



## Explaining consumer forgiveness in insurance industry with emphasis on behavioral components

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### Abstract

**Objective:** For all companies, particularly service businesses, one element that is of great significance is customer forgiveness. The major goal of this research was to ascertain how customer behavioral factors affected Iranian insurance insurers' willingness to forgive. **Materials and Methods:** In terms of research classification based on the goal of applied research, this study is a descriptive and survey. All Iranian insurance insurers in the Gilan province who have used Iran insurance services for at least two years make up the study's statistical population, and a sample size of 359 persons who were chosen using a non-probable selection approach was used. A questionnaire was utilized to gather the data for this research, and its content validity and construct validity were evaluated. The reliability was assessed using Cronbach's alpha. The data gathered from the survey was analyzed using SPSS and Smart PLS software. **Results:** The findings of evaluating the study hypotheses revealed that, with the exception of the effects of empathy on consumer forgiveness and self-inferiority on consumer forgiveness, all of the research hypotheses were verified. **Conclusion:** According to the findings of Iranian insurance managers, it is recommended that customers' favorable impressions be reinforced via emotional connection, differentiated services, and improved service quality.

### Keywords

Consumer forgiveness, Behavioral components, Insurer, Iran insurance, Gilan province.

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