

*Original Research*

# A Causal Model of the Relationship Between Customer Contact Points and Word of Mouth Through Customer Experience in the Insurance Industry

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## Abstract

Customer contact points are known as the building blocks of the customer experience and for designing and enhancing the customer experience. The purpose of this study is to investigate the causal relationships between customer contact points and word of mouth through customer experience in the insurance industry in 2021. The present study is applied in terms of purpose and descriptive-correlational in terms of implementation method. This survey included Mashhad insurance clients. As the number of customers is unlimited, the sample size 384 was calculated using Morgan table. Samples were selected using the non-probability Convenience sampling method. Confirmatory factor analysis was used to determine the validity of the questionnaires. The reliability of the questionnaires was obtained using Cronbach's alpha coefficient for all research variables above 0.7. Structural equation method was employed using PLS software. The results showed that customer contact points and their dimensions affect customer experience. Customer experience also had a significant effect on word of mouth. Ultimately, the customer experience mediated the impact of customer contact points and their dimensions on word of mouth. Finally, suggestions were presented based on the research findings.

**Keywords:** Customer contact points, Word of mouth, Customer experience, Structural equation modeling, Insurance industry.

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## Introduction

To manage and grow an organization effectively across multiple industries, a purposeful effort must be made toward a customer orientation. Customer relationship management (CRM) combines communication marketing and information technology strategies to build profitable and long-term relationships with customers and other key stakeholders (Dehdashti, 2014). Managers also believe that developing an effective and long-term communication platform with customers is beneficial for increasing market share and competitiveness. By establishing a solid structure known as CRM, organizations can improve their business capacity (Dous, 2005). Despite this, there have been reports of significant project risk throughout the implementation phase, as well as substantial investments made by businesses in customer relationship management. For instance, Gartner's reports indicate a low success rate for implementing this plan. But, the essential applications of customer relationship management in a variety of fields cannot be denied. Due to the necessity of CRM, companies have felt the need to develop an effective mechanism for enhancing the performance of CRM (Hasangholipour et al., 2012). One method for achieving this field's benefits is the use of modern technologies in customer relationship management, which provide numerous opportunities for an organization to achieve its goals. Indeed, technology can help businesses strengthen their customer relationships and gain a competitive edge.

Word of mouth is one factor that affects companies' relationships with customers. In today's competitive environment, when consumer trust in companies and advertising (including television, radio, catalogs, and billboards) is declining, word of mouth advertising may help develop a permanent competitive edge. Numerous studies have demonstrated the important role of word-of-mouth advertising in influencing attitudes toward decision-making and purchasing and mitigating the risk associated with customers' purchasing decisions. Nowadays, positive word-of-mouth advertising is recognized as a highly effective method of increasing product sales. As a result, this method can quickly propel obscure and unknown products to unbridled commercial fame (Dye, 2000). Additionally, many marketers consider positive word-of-mouth advertising one of the earliest forms of marketing communication. It is frequently one of the most effective methods of communication, especially when delivered by someone we know and trust. While many individuals believe that great word-of-mouth advertising regarding products is mainly the result of their good fortune, research indicates that positive word-of-mouth advertising is related to rigorous marketing planning. According to one of the most comprehensive studies conducted in 2006 by the Harris Company in the United States, word-of-mouth and advice from friends, acquaintances, and coworkers have the most significant influence on buyers' behavior when purchasing ready-made cold foods, medications, and supplements. The insurance market in the country has become competitive as a result of the presence of various private companies. As a result, companies' services are quickly copied and used by competitors. As a result, insurance companies have tried to establish competitive advantages in different ways in recent years. Customer experience management is one of these methods. This subject has become one of the most significant challenges for insurance companies, especially private insurance companies, in the current decade. In recent decades, businesses have tried to establish a good relationship with customers as one of their main strategies because a

positive customer experience converts them to loyal customers, encourages them to recommend the company's services to others, and improves customer satisfaction. Customer experience is becoming an increasingly significant component of marketing management these days. Today's managers should better understand the relationship between structures like customer experience, loyalty, and satisfaction, especially in marketing management literature, where many factors affect customer satisfaction and loyalty. An organization's survival depends on its ability to satisfy the desires and needs of its customers, and this underscores the significance of studying customer behavior. In this study, such topics are discussed and analyzed to understand the research question better. Finally, the main research question is whether customer contact points affect word-of-mouth advertising in the insurance industry through customer experience?

## Theoretical Foundations

### *Customer contact points*

Typically, customer contacts and interactions with an organization are not static and do not occur at a particular point in time (Norton and Pine, 2013). Each client has several contact points, each representing an interaction with the organization, whether direct or indirect (Kuehn et al., 2019). The term "point of contact" refers to any interaction between a customer and a brand that consciously and unconsciously creates a brand experience in the customer's mind. Contact points or touchpoints might be entirely within the brand's control or may even fall outside the brand's control (Karimi, 2019). Table I summarizes previous research on contact point definitions.

Table 1. Defining Contact Points in Previous Research

Key Indicator	Year	Researcher	Definition
Direct or indirect contact with the organization	2020	Barry et al.	Direct and indirect contacts of an individual to an organization at different points in time are called "contact points."
Interaction with the organization	2006	Neslin et al.	Any contact between the organization and the customer through which the interaction occurs is called the contact point.
Interaction with the organization	2011	Patricio et al.	Contact points occur when the customer interacts with a service.
Interaction with the organization	2014	Liming and Mason	The customer experience comprises a series of interactions between the company's employees and the customer, referred to as the customer contact point.
Creating feeling and perception	2013	Jatner et al.	Companies design the customer experience at contact points as a collection of stimuli that should ideally elicit emotional or perceptual responses from the customer.
Interaction with staff and stakeholders	2014	Khanna et al.	All of the ways in which a brand interacts with and affects customers, employees, and

Key Indicator	Year	Researcher	Definition
			stakeholders are considered the brand's contact points.
Direct and indirect events	2014	Baxendale et al.	Contact points are events that occur during direct and indirect communication with the brand.
Communication status with the organization	2017	Jane et al.	A contact point is any situation in which a customer comes into contact with a brand or company.
Direct and indirect interaction with the organization	2017	Funk	Contact points encompass all direct and indirect interactions that customers have with an organization via various channels and at multiple points throughout their relationship with the organization.
Interaction	2018	Folstad and Kvale	Typically, the term "contact point" refers to distinct points of interaction or communication with the customer.
Feeling and perception	2018	Kranzbühler et al.	In theory, a contact point or journey can be interpreted as human emotion and perception.
Elements of experiencing perceptual and emotional responses	2019	Varnaly	Throughout the customer journey, contact points contain various experience elements that elicit perceptual and emotional responses from customers.

Source: Karimi (2019)

Terms like service encounters, moments of contact, and moments of truth have been used as synonyms for contact points in previous research. However, the term contact points are often used to refer to customer interactions with each component of a product, service, brand, or organization at various times. In general, the term "contact points" refers to any interaction between a customer and any part of an organization, whether planned or unplanned, direct or indirect (Meyer and Schwager, 2007).

By combining the ideas of researchers in this field and applying customer experience concepts, the contact point may be characterized as follows: An event that occurs through direct and indirect customer interactions with the organization (products, services, employees, systems, brand) and other actors in this field (other customers, competitors, and the government) through various channels and creates a general perception and feeling in the customer, which leads to a response (Karimi, 2019).

### *User experience*

Customer experience is a relatively new concept, both theoretically and practically, that has received considerable attention in recent years, particularly in the last three decades. According to researchers and marketers, this concept refers to a strategic process for developing a holistic customer value, achieving differentiation, and sustaining a

competitive advantage (Jain et al., 2017). According to Klaus and Maclan (2013), "customer experience" refers to the perceptual and emotional evaluations that result from direct and indirect customer interactions with a company. Customers desire not only effective shopping (perception) but also a pleasurable shopping experience (feeling) (Barari et al., 2020). This concept encompasses all customer interactions with a company, including those occurring before, during, and after the purchase or consumption phase (Schallehn et al., 2019). Customer journey approach is frequently regarded as a tool for comprehending the customer experience (Folstad and Kvale, 2018). According to Verhoof et al. (2009), the customer experience is a broad term that encompasses cognitive, emotional, sensational, social, and physical responses to the supplier. Indeed, the customer experience is accompanied by the generation of mental responses as a result of the customer's interaction with the company's various elements. In online retailers, the online shopping experience is affected by the consumers' buying objectives, that is, customer experience encompasses several facets of customer engagement that may create value via interactions with the company, its products, and other customers (Hedayatnazari and Dehdashti, 2018).

According to Richardson (2010), five phases should be addressed while creating a customer map: determining the customer's journey path, identifying contact points, defining contact points, finding actual decision points, and finally, implementing the user guide. At each stage, the client viewpoint, the emotional aspect of the experience, the model's comprehensiveness, its simplicity and comprehensibility, and collecting different types of data as input should be considered (Karimi, 2019).

The customer experience is generally described as the cognitive, sensational, emotional, social, and physical responses of the customer to any direct or indirect encounter with the service provider, brand, or product across various touchpoints during the customer journey. According to Schmidtt et al. (2015), each exchange of services, regardless of their nature or shape, results in the customer experience. Holbrooke and Hirschman were the first to propose the importance of customer experience in marketing, particularly in the field of services (1982). They said that consumers do not behave logically and that evaluating the price of a product or service is just a portion of their research. The rest of the customers' behavior is influenced by their emotions, feelings, and subconscious; consequently, each purchase has an empirical aspect. The customer experience should be incorporated into models of consumer behavior that are mainly focused on logical components. Subsequently, other researchers focused on creating a lasting and appealing experience in the coming years. The mental nature of the experience indicates the personal nature of the customer experience because it is developed based on each person's deduction of events and pertains to customer engagement at several levels of communication, emotional, sensory, cognitive, physical, and mental. Customer experience is an internal multifaceted and individual psychological state for each customer (Gentile et al., 2017). Also, the customer experience is intrinsically emotional and represents the individual's emotional response to stimuli during service delivery (Pullman and Gross, 2014). On the other hand, the customer must travel to the intended place to acquire the product/service. The customer's overall experience is the outcome of various phases of the trip, including search, evaluation, purchase, consumption, and post-purchase activities. This experience is created not just by exposure to variables that the company can control (advertising, pricing, and the



organization's environment) but also through exposure to uncontrollable variables (influences of others, purchasing purpose) (Verhoef et al., 2009). Based on this viewpoint, each component of the customer encounter and engagement with any section of an organization is referred to as contact points, and the customers' experience is the consequence of their interaction with a collection of contact points along the customer journey (Rosen and Waller, 2009).

### *Word-of-mouth advertising*

If not the primary source of information for customers, word-of-mouth is unquestionably one of the most important ones. Today, the concept of word-of-mouth has received considerable attention in marketing texts and consumer psychology. This subject has been highlighted in particular in relation to services and the spread of innovations. The term "word-of-mouth" refers to social behavior that has become a new standard in modern marketing (Meiners, 2010).

The fundamental premise of word-of-mouth advertising is that information about products, services, retailers, and businesses can be passed from customer to customer. This type of advertising is a non-commercial relationship between a sender and a recipient of a product or service (Chan and Ngai, 2011).

Indeed, word-of-mouth advertising is a sort of informal communication between customers in which information about the ownership, usage, or features of a certain commodity or service or its sellers is shared with other consumers. Word-of-mouth marketing is the practice of spreading information about a brand or business without the use of standard advertising methods (Thomas et al., 2011).

Face-to-face communication between a recipient and a messenger regarding services, products, or brands represents word-of-mouth advertising (Ferguson et al., 2010). Additionally, it refers to the interpersonal relationships that exist between consumers concerning their evaluations and personal experiences with a company or a product (Jason et al., 2010). Consumers trust the credibility of their friends, family, and acquaintances' opinions because they are sincere and free of prejudice (Podoshen, 2008).

According to some research, only 14% of people believe what they see, read, or hear in commercials. More intriguingly, 90% of people trust products or services that have been recommended by a family member, friend, or coworker, because they know buying a product has no benefit for their friends. Interestingly, even in the age of computers and the Internet, people prefer to communicate face to face; 80% of word-of-mouth advertising conversations take place in person, while 20% take place online (Hasangholipour, 2015).

### *Conceptual Research Model*

A conceptual model serves as a starting point and foundation for studies and research; it defines the research variables and their relationships. In other words, the conceptual model is a mental map and an analytical tool.

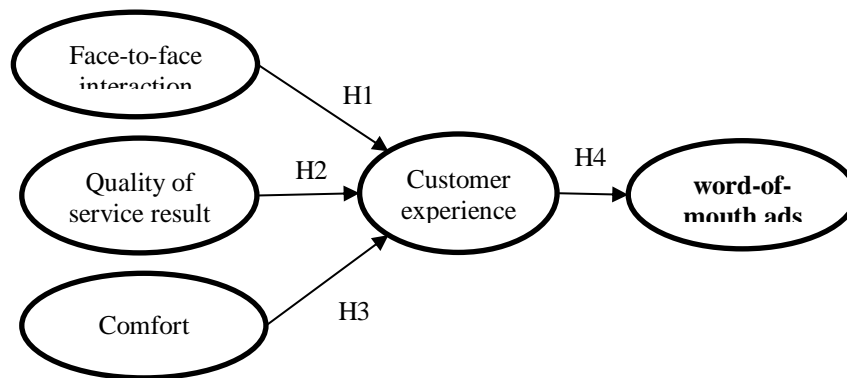


Figure 1. Conceptual research model based on Ribamar Siqueira (2020)

## Research Methodology

The present study is a quantitative study that is applied in terms of purpose, and it is survey-descriptive in terms of implementation and nature of research. The study's statistical population consisted of all customers of insurance branches in Mashhad, with an unlimited number of customers, and a statistical sample of 384 participants was calculated using the Morgan table. This study employed the "convenience sampling" method. The Ribamar siqueira (2020) questionnaire, which has 27 questions, was used to measure and collect data. The data were described using SPSS software, and the research hypotheses were tested using the Structural Equation Method (SEM) and Smart-PLS software.

## Research Measurement Model

Because the research measurement model is reflective, the research tests are also reflective as defined in the following:

### *Homogeneity Test*

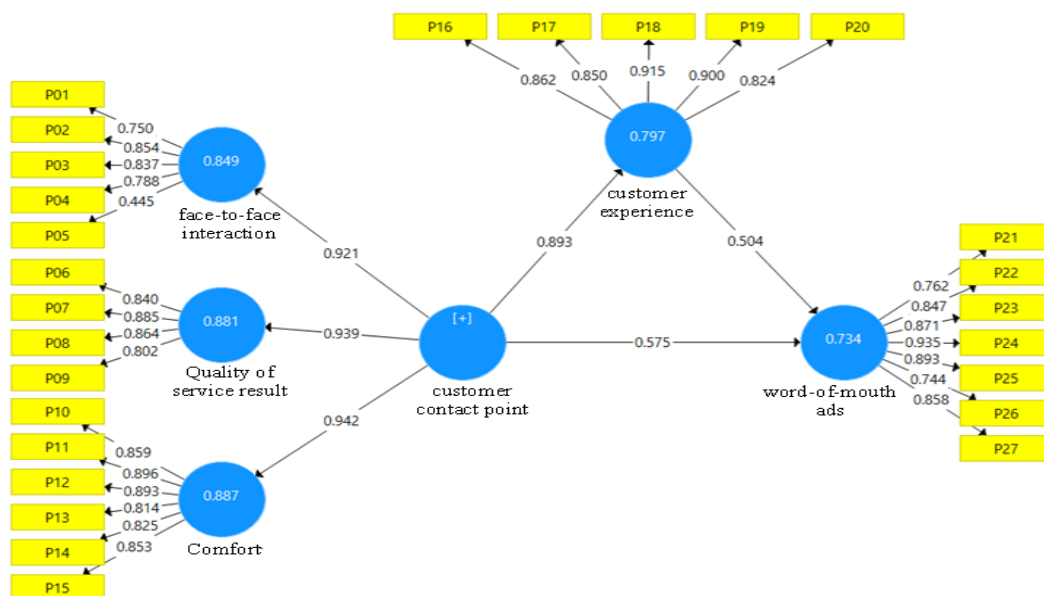
Before performing any test on reflective measurement models, a homogeneity test should be performed to make the one-dimensional questions of a variable (Hair, 2010). Before applying SEM, it is necessary to verify the validity of the research measurement tool through the confirmatory factor analysis (CFA) technique.

Table 2. Confirmatory Factor Analysis (CFA) Results for Questionnaire Items

Subject	Component	Item of questionnaire	Factor load	Statistics	Kurtosis	Skewness
Customer contact point	Face-to-face interaction	P01	0.750	6.776	0.070	-0.686
		P02	0.854	14.530	0.504	-0.816
		P03	0.837	15.184	0.181	-0.687
		P04	0.788	15.731	0.385	-0.704
		P05	0.445	2.238	-0.814	0.043
	Quality of service result	P06	0.840	13.001	0.916	-1.045
		P07	0.885	19.931	0.063	-0.889
		P08	0.864	19.896	-0.039	-0.541

Subject	Component	Item of questionnaire	Factor load	Statistics	Kurtosis	Skewness
	Comfort	P09	0.802	14.552	-0.243	-0.418
		P10	0.859	17.266	0.109	-0.593
		P11	0.896	30.513	-0.346	-0.419
		P12	0.893	24.627	-0.508	-0.297
		P13	0.814	16.509	0.270	-0.849
		P14	0.825	14.723	0.230	-0.568
		P15	0.853	20.623	-0.632	-0.464
Customer experience		P16	0.862	19.904	0.321	-0.679
		P17	0.850	15.325	-0.081	-0.527
		P18	0.915	26.044	0.410	-0.762
		P19	0.900	31.940	-0.157	-0.609
		P20	0.824	14.593	0.031	-0.653
Word-of-mouth ads		P21	0.762	8.067	0.031	-0.653
		P22	0.847	16.079	-0.228	-0.583
		P23	0.871	19.908	0.317	-0.832
		P24	0.935	52.967	-0.009	-0.815
		P25	0.893	26.269	-0.351	-0.577
		P26	0.744	6.092	-0.272	-0.583
		P27	0.858	10.701	-0.531	-0.671

In the fitted factor analysis model, the factor load of all questionnaire items in predicting the relevant items at the confidence level of 0.95 had a significant difference with zero. Also, the amount of factor load is more than 0.5, and their test statistic is more than 1.96, so at this stage, none of these questions was omitted and will not be left out of the process.





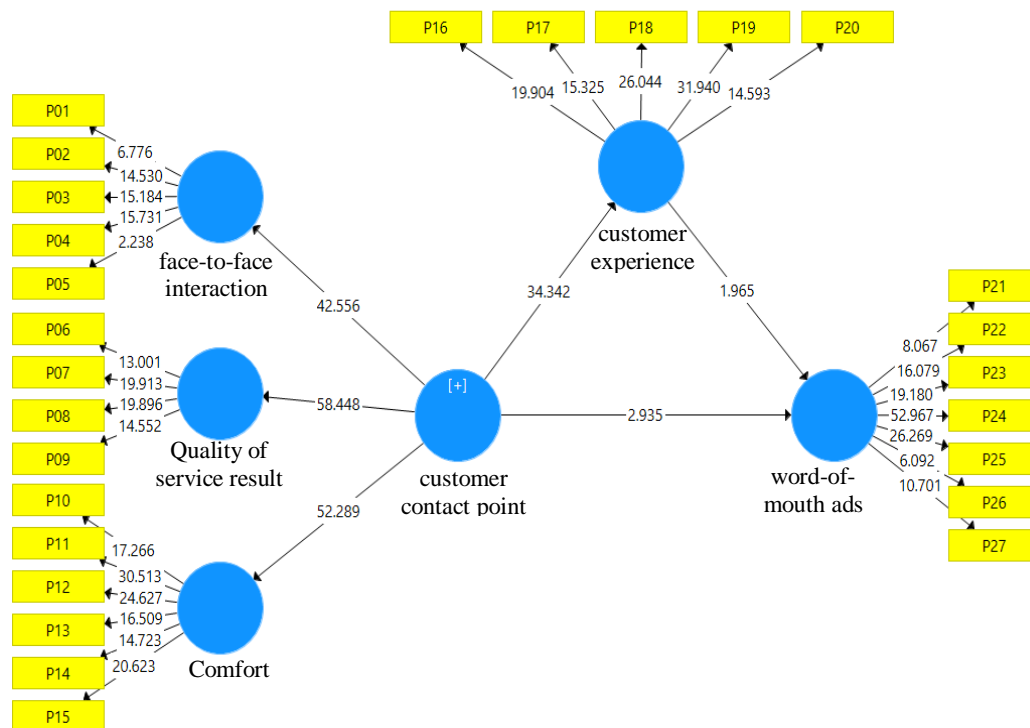


Figure 2. The Factor Loading of the Confirmatory Factor Analysis Model

### *The Reliability Test of the Measurement Model*

Based on measurement indices of the variables, the research model should present similar estimates in other samples from the same community. Thus, in the modified reflective measurement model, various tests are conducted to determine the model's reliability, on which the majority of experts agree. Cronbach's alpha indicates the internal correlation of questions relating to a variable that is not included in the model. According to Fornell and Larcker (1986), Cronbach's alpha should be greater than 0.7. That is, the correlation between the questions about each variable that is not included in the model must be greater than 0.7.

Table 3. Reliability results obtained for the research model

Research variables	Combined reliability	Cronbach's alpha
Comfort	0.943	0.927
Customer experience	0.946	0.933
Face-to-face interaction	0.860	0.792
Customer contact point	0.955	0.948
Quality of service result	0.911	0.869

Based on the results, Cronbach's alpha for all research variables is greater than 0.7, as indicated by the above table. The combined reliability test demonstrates the internal correlation of a variable's questions within the model. The combined reliability coefficient must be greater than 0.7. This test which is more important than others, is shown in the table above, in which all combined reliability coefficients are greater than 0.7.

### *Model Validity Tests*

To properly fit and validate the model, it is necessary to ensure that the convergent and divergent validity aspects, or their differential validity aspects, are both less than 0.9 in terms of correlation between the two of them in pairs. As a result, the model's structural validity is confirmed, as is the absence of overlap between the dimensions of the research variables in the form of differential validity. Consequently, the model's structural validity is confirmed. The validity tests of the model are convergent. It consists of two main tests; That is, the measuring indices of each variable converge with each other.

### **Average Variance Extracted Test**

Table 4. Results of Average Variance Extracted Test

Research variables	Average variance extracted test
Comfort	0.735
User experience	0.717
Face-to-face interaction	0.562
Customer contact point	0.588
Quality of service result	0.719

All AVE coefficients for variables are above 0.5.

### **Divergent Validity Tests (differential)**

#### *Transverse Load Test*

The transverse load test demonstrates that each question accurately measures its own variable and is divergent and distinguishable compared to other variables.

Table 5. Transverse Loads

	Comfort	Customer experience	Face-to-face interaction	Customer contact point	Quality of service result
P01	0.679	0.542	0.750	0.718	0.588
P02	0.618	0.566	0.854	0.758	0.708
P03	0.586	0.581	0.827	0.739	0.711
P04	0.617	0.681	0.788	0.755	0.759
P05	0.340	0.384	0.445	0.417	0.408
P06	0.678	0.738	0.757	0.799	0.840
P07	0.666	0.595	0.720	0.798	0.885
P08	0.677	0.710	0.681	0.784	0.864
P09	0.715	0.622	0.752	0.801	0.802
P10	0.859	0.669	0.628	0.619	0.755
P11	0.896	0.738	0.626	0.816	0.686
P12	0.893	0.764	0.641	0.809	0.655

	Comfort	Customer experience	Face-to-face interaction	Customer contact point	Quality of service result
P13	0.814	0.668	0.792	0.852	0.775
P14	0.825	0.670	0.652	0.760	0.595
P15	0.853	0.709	0.604	0.780	0.662
P16	0.742	0.694	0.704	0.782	0.738
P17	0.712	0.635	0.717	0.769	0.732
P18	0.692	0.702	0.756	0.778	0.751
P19	0.734	0.815	0.807	0.810	0.742
P20	0.681	0.696	0.711	0.745	0.702
P21	0.589	0.762	0.592	0.642	0.625
P22	0.763	0.847	0.631	0.766	0.727
P23	0.757	0.871	0.681	0.773	0.706
P24	0.802	0.935	0.758	0.834	0.768
P25	0.731	0.892	0.622	0.734	0.670
P26	0.598	0.744	0.516	0.584	0.498
P27	0.580	0.855	0.557	0.622	0.639

### *Fornell and Larcker Tests*

Henseler (2009) stated, referencing Fornell and Larker's investigations, that in addition to the questions about each variable's relationship to the other, the variables themselves must diverge from one another (that is, lack of alignment or critical correlation). Therefore, in Table 6, the correlation between the latent variables is the square root of AVE instead of the prime numbers on the main diameter. The AVE square root of each variable must be greater than the correlation of that variable with other variables.

Table 6. The Results of Fornell and Larcker Test

	Comfort	Customer experience	Face-to-face interaction	Customer contact point	Quality of service result
Comfort	0.857				
Customer experience	0.821	0.847			
Face-to-face interaction	0.772	0.744	0.850		
Customer contact point	0.942	0.846	0.921	0.967	
Quality of service result	0.807	0.790	0.82	0.739	0.890

### *Quality Test of the Reflective Measurement Model*

Since PLS lacks reliable fit indices, the quality of the model is evaluated instead of the fit in studies. This test examines each variable's questions and accurately assesses its variables. The common index cross-validity test is used to carry out this test.

### *Common Index Cross-Validity Test*

The common index cross-validity test is measured with three numbers: 0.02, 0.15, and 0.35.

Table 7. Common index cross-validity test

	SSO	SSE	Q2 (=1-SSE/SSO)
Comfort	324	132.866	0.59
Customer experience	378	154.765	0.591
Face-to-face interaction	270	174.411	0.354
Customer contact point	810	408.015	0.496
Quality of service result	216	108.852	0.496

The data revealed that the quality of the measurement model is strong for each of the several variables examined.

### *Structural Model Test (Internal Model)*

The structural model is examined after the external measurement model has been examined. In fact, the path analysis, path coefficient, determination coefficient, and model fit index are all used in the second step of Holland's procedure. In path analysis, the relations between variables flow in one direction, and they are considered as different paths. The path diagram, which reveals possible causal links between variables that explains path analysis (Hooman, 2009).

Table 8. The Results of Research Hypotheses Analysis

Direct path	Path Coefficient		Sig.	Test Statistics	Result
Face-to-face interaction → customer experience	0.851		0.000	26.580	Confirmed
Quality of service result → customer experience	0.844		0.000	19.925	Confirmed
Comfort → customer experience	0.830		0.000	20.282	Confirmed
Customer experience → word-of-mouth ads	0.504		0.000	1.965	Confirmed
Direct path	Sig.	Path coefficient	Test statistics	VAF	Result
Face-to-face interaction → word-of-mouth ads	0.000	0.750	14.647	-----	Confirmed
Face-to-face interaction → customer experience → word-of-mouth ads	0.000	0.577	4.156	0.496	Confirmed
Comfort → word-of-mouth ads (without mediator variable)	0.000	0.824	21.065	-----	Confirmed
Comfort → customer experience → word-of-mouth ads	0.000	0.465	2.842	0.434	Confirmed

### *The Coefficient of Determination*

It's worth noting that the value of  $R^2$  is calculated only for the model's dependent (endogenous) structures, and the value of this criterion is zero for exogenous structures. The higher the  $R^2$  value for a model's endogenous structures, the better the

model fits. The R2 criterion considers three values of 0.19, 0.33, and 0.67 as criterion values for weak, medium, and strong fits of the structural part of the model.

Table 9. The Results of the Coefficient of Determination Analysis

Research Components	Coefficient of Determination
Word-of-mouth ads	0.723
Customer Experience	0.793

## Discussion, Conclusion, and Recommendations

The process by which a person conveys information and feelings to another person or persons via verbal and non-verbal messages is referred to as person-to-person interaction. This ability contributes to developing a warm and intimate relationship with others and helps resolve conflicts. Now, if this interaction between people is related to a product, service, or organization, it has the potential to influence another person to use that product, service, or organization, thereby affecting the customer experience. When people interact with one another in relation to a product or organization, this interaction has the potential to influence the perceptual and emotional evaluations formed as a result of direct and indirect customer interactions with the organization, which is referred to as the customer experience. This finding is consistent with previous research conducted by Shirmohammadi et al. (2015), Yadollahi et al. (2017), Ribamarsquiera et al. (2020), and Kantama (2014). As a result, it is suggested that the involved insurance companies take the customer-to-customer relationship seriously and leverage word-of-mouth as a marketing tool to increase the penetration of their competitive advantage.

Consistent compliance with customer expectations and an understanding of the customer expectations for a particular service define service quality. Due to the intangible nature of services, their length of delivery, the complexity of financial services, and the significant uncertainty associated with establishing high-quality relationships with customers, service quality has a significant impact on customers' perceptions of service. As a result, the quality of customer service can have an effect on the customer experience. This finding is consistent with previous research conducted by Mobarakeh Khalouzadeh (2020), Dehghan et al. (2015), Ribamarsquiera et al. (2020), and Froudi et al. (2018). As a result, it is recommended that the primary service delivery process and employee interactions with customers during service delivery must be consistent and integrated. Employees should understand the significance of their role in developing and promoting brand awareness and enhancing service quality, and they should receive the necessary training in this area. In order to increase the effectiveness of their advertising on customers, service organizations must also provide a clear picture of the quality of their service in their advertising.

Generally, customer comfort is defined as consumers' perception regarding the amount of time and effort required to purchase or use a service. Overall, the comfort and ease of use of services represent the intrinsic value of the time and energy spent by the customer during or after consuming services. A high level of comfort assists customers in making purchase decisions and also achieving tangible evidence of service outcomes by



minimizing time and energy required, which eventually impacts the customer experience with the offered services. This is in line with previous research such as Heshmati et al. (2020), Dehdashti et al. (2015), Ribamarsiquera et al. (2020), and Flip Kalous et al. (2013). Therefore, it is suggested that for improving customer comfort, insurance branches' operating hours be determined in accordance with seasonal changes, as well as consulting customers about operating hours. Additionally, it is recommended that customers be provided with access to welfare facilities.

The customer's emotions determine customer experience. If the customer has a positive experience during their interaction with the business, it has provided a positive customer experience. By providing a positive customer experience, the consumer will recommend the business to their friends and acquaintances, resulting in word-of-mouth advertising for the company. This is in line with the research of Karimi (2020), Shafiei (2020), Heidari (2012), Ribamarsiquera et al. (2020), and Sharma (2016). Therefore, it is recommended to use word-of-mouth marketing and provide valuable information, customer feedback, and views about the insurance company's services, to enhance the customer experience and repurchase possibility.

If one person communicates with another through a channel of communication (verbal or non-verbal) to influence, guide, and control the other person, this interaction and transmission of messages are referred to as interpersonal communication, and when this communication occurs with other people, it is referred to as interpersonal relationships. When clients have a good experience with the business's services, they will speak about it in their interpersonal interactions and share it with other friends and acquaintances, resulting in word-of-mouth promotion for the company. As a result, the appropriate circumstances for word-of-mouth communication should be established to encourage consumers to speak with friends, family, and coworkers about the quality of the company's services and share their experiences with them. This is in line with previous research such as Khodaei Gargari and Abbasi Esfajani (2020), Mansouri Moayed et al. (2018), Ribamarsiquera et al. (2020), and Almani et al. (2012). Thus, it is suggested that the company increases the level of interactive motivation and interactive activity of customers with the company by establishing mutual, effective, and efficient communication between managers, employees, and customers of the company's services and products. This will lead to word-of-mouth advertising by customers and result in a better experience in customers' minds.

Service quality is the customer's judgment, and it is defined as the gap between what a customer expects from a business and what the customer actually receives. Therefore, based on the customer experience, service quality can be expressed as the degree of understanding between the client's expectations or desires and his comprehension of the actual performance of the service. The quality of service is an important component of the customer experience because it increases customers' motivation to re-use the service and, more importantly, it generates positive publicity for the organization and attracts new customers. In other words, changing the customer experience and understanding the quality of services provided by the company to customers can affect word-of-mouth advertising about the company and customers' recommendations to others. This is in line with the research results of Fereydoni and Kalateh Seifari (2019), Heshmati et al. (2018), Ribamarsiquera et al. (2020), Liu and Lee (2016), Kitabsi et al. (2014). Thus, it is

suggested that after-sales service be improved to improve customer experience and, as a result, brand loyalty and customer and user purchase decisions.

Service comfort is a tool that adds value to the customer experience by minimizing the time and effort required to acquire a service. Customers are not looking for their intended services; instead, they want a service to be available whenever and wherever they need it. Indeed, what is important to the client is using products and services that save them time and improve their welfare. Consequently, the urge to use the services of companies that prioritize customer satisfaction derives from the consumer's desire for a pleasant lifestyle, and ease of use is a fundamental requirement for them. The customers' experience of service comfort affects the customer's overall evaluation of the service, their satisfaction, perceived service value, and ultimately word-of-mouth advertising among customers and enhances word-of-mouth advertising about the company's services, among other people. This is in line with the research results of Rahimi Baghmalek et al. (2020), Farrokhi et al. (2018), Ribamarsiquera et al. (2020), and Greg et al. (2014). As a result, it is recommended that a variety of features and services be considered to facilitate customers' decision-making and provide customers with a better range of selections according to their requirements and benefits. Such tangible and comprehensible benefits for customers can act as a source of competitive advantage for the company.

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