International Academic Institute for Science and Technology

International Academic Journal of Business Management
Vol. 1, No. 1, 2014, pp. 72-85.
ISSN 2454-2768

International Academic Journal of Business Management

www.iaiest.com

Studying the Factors Affecting Fidelity of Policyholders in Asia Insurance Company

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Abstract

The present study was conducted aimed to investigate the factors influencing the loyalty of policyholders in Asia Insurance Company to offer a good solution to help service-oriented organizations. In this study, Asia Insurance Company customers are considered as the population of the study that the sample of 384 people was determined by Cochran's formula and using simple random sampling, the sample was selected. This research is descriptive survey. For collecting field data, researcher made questionnaire was designed using AHP method and consultants and supervisors' opinions were used to confirm face and content validity. To respond to questions a 9-point Likert scale was used. Cronbach's alpha coefficient of the questionnaire was obtained as 0.893, and the results show that: Prioritizing loyalty of policyholders is, respectively: service quality, customer satisfaction, perceived image, the appropriate personnel, using the tools of sales promotion, and physical location. Customers' feeling secure in their interaction with the branches from service quality dimensions, emphasis on doing things properly and without error in the first action from customer satisfaction dimension, effective and efficient work done by staff from appropriate personnel dimension, easy access to branches from physical location dimension, reputation of the insurer company from perceived image dimension, and discounts from sales promotion tools have the best status in increasing loyalty of the customers.

Keywords: Loyalty of Policyholders, Service Quality, Customer Satisfaction

Introduction:

In any organization, whether manufacturing or services, the most important factor is maintaining the customers. If the organization is able to satisfy customers and build their loyalty, it can provide the ground for its growth and long-term survival. Customers are considered as a key factor in enhancing the organization's core and orientation of all the goals, strategies and resources are focused on maintaining customer (Zamani Moghadam and and Lahiji, 2012).

Creating loyalty in the customer is a concept that has received more attention today's businesses than ever as loyal customers have become the main component of organizational success. Loyal customers buy more and are usually a perfect tool for advertising, as a result of today's organizations seek to identify and manage effective methods and models to create loyalty (Tajzadeh Namin et al., 2011).

By increasing the quality and quantity of institutions providing insurance services and increased competition in this arena, customers tend to go to the institutions that can provide better service and satisfied them more. Increased customer satisfaction ultimately leads to their loyalty. Thus, insurance companies should adopt measures that would further the loyalty of their customers (Mousa Khani, et al., 2012).

In the new era, attention to the development of customer loyalty as a key factor in the company's marketing strategy leading to customer retention has increased (McMullan, 2005). Today, the concept of customer loyalty is introduced as a recipe for increasing incomes (Ndubisi, 2007).

However, the problem here is that in most cases, the insurance companies are not aware of proven and scientific methods of the factors affecting customer loyalty, and even those institutions that are relatively aware of the factors affecting customer loyalty, due to lack of effective scientific research are not aware of the importance of these elements.

Therefore, they cannot plan to win the loyalty of their customers and cannot adopt measures that would earn the loyalty of their customers. One of these insurance institutions is Asia Insurance Company (AIC) that is not completely aware of the factors affecting customer loyalty. However, the company wants to achieve customer loyalty. Something that if done, will lead AIC to identify the most factors affecting customer loyalty and the important ones to be able to identify appropriate hardware and software to maintain new customers and also be able to allocate its resources to determine the most important factors affecting customer loyalty. Thus, in this study, we intend to answer the fundamental question: What indices are the factors influencing the loyalty of policyholders in insurance branches of AIC in Tehran? Moreover, what is their priority in the eyes of insurers?

Customer loyalty

Various scholars have offered numerous definitions of loyalty that is acceptable due to a complex multi-dimensional concept of fidelity (Soderlund, 2006). The most famous acceptable definition of loyalty refers to the definition of Jacoby & Kyner in 1973, where loyalty refers to as bias to brand and behavioral responses during the time in which the individual defines a particular brand as preferred over other brands and decides on it as a mental commitment (Mc Mullan & Gilmore, 2008). Kotler (2003) defines the term loyalty as commitment to family, country, or friends and believes that the term entered marketing literature with an emphasis on brand loyalty. However, Oliver sees customer loyalty as having a deep commitment to purchase again and a continuous customer of a product or a preferred service (Oliver, 1999). The concept of customer loyalty and creating loyal customers in the business sector as "Creating customer commitment to do business with certain organizations and the purchase of goods and services frequently" (Susanna and Larson, 2004).

Factors affecting customer loyalty

Researchers have identified several factors that influence customer loyalty, the most notable of which are given in the form of Table 1. These factors have been considered as factors influencing customer loyalty in this study.

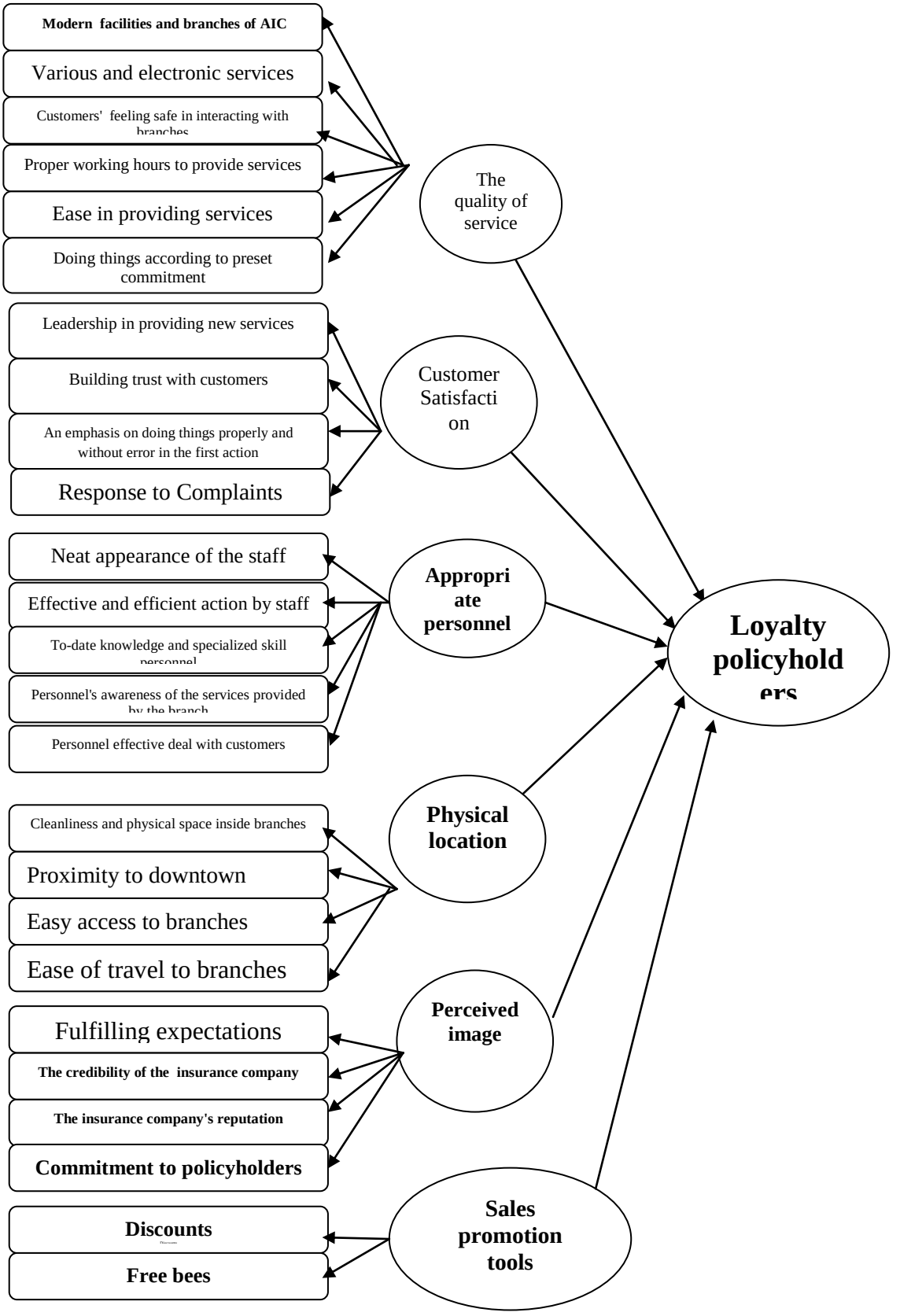
Table 1: Factors Influencing Customer Loyalty

Factors	Dimension	References
Service quality	The existence of modern facilities in branches AIC	(Yee & Faziharudean, 2010)
	Various and electronic services	(Yee & Faziharudean, 2010)
	Customers' feeling safe in interacting with branches	(Yee & Faziharudean, 2010)
	Proper working hours to provide services	(Yee & Faziharudean, 2010)
	Ease in providing services	(Yee & Faziharudean, 2010) (Haghighi Kafash et al, 2010)
	Doing things according to preset commitment	(Yee & Faziharudean, 2010)
	Leadership in providing new services	(Haghighi Kafash et al, 2010) (Zamani Moghadam and

Customer Satisfaction		Lahiji, 2012)
	Building trust with customers	(Zamani Moghadam and Lahiji, 2012)
	Response to Complaints	(Haghighi Kafash et al, 2010) (Yousefi and Syed Javadein, 2006)
	An emphasis on doing things properly and without error in the first action	(Mosa Khani, et al., 2012)
Proper personnel	Neat appearance of the staff	(Yousefi and Syed Javadein, 2006)
	Effective and efficient action by staff	(Yousefi and Syed Javadein, 2006)
	To-date knowledge and specialized skill of the personnel	(Haghighi Kafash et al, 2010) (Mosa Khani, et al., 2012)
	Personnel's awareness of the services provided by the branch	(Mosa Khani, et al., 2012)
	Personnel effective deal with customers	(Yousefi and Syed Javadein, 2006)
Physical location	Cleanliness and physical space inside branches	(Haghighi Kafash et al, 2010) (Yousefi and Syed Javadein, 2006)
	Proximity to downtown	(Tajzadeh Namin et al, 2011) (Haghighi Kafash et al., 2012) (Yousefi and Syed Javadein, 2006) (Mosa Khani, et al., 2012)
	Easy access to branches	(Yousefi and Syed Javadein, 2006) (Mosa Khani, et al., 2012)
	Ease of travel to branches	(Tajzadeh Namin et al., 2011) (Mosa Khani, et al., 2012)
Perceived image	Fulfilling expectations	(Yee & Faziharudean, 2010) (Haghighi Kafash et al., 2012)

Conceptual mode

The conceptual model of the research is presented in Figure 1. In this model, factors affecting customer loyalty are shown.


Modern facilities and branches of AIC
Various and electronic services
Customers' feeling safe in interacting with branches
Proper working hours to provide services
Ease in providing services
Doing things according to preset commitment
The quality of service
Leadership in providing new services
Building trust with customers
An emphasis on doing things properly and without error in the first action
Response to Complaints
Customer Satisfaction
Neat appearance of the staff
Effective and efficient action by staff
To-date knowledge and specialized skill personnel
Personnel's awareness of the services provided by the branch
Personnel effective deal with customers
Appropriate personnel
Cleanliness and physical space inside branches
Proximity to downtown
Easy access to branches
Ease of travel to branches
Physical location
Fulfilling expectations
The credibility of the insurance company
The insurance company's reputation
Commitment to policyholders
Perceived image
Discounts
Free bees
Sales promotion tools
Loyalty policyholders

Research purposes

The main objective

Reviewing and prioritizing the factors influencing the loyalty of policyholders in AIC baranches

Secondary objectives

1. Checking and identifying the factors influencing the loyalty of policyholders in insurance company Asia in Tehran
2. Prioritizing indicators affecting fidelity in AIC policyholders in Tehran
3. Prioritizing sub-indices influencing fidelity in AIC policyholders in Tehran

Research questions

The main question:

How is prioritization of factors affecting the loyalty of policyholders in AIC in Tehran?

Sub-questions:

1. How is the prioritizing of service quality indicators in customer loyalty in AIC?
2. How is the prioritizing of indicators of customer satisfaction on customer loyalty in the branches of AIC?
3. How is the prioritizing of appropriate personnel indicators on customer loyalty in the insurance branches of AIC?
4. How is the prioritizing of indicators of physical location on customer loyalty in the branches of AIC?
5. How is the prioritizing of indicators of perceived image on customer loyalty in the branches of AIC?
6. How is the prioritizing of using indicators of sales promotion measures on customer loyalty in the branches of AIC?

Research methodology

This study is applied regarding the purpose and regarding the method of data collection, it is survey of descriptive kind. The study population is customers (policyholders) of Asia Insurance Company. Since the population size is unknown, using Cochran's formula, the sample size was determined as 384 and to ensure further 400 were considered. The instrument used to collect data in this study was a questionnaire. In the analysis of the data, describing the demographic data was carried out using descriptive statistics and frequency tables and data was analyzed using spss18 software and to investigate the effect of factors and their priority Analytical Hierarchy Process (AHP) and Expert Choice software were used.

Data analysis

Reliability and Validity

In this study, to determine the reliability, Cronbach's alpha was used with the help of SPSS software. Cronbach's alpha coefficient test results are shown in Table 2.

Table 2: Cronbach's alpha coefficient

Cronbach's alpha	Variable
0.893	Customer loyalty

Since based on the results seen in Table 2, Cronbach's alpha coefficients were higher than 0.7, it can be concluded that the questionnaires used in the study is of acceptable of reliability. Moreover, to check the validity of the questionnaire, content validity was used. Content validity of a test is usually determined by experts in the subject matter. In this step, by testing experts, consultation with teachers and also expert opinion in relation to service quality, validity has been confirmed.

Research Findings

Prioritizing loyalty dimensions of policyholders

• Relative weight gained from the second level hierarchical decision tree by using AHP:

Prioritizing dimensions of quality of service in customers' view in AIC.

In this section, using data obtained from the loyalty of policyholders questionnaire, which was designed according to hierarchical analysis technique, calculating the geometric mean of the responses was obtained. Then, at the next table, customers feeling safe in interaction with branches with relative weight of 0.330 had the highest weight and modern equipment dimensions of the branches of AIC with the relative weight of 0.083 had the lowest relative weight.

Thus, prioritization of the criteria is as follows: a sense of security and client interaction with branches, doing things on the commitment of preset time, ease in providing service, variety and electronic services, reasonable working hours of branches to provide services, and the existence of modern facilities in branches of AIC. Compliance rate of the existence criteria on the basis objective is 0.04. As previously mentioned, the acceptable rate of compliance should be less than 0.1. Therefore, compatibility rates mentioned are acceptable and information obtained from these calculations is reliable.

Table 3: Matrix of pairwise comparisons on the basis of quality of service according to customers

The quality of service	**Customers' Feeling safe in interacting with in branches**	**Doing things according to preset time commitment**	**Ease in providing services**	**Variety and electronic services**	**Suitable working hours to provide services**	**The existence of modern and update equipment**
Customers feeling safe in interaction with branches	1	1.758	2.457	1.967	2.857	1.524
Doing things according to preset time commitment		1	2.637	1.359	3.168	2.463
Ease in providing services			1	2.458	2.635	2.967
Variety and electronic services				1	2.638	1.687
Suitable working hours to provide services					1	1.635
The existence of modern and update equipment						1
1.524						

Table 4: The results of pairwise comparisons of quality of service in the view of customers

Priority	Criteria	Weight of the indices	Compatibility rate (CR)
1	Customers feeling safe in interaction with branches	0.330	0.04
2	Doing things according to preset time commitment	0.190	
3	Ease in providing services	0.183	
4	Variety and electronic services	0.132	
5	Suitable working hours to provide services	0.083	
6	The existence of modern and update equipment	0.083	

Prioritization of customer satisfaction with insurance company in the view of AIC customers

This section is gained using data obtained from the questionnaire related to customers of AIC and calculating geometric mean of the responses. In the next table, the focus on doing jobs correctly and without mistakes in the first attempt with the relative weight of 0.353 has the highest and being branches' being leading in offering new services with the relative weight of 0.143 have the lowest relative weight. The prioritization of the criteria is as follows: An emphasis on doing things correctly and without error in the first step, building trust with customers, responding to complaints, and branches' being leading in offering new services. Compatibility rate of the available options based on the criteria of customer satisfaction is 0.07.

Table 5: Matrix of pairwise comparisons on the basis of customer satisfaction from customers' point of view

Customer Satisfaction	An emphasis on doing things properly and without error in the first action	Building trust with customers	Response to Complaints	Branches' being leader in providing new services
An emphasis on doing things properly and without error in the first action	1	2.586	1.968	3.156
Building trust with customers		1	2.536	1.335
Response to Complaints			1	1.065
Branches' being leader in providing new services				1

Table 6: The results of pairwise comparisons on the basis of customer satisfaction from customers' point of view

Priority	Criteria	Weight of indicators	Compatibility rate (CR)
1	An emphasis on doing things properly and without error in the first action	0.353	0.07
2	Building trust with customers	0.232	
3	Response to Complaints	0.153	
4	Branches' being leader in providing new services	0.143	

Prioritization of appropriate personnel in AIC from customers point of view

This section is gained using data obtained from the questionnaire related to customers of AIC and calculating geometric mean of the responses. Then, at the next table, effective and efficient activities by personnel with the relative weight of 0.358 has the maximum and proper appearance of staff with relative weight of 0.102 has the lowest relative weight. Therefore, prioritization of criteria is as follows: Conducting effective and efficient activities by personnel, update knowledge and specialized personnel skill, awareness of personnel of the services provided by the branch, proper deal of personnel with customers, and proper appearance of the staff. Rating the compatibility of the options available based on applied plans is 0.07.

Table 7: paired comparison matrix options on the basis of appropriate personnel from the customer's perspective

Appropriate personnel	Conducting effective and efficient activities by personnel	Update knowledge and specialized personnel skill	Awareness of personnel of the services provided by the branch	Proper deal of personnel with customers	Proper appearance of the staff
Conducting effective and efficient activities by personnel	1	2.968	2.458	1.759	1.968
Update knowledge and specialized personnel skill		1	1.635	3.011	2.214
awareness of personnel of the services provided by the branch			1	3.145	1.968
Proper deal of personnel with customers				1	1.125
proper appearance of the staff					1

Table 8: The results of pairwise comparisons of appropriate personnel from the customer's perspective

Priority	Criteria	Weight of Indicators	Compatibility rate (CR)
1	Conducting effective and efficient activities by personnel	0.358	0.07
2	Update knowledge and specialized personnel skill	0.233	
3	awareness of personnel of the services provided by the branch	0.191	
4	Proper deal of personnel with customers	0.116	
5	proper appearance of the staff	0.102	

Prioritization of physical location of AIC from customer's perspective

This section is gained using data obtained from the questionnaire related to customers of AIC and calculating geometric mean of the responses. Then, at the next table, ease of access to branches with the relative weight of 0.472 has the highest and proximity to downtown with relative weight of 0.145 has the lowest relative weight. Therefore, prioritization of criteria is as follows: ease of access to branches, cleanness of the physical space inside branches, ease of travel to the branches, and proximity to the city center. Compliance rate options based on sub-layer criteria of data is 0.08.

Table 9: Matrix of pairwise comparison of options on the basis of the physical location from the perspective of customers

Physical location	Ease of access to branches	Cleanliness of physical space inside branches	Ease of travel to branches	Proximity to downtown
Ease of access to branches	1	2.458	1.03	1.635
Cleanliness of physical space inside branches		1	1.235	3.486
Ease of travel to branches			1	1.251
Proximity to downtown				1

Table 10: The results of pairwise comparisons for the physical location from the customers perspective

Priority	Criteria	Weight of Indicators	Comparability rate (CR)
1	Ease of access to branches	0.472	0.08
2	Cleanliness of physical space inside branches	0.382	
3	Ease of travel to branches	0.256	
4	Proximity to downtown	0.145	

Prioritization of the perceived image from the perspective of AIC customers

This section is gained using data obtained from the questionnaire related to customers of AIC and calculating geometric mean of the responses. Then, at the next table, the options of credibility and good fame of the insuring company with the relative weight relative weight of 0.308 has the highest and insurance company brand reputation with the relative weight of 0.106 has the lowest relative weight. The prioritization of criteria is as follows: credibility and good fame of the insuring company, commitment to policyholders, meeting expectations, and reputation of the brand of the insurance company. Compatibility rate of the options based on sub-layer criteria of technology is 0.08.

Table 11: Matrix of pairwise comparison of options on the basis of perceived image in the eyes of customers

Perceived image	Credibility and good fame of the insuring company The insurance company's reputation	Commitment to policyholders	Fulfillment of expectations	Reputation of the brand of the insurance company
Credibility and good fame of the insuring company The insurance company's reputation	1	2.569	1.696	3.89
Commitment to policyholders		1	2.141	1.768
Fulfillment of expectations			1	3.112
Reputation of the brand of the insurance company				1

Table 12: The results of the paired comparisons of perceived image in the eyes of customers

Priority	Criteria	Weight of Indicators	Compatibility rate (CR)
1	Credibility and good fame of the insuring company The insurance company's reputation	0.308	0.08
4	Commitment to policyholders	0.119	
5	Fulfillment of expectations	0.113	
6	Reputation of the brand of the insurance company	0.106	

Prioritizing the use of sales promotion tools from AIC customers point of view

This section is gained using data obtained from the questionnaire related to customers of AIC and calculating geometric mean of the responses. Then, at the next table, discount option with relative weight

of 0.472 has the highest and freebee with relative weight of 0.145 has the lowest relative weight. Compatibility rate based on the sub-layer of criteria data is 0.08.

Table 13: Matrix of pairwise comparison on the basis of sales promotion tools from the perspective of customers

Using sales promotion tools	Discounts	Freebee
Discounts	1	1.635
Freebee		1

Table 14: The results of pairwise comparisons of promoting sales tools from the customers' point of view

Priority	Criteria	Weight of Indicators	Compatibility rate (CR)
1	**Discounts**	0.472	0.08
2	freebee	0.145	

• The relative weight derived from the first level hierarchical decision tree by using AHP:

Priorities of the loyalty of policyholders from insurance company customers in Asia

This section is gained using data obtained from the questionnaire related to customers of AIC and calculating geometric mean of the responses. Then at the next table, the quality of service with the relative weight of 0.323 has the greatest and the physical location with relative weight of 0.091 has the lowest relative weight. Thus, prioritization of criteria is as follows: service quality, customer satisfaction, perceived image, the appropriate personnel, using the tools of sales promotion, and physical location. Compatibility rate of the options based on the loyalty of the policyholders from customers point of view 0.06.

Table 15: Matrix of pairwise comparison based on loyalty of policyholder from the perspective of customers

Loyalty of policyholders	The quality of service	Customer Satisfaction	Perceived image	Appropriate personnel	Using sales promotion tools	Physical location
The quality of service	1	1.572	2.631	2.154	2.083	2.011
Customer Satisfaction		1	2.531	1.635	2.145	2.024
Perceived image			1	1.528	2.248	2.124
Appropriate personnel				1	3.635	1.715
The use of sales promotion tools					1	1.895
Physical location						1

Table 16: The results of pairwise comparisons of loyalty of policyholders from the perspective of customers

Priority	Criteria	Weight of Indicators	Compatibility rate (CR)
1	**The quality of service**	0.323	0.06
2	**Customer Satisfaction**	0.249	

3	**Perceived image**	0.173	
4	**Appropriate personnel**	143	
5	**The use of sales promotion tools**	0.127	
6	**Physical location**	0.091	

Final prioritization of options based on criteria
Thus, according to above tables calculations are given in the table below.

Table 17: Total prioritizing (comparison matrix) of options on the basis of the dimensions from AIC customers perspective

Priority	Criteria	The final weight of items by criteria	Final compatibility rate
1	Customers feeling safe in interacting with branches	0.112	0.06
2	Doing things according to preset time commitment	0.086	
3	An emphasis on doing things properly and without error in the first action	0.074	
4	Building trust with customers	0.060	
5	Effective and efficient actions by staff	0.057	
6	Update knowledge and specialized skill of the personnel	0.050	
7	Personnel proper deal with customers	0.048	
8	Response to Complaints	0.048	
9	The insurance company's reputation	0.045	
10	Commitment to policyholders	0.038	
11	Fulfillment of expectations	0.037	
12	Insurer company brand reputation	0.036	
13	Personnel's awareness of the services provided by the branch	0.035	
14	Ease in offering services	0.033	
15	Branches leadership in providing new services	0.032	
16	Various electronic services	0.030	
17	The existence of modern facilities in AIC branches	0.026	
18	Discounts	0.023	
19	Proper appearance of staff	0.022	
20	Proper working hours of the branches	0.022	
21	Cleanliness of physical space inside branches	0.022	
22	Ease of access to branches	0.021	
23	Ease of travel to branches	0.018	
24	Proximity to downtown	0.016	
25	Freebee	0.010	

Compatibility rate
In this table, the ratio of incompatibility of the criteria compared to criteria is listed.

Table 18: The incompatibility rate of matrix of comparison indicators

Row	Description	Compatibility rate
1	The comparison matrix of options relative to the total index	0.06
2	The comparison matrix of options to index loyalty of policyholders	0.06
3	The comparison matrix of options compared to indicators of quality of service	0.04
4	The comparison matrix of all options compared to the index of customer satisfaction	0.07
5	Indicators of comparative matrix of options to appropriate personnel	0.07
6	The comparison matrix of options compared to indicators of physical location	0.08
7	The comparison matrix of options compared to the index of perceived image	0.08
8	The comparison matrix of the use of tools and options to promote sales index	0.08

Conclusion:

Using data obtained from customers prioritize quality of service of AIC, prioritizing of service quality from AIC customers perspective according to the questionnaires, calculating the geometric mean answers obtained, pairwise comparisons matrix of the criteria to examine the factors influencing the loyalty of policyholders. Customers' feeling secure in interacting with the branches with a relative weight of 0.330 has the highest and modern and update equipment dimensions of the branches of AIC with the relative weight of 0.083 has the lowest relative weight. Thus, prioritization criteria are as follows: Customers feeling safe in interacting with in branches, doing things according to preset time commitment, ease in providing service, various and electronic services, reasonable working hours of branches to provide services, and the existence of modern equipment in the branches of AIC. Compatibility rate of the criteria on the basis of objective is 0.04. As previously mentioned, the acceptable incompatibility rate should be less than 0.1. Therefore, compatibility rate stated is acceptable and information obtained from these calculations is reliable. This section is gained using data obtained from the questionnaire related to customers of AIC and calculating geometric mean of the responses. The emphasis on doing things rightly without error at first attempt with relative weights of 0.353 has the highest and branches being leading in offering new services with relative weight of 0.143 has the lowest relative weight. Thus, prioritization of the criteria is as follows: An emphasis on doing things correctly and without error the first step, building trust with customers, responding to complaints and branches being leading in offering new services. Compatibility rate of the available options based on the criteria of customer satisfaction is 0.07.

Using data the prioritization of appropriate personnel is obtained from the questionnaire related to AIC customers and calculating geometric mean responses. Option of effective and efficient activities by personnel with the relative weight of 0.358 has the maximum and proper appearance of staff with relative weight of 0.102 has the lowest relative weight. Therefore, prioritization of criteria is as follows: Conducting effective and efficient activities by personnel, update knowledge and specialized personnel

skill, awareness of personnel of the services provided by the branch, proper deal of personnel with customers, and proper appearance of the staff. Rating the compatibility of the options available based on applied plans is 0.07.

Data from the priority aspects of the physical location of the questionnaire related to insurance customers in AIC and calculating geometric mean responses is obtained. Option of ease of access to branches with the relative weight of 0.472 has the highest and proximity to downtown with relative weight of 0.145 has the lowest relative weight. Therefore, prioritization of criteria is as follows: ease of access to branches, cleanness of the physical space inside branches, ease of travel to the branches, and proximity to the city center. Compliance rate options based on sub-layer criteria of data is 0.08.

Using data obtained from the questionnaire related to customers of AIC and calculating geometric mean of the responses. Then, at the next table, the options of credibility and good fame of the insuring company with the relative weight relative weight of 0.308 has the highest and insurance company brand reputation with the relative weight of 0.106 has the lowest relative weight. The prioritization of criteria is as follows: credibility and good fame of the insuring company, commitment to policyholders, meeting expectations, and reputation of the brand of the insurance company. Compatibility rate of the options based on sub-layer criteria of technology is 0.08.

Using data obtained from the questionnaire related to customers of AIC and calculating geometric mean of the responses. Then, at the next table, ease of access to branches with the relative weight of 0.472 has the highest and proximity to downtown with relative weight of 0.145 has the lowest relative weight. Therefore, prioritization of criteria is as follows: ease of access to branches, cleanness of the physical space inside branches, ease of travel to the branches, and proximity to the city center. Compliance rate options based on sub-layer criteria of data is 0.08.

Using data obtained from the questionnaire related to customers of AIC and calculating geometric mean of the responses. Then at the next table, the quality of service with the relative weight of 0.323 has the greatest and the physical location with relative weight of 0.091 has the lowest relative weight. Thus, prioritization of criteria is as follows: service quality, customer satisfaction, perceived image, the appropriate personnel, using the tools of sales promotion, and physical location. Compatibility rate of the options based on the loyalty of the policyholders from customer's point of view 0.06.

Suggestions

- Measures should be considered to increase the level of reliability and support to customers
- Planning and precise timing should be conducted so that all contracts and services are in accordance with pre-determined expectations and even in some cases offered unexpectedly to customers.
- Managing should consider measures to reduce hard bureaucracies and paperwork and administrative procedures for customer referrals as much possible to.
- To satisfy customers more and save time and customers cost as much as possible in terms of their features and electronic devices
- By periodic holding of in-service training courses and updating guidelines regularly, the mistake in services and legislation should be prevented.
- By studying efficiency and effectiveness, staff carrying out things without errors and properly should be emphasized
- be created.
- Measures should be taken to respond to and address the grievances and gain the trust of customers in the shortest time possible.
- The quality of performing guidelines should frequently be informed and project instructions be clearly explained.
- System to respond to questions on various policy areas and issues should be considered

- Persistent notification about the latest services offered by the organization in a coordinated way at all branches and for all staff.
- Privileges should be considered for staff who are more successful in the honoring customers so that it turns to the internal brand

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