

Examination of factors influencing the willingness of consumers to change consumer behavior regarding the failure of the service (Case study: Iran Insurance Company)

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Abstract: The purpose of this study is Examination of the influence of personality factors on consumer willingness to change consumer behavior regarding the role of a service failure. Hypotheses are formed by using data such as locus of control, emotional intelligence, communication, willingness to change and service failure. This research method, in terms of purpose, is practical and according to the correlational research method, which the required data is collected by using questionnaires and through surveys. Statistical population of this research is the customers of Iran Insurance Company In the city of Yazd, which the number of 374 acceptable samples were collected by using simple random sampling method. Data analysis has been done using SPSS software and examining to verify the relationships between variables and factors through confirmatory factor analysis and structural equation modeling techniques were conducted using LISREL software. The results show that communication has a significant impact on consumer willingness to change consumer behavior and locus of control and emotional intelligence has no significant on consumer willingness to change consumer behavior. Also adjustment to the focus control services has an impact on the willingness of consumers to change consumer behavior and emotional intelligence the connection to on consumer willingness has no impact on change of behavior.

Key words: Consumer behavior; Behavior change; Service failure; Personality; Emotional intelligence; Communication; Control center

1. Introduction

In today's world that, service provider companies are accounted for major share of the market company executives have made wide efforts toward understanding how customers perceive the quality of services, and also how to convert these perceptions to customer satisfaction and other behavioral intentions. (Abdolvand and Alipur, 2010) In recent years the increase in the competitiveness of companies seeking customers to sell products and their services and also due to the increasing power of customers in today's competitive world made the companies not only looking for new customers, but also being diligent in maintaining their previous customers. As in the past, companies have found that keeping existing customers is far less expensive than new customer services. (Javanmardi and Hosseini, 2013) Plus, loyal customers will spread the words, and they deal with competing strategies to create more benefits. Besides the analysis of the factors that change consumer behavior a perspective view of the psychological study is consumer behavior change. Undoubtedly, some of the factors influencing consumer behavior that may lead to behavior change are controllable and some of not controllable and it could vary in different industries and markets, and even in different cultures and countries. (Lin, 2010)

Changing behavior is a response by customers affected by many factors such as dissatisfaction. Cutler described buying decision process over a five-step model which includes: Problem recognition, the search for information, evaluation of alternatives, purchase decision, and post-purchase behavior. (Cutler, 2010) As it is known one and the final stages of the phase model is after purchase behavior. After purchasing an item or a product, consumers will compare it with their expectations. He may be satisfied or dissatisfied. If dissatisfied, the marketer must consider whether this dissatisfaction was caused by inadequate preparation or high consumer expectations. (Roosta et al., 2010) It was stated that the most important factor in preventing a change in customer behavior and thereby maintaining current customers and then encouraging others to use the goods and services is satisfaction of the customers. Gronroos (1984) believes that the quality of service delivery has a direct and positive impact on the customer's perception of service quality and helps increase overall satisfaction of the service provider. He considers customer satisfaction and building long-term relationships with them essential for several reasons. Presentation and quality of services and products to customers are other factors affecting consumer behavior. But deficiencies and shortcoming might occur in the process of providing services and products and lead to dissatisfaction of customers. Failure in service could destroy the

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customer satisfaction which is known as the key factor for the introduction of customer behavioral intentions. Given the above, and also due to the fact that providers of goods and services must reduce costs in order to attract new customers and retain existing customers, the present study attempts to evaluate the impact of customers' personality factors such as emotional intelligence, communication and control centers, test the willingness to change behavior according to the service failure.

2. Theoretical and research hypotheses

2.1. Communication (emotional involvement)

Brooks & Heath (1985) suggest that communication is the process by which we share the information and feelings with others through verbal and nonverbal messages. (Mousazadeh, 2010) And Emotions give colors to all the concepts, thoughts and behaviors (Zahedi and Mortazavi, 2010). And Emotions give colors to all the concepts, thoughts and behaviors (Zahedi and Mortazavi, 2010). Egan (2001) noted that among all factors establishing a relationship-oriented strategy will be useful. High emotional conflict can reduce damages caused by the negative behavior. Solomon et al (1985) and Bitner et al. (1990) have indicated in their research that the attitude of services, interactions between clients and service delivery systems, including the Service Employees, physical facilities and other factors are tangible. This attitude is higher than the communication with service providers and includes all feelings and perceived evaluations.

2.2. Definitions and concepts of consumer behavior

According to Berkman and Gilson (1981) Consumer behavior includes activities which involve actual or potential use of various items of market including products, services, ideas, and stores environment (Javadian et al., 2010). In another definition, consumer behavior is described in this way: set of activities that are done directly to acquire, use and dispose goods and services. These activities include the process of decisions that occur before and after these proceedings (Golchin far and Bakhtayi, 2006).

2.3. Change in behavior

Consumer behavior includes various mental and social processes that take place before and after the activities related to the purchase and consumption (Roosta et al., 2010). In the process of decision making, customers have reached some convictions for purchasing which resulted in decision making for purchasing and using the services. However, after purchasing and receiving services they may encounter a conflict with what they believed and what they have experienced. After changing beliefs,

consumer experiences attitude change that this in turn may lead to change in behavior (Mowen and Minor, 2011). Many variables affect consumer behavior change. For example, situational variables, the staff's responding skills, communications caused by services provided by the staff, tracking behaviors and attitudes of customers might affect them (Lin, 2010,3217). Kotter and Cohen (2005) consider change in behavior the result of people's feelings and emotions that tempt people rather than the analysis that make people think. Although they believed that thinking and feeling are both important and successful organizations are organizations that use both. But the second factor which is emotional is considered more important (Zahedi and Mortazavi, 2010). Other factors affecting client's desire to change is in the saturation of the product and services, so that it is possible that the saturation effect on behavior change is more than dissatisfaction. Yeol Park and Jung (2014) have stated in their research that saturation is different with factors related to dissatisfaction (It means it was not the factors by the service provider that has caused the discomfort, but it is the overusing and saturation that has caused the dissatisfaction. Moreover, their research results has confirmed that the saturation, significantly affect the willingness to change, while satisfactory cannot have such an effect (Yeol park and Jang, 2014). Having regarded to the above principles it could be suggested:

H1: Communication has an impact on consumer willingness to change consumer behavior.
Personality (locus of control)

The meaning of personality is significant psychological characteristics that lead to individual's relatively stable and durable reactions towards the environment (Cutler, 2010, 216). Locus of control indicates to what extent a person has a sense of responsibility towards their performance and to what extent the result of his actions impact on his future behavior (Lin, 2010, 3210). Studies of Chen and Wang (2007) have shown that people with internal locus of control Compared with those with an external locus of control have a more positive attitude towards change and are better able to adapt to change (Zahedi and Mortazavi, 2010,28). Therefore, the following hypothesis is proposed:

H2: Locus of control influences consumer desire to change consumption behavior

2.4. Emotional Intelligence

Mayer and Salovey (1990, 1993) define emotional intelligence as a kind of process of emotional information which includes proper assessment of excitement in one self and others, and appropriate expression of feelings and adaptive emotion regulation in a way that will lead to the improvement of life. Goleman (1998) suggests that emotional intelligence is the ability to connect with others, and effectively understand and evaluate one's feelings with others. In other words, emotional intelligence is the promotion of personal experience.

Salvory and Meyer (1993) also stated that emotional intelligence has three components: assessment and emotional expressions, emotional adjustments finally emotional exploitation. Some research, such as studies of and Bagozzi and Gopinath (1999) and Cooper and Sawaf (1997) suggests that high and positive emotional intelligence brings a more satisfying range in connecting with others and personal and professional success. Studies on emotional intelligence, have studied the relationship between emotional intelligence and social behavior and work performance with regard to the psychological perspective (Lin, 2010). Considering the above, the next hypothesis can be proposed as follows:

H3: Emotional intelligence affects consumer desire to change consumption behavior

2.5. Service failure

Services are a set of more or less intangible activities which usually, but not necessarily take place in the interactions between customers and staff, or physical resources or goods service providing systems, and are provided as solutions to customer problems (Farhangi and Lotfi, 2009).

Lewis (2004) defines service failure as the error or mistake that occurs during the delivery of service and leads to customer dissatisfaction. Service failure occurs when a server fails to provide services in accordance with customer's expectations (Samadi et al., 1387). Also, the failure may occur in interaction between customers and employees of a service provider organization. Failure in service not only has negative effects on the confidence of customers but might result in them leaving the company. The organization should identify the influence points on failure and find a way to apply a method to prevent failure. Although it is highly unlikely that an organization can completely destroy a service failure, however, they can learn to deal effectively with this failure (through improvement of services) attempt to increase customer retention and customer satisfaction (Mostert, 2009).

According to the definitions of the service failure that were expressed, in summary it can be said that the creation of any defect and condition that causes a lack of utility for the customer, is a kind of failure. Most importantly, the failure in many cases can stimulate the factors influencing buyer behavior and decisions, especially psychological and personality factors, and might make the customer change his decision and behavior. Ong.Bergeman et al. (2006) and Shahar et al. (2004) have suggested in their researches that personality traits are recognized as an important factor in psychological Studies. Various features such as attitudes, behaviors and bearing failures influence the personality. Although, management of the study, the majority of previous studies insist on the impact of personality traits on employee performance. Most scientists agree that the differences in the characteristics leads to difference in the work and customer oriented behavior (Lin, 2010,3210). This research reveals how different personality traits (Locus of control, communication, emotional intelligence) leads to different tolerances of failure and what effects they have on understanding the service failure.

Concerning the principles related to service failure and forgoing, the following three hypotheses could be proposed:

H4: Service failure moderates the effect of communication on consumer desires to change consumption behavior.

H5: Service failure moderates the effect of locus of control on consumer desires to change consumption behavior.

H6: Service failure moderates the effect of emotional intelligence I on consumer desires to change consumption behavior.

2.6. The conceptual research model

Based on the proposed theoretical framework, the analytical model of the present study is as follows:

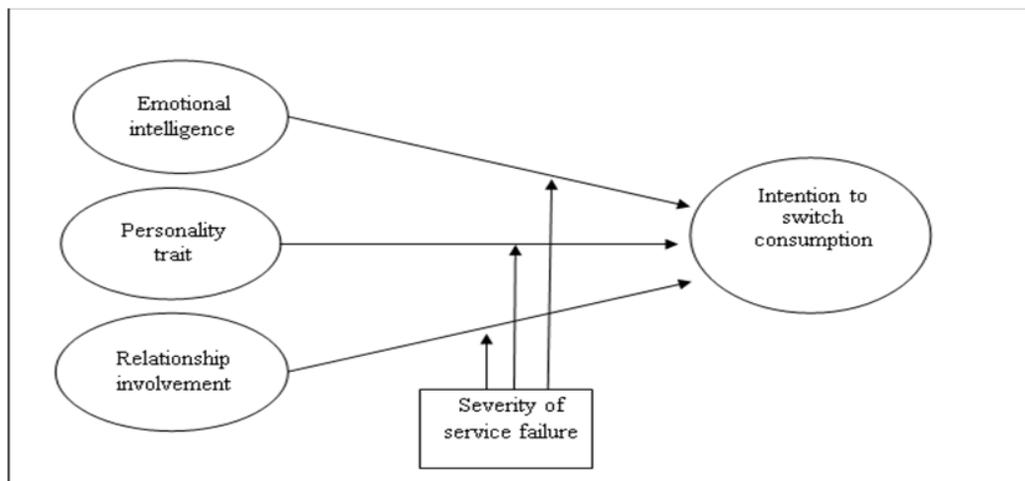


Fig. 1: Conception model of research

Studying the library studies about literature on the subject of the research has been done, and questionnaires to collect data on have been used on customers in Iran Insurance Company in the city of Yazd. So in this research the boia Lin's (2010) standard questionnaire of service failure and desire to change consumption behavior, is used (In, 2010, 3213). The research model is made of variables such as locus of control, emotional intelligence, communication, willingness to change and service failure. 38 questions with a range of 5 options were used in the questionnaire (5 = strongly agree, strongly disagree = 1). To assess validity of

questionnaires, formal and content validity were used. In this research, using the teachers' guidance and advice to ensure that with the selection of the correct answers, variables can be measured in terms of population, this action took place and was confirmed. Cronbach's alpha coefficient was used to evaluate the final reliability of the questionnaire, the alpha coefficient of the questionnaires was obtained by SPSS 18 software which was 8430/ that shows the reliability of the questionnaire. Table.1 shows the cronbach's alpha values of variables and the number of questions.

Table.1: Testing reliability using Cronbach's alpha coefficient

variable	questions	Number of questions	Cronbach's alpha
Service failure	1-7	7	0/904
Relationship	8-12	5	0/819
Personality(locus of control)	13-23	11	0/724
Emotional intelligence	14-32	9	0/848
Consumer desire to change behavior	33-38	6	0/940
Total questionnaire	-	38	0/843

3. Research findings

Comparison of research variables with mean measures

T-test shows a sample to compare the observed mean in research variables with theoretical mean scale which considering the significance level of less than 0.05, the mean of all variables are significantly different from the theoretical mean, and according to

the average of the variables it can be concluded that the average variable service failure, communication and a willingness to change behavior is less than 3, Thus, significantly less than average and the average variable locus of control and emotional intelligence is greater than 3 so It is significantly more than the average.

Table 2: T-test for research variables

Variable	Comparison of the mean observed with a fixed amount of 3				
	The mean	T-statistics	Degree of freedom	Significance level	Difference of mean
Service failure	2.5264	-10.164	373	.000	-.47364
Relationship	2.5155	-11.802	373	.000	-.48449
Locus of Control	3.5911	22.123	373	.000	.59109
Emotional Intelligence	3.5597	18.989	373	.000	.55971
Desire to change behavior	2.4104	-11.140	373	.000	-.58957

3.1. The original model

It is necessary to ensure the accuracy of the measurement model before entering the stage of hypothesis testing. In this research confirmatory factor analysis using path analysis have taken into account to test the significance of the factors. The analysis was done by structural equation modeling using LISREL statistical software. In checking each of the models, prior to approval of structural relationships it should be assured that the measurement model is adequate and a proper fit. For this purpose X² statistic and other measures that

lead to a fitting model should be investigated. In this case, a model which has the following optimal conditions is appropriate. X² at the degree of freedom must be smaller than 3 and the less the better, because it shows the difference between data and model. How much the RMSEA index is close to 0.05/ and smaller than 0.08 (closer to zero), shows the more fitting model. And if the criteria of the model do not provide a good fit, reforms should be applied to the model using the output of modifying in the model and then, using the modified version of the model on investigating questions and assumptions in the model.

3.2. Investigating measuring models with T test, standard coefficients and errors of various factors

The same number of observed variables measurement equation is presented. Each equation

contains the path coefficient between observed and latent variables, measurement error of observed variable, with significance tests based on the characteristics of the T, as well as the R2 or coefficient of determination value or proportion of explained variance by the latent variable.

Table 3: Correlation coefficients and t-value for the relationship index

	Items	Standard coefficient	T statistic	Coefficient of determination	Error
Relationship (RI)	Q8	0/75	16/18	0/56	0/047
	Q9	0/86	19/65	0/74	0/048
	Q10	0/79	17/38	0/63	0/049
	Q11	0/37	6/94	0/14	0/053
	Q12	0/57	11/32	0/32	0/052
Internal locus of control	Q13-Q18	0/67	8/96	0/45	0/050
External locus of control	Q19-Q23	0/44	7/03	0/20	0/045
Emotional intelligence (EI)	Q24	0/66	12/41	0/44	0/044
	Q25	0/77	15/51	0/60	0/040
	Q26	0/73	14/76	0/54	0/044
	Q27	0/53	9/95	0/28	0/046
	Q28	0/51	9/59	0/26	0/048
	Q29	0/48	8/78	0/23	0/048
	Q30	0/47	8/73	0/22	0/044
	Q31	0/44	8/05	0/19	0/044
	Q32	0/51	9/50	0/26	0/046
	Q33	0/78	-	0/61	-
Desire to change behavior (IS)	Q34	0/84	22/23	0/70	0/047
	Q35	0/94	20/76	0/88	0/055
	Q36	0/87	18/74	0/75	0/055
	Q37	0/76	15/89	0/58	0/056
	Q38	0/86	18/50	0/74	0/056

All variables have t-statistic greater than 1/96 also their determination coefficient was good so none of the items are removed from the model and the work continues with all items (questions) and the model gets investigated. Furthermore, based on the standardized coefficients (factor bars), the index with most bars has more contribution in the variable measuring and the index with less coefficient has a smaller role in structure measurement

Fig. 2 shows the model in a significant numbers (t-value). The numbers present on the lines indicate

the t-value for each path. If this value is not significant, It will appear red In the output of the software. In this analysis, the t-statistic value for Relationship path to desire to change behavior was higher than 1/96 and as a result it is significant, and for the two other paths it is not significant.

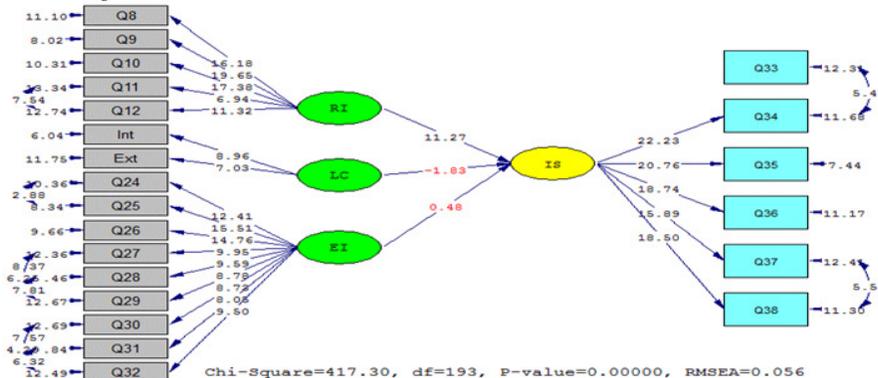


Fig. 2: Model in significant numbers (t-value)

Fig. 3 shows the model in the standard estimate state. Just in standard estimate state the comparison between the observed explanatory variables and

latent variables is possible and the standard model shows that how much of the variance of the latent variable is explained by the observed variables.

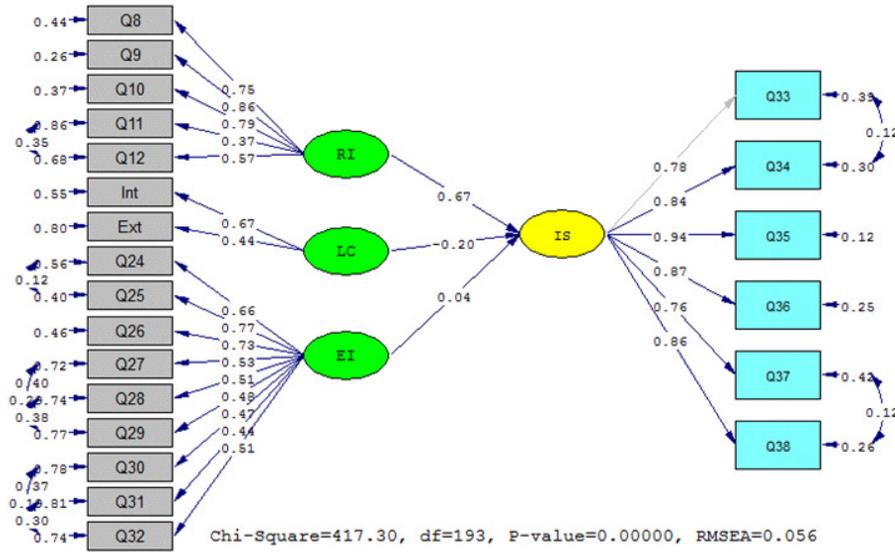


Fig. 3: Model in the state of standard coefficients

3.3. Approval of the model

As you can see the amount of X^2 at degree of freedom equals 2/16 and it is smaller than 3 which is an appropriate amount. The low rate of this index indicates less difference between the conceptual model and the observed data in the research. Also,

the RMSEA value equals 056/0 and is smaller than 0/08. In addition to X^2 , the more lower the RMSEA index rate is, the better the model fits and the (NFI - GFI - NFI - IFI - CFI) indexes are higher 9/0 and the AGFI index equals 0/8 so the model has a suitable amount of fitting and is approved.

Table 4: Fitness indicators

Indicators	Values	Indicators	Values
Chi-square	417/30	AGFI	0/88
Degree of freedom	193	NFI	0/95
Chi-square to degrees of freedom	2/16	NNFI	0/97
RMSEA	056/0	IFI	0/97
GFI	0/91	CFI	0/97

According to Table.9 the coefficient of determination for the desire to change the behavior variable is estimated 0/54 and it shows the relationship, locus of control, and overall emotional intelligence have been able to explain 54% of variations that tend to change behavior. According to

the standardized coefficients and t-statistics it can be said that the impact of relationship on the willingness to change behavior is significant. Locus of control and emotional intelligence variables have no significant effect.

Table.5: Summary of standard coefficients of correlation coefficients, t-statistics and the results of hypothesis

The main assumptions	Standard rate	T-statistics	The coefficient of determination	Conclusion of the hypothesis
Relationship → Desire to change behavior	0/67	11/27	0/54	Confirmation
locus of control → Desire to change behavior	-0/20	-1/83		Rejection
Emotional intelligence → Desire to change behavior	0/04	0/48		Rejection

4. Testing the research hypothesis

After review and approval of the original model, hypothesis of the study were evaluated.

4.1. Hypothesis 1: Relationship has an impact on consumer willingness to change consumer behavior.

According to table.9, Due to the absolute value of the t-statistic that is 11/27 which is higher than 96/1, This means that at confidence level of 95% communication has a significant impact on consumer desires on changing consumer behavior and the value equals 0/67 that is positive (direct).

4.2. Hypothesis 2: Locus of control influences consumer desire to change consumption behavior

Given the absolute values of t-statistics that equals 1/83 which is lower than 96/1, it means that at confidence level of 95% locus of Control does not have a significant impact consumer desire to change consumer behavior.

4.3. Hypothesis 3: Emotional intelligence affects consumer desire to change consumption behavior

Given the absolute values of t-statistics that equals 0/48% which is lower than 96/1, it means that at confidence level of 95% emotional

intelligence does not have a significant impact consumer desire to change consumer behavior.

4.4. Hypothesis 4: Service failure moderates the effect of communication on consumer desires to change consumption behavior.

To investigate the role of moderation of service failure between relationship and consumers desire to change consumption behavior the hierarchical multiple regression analysis is done through three consecutive steps. In the third step the multiplication result the variables of relationship and service failure are entered into the model. If the interaction between these two variables is significant, a moderating relationship of the service failure variable is concluded.

Table 6: Summary of the model

Model	R	The coefficient of determination	Adjusted coefficient of determination	The standard error of estimation	Statistics of change coefficient of determination	ANOVA Change of F	Degrees of freedom1	Degrees of freedom2	Significance level of the Change of F	F	Significance level
2	.688	.474	.471	.74466	.088	61.862	1	371	.000	166.834	.000
3	.688	.474	.469	.74553	.000	.129	1	370	.720	111.004	.000

Table 7: Regression coefficients

Model	Non-standardized coefficients			Standardized coefficients	t	level of significance	Multicollinearity statistics	
	B	Standard error	Beta	Tolerances			VIF	
1	(Constant)	2.410	.042		58.032	.000		
	RI_C	.801	.052	.621	15.284	.000	1.000	1.000
2	(Constant)	2.410	.039		62.600	.000		
	RI_C	.347	.075	.269	4.601	.000	.415	2.411
	SF_C	.523	.066	.460	7.865	.000	.415	2.411
3	(Constant)	2.421	.048		49.936	.000		
	RI_C	.347	.076	.269	4.594	.000	.415	2.411
	SF_C	.527	.067	.464	7.804	.000	.403	2.481
	SF×RI	-.019	.054	-.014	-3.59	.720	.937	1.068

a. Dependent variable: the desire to change behavior

In the third step, given the significant level of F test for changes in the coefficient of determination (0/720) and the value of T-statistic (-0/359) and the significant level of interaction between communication and service failure since the absolute value of the t-statistic is smaller than 96/1 and the

significance level greater than 0/05, it means at a confidence level of 95% the service failure variable does not moderate the impact of relationship on desire to change consumption behavior.

4.4. Hypothesis 5: Service failure moderates the effect of locus of control on consumer desires to change consumption behavior

To investigate the role of moderation of service failure on relationship between locus of control and consumer desire to change consumption behavior, hierarchical multiple regression analysis in three consecutive steps is used. In the third step the multiplication result of locus of control variable and service failure is entered into the model. If the interaction between these two variables is

significant, moderate relationship of service failure variable is concluded.

In the third step, given the significant level of F test for changes in the coefficient of determination (1/709) and the value of T-statistic (-0/359) and the significant level of interaction between locus of control and service failure since the absolute value of the t-statistic is smaller than 96/1 and the significance level greater than 0/05, it means at a confidence level of 95% the service failure variable does not moderate the impact of locus of control on desire to change consumption behavior.

Table 8: Summary of the Model

Model	R	The coefficient of determination	Adjusted coefficient of determination	The standard error of estimation	The coefficient of determination of change	Statistics of change				ANOVA	
						Change of F	Degrees of freedom 1B	Degrees of freedom 2	Significance level of the Change of F	F	Significance level
1	.309	.096	.093	.97464	.096	39.348	1	372	.000	39.348	.000
2	.681	.464	.461	.75130	.368	255.037	1	371	.000	160.628	.000
3	.684	.468	.464	.74937	.004	2.921	1	370	.088	108.613	.000

Table 9: Regression coefficients

Model	Non-standardized coefficients		Standardized coefficients		t	level of significance	Multicollinearity statistics	
	B	Standard error	Beta				Tolerances	VIF
1	(Constant)	2.410	.050		47.828	.000		
	LC_C	-.613	.098	-.309	-6.273	.000	1.000	1.000
2	(Constant)	2.410	.039		62.047	.000		
	LC_C	-.294	.078	-.148	-3.776	.000	.934	1.070
	SF_C	.713	.045	.628	15.970	.000	.934	1.070
3	(Constant)	2.426	.040		60.926	.000		
	LC_C	-.301	.078	-.152	-3.873	.000	.932	1.073
	SF_C	.724	.045	.638	16.089	.000	.914	1.094
	SF×LC	.132	.077	.066	1.709	.088	.970	1.031

a. Dependent variable: the desire to change behavior

4.5. Hypothesis 6: Service failure moderates the effect of emotional intelligence I on consumer desires to change consumption behavior

To investigate the role of moderation of service failure on relationship between emotional intelligence and consumer desire to change consumption behavior, hierarchical multiple regression analysis in three consecutive steps is used. In the third step the multiplication result the variables of emotional intelligence and service failure are entered into the model. If the interaction between these two variables is significant, a moderating relationship of the service failure variable is concluded.

customers, in general to use different programs to increase understanding of the underlying factors of customer behavior and personality and designing an optimal service system and timely assessments should be done in the organization. Considering the content expressed in the research literature about the importance of engagement in the service environment and its impact on consumer behavior, and also confirming the first hypothesis is the effectiveness of relationship on customer desire to change consumption behavior, it is necessary to pay special attention to how your employees communicate with customers. So, it is recommended that this point is noted in the selection of personnel and chose employees with patience and a have a high level of effective and timely expression and communication. Also according to the ineffectiveness of service failure on the relationship between relationship and consumer desire to change consumption behavior, it becomes clear that the customer mostly considered communication

5. Conclusions and recommendations

Given the importance of understanding customer behavior and its effect on behavioral intentions of

conditions rather than the quality or lack of quality of received services, so it is recommended the manager of Iran Insurance Company that in addition to selecting employees with mentioned conditions, continually and consistently apply some trainings to

increase their technical knowledge to gain a desirable expression required for customers.

Table 10: Summary of the Model

Model	R	The coefficient of determination	Adjusted coefficient of determination	The standard error of estimation	The coefficient of determination of change	Statistics of change				ANOVA	
						Change of F	Degrees of freedom1	Degrees of freedom2	Significance level of the Change of F	F	Significance level
1	.124	.015	.013	1.01703	.015	5.771	1	372	.017	5.771	.017
2	.671	.450	.447	.76133	.434	292.845	1	371	.000	151.572	.000
3	.672	.452	.447	.76101	.002	1.311	1	370	.253	101.569	.000

Table 11: Regression coefficients

Model	Non-standardized coefficients		Standardized coefficients		t	level of significance	Multicollinearity statistics	
	B	Standard error	Beta				Tolerances	VIF
1	(Constant)	2.640	.109		24.221	.000		
	EI_C	-.222	.092	-.124	-2.402	.017	1.000	1.000
2	(Constant)	2.557	.082		31.285	.000		
	EI_C	-.142	.069	-.079	-2.044	.042	.995	1.005
	SF_C	.750	.044	.661	17.113	.000	.995	1.005
3	(Constant)	2.559	.082		31.318	.000		
	EI_C	-.142	.069	-.079	-2.045	.042	.995	1.005
	SF_C	.673	.080	.593	8.365	.000	.295	3.386
	SF×EI	.074	.065	.081	1.145	.253	.296	3.381

a. Dependent variable: the desire to change behavior

In the third step, given the significant level of F test for changes in the coefficient of determination (0/253) and the value of T-statistic (1/145) and the significant level of interaction between emotional intelligence and service failure since the absolute value of the t-statistic is smaller than 96/1 and the significance level greater than 0/05, it means at a confidence level of 95% the service failure variable does not moderate the impact of emotional intelligence on desire to change consumption behavior.

Given the significant impact of service failure in the relationship between locus of control and the desire of consumers to change consumption behavior, and regarding the stated content about locus of control in research, it was said that customers who have an internal locus of control somehow have a higher self-esteem and react to lack of utility in received services and are willing for a change of behavior, it is recommended that while improving service delivery system and eliminating possible deficiencies, focus on detecting this group of customers and act with more caution when facing them and provide them with more up-to-date and accurate date, Because compared with other customers this group does a more additional analysis and makes a makes more reasonable decision.

The confirmation of the second hypothesis indicates that customers will react only in the event of failure, it is recommended that special services be provided for customers who have these personality characteristic. According to the results of the research hypothesis it becomes clear that most of the reactions of the customers arise while interacting with employees. It is suggested that a system be designed to record the behavior of employees and major customers.

Creating an optimized system and customer satisfaction certainly is costly and sometimes not affordable for the company. According to this point and rejecting first and sixth hypothesis i.e. impact of emotional intelligence on consumer sentiment, it is recommended the company pays more attention on identification of factors affecting the other personality variables. To identify and keep track of customers who have changed their behavior and are regarded as lost customers, it is suggested that a unit be established at the company. This would cost some money for the company in short term but in long run it will lead to maintaining customers and improvement for the company. Given the possibility of effectiveness of brand validity on not changing of behavior, companies need to maintain and enhance the competitive conditions in the insurance market to prevent the loss of influence and prestige. It is recommended that employees in service system and

information delivery do not go too far since these increases the level of customer expectations which in turn causes by the lack of utility and dissatisfaction of the customer in the long run. Therefore, the staff should always apply balance the interactions.

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