INVESTIGATING THE INFLUENCE OF INDIVIDUAL FACTORS ON ONLINE PURCHASING OF INSURANCE SERVICES (CASE STUDY: RAZI INSURANCE COMPANY)

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Abstract: The use of the Internet to purchase in recent years has grown exponentially and has had a profound influence on the purchasing process of many consumers. Customers no longer need to go to the stores to look at and compare prices, but they can view product features, prices, and product capabilities online. The purpose of this study is to provide a conceptual framework for understanding how individual factors such as perceived risk, previous online shopping, gender, perceived ease of use, and perceived usefulness influence the purchase of insurance services in the internet environment. For this purpose, 196 questionnaires were distributed among clients of branches of Razi Insurance Company in Tehran via random sampling. The collected data were analyzed using structural equations modeling. The findings of this research show that a greater understanding of online customer behavior can help companies in their efforts to sell online products and services. Also, perceived usefulness has the greatest impact on customer online shopping.

Keywords: Ease of Use, Online shopping, Perceived Benefits, Perceived Risk

1. Introduction

The use of the Internet purchase products has grown exponentially in recent years and has had a profound impact on the purchasing process of many consumers. For consumers, one of the key features of Internet is to facilitate the search for information, especially for services such as insurance, which have different characteristics than goods. This question has long been in mind that why customers buy? Internet technology has become a growing tool in providing diverse web-based services. Customers are looking for product features, prices, and online capabilities. Consumers no longer need to go to the stores to look at and compare prices or goods. Specifically, in the insurance industry, the value creation in customer / vendor communications, in addition to the linear logic of understanding, production, and delivery of value to the customer, includes other priorities and sensitivities that have not been discussed so far. Online shopping is described as a kind of shopping made through online stores. In this context, individual factors are described as "structures that explain the behavioral characteristics of individuals and help explain why different people show different reactions in a similar situation". The consequence of understanding the individual factors of customers for the vendor organization would be stronger relationships with customers because the organization's ultimate goal of selling, is to make the buyer become a customer for a lifetime. From a theoretical point of view, there are a lot of literature about online shopping in the various industries; but the issues related to "online shopping in the insurance industry" are poorly developed and have a good potential for a theoretical development. Besides, there are also a lot of good literature about the impact of individual factors on the purchasing process in various industries such as the food industry (1), the pharmaceutical industry (2), the agricultural industry (3), the petrochemical industry (4), Energy (5), and so on, but the related issues in the "insurance industry" are poorly developed and have a good potential for a theoretical development. The problem that almost all insurance companies, including Razi

Insurance Company, are faced with, is that they are not able sell insurance services in the usual way as before and are looking for new ways to sell their services. Therefore, considering that online shopping of insurance services is a relatively new concept and the impact of individual factors on online shopping of insurance has not been studied comprehensively, the development and explanation of this concept contributes to the enhancement of literature, and will provide the industry vendors operational solutions for better sales of insurance services. Hence, such a study is of considerable importance. Accordingly, this research has two objectives: Broadening the knowledge of researchers and academics about the influence of individual factors on online shopping of insurance and its key elements through the development and improvement of this concept; and Enhancing corporate understanding of online customer behavior that can help them sell more online services.

Currently, many companies from a range of different industries are facing increasing levels of competition, which is the process of rivalry between firms striving to gain sales and make profits (6), and this competition has led to sales problems, especially in the insurance industry in Iran. The idea of value, value creation, and sales performance had at all times a dominant role in business studies (7, 8, 9, 10, 11, 12, 13, 14, 15). Specifically, in the insurance market in which organizations are involved in selling services, creating value in customer-supplier relationships implies the following criticalities that have not been argued yet:

i. The different nature of the services, which has led customers hard to be convinced to purchase;

ii. The high price of the services, which demands different selling techniques;

iii. The customers' purpose of service purchase, which can be different from the customers' purpose of product purchase;

iv. This research aims to describe the present status of individual factors and to discuss how they could influence online purchase in the insurance industry. The main research problems that exist in the insurance industry are as follows:

v. An unwillingness to change comfortable habits and practices of sales, especially when it comes to online sales

vi. Organizational and incentive structures that do not promote and reward the exclusive use of online resources for high-value added activities.

vii. A mindset of not considering individual factors to improve online sales.

1.1.Online Consumer Behavior

Consumer behavior is influenced by individual user characteristics. Many researchers conducted their studies under the Five Big Personality Model (16) and the Technology Acceptance Model. A closer look at the difference between online customer behavior and offline customer behavior, at least two types of issues can be identified that differentiate online customers from offline customers. First, online customers need to communicate with the technology to purchase the goods and services they need, and in this case, the physical environment of the store is replaced by an electronic shopping environment. Secondly, comparing to a physical store environment, an online shopping environment requires more trust from a customer. As store owners, product quality, and payment performance are unknown in an online shopping environment, trust can reduce the frustrated feelings of an online consumer about the unknown (17).

1.1.factor of the adverse and probable consequences that may be resulted from the purchase of goods or services. The more a buyer trusts an online shopping, the less he/she

understands the risks associated with it. Perceived risk, in turn, has a relatively negative effect on the Internet shopping attitude. Trusting online stores may also **Online Shopping Intention**

Online purchase intention has been defined as a consumer's desire to buy a product or service from a website. It reflects customers' desire to buy goods and services from the internet. Online purchase intention is influenced by a variety of tools, including: goods and services catalogs, search performance, Electronic trust badges of websites, pricing comparison pages, online shopping carts, and online payment systems (18). Amichai-Hamburger (2008) states that the combination of personality characteristics of Internet users and their perception of online shopping technology may lead to a better understanding of their intention to purchase (19).

1.2. Perceived risk

Perceived risk can be defined as the consumer's mental directly affect this attitude (20)

1.3. Previous Online Purchase

Previous online purchase includes customers who have had the experience of purchasing goods or services over the Internet before. These customers are likely to be familiar with the methods of product selection, price and product comparison methods, techniques of data gathering about product features, and on how they pay for their online purchases (21).

1.4. Perceived Ease of Use

Ease of use is defined as "the degree to which a person believes that a particular system is possible to be used without the need for much effort". The ease of use is related to the technology and the environment from which online users select the product. Specifically, users are more interested in using simpler technologies and spaces. The perceived usefulness reflects a sense of action that is effective in making online purchasing goals (22).

1.5. Gender

One of the most important variables that reflects the social and statistical characteristics of customers and influences their behavioral modeling is the "gender variable". In using the Internet to purchase goods and services, gender differences, as a key element in a marketing analysis, usually show different responses from men and women. It is very important to understand how men and women are different in understanding the messages of online marketing and communication, as well as to study the gender differences so that customers reach what they are looking for (23)

1.6. Perceived Usefulness

Perceived usefulness is defined as "the degree to which a person believes that the use of a particular system increases his or her job performance in an organization". The perceived usefulness and sustainable benefits of online shopping are considered as perceived beneficial factors. Finding affordable prices in addition to low online search costs can help to grasp the perceived usefulness. Compared to purchasing from a traditional store, benefits of purchasing from a virtual store can both help understand perceived values and change the attitude of consumers towards purchasing (24).

Chakraborty et al. (2016) have concluded that the price of a product, the product brand, the quality of the website, and the relationship with the customers can positively and significantly influence online shopping intention, but reviews about products, product diversity, quality, product originality, and payment terms do not significantly influence online purchase intention (25). Do (2019) state that regardless of location or time, consumer attitudes have a direct impact on online shopping decisions. Two other findings of this study are the direct link

between the technical factors of a website and consumer attitudes toward online shopping and the direct and positive impact of online activities on eliminating the complexity of online purchase (26). Cachero-Martínez (2017) concluded that behavioral attitude of customers has a positive impact on the pleasant value of their shopping from online stores, the cognitive aspect of customers' attitudes has a positive impact on their purchasing value from online stores, and last but not least, the customers' purchasing value has a positive impact on their purchase intention from online stores (27). The findings of Seyed Bagheri et al. (2017) indicate that trust in the customer's buying tendency from online stores has a direct impact on security factors, Internet criminality, web environment control, graphical appearance and website structure (28). Abrar et al. (2019) in their research claim that the quality of electronic services has a positive effect on trust, the image of the company and the intention to buy of customers in online stores. Also, trust and image of the company are directly and positively influenced by the increase in purchasing intention. They conclude that the quality of electronic services provided on the websites of online stores has a great influence on the tendency of people to buy on the Internet (29) . Katmin et al. (2017) showed that virtual companies can, by creating a secure environment and creating guarantees for successful purchases, can increase customers' online shopping intention by reducing their risk and Increasing their profits and confidence. Also, increasing the attention of virtual company managers to cognitive, experimental, personality, and emotional advances may lead to increased trust and reduced risk of online customers (30). Findings of Lee et al. (2017) show that the factors of conflict with the product, the attitude to internet advertising and the content of internet advertising can predict the intention of online shopping. They argue that engagement with online advertising and its role in purchasing products is primarily based on the need and application of the product and the importance of the product to individuals, and then, by creating and developing good content, selling of products can be increased (31). Pham et al. (2018) conclude that the dimensions of social networks (oral marketing, electronic advertising, online advertising, online communities) have an impact on online shopping intent (32). Lim et al. (2016) argue that the subjective and inner principle and perceived usefulness have a positive and significant effect on the intention of online shopping, but the subjective and inner principle has a negative influence on purchase behavior. Also, the perceptual benefit also influences online buying behavior. The findings also showed that purchasing intentions are positively effective on online shopping behavior (33). Findings of Chuang et al. (2016) indicate confirmation of a positive and direct relationship between the quality of the website and the intention of online customers for re-purchasing; in other words, by increasing customer satisfaction and customer confidence, the quality of the site affects the intention to online re-purchase. Therefore, the quality of the website can be one of the important factors in increasing the intention to online re-purchase (34). In their research, Nguyen et al. (2018) concluded that there is a significant relationship between the quality of the website and customer satisfaction, customer trust, customer commitment, and intention to re-purchase online. there is also a significant relationship between customer satisfaction and customer confidence, and there is also a significant relationship between customer commitment and intent and his intent to re-purchase online (35).

1.7.Hypothesis Development

Figure 1 illustrates the conceptual model of research derived from the model offered by Lim et al. (2016). This model shows how perceived risk dimensions, previous online purchases, gender, perceived ease of use, and perceived usefulness influence online shopping intention (33). The conceptual model used in this research presents five hypothesis described as figure 1.
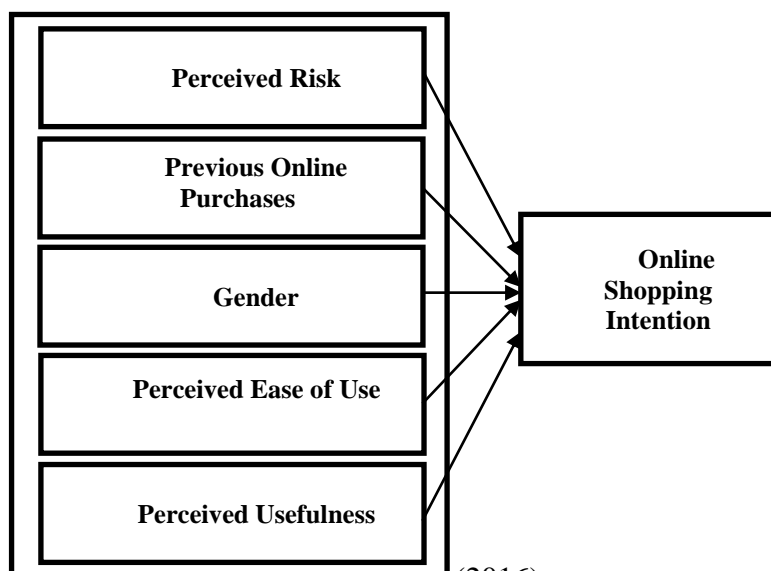
Figure 1. Conceptual Model of Research, Emi et al. (2016)

1.8. Perceived Risk and Online Shopping Intention

Perceived risk can be defined as the consumer's mental factor of the adverse and probable consequences that may be resulted from the purchase of goods or services (20). This describes the first hypothesis that perceived risk has a significant effect on online shopping intention of customers

H1: Perceived risk effects on online shopping intention.

1.9.Previous Online Shopping and Online Shopping Intention.

Previous online purchase includes customers who have had the experience of purchasing goods or services over the Internet before. These customers are likely to be familiar with the methods of product selection, price and product comparison methods, techniques of data gathering about product features, and on how they pay for their online purchases (21). The second hypothesis of this research describes that previous online shopping has a significant effect on online shopping intention of buyers.

H2: Previous Online shopping effects on online shopping intention.

1.10.   Gender and Online Shopping Intention.

In using the Internet to purchase goods and services, gender differences, as a key element in a marketing analysis, usually show different responses from men and women. men and women are different in understanding the messages of online marketing and communication, as well as to study the gender differences so that customers reach what they are looking for (23). The third hypothesis focuses on this subject that gender has a significant effect on online shopping intention.

H3: Gender effects on online shopping intention.

1.11.   Perceived Ease of Use and Online Shopping Intention.

The ease of use is related to the technology and the environment from which online users select the product. Specifically, users are more interested in using simpler technologies and spaces. The perceived usefulness reflects a sense of action that is effective in making online purchasing goals (22). The fourth hypothesis of this research describes that perceived ease of use has a significant effect on online shopping intention of buyers.

H4: Perceived Ease of use effects on online shopping intention.

1.12.   The Perceived Usefulness and Online Shopping Intention.

The perceived usefulness and sustainable benefits of online shopping are considered as perceived beneficial factors. Compared to purchasing from a traditional store, benefits of purchasing from a virtual store can both help understand perceived values and change the attitude of consumers towards purchasing (24). The fifth hypothesis of this research focuses on this subject that perceived usefulness has a significant effect on online shopping intention.

H5: Perceived Usefulness effects on Online Shopping Intention.

1.13.   Research Objectives and Rationale

The objectives of this research are as follows:

1. To find out if Perceived risk influences online shopping intention.

2. To find out if Previous Online shopping influences online shopping intention.

3. To find out if Gender influences online shopping intention.

4. To find out if Perceived Ease of use influences online shopping intention.

5. To find out if The perceived usefulness influences online shopping intention.

2. Experimental, Materials and Methods

2.1.Methodology of Research

The main goal of this research is to study if perceived risk, previous online shopping, gender, perceived ease of use, and perceived usefulness have effect on online shopping intention. Therefore, this research is a descriptive study, due to its application in the domain of individual factors, and customer online shopping it can be considered as an applied research. Also, this research is a cross-sectional survey. The academic areas of focus in this research are individual factor and purchase intention. It also has close ties with the specifics of the insurance industry situation. The study will take both the main office and the sales offices of Razi Insurance Company in Tehran, the capital of Iran. The timeframe of completing the research is from Jan 2017 to Apr 2019. The type of data collection in this research is separated into two types: primary and secondary. The questionnaires constituted the primary data. The aim of questionnaires as methods of quantitative data collection is description and theory testing. In this research, papers on "individual factors" and "purchase intention" published in Elsevier between 2014 and 2019 constituted secondary data because they are information that has already been processed by others. Observations were used as a complementary data collection technique to develop an understanding of important behaviors of samples Razi Insurance Company. The results of the observations were then confirmed in surveys or focus groups in which more people were involved. Other complementary methods of data collection which were used in developing the research model included reviews of reading materials distributed in the academy, performance records, and a review of a large sample of the reports the articles had recently written. The obtained data from the observations and other data collection methods were used to identify the competencies required. Having a high market share in Iran insurance industry as well as different branches in almost all metropolises of Iran such as Tehran, Shiraz, Tabriz, Mashhad, etc., All customers of Razi Insurance Compnay in Tehran are considered as the statistical population of this research. Applying Krejcie and Morgan table, the sample size is 196 individuals. Also, random sampling method was used for sampling. In this research, a questionnaire was used to collect data. In the questionnaire,

questions of perceived risk are adopted from the study of Mohseni et al. (2018) (36); questions of previous online purchase are adopted from the study of of Bilgihan (2016) (37); questions of Gender are adopted from the study of Shaouf et al. (2016) (18); questions of perceived ease of use are adopted from the study of Ozturk et al. (2016) (22); questions of perceived usefulness are adopted from the study of Elkaseh et al. (2016) (38), and questions of online shopping intentions are adopted from the study of Oghazi et al. (2018) (39). The collected data are used to test the hypotheses and examine the different dimensions of the proposed conceptual model. Then, data were analyzed hypothesis was tested by means of structural equation modeling approach and Lisrel software. Content validity has been applied to make sure that the measurement tool (questionnaire) has been able to quantify its constituent characteristics so that the accuracy of the data obtained can be verified. To determine the content validity in this study, the judgment of experts, professors, and experts has been used to determine the extent to which the test questions represent the content and objectives of the research, which was ultimately approved. To test the reliability of the questionnaire, the alpha coefficient (α) of Cronbach was used. Using Cronbach's Alpha coefficients, the questionnaire's questions were used to analyze the sample data. These values are shown in Table 1. Therefore, it can be concluded that the questionnaire's questions have a reliable and desirable reliability.

Table 1. Reliability of the Questionnaire

No.	Dimensions	Items	Cronbach's Alpha Value
1	Perceived risk	Question 1 Question 2 Question 3 Question 4	0.816
2	Previous online purchase	Question 5 Question 6 Question 7 Question 8 Question 9	0.887
3	Gender	Question 10 Question 11 Question 12 Question 13 Question 14	0.802
4	Perceived usefulness	Question	0.877

		15	
		Question 16	
		Question 17	
		Question 18	
		Question 19	
		Question 20	
5	Ease of use	Question 21	0.875
		Question 22	
		Question 23	
		Question 24	
		Question 25	
		Question 26	
		Question 27	
6	Perceived Intent to purchase online	Question 28	0.854
		Question 29	
		Question 30	
		Question 31	
		Question 32	
		Question 33	

* Calculations are presented in the appendix

3.   Results and Discussion

3.1.Demographic Analysis

The demographic findings of the research indicate that among the respondents, males dominated the females (45.7% of women and 54.3% of men), 60.9% of respondents were single and 39.1% were married. In terms of education, 7.6% did not have even a diploma degree, 14.4% had a diploma degree, 15.1% had an undergraduate degree, 43.8% had graduate degrees, 17.1% had master's degrees, and 2% had doctorate degrees. In terms of salary, 25.8% of the respondents gained less than 3 million tomans a month, 51.2 % gained between 3 million to 4 million tomans a month, 19.1 % gained between 4 million and 5 million tomans a month, and 3.9 % gained more than 5 million tomans a month.

3.2.Test of Hypotheses

We estimated the model parameters using structural equation modeling (SEM). The findings in table 2 indicate the fit of the model and, as a result, we can analyze the parameters. In this study, LISREL software was used to analyze the model. Figure 2 and Figure 3 below represent estimated path coefficients, along with multiple square correlations of intermediate and dependent variables. The standardized path coefficients at the level of $p < 0.005$ are significant. The percentages represent the multiple square dependencies (explained variance). Data show a strong positive relationship between online shopping and independent variables (perceived risk, previous online purchase, gender, perceived ease of use, and perceived usefulness). First hypothesis: The path coefficients obtained for the first hypothesis are estimated at 66%. The t-value for this parameter (according to the 1% error rule in rejecting the zero hypothesis for the values above 1.96 in each parameter of the model) is more than 1.96, which indicates that perceived risk influences online shopping intention. Second hypothesis: The path coefficients obtained for the second hypothesis are estimated at 71%. The t-value for this parameter is greater than 1.96. Therefore, there is sufficient reason to reject the zero hypothesis and according to the significance of this coefficient, it can be stated that previous online purchase has a statistically significant influence on online purchase intention. Third hypothesis: The path coefficients obtained for the third hypothesis are estimated at 44%. The t-value for this parameter is more than 1.96 ($t = 13.23$). Therefore, there is enough reason to reject the zero hypothesis and according to the significance of this coefficient it can be stated that gender has a statistically significant influence on the online purchase intention. Fourth hypothesis: The path coefficients obtained for the fourth hypothesis are estimated at 56%. The t-value for this parameter is more than 1.96 ($t = 11.74$). Therefore, there is sufficient reason to reject the zero hypothesis and, given the significance of this coefficient, it can be stated that the perceived ease of use influences online purchase intention significantly. Fifth hypothesis: The path coefficients obtained for the fifth hypothesis are estimated to be 77%. The t-value for this parameter is more than 1.96 ($t = 14.79$). Therefore, there is sufficient reason to reject the zero hypothesis and according to the significance of this coefficient, it can be stated that the perceived usefulness influences online purchase intention significantly. The direct path coefficients of the effects of the structures and the significance effects of the estimated parameters are shown in Table 3.
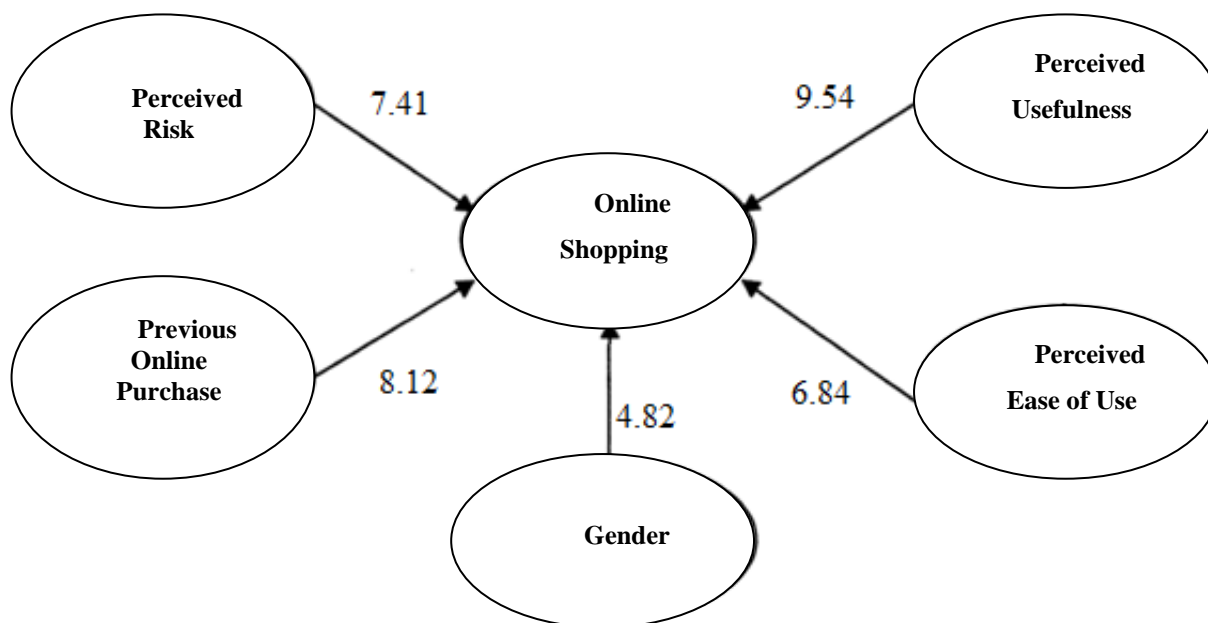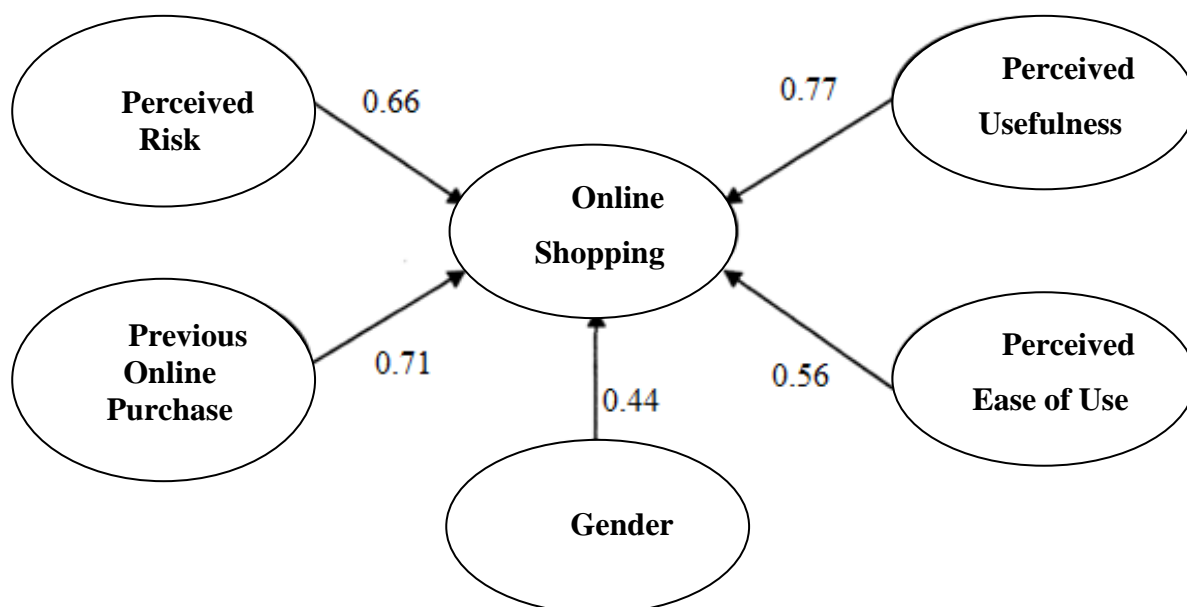
Figure 2. Tested Research Model (Path Analysis)

Figure 3. Tested Research Model (Estimated Path Analysis)

Table 2. Fit Criteria

Fit criterion	Acceptable Values	Pure Value	Bricks-n-clicks
$\chi 2$	NS	285 (p<0.001)	275 (p<0.001)
RMSEA	< 0.08	0.05	0.05
GFI	No threshold set	0.9	0.89
NFI	0.9	0.9	0.93
TLI	0.9	0.96	0.97

Table 3. Results of Hypothesis Testing

Path	Path Coefficient	t statistic	Result
Perceived Risk→Online Shopping Intention	0.66	12.58	Accept
Previous Online Shopping→ Online Shopping Intention	0.71	10.67	Accept
Gender→ Online Shopping Intention	0.44	13.23	Accept
Perceived Ease of Use→ Online Shopping Intention	0.56	11.74	Accept
Perceived Usefulness→ Online Shopping Intention	0.77	4.03	Accept

** Significance level with 1% error 99% confidence

3.3.Discussion and Conclusion

According to the main objective of this research, which is the development of a conceptual framework in order to understand how the marketing factors affect the intention to purchase insurance services in an online environment, one of the innovations of the present research is to provide a new framework for assessing consumer online shopping intention. The results of the analysis of the hypotheses show that all of them are approved, that is, perceived risk, previous online purchase, gender, perceived ease of use, and perceived usefulness influence online shopping intention. Among the independent variables, "perceived usefulness" has the greatest effect on the dependent variable "online shopping intention" and the least effect on the dependent variable belongs to the independent variable "gender". Hence, there is not much difference between men and women in online shopping. Several studies have suggested solutions on how perceived risk and gender influence consumer purchase intention (40, 41, 42, 43, 44, 45), but very few studies have examined the impact of these two variables on online consumer purchase intention. Previous researches have paid little attention to developing consumer shopping intention methods; on the other hand, the present research has introduced several factors influencing the development of consumer online shopping intention. Although many consumer shopping inquiries have focused on brand image, recommendation, differentiation, perceived value, perceptual quality, loyalty, etc. (46, 47, 48), but very few research has so far referred to perceived ease of use and perceived usefulness. Halkias et al. (2016) have pointed to the need to use methods to increase consumer purchasing intention, focusing more on the use of marketing techniques, advertising and promotions, and paying attention to the needs of customers, but they have not focused on the influences of perceived risk and previous online purchases (49). The present study has identified and introduced a new and more complete set of variables that affect the consumer online purchase intention in the insurance industry. Hawkins (2017), Arora (2017), Lu et al. (2016), and Lee et al. (2018) also highlighted the dimensions of corporate image, customer confidence, and perceived risks affecting brand purchase intention which indicate there is a direct relationship between the customers purchase intention and the quality of goods, the product classification, the price, the

provided services, the signs and colors, and the social class of the brand (50, 51, 52, 53). Confirming these concepts, the present study incorporates categories related to variables such as gender, perceived ease of use, and perceived usefulness. According to the presented materials and the results of this research, the following recommendations and solutions are presented to the directors and managers of Razi Insurance Company and other insurance companies in the country:

1. According to the results of the first hypothesis, perceived risk effects on online shopping intention. Therefore, it is recommended that the company tries to inform customers about the low risk of online shopping, enhances word of mouth behavior, and sends its marketing message to others. This can be done through emails, online collaboration groups, chat rooms, websites, and conferences that save time and money and cover a wider range of audiences.

2. According to the results of the second hypothesis, previous online shopping effects on online shopping intention. Therefore, it is recommended that the organization attracts the attention of customers who had previously bought online and made them re-purchase, through adopting appropriate discount and promotional policies at specific times of the year, for example, the end of each season or the eve. Providing a small gift when purchasing a new service or special purchases of new services at relatively low prices can also be a stimulus for online customers to purchase. Implementing and taking into account all of the above, in a more comprehensive framework called CRM and the use of related software, can have a major impact on its success.

3. According to the results of the third hypothesis, gender effects on online shopping intention. Therefore, it is recommended that the managers of the organization study the loyalty programs of competitors, and categorize customers according to their gender, tastes, values, cultures and other features in four general categories of loyal, partially loyal, non-loyal, and non-buyer. Then, they will provide their insurance services to each of these categories. Managers should maximize their ability to retain loyal customers. Performing various loyalty programs in terms of customer value and personalization of services, providing special services to loyal customers, discounting purchases, issuing loyalty cards, organizing celebrations, designing a pamphlet to respect customers, and designing loyalty programs for customers can be effective in developing ease of use and perceived usefulness.

4. According to the results of the fourth hypothesis, perceived ease of use effects on online shopping intention. Therefore, it is recommended that through improved online services, appropriate treatment of customer's dissatisfaction, the expansion of the distribution network, the reduction of external costs, the provision of permanent services, and thus the strengthening of positive word of mouth, help increase understanding of the ease of use of services provided by Razi Insurance Company.

5. According to the results of the fourth hypothesis, perceived ease of use effects on online shopping intention. Therefore, it is recommended that the company prioritize attention and effort in order to enhance and strengthen the word of mouth behavior and to communicate its marketing messages to others online. This can be done through emails, online collaboration groups, chat rooms, websites, and conferences, which are very useful in saving time and cost and covering a wider range of audiences.

6. According to the results of the fourth hypothesis, perceived ease of use effects on online shopping intention. Therefore, it is recommended that managers measure the threshold of service awareness based on their insurance services and markets, and by regularly informing customer about the services, maintain their service personality and

identity, so that the services remain valuable to buyers. Advertising of various services is very important in attracting the attention of customers, because it not only introduces the service, but also plays a major role in stabilizing it in the minds of consumers.

7. According to the results of the fifth hypothesis, perceived usefulness effects on online shopping intention. Therefore, maximum geographic coverage through improving the distribution system and extending distribution networks can be an effective factor in increasing the level of awareness in insurance clients. Inducing online shopping in all geographical areas can pave the way for the introduction and familiarity of more and more insurance buyer communities, thereby increasing the buyers' preferences in evaluating options, higher loyalty, and ultimately the choice of securing insurance services.

8. According to the results of the fifth hypothesis, perceived usefulness effects on online shopping intention. Therefore, it is suggested that the parameters and factors such as price, sales conditions, quality of services and creation of service reputation in the organization be considered as effective factors in understanding the usefulness. Therefore, it is recommended that Razi Company induce a positive experience of buying a service to the customers. For example, improving customer perceptions of service quality, affordable prices, services that the consumer expects after purchasing, and ultimately establishing long-term relationship management systems for customer retention can increase the perceived usefulness.

9. According to the results of the fifth hypothesis, perceived usefulness effects on online shopping intention. therefore, the key to influencing the customers' online shopping intention is to manage their perceptual perceptions. Therefore, it is suggested that the online service be advertised so that it can easily distinguish its customers from ordinary buyers of other services. Meanwhile, online sales websites can be used to differentiate their customers from brand communities and pay special attention to the club's customers.

10. According to the results of the fifth hypothesis, perceived usefulness effects on online shopping intention. Therefore, creating an identity and personality for the brand is very effective and will make customers' online purchase intention. The company can create a brand personality for services in a variety of ways, such as marketing communications, sales promotions, and social responsibility. Therefore, the necessity of developing and acquiring efficient and effective communication and public relations methods in order to create and fit the appropriate brand identity for the Razi insurance company, especially in the field of qualification, including traits (reliable, hard-working and active, safe, Intelligent, technical, expert, coherent, successful, leader, confident, self-confident) is important.

3.4. Contribution of the Research

The current research will complement and contribute to the expansion of knowledge on individual factors and how their practices can help improving online purchase intention. In a more specific sense, it will facilitate our understanding of the relationship, interdependence, and interaction between individual factors and online purchase intention in the insurance industry. Research results will help both organizations and sales managers evaluate their strategies and sales methods according to individual factors. This will result in better decisions about neglected activities salespeople can do in order to increase their performance. Results also support organizations create suitable values for customers, increase their sales volume continuously, and strengthen their online competitive position. This study will help the formulation of organizations' policies to address not only their poor online sales but also their

poor turnovers in the current economic downturn, which goes hand in hand with the above issues. This study will also be beneficial to the students and instructors in fields of Individual Factors and Online Purchase intention particularly in different concepts related to the use of effective online sales models.

3.5. Limitations

The main limitation of the research is that previous study in this area is scant. Because the development of online purchase intention is very recent, there has been relatively little academic research on its relationship with individual factors, and much of the existing information is technically related.

3.6. Theoretical and Managerial Implications

On a theoretical level, this research has opened up an area of inquiry that, surprisingly enough, has until now remained almost unquestioned by existing research. This research sheds valuable light on the relationship between individual factors and online purchase intention and the diversity of its incarnations. It has revealed that individual factors can come in various different guises; the prototypes discussed in this paper represent ideal types that indicate the range of relational concepts within online purchase activities.

3.7. Moral Aspects of the Research

Moral issues are relevant in almost each facet of the research such as design, identification of subjects, data collection and use of the data, and interpretation of results. This research will be responsible for compliance with all applicable legal and regulatory requirements with respect to protection of privacy, confidentiality, and security of data about the population. Moral aspects which will be observed in this research are as the following:

3.8. Privacy

Privacy refers to the individual's right to be free from intrusion or interference by others. Individuals have privacy interests in relation to their bodies, personal information, expressed thoughts and opinions, personal communications with others, and spaces they occupy which will be observed in this research. Privacy risks in this research relate to the identifiability of participants, and the potential harms they, or groups to which they belong, may experience from the collection, use and disclosure of personal information. Privacy risks arising at stages of the research life cycle, including initial collection of information, use and analysis to address research questions, dissemination of findings, storage and retention of information, and disposal of records on which information is stored will be respected at all stages of this research.

3.9. Confidentiality

The ethical duty of confidentiality refers to the obligation of an individual or organization to safeguard entrusted information. The ethical duty of confidentiality includes obligations to protect information from unauthorized access, use, disclosure, modification, loss or theft which will be respected in this research. Information given by or about an individual in the course of a professional relationship are kept and secured from others and consent are given by human subjects involved in the research. The obligation to maintain confidentiality does not normally end with the individual's death. Confidentiality is owed equally to mature and immature minors, and adults who lack the capacity to make decisions for themselves. It applies to all forms of transmission; verbal, written, digital, manual or hardcopy records, videos and illustrations within the research process.

3.10.   Security

Security refers to measures used to protect information and includes physical, administrative, and technical safeguards. This research fulfills its security duties by adopting and enforcing appropriate security measures.

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Appendix

Cronbach's Alpha calculations are presented as the following:

**Reliability Statistics of
Previous online purchase**

Cronbach's Alpha	N of Items
.887	5

```
RELIABILITY
  /VARIABLES q5 q6 q7 q8 q9
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA.
```

**Reliability Statistics of
Gender**

Cronbach's Alpha	N of Items
.802	5

```
RELIABILITY
  /VARIABLES q10 q11 q12 q13 q14
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA.
```

**Reliability Statistics of
Perceived usefulness**

Cronbach's Alpha	N of Items
.877	6

```
RELIABILITY
  /VARIABLES q15 q16 q17 q18 q19 q20
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA.
```

**Reliability Statistics of
Ease of use**

Cronbach's Alpha	N of Items
.875	7

```
RELIABILITY
  /VARIABLES q21 q22 q23 q24 q25 q26 q27
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA.
```

**Reliability Statistics of
Perceived Intent to
purchase online**

Cronbach's Alpha	N of Items
.854	6

```
RELIABILITY
  /VARIABLES q28 q29 q30 q31 q32 q33
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA.
```