



# The Impact Of Integrated Marketing Communications In Enhancing The Quality Of Insurance Service: An Exploratory Study Of The Opinions Of A Sample Of Employees Of The Iraqi Insurance Company Operating In Baghdad Governorate

Dr. Mouna Damak Turki<sup>1\*</sup> Ban Hatem Jassam<sup>2</sup>

<sup>1\*</sup>Associate professor, IHEC Sfax Tunisia damak\_mouna@yahoo.fr .

<sup>2</sup>PhD. Reserch scholar.University of sfax, Faculty of Economic and Managment science,Tunisia, ban.hatem@nahrainuniv.edu.iq

**Citation:** Dr. Mouna Damak Turki 2024, The Impact Of Integrated Marketing Communications In Enhancing The Quality Of Insurance Service: An Exploratory Study Of The Opinions Of A Sample Of Employees Of The Iraqi Insurance Company Operating In Baghdad Governorate *Educational Administration: Theory And Practice*, 30(3), 837-849

Doi: 10.53555/kuey.v30i3.1382

## ARTICLE INFO

## ABSTRACT

The main objective of the study was to identify the sources of integrated marketing communications and assess their impact on enhancing the quality of insurance services. The study aimed to provide proposals that contribute to understanding the relationship between integrated marketing communications and the quality of insurance services. The main research question addressed in this study was: Is there a statistically significant impact of the dimensions of integrated marketing communications on enhancing the quality of insurance services?

To gather the opinions of the participants, the study employed a descriptive and analytical approach by utilizing both theoretical and field data from the surveyed company, which was the Iraqi Insurance Company operating in Baghdad Governorate. Several scientific research tools were employed to achieve the desired results. The primary data collection tool used in the field aspect of the study was a questionnaire. A total of 450 questionnaires were distributed to all employees of the surveyed company, and 427 valid forms were collected, resulting in a response rate of 93%. The collected data were analyzed using various statistical methods and tested using the SPSS (Version 26) statistical software. The study yielded several results, including the identification of a statistically significant positive effect of the dimensions of integrated marketing communications on enhancing the quality of insurance services within the surveyed company.

**Keywords:** Integrated marketing communications, quality of insurance service, Iraqi Insurance Company operating in Baghdad Governorate.

## 1. Introduction:

Companies are facing rapid changes in technological, economic, political, and social factors due to the information revolution, which has had radical effects on the labor market. In response, companies are striving to enhance their capabilities and improve the level of services they provide. This emphasizes the impact of integrated marketing communications within companies as a vital aspect of business organizations, whether in the industrial or service sectors.

The purpose of this study, within its conceptual and applied framework, is to examine the influence of integrated marketing communications dimensions in supporting and enhancing the quality of insurance services. The chosen context for measuring the study's variables and validating its hypotheses is the Al-Iraqiya Insurance Company operating in Baghdad Governorate, thus providing a leading field for investigation. In recent years, there has been an increased interest in the development of integrated marketing communications due to the benefits it brings to both individuals and organizations.

The emergence of Internet networks and their rapid and widespread applications have significantly enhanced organizations' ability to reach a large and diverse customer base. This has allowed organizations to explore new

avenues for customer engagement. In the past, communications lacked integration and faced challenges due to the absence of integrated marketing communications programs. The current philosophy of marketing management emphasizes the necessity of integration for the success of marketing communications (Dovicin, 2015: 55). Sevruck (2020: 418) explains that while integrated marketing communications is not fundamentally different from regular communications in its general nature, it possesses distinct characteristics that set it apart from other communication systems within an organization. This distinction arises from the unique nature of marketing activities and functions, which primarily focus on promoting products and services in the market and engaging customers.

On the other hand, Yilmaz and Temizkan (2022: 3) define the quality of insurance service as the provision of unique learning experiences by organizations to their customers in order to achieve a sustainable competitive advantage. Kankam (2023: 2) views it as the organization's ability to meet customer requirements well by evaluating its performance in relation to customer expectations, and even surpassing them.

Despite companies' continuous efforts to overcome the challenges and obstacles in their operations, they must keep up with the rapid changes impacting the development of insurance service quality. This includes factors such as demand, innovation, diversity, and flexibility. These efforts align with the organizational philosophies that aim to enhance productivity and achieve goals. Integrated marketing communications stands out as one of the prominent philosophies, as organizations need to ensure the availability of its elements within their resources, considering the requirements of the current business environment in various operational areas.

Based on the above, the problem of the study revolves around measuring the impact of integrated marketing communications on enhancing the quality of insurance service within the studied company. This investigation aims to improve the dimensions followed for enhancing the quality of insurance service by examining the tangible outcomes produced. Therefore, the main research question that arises from this problem is: Is there a statistically significant impact of the dimensions of integrated marketing communications on the quality of insurance service?

## **2. Theoretical Framework**

### **2.1 The Concept of Integrated Marketing Communications**

Dirar and Aldnanai (2021: 65) explain that the increase in competition and the abundance of services and goods has weakened customer loyalty to brands. This has prompted organizations to establish strong and continuous relationships with their customers, intensify their marketing efforts to maintain these relationships, expand their markets, increase the number of intermediaries, and enhance their influence. Additionally, marketing activities have become more complex with the emergence of economic conglomerates and large multinational organizations.

On the other hand, Mebuge and Mudzanani (2019: 2) highlight that integrated marketing communications serve as a means for organizations to convey messages about their services, products, and brands to customers. This can be done directly or indirectly with the intention of persuading customers to make a purchase. In other words, integrated marketing communications is an approach adopted by organizations to exchange data and information about their offerings with customers.

Kotler (2016: 605) defines integrated marketing communications as the process of coordinating and integrating marketing efforts and communication channels to deliver a clear and comprehensive message about organizations, their products, and their services to target markets. Kotler and Keller (2016: 580) view integrated marketing communications as a tool used by organizations to inform, persuade, and remind customers about the products and brands they engage with. Cromhout (2020: 125) states that integrated marketing communications is the process through which organizations communicate with their target audience using various communication methods and tools. Its purpose is to inform consumers about businesses and their offerings, persuade them to respond to those offerings, and continuously remind them of them. Marketing communications play a vital role in familiarizing customers with the organization and its offerings.

### **2.2 The Importance of Integrated Marketing Communications**

Integrated marketing communications play a crucial role in providing information about markets, customers, demand levels, and competitors' prices. They also stimulate demand for products and help determine the appropriate means to achieve this, whether through pricing strategies or enhancing product quality. Integrated marketing communications can differentiate a product by utilizing methods that increase a customer's desire to purchase and divert their attention from competing products (Sevruck, 2020: 419).

The need for integrated marketing communications arises from various reasons, including increased competition between organizations, the spatial distance between products and customers, raising customer awareness, and the scarcity of certain goods. For example, educating customers about the importance of a product in their lives (Mickeviciute & Siudikiene, 2019: 8). Marketing communications are essential as they directly impact the target market, generating desire and enthusiasm among customers for the organization's offerings. This, in turn, can lead to increased opportunities for profitability and sales. Developing marketing communication strategies requires considering key factors that influence the promotional mix, as they

significantly influence the target market's understanding of what can be done with regard to customers, their location, and income level (Aydinel & Esenye, 2019: 4-3).

### 2.3 Dimensions of Integrated Marketing Communications

There appears to be a general consensus among researchers to adopt a model (Kotler & Armstrong, 2018) for the dimensions of integrated marketing communications. This model has been widely used in studies examining this variable, with no additional dimensions being added. The dimensions consist of advertising, personal selling, sales activation, public relations, and direct marketing. These dimensions have demonstrated high validity, reliability, and a strong predictive element in assessing the achievement of integrated marketing communications. The dimensions are explained as follows:

**2.3.1 Advertising:** It is a rapid means of delivering messages to a wide audience, allowing customization to target specific customer segments. Advertising helps create awareness and reassurance among customers (Schouten et al., 2020: 258).

**2.3.2 Personal selling:** It refers to direct contact between an organization's employees and customers for the purpose of making deals, building and nurturing profitable relationships, and achieving customer satisfaction through personalized interactions (Schouten et al., 2020: 259).

**2.3.3 Sales Activation:** It encompasses a set of stimulating tools designed to have a quick and short-term impact, accelerating the purchase of goods and services. Sales activation focuses on increasing sales value in the near term, often relying on price reductions. Although the means and tools of sales activation can be expensive and diverse, they offer significant benefits (Kotler & Armstrong, 2018: 496).

**2.3.4 Public Relations:** It is an administrative function that aims to identify and analyze the actions, policies, and attitudes of individuals and the organization. It works to implement programs designed to understand and gain acceptance from the masses (Sulikova, 2019: 21).

**2.3.5 Direct Marketing:** It involves activities and programs that utilize technology (such as the internet and telephone) to directly or indirectly engage and raise awareness among existing and potential customers. Direct marketing aims to improve the organization's image and promote its marketing offers (Sarkar, 2020: 18).

### 2.4 The Concept of Quality of Insurance Service

The concept of quality of insurance service is of significant importance to academic researchers and writers who study customer evaluations as a means to identify competitive advantages for services. It refers to the difference between customer expectations and perceptions (Hurriyati et al., 2018: 126). Service quality can be defined as the degree to which service design specifications are met or matched, representing a potential source of differentiation for service outputs. The customer's definition of service quality is based on their perceptions and standards when evaluating the quality of service (Jacobs & Chase, 2017: 63).

Archakova (2013: 2) explains that the quality of insurance service is measured by the extent to which the provided level of service meets customer expectations. Providing quality services means meeting customer expectations, which represents a significant opportunity for operational improvement, business enhancement, and customer loyalty. Neupane & Devkota (2017: 2) state that the quality of insurance service is the degree to which the actual performance of the service aligns with customer expectations. It is a crucial prerequisite for building and strengthening customer relationships. Service quality represents the gap between customer expectations and perceived service, and it plays a vital role in an organization's efforts to differentiate itself from competitors.

### 2.5 The Importance of Quality Insurance Service

The organization's ability to meet customer needs is essential and greatly influenced by the level of service quality provided. In the service sector, where diverse job opportunities are offered, organizations of all kinds must consider the global emphasis on service. They need to study the marketing opportunities presented by this trend. Any disparity between the level of service quality provided by the organization and the actual needs of customers can lead to customer dissatisfaction and the loss of loyal customers (Haming et al., 2019: 26).

Furthermore, the importance of service quality in the business environment is a critical factor that ensures the organization's success and survival in the market. Providing good or exceptional services enables the organization to become a market leader in its industry. Offering superior services that other organizations in the same industry are unable to provide creates a competitive advantage. Therefore, organizations should recognize that delivering exceptional services to customers is the first step toward achieving and gaining advantages that contribute to their success (Wilson, 2018: 224).

### 2.6 Dimensions of the Quality of Insurance Service

There seems to be a general consensus among researchers to adopt these dimensions, which have been widely used in studies on this variable. These dimensions are considered reliable and valid, and they have shown strong predictive capabilities regarding the achievement of insurance service quality. The dimensions are as follows:

**2.6.1 Reliability:** This dimension is widely recognized as the most important among the five dimensions of service quality. It refers to the organization's ability to deliver service promises accurately and consistently. Reliability is associated with the organization's commitment to fulfilling its promises to customers (Lomendra et al., 2019: 262).

**2.6.2. Security and Reliability:** This dimension emphasizes that customers should not be harmed by accidents or errors when receiving the service. It includes the notion that the service should be free from risks and doubts, particularly in fields such as healthcare where errors can have serious consequences (Railya, 2016: 10).

**2.6.3. Empathy:** Empathy refers to the degree of care and attention given to the customer. It involves addressing the customer's problems and finding solutions in a compassionate and sophisticated manner. This dimension encompasses aspects such as the location and timing of service provision, communication, and the service provider's understanding of the customer's needs (Ababa, 2017: 34).

**2.6.4. Tangibles:** Tangibles represent the physical aspects of the service that customers use to assess its quality. It includes physical facilities, equipment, and machines used in service delivery, as well as account statements, debit and credit cards, and the efficiency of transaction processing. Tangibles also encompass external appearances and other tangible benefits (Mikos et al., 2019: 6).

**2.6.5. Responsiveness:** This dimension comprises four variables. It measures the organization's efforts to inform customers about service performance timing, the willingness of employees to provide immediate assistance, their promptness in responding to customer requests, and the speed of service delivery (Ababa, 2017: 34).

### 3. Study Methodology

#### 4.

The study adopts a descriptive and analytical approach to address the research questions and collect primary data and facts regarding the problem under investigation. This method is commonly used by researchers to gather comprehensive and accurate information about a specific community, group, or set of activities. The goal is to draw conclusions and propose practical recommendations that stakeholders can utilize. The study collects and analyzes relevant data from the target community to achieve its main objective, which is to identify the cognitive frameworks of the study variables. This is accomplished by reviewing contemporary literature and extracting indicators to develop a specific framework for the current research. Additionally, the study aims to test the impact relationship between integrated marketing communications and the quality of insurance service within the surveyed company. The findings from the field study will provide insights to the management of the surveyed company, highlighting both positive aspects and areas for improvement in the study variables. Based on these results, efforts can be made to minimize negative aspects and enhance positive aspects. The following outlines the procedures adopted in the study:

**3.1. Data Collection Methods:** The researchers relied on collecting data from theoretical sources related to the study, including foreign and Arab literature, periodicals, letters, proposals, digital libraries, and the internet. On the practical side, a questionnaire was prepared as the main tool to obtain primary data for the study. The questionnaire was distributed to all workers in order to collect data.

**3.2. Statistical Analysis Methods:** After collecting the questionnaires, the researchers utilized various statistical tools to analyze the data, assess the impact of study variables, and validate the hypotheses. The Statistical Package for Social Sciences (SPSS) Version 26 was used for the required statistical analysis. The statistical tools employed included frequency distributions, percentages, standard deviations, arithmetic means, and simple linear regression coefficients to measure the impact of the independent variable on the dependent variable.

**3.3. Study Population:** The study focused on the Iraqi Insurance Company operating in Baghdad Governorate as the primary field for investigating the study variables and hypotheses. The study population consisted of all individuals working in the company, totaling 450 respondents with various qualifications and job titles. This represented 100% of the total study population. Questionnaire forms were distributed to them, and 427 valid forms were collected for analysis, resulting in a response rate of 93%.

### 5. Practical Side

**4.1 Description and Diagnosis of the Dimensions of Integrated Marketing Communications:** The researchers used five dimensions to measure the variable of marketing communications, namely advertising, personal selling, sales activation, direct marketing, and public relations. These dimensions were assessed using 24 items, with five questions for each dimension, representing the independent variable.

The data in Table 2 indicate that the responses of the surveyed individuals regarding the dimensions of integrated marketing communications (phrases X1-X24) showed a general agreement rate of 78.94%. The negative direction (disagreement) accounted for 4.48% of the responses, while the neutral responses reached 16.58%. These rates were supported by an average arithmetic mean of 4.078, which is higher than the hypothetical arithmetic mean of 3, and a standard deviation of 0.462.



The average response rate was 80.02%, falling within the fourth level (above average) of the scale area, indicating the importance of integrated marketing communications dimensions in the surveyed companies. This is further supported by the coefficient of variation, which amounted to 11.547%, confirming positive responses from the surveyed individuals. The dimension that significantly contributed to enriching this variable was personal selling, with an agreement rate of 84.6%. This is supported by an arithmetic mean of 4.156, a standard deviation of 0.441, and a coefficient of difference of 10.587%.

**Table (1)**

Coefficient of variation	Response Rate	Standard deviation	Arithmetic mean	Measuring Response					Questions	Dimensions
				I agree completely	I don't agree	I agree to some extent	I agree	I totally agree		
				%	%	%	%	%		
16.911	80.18	0.678	4.009	0	3.2	10.1	57.4	29.4	X1-X5	Declaration
10.587	83.12	0.441	4.156	0.98	2.52	11.9	53.12	31.48	X6-X10	Personal Selling
17.35	80	0.694	4.000	1.07	5.7	12.72	54.05	26.46	X11-X14	Sales Activation
15.409	75.02	0.578	3.751	0.52	4.12	29.22	51.84	14.3	X15-X18	Direct Marketing
13.492	79.6	0.537	3.980	0.11	4.25	18.98	50.76	25.9	X19-X24	Public Relations
11.547	80.02	0.462	4.001	0.53	3.95	16.58	53.44	25.5	General rate	
				4.48			78.94		Total	

Source: Prepared by the authors with the adoption of the . (SPSS V.26)

#### 4.2. Description and Diagnosis of the Dimensions of Quality of Insurance Service

The researchers utilized five dimensions to assess the variable of marketing communications: reliability, response, empathy, tangible aspects, and reliability. They employed a total of 20 items, with four questions dedicated to each dimension, constituting the dependent variable.

Table 2 data indicates that the responses from the surveyed individuals regarding the dimensions of integrated marketing communications, represented by phrases (X25-X44), showed a significant inclination towards general agreement, accounting for 81.43% of the responses. Conversely, the responses indicating disagreement amounted to 3.74%, while neutral responses reached 14.83%. These percentages are further supported by the arithmetic mean of 4.021, which is higher than the hypothetical mean of 3, and a standard deviation of 0.459. The average response rate was 80.42%, falling within the fourth level (above average) on the scale, signifying the importance of the dimensions of quality of insurance service in the surveyed companies. This observation is reinforced by the coefficient of variation, which stood at 11.415%, confirming the positive nature of the surveyed individuals' responses. The dimension that significantly contributed to enriching this variable was determined to be "response," with an agreement rate of 86.99%. This finding is further supported by the arithmetic mean of 4.137 and a standard deviation of 0.548, with a coefficient of difference of 13.246%.

**Table (2)**

Coefficient of variation	Response Rate	Standard deviation	Arithmetic mean	Measuring Response					Questions	Dimensions
				I agree completely	I don't agree	I agree to some extent	I agree	I totally agree		
				%	%	%	%	%		
15.61	79.94	0.624	3.997	0	4.7	17.45	51.3	26.55	X25-X28	Declaration
13.246	82.74	0.548	4.137	0.17	2.1	10.74	57.77	29.22	X29-X32	Personal Selling
15.92	76.34	0.608	3.817	0.35	5.52	21.67	56.94	15.52	X33-X36	Sales Activation
14.566	80.46	0.586	4.023	1.45	2.62	12.42	59.07	24.44	X37-X40	Direct Marketing
11.06	82.62	0.457	4.131	0	1.75	11.87	57.78	28.6	X41-X44	Public Relations
11.415	80.42	0.459	4.021	0.39	3.35	14.83	56.57	24.86	General rate	
				3.74			81.43		Total	

Source: Prepared by the authors with the adoption of the . (SPSS V.26)

#### 4.3 Testing the First Main Hypothesis

The statistical data presented in Table (3) demonstrate a statistically significant impact of integrated marketing communications on enhancing the quality of insurance service at the macro level. This is supported by the calculated value of the F-statistic, which amounted to 1930.753, surpassing the critical value of 13.84 at a significance level of 0.05, with two degrees of freedom (1, 425). Based on this, it can be inferred that integrated marketing communications have a significant influence on enhancing the quality of insurance service at the macro level.

The coefficient of determination ( $R^2$ ) has a value of 0.821, indicating that integrated marketing communications account for 82.1% of the total effects observed in the quality of insurance service at the macro level. The remaining effects can be attributed to random variables outside the regression model's scope. Additionally, by examining the calculated t-value (43.941) in relation to its critical value (1.965), it is evident that the first main hypothesis, which states the existence of a positive statistically significant effect of integrated marketing communications on the quality of insurance service at the surveyed company, is accepted.

**Table (3)**

F		Integrated Marketing Communications			Independent variable Dependent variable
Tabular	Calculated	$R^2$	$B_1$	$B_0$	
3.841	1930.753	0.821	0.905 (43.941)	0.341	Quality of insurance service

**Source: Prepared by the authors using the SPSS V.26 program.**

**(43.940) indicates calculated t-value  $df=(1,425)$   $N=427$   $P \leq 0.05$  \*=significant tabular t-value= 1.965**

#### 4.4. Testing the Sub-Hypotheses of the First Main Hypothesis

4.4.1 The statistical data displayed in Table (4) indicate a statistically significant effect of advertising on enhancing the quality of insurance service at the macro level. This is supported by the calculated value of the F-statistic, which amounted to 412.622, exceeding the critical value of 13.84 at a significance level of 0.05, with two degrees of freedom (1, 425). Based on this, it can be inferred that advertising has a notable impact on enhancing the quality of insurance service at the macro level. The coefficient of determination ( $R^2$ ) has a value of 0.555. Furthermore, by examining the t-value (20.313) in relation to its critical value (1.965), the first sub-hypothesis of the first main hypothesis, which states the existence of a statistically significant positive effect of advertising on the quality of insurance service at the surveyed company, is accepted.

4.4.2. The statistical data presented in Table (4) demonstrate a statistically significant effect of personal selling in enhancing the quality of insurance service at the macro level. This is supported by the calculated value of the F-statistic, which amounted to 529.108, surpassing the critical value of 13.84 at a significance level of 0.05, with two degrees of freedom (1, 425). Based on this, it can be inferred that personal selling has a significant impact on enhancing the quality of insurance service at the macro level. The coefficient of determination ( $R^2$ ) has a value of 0.493. Additionally, by examining the t-value (23.002) in relation to its critical value (1.965), the second sub-hypothesis of the first main hypothesis, which states the existence of a statistically significant positive effect of personal selling on the quality of insurance service at the surveyed company, is accepted.

4.4.3. The statistical data presented in Table (4) reveal a statistically significant effect of sales activation on enhancing the quality of insurance service at the macro level. This is supported by the calculated value of the F-statistic, which amounted to 684.051, exceeding the critical value of 13.84 at a significance level of 0.05, with two degrees of freedom (1, 425). Based on this, it can be inferred that sales activation has a positive impact on enhancing the quality of insurance service at the macro level. The coefficient of determination ( $R^2$ ) has a value of 0.617. Moreover, by examining the t-value (26.154) in relation to its critical value (1.965), the third sub-hypothesis of the first main hypothesis, which states the existence of a positive statistically significant effect of sales activation on the quality of insurance service at the surveyed company, is accepted.

4.4.4. The statistical data presented in Table (4) demonstrate a statistically significant effect of direct marketing on enhancing the quality of insurance service at the macro level. This is supported by the calculated value of the F-statistic, which amounted to 601.803, surpassing the critical value of 13.84 at a significance level of 0.05, with two degrees of freedom (1, 425). Based on this, it can be inferred that direct marketing has a significant impact on enhancing the quality of insurance service at the macro level. The coefficient of determination ( $R^2$ ) has a value of 0.586. Furthermore, by examining the t-value (24.532) in relation to its critical value (1.965), the fourth sub-hypothesis of the first main hypothesis, which states the existence of a statistically significant positive effect of direct marketing on the quality of insurance service at the surveyed company, is accepted.

4.4.5. The statistical data presented in Table (4) indicate a statistically significant effect of public relations on enhancing the quality of insurance service at the macro level. This is supported by the calculated value of the F-statistic, which amounted to 487.716, exceeding the critical value of 13.84 at a significance level of 0.05, with two degrees of freedom (1, 425). Based on this, it can be inferred that public relations have a significant impact on enhancing the quality of insurance service at the macro level. The coefficient of determination ( $R^2$ ) has a value of 0.534. Moreover, by examining the t-value (22.084) in relation to its critical value (1.965), the fifth sub-hypothesis of the first main hypothesis, which states the existence of a statistically significant positive effect of public relations on the quality of insurance service at the surveyed company, is accepted.

**Table (4)**

value (F)		value T	value R <sup>2</sup>	value B <sub>1</sub>	value B <sub>0</sub>	Direct Impact Path		
tabular	Calculated							
3.841	412.622	20.313	0.493	0.702	1.451	Quality of insurance service	--- <	Declaration
3.841	529.108	23.002	0.555	0.745	0.602	Quality of insurance service	--- <	Personal Selling
3.841	684.051	26.154	0.617	0.785	-0.773	Quality of insurance service	--- <	Sales Activation
3.841	601.803	24.532	0.586	0.766	-0.121	Quality of insurance service	--- <	Direct Marketing
3.841	487.716	22.084	0.534	0.731	0.542	Quality of insurance service	--- <	<b>Public Relations</b>

Source: Prepared by the authors using the SPSS V.26 program.

(43.940) indicates the calculated t-valuedf=(1,425) N= 427  $P \leq 0.05$  \*=significant (n.s.) = not significant  
Tabular t-value= 1.965

### Conclusion:

The study has revealed a statistically significant positive impact of integrated marketing communications on the quality of insurance service. This indicates that integrated marketing communications play a crucial role in enhancing and supporting the quality of insurance service. The findings suggest that there is a moderate improvement in the levels of insurance service quality due to the effective utilization of advertising, personal selling, sales activation, direct marketing, and public relations by the managers of the surveyed companies. These efforts have positively influenced the behavior and perception of individuals, leading to increased efficiency and improved customer satisfaction.

The integrated marketing communications mix holds great importance as it directly impacts the target market and generates enthusiasm among customers for the offerings of the organization. Marketing communications are an essential aspect of an organization's marketing efforts, primarily focused on introducing customers to the product and emphasizing the quality it provides. The means employed aim to identify customer needs, achieve satisfaction and loyalty, effectively handle customer interactions, address objections, and promptly resolve issues. The opinions of the study participants clearly demonstrated the positive impact of these efforts. The management of the surveyed companies displayed a high level of commitment to enhancing the quality of insurance service. They provided comfortable waiting areas for customers and ensured that insurance services were available for extended hours without interruption. The management's focus on service quality as a strategic direction was evident, with a strong emphasis on customer satisfaction and loyalty. The companies promptly responded to customer needs and minimized waiting times for insurance services. They also ensured an adequate number of employees in the marketing department to deliver better services and provide quick responses to inquiries.

Greetings and warm regards,

This questionnaire is part of the requirements for a research project in business administration at the Faculty of Economic Sciences and Management, University of Sfax. The research focuses on "The impact of integrated marketing communications in enhancing the quality of insurance service." This questionnaire serves as a measure for scientific research purposes, and your accurate and objective responses are crucial for obtaining precise results and achieving the study's objectives. Please be assured that your answers will be treated confidentially and used exclusively for scientific research purposes without the need to mention your name.

Please complete the questionnaire paragraphs, considering the following observations:

1. Provide accurate and objective answers based on your deep field experience in the industry.
2. Your responses will be treated confidentially, and the overall results will be presented in numerical, aggregated, and general statistical indicators for scientific research purposes only.
3. Use a five-point scale (1-5) to indicate your opinions by ticking (✓) the applicable answer.

Thank you for your participation and valuable input in this research.

### References

1. Ababa, Addis, 2017, the impact of Service Quality on Customer Satisfaction: The Case of Ethio Telecom call Center, St. mary's university School of Graduate Studies.
2. Archakova, Asya, 2013, Service Quality and Customer Satisfaction. Case study: Company X., Saimaa University of Applied Sciences, Faculty of Business Administration Lappeenranta, Degree Programme in International Business.
3. Aydinel, Ozkan, Esenyel, Ismet, (2019), Marketing communication approaches and independent restaurant success and failure in an urban restaurant industry in the Eastern Mediterranean, African Journal of Hospitality, Tourism and Leisure, Vol. 8, Issue 3.
4. Cromhout, Dylan Henry, 2020, The Impact of An Integrated Marketing Communication Service Learning Project on Participating Client Organizations, Faculty of Business and Management Sciences, Cape Peninsula University of Technology.
5. Haming, Murdifin, Murdifin, Imaduddin & Syaiful, A. Zulfikar, 2019, The Application of Servqual Distribution In Measuring Customer Satisfaction of Retails Company, Journal of Distribution Science, Vol.17, No.2.
6. Hurriyati, Ratih, Wibowo, Cellular Service Quality for Performance Excellence in Jakarta and West Java Provinces, Journal Social Sciences & Humanities, Vol.26, No.2.
7. Jacobs, f. Robert, Chase Richard B., 2017, **operations and supply chain management**, fifteenth edition, mc graw hill education.
8. Kankam, George, 2023, Service quality and business performance: the mediating role of innovation, Discover Analytics, Vol. 1, Issue 6.
9. Kenyon, G. N., & Sen, K. C. (2015). Process improvement methods and tools. In The perception of quality (pp. 119-140). Springer, London.
10. Kotler, Philip, Armstrong, Gray, (2018), 17th ed, Principles of Marketing, Pearson Education Limited, Italy.
11. Kotler, Philip, Keller, Kevin, (2016), Marketing Management, 15th Edition, Pearson Education, United States.
12. Mebuge, Chinelo Ogochukwu & Mudzanani, Takalani, (2019), analyzing the use of integrated marketing communication at the View Boutique Hotel in Johannesburg, South Africa, African Journal of Hospitality Tourism and Leisure, Vol. Issue 3.
13. Mickeviciute, Akvile, Siudikiene, Daiva, (2019), Mados tinklarastininku isitraukimas i mados rinkodaros komunikacija, Published by Vilnius University Press, Vol. 85, Issue 15.
14. Miklós, Pakurár, & Haddad, Hossam, & Nagy, János, & Popp, József, (2019), "The Service Quality Dimensions that Affect Customer Satisfaction in the Jordanian Banking Sector", Sustainability MDPI, pp:1-24.
15. Neupane, Ramesh & Devkota, Manju, 2017, Evaluation of the Impacts of Service Quality Dimensions on Patient/Customer Satisfaction: A Study of Private Hospitals in Nepal, International Journal of Social Sciences Management, Vol. 4, Issue.3
16. Railya B Galeeva, (2016), "SERVQUAL application and adaptation for educational service quality assessments in Russian higher education", Quality Assurance in Education, Vol. 24 Issue 3.
17. Schouten, Alexander, Janssen, Loes, Verspaget, Maegan, (2020), Celebrity Vs. Influencer Endorsements In Advertising: The Role Of Identification, Credibility And Product-Endorser Fit, International Journal Of Advertising, Vol. 39, Issue 2.
18. Sevruk, Iryna M., (2020), The Role of Marketing Communication Technologies for Export Promotion, Biznes Inform, Naukovinform, Vol. 11.
19. Sulikova, Patricia, (2019), Marketing Communication Strategy For An Online Store Launch In The Sanitary, Heating And Plumbing Industry: Application On A Small Slovak Company, Master's Thesis, University Of Economics Prague.
20. Wilson, Nicholas, 2018, The Impact of Service Quality and Brand Image toward Customer Loyalty in the Indonesian Airlines Industry, Journal Management Indonesia, Vol.18, No.3, pp. 222-234.
21. Yilmaz, Kasım & Temizkan, Volkan, (2022), "The Effects of Educational Service Quality and Socio-Cultural Adaptation Difficulties on International Students' Higher Education Satisfaction", SAGE Open January.

### Questionnaire Greetings and after:

This questionnaire form is part of the requirements for preparing a research in business administration, Faculty of Economic Sciences and Management at the University of Sfax and tagged "The impact of integrated marketing communications in enhancing the quality of insurance service", this questionnaire is a measure for scientific research purposes, and your kindly appropriate answer contributes to obtaining accurate results in a way that enhances the achievement of the objectives of the study, knowing that the answers are used exclusively for scientific research purposes without the need to mention the name.

Please fill out the paragraphs of the questionnaire taking into account the following observations:



1. Be accurate and objective in the answer and based on the deep field experience you have experienced during your service in this field.
2. Your answers will be treated confidentially and the overall results will be presented on the numbers, totals and general statistical indicators and will be used for scientific research purposes exclusively.
3. Please tick ( ) in front of the answer that most applies to your opinions, as a five-point scale (1-5) has been used as follows:

I completely agree	I agree	I agree to some extent	I don't agree	I don't agree completely
5	4	3	2	1

**PhD student**  
**Ban Hatem Jassam**

**Supervisor Dr.**  
**Mona Damaq Alturki**

### The second axis / marketing communications

#### First: Announcement

I don't agree completely	I don't agree	I agree to some extent	I agree	I completely agree	Ferry	t
					Advertising is a reliable source of information about the company's services.	1
					The nature and quality of the advertisement influence purchasing decisions.	2
					Billboards in public areas provide sufficient information about the company's services.	3
					Television provides sufficient information about the specifications of the company's services.	4
					Obtaining company information from the company's website is recommended.	5

#### Second: Personal Sale

I don't agree completely	I don't agree	I agree to some extent	I agree	I completely agree	Ferry	t
					Seek guidance from salespersons for service-related information.	6
					Salespersons are knowledgeable and eager to explain the benefits of the services.	7
					Obtain consistent and accurate information about services from salespersons.	8
					The advice and guidance provided by employees can positively influence the	9

					customer's perception of the service.	
					The persuasive abilities of employees can motivate customers to make a purchase.	10

### Third: Sales Activation

I don't agree completely	I don't agree	I agree to some extent	I agree	I completely agree	Ferry	t
					Offering discounts by the company motivates customers to make a purchase.	11
					Incentive prizes enhance customers' awareness of insurance companies.	12
					Receiving a free service influences customers' preference for specific insurance companies.	13
					The display system at the point of purchase enhances customers' information and knowledge about insurance companies.	14

### Fourth: Direct Marketing

I don't agree completely	I don't agree	I agree to some extent	I agree	I completely agree	Ferry	t
					Customers acquire information about insurance companies and their services through online searches.	15
					Providing a phone number for inquiries enables customers to gather more information about the company's services.	16
					Distribution of catalogues by insurance companies about their services influences customer preferences.	17
					SMS messages sent by the insurance company help attract customers to avail themselves of its services.	18

### Fifth: Public Relations

I don't agree completely	I don't agree	I agree to some extent	I agree	I completely agree	Ferry	t
					Public relations efforts help to reshape the	19

					customer's perception of various aspects related to the company and its services.	
					The company's positive PR image motivates customers to try its services.	20
					Public relations activities aim to understand and address the customer's needs and desires through direct contact.	21
					Advertising mediums contribute to creating a clear mental image of the company and its services.	22
					The insurance company provides descriptive articles that showcase the quality of service it offers.	23
					Organizing trade exhibitions by the company encourages customers to benefit from its services.	24

### The third axis / quality of insurance service

#### First: Reliability

I don't agree completely	I don't agree	I agree to some extent	I agree	I completely agree	Ferry	t
					The company's management delivers services promptly as promised.	25
					The company's management instills a sense of security in all transactions.	26
					The media and promotional messages accurately portray the company's image.	27
					The company's management addresses errors without imposing additional costs.	28

#### Second: Response

I don't agree completely	I don't agree	I agree to some extent	I agree	I completely agree	Ferry	t
					Employees promptly respond to work tasks, preventing customers from waiting.	29

					Employees efficiently resolve all customer problems.	30
					Customer complaints receive effective and efficient responses.	31
					Company employees provide customers with information regarding the service completion time.	32

**Third: Reliability / Safety**

I don't agree completely	I don't agree	I agree to some extent	I agree	I completely agree	Ferry	t
					The company's employees are proactive and efficient in delivering services.	33
					The company's employees exhibit politeness in their interactions.	34
					Employees possess extensive knowledge regarding the quality of services provided by the company.	35
					Company employees are well-informed and capable of addressing customer inquiries.	36

**Fourth: Empathy**

I don't agree completely	I don't agree	I agree to some extent	I agree	I completely agree	Ferry	t
					The company strives to maintain strong relationships with customers.	37
					The company's management consistently updates customers on the latest developments and offers proposals to facilitate successful decision-making.	38
					The company takes proper care of each individual customer.	39
					The company's employees provide exceptional service to esteemed customers.	40

**Fifth : Tangibility**

I don't agree completely	I don't agree	I agree to some extent	I agree	I completely agree	Ferry	t
--------------------------	---------------	------------------------	---------	--------------------	-------	---



					The company offers modern facilities, including ATMs and electronic cards, ensuring exceptional services.	41
					The staff maintains a stylish and professional appearance.	42
					The company's brochures and promotional materials are described as clear and appealing.	43
					The bank's design and interior organization are tidy and comfortable, providing designated seating areas for customers to wait.	44