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Modeling factors affecting customer orientation in the insurance industry

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Abstract

The present study was conducted with the aim of modeling the factors affecting customer orientation in the insurance industry. This research is explanatory, exploratory, and developmental in nature. The participants consisted of 384 employees of agencies representing ten leading insurance companies in the northwest of the country in 2023, including Iran Insurance, Mellat, Asia, Parsian, Alborz, Dana, Saman, Karafarin, Moallem, and Razi Insurance Companies, selected through random cluster sampling based on the Morgan table. The data collection instrument was a questionnaire derived from the qualitative findings, and data analysis was carried out through descriptive statistics and structural equation modeling in SPSS23 and AMOS software at a significance level of 0.05. The findings showed that the research model had a good fit and that all factors, including the development of financial solvency (sig = 0.007), customer satisfaction (sig = 0.009), improvement of information and communication technology (sig = 0.011), brand development (sig = 0.003), development of insurtechs (sig = 0.001), development of content marketing (sig = 0.019), advanced customer relationship management (sig = 0.008), and organizational excellence (sig = 0.013), had a positive and significant effect on customer orientation in the insurance industry. Therefore, customer orientation in the insurance industry is influenced by various factors, including the development of financial solvency, customer satisfaction, improvement of information and communication technology, brand development, development of insurtechs, development of content marketing, advanced customer relationship management, and organizational excellence. Managers and officials of insurance agencies in the northwest of the country can enhance these factors in order to adopt a customer-oriented approach in their organizations.

Keywords:
Customer Relationship Management, Content Marketing, Financial Solvency, Marketing Development, Customer Satisfaction, Customer Orientation, Brand.

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Extended Abstract

Introduction

In today's world, with technological advancement and easy access to information, few individuals remain unaware of the diversity of insurance products and services (Appelbaum & Albin, 2024). This variety of products and services, along with the large number of insurance companies, has created an increasingly competitive market among insurers (Zhang, 2019). Under such conditions, insurance companies, in order to increase profitability and gain a larger market share, need to utilize up-to-date technologies to attract and retain customers and to enhance policyholders' satisfaction (Yu, 2024). Regardless of the specific product being promoted, marketing approaches in the insurance industry, as well as service delivery and responsiveness to customer requests, must be carried out in a mechanized manner within an integrated interactive platform. This approach helps meet customers' need for a continuous and personalized relationship with the insurance company and ultimately increases customer satisfaction (Pan et al., 2023).A review of previous studies in the field of customer orientation in the insurance industry indicates several shortcomings. First, many existing studies have been conducted in a fragmented manner and without a comprehensive perspective on the various dimensions of customer orientation in this specific industry, often focusing mainly on general aspects of customer relationship management. However, due to the complex nature of insurance products, information asymmetry, and the high sensitivity of customer trust, the insurance industry requires a dedicated and industry-specific model. Second, recent technological developments, such as the emergence of insurtech and the changing expectations of customers in the digital era, have received limited attention in traditional customer orientation models. Third, the impact of industry-specific environmental and regulatory factors, such as insurance regulations and competition among insurance companies and emerging financial institutions, has not been sufficiently examined in previous models.These limitations highlight the necessity of comprehensively and contextually examining the factors influencing customer orientation while taking into account both the inherent characteristics of the insurance industry and recent transformations. The need for this research arises from the fact that, despite increasing competition, changing customer behavior, and the expansion of digital services, the insurance industry in Iran still faces significant challenges in accurately understanding and responding to customer needs. The main research problem is that, despite the vital importance of customer orientation for the survival and growth of insurance companies, the factors affecting its formation and reinforcement have not been coherently identified and modeled. Consequently, it remains unclear which variables influence customer orientation, through what mechanisms, and to what extent. Therefore, the present study seeks to answer the question: What are the factors affecting customer orientation in the insurance industry, and how do these factors influence customer orientation in this sector?

Theoretical Framework

Customer Orientation

Customer orientation, as one of the behavioral elements of market orientation, refers to having a sufficient understanding of people in order to continuously create superior value for them. Employee planning is directed toward meeting needs and responding to requests in accordance with job conditions (Emami et al., 2025). Listening to the voice of customers and providing products and services that match their highest preferences, along with delivering the best possible services, are all part of this approach (Asadi et al., 2025). Customer orientation establishes the necessary evaluations through resource allocation priorities in order to assess superior value and customer satisfaction.

Insurance

In 1947, the first health insurance program was introduced for employees of the Iranian Tobacco Company. By 1948, several government organizations were covered by health

insurance through different mechanisms. In the same year, an organization called the Government Employees Insurance Organization was established to provide coverage for government employees and to pay their medical expenses up to a specified limit. In 1973, the Health Insurance Organization was established, and in 1977 the Health Insurance Organization and the Social Security Organization were merged into the Ministry of Health. After the victory of the Islamic Revolution in Iran in 1979, the Social Security Organization was separated again from the Ministry of Health and continued its activities independently.
The Medical Services Organization continued its activities under the title of the Department of Insurance, Revenue, and Medical Records within healthcare organizations until October 1995, when, through the efforts of policymakers and legislators and with the approval and implementation of universal insurance, a new phase of hope emerged for all members of society. With the continuous efforts of the officials of the Health Insurance Organization, the outcomes of this initiative became visible and tangible. However, it remains necessary for this humanitarian initiative to continue while addressing the existing challenges and obstacles within the administrative system and identifying appropriate, principled, scientific, and legal pathways for making effective progress toward societal development (Hadavand et al., 2020).
Kaur and Singh (2025), in their study titled "Examining the Impact of Insurance Technology Adoption in the Indian Life Insurance Industry: A Customer Satisfaction Perspective", concluded that customer orientation is a key factor in ensuring the survival of an organization or institution. Retaining existing customers and attracting new ones is therefore essential for all organizations, particularly insurance companies.Kim and Yi (2025) conducted research titled "Customer Orientation and Sales Orientations of Insurance Planners, Seller Influence Tactics, Relationship Quality, and Their Impact on Sales Performance". Their findings emphasized the role of relationship quality and effective interaction with insurance customers in enhancing customer orientation and ultimately improving sales performance.

Research Methodology

This study is explanatory, exploratory, and developmental in nature. The statistical population consisted of representatives of the ten leading insurance companies in the northwest region of Iran in 2023, including Iran Insurance, Mellat Insurance, Asia Insurance, Parsian Insurance, Alborz Insurance, Dana Insurance, Saman Insurance, Karafarin Insurance, Moallem Insurance, and Razi Insurance. Considering that the number of representatives in the northwest region exceeded 10,000, the Morgan table was utilized to determine the sample size, and 384 individuals were selected as the statistical sample. The sampling method was cluster random sampling.For data collection, since this study was derived from a doctoral dissertation conducted by a mixed-methods approach, a structured questionnaire based on the qualitative findings of the dissertation was utilized. The questionnaires were completed online.Regarding data analysis, descriptive statistics were used to describe, collect, and classify the information obtained from the sample. In addition, Structural Equation Modeling (SEM) was employed to test and fit the research model. In this study, SEM analysis was conducted through AMOS software, while descriptive statistical analyses were performed by SPSS version 23 at a significance level of 0.05.

Research Findings

The results related to the gender of the respondents indicated that 39% of the sample were women and 61% were men. Regarding age distribution, 6% of the respondents were in the "30 years and below" age group, 54% were in the "31–40 years" age group, 35% were in the "41–50 years" age group, and 5% were in the "above 50 years" age group.
The educational background of the respondents showed that 5% had a diploma or less than a diploma, 30% held an associate degree, 51% had a bachelor's degree, and 14% held a master's degree.The inferential results also indicated that the research model had an acceptable fit. All examined factors had a positive and significant effect on customer orientation in the insurance

industry. These factors included financial solvency development (sig = 0.007), customer satisfaction (sig = 0.009), improvement of information and communication technology (sig = 0.011), brand development (sig = 0.003), development of insurtech (sig = 0.001), development of content marketing (sig = 0.019), advanced customer relationship management (sig = 0.008), and organizational excellence (sig = 0.013).

Conclusion

The present study aimed to model the factors influencing customer orientation in the Iranian insurance industry. The key findings indicate that the proposed conceptual model demonstrates a satisfactory statistical fit and that all independent variables have a positive and significant effect on customer orientation. Based on the magnitude of their effects, these factors are prioritized as follows: advanced customer relationship management, development of insurtech, development of content marketing, brand development, improvement of information and communication technology, organizational excellence, customer satisfaction, and finally, development of financial solvency.The findings of this study show substantial alignment with prior research in the field of customer orientation. For instance, the emphasis on advanced customer relationship management as the most influential factor is consistent with the results of studies such as Shadpour et al. (2024), which demonstrated that CRM directly affects customer orientation and customer experience through service personalization. Overall, this research reveals that achieving customer orientation in the Iranian insurance industry requires a multidimensional approach, with the optimization of customer relationship management positioned at its core.Accordingly, based on the research results, the following recommendations are proposed: insurance companies should make substantial investments in modern CRM platforms, customer data analytics, and employee training to ensure effective use of these tools. In addition, establishing or collaborating with insurtech startups is essential for delivering innovative services, simplifying processes, and enhancing user experience. Furthermore, producing educational, informative, and value-creating content tailored to the needs and concerns of insurance customers can contribute significantly to attracting and retaining them.

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Conflicts of Interest

The authors declare that they have no financial or non-financial, personal, professional, or institutional conflicts of interest relevant to this work.

Conflicts of Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

AI Use Statement

The authors declare that no generative artificial intelligence (AI) or AI-assisted technologies were used in the preparation, writing, or editing of this manuscript.

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Ethics Approval

All procedures performed in this study were conducted in accordance with the ethical standards of the responsible institutional and national research committee.