Investigate the Role of Customer Attitudes in the Process of Emotional Marketing Impact on Savings and Life Insurance Buy Intention (Case Study: Iran Insurance Agency in Ahvaz City)

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Abstract: Today, insurance is an important tool of economic and social that its reliance on various business and financial services sectors is inevitable and has the important and effective role in sustainable economic growth and development as an industry. In the meantime, savings and life insurance policies have a privileged position among the variety of insurance policies due to the financial needs of the family after the death of its head and also for savings. But despite the above advantages in terms of figures this type of insurance does not have a proper place in Iran. In this study, given the undeniable role of marketing in the development of the insurance policies, emotional marketing impact on customers' purchase intention through, attitude is investigated. The present study is based on the objective of applied research, the nature of the research approach is causal in terms of data collection research is a descriptive component and the type of data is small. The study sample are all customers in the city of Ahvaz, Iran insurance company, a questionnaire was used to collect data from customers. Also, according to the infinity of the population, the sample size was estimated to be equal to 384, using the Cochran relationship. Finally, Structural Equation Modeling (SEM) were used to investigate the hypothesis and found that the effect of marketing sense attitude policyholders, policyholders' attitude purchase intention and emotional marketing plan consumer purchases are positive, direct and meaningful.

Key words: Emotional marketing, customer attitude, purchase intention, savings and life insurance, Iran insurance company

INTRODUCTION

In the current year, growth in services is one of the major trends in the world (Philip and Gary, 2006). Invest in important services to the extent that today, it attracts >50% of consumer finance to his. Global economic system service organizations have more growth and they make up more than a quarter of the value of international trade. In fact there are a variety of service industries (banking, insurance, telecommunications, transportation, travel and entertainment) that in developed countries they make up >69% of the economic system in the world. The look and attention to the issue of marketing services agencies is very important because no organization whether large or small, profit or non-profit will be a success without a proper marketing system. Due to the expansion of service activities and weakness in doing principles of marketing in these areas we are in need of more serious attention to marketing issues in the field of financial services, especially insurance.

Advertising is the cornerstone of marketing strategies. With regard to the survival of companies depends on their ability to create value for customers and attract them to buy a product, evaluate the effectiveness of marketing activities is the main task whic is responsible for management and (Llonch et al., 2002). Knowledge of these effects can determine the success or failure of the company's future. Hence, marketing managers and business decision makers in companies have been used a variety of tools to assess the views of the consumers of their products and their knowledge of knowledge. In the past, most of these tools include field surveys or techniques to assess the influence of advertising by measuring the approximate number of potential audience of an announcement. Since, so far, the conventional mass media such as TV, radio and newspapers were important The mass media which were most favorable advertising market for large companies and they are suitable for advertising campaigns. The effect of the propaganda published by these media also as it was always the same way of estimating the potential audience and demographic characteristics and thus, estimates the effectiveness of advertising. Advertising, makes changes in attitude or behavior and evaluate the effects of

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advertising for organizations that viewed ads are as essential to survival and development is a necessity. Information and advertising is an important communication tools to identify insurance to individuals. Advertising and information to give to the process of economic and social development of society and promote it and can play a positive role in matters and on how to use it cause the success or failure of various activities (Anzhla, 2003). In this study, the effect of savings and life insurance of the insurance company's advertising, on attitudes and purchase intentions policyholders, evaluation and it becomes lear that advertising company to what extent has affected the attitude and intention buy policyholders.

Today, the insurance industry, on the other hand is seen as one of the major economic institutions and on the other hand it is considered as the most powerful institution support of other economic entities and households. Between disciplines and different types of insurance, insurance of persons and in particular savings and life insurance are of brilliance and special place. In fact this type of insurance policies in addition to being a life insurance, provides comfort and safety for the insured but they are considered as an investment option. Savings and life insurances, social and economic impacts are numerous, among which we can mention the development of savings and investment. But despite the need for this type of insurance coverage, insurance unfortunately for some reason (lack of awareness of the benefits of insurance policies, insurers inefficiency in public information, etc.) in the country, lack of significant growth compared to other countries, so that only 6.6% of the total portfolio of the insurance industry of the country is dedicated to life insurance policies and savings. If the share of the total life insurance premium collected in the world is about 60% or an average of 59.3%. In addition an extensive supply of savings and life insurances to enhance and improve the level of social welfare as appropriate, due to the extensive capacity and capabilities in Iran is faced with many obstacles. Despite the very low life insurance penetration in the country and with regard to 1404, we can say that Iran is a country with a growing economy with remarkable vision and the need to cover a lot of savings and life insurance (Taghizadeh *et al.*, 2012). The reason for Iran's insurance company, the insurance companies is that 46.1% of the market share of the insurance industry, the insurance company belongs to Iran and choose from a variety of insurance and life insurance is because that is life insurance ranked fourth among the 16 types of insurance (after third party isurance, health insurance, car insurance).

Given the obvious benefits of savings and life insurances for its users and with the knowledge that the insurance policies do not have good relations with Iran, in comparison with other insurance policies, strategies should be used to expand The insurance policies among different segments of society in the meantime, apply techniques and methods of marketing, to create awareness and inform and ultimately shaping tend to buy these insurance policies is essential. Moreover, since, factors affecting the acceptance and intention to buy any product or service are an integral part of successful scientific and strategic marketing programs in any industry (e.g., financial services and industry), so it is necessary to marketing factors influencing purchasing savings and life insurances are evaluated. The question now is why is not much of this type of insurance in Iran, despite the many benefits of savings and life insurances? These plans will be developed and how? In this study, we are trying to answer the question, whether emotional marketing factors, impact on purchase intent savings and life insurances through the attitude of customers?

Literature review: In recent years, companies have shifted their focus from products, to consumers and beyond to feel their interests and demands. Emotions guide our behavior and the world is driven by emotion. Days have elapsed concept of marketing products (when manufacturers decide on the color, shape, size and appearance of the product). Conquer the mind (according to traditional marketing) is different from the hearts. In the past, marketers have thought, by providing value-added products to customers can be a good approach to customers but this technique does not work always. Consumers do not always act like a calculator. They breathe, weep, enjoy and heart which is controlled by emotions. They are often attracted to products that induce feels good to them, or make them feel special relationship with it. Finally, marketers came to the conclusion that they need to understand the key to their feelings in order to sell their products and acceptance among customers. It is called something as emotional marketing (Ajjval, 2012).

Emotional marketing: Studies and discuss on how to arouse emotions to force them to buy a product or service. Psychological studies show, emotion is effective at all stages of deciding whether to buy and of course this is affecting different levels in different people with different characters (Domenico, 2010). In addition, advertisements are more emotional issues to the attention of the viewer as well as the importance of complying with

the ad. Conducted market research and analysis over the last 10-15 years have shown that the emotional response of the consumer, rather than commercial (advertising) will be the main drivers of consumer behavior and creates a convincing after shopping experience and idea for a product. Commercials for different products, manufacturers' banners should be clearer and more rational use of advertising messages in order to create emotions and keep in mind the ad. The production of such ads usually include a dramatic effect stimulating factors, it makes the creation of intense emotion. As companies such as health care, insurance, food manufacturers and drug and alcohol use to astonishing graphical notation and negative emotional message for fear of cardiovascular disease and cancer. Research has shown that emotions play an important role in increasing consumer reaction to stimuli (ibid).

Feelings created by advertising have an effect on the attitude of the product. Commercial messages, creating a range of emotional responses, from hatred to joy, the emotions are influenced by specific implementation method, advertisers and consumers react to incentives advertiser. So, we can say that attitudes are good predictors for the behavior of consumers.

Emotional marketing is a form of marketing, corporate marketing use of it for years. Emotional marketing there has been research on human physiology in order to discover the factors in the purchase process. Emotional marketing, studies and discuss on how to arouse emotions to force them to buy a product or service. (Domenico, 2010). Emotional aspects of marketing, including the meaning and form, features emotional advertising, image, symbol, type of advertising media and cultural symbols in ads.

Meaning and form: It is the explicit and implicit meanings and implications, the insurance company' ads. Iran insurance company used in advertising concepts include: the provision of future families, future investment, to compensate for unforeseen costs and downtime, peace of mind in life, children, retirement and so on.

Emotional traits: Emotional attractions tend to stimulate positive or negative emotions, emotions that will stir purchase. Marketers try to tell emotional stories about the sale (Mohsen and Tannaz, 2013). Showing different emotions in advertising according to various human emotions such as love, friendship, etc., not only to improve the product, vital and human characteristics/ traits but they cause, restoring a sense of nostalgia in consumers it You can create an incentive to buy on the customer (Negi, 2012). Features emotional, used in the insurance company's ads are: love, family, future for children, family support, etc.

Image: Often simple emotions like sadness, happiness, surprise, fear, disgust and so on are easily available through the image. Many social needs, be expressed through the image. One of the major objectives for the use of the image in promotional activities is creating a response or psychological interpretation, it provoke a response in the audience.

Symbole: Symbole disposes ideas and lead people to think without speech that it is an expression of the attempt to achieve and visualize concepts which surround man from beyond ambiguities (Ziba, 2012). In Iran, commercials when they are most effective which have benefited from Iranian and religious symbols to cultural reproduction (not for induction) (Hamid and Hosein, 2009). Symbols used in the insurance company'ads are: family symbol, the symbol umbrella and so on.

Type of advertising media: It includes any device that could transmit a message. Various media, because of their impact on the audience, to raise different reaction (Ziba, 2012). Aml advertising messages are also to influence the behavior of a variety of media including newspapers, television, radio and media modem such as the Internet and billboards.

Cultural symbole: In some of the insurance company' announcement, nationalistic concepts and symbols of culture and history of Iran have been used and we can find signs that it could be seen as a reason to promote patriotic attitudes and proud Iranian than (Hamid and Hosein, 2009). Mount Damavand such as company logo, flag, country, Ferdowsi poems, etc.

Attitude: It is a long-term organizing motivational, emotional, perceptual and cognitive processes, according to some environmental aspects that person is in it. Accordingly, the attitude of a person is indicative of the way of thinking, feeling and reaction that he has towards the environment (e.g., to a store, product or TV). Aspects include elements of cognitive, emotional element and behavioral elements. The cognitive component of attitude includes the convictions of a consumer product or service. A set of beliefs about the brand and product, can be brought to the knowledge of the person's attitude toward the product. Emotional reactions to a theme (good or service), represents the emotional component is attitude. Behavioral component is attitude, the willingness of individual reactions in particular in relation to a product or an activity.

Purchase intention: The intention to buy, refers to the possibility that customers at a position that is going to buy a particular brand of a product category (Crosno *et al.*, 2009). Attitude about going shopping,

exploring and tested extensively in research and marketing literature and its authenticity was confirmed. Attitude is the introduction of behavior. Research also has the support of this relationship (Abdolhamid *et al.*, 2012). Fishbein and Ajzen (1975) Model of reasoned behavior and Dodds *et al.* (1991) product evaluation model are two models that are most widely used in studies of consumer purchase intention.

For the theory of reasoned action, Fishbein and Azjen's Model is widely used in the literature on consumer behavior. In this theory, attitude and subjective norm are the most important factors influencing purchase intention. In fact this theory states that a person's intention to perform a behavior is a function of; their attitude towards the implementation of a behavior in a given situation and the norms governing the behavior of the situation and their motivation to comply with these norms by Dodds *et al.* (1991) which is a developed model for Monroe and Krishnan, the perceived value is a factor which is in relationship with purchase intention. The model shows that first, buyer's perception of quality and credit will effect on the precieved value then the perceived value will effect on their evaluation of willingness to buy. According to Fishbein and Ajzen attitude reflects the degree to which a person likes something or not. Fishbein and Ajzen argue that subjective norm is defined as consumer perception of social pressure inflicted on him or by others in relation to the purchase of a product. Different references to buy the product can be friends, family, political parties or their intermediaries (Kalafatis *et al.*, 1999). In this study, perceived value is defined as "customer perception of weighing all interests (quality) and received costs resulting from the purchase or defined services" and refers to a general sense of what has been received (Snog *et al.*, 2004).

Research background: Mai Ngoc Mai Ngoc Khuong and Vu Ngoc Bich Tram, a study entitled 'marketing emotional impact on consumer perception of the product, brand awareness and decided to buy in Ho Chi Minh City, Vietnam' found that all factors emotional marketing, positively influence the consumer decision to purchase. Also, experimental results was that the decision to buy is directly influenced by factors such as brand recall, brand recognition and the perceived quality of the product. On the other hand, factors such as the type of media and a symbol of cultural meaning and form to indirectly influence the decision to buy a product.

Rai (2013) in conducting a study entitled "the impact of advertising on consumer behavior and attitudes, referring to the orders of durable goods" showed that advertising influences the formation of attitudes and consumer behavior and attitude and purchasing behavior is influenced by a variety of promotions which covers the evaluation and recognition of the brand.

Ranim and Seunghee (2013), the study looked at the effects of emotional and visual merchandising to marketing on consumer attitudes in fashion stores. The purpose of this study was the positive attitude of the consumer in fashion stores and analyzes the relationship between emotional marketing, trade, sales and intuitive. The results showed that first, marketing its impact on emotional responses in fashion stores. Second, visual trade has impact on emotional responses in fashion stores. Third, emotional marketing, trade and sell the visual impact on positive relationships. Fourth, emotional responses have a positive impact on consumer attitudes. Finally, emotional marketing and business and sales visualization have positive impacts on consumer attitudes.

Rezvani conducted a study entitled "Evaluation of the Effectiveness of Experiential Marketing on Consumer Behavior, Luxury Goods". He concluded that experiential marketing, experiential marketing is based on emotions and attitudes-based experiential marketing, impact on consumers intend to purchase luxury goods.

Taravati (2013), the study examined the role of social networks such as Facebook to spread the message of advertising to attract the audience, the survey showed that there is a significant relationship between Facebook advertising to draw attention to animation, appeal of the image (color and design) in the Facebook ads, Facebook advertising slogans charm, confidence in the Facebook ads, Facebook's use of celebrities in advertising, the use of symbols in Facebook ads and buying goods on Facebook.

Sharifimanesh, a study examined the economic, cultural icon and emotional utility value to brand worth buying. The results showed that of the 3 commercial and symbolic and emotional value, brand value and symbolic value affect the customers want to buy again.

Rezai Kelarijani, a study examined the features of viral advertising message and its impact on conveying the message and attitude. The results showed that there is a significant difference between:

- Average emotional content viral advertising and general advertising
- Emotional content is a significant positive effect on intention to convey a message
- Emotional content because of the impact on attitude toward the ad has positive and significant impact on brand attitude

Huang *et al.* (2004) in a study entitled "Attitudes of Consumers Towards Goods, Toys" that provide four hypotheses in terms of price, quality, risk, attitude and purchase intention, using the 156 questionnaires distributed had been in the community came to the conclusion that have a positive attitude and purchase intention.

According to research Suderland, emotional marketing, can be described as a process, it involves a few simple steps. They are:

- Customers are vulnerable to emotional marketing (commercial TV advertisings beautiful people, cheerful colleagues in the store or amazing products)
- Customers express emotional reactions through experience the charm, excitement, joy and wonder Customers will react to other dependent variables but affective (attitude or approach to their business)
- Customers good intentions to action
- Client performs necessary action to buy

Mowen and Minor in a study presented a method for measuring the impact of attitude in evaluating and selecting the right car, the three silica Toyota, Land Rover and Toyota, by American customers men and women the highlight features associated with each vehicle and its relationship with attitude. Also, they believe, customer buying behavior can be predicted by measuring aspects of the consumer. And applied statistical methods, the researchers are based on studies of cognitive, emotional and behavioral dimensions in the present study.

Mohammadreza Taghizadeh and colleague, in a study entitled "the impact of advertising media on the process of buying life insurance policies and savings, using the model AIDA, Iran insurance company in Rasht City study looked at "the effect of advertising media on the process of purchase of one of the most important types of insurance, namely life insurance policies and savings. In this regard, four stages of AIDA.

Model was used to evaluate the effectiveness of advertising. The results of the t-test and binomial test showed that the propaganda of insurance has been effective in attracting customers and it has four stages of AIDA Model successfully. Television advertising, according to Friedman was in first place as the most effective advertising medium.

Agha Mohseni Fashemi in his thesis titled "evaluating the effectiveness of advertising, life insurance and investment corp" to use the AIDA Model was taken, reached the conclusion that Parsian Insurance advertising, became effective on draw customer attention and create interest but it does create an impact on their desire and action (buying insurance) by the customer.

Purpose of the research: The main objective of this study was to assess the efficacy of emotional marketing on purchase intent and customer attitudes towards life insurance policies and savings. The practical purposes of the research is presenting strategies for promoting the sale of life insurance policies and savings with the goal of economic, social, psychological, security and increase the life expectancy of people, correct marketing practices to develop savings and life insurances;

Conceptual model: In this study, according to the consequence of the theory, according to research by Mai Ngoc Mai Ngoc Khuong and Vu Ngoc Bich Tram and Ranim and Seunghee and Samuel Kasule, the impact of each factor on the attitude of emotional marketing customers and intend to buy savings and life insurances are evaluated. Accordingly, the model delivers are show are in Fig. 1.
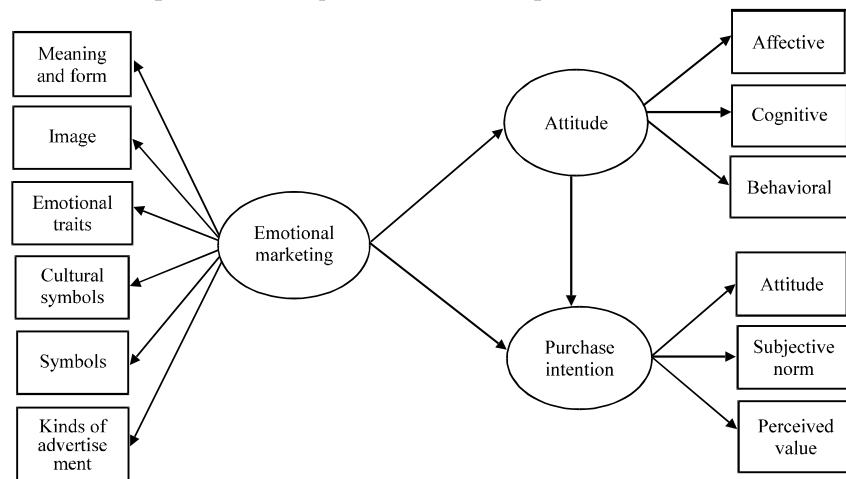

Fig. 1: Conceptual model of research

Hypothesis: According to the study subject, we can say that research has four hypotheses were as follows:

- H_1: marketing is feeling positive and significant impact on the attitude of the insurer's life insurance policies and savings of insurance
- H_2: attitudes insurer has a significant positive impact on the intention to buy life insurance policies and savings
- H_3: marketing sense, a positive and significant effect on the intention to buy life insurance policies and savings
- H_4: marketing sense, a positive and significant effect on intention to buy customers, through attitude

MATERIALS AND METHODS

The purpose of this research is applied, the results of which can be used by insurance company's marketing and advertising managers, to design campaigns, according to the company' marketing objectives and the method of data collection is descriptive survey which describes the company's advertising in terms of its impact on policyholders, go through the insurance company's clients. The population of this research is the insurance company's clients. The sample size is 384 which is calculated through the sample and taking into account the error of 0.05. Stratified sampling method used in this research. For this purpose in Ahvaz City is considered the 8 zone and then 384 questionnaires divided into 8 equal 48 area and taking into consideration the market share of the

insurance company, the number of distributed and collected between branches that were selected through random sampling.

In this study in addition to demographic data analysis, the Cronbach's alpha coefficient (α), index of sampling adequacy (KMO) and coefficient of Variation Expanded Average (AVE) discussed the results of which are presented in the Table 1. The results of KMO were used to assess reliability using factor analysis, the results of calculation of Cronbach's alpha coefficient was used to measure the reliability or validity of research instruments to measure endogenous and exogenous structures, test results and load factor AVE Questions also have been used for convergent validity, reliability and validity. As well as to determine the validity (segregated), the AVE, to any construction should not exceed the square of the correlation coefficient (R^2 (with other structures which are described in the (Table 1).

As the Table 1 shows, based on the results of tests KMO, it becomes clear that the numerical value of KMO coefficient is higher than 0.7 and thus, confidence factor analysis is very favorable.

Also, high levels of 0.7, for Cronbach's alpha coefficient, shows that data collection tools are the perfect reliability. As the results show, all alpha obtained from questionnaires are good and is the perfect reliability of the questionnaire. Moreover, Fornell and Larcker (1981) suggest a high level of 0.5 for the AVE which according to the results, these indicators are the appropriate situation. To assess the validity, divergent have been developed mean of variance, the greater the coefficient of determination ($R^2 > AVE$). At first, the relationship between variables was investigated using Pearson correlation test by SPSS Software (Table 2).

Table 1: Results of reliability and validity Questionnaire

Constructs	Components	Number of items	Cronbach's alpha	KMO	AVE	References
Emotional marketing	Meaning and form	7	0.73	0.89	0.50	Mai Ngoc Mai Ngoc
	Image	3	0.82	0.70	0.70	Khuong and Vu Ngoc Bich
	Emotional traits	4	0.72	0.74	0.55	Tram
	Cultural symbols	4	0.71	0.73	0.52	
	Symbols	3	0.72	0.70	0.69	
	Kinds of advertisement	4	0.73	0.75	0.54	
Attitude	Affective	3	0.74	0.70	0.70	Samuel Kasule (2011)
	Cognitive	10	0.88	0.93	0.52	
	Purchase intention	9	0.81	0.93	0.53	
Purchase intention	Attitude	3	0.74	0.70	0.70	Vallerand *et al.* (2003),
	Subjective norm	3	0.77	0.70	0.70	Ajzen and Fishbein (2004) and
	Perceived value	5	0.75	0.83	0.55	Dodds *et al.* (1991)

Table 2: Divergent and convergent validity

Variables	Emotional marketing	Attitude	Intention to buy	AVE
Emotional marketing	1	0.713** $R^2 = 0.508$	0.703** $R^2 = 0.494$	0.61
Attitude	0.693** $R^2 = 0.480$	1	0.713** $R^2 = 0.508$	0.75
Intention to buy	0.703** $R^2 = 0.494$	0.693** $R^2 = 0.480$	1	0.74

**Correlation is significant at the 0.01 level

As the Table 2 shows, Pearson results are significant for all variables as well as the AVE is greater than R^2 for all measurement patterns which suggests good convergent and divergent validity of the data collected for patterns.

RESULTS

A sample of 384 people we have 66.6% of males and 36.4% of women, according to studies 24.7% of high school, 18.8% Diploma, 40.6% of the license and 15.9% MA and higher and by age 4.6% <25 years of age, 46.1% of 26-35 years of age, 35.8% of 36-45 years of age and 13.7% higher than 45 years of age. The results show that due to a variety of media, TV media with an average of 72.3% have the greatest impact on changing attitudes and creating desire and buy the insurance customers. Kolmogorov-Smirnov test was used to evaluate research data follow a normal distribution. Cronbach's alpha was used to assess the reliability of this survey, a Pearson correlation test was used for the initial study of the relationship between research and confirmatory factor analysis was used to investigate whether any of the research data, the extent to which alignment. Indicators have been chosen to measure them (analysis and measurement model) and finally, structural equation modeling was used to assess the conceptual model. At this stage of research, we examine the results of the Kolmogorov-Smirnov test in respect of each of the variables and based on that appropriate tests can be taken to verify the hypothesis.

As Table 3 shows, for all the variables, the significance level is greater than the error level (Sig. >α)

which indicates that the null hypothesis is confirmed that the data follow a normal distribution. Therefore, parametric tests should be used to analyze the data.

Analysis of the research model
The model fitting: Confirmatory factor analysis was used to assess measurement models research. Fitness indicators derived from the application Amos in connection with the structural model study is presented in Table 4. Given the size of the study sample, the margin of error and approximation, obtained fitness indicators show the power of the model and fit and match the components used in its design, the estimation parameters. Therefore, test all the hypotheses is reliable and the estimated coefficients in the form of a structural model, have shown the simultaneous effect of the studied structures in the model and demonstrate the proper functioning model in explaining the causal effect of the studied structures. Path between research structures, the structure of the research model shown in Fig. 2.

Test hypotheses: Significance level (Sig.), t-value used to test the significance of each parameter in the structural equation model. Standardized coefficients and achieved significant route, between the structures shown in Table 5. As Table 5 shows t-value for all coefficients higher than 1.96 and the significance level was <0.05. So,

Table 3: Results of the K-S test

Research variable	Sig.	Test result
Emotional marketing	0.427	Confirmed
Attitude	0.707	Confirmed
Customer intend to buy	0.553	Confirmed

α = 0.05, n = 394
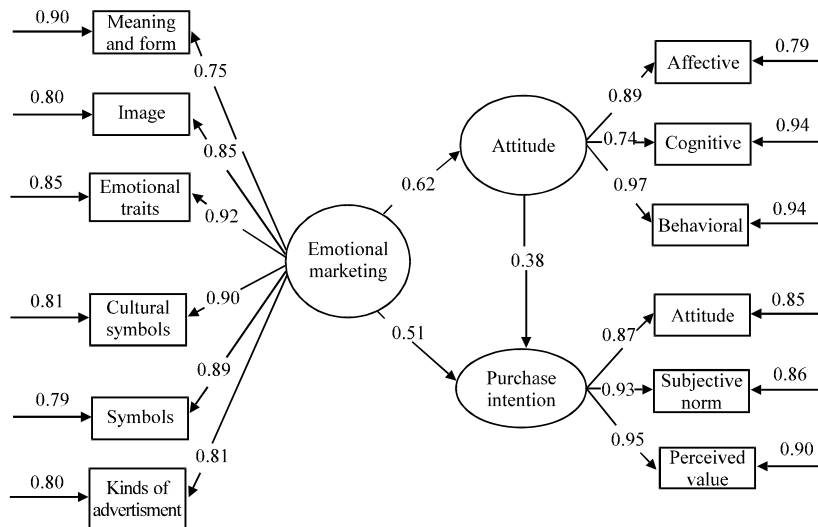
Fig. 2: Structural model study path

Table 4: Structural model fit indices research

	Index						
Models	$\chi 2/df$	GFI	IFI	CFI	TLI	NFI	RMSEA
Standard value of index	$\chi 2/df<3$	>0.900	>0.900	>0.900	>0.900	>0.900	<0.100
Standard value in the model	0.750	0.953	0.966	0.996	0.956	0.948	0.034

Root Mean Square of Approximation (RMSEA), NFI (Normed Fit Index),TLI (Tucker-Lewis Index), CFI (Comparative Fit Index), IFI (incremental fix index), GFI (Goodness of Fit Index)

Table 5: The results of the study

	Standard path coefficients					
The hypothesis	Total	Indirect	Direct	t-values	Sig.	Results
H_1: EM → AT	0.620	-	0.620	12.984	0.001	Confirmed
H_2: AT → PI	0.383	-	0.383	8.484	0.001	Confirmed
H_3: EM → PI	0.520	-	0.510	7.734	0.001	Confirmed
H_4: EM → AT → PI	0.740	0.23	0.510	-	0.005	Confirmed

all presented estimates are statistically significant. The results confirm and reject these relationships are shown in Table 5.

According to Table 5 and Fig. 2, we can investigate hypotheses as follows: the results of the analysis of the first hypothesis of this study, based on data collected from the insurance company's clients, show that, insurance, marketing sense there is a significant direct impact on the attitude of customers. The value of this impact at the level of 0.05 is equal to 62%. That is, emotional marketing has changed the attitude of insurance customers, to savings and life insurance and by influencing the decisions of their feelings, allowing them to take advantage of the savings and life insurance. The results of this study are consistent with findings from research by Naveen Rai, Ranim and Seunghee.

The results of the analysis of the second hypothesis of this study, based on data collected from the insurance company's customers show that in the insurance industry, consumer attitude has direct and significant impact on the company's intent to purchase savings and life insurance. The impact on the level of 0.05 is 38 %. This means that, with a percentage change in the attitude of insurance customers, plans to buy a 38% change. In fact, advertisers feel about savings and life insurance, through the media can cause a positive attitude towards the insurance policies. The importance of this issue is the extent to which it has attracted the attention of researchers. The results of this study are consistent with findings from research by Rezvani, Jen Hung Huang and colleagues and Mowen and Minor.

The results of the analysis of the third hypothesis of this study, based on data collected from the insurance company's clients, show that in the insurance industry, marketing sense there is a significant direct impact on purchase intent savings and life insurance this company. The value of this impact, at the level of 0.05 is equal to

51%. These results indicate a critical role in the decision of purchasing the emotional marketing which can be more focused with the improvement of various factors in attracting and keeping the insurer's current and prospective customers and our influence major decisions of customers to. In fact, customers are interested are encouraged to pick and use of life insurance and savings by increasing and improving the insurance company's advertising feel about savings and life insurance, through the media and this makes so, the use of insurance services. According to the results of testing hypotheses, findings gook Beach Elves and Halftone, Rezvani, Taravati, Mohammadreza Taghizadeh are confirmed.

The results of the analysis of the fourth hypothesis of this study, based on data collected from the insurance company' clients, show that in the insurance industry, the emotional marketing can be a factor of the 23% indirectly from customers via the attitude and the coefficient of 51% directly affect customers intend to use on the insurance company's savings and life insurance. The total effect is equal to 85%

CONCLUSION

In today's competitive economy, marketing is a key issue and the transformation of the industry. The insurance industry is also one of the basic sectors of the national economy that with proper management, marketing, could lead to dramatic change. The absence of a comprehensive promotional and advertising policy of promoting the sale of goods including insurance is undeniable. According to the proverb "selling insurance is not redeemable" and according to the investigation, the sale of its life insurance and direct relationship with advertisers and therefore without a proper promotion and publicity, the industry Insurance, the development of life insurance is unlikely. Emotional marketing concepts will

help the industry to deal with to provide the most effective advertising messages for savings and life insurance. We can conclude that consumers change their consumption behavior both by stimulating and also by the reactions and emotional responses. The emotional response, consumer action to be unplanned consumer behavior this study further found that consumers show more of consumer behavior which has emotional ties. These links, arise from emotional advertising in the form of audio, video, text and image and stimulates consumers.

The results show that there is a positive relationship between temperature, emotional and behavioral advertising buy insurance customers in Iran and emotional advertising can influence consumer attitudes and behavior of consumers so companies and organizations, can gain sales and profits by selecting and applying appropriate advertising methods and take action to attract new audiences.

IMPLICATIONS

- Creating the right attitude and the right incentives for the purchase of life insurance and savings
- Effort, in order to understand the potential of culture, beliefs, traditions and the role of religion and its place in the development of insurance
- Iran insurance company can benefit from advertising with inserts as large, controversial topics, using pictures of handsome, like children, like anything spectacular special effects and engaging. These ads should refer to the special benefit, the customer is looking for or it should include a specific requirement of the customer that the insurance company's product and service can satisfy it and bring attention to customers through
- Iran insurance company, to create interest in the customer by articulating the characteristics and benefits of savings and life insurance and also said that they are correct and acceptable in terms of customer benefits
- Extensive development of audio-visual media: it is recommended that insurance companies use modern methods of marketing and advertising, to introduce the benefits of life insurance and savings, in the audio-visual media. Also, it is recommended that Iran insurance company, appropriate to the provincial TV advertising tailored to their culture with the culture of different regions of the country

- The national media is the most important advertising tool, for people familiar with life insurance policies and savings which can show the above-mentioned concepts in simple, understandable and attractive in times during weekdays and every day, through films short insurance. The insurance industry can pay for it as a profitable investment. The campaign, in terms of content, presentation, repetition rate and other promotional techniques can influence on attitudes, behavior and ultimately life style audience
- Use words and phrases such offer attractive and promising, savings, welfare and so on: these are the words that people like to hear and their reaction to those words, more emotional, rather than logical

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