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Investigating the Relationship between Corporate Reputation and Customer Behavioral Intentions through Roles of Customer Trust, Customer Commitment and Customer Recognition (Case Study: Iran Insurance Company in Iran, Isfahan City)

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Abstract

Current study entitled "Investigating therelationship between corporate reputation and customer behavioral intentions through roles of customer trust, customer commitment and customer recognition" investigates the role of corporate reputation in purchase intention and tendency to pay premiums regarding variables such as trust, commitment and recognition of customers of Iran Insurance Company in Iran, Isfahan city. In this study regarding the proposed model there is a main hypothesis (which investigates the significance of the impact of corporate reputation on customer behavioral intentions) and there are eleven lateral hypotheses (which investigate the significance of the impact of corporate reputation on customer trust, customer recognition, the impact of customer trust on customer recognition, purchase intention and tendency to pay premiums, the impact of customer recognition on purchase intention and tendency to pay premiums, the impact of customer commitment as a mediator between customer recognition on purchase intention and tendency to pay premiums). This study, from the purpose point of view can be considered as an applicable study and survey in terms of method of execution with correlation approach. Study'sstatistical sample consists of 230car body insurers of Iran Insurance Company in Isfahan city.

Collecting the required data in this study were carried out by questionnaire which its reliability was calculated by Cronbach'sAlpha index of 97%. The questions of questionnaire are divided into demographic and main questions for testing hypotheses. From the 274 distributed

questionnaires 230 were back (rate of return= 84%) and used to analyze data. Collected data were analyzed by SPSS and AMOS softwares through two levels of statistical tests: descriptive level which involves frequency, percentage, cumulative percentage, mean and standard deviation and perceptive level which involves t-test, ANOVA, nonparametric test of Kolmogorov-Smirnov and nonparametric test of Friedman.
According to the Study findings all of hypotheses were supported. Results of study also showed that 7th lateral hypothesis with the path coefficient of 0.81 has the most importance and the 9th lateral hypothesis with the path coefficient of 0.21 has the least importance among other hypotheses. Therefore, corporate reputation has a significant effect on customer behavioral intentions.

Keywords: Corporate reputation, Customer behavioral intentions, Customer trust, Customer commitment, Customer recognition, Purchase intention, tendency to pay premiums

Introduction

In today's highly turbulent, dynamic and competitive commercial environment, companies are attempting to find ways of differentiating of their offerings and creating desired relationships with groups that give credibility to the company. Reputation is an important tool through which companies can hold a competitive advantage and have a long relationship with multiple groups that give credibility to the company. This is most valuable intangible asset that help company to be sustainable in its lifetime. In addition, it is imagined that company's desired reputation can protect organization during crisis. However, just a negative event can damage company reputation; as Varen Baffet suggest: "creating reputation takes 20 years but to destroy it takes only 5 minutes. If you think about it, you will act differently". Today investigating the company reputation is more important than ever. The reason behind this importance includes many factors: increasing public perception about company's issues and actions, increasing need for transparency, the more expectations of creditor groups, online communications, personal experience of company's product and services by customer, influence of opinion leaders, growth of interested groups and increasing the media attention are those factors that have a role in importance of proactive assessment and management of company's reputation. In the past, companies used a passive for managing the reputation. When companies faced a crisis, they formed a committee that worked on resolving crisis quickly in order to minimize negative impacts of this crisis on organization and commerce come to the its normal status. However, in long term, they didn't do anything for active management of reputation. This strategy in today's environment is very instable. Today, companies are more vulnerable and they don't seek actively management of their reputation.

Theoretical framework

Definition of corporate reputation: corporate reputation in comparison to other concepts in company's marketing vision is almost considered as an overall perspective of corporate. Corporate is considered as a complete concept which encompasses all of corporate marketing dimensions such as corporate image, identity, branding, personality, association and communications. Integrating all of these concepts can form corporate reputation. Sometimes, corporate reputation is considered as external credit providers perceptions of company.

Reputation refers to corporate association by external factors. The concept of reputation raise this question: "what is the credit providers perception of organization?" (Brown et al., 2006).
Corporate reputation clusters: Regarding the recent demands for having a more compatible definition of corporate reputation, identifying some clusters for defining corporate reputation is important. Definitions of corporate reputations are classified in three main clusters:

1- Reputation as awareness status
2- Reputation as an assessment
3- Reputation as an asset

For those definitions that consider reputation as awareness status, the most common term used to define reputation in this cluster is perception. In this cluster corporate reputation is defined as "accumulation of perceptions, hidden perceptions, pure perceptions, global perceptions, perceptional presentations and collective presentations. Also this cluster includes some references such as knowledge or emotions presentation for corporate reputation because they reflect corporate awareness. The most common form of corporate reputation definition is considering reputation as an assessment. These definitions refer to the corporate reputation as assessment of status which this assessment includes judgment, estimation, evaluation or perception. Believes and thoughts aspects about an organization is also proportionate to this cluster because they reflect mental nature of reputation.
Third cluster that is reputation, consists of definitions that refer to reputation as a kind of value or importance for company. This group includes references such as intangible asset or resource, financial or economic for reputation. Definitions that describe reputation as an awareness or an assessment, do not believe that reputation has actual value for organization.
Waker (2010) placed definitions of corporate reputation in five groups:

1- Perceptional definitions which refer to corporate reputation definition as credit provider points of view about overall perception of internal and external aspects of an organization.
2- Collective definition which is a collective point of view that is based on perceptions of all of credit providers groups about an organization.
3- Comparative definitions which compare reputation with other competitors in market.
4- Positive or negative definitions that is reputation can be positive or negative.
5- Temporal definitions which mean reputation is peculiar to time and can change over time.

These different clusters emphasis on importance of understanding of reputation definition. Also, these clusters show the importance of having an integrative insight about corporate reputation.

Definition: customer's behavioral intentions

One's intention is perception which a person has about occurrence of a specific behavior. In other words, intention is a mental and probable position that makes a connection between a person and his/her action. Consumer's behaviors includes all actions that consumers do in relation with achieving, using and abandoning products and services after consumption. Buying a product or service, providing verbal information about a product or service for another person, attitudes after using a product and collecting information for buying are all examples of consumer behavior. Behavior intentions are customers' perceptions toward service providers performance regarding servicing and refer to whether customers are intended to buy from more than a specific organization or they reduce their buying. According to the definition we can split behavioral intentions into two groups: economic behaviors and social behaviors. Those customers behaviors that impact company's financial factors such as buying repetition are among economic behavioral intentions and those customers behaviors that impact on current customers behavior such as complaints are called social behavioral intentions.

Price premium definition: customers that are loyal to specific products or brands, are more likely to pay premiums. In other words, premium is the extent to which customer is ready and inclined to pay the maximum price for buying a product and reflects the value that consumption of a product or service have for customer.

Repurchase intention definition: the term repurchase intention is described as a behavioral concept which shows desire to repeat purchasing of a product or service. Understanding of product repurchase intention concept has been increased among scholars and researchers of marketing because consumer buying process has been accompanied by flow of his/her satisfaction and loyalty in order to satisfy his/her wants and needs. Intention to use specific budget for buying a product represents amount of money that will be expended by consumer. In fact, consumer allocates his/her income to buying different products to achieve maximum utility.

Purchase intention definition: consumer purchase intention refers to specific good and measuring the consumer intention to buy a product is proportionate with his/her wants and needs is done frequently. Purchase intention is forecasting of consumer behavior which significantly help formation of consumer's attitude. Purchase intention represents the mutual predictable consumer behavior in future decisions of consumer purchase. Furthermore, purchase intention of a product depends on attitudes and believes related to that product. Intention encompasses all of motivational factors that lead to actual behavior and reflects the extent in which consumers inclined to attempt to do that behavior and the more the purchase intention, the more likely actual purchase happens. Intention can be forecasted from attitudes, mental norms and observed behavioral control (Ajzen and Fishbean, 1980).

Purchase intention decision making process: behind every purchase action there is an important process of decision making which should be investigated. The steps that a buyer follows to make a decision about what kind of product and service should be purchased are called purchase decision making process. This process contains five steps: problem recognition, searching information, assessment of options or alternatives, purchase decision and after buying behavior.

Trust definition: trust is a structure that depends on context. In an environment that everything is definite and clear we don't need trust, because we do not engaged with risk. Trust is rather in an uncertain and uncontrollable environment in which there is a mutual dependency. Therefore, in two situation we need trust. First, in risk situation which assesses confiding and vulnerable person and the second situation in which without trust to other party, a person cannot achieve his/her resources. Simply, creating trust towards one party in another party is accompanied with risk, vulnerability and uncertainty. There is no agreement on how to describe and explain the trust. Most of researchers defined trust as a belief, attitude or expectancy. In the other hand, trust can be conceptualized as a behavioral intention. With tendency to other party (trustworthy), confiding party will act as it's expected (Panichpatem, 2000). Haff and

Kelley (1999) suggested that a trusty behavior is inclination to depend on something especial in order to satisfy specific need. According to this issue that trust to that results in positive consequence.

Trust life cycle: trust besides its static nature over time, changes with any change in risk and mutual dependency in relationship between parties. The process of development of trust in a relationship, similar to concept of product life cycle in marketing includes for steps: introduction, growth, maturity and decline (Kottler et al., 2002). In the introduction step each party show very few trust. Usually, preliminary trust one person to another with great extent is based on the rational perception. When parties get familiar through positive interactions with each other, trust get stronger. In the maturity step this trust reach to its maximum point and with creating mutual trust between two parties balance will be in place. Finally, if trust fails, it will be declined and vanished.

There are differences between traditional concept of product life cycle and trust life cycle. In trust life cycle, in every step in case of failing trust, trust can be declined and vanished. Other difference is that if two parties trust to each other very much or environment is completely certain, trust might never be vanished but become a worthless issue. Importance of understanding the dynamic nature of trust and its life cycle is the first step in how trust is formed. Furthermore, since the process of creating trust in most of time, brings the process of creating of connection to the mind, thus, understanding of trust life cycle is a crucial factor in development of relationships (Chen, 2003).

Commitment definition: commitment is among those terms that has many definitions from different points of view. Although, different concepts such as conscience, working ethics and etc. have conceptual differences are used equal to commitment. Commitment is defined as psychological dependency to a brand and is considered accurate reference of behavioral loyalty (Betty et al,. 1998). From Williamson and Anderson point of view (1991), trust is severity and wideness of one's cooperation in organization, sense of dependency to organization and job and sense of identity which these senses will lead to increase group dependency and cooperative behavior.

Customer commitment is kind of attitude or sustainable desire towards a company or brand, the extent the customers as members of an organization get mentally dependent to an organization, brand or its product and through continuous inclination to keep membership, their relationship with organization will be tenacious (Mumaren et al., 1992).

In fact customer commitment is the result of this issue: an organization creates some benefits customers so that they prefer increasing buying from that organization and actual customer commitment is created when customer is provoked to buy without any encouragement or motivation.

Commitment measures: from Slansik's point of view the most important factor of commitment is imitation or one's link to his/her action. He suggest four characteristics in this regard:

Precision and clearness of action: this feature includes the extent to which we can say that an action took place in real and we can refer to it simply.

Ability to review and termination the action: some actions can be done based on trial and error and in case of adequacy the can be repeated. In case of inadequacy they don't repeat and perception and imagination toward them will change.

Will: definition of will is more difficult than two before cases and this concept almost is related to concepts of freedom and personal responsibility. In other words, the will always is not along with concept of freedom or the concept of personal responsibility. Perhaps, besides the restrictions, a person act on his/her own will and perhaps besides the existence of freedom person's will is limited and influenced by external forces.
Action reputation: this feature links a person's action to his/her social context or texture. Reputation here means that what others know about the action and the actor and what they want. The more the expectations from individuals and the more the work is important, the more the amount of commitment.
Different attitudes towards customer loyalty
According to research, four main approaches about loyalty are: behavioral, attitudinal, dependency and combinatorial.

- In behavioral approach, customer behavior loyalty is the main criterion and the focus is on the repetition of buying behavior as a loyal person. Generally, behavioral approaches in the brand loyalty context, measure consumer actual buying behavior about a product (Pantowakis and Limperporlus, 2008).
- In attitudinal approach which introduced by Fernier an Ow, customer loyalty is defined as an attitude. According to this point of view, description of consumer actual behavior is not sufficient alone, but also doing an analysis and giving a clear explanation of this concept needs consideration of structure of consumer attitudes/performance. Some attitudinal approach measures are: preference, purchase intention, and supplier offering (Twin et al., 2008).
- Dependency approach introduced by Dick and Basu. In this point of view, this question arises: what is the reason that makes customer rejects a product?

Identifying customer need: supplying customer needs and expectations has needs that meeting them through referring to the organizations and firms that supply product and service is possible and in the path of supplying these needs there expectations which are necessary to satisfy by suppliers of product and service and should be considered in interaction with customer as a necessity. Customers needs derive from their sense of lack of these needs and their expectations come from sense of human dignity. Thus, every customer besides his/her physical needs has internal expectations to keep his/her human dignity that are very important and in case of they fail they offer a feedback of dissatisfaction. In these conditions, customers in competitive arenas refer to competitors, but customers of exclusive networks against ignoring their human dignity have to remain quiet and they don't show their dissatisfaction although they suffer from psychological pressure lest there is an obstacle in meeting their needs. Customer oriented organizations to achieve considered successes not only think about providing their customers' needs, but also put their expectations on organization's priorities and see these expectations as a customer oriented necessity (Cample, 2003).

The importance of identifying the customer

In order to be successful in business two kind of expertise is required about product and customer. You should be expert in your manufactured product to offer the best to the market. If you don't have a defensible investment plan, good relationship with shareholders cannot help you.

Expertise about customer is something companies usually don't give attention to it. Identifying the customer preferences is valuable when company is willing to do more with him/her in the future. With this assumption that other factors are fixed, companies that know the customer very well and have more expertise about him/ her can probably get more business for more than one customer. These kinds of expertise are important but, in the long term having expertise about customer will lead to competitive advantage. You can't prevent you competitor from imitating copying your product, so product loose its competitive advantage after a while. Identifying the customer means changing offering service to the customer with the aim of satisfying his/her needs regarding customer value. But identifying customer without data, data bases and data analysis is impossible. Customer will not recognize your understanding of him, unless use your information during communication with him. Therefore knowledge about customer not only is capturing data, but also it's about using that information in order to improve company's expertise about customer. And this means having a system for collecting new information about customer once they are accessible. Sometimes customer identification means designing a system for tracking transactions with company's customer. Also, sometimes this work is done through designing expert data bases for getting informed about customer preferences and demands. Sometimes, identifying and understanding the customer simply takes place through face to face connection with him/her.

Main hypothesis

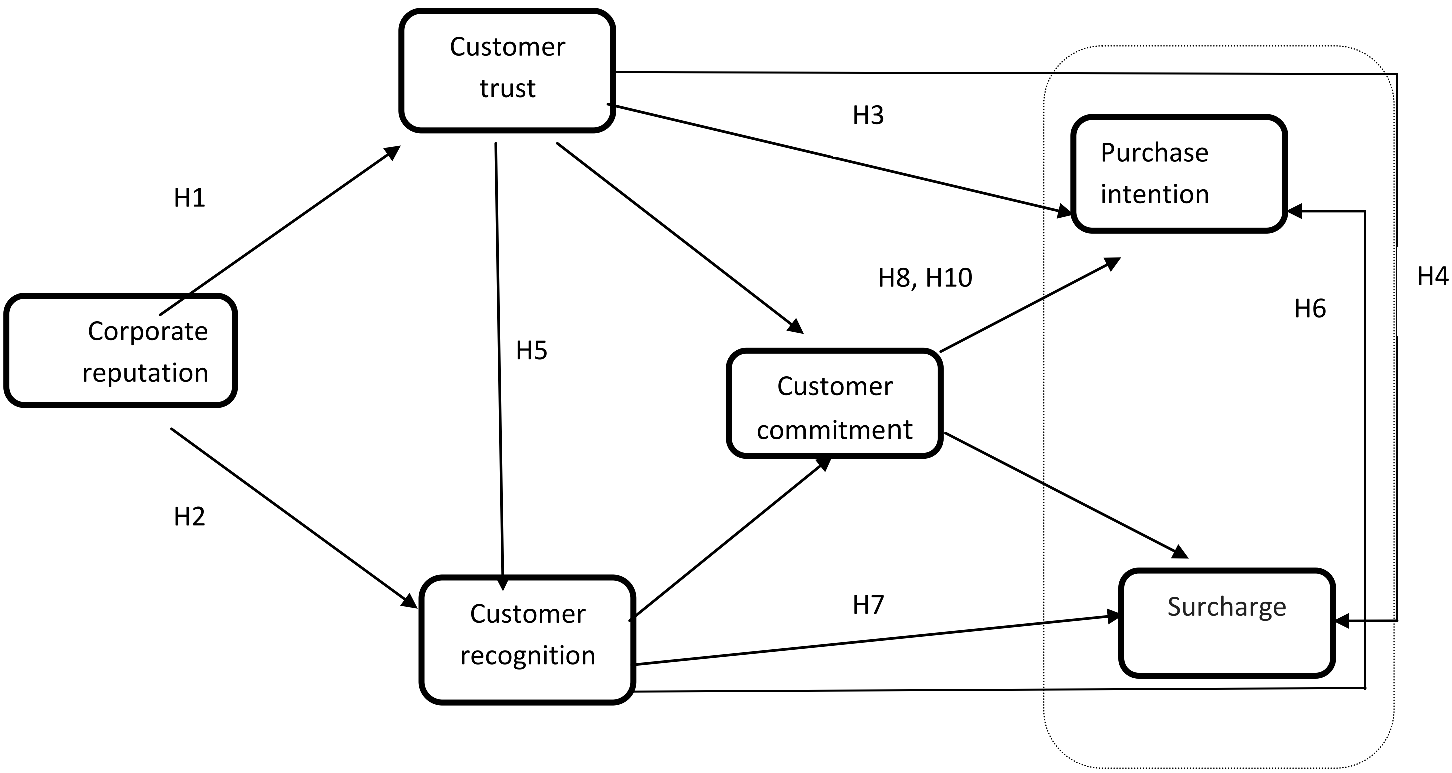
Corporate reputation influences Customer behavioral intentions significantly.

Alternative Hypothesis

1-Corporate reputation influences Customer trust significantly.
2- Corporate reputation influences Customer recognition significantly.
3- Customer trust influences Purchase intention significantly.
4- Customer trust influences tendency to pay premiums significantly.
5- Customer trust influences Customer recognition significantly.
6- Customer recognition influences Purchase intention significantly.
7- Customer recognition influences tendency to pay premiums significantly.
8- Customer commitment as intermediaries between trust Customer and Customer recognition Purchase intention significantly.
9- Customer commitment as intermediaries between trust Customer and Customer recognitio to pay premiums significantly. n
10- Customer commitment as intermediaries between Customer recognition Purchase intention significantly.
11- Customer commitment as intermediaries between Customer recognition tendency to pay premiums significantly.

The conceptual model of study

The conceptual model of study has been presented in figure 1. The relationships between variables of this model refer to the research hypotheses.



Research methodology

This study is a descriptive research from methodological view and is a practical one from purpose perspective. Also this study is a correlational research from identity view.

The relationship between research variables will be analyzed based on the research purposes in this study. Also the relationship and its type between independent and dependent variables will be examined in this study. In order to collect the research data, library and field study methods have been followed. This is why that it can be said that this study is a field study based on identity and research methodology. Finally, it should be said that this study is a descriptive-survey study.

Study samples

Study samples consist of Iran Insurance Co. car body insurers in Isfahan city which total number of them is 120000. Study respondents were chosen and sampled randomly.

Data collecting method and tool

In order to collect required data to analyze hypotheses and test the model a 51 question closed questionnaire were used. Among questions five questions belong to demographic variables such as gender, age, work position, education level and work duration and 46 questions were designed to measure study variables. 274 questionnaire were distributed between Iran Insurance Company car body insurers in Isfahan city using stratified sampling method and researchers attempted to handle all of questionnaire to the samples personally in order to collect and analyse all of points of view correctly and accurately. Furthermore, after collecting distributed questionnaire, 230 out of 274 questionnaire were recognized suitable for analyzing and investigating study hypotheses. Return rate of questionnaires in this study is 84% which is suitable.

Data-collection method

Reliability and validity of the questionnaire
Although the questionnaire has been standardized by its developer, but it is better to examine its reliability and validity. This is why that reliability and validity of this questionnaire has been examined and its results have been indicated in the following section.

Validity of the questionnaire
Validity refers to this fact the data-collection instrument can measure the research variables. The importance of validity is that the insufficient and inappropriate instrument can make the research and its finding unusable and invalid. Validity of every data-collection instrument can be measured and determined by any expert in that field. In order to this, the academic experts and professors were asked to review the questionnaire and indicate their modifications and corrections.

Reliability of the questionnaire
When a data-collection instrument is reliable that there is a powerful correlation between scores and observation and actual scores. In order to examine reliability of this questionnaire, Cronbachs' Alpha Coefficient has been used in this study. In order to this, 30 questions of 30 primary questionnaires have been entreated to the SPSS and then its coefficient was calculated that is 0.97. These findings have been indicated in table 1.

Table 1: scale, frequency of the questions, and Cronbachs' Alpha coefficient of the questions

Variables	**Scale type**	**Number of questions**	**Cronbachs' Alpha coefficient**
Customer recognition	Likert five-point	8	0.88
Customer trust	Likert five-point	9	0.89
Customer commitment	Likert five-point	6	0.87
Corporate reputation	Likert five-point	10	0.96
Purchase intention	Likert five-point	6	0.72
Surcharge	Likert five-point	7	0.76

Total	Likert five-point	46	0.97

Data analysis

Demographic explanation of samples

For measuring demographic status of samples five questions were asked. Results showed that among 230 respondents 80.9% are male and 19.1% are female. Also, 63.5% of samples are between 30-39 years old. About half the samples bachelors of Science graduates. And 73.9% of them are married.

Table 2: the respondents' demographic characteristics

Variable	Levels	%	Variable	Levels	%
Gender	Male	80.9	Educational levels	Lees than diploma	3.0
	Female	19.1		Diploma	27.4
				High Diploma	13.0
Marital status	Single	26.1		M.Sc.	46.5
	Married	73.9		M.**A.**	8.3
				P.H.D	1.7
Age	20-29	10.9	Job	Driver	4.3
	30-40	63.5		Public sector employees	60.4
	40-49	23.9		Private sector employees	23.9
	<50	1.7		Self-employed	12.2

Measurement model

Generally, two main models are tested in the structural equation models. The first is measurement model for latent variables. This model refers to the factor loadings of observed variables for latent variables. The goodness of fit measures has been indicated in the following table for all of the latent variables. As indicated in table 3, all of the goodness of fit indexes is in acceptable and in desirable range

Table 3: the goodness of fit indexes for structural equation modeling

The fit indices	Indexes	Secondary model
Implicit	CMIN (Chi Square)	5.392
	AGFI >0.9	0.845
	GFI >0.9	0.906
Comparative	TLI > 0.9	0.955
	NFI > 0.9	0.838
	CFI > 0.9	0.914
Thrifty	PNFI > 0.5	0.561
	PCFI > 0.5	0.622
	RMSEA <0.08	0.014
	CMIN/DF < 0.5	1.797

Conclusion

Results of Pearson correlation analysis between study variables show that significant levels of correlation test of all dual connections between variables are less than 5% and all of relationships are significant. Significant dual relationships are direct and average (somehow strong). Results of goodness of fit indices of structural equation model through path analysis show that study model fitness is good and proper. In testing the impact of corporate reputation on customer trust, the significant level of T parameter is less than threshold of 5% so, corporate reputation significantly and positively with standard coefficient of 0.449 influence customer trust. Calculated R^2 coefficient is 0.449 which means 44.9% of changes in customer trust is described by corporate reputation. Corporate reputation has a significant and positive effect on customer identification with the standard coefficient of 0.564. Thus, second hypothesis is supported. In this test R^2 coefficient is 0.324 which means 32.4% of changes in customer identification is described by corporate reputation. Identification of customers by organizations depends on their perception of identification characteristics or understanding identity. Criticism background of customers identification by company is one of the appealing factors of corporate identity which depends on similarity identity, differentiation identity and credential identity. Corporates reputation have a positive impact on development and improvement of customers identification because corporate reputation emphasis on identity characteristics. Findings also show that customer trust has positive and significant impact on desire to buy products with standard coefficient of 0.711. Therefore, fourth hypothesis is supported which means customer trust has a significant impact on tendency to pay premiums. The calculated R^2 coefficient in this hypothesis is 0.094 which shows 9.4% of changes in customer identification is described by corporate reputation. Significance level of T parameter is more than 5% which means third hypothesis is rejected that is customer trust has no significant impact on purchase intention. Standard coefficient also shows a small amount and support that result. Findings show that customer identification has a significant and positive impact on tendency to pay premiums with standard coefficient of 0.806. Therefore seventh hypothesis is supported which means customer identification has a significant and positive impact on paying premiums. Positive consequences from customer identification show that customers are more loyal, customers are more likely to attempt to get familiar to company's new product and services, do positive word of mouth advertising about organization and also they are flexible against negative information about organization. Study findings show that customer trust has positive and significant impact on customer identification with the standard coefficient of 0.699. Therefore, fifth hypothesis is supported which means customer trust has significant and positive impact on customer identification. The R^2 coefficient is 0.399 which means 39.9 percent of changes in customer identification is described by customer trust. Customer trust to organization means establishing a close relationship with organization, customers that trust organization discuss their needs more quickly and easier and easier discussion the needs makes customer identification better and more accurate. In the test of impact of product image on tendency to purchase products, significance level of T parameter is less than 5%, so product image has a significant and positive impact on tendency to purchase products with standard coefficient of 0.699. In the testing the impact of corporate reputation on tendency to purchase products, significant level of T parameter is less than 5%, so corporate reputation positively and significantly influence tendency to purchase product with standard coefficient of 0.699. In identifying the impact of customer trust on customer commitment, R^2 coefficient is 0.464 which means about 46.4% of changes in customer commitment is described by customer trust. In identifying the impact of customer commitment on purchase intention, R^2 coefficient is 0.450 which means about 45% of changes in purchase intention is described by customer commitment. Study findings show that customer trust has a positive and significant impact on customer commitment with standard coefficient of 0.289 and customer commitment has a positive and significant impact on tendency to pay premiums with standard coefficient of 0.209. The multiple of two impacts by each other is 0.0604 and show the indirect impact of customer trust on tendency to pay premiums. In identifying the impact of customer commitment on tendency to pay premiums, R^2 coefficient is 0.297 which means about 29.7% of changes in tendency to pay premiums is described by customer commitment. Results show that customer identification has a significant and positive impact on purchase intention with standard coefficient of 0.710. Thus the sixth hypothesis is supported which mean customer identification has a significant impact on purchase intention. The R^2 coefficient shows the amount of 0.333 which means 33.3% of changes in purchase intention is described by customer identification. When company identifies the basic needs and the needs of different customers very well, actually it used a differentiation strategy so that customers come to this perception that it is the company that just can identify their needs. Thus, have repurchase intention.

Study findings show that customer trust has a significant and positive impact on customer commitment with the standard coefficient of 0.289 and customer commitment has a significant and positive impact on purchase intention with the standard coefficient 0.264. The multiple of these two impact by each other is 0.0763 which shows the indirect impact customer trust on purchase intention. In identifying the impact of customer trust on customer commitment, R^2 coefficient is 0.464 which means about 46.4% of changes in customer commitment is described by customer trust. In identifying the impact of customer commitment on purchase intention, R^2 coefficient is 0.450 which means about 45% of changes in purchase intention is described by customer commitment.

Trust plays an important role for service providers. Results show that customer identification has a significant and positive impact on customer commitment with the standard coefficient of

0.398 and customer commitment has a significant and positive impact on purchase intention with the standard coefficient of 0.264. The multiple of these two impacts with each other shows the amount of 0.105 which demonstrate the indirect impact of customer identification on purchase intention. In identifying the impact of customer identification on customer commitment, R^2 coefficient is 0.342 which means about 34.2% of changes in customer commitment is described by customer identification.

In identifying the impact of customer commitment on purchase intention, R^2 coefficient is 0.450 which means about45% of changes in purchase intention is described by customer commitment.

Mutual trust is a key element in social transactions. Therefore, companies should consider building a confident identity among their stakeholders such as customers, investors and other bodies as an important task. Company rightness, honesty and company generosity are factors that customers consider to trust to a company. In the process of transaction, in case that seller has these characteristics, customers also try to treat to them like themselves. It is the time that customer sees a relationship between his/her identity and seller perception and the probability that customer has no trust to seller is very low.

Study findings show that customer identification has a significant and positive impact on customer commitment with the standard coefficient of 0.398 and customer commitment has a significant and positive impact on tendency to pay premiums with the standard coefficient of 0.209**.** The result of multiply of these two impacts is 0.0832 which show the indirect impact of customer identification on tendency to pay premiums. In identifying the impact of customer identification on customer commitment, R^2 coefficient is 0.342 which means about 34.2% of changes in customer commitment is described by customer identification. In identifying the impact of customer commitment on tendency to pay premiums, R^2 coefficient is 0.297 which means about 29.7% of changes in tendency to pay premiums is described by customer commitment. Customer identification and customer commitment are related to each other very closely so that they describe the relationship between organization and individuals. The difference between these two concepts is that customer identification is allocating identity and commitment is related to action. This relationship shows that commitment is the outcome of customer identification and the customers that are loyal and committed to the organization are more ready to pay premiums to achieve organization's products or services.

Limitations and implications

In each research researchers always face obstacles and limitations. In this study, also there are limitation. The most important limitations of this study the poor cooperation of Iran Insurance Co. agencies in providing information. On the other hand, the sensitivity of managers and the wrong culture caused managers imagine that information is private property and therefore they avoid to give their experiences and findings to other people.

Also the difficulty of accessing to the internal and external research about this topic is another limitation. Regarding that for collecting qualitative information a questionnaire has been used, getting incorrect answers or biased answers and having inpatient respondents is inevitable. Finally, citizens that are uninformed about study concepts and time consuming process of explaining these concepts to them are other limitations.

In the current study customer behavioral intentions including repurchase intention and tendency to pay premiums are considered which is suggested that future research use other variables such as personal and social motivations, the sense of dependency to brand, tendency to develop relationships, customer tendency to change, paying method and using discount and investigate their impacts on corporate reputation. This study also suggests that other effective variables on corporate reputation including financial performance (profitability and corporate risk), vision and leadership of company and environmental factors such as political, social, economic, competitive and technological are investigated which can light the way for managers of companies. It is also suggested that this study carry out about other service centers and also manufacturing companies which enables researchers to expand their results.

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