

Presenting a model of the antecedents and consequences of customers' experience of confusion in choosing an insurance company "a mix method approach"

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Abstract

In a world where market conditions always change, relying only on advertising is not enough to gain consumers' attention. Building brand awareness, attention, and even choice is clearly more difficult than it was a century ago. Customer experience management is one of the methods that is increasingly used to solve this problem. Business leaders and marketing researchers believe that customer experience is important in the company's competitiveness and call it the basic pillar of marketing management. On the other hand, consumers who are exposed to a multitude of options from different sources with multiple offers, containing a set of features and benefits, are confused about a specific choice. This can be especially confusing when it comes to choosing a service, especially one like insurance. Therefore, the purpose of this research is to provide a model of the background and consequences of customers' experience of confusion in choosing an insurance company. In this research, the researchers have used a mixed (qualitative-quantitative) approach. For this purpose, the first study, was to know the components of customers' experience of confusion in choosing an insurance company from the foundation data approach, and in the second study, the model was tested using the quantitative method of structural equation modelling. The required data in the first study was collected through semi-structured interviews with managers and experts in the insurance industry and in the quantitative part by a questionnaire taken from the results of the qualitative part, which the customers of the insurance companies completed. The researchers reached theoretical saturation by conducting fifteen interviews and finally extracted and coded 191 open codes and presented their results in the form of six main dimensions including customer confusion (consequence), customer experience (core), brand equity (strategy) damage stage (causal conditions), brand reputation (contextual conditions) and online sales (intervening conditions). Then, it is related to the test of the obtained model. The data analysis in this section showed that the variable of brand reputation on brand equity is (3.047), customer experience on brand equity is (3.286), customer experience is on confusion (4.889). Damage stage has an effect on customer experience by (5.712) and brand equity has an effect on confusion by (4.718). The evaluation of the research model in the quantitative part showed that the damage stage had the greatest impact on customer experience, and the

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impact of customer experience on confusion and brand value on confusion was in the next ranks. Regarding choosing the services of insurance companies, what will create a positive experience for customers is the provision of fast and complete services (timely and complete payment of damages), which in turn reduces confusion. To achieve success in the ever-increasing competition, an insurance company must pay attention to the changing needs of its customers and, at the same time, pay special attention to customer experience management and reduce confusion to be more successful and dynamic than its competitors. In the end, suggestions are provided to create a pleasant experience and reduce customer confusion.

Keywords: brand equity, customer confusion, Customer experience, insurance industry, mix method approach
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1 Introduction

Scientific and practical development in all areas of human knowledge is a certain and obvious fact that it is happening at a tremendous speed, and governments as the most important national component of any country are forced to undergo such internal changes [2]. Customer experience in marketing research has attracted the attention of service researchers. Business managers also believe that customer experience is important in the competitiveness of the company. Therefore, marketing researchers have called it an essential component of marketing management. Such attention has led to special research in the field of customer experience and has been accompanied by significant growth in academic papers related to this concept [28]. Customer behaviour is not always a perfectly rational behaviour, but rather the emotions, perceptions, senses, and even the involvement of the client's mind in decision-making. Customers are impressed not only by the product itself but by the sense of the product and its meaning [4]. Creating a pleasant experience with the customer is now one of the most important managerial goals, and the majority of executives see it as the most important priority, to improve their business [16].

On the other hand, consumers face increasing development of products and brands while having difficulty in choosing the products. All these increasing options, along with all stimuli produced by marketing tools, are potential causes of consumer confusion. Customer confusion is quickly becoming a serious problem. The bulk of unsolicited information from various sources, e.g. television, the Internet, newspapers, etc., with several offers, contains a set of features and benefits of services that overwhelm customers and create conditions that make customers confused and confused about a particular brand of choice, a combination of these factors can purchase complex products and services such as insurance confusing [18].

Although the nature of the service is very experimental, research related to the customer experience in this particular industry is scarce. However, customer experience is of great importance in the service industry, because services are of an undefined nature and are created by a cooperative effort between different players. Conventional wisdom says that the customer call model for service means that any contact or any "demo moment" is a customer experience [13].

In view of today's fast and wide world developments and globalization of trade, organizations need to establish effective communication with customers to succeed in marketing and to achieve the desired profit from this relationship. The customer relationship methods have been seriously changed. Today customers have more information about products and services than ever before. However, in many cases, due to information overload, similarity and ambiguity, customer confusion, and the role of corporate managers becomes more important. Managers must use strategies to earn the trust of customers. Customer experience management as one of the strategies to create trust and loyalty for customers in the country is growing and gradually the need to pay attention to it is becoming one of the most important concerns of managers and business owners. This issue in the insurance industry, due to the variety and multiplicity of insurance companies and utilities, should be considered. This issue represents a challenge for the mindset of researchers as customers continue to experience confusion regarding how insurance companies can provide better and faster services.

This study aims to explain the position of confusion among customers in choosing insurance companies and also to highlight the role of customer experience in the selection and purchase of insurance products. According to the results, the researchers' knowledge about this problem is considered a subjective problem. What are the background and consequences of customer experience of confusion in choosing an insurance company and what are the dimensions and components of it? In addition to the explanation and importance of the experience management from the confusion in the selection of insurance companies, the present study is expected to present a scientific model in the field of research study as well as a practical one for the population under study and audience.

In this study, we tried to take into account the innovative aspect through both qualitative and quantitative methods.

In the first step, the model is identified and designed using qualitative method. In the second step, the model is tested using quantitative and survey methods by using structural equation modeling techniques.

Objectives:

1. What are the causal conditions regarding the background and consequences of the customer's experience of confusion in choosing the insurance company?
2. What are the background conditions and consequences of the customer's experience of confusion in choosing the insurance company?
3. What are the core conditions of the background and consequences of the customer experience of confusion in choosing the insurance company?
4. What are the implications of the background and consequences of the customer's experience of confusion in choosing the insurance company?
5. What are the intervening conditions in the background and consequences of the customer's experience of confusion in choosing the insurance company?
6. What are the effective strategies on the foreground and consequences of the customer experience of confusion in choosing the insurance company?

Research questions:

1. What are the conditions of the foreground and the consequences of the customer experience of confusion in choosing the insurance company?
2. What are the background conditions and consequences of the client's experience of confusion in choosing the insurance company?
3. What are the core conditions of the background and consequences of the customer experience of confusion in choosing the insurance company?
4. What are the implications of the background and consequences of the customer experience of confusion in the choice of insurance company?
5. What are the intervening conditions in the background and consequences of the customer experience of confusion in choosing the insurance company?
6. What are the effective strategies on the foreground and consequences of the customer experience of confusion in choosing the insurance company?

Customer confusion is described as an inferential processing error leading to a false belief about the characteristics and performance of a product or service, or as a disturbed psychological state that affects the processing of information. Confusion arises from three main sources: (a) Overload of information (b) Product similarity, and (c) ambiguity or lack of transparency. The overload confusion is because consumers face an information-rich environment. This excessive information prevents the client from processing information and fully understanding and ensuring the purchase situation. The confusion of similarity is caused by brand features, similar products, and similar advertising, and ultimately confusion arises when customers get new, reliable or inaccurate information which is inconsistent or inconsistent with current knowledge. Here, the quality of information is not the quantity of information that leads to customer confusion [21].

Confusion could lead to negative results that consumers tend to avoid. Thus, strategies to reduce confusion as well as decrease risk are employed. These include avoidance, postponement of purchase, clarification of purchase goals, searching for additional information, relying on internal information and knowledge stored, narrowing of choices by important criteria, sharing decisions and transferring decisions to others [25].

Researchers in the field of confusion, consider the interaction of three components of emotion, cognition and correlation. In the case of affection, the resulting emotional responses show themselves as anger, frustration or provocation. These feelings are negative as a source of confusion. A cognitive component is associated with the concept of sanity and feels inadequate when consumer cognitive processes are overloaded. Correlation also addresses inconsistency and inconsistency perceived by the consumer. As a result of this perceived incompatibility, the consumer may feel helpless, lost or restricted. Therefore, the negative impact that consumer confusion can have on purchasing behaviour underscores the importance of studies of this type to create insights about how goods and services suppliers behave, avoiding the processes that trigger these emotions [9].

Table 1: A summary of the most important research conducted in the field of customer experience and confusion

No.	Author (year)	Subject	Results
1	[10]	Study the customer experience at different touch points	Relation of repurchase experience in telecommunications customers with network experience, service delivery experience and store experience
2	[27]	The Power of Emotion: Using User-Generated Content for Customer Experience	The superiority of emotions in the field of customer experience beyond conventional categories
3	[3]	The role of customer experience and customer satisfaction in repurchase intention	Significant effect of customer experience through customer satisfaction on repurchase intention
4	[20]	Investigating the effect of brand sensory experience on customers' emotional commitment and special brand value of Persian Gulf Food Company	The effect of the sensory experience of the brand on the emotional commitment and satisfaction of customers and on the special value of the brand, as well as the effect of customer satisfaction on the emotional commitment of customers and the special value of the brand.
5	[22]	Presenting the customer experience management framework in the hotel industry: with a systematic review of the theoretical foundations of 38 scientific and professional researches in this field.	Customer identification, experience design, experience implementation and experience monitoring as four stages of customer experience management and the importance of customer experience management in service industries
6	[25]	Investigating consumer confusion, causes and outcomes	Examining the role of similarity confusion variables, information overload and ambiguity
7	[6]	A comprehensive view of consumer confusion, scale development	The prominent role of personality traits in confusion among the four factors of confusion caused by others' opinions, personality traits, price and product confusion
8	[18]	Sources and backgrounds of customer confusion	Uncertainty and postponement of decision due to confusion of ambiguity and confusion of overchoice
9	[24]	Identifying and investigating the factors affecting the confusion of buyers on tourism websites	The significant effect of product, person and site characteristics on confusion
10	[1]	Identifying the underlying factors of consumer confusion in purchasing a foreign travel package in Isfahan using the fuzzy Delphi technique	The impact of 23 factors such as multiple prices, services and other items of tours by different agencies, information ambiguity, economic concerns, etc. on confusion
11	[12]	Identifying and categorizing factors affecting customer confusion in life insurance services, a research based on thematic analysis	Lack of public awareness, personality traits, financial poverty, management structure, educational system, sales force, marketing strategies and structural factors including confusion factors.

2 A review of literature

In this section, some research conducted in the field of customer experience and client confusion without focusing on a specific industry is presented as Table 1.

Previous studies have dealt with causes and factors causing confusion as well as customer experience on their own. In the case of managing the customer experience, with emphasis on confusion in choosing the insurance company, there was no study about the lack of confusion among the customers of insurance companies based on their experience of receiving the insurance services. While doing so, it tried to contribute even a little towards making up for some of the shortcomings mentioned in this field, to introduce the propositions and suggestions for further study and develop the theory to help a general theory about the research subject. Thus, it will provide an opportunity for more information about the subject of the study, which has less awareness about it, information which is very useful for marketers and managers of financial enterprises.

3 Research methodology

This study is practical in the aspect of consequences (because it seeks to find an answer to an action problem that is real in the world). In terms of the execution process, a mixture (qualitative-quantitative) is an empirical type in terms of time, cross-sectional, and objective aspect, and an analysis (because it studies the cause and effect relationships by intervening in a process).

3.1 Qualitative part

The statistical population included marketing managers and experts, selling in insurance companies in Tehran. Sampling was purposeful (snowball) in this study using a qualitative data approach of foundation and interview analysis by using triple coding. For this purpose, the researcher used the participants who were the managers and experts in the insurance industry as follows: Table 2. Through structured interview tools, 14 questions were used. Fifteen interviews have been done for adequate theoretical saturation.

Table 2: Participants' Specifications

Interviews		Sex		Position	Experience	Experience	Marital status	
Number of interviews	Mean time of interview (minute)	Female	Male					
				3 sales experts	5 people, 7 to 15 years old	All interviewees	Single	Married
				5 marketing and customer affairs managers	6 people 15 to 20 years old	have been working		
				4 technical managers	4 people over 20 years	in the insurance industry		
15	40	6	9	3 CEO			5	10

3.2 Validity and reliability of the research

To ensure the validity and reliability of qualitative research, the Lincoln and Guba [17] method is used, which is equivalent to validity and reliability in the quantitative part. They believe that the reliability criterion includes four separate criteria as follows:

1. Credibility: For this purpose, after analysis, the typed text of each interview was given to the participants for review and confirmation, and it was modified based on their opinions and experiences.
2. Reliability: Member control technique was used in this research. For this purpose, during the research process, the researchers took the help of two experts who were familiar with the nature of the research problem to investigate the reliability of the findings.
3. Confirmability: To improve the confirmability of the findings of the research, it was tried to put aside the opinions and prejudices as much as possible to maintain the confirmability of the obtained information while avoiding bias. Also, to confirm the correctness of the research, the process of doing the work was provided to several research colleagues.
4. Transferability: For this purpose, three marketing management experts who did not participate in the research were consulted about the research findings.

3.3 Data analysis

In this research, we reached theoretical saturation by conducting 15 interviews. The responses of the interviewees of this research have been analyzed using the database approach and three open, central and selective codings. After conducting each interview, open coding was started and at each stage, appropriate concepts and labels were given to the extracted codes to determine the key categories of the research. Finally, more than 190 primary categories were obtained from the qualitative interviews. After this step, in the next step, axial coding was done, through which the categories and subcategories were related to each other according to their dimensions and characteristics. Analytical tools of Strauss and Corbin were used to find out how the categories are related to each other. The results obtained from open and axial coding are shown in Table 3.

Table 3: Axial and open codings

Category	Subcategory
Customer confusion	Negative propaganda
	Changing the insurance purchase time
	Canceling the purchase of an insurance policy
	Reducing the purchase of insurance policies
	Increase mental engagement
	Wrong Decision
Brand reputation	Insurance brand transparency
	Satisfaction with the insurance brand
	Brand image
Customer experience	Satisfaction in paying insurance premiums
	Targeted advertising
	Discount on issuance
	Long-term relationship with the brand
	Customer trust
	Customer relationship quality
Online sell	Appropriate insurance policy information
	Increasing market share
	Completing the product basket
Damage stage	Ease of purchase for customers
	Lack of proper needs assessment
	Financial dissatisfaction
	Failure to handle customer complaints
	Delay in payment of damages
Brand equity	Providing inappropriate information to the customer
	Variety of insurance services
	Brand credibility
	Brand awareness

3.4 Selective coding and paradigm model

Based on the results obtained from applying the foundation's data strategy and using the opinions of experts and theoretical literature, as well as categorizing the obtained categories and determining the relationship between each of them in this research, the extracted paradigm model is as follows:

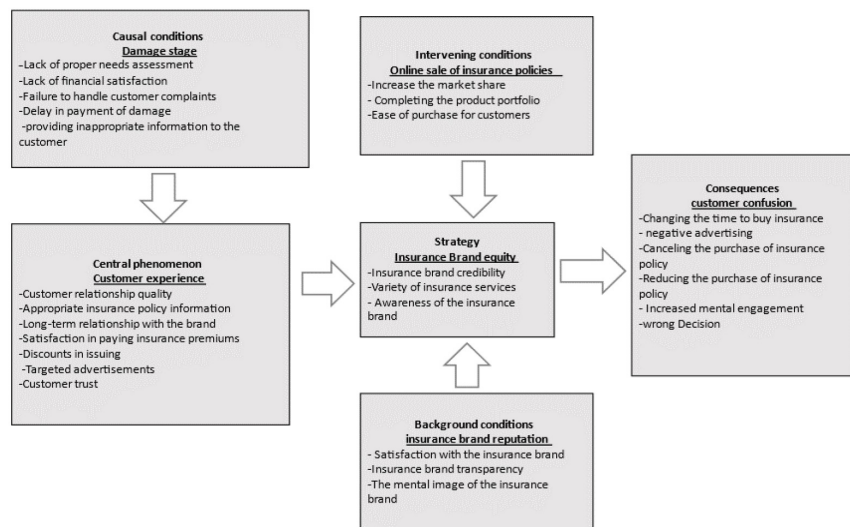


Figure 1: Research paradigm model

After defining the paradigm model, the final model is extracted as follows. It should be noted that in this section, due to the nature of the intervening variable (online sales), the aforementioned variable was not included in the conceptual model.

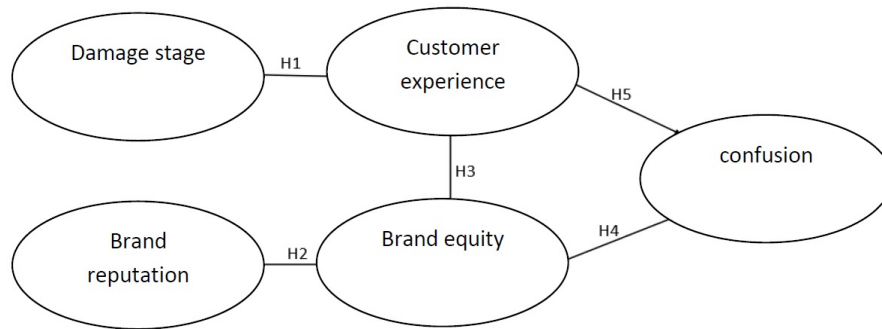


Figure 2: Conceptual model of the research

3.5 Quantitative part

After determining the final model, the following hypotheses were developed for testing in the quantitative section:

- Damage stage affects the customer experience.
- Brand reputation affects brand value.
- Customer experience affects brand equity.
- Brand equity has an effect on confusion.
- Customer experience affects confusion.

In this section, a questionnaire containing 27 questions in the form of a 5-point Likert scale was compiled according to subcategories in order to measure the six dimensions obtained in the qualitative section. Its validity was confirmed by Delphi method and using the opinions of experts (senior managers of the insurance industry and university professors).

The statistical population of this department are customers of different insurance companies in Tehran and were randomly selected. To select the sample size, due to the similarity of the structural equations with some aspects of multivariable regression, the principles of determining the sample size in multivariable regression analysis can be used. In multivariate regression analysis, the ratio of the number of samples (observations) to the independent variables should not be less than 5, otherwise the results of the regression equation will not be generalizable. A more conservative ratio is 10 observations per independent variable, and even considering 15 observations per variable is a good rule of thumb. Therefore, the sample size can be determined between 5 and 15 observations for each measured variable. where q is the number of observed variables or the number of items (questions) of the questionnaire and n is the sample size. It should be noted that the emphasis is always on the sample size should not be less than 200 people [8].

In this research, according to the number of questions in the questionnaire, which is 27, the minimum number of samples was 135 and the maximum was 405.

$$5q < n < 15q$$

After distributing 350 questionnaires among the customers of insurance companies in Tehran, finally, after sorting and removing incomplete questionnaires, 300 questionnaires were analyzed. These data were first sorted in SPSS software and then analyzed with Imus software.

In order to check the normality of the variables, the Kolmogorov-Smirnov test was used. If the significance level for all variables is greater than the test level (0.05), the data distribution is normal. As it is clear from the results of Table 4, the significance level of the Kolmogorov-Smirnov test for all research variables is greater than 0.05. As a result, these variables have a normal distribution.

Table 4: Kolmogorov Smirnov test

Variable	Symbol	mean	SD	Significance	Result
Damage stage	300	3.97	0.735	0.121	Normal
Customer experience	300	3.40	0.775	0.442	Normal
Brand reputation	300	3.28	0.737	0.105	Normal
Brand equity	300	3.76	0.78	0.074	Normal
Confusion	300	3.69	0.926	0.085	Normal

Table 5: Cronbach's alpha table

Variable	Cronbach's alpha
Damage stage	0.836
Customer experience	0.832
Brand reputation	0.800
Brand equity	0.725
Confusion	0.813

In order to detect the internal correlation of the questions of a variable outside the model, Cronbach's alpha was calculated for each variable, as can be seen in Table 5, Cronbach's alpha of all questions is more than 70% and this indicates the reliability of the research questions.

In conducting factor analysis, it must be ensured whether the existing data can be used for analysis or not, in other words, is the desired amount of data suitable for factor analysis or not? For this purpose, the KMO index (Kaiser Meyer Olkin) and Bartlett's test have been used. Based on these two tests, the data are suitable for factor analysis when the KMO index is greater than (0.6) and close to one and the sig of Bartlett's test is less than (0.05). The results of these tests are presented in Table 6 below.

Table 6: KMO and Bartlett test

	KMO test	0.837
	Kai Squire	15.53
Bartlett test	Degrees of freedom	630
	measurement error (sig.)	0.001

4 Hypothesis testing and significant coefficients based on the structural model

In the case of significance, the relationship or lack of relationship between dependent and independent variables is checked. If the correlation between two variables is higher than the absolute value of 1.96, it means that there is a significant correlation between the two variables. According to figure 3, because the t coefficients for all routes are more than 1.96. Therefore, it can be concluded that this path is significant and the desired model is approved at the confidence level of 95%. Table 7 also shows the test results of the model's hypotheses.

Table 7: Structural model hypotheses test table

hypothesis	Path coefficient (β)	Critical ratio (t-value)	Significance level (Sig-p)	Result
Damage stage on the customer experience	0.496	5.712	0.015	Significant
Brand reputation on brand equity	0.198	3.047	0.000	Significant
Customer experience on brand equity	0.216	3.286	0.003	Significant
Brand equity over confusion	0.362	4.718	0.004	Significant
Customer experience over confusion	0.390	4.899	0.000	Significant

5 Summary and suggestions

This research with a mixed approach (qualitative-quantitative) examines the dimensions and key components of customers' experience of confusion in choosing services from insurance companies. First, a qualitative study (foun-

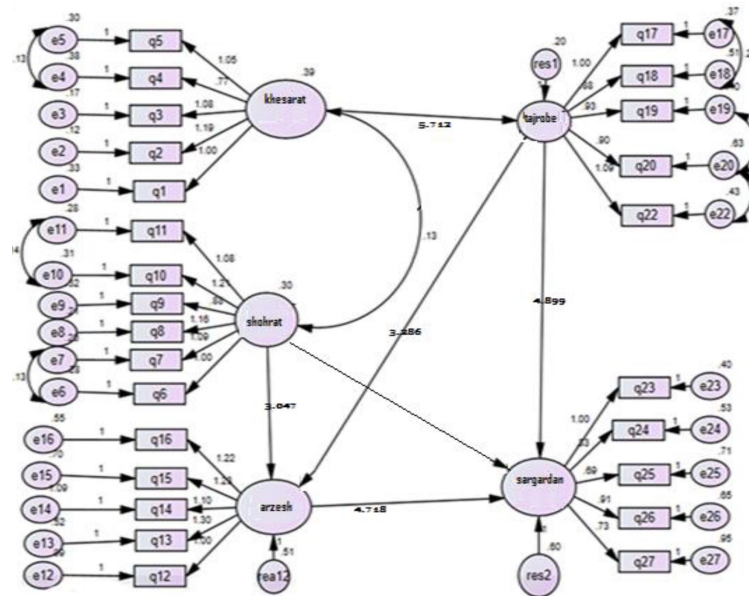


Figure 3: Structural model of the final research model

dation data theory) is conducted to ensure that we have correctly and systematically investigated the contexts and consequences of customer-experience from confusion in choosing an insurance company. In the qualitative stage, it leads to the identification of six main dimensions and twenty-seven sub-dimensions. The first dimension (central phenomenon) is "customer experience" and includes the quality of communication with the customer, appropriate information on the insurance policy, long-term relationship with the brand, satisfaction in paying insurance premiums, discounts on issuance, targeted advertising and customer trust. The second dimension (strategy) is "brand equity" and consists of three key components, including the variety of insurance services, brand credibility and brand awareness. The third dimension (causal conditions) is the "damage stage", which includes lack of proper needs assessment, lack of financial satisfaction, failure to handle customer complaints, providing inappropriate information to the customer, and delay in payment of damages. The fourth dimension (background conditions) is "insurance brand reputation", which includes insurance brand satisfaction, insurance brand transparency, and insurance brand mental image. The fifth dimension (consequence) is called "confusion" and includes six components of negative advertising, changing the time of buying insurance, canceling the purchase of insurance policy, reducing the purchase of insurance policy, increasing mental conflict and making a wrong decision. Also, in this research, factors are identified as intervening variables, including increasing market share, completing the product portfolio, and ease of purchase for customers, as the sixth dimension.

The analysis of data and the test of the paradigm model, in the quantitative part, indicates the fulfillment and creation of the grounds and consequences of the customer's experience of confusion in choosing an insurance company, which is extracted in the form of five main variables and finally formulated five hypotheses.

- The first hypothesis: the damage stage has an effect on the customer experience.

Not paying enough attention to the problem of service failure can lead to customer loss, lack of profitability and even bankruptcy. Therefore, implementing an effective service recovery process can increase the customer's perception of service quality and create positive word of mouth advertising about the organization. In a research conducted by Susanti et al, [26], it was shown that in industrial markets, satisfaction and positive perception of service quality affects brand satisfaction among customers. Most companies believe that they deliver a meaningful brand experience to the customer. Unfortunately, most of these companies do not succeed in creating a brand experience because they do not use the right indicators and are not able to create powerful and effective experiences. The brand experience should be comprehensive and communicate effectively to become the basis of brand satisfaction.

- The second hypothesis: brand reputation has an effect on brand value.

Brand reputation is increasingly important from the point of view of both researchers and business owners, and for a brand to be successful and therefore profitable, it must have a positive reputation. In his research,

Foroudi [7] investigated the effect of brand signature, brand awareness, brand attitude and brand reputation on brand performance in the hotel industry. In this research, the significant effect of hotel brand signature on the components of brand awareness, brand attitude, and brand reputation has been confirmed as factors that determine brand equity. The reputation of an insurance company is also very important and effective in handling and paying fair claims to create a good experience and reduce customer confusion. Kumail et al. [15] also found out in their research, brand communication maximizes brand awareness and recall. Most of the time, customers buy brands that they are more aware of, that are brought to mind earlier and that create a positive association. Through brand communication, brand awareness is increased and positive mental associations of the brand are created. Brand communication is the first factor in managing brand relationship with customers and creating positive attitudes towards the brand such as satisfaction and trust, and it can have a good effect on creating a pleasant experience and is a very important factor in successfully providing a new service in the field of insurance services in the company. It is considered as a provider whose key goal can be to make services tangible, especially new and innovative services in the insurance industry in Iran.

- The third hypothesis: customer experience has an effect on brand equity.

Companies try to improve the customer experience of their brand value in different ways and use it as the most important competitive weapon. According to the studies of Reichheld and Teal [23], brand satisfaction and customer loyalty cause a continuous flow of profits, reduce marketing costs, reduce operational costs, increase customer referrals to the organization and prevent changing the source of purchase among loyal customers who are easily attracted. Promotional programs will not become competitors. When the customer is satisfied with the special value of the brand, managers should identify the main driver that makes the customer satisfied and loyal to the brand and provide the context for creating a pleasant and enjoyable experience. Understanding what drives customers to return to a company enables managers to create a better experience for customers. Also, the study of Mokha and Kumar [19], shows that customer experience of a product has an effect on brand satisfaction. A brand that communicates with the customer and creates a good experience will stand out from its competitors. This is a huge competitive advantage for the brand because when comparing brands, brand loyalty and adherence are what differentiate brands from each other. That is, after choosing a brand, the customer buys an experience that helps the customer to experience the joy of a brand.

- Fourth hypothesis: brand equity has an effect on confusion.

According to the study of Kayaman and Arasli [11], the existence of many brands in the service sector, competition between service providers and the similarity of services that can be provided to customers have led to confusion for customers in choosing a brand and creating a distinction between them. In such a situation, the brand image and marketing activities strongly influence the customers' decisions. As mentioned, brand equity is achieved when the service provided by the company matches the customer's expectations from the brand. Therefore, creating a good brand experience and a positive attitude towards it is a very important factor in reducing confusion. Ekinci et al. [5] showed in their research that if customers understand and believe in the brand value of a product, this will have a profound effect on their experience and brand loyalty. In fact, one of the building blocks of a good and pleasant experience is loyalty, which loyalty will result in word of mouth advertising and recommending to others and ultimately reducing confusion.

- Fifth hypothesis: Customer experience has an effect on confusion.

The customer experience in the service industry is created by a collaborative work between different actors. With the increase of insurance companies, this industry has become more competitive and the diversity in the number of insurance companies has increased the confusion of customers, therefore, with the slightest dissatisfaction with the service or an unpleasant experience, customers turn to another insurance company. Therefore, insurance companies should replace the customer-oriented view with the product-oriented view and focus their attitude on the customer and customer experience. The research findings of Kim and Kim [14], also show that understanding the customer experience is necessary to maintain customer satisfaction and repeat purchase intention in order to sustainably develop the business. Every brand introduces itself to its audience and customers through the experience it creates, so the customer's experience of the brand plays a significant role in the formation of brand personality and brand satisfaction, and subsequently, in reducing confusion.

The participants in this research believe that customer experience and special brand value have a great impact on the confusion of customers in choosing an insurance company. The customer experience in insurance companies is likely to be a mix of different marketing communication channels and touch points. By establishing the necessary standards in all contact points, a guarantee of creating a positive experience for the customer is created and the

customer experiences a certain level of better service. Creating a favorable experience in today's brand-filled world can create a stronger relationship with customers. The customer experience and special value of the brand creates a competitive advantage and ultimately leaves a great impression when comparing customers in their minds. A superior customer experience becomes a unique and valuable proposition for customers who know they can't have the same experience as your competitors and don't want to risk switching to another company. It is suggested that you do not create a standardized and consistent version of the shopping experience in insurance companies for customers.

At the end of this section, some practical suggestions that are the result of the results obtained from the research are presented for the use of insurance company managers:

- In order to create a pleasant experience, review the process of issuing insurance policies as well as processing and paying claims by taking into account the opinions of customers and facilitating the work process, with the utmost kindness and flexibility with the customer.
- While collecting customer information (customer relationship management), identify the needs and tastes of customers and personalize services and insurance products to create a new experience and according to the customer's interest and needs, and all people involved in providing services Try to provide a better and more quality service to the customer, because it creates a positive mental image of the company's brand in the eyes of the customer. According to Peter Drucker, look at the whole industry from the customer's point of view.
- All the facilities of the company should be used in order to apply new educational methods in order to cultivate capable, motivated employees with positive social interactions, as the most important communication factor.
- In addition to creating a quick process to resolve service delivery problems, customer satisfaction should be measured longitudinally (at different points in time), because the results of the research show that very satisfied customers are 6 times more likely to buy than satisfied customers.
- Full attention should be paid to minor and low-value issues from the point of view of employees (such as proper and respectful treatment with customers, providing complete information to them, etc.) and applying the principle of small differences that can lead to the company's competitive advantage.
- Advertising and other promotional tools should be paid attention to, considering the target community and focusing on the strengths and competitive advantages of the company.
- While paying attention to the physical appearance of the contact points, it is possible to provide easy access to the insurance policy supply and claim payment channels, and portals are created to respond (while maintaining unity of action in order to reduce confusion) to the problems and needs of the company's customers.

In relation to the suggestion for future researches, the assessment of the intervening factors of the paradigmatic model in the conceptual model and the use of the phenomenological tradition in the qualitative part of the research can be proposed. As the limitations of this research, we can point out the behavioral considerations of the participants and the limitations of the interview, which did not provide proper cooperation from some of the interviewees, as well as the time and place limitations of the interviews conducted to collect the required data. which has only been done in Tehran.

Contribution of authors

Data collection, draft of the article and preliminary analysis were done by the first author, analysis and interpretation of data and statistical analysis of the research and revision of the article were done by the third and fourth authors. Also, supervision and final editing was done by the second author.

Conflict of interest

The authors declare that there is no conflict of interest regarding the publication of this article. In addition, ethical issues including plagiarism, informed consent, misconduct, falsification of data, publication and repeated resubmission have been observed by the authors.

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