, especially the brand's negative image, affects the effectiveness of public relations is rarely seen. To understand this, it is necessary to consider the effects of the positive and negative images of the brand when analyzing the results of the public relations. for understanding this topic, it is necessary to consider the effects of the positive and negative images of the brand when analyzing the results of the public relations. Brand identity provides a framework for the integrity of the entire brand name. Through it, it is possible to determine the extent of the situation, the means of making it lawful, and ensuring its individuality and durability. The concept of identity reminds us that a brand name cannot give you any kind of positioning. In general, identity is the value representative of what the brand name implies. Therefore, the basis of brand identity is in the process of establishing and maintaining relationships with customers who have attracted those values. The purpose of this research is to determine whether there is a relationship between the perceived public relations of Iran's Insurance Organization and the loyalty of its customers, whether positive or vice versa, as well as the image of the Iranian insurance brand, as a moderating variable. How much is the effect of this variable and what brand identity affects the loyalty of Iranian insurance customers.

The Conceptual Definitions:

In today's business world, where competition among companies in the same industry, but also between the various industries is very high, knowing the company's customers and knowing their buying behaviors create a competitive advantage for their respective companies. A large number of loyal customers are indicating a higher market share and higher demand capability than other competitors (Chaudhuri & Holbrook, 2001). This increase in customer loyalty can also help reduce marketing costs, attract more customers, and use effective commercial leverage (Aaker, 1997). In addition, loyal customers can develop positive word of mouth promotions against competitors' stimulation and generate higher profits. Loyalty factors are the most reliable indicators of organizational success (Zeithaml et al., 1996). However, what are the factors affecting consumer loyalty? Many factors have been discussed in numerous works on customer loyalty, but the relationship between public relations and customer loyalty is more in place.The importance of brand identity and brand communities makes it very difficult to meet customer expectations (Homburg et al., 2009).Additionally, (Haumann et al., 2014) believed that customer satisfaction and corporate customer identification positively affected customer loyalty and interest in purchasing. In this case, the company-client identity impacts are more consistent and help to offset the low levels of customer satisfaction. Researchers emphasize the importance of the value of identity created by marketing strategies (Lam et al., 2012). Extensive researches have also focused on identifying identity and has been researching the identity of brand communities. A brand or business brand has a significant impact on the identification of products and services of organizations, and is in fact an intangible asset to organizations. Today, the importance of brands and their role has increased dramatically; many organizations are working hard to make their brand better to differentiate themselves and their products and services from competitors. Many organizations have come to believe that one of their most valuable assets is the brand of their products and services. Many scholars have also pointed out that creating a strong brand is one of the key factors for achieving competitive advantage and long-term survival in the market (Foster et al., 1394).

According to Aaker, brand identity is a unique set of brand associations that brand strategies want to create. These associations are what the brand name implies, as well as the promise given to the customers. In fact, the core of the brand is that companies should try to create brands with strong, powerful, desirable, and unique brands (Kostelijk, 2008, p. 907). Public Relations: Public relations means communication activities designed to preserve the image of the organization and communicate with the general public. Recently, the role and definition of corporate public relations has been developed into a precise but invisible range of public relations, advertising and marketing communications activities.

Insurance services: Insurance companies are one of the most dynamic and important institutions in many countries of the world. These companies are very important given the features and benefits that they have for the community. Insurance companies, through the transfer of risk from community members to themselves, create a climate of social well-being in the community. Insurers should have close links with insurance purchasers, especially buyers of non-insurance, in order to provide their services to the insurers in order to be able to understand their needs and provide them with appropriate insurance to satisfy them. Customer Loyalty: In a study by Habibollah Javanmard and Ali Akbar Soltanzadeh, the importance of customer loyalty in making profits of companies is welcomed and a solid study of the correlation between loyalty and profitability has been done in theory and practice (Soltanzadeh, 2009). Another is that customer loyalty has a positive impact on profitability, both by helping to reduce the cost of commerce and through increasing sales to each customer. Customer Relationship Management: Customer Relationship Management is not a new concept in marketing, but based on three aspects of marketing management that is: Customer Relationship, Marketing Relationships, and Marketing of Databases (Verhoef, Langerak, 2002). In fact, customer relationship management is a strategy rather than a solution, and can provide many competitive advantages when implemented in a collaborative environment (Kotrov, 2003).

Theoretical Framework:

A brand does not only include programs, services, and products, and includes any subject in the organization such as reputation, culture and core values. In this way, the brand is not an advertisement or a simple marketing. Branding is defined as a messenger tool that helps businesses achieve their goals and promote all of their business-related factors. (Fritz, 2011).Another factor is the growth of social media with respect to consumer demand. The integration of marketing and public relations activities is due to the entry and reception of media and increased social awareness by consumers (Bush, 2009).

When classified socially, public relations, through highlighting, increases consumer demand for social recognition (Mardigal 2001). Public relations may be more important than advertising for brand value. Public relations can play a key role in reducing publicity budgets in the short term (Bush, 2009).

A brand is far more than a visual symbol or a memorable label. Brand identity is the brand's essence. The most important and unique brand features appear in brand identity. Brand identity for its effectiveness requires its own voice to listen to customers, distinguishes its brand from its competitors and offers what the organization can and will do over time. In order to be superior, the brand's reputation must be well-designed, well-groomed, sponsored, and protected with full vigilance. A key factor in building a successful brand, how to develop a brand, knowing the meaning of the brand and expressing its identity effectively. A brand is a distinct identity that distinguishes a reasonable, stable and relevant promise or promise related to the value associated with a product, service, or organization and the source of that promise or promise. Brand identity defines individuality, ideals and goals, brand values and attributes. When the brand faces an aggressive competition in the market, the brand's character helps to identify its rivals. This can lead to customer loyalty and growth. The strong identity of the brand, well understood and experienced by its customers, helps to increase trust and, on the other hand, this trust leads to brand differentiation from competitors. Essentially, the company, through the linkage of brand features, with the ways in which it is associated, needs to create a brand identity that is stable and transparent and easily understood by customers. The brand identity is necessary to reflect the business strategy and the desire of companies to invest in brand-name programs and to fulfill their promise to customers (Aaker & Joachimsthaler, 2000). The theoretical framework of this research is based on a research entitled "Brand Image Adjustment on Perceived Public Relations and Customer Loyalty" by TienSie and Chongqi Lei in 2007 in Taiwan. Previous research on noncompliance has studied the factors influencing the positive perception of consumer

perceptions of public relations. It should be noted that in this research the following hypothesizes are considered:

Hypothesis 1: Customer-perceived public relations have a positive relationship with customer loyalty.
**Hypothesis 2: There is a positive relationship between brand identity and customer loyalty.**
Hypothesis 3: The brand image of the relationship is moderated between perceived public relations and customer loyalty

Background research

Habibollah Javanmard and Ali Akbar Soltanzadeh (2009) in a research study of the characteristics of the internet brand and websites, and its impact on the trust and loyalty of customers, are trying to emphasize the importance of brand communication through a website, from the major brands-cultural institutions-as a study Has something to say (Soltanzadeh, 2009). Two goals are followed in this paper: First, how websites help reinforce brand messages and, in addition, describes the opportunities that the Internet provides for corporate e-commerce to communicate with customers, as well as marketing planners for advancement and Success in internet-based branding strategies.. According to the analysis of the data, the results of the research show that the characteristics of the websites and the Internet brand in general, as well as each of their elements, based on the analytical model of the research, have a positive effect on the positive attitude and trust of the customers. Also, the results of this research show that the features of websites and effective internet brand On the positive attitude and trust of customers, respectively, are security indices, trust stamp, browser, error-free, community, order completion, logo design, color, graphic resolution, text and ad with logo, recommendation, page layout and combination of images and background image. Have priority.Ebrahimi and Payandeh Darinejad, in a research on brand identity, looked at the concept, dimensions, and sources of brand identity and discussed the relevant views. As a result, the article states that the concept of brand identity expresses the willingness to The decision makers need communication strategies to look at the depths of the process and the brand from the root. Identity is a key component of branding, and the core of creating a successful brand is understanding how to create and develop a brand identity (the same source). Rajagopal conducted a research entitled "Brand Influence" on a customer's perspective. He showed that some branded products are successful because people prefer them to products with ordinary brands. In addition to psychological factors, brands can show consumers the right path and method (Rajagopal, 2002). Brands can influence their thoughts and beliefs by directing their customers towards information. Brands are not just names, words and phrases, signs, designs or combinations of these. Although it's true to say that these things can make some company products different from the rest. In addition, the constructive element that creates a successful brand is character. According to a study by Maria T Salazar et al., Using the survival analysis; she sought to illustrate how to maintain customer care in the insurance industry. The research basically, based on customer data of 16,348, helps to understand what products and when they are more likely to sell.Studies that have been conducted on loyalty customers' risk aversion show why some customers have more confidence and experience than others, and how this confidence and experience are linked to loyalty.

Hung aims to develop a framework for coordinating customer perceptions, brand image, and customer loyalty. Empirical findings in a survey of 367 top-ranking insurers in Taiwan show that public perception affects positively on brand image that in turn leads to customer loyalty (Hung, 2008).

Fig.1 research model
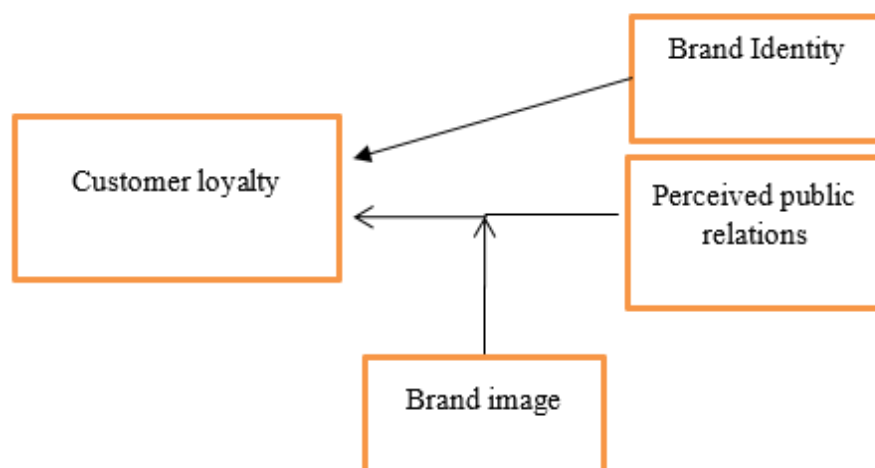
Research methodology:

 The research seeks to determine whether there is a relationship between the public relations existing in Iran's insurance company and the loyalty of its customers, whether this is positive or vice versa. This research was carried out in Ahvaz city. The statistical population of this research is all the insured in this city. In this research, a sample of the statistical population was selected due to the large population of all Iranian insurers in Ahvaz city, because it was practically impossible to collect information from all the population of the country. In this research, available sampling method was used. The sample size was 150 people, 200 questionnaires were distributed and 160 questionnaires were collected. In this research, a questionnaire tool was used. For this purpose, a standardized questionnaire was used in the researches An-TienSieh and Chong-Kay Lee (perceptive public relations, image and loyalty), and Khanyapuss Ponjayseri et al. (Brand Identity).Independent variable in this research includes two variables of perceived public relations and brand identity. The dependent variable that we intend to measure is the perceived public relations and brand identity on it, is customer loyalty. Finally, the control variables in this research are age, sex, income and altruism of the insured. In this study, Cranach's alpha has been used to measure the reliability of the dimensions of this research. The results are as follows.

Table1: Cranach's alpha for each dimension of the questionnaire

ROW	Dimensions	The number of questions	the alpha value of Cronbach's	Source
1	Perceived Public Relations	8	707/0	An-TienSie and Chong-Kee Lee
2	Loyalty	5	729/0	An-TienSie and Chong-Kee Lee
3	Brand image	3	773/0	An-TienSie and Chong-Kai Li
4	Altruistic Motives	3	794/0	An-Tien Siege and Chong-Kai Lee

5	brand identity	8	923/0	KhaneapusPunjajsiari
6	Cronbach Alpha	27	95/0	

Data analysis

In this research, multivariate regression is used to investigate the relationship between perceived public relations and loyalty, as well as the relationship between brand identity and customer loyalty. In addition, to investigate the correlation between errors, the Watson Camera (DW) test and the Kolmogorov-Smirnov test will be used to examine the normality of the dependent variable. In order to investigate the moderator of the brand image, the relationship between perceived public relations and brand loyalty of the two regression lines is plotted on the independent and affiliated variable events of the desired brand image, and the other on independent and dependent variable events associated with the undesirable brand image, so that we can distinguish Check the statistics for these two lines of regression, which are the result of the brand image. In this research, variables such as gender, income, age, and altruistic motives are considered as control variables. To evaluate their role in the first step, they are introduced into the model and then in the second step we introduce the independent variables into the model. Due to the control variables, we have fitted the two regression lines. In the first step, the control variables are present and in the second step, independent variables are entered into the model. We first look at the assumptions of regression.

The test is in the range of 0 and 4, and if this statistic is in the range of 1.5 or 2.5, the test of non-correlation between errors is accepted and otherwise the correlation between the errors is present. The value of this statistic in this study is for both regression equations of 1.933 and 1.627, thus the data correlation assumption is rejected. Regarding the adjusted coefficient of determination, 51.9% and 64.4% of the dependent variable variables are explained by independent and independent variables.

Table 2: Analysis of variance of regression of two regression lines with the presence of control variables and then with the presence of independent variables

	The statistic (F)	significant level
Regression in the presence of control variables (age, gender, income and altruistic motivations)	43/819	0/000
Regression in the presence of control variables and dependent variable (Perceived Public Relations and Brand Identity)	48/891	0/000

In the above table, for both regression equations, a significant level is equal to 0.000 and less than 5%. (P-value <0.05), so assumption of the linearity of the relationship between the dependent variable and the independent variables is confirmed. In Table 4-5, in the column B, an independent variable coefficient is presented. The table of coefficients consists of the standardized beta coefficients and the non-standardized beta. Unless standardized coefficients are beta, the scale of variables is not the same if the standard variables of the beta scale of variables are identical and the variables can be compared. Therefore, the standardized coefficients are used to compare the effect of the independent variable on the dependent variable.

Table3: Regression equation coefficients of two regression lines first with the presence of control variables and then with the presence of independent variables

Model	Non- standardized coefficients		standardized coefficients	statistically (T)	significant level
	B	Std.Error			
Control variables					
Age	.292	.044	.044	6.579	.000
Sex	.173	.179	.179	.967	.335
Income	.264	.054	.054	4.852	.000
Altruistic motives	.184	.054	.054	3.421	.001
Control variables and independent variables					
Age	.263	.038	.366	6.868	.000
Sex	.129	.154	.046	.838	.403
Revenue	.168	.049	.200	3.449	.001
Altruistic motives	-0.007	.058	-0.008	-0.118	.906
Perceived Public Relations	.079	.071	.077	1.119	.265
Brand Id	.356	.054	.417	6.585	.000

Result and conclusions

1) Perceptual public relations have a positive impact on customer loyalty.
2) Brand Identity has a positive impact on customer loyalty.

Since in this output, Sig, the test of the equality of the regression coefficient with the zero number for perceived public relations is greater than 0.05, so the assumption H0 is based on the equalization of regression coefficients with zero. The multivariate model is shown as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + error$$

where in:

Y: dependent variable (customer loyalty)

α: the width of the origin

β_1: : Margin estimator of regression

X_i :Independent and controllable variables

Regarding the regression coefficients obtained from the above table, the regression equation is as follows.

$$\hat{Y} = 1.946 + 0.366 X_1 + 0.046 X_2 + 0.200 X_3 - 0.008 X_4 + 0.077 X_5 + 0.417 X_6$$

Considering the significant levels for the regression coefficient obtained in the above equation, it can be concluded that perceived public relations due to having a significant level greater than 0.050.265 (> 0.05), the zero assumption that the value of this coefficient is zero will be accepted and this correlation is not significant Therefore, with a 95% confidence level, the first hypothesis of the researcher cannot be asserted that there is a relationship between perceived public relations and customer loyalty.

Considering the significant levels for the regression coefficient obtained in the above equation, it can be said that brand identity due to having a significant level of less than 0.05 0.000 <0.05), the zero assumption that the value of this coefficient is zero will not be accepted and this correlation will be significant, therefore, with 95% confidence level The second hypothesis of the scholar is based on the association between brand identity and customer loyalty.

3) The brand image of the relationship between perceived public relations and customer loyalty is moderated.

To determine the boundaries of the desirable and unfavorable brand image, we define the boundary in the following way: (The Likert scale has seven options in the number of images related to the brand image)
Cmin=1*3=3
Cmax=7*3=21
R=Cmax-Cmin=21-3=18
L=R/K=18/2=9
Desired brand image: 21 ------- 12
Bad brand image: 12 ------ 3
   Then consider the regression assumptions.
Regression equation coefficients as independent variables and dependent variable

model	Non-standardized coefficient		Standardized coefficients	Statistics (t)	The significance level
	B	Std.Error			
	Undesirablebrand image				
Public perceptions of people who have an undesirable brand image	.365	.181	.322	2.011	.052
	Desirable brand image				
Public perceptions of people who have a Desirable brand image	.615	.084	.553	7.307	.000

Since in this output, the Sig test of the equality of the regression coefficient with the zero number for perceived public relations is greater than 0.05, so the assumption H0 is based on the equality of regression coefficients with zero. The multivariate model is shown as follows:

$$Y = \alpha + \beta_1 X_1 + error$$

Regarding the regression coefficients obtained from the above table, the regression equation is as follows.

$$\hat{y} 3.609 + 0.322 X_1 =$$

Considering the significant levels for the regression coefficient obtained in the above equation, we can say that the perceived public relations of customers who have undesirable brand image due to having a significant level of 0.052> 0.05) is larger than 0.05, the zero assumption that the value of this value is zero The coefficient will be accepted.

Regarding the regression coefficients obtained from the above table, the regression equation is as follows.

$$\hat{y} 2.676 + 0.553 X_1 =$$

Considering the significant levels for the regression coefficient obtained in the above equation, we can say that the perceived public relations of customers who have the desired brand image due to having a significant level of 0.000 <0.05) is smaller than 0.05 assuming that this value is zero The coefficient will not be accepted and this correlation will be significant.

As the above results show, perceived public relations for those who have a good image of the brand has a positive impact on customer loyalty, and perceived public relations for people who have a bad image of the brand does not have an effect on customer loyalty, as a result of a brand image with a role The moderator is between communication, perceived public relations and customer loyalty, thus the third hypothesis of the researcher is confirmed by the data.

Conclusions and suggestions

What has been considered in this research is to examine the relationship between brand identity and public relations perceived by customers with loyalty, as well as to examine the relationship between perceived public relations and customer loyalty with brand image moderation. And the results of the fourth chapter will be interpreted and summarized in this chapter, and in the end, proposals will be presented to other researchers. What is to be seen is the increase in various research and research that is available to solve problems in insurance companies and optimize these activities at the community level. And it's a wish that this research is a small step, though. The first hypothesis was thus proposed. The public perceived customer relationship has a positive relationship with customer loyalty. According to the information provided in the fourth chapter, the hypothesis is not approved. Therefore, it can be concluded that the effect of the perceived public relations of the customer with customer loyalty in this finding is not consistent with the result of the research, which is not consistent with An-Tien (An-Tien & Chung-Kai, 2008); according to the results of Chapter 4, the hypothesis is rejected and The explanations given in the second part of the literature on public relations are the reason for the insurers' dissatisfaction with the public relations of Iran's insurance company. It is possible-le that management's poor performance in identifying, creating and maintaining mutually beneficial interrelationships between organizations and individuals, or underestimating the encouragement, encouragement, promotion and promotion of customers, or lack of consideration for conducting social research and reflection and linking it to the organization's resources. The public can be mentioned. Also, according to the observation, there was no use of newly emerging communication tools such as SMS and finally environmental factors such as the inadequacy of cooling systems in the heat season, the lack of in-water dischargers (due to the high air temperatures in the summer in Ahwaz) and a small number of employees of this insurance In providing services to customers.

The second hypothesis states that there is a positive relationship between brand identity and customer loyalty.Statistical analysis results support this hypothesis in chapter four. Therefore, it can be claimed that brand identity is directly related to customer loyalty.This is also consistent with the results of the research conducted by An-Tien (An-Tien & Chung-Kai, 2008); brand description and description is brand identity, which includes brand names and attributes (such as logo, color, font, etc.).Of course, Iran's insurance also has a high-minded brand image for its customers and has used a good logo for the company. Which has a great impact on bringing a good sense to customers. Perhaps because of this, the insurance is a state-owned insurance and has a long history in this field, which in turn can play a role in having a direct relationship between the company's identity and the loyalty of its customers.

Suggestions

The company needs to improve its public relations in the field of:

1- Notification, Encouraging and promoting
2. Performing social research and reflection and linking it to the resources of the organization and the general public
3. Establishing communication with the individual, the group, the public and the organizations in a way that is important for that institution or organization or in the future.
4. The use of newly emerging communication tools and, finally, an effort to provide a comfortable and relaxed environment to address the problems.
The company can take advantage of the company's long history of advertising in order to further its impact. And that the company is one of the few state-owned companies. The Iranian insurance company should try to offer a clearer, more personalized image from the company as much as possible. To have a positive effect on other messages that is associated with it.
The following researcher is suggested:
1. Compare the items examined in this research between different insurance companies.
2- Review the effect of state or private insurance on the amount of services provided and the costs involved.
3. A comparison between the rate and number of insurance companies' services inside and outside the country.

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