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Investigating the Impact of Service Quality and Perceived Value on Repurchase Intention with the Mediating Role of Brand Preference

ABSTRACT

The purpose of this study was to investigate the impact of service quality and perceived value on customers' repurchase intention, with emphasis on the mediating role of brand preference in the insurance industry. In terms of purpose, this study was applied research, and in terms of implementation method, it was a descriptive-survey and correlational study. The statistical population consisted of customers of Asia Insurance in Mazandaran Province. Based on Cochran's formula, a sample of 196 respondents was selected through non-probability convenience sampling. The primary data collection instrument was a standard questionnaire using a 5-point Likert scale. The validity and reliability of the instrument were confirmed through confirmatory factor analysis, Cronbach's alpha, and composite reliability. Data were analyzed using SPSS and PLS software through structural equation modeling. The findings indicated that service quality and perceived value had a positive and significant effect on brand preference and repurchase intention. Furthermore, brand preference, while positively influencing repurchase intention, also played a significant mediating role in the relationship between service quality and perceived value with repurchase intention. The results suggest that, in order to enhance repurchase intention, service organizations should focus not only on improving quality and perceived value, but also on strategies aimed at strengthening brand preference in customers' minds.

Keywords: Service quality, perceived value, brand preference, repurchase intention, insurance industry.

Introduction

The contemporary competitive environment has compelled organizations, particularly service-oriented firms, to focus extensively on maintaining long-term relationships with customers and encouraging repeat purchasing behaviors. In highly competitive industries such as insurance, customer retention has become more cost-effective and strategically valuable than acquiring new customers. Consequently, repurchase intention has emerged as one of the most important indicators of customer loyalty and organizational sustainability. Repurchase intention refers to a customer's willingness and tendency to continue purchasing products or services from the same provider in the future. This behavioral intention is shaped by multiple cognitive, emotional, and experiential factors that influence customers' evaluations of organizations and their offerings [1, 2]. Researchers have emphasized that repurchase intention is not merely the result of customer satisfaction, but rather the outcome of a complex interaction among service quality, perceived value, brand-related perceptions, trust, and emotional attachment toward a company or brand [3, 4]. In service industries where customer interaction is continuous and service outcomes are often intangible, organizations must establish strong psychological and emotional bonds with consumers to ensure repeated patronage and long-term profitability.

Service quality has consistently been identified as one of the most influential determinants of customer behavioral intentions. Service quality refers to customers' evaluations of the excellence and superiority of services delivered by an organization in comparison with their expectations. High-quality services improve customer experiences, strengthen trust, and increase the likelihood of repeated purchases [5, 6]. In recent years, scholars have increasingly focused on the multidimensional nature of service quality and its effects on consumer attitudes and behaviors across various contexts, including e-commerce, hospitality, banking, logistics, and insurance services. For instance, studies demonstrated that service quality positively influences customer satisfaction and repurchase intention in digital and traditional service environments [7, 8]. Similarly, research in online travel agencies indicated that improved service quality significantly enhances customer loyalty and future purchasing behaviors [2]. In logistics and e-commerce industries, logistics service quality was found to shape electronic word-of-mouth and repurchase intention among Generation Z consumers [3]. These findings collectively indicate that organizations capable of consistently delivering reliable, responsive, and customer-oriented services are more likely to encourage customers to maintain long-term relationships with them.

The importance of service quality becomes even more significant in insurance services because insurance products are inherently intangible, risk-oriented, and trust-based. Customers generally evaluate insurance providers not only based on the financial benefits they receive, but also according to responsiveness, communication quality, reliability, and support during service delivery. Consequently, perceived service quality strongly influences customers' evaluations of insurance brands and their future behavioral intentions [9]. Researchers have argued that service failures, delays, or poor communication can substantially weaken customer confidence and reduce repurchase intention in service organizations [10, 11]. Therefore, enhancing service quality has become a strategic necessity for insurance companies seeking to maintain competitive advantages and customer loyalty.

Another critical determinant of customer behavioral intention is perceived value. Perceived value refers to the overall assessment customers make regarding the benefits they receive relative to the costs they incur during the purchasing process. Customers generally compare functional, emotional, social, and financial benefits with monetary and non-monetary sacrifices when evaluating products and services [12, 13]. If customers perceive that the benefits exceed the costs, they are more likely to develop positive attitudes toward the organization and continue purchasing its services. Previous studies consistently confirmed the positive relationship between perceived value and repurchase intention in different business contexts [1, 14]. In retailing and hospitality industries, perceived value significantly improved customer retention and loyalty by increasing satisfaction and trust [15, 16]. Similarly, research on online shopping behavior indicated that perceived value plays a central role in shaping repeat purchasing decisions among digital consumers [17]. In the context of insurance services, customers tend to remain loyal to organizations when they perceive that the quality of coverage, service support, responsiveness, and pricing collectively provide superior value compared to competitors.

The increasing complexity of consumer decision-making has also directed scholarly attention toward brand-related constructs, especially brand preference. Brand preference refers to consumers' tendency to favor a specific brand over competing alternatives due to accumulated positive experiences, emotional attachment, symbolic associations, or perceived superiority. Brand preference reflects a customer's psychological inclination toward choosing a particular brand repeatedly in purchasing situations [18, 19]. In highly competitive service markets, customers often rely on brand-related perceptions as cognitive shortcuts to reduce uncertainty and simplify purchasing decisions. Brand preference can therefore strengthen

customer commitment, increase loyalty, and encourage repurchase behaviors. Research has shown that favorable brand-related perceptions positively affect behavioral intentions and repeated purchasing patterns [20, 21]. In digital banking environments, artificial intelligence applications enhanced consumers' brand preference and contributed to stronger customer attachment toward retail banks [19]. Similarly, studies on green and ethical branding demonstrated that strong brand equity positively influences customer loyalty and repurchase intention [22, 23].

Brand preference can also operate as an important mediating mechanism between organizational performance factors and customer behavioral outcomes. Although service quality and perceived value directly influence repurchase intention, their effects may become stronger when customers develop a favorable preference toward the organization's brand. In other words, customers who perceive high-quality services and superior value are more likely to form emotional and cognitive attachment to the brand, which subsequently increases their willingness to repurchase [24, 25]. Previous studies suggested that brand-related constructs frequently mediate the relationship between service experiences and behavioral intentions. For example, brand image mediated the relationship between perceived value and repurchase intention among Generation Y consumers [18]. Likewise, brand image significantly strengthened the effect of service quality on repurchase intention in hospitality and tourism industries [26]. These findings imply that organizations should not only focus on functional service delivery, but also invest in strengthening customers' emotional attachment and brand-oriented perceptions.

The rapid growth of digital technologies and changing consumer expectations have further intensified the importance of customer-centered strategies. Customers today have easier access to information, more alternatives, and greater ability to compare competing services. As a result, organizations must continuously improve service quality, create superior value, and strengthen brand-related perceptions to maintain customer loyalty [27, 28]. Studies conducted in e-commerce contexts demonstrated that website quality, e-service quality, and customer trust significantly affect repurchase intention [29, 30]. Furthermore, emotional and psychological variables such as trust, perceived risk, and purchase regret can substantially influence customers' willingness to repurchase services or products [31, 32]. These findings highlight the multifaceted nature of customer behavioral intentions and the need for comprehensive models integrating both cognitive and emotional determinants.

In recent years, researchers have increasingly emphasized the mediating and indirect mechanisms through which organizational and psychological variables influence repurchase intention. Structural equation modeling studies revealed that customer satisfaction, trust, brand image, and brand preference often function as mediators between service-related variables and behavioral outcomes [33, 34]. For instance, product and service quality were found to influence repurchase intention indirectly through customer satisfaction and trust mechanisms [6]. In studies of online travel agents, brand image mediated the relationship between antecedent factors and customer repurchase behaviors [24]. Similarly, in retail and social enterprise contexts, customer trust and perceived quality strengthened repeated purchasing intentions [32, 34]. These studies collectively indicate that intermediary psychological constructs can significantly explain how customer evaluations translate into future purchasing behaviors.

Despite the growing body of literature on repurchase intention, several research gaps remain evident. First, many previous studies focused primarily on retailing, hospitality, tourism, or e-commerce industries, while fewer studies investigated the simultaneous effects of service quality and perceived value on repurchase intention in the insurance sector [4, 12]. Second, although some studies examined the mediating role of satisfaction, trust, or brand image, comparatively limited attention

has been devoted to the mediating role of brand preference in insurance services [9, 19]. Third, most prior studies explored these relationships within digital or retail purchasing environments, whereas the insurance industry possesses unique characteristics such as high perceived risk, long-term contracts, and trust dependency that may influence customer evaluations differently [35, 36]. Therefore, examining these variables within the insurance industry can provide deeper insights into customer behavioral intentions and managerial decision-making.

Moreover, the Iranian insurance market has experienced increasing competition in recent years due to market expansion, technological transformation, and changing customer expectations. Insurance companies are increasingly required to differentiate themselves through superior service quality, stronger customer value propositions, and more effective branding strategies. Under such conditions, understanding the factors affecting repurchase intention becomes critically important for maintaining customer loyalty and organizational competitiveness. Since customers' perceptions of value and quality may directly shape their brand preference and future purchasing intentions, investigating these relationships can provide practical implications for insurance managers seeking to improve customer retention strategies.

Given the theoretical importance of repurchase intention and the practical significance of customer retention in the insurance industry, the present study seeks to examine the effect of service quality and perceived value on repurchase intention with the mediating role of brand preference among customers of Asia Insurance in Mazandaran Province.

Methodology

In terms of purpose, this study is considered applied research, as its findings can be utilized to improve managerial and marketing decision-making in the insurance industry. In terms of implementation method, the present study is descriptive-survey in nature, and regarding the nature of relationships among variables, it is regarded as a correlational study based on structural equation modeling (SEM). This study examined the relationship between service quality and perceived value with repurchase intention, considering the mediating role of brand preference. The statistical population consisted of customers of Asia Insurance in Mazandaran Province. Since the exact and limited size of the statistical population was not clearly identified, the population was considered unlimited. The sample size was calculated using Cochran's formula for an unlimited population and determined to be 196 respondents. The sampling method was non-probability convenience sampling, meaning that questionnaires were distributed among customers who were accessible during the research period and had experience using the services of Asia Insurance.

The primary instrument for data collection in this study was a questionnaire. The questionnaire was designed based on a five-point Likert scale, with response options including "Strongly Agree," "Agree," "Neutral," "Disagree," and "Strongly Disagree." The research variables were operationalized in the questionnaire as follows: service quality was measured by Questions 1–5, perceived value by Questions 6–11, brand preference by Questions 12–15, and repurchase intention by Questions 16–20. The collected data were analyzed at both descriptive and inferential statistical levels. In the descriptive statistics section, indicators such as frequency, mean, and standard deviation were utilized. In the inferential statistics section, SPSS and PLS software were employed for data analysis and hypothesis testing. Furthermore, structural equation modeling was used to examine the relationships among variables and to test the mediating role of brand preference.

Findings and Results

The acceptable threshold for factor loading coefficients is 0.40. As shown below, all constructs in the model had factor loadings greater than 0.40; therefore, the reliability of the measurement models was considered acceptable.

Table 1

Factor Loading Coefficients

Items	Service Quality	Perceived Value	Brand Preference	Repurchase Intention
1	0.77			
2	0.82			
3	0.64			
4	0.70			
5	0.84			
6		0.89		
7		0.87		
8		0.89		
9		0.80		
10		0.69		
11		0.88		
12			0.71	
13			0.72	
14			0.74	
15			0.77	
16				0.68
17				0.81
18				0.56
19				0.84
20				0.84

Questionnaire reliability, in simple terms, refers to the consistency of the measurement instrument in producing similar results at different times or locations. The traditional criterion for calculating reliability is Cronbach’s alpha. Cronbach’s alpha is determined based on the degree of data dispersion, with standard deviation being the main indicator of reliability assessment. On the other hand, composite reliability is calculated based on the internal consistency of the items within each construct; therefore, it is considered a more accurate criterion. Composite Reliability (CR) and Cronbach’s alpha are considered acceptable when their values exceed 0.70.

Table 2

Cronbach’s Alpha and Composite Reliability Coefficients

Variables	Cronbach’s Alpha	Composite Reliability
Service Quality	0.81	0.87
Perceived Value	0.91	0.93
Brand Preference	0.73	0.83
Repurchase Intention	0.80	0.57

This index was introduced by Fornell and Larcker in 1981. Convergent validity is assessed based on the outer model and through the calculation of Average Variance Extracted (AVE). The AVE criterion indicates the average variance shared between each construct and its indicators. In simpler terms, AVE reflects the degree of correlation between a construct and its indicators; the greater this correlation, the better the model fit. Fornell and Larcker argued that convergent validity is established when AVE exceeds 0.50.

Table 3*Convergent Validity (AVE)*

Variables	Convergent Validity
Service Quality	0.58
Perceived Value	0.71
Brand Preference	0.54
Repurchase Intention	0.57

Discriminant validity indicates the extent to which the items of one construct differ from the items of other constructs. This criterion is one of the primary indicators for evaluating the fit of measurement models in the PLS method and is determined based on the factor loadings related to the indicators of each construct. Discriminant validity refers to the low correlation between the measures of a latent variable and unrelated variables from the researcher's perspective. In this study, the Fornell–Larcker method was used to assess discriminant validity. According to this criterion, the model demonstrates acceptable discriminant validity when the values on the main diagonal are greater than the values below them. However, if the construct values are slightly larger, this condition may still be accepted with some tolerance. The results indicated that the constructs had values greater than the correlations among them, demonstrating appropriate discriminant validity for the measurement models.

Table 4*Discriminant Validity Based on the Fornell–Larcker Criterion*

Variables	Perceived Value	Service Quality	Brand Preference	Repurchase Intention
Perceived Value	0.86			
Service Quality	0.58	0.77		
Brand Preference	0.41	0.54	0.80	
Repurchase Intention	0.74	0.67	0.61	0.75

The coefficient of determination (R^2) indicates the percentage of changes in the dependent variable explained by the independent variables. In fact, R^2 is one of the most important indicators in studies using structural equation modeling. This coefficient demonstrates the extent to which the independent variables collectively predict the behavior of the dependent variable. The values of this index should be compared with the thresholds of 0.19 (weak), 0.33 (moderate), and 0.67 (strong). If the value is lower than 0.19, the study would lack sufficient scientific value.

Table 5 *R^2 Criterion*

Variables	R^2
Brand Preference	0.50
Repurchase Intention	0.80

The fourth criterion for evaluating the structural model is Q^2 . This criterion, introduced by Stone and Geisser in 1975, determines the predictive power of the model for endogenous variables. According to them, models with acceptable structural fit should have the capability to predict the indicators related to endogenous constructs. This means that if the relationships among constructs are properly specified, the constructs should exert sufficient influence on one another's indicators, thereby allowing the hypotheses to be appropriately confirmed. The benchmark values of 0.02, 0.15, and 0.35 represent weak, moderate, and strong predictive power, respectively.

Table 6

Q² Criterion

Variables	Q ²
Service Quality	0.30
Perceived Value	0.50
Brand Preference	0.25
Repurchase Intention	0.31

Figure 1

Path Coefficient of the Research Hypotheses

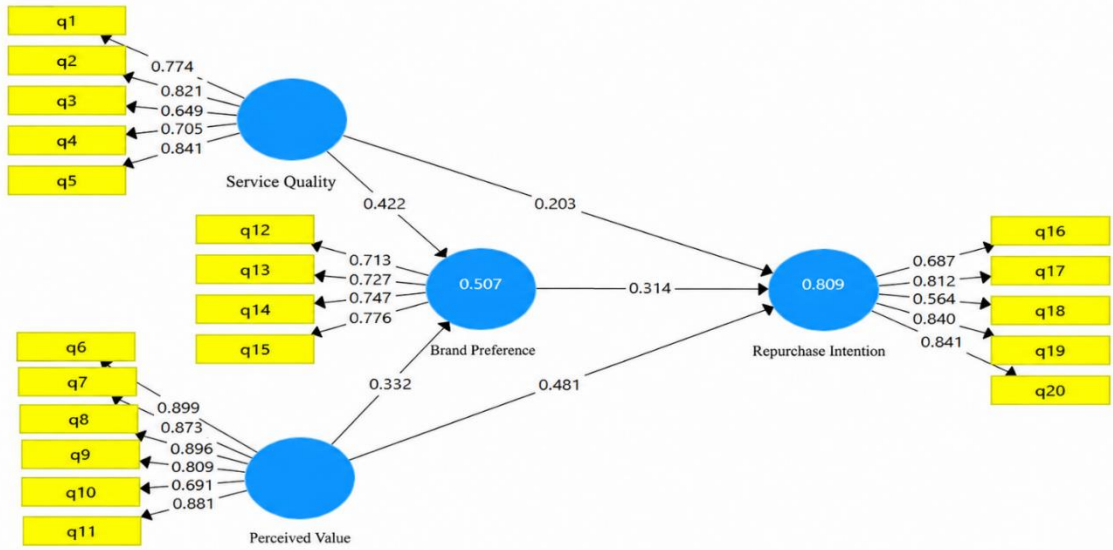
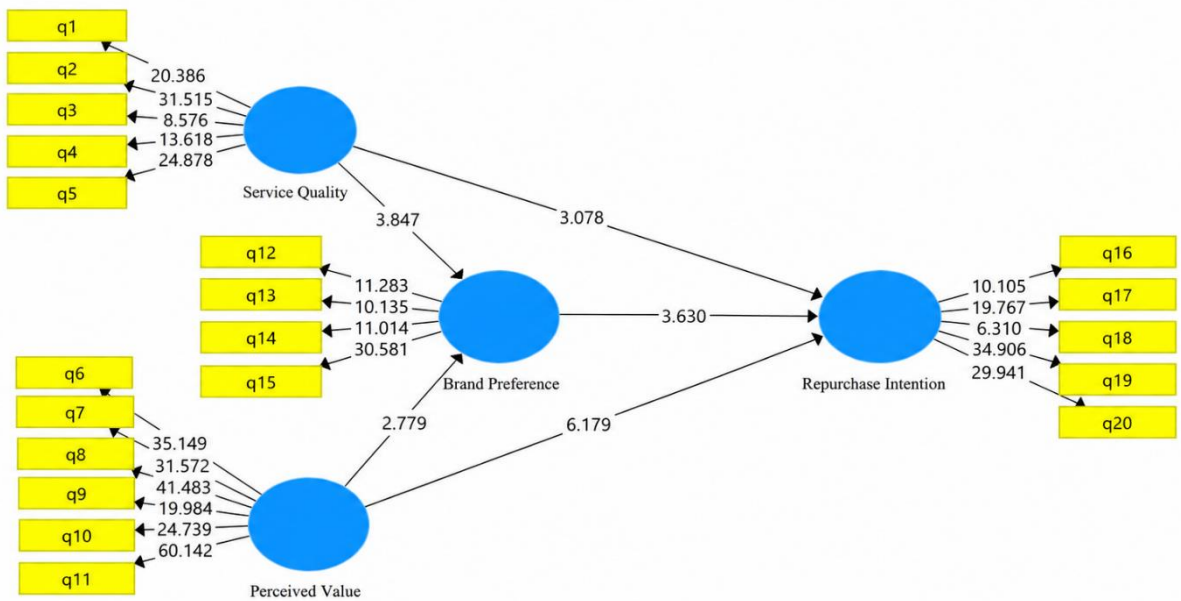


Figure 2

Significance Coefficient



As shown in the above figure, the path coefficient diagram illustrates the intensity of the relationships among variables. If the path coefficient between an independent variable and a dependent variable is positive, it can be concluded that an increase in the independent variable leads to an increase in the dependent variable. Conversely, if the path coefficient is negative, an increase in the independent variable leads to a decrease in the dependent variable.

The t-values are among the primary criteria for confirming or rejecting the research hypotheses. The fit of the structural model based on significance coefficients is evaluated such that these coefficients must exceed 1.96 in order to confirm significance at the 95% confidence level. If the t-value is greater than 1.96, the effect is positive and significant. If it falls between +1.96 and -1.96, the effect is not significant. If it is less than -1.96, the effect is negative but significant. The research hypotheses were confirmed.

Table 7

Sobel Test Results

a	b	Sa	Sb	z-value
0.332	0.314	0.120	0.086	2.15

The hypothesis regarding the mediating role of brand preference in the effect of perceived value on repurchase intention was supported, with a z-value of 2.15.

The intensity of the mediating effect of the brand preference variable was determined using the following formula:

$$VAF = (a \times b) / ((a \times b) + c)$$

Table 8

Results of Determining the Intensity of the Mediating Effect of Brand Preference

A	B	C	VAF
0.332	0.314	0.481	0.17

Based on the obtained results, the intensity of the indirect effect through the mediating variable of brand preference was equal to 0.17. Therefore, the sixth hypothesis, stating that brand preference mediates the effect of service quality on repurchase intention, was confirmed.

Discussion and Conclusion

The findings of the present study demonstrated that service quality has a positive and significant effect on repurchase intention among customers of Asia Insurance. This finding indicates that customers who perceive insurance services as reliable, responsive, and professionally delivered are more likely to continue using the services of the company in the future. In service-oriented industries, especially in insurance services where trust and risk reduction play critical roles, customers tend to maintain relationships with organizations that consistently provide high-quality services. The positive relationship identified in this study confirms that improvements in service quality strengthen customers' confidence, reduce uncertainty, and encourage repeated purchasing behavior. This finding is consistent with previous studies that emphasized the strategic role of service quality in shaping customer behavioral intentions and loyalty. Studies conducted by [2], [3], and [8] similarly concluded that service quality significantly enhances repurchase intention across various service industries. Likewise, the findings correspond with the results reported by [7], [11], and [6], who demonstrated that customers' evaluations of service performance directly influence their willingness to continue purchasing from the same provider. In the insurance industry,

customers often judge service providers based on responsiveness, reliability, communication effectiveness, and claim-handling efficiency; therefore, organizations capable of delivering superior service experiences can establish stronger long-term relationships with customers.

The results also revealed that perceived value has a positive and significant effect on repurchase intention. This finding suggests that when customers believe that the benefits received from insurance services outweigh the costs and sacrifices involved, they are more likely to engage in repeated purchasing behavior. Perceived value represents a comprehensive cognitive evaluation in which customers compare service benefits, quality, emotional satisfaction, and economic costs. Insurance customers who perceive fair pricing, effective coverage, efficient support, and valuable service experiences are naturally more inclined to maintain ongoing relationships with the insurer. This finding aligns with prior studies emphasizing the importance of perceived value in consumer decision-making and loyalty formation. Research conducted by [1], [13], and [12] similarly reported that perceived value significantly influences repurchase intention by increasing customer satisfaction and trust. Furthermore, studies by [14], [15], and [16] indicated that customers who perceive higher value from products and services exhibit stronger loyalty and repeated purchasing tendencies. In the context of insurance services, perceived value becomes particularly important because customers are not only concerned with financial costs but also with security, trustworthiness, service accessibility, and emotional reassurance. Therefore, organizations capable of creating superior perceived value can substantially improve customer retention and competitive advantage.

Another important finding of the present study was the significant positive effect of service quality on brand preference. This result demonstrates that high-quality services contribute to the development of favorable perceptions and emotional attachment toward the insurance brand. Customers who repeatedly experience reliable and satisfactory services gradually develop stronger preferences toward the service provider's brand compared with competing alternatives. Service quality functions not only as an operational factor but also as a symbolic mechanism through which organizations communicate professionalism, reliability, and customer orientation. Consequently, consistent service excellence strengthens customers' cognitive and emotional evaluations of the brand. This finding supports the results of previous studies highlighting the relationship between service experiences and brand-related constructs. For example, [19] demonstrated that technological and service-related improvements positively influence consumers' brand preference in retail banking environments. Similarly, [9] reported that customer-based brand equity and service-related perceptions significantly affect behavioral intentions in insurance services. The results are also consistent with the findings of [21], [22], and [20], who emphasized the importance of favorable brand perceptions in strengthening customer loyalty and repeated purchasing behavior. These findings indicate that service quality contributes not only to functional satisfaction but also to the development of stronger brand attachment and preference.

The study additionally found that perceived value positively and significantly affects brand preference. This result indicates that customers who perceive insurance services as valuable are more likely to favor the company's brand over competing brands. Customers generally associate superior value with positive organizational attributes such as reliability, fairness, professionalism, and customer orientation. Consequently, favorable value perceptions contribute to the formation of stronger emotional and cognitive connections with the brand. This finding is theoretically meaningful because it confirms that customers' evaluations of value extend beyond transactional assessments and influence broader psychological attitudes toward the organization. This result is consistent with previous studies reporting that perceived value enhances positive

brand-related outcomes and customer loyalty. Studies conducted by [18], [24], and [25] similarly found that perceived value and brand-related perceptions jointly influence repurchase intentions and customer loyalty. Moreover, research by [36] and [37] emphasized that favorable value perceptions strengthen consumers' emotional attachment and preference toward brands. In insurance services, where customers seek both functional and psychological reassurance, perceived value can substantially shape how customers evaluate and prioritize brands in competitive markets.

Another important finding of the present study was that brand preference significantly influences repurchase intention. This result suggests that customers who develop stronger preference toward an insurance brand are more likely to continue purchasing its services in the future. Brand preference reflects customers' emotional attachment, familiarity, trust, and positive evaluations regarding a brand. Customers who strongly prefer a specific insurance brand are less likely to switch to competitors because they perceive the preferred brand as more reliable and valuable. This finding supports the theoretical assumption that brand preference acts as an important psychological determinant of customer loyalty and behavioral intention. The result is consistent with the findings of [19], [23], and [9], who emphasized that favorable brand perceptions positively influence repurchase intention and customer retention. Furthermore, studies by [27], [28], and [26] similarly indicated that brand-related perceptions contribute significantly to repeated purchasing behavior in competitive service environments. In the insurance industry, where customer decisions are highly influenced by trust and long-term security considerations, strong brand preference can substantially reduce switching tendencies and increase customer commitment.

The mediating role of brand preference in the relationship between service quality and repurchase intention was also confirmed. This finding demonstrates that service quality affects repurchase intention not only directly but also indirectly through strengthening customers' preference toward the brand. In other words, high-quality services improve customers' evaluations of the brand, which subsequently increases their intention to continue purchasing services from the organization. This result indicates that brand preference functions as a psychological mechanism through which service experiences translate into behavioral outcomes. The finding corresponds with previous studies highlighting the mediating role of brand-related constructs between organizational performance variables and customer behavioral intentions. For instance, [24] found that brand image mediates the relationship between antecedent variables and repurchase intention in online travel services. Similarly, [18] demonstrated that brand preference mediates the effects of price perception and brand experience on repurchase intention. Studies by [29], [30], and [34] also confirmed that psychological constructs such as trust, brand image, and preference strengthen the indirect relationships between service-related variables and behavioral outcomes. These findings collectively suggest that organizations should focus not only on operational service improvements but also on strengthening emotional and symbolic dimensions of branding.

The findings of the present study further emphasize the multidimensional nature of repurchase intention. Repurchase intention is influenced simultaneously by functional evaluations, emotional attachment, and psychological perceptions regarding brands and services. Customers do not make repeated purchasing decisions solely based on rational economic calculations; rather, their decisions are shaped by cumulative experiences, emotional trust, perceived value, and symbolic brand associations. This interpretation aligns with the arguments presented by [31], who emphasized the importance of psychological factors such as purchase regret and emotional evaluations in repeated purchasing behavior. Likewise, [4] and [17] argued that customer repurchase behavior results from the interaction of satisfaction, trust, value perception, and

service experiences. Therefore, organizations seeking sustainable customer loyalty must adopt comprehensive customer-oriented strategies integrating both functional and emotional dimensions of service delivery.

The present study contributes to the existing literature in several important ways. First, it extends prior research by simultaneously examining the effects of service quality and perceived value on repurchase intention within the insurance industry, which has received comparatively limited scholarly attention. Second, the study highlights the mediating role of brand preference, thereby offering deeper insights into the psychological mechanisms underlying customer loyalty formation. Third, by applying structural equation modeling, the study provides empirical evidence regarding the interconnected relationships among service quality, perceived value, brand preference, and repurchase intention in a developing market context. These contributions enrich both theoretical understanding and managerial implications regarding customer retention strategies in service industries.

One of the limitations of the present study was that the statistical population was restricted to customers of Asia Insurance in Mazandaran Province, which may limit the generalizability of the findings to other geographical regions or industries. Additionally, the study relied on self-reported questionnaire data, making the results susceptible to response bias and subjective evaluations. Another limitation was the use of convenience sampling, which may reduce the representativeness of the sample. Furthermore, the cross-sectional design of the study limited the ability to examine changes in customer perceptions and behavioral intentions over time.

Future studies are recommended to investigate the proposed relationships in other service industries such as banking, healthcare, tourism, and telecommunications in order to compare the findings across different contexts. Researchers may also examine additional mediating and moderating variables such as customer trust, customer satisfaction, perceived risk, emotional attachment, and customer experience to develop more comprehensive models of repurchase intention. Longitudinal studies are also recommended to evaluate how customer perceptions and loyalty behaviors evolve over time. Moreover, future research could employ probability sampling techniques and larger sample sizes to enhance the generalizability and robustness of the findings.

From a practical perspective, managers of insurance companies should prioritize improving service quality by increasing responsiveness, transparency, reliability, and communication effectiveness in customer interactions. Organizations should also focus on creating superior perceived value by balancing service quality with fair pricing, personalized services, and effective support systems. In addition, insurance companies should invest in branding strategies aimed at strengthening customers' emotional attachment and preference toward the brand through consistent communication, trust-building initiatives, and customer-centered experiences. Developing long-term relationship management programs and continuously monitoring customer perceptions can also help organizations improve customer retention and increase repurchase intention.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants. Written consent was obtained from all participants in the study.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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