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**Research Article**

**THE RELATIONSHIP OF NEUROMARKETING AND SALES FORCE  
COMMUNICATION SKILLS WITH CUSTOMER BEHAVIOR AT THE  
BANK INSURANCES OF TEHRAN**

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**Abstract**

*In the current situation of increasing competition in most industries, reaching the saturation stage, increasing international interactions, invasion of imported products and price pressures, the sales department is the front-line area confronting customers. The performance of the sales department staff has been brought into focus due to its importance and sensitivity. Considering the importance of this issue, identifying the relationship of neuromarketing and sales skills with customer behavior were regarded on behavioral performance and feedback of sales staff members in the form of a descriptive-correlational study at the bank insurance agencies of Tehran; accordingly, a conceptual framework was designed with three dimensions of neuromarketing, sales communication skills and customer behavior. Standard questionnaires in proportion to the research variables were distributed in the active agencies in Tehran and 290 questionnaires were eventually collected. The methods of mean, correlation and path analysis were used for data analysis. The results of data analysis indicated that the research hypotheses were accepted. In conclusion, some suggestions have been made for future researchers to improve research variables.*

**Key Words:** *Neuromarketing, sales skills, customer behavior, bank insurance*

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**INTRODUCTION:**

Marketing science attempts to identify and influence consumers' attitudes and reactions [1]. Marketing science and consumer behavior examine how individuals and organizations choose and purchase products and services to meet their needs and expectations. Attempting to understand the attitudes, reactions, and behaviors of consumers is highly complicated and requires the use of various sciences such as sociology, psychology, etc. to explain consumers' behaviors in the market [2]. Banking and financial services constitute an important part of the service industry [3] and the perspective of financial services is changing rapidly in the world [4]. "Customer is the king" as a slogan leads participating in highly competitive mass markets to success [5]. Concerning the fact that if clients do not receive appropriate services from an institution, they easily change it to another for more favorable services, the insurance companies are decidedly competing with each other in a competitive environment among service agencies in Iran. Companies, through customer orientation, attract customers' trust and create a sense of loyalty in them; this will not be possible except by having committed, competent, knowledgeable and devoted staff who regard customers as the most valuable capital of insurance companies and preserving them becomes their most important duty, although provision of modern and favorable services should not be forgotten in this way [6]. Buying is an acknowledgment and acceptance of a product (goods, services, places, ideas) from customers, and selling is the art and skill of inviting, encouraging, and convincing a customer to buy a product. Salesmanship is considered as a very sensitive responsibility, since it is the result of all the stages which have led a product to be provided, produced and supplied. Success in sales, in addition to material benefits, provides calmness, hope, self-confidence and more dynamism, and provides the necessary motivation to make more efforts and survive in the competition. A real salesperson is the one who has the sufficient art and knowledge to succeed in today's complex competitive markets [7]. In any respect, the sale of goods and services is the most important element for the promotion of a business, and, on the other hand, today's customers are becoming more aware of the goods and services of organizations and have more bargaining power. Nevertheless, sales staff, who are responsible for the sale of goods and services of organizations, must have sales skills in order to be able to close a deal with customers and encourage them to make subsequent purchases [8].

Creating a positive mindset for customers toward goods or services of a certain trademark creates a competitive advantage that, if an organization believes in entering new markets or providing new services, it will be able to communicate with customers easily [9]. Theories and models used in consumer researches have changed dramatically over the last few years due to the interest of marketers in consumers' decisions for purchasing and to understand their inner intentions [10]. Researchers and experts are looking for new and combined methods for consumer purchasing decisions to help increase the sales and effectiveness of promotional messages. For this reason, the use of neuroscience in marketing has become widespread extensively, and in recent years a significant increase has been witnessed in the scientific ability of neuroscientists [11]. Considering the development of the role of brain recognition technologies as well as the effect of neuroscience on social sciences, modern methods have been developed to understand the decisions and choices of future customers more accurately [9]. Today, using brain studies technologies such as SST, ERP, FMRI, and ..., has made it possible to image different parts of brain and relevant reactions of each part. Using these technologies has created modern study fields with the subjects of neuropolitics, neuroeconomic, and neuromarketing, all of which examine the performance of the minds of customers in different situations. [12]. The purpose of neuromarketing is to better understand the brain functioning of customers in order to improve marketing and sales operations [13]. Dr. Ale Smidts, father of neuromarketing science and Nobel Prize winner in economics in 2002, coined the term neuromarketing with the following theme: Applying identifying techniques for brain mechanisms to understand customer behavior in order to improve marketing strategies [14]. Neuromarketing can also be defined as follows: A method that uses nerve imaging techniques to understand the behavior of humans in relation to the market and marketing exchanges by using a specific cortical response [15, 16].

According to neuromarketing, there is often a major difference between what customers say and what they do (buy), and this makes all the issues that are related to the buyer go under focus of attention. The notion of thinking in neuromarketing is that making decisions is not necessarily a logical one, but is formed based on a combination of thoughts and emotions deep inside the brain [17].

The growth of profitability in the market is certainly one of the main goals of institutes and business corporations, and one of the important factors in assessing their growth and profitability is their sales rate. The key to the success of the companies to achieve higher sales and share of the market is to be consistent with the expectations and needs of customers, and this succeeds when sales principles and techniques are appropriately employed by the professional sales force. In fact, establishing a long-term relationship with customers is regarded as kinds of selling methods of products, especially in the present era [7]. A salesperson who can attract customers and convince them to purchase by creating a sense of loyalty in them, is ahead of other sellers of the same goods and services; for this reason, the quality of communication and the importance of sales behavior have been highly regarded by the scientific community and business agencies [18]. Salespeople play a very important role in developing, maintaining and preserving customers through improving customer satisfaction, creating commitment and trust in them, and ultimately leading to the creation of loyal customers [19]. Companies with highly-qualified salespeople in employing behavioral interactions with customers have higher potentiality in achieving a competitive advantage; therefore, interacting with customers plays an important role in the sales process. Salespeople can build a competitive advantage for companies through improving long-term relationships with customers, ultimately resulting in their performance to be improved [20].

In the area of sales management, managing sales department staff is one of the most significant issues in the marketing management of companies. On the other hand, the problems of managing sales department staff are important due to the type of industry, the entry of competitors and the withdrawal of markets from the monopoly; the necessity of this fact has increased in the current Iranian business environment, despite the changes in the different units of the market as well as the increase in competition [21]. According to, sales and marketing have different capabilities and responsibilities. Marketing is required to develop a long-term competitive strategy and prepare an annual marketing plan to anticipate sales. Additionally, with the assistance of advertising companies, commercial campaigns and programs are organized and all the information related to product performance and customer feedbacks are also collected. The marketing department needs to receive information from the sales department in order to be able to perform its responsibilities appropriately [22].

In the modern era, the growth and development of customer loyalty has been focused as a significant factor in the companies' marketing strategy, which leads to the perseverance of current customers. Nowadays, the concept of customer loyalty is considered as an instruction to increase revenues; therefore, plenty of researches and studies have been conducted to identify the factors affecting customer loyalty and ways to preserve them. Moreover, one of the most important goals that service marketers must strive to achieve is gaining, maintaining and increasing their current market share, and at a higher level, preserving customer loyalty in order to create a sustainable competitive advantage through marketing efforts. As a result, ensuring customer loyalty and profiting from increasing customers' lifetime are very important in terms of marketing management; especially in the service area, customer loyalty is recognized as one of the most significant factors in business operations.

The Bank Insurance Model (BIM), known as 'Bancassurance', is a term used to describe a partnership or relationship between an insurance company and a bank where the insurance company uses the bank's sales channel to sell its services. The BIM allows the insurance company to increase direct sales to customers (by employees) through sales teams. The Bank Insurance is a term first introduced in France after 1980 to define the sales of insurance products through the distribution channels of banks, but this term does not refer only to distribution; other financial, cultural or behavioral dimensions form an essential part of the concept of the bank insurance as well [23]. The Bank Insurance is a strategy, which is more or less adopted by banks or insurance companies with the purpose of activity in the financial market. This definition emphasizes the existence of a reciprocal relationship between various financial services and the distribution of these products.

Companies that are not merely looking for short-term sales and have put their effort into enduring long-term customer satisfaction by delivering products and services of superior and distinctive value are likely to have more market penetration and more loyal customers than other competitors. In most service organizations, salespeople are the most visible representatives of the company. Perhaps their ability to affect the customers' loyalty and their dependence on the service organization (which the salesperson is a part of it) is determined by their behavior during financial services [24]. Various factors affect the decision making of humans; some of these factors are cognitive, and some are emotional, while a number is

a mixture of both; however, different parts of the brain are involved in purchasing [9]. In an article entitled “Consumer Neurology”, an overview of an emerging field of study, Kening and Linzmajer [25], by referring to consumer policy, reached to the conclusion that employing neural marketing has given us the chance to understand the mechanism of decision-making basics; therefore, we will be able to access a higher level of knowledge on the behavior of the consumers. They have come up with a method in which the consumer responds to marketing stimuli. Khushaba et al. [26] examined consumer neurology and evaluated brain responses to marketing stimulants, and concluded that market complexity leads to consumers’ over-payment for products; therefore, high satisfaction of customers does not necessarily mean a higher quality, rather it may be under the effect of overweight information. Price, as a product quality index, is determined by higher satisfaction and more expectations of the product. Both quality and satisfaction indicators are price-dependent and both are related to each other.

Neuromarketing technology has been successful in creating brands and increasing organizations sales, for example, Motorola employs the neuromarketing approach to stabilize its products. Neuromarketing addresses the questions which cannot be answered through traditional marketing methods. Buick Motors also ensured its ability to expand its sales for customers through neuromarketing and was able to increase sales from 9% to 40% for each agency. As mentioned, neuromarketing has been successfully applied by many organizations, including Procter &

Gamble, Hyundai, Yahoo, Microsoft, and in various industries such as consumer goods, automobiles and software; therefore, in the present study, we are exploring the question of ‘How much neuromarketing and communication skills of sales force could affect the customer behavior of bank insurances of Tehran?’

#### RESEARCH METHODOLOGY:

The current study, concerning the general approaches of research, is regarded as a quantitative study; moreover, according to the main goal of this research, which is the relationship of neuromarketing and sales force communication skills with customer behavior, the present research is conducted as a descriptive-analytic and causal type. The statistical population of the research are customers of the bank insurances of Tehran according to Table 1, and stratified sampling method was used for sampling. Based on Morgan’s table, the sample size was estimated 384 subjects, and after the distribution of questionnaires, 290 questionnaires were collected. To determine the validity of questionnaires, content validity was used; to this end, the questionnaires were examined by a number of management and marketing professors, and after the corrections, the final questionnaire was compiled. In order to analyze the data, SPSS18 software (for calculating Cronbach’s alpha, mean and frequency table) and LISREL8 software (for confirmatory factor analysis and path analysis) were used. Statistical methods used included descriptive and analytical statistics. In order to assess the validity and content reliability of the questionnaire, experts’ opinions were applied.

**Table 1: Population size and statistical sample of research**

Bank name	Bank insurance	Sample size	Number of questionnaires collected
Pasargad	Pasargad Insurance	48	39
Eghtesad Novin	Eghtesad Novin Insurance	48	31
Parsian	Parsian Insurance	48	43
Day	Day Insurance	48	37
Kosar	Kosar Insurance	48	32
Mellat	Mellat Insurance	48	29
Karafarin	Karafarin Insurance	48	36
Saman	Saman Insurance	48	43

**Table 2: Validity and Reliability Measurements including Cronbach’s Alpha and Confirmatory Factor Analysis**

Method	Number of questions	Cronbach's Alpha	X2/df	RMSEA	NNFI	Final result
Acceptance criterion		Greater than 0.7	Less than 3	less than 0.05	Greater than 0.9	
Neuromarketing	18	0.89	2.54	0.05	0.98	acceptable
Sales force communication skills	9	0.91	1.41	0.04	0.91	acceptable
Customer behavior	7	0.88	1.08	0.04	0.94	acceptable

Table 3: Research hypotheses test

Hypotheses	Intensity rate	t Value	Result
Neuromarketing has a direct and meaningful effect on customer behavior.	0.48	2.68	Hypothesis confirmed
Sales force communication skills have a direct and meaningful effect on customer behavior.	0.38	4.21	Hypothesis confirmed

**FINDINGS:**

Descriptive statistics of demographic variables: Gender frequency distribution showed that 67% of respondents were male and 23% were female. The frequency distribution of educational level showed that 24% had PhD degrees, 55% undergraduate degrees, and 21% had graduate and postgraduate degrees. In addition, the frequency distribution of the number of referrals to agencies showed that 28% once, 39% twice, 24% three times, and 9% over four times a year referred to these departments.

Research hypotheses test based on the path analysis model: The LISREL software and the path analysis

test were used in order to study the hypotheses of the research.

The correlation between the variables of the research was first calculated in order to use the path analysis. The results of Pearson correlation test indicated that the research variables have a significant relationship with each other at 95% confidence level. Accordingly, any change in one of the variables will be accompanied by a change in the other ones; the path analysis will be used in the following process of the discussion.

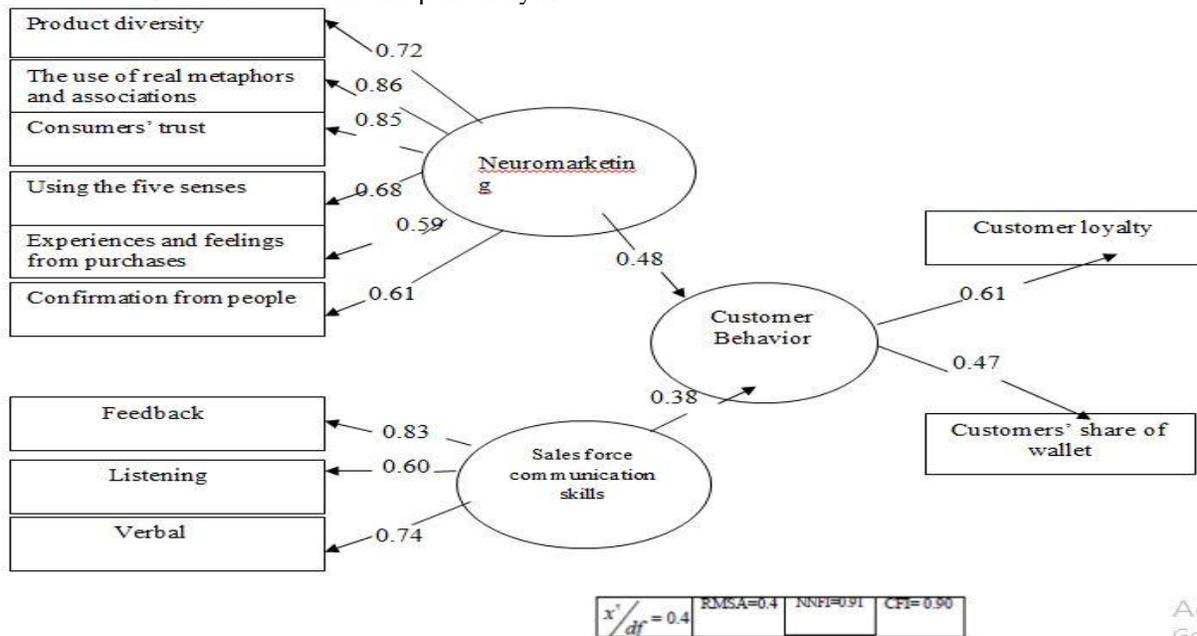


Chart 1: Path analysis in standard estimation mode

The results of the path analysis indicated that all research hypotheses were accepted at 95%

confidence level. Chart 1 displays the path analysis model in standard estimation. It should be said that

all of the model's coefficients in the measuring and structural parts are from  $t > 1/96$  and are meaningful.

### CONCLUSION:

Considering the importance of this issue, identification of the relationship between neuromarketing and sales force communication skills with customer behavior in the bank insurances of Tehran were regarded in a descriptive-correlational model. The results achieved through the reliability and validity test in the form of confirmatory factor analysis and Cronbach's alpha indicated that the questionnaire indicators were appropriate. The path analysis test showed that the proposed relationships in the conceptual framework were acceptable and the research hypotheses were confirmed.

As expected, it was discovered that neuromarketing has a direct effect on customers' behavior (H1). Using neuromarketing tools, customers' intentions could be revealed and more attractive brands could be created to have more effect on customers [27]. Today, over 90 private neuroscience laboratories have contracted with business organizations all over the world in order to conduct studies on consumer's behavior, attitudes and related issues; in addition, many universities have invested in this field [28]. Neuroscience is used not only to reveal consumers' desires and preferences, but can also be useful in practical studies in the times of consumers' personal problems and their non-evident relationships [29]. Consumers show a wide range of social behaviors at the time of purchasing, such as watching people and paying attention to their appearance and the way they dress for entertainment, exchanging shopping skills and showing behaviors to draw attention and obtain social positions; and to make their purchasing decisions start to collect verbal and non-verbal signs. Generally, people use prestigious and credible brands to show their status, position and dignity; they pay a lot of money to buy such products, although their actual price may be much lower, but even with this knowledge, they still tend to buy these products, which basically is due to personal rivalry.

Based on the findings of the research data analysis, sales force communication skills have positive and direct effects on customer behavior (H2). Companies that are not merely looking for short-term sales and have put their effort into enduring long-term customer satisfaction by delivering products and services of superior and distinctive value are likely to have more market penetration and more loyal customers than other competitors [30]. Communication skills from customer's perspective,

entitled Salespeople's ability to reduce uncertainty perceived by the customer in a situation where the customer trusts them due to their good performance has been compiled by Crosby *et al.* [24]. When the ability of salespeople to identify and understand the needs of customers, the adaptation of such needs with companies' services, the presentation and introduction of service features and characteristics to customers, the ability to finalize the sales and familiarity with the procedures and administrative instructions of purchased services are at higher levels in comparison to those of other salespeople, the sales performance will certainly be superior than others; however, the results of this assumption are in consistency with researches by Rentz *et al.* [31] and Mark [32].

In spite of the apparent benefits, neuromarketing is still in its preliminary stages [33], and many researches and studies are required in this regard. Despite the development of these concepts, there are still various questions and ambiguities in the use of such concepts and tools. Marketers realize that consumers do not behave like one another and have no similarities [34], and that for some consumers, social incentives are stronger than economic and psychological desirability in the purchasing process [35]. Considering the results of the present study and the findings of other studies, it can be concluded that, marketers try to understand consumers' attitudes on different products or related services through focus groups, deep interviews and many other methods, but marketers oftentimes come to the conclusion that there is a remarkable difference between what consumers say and what they really think.

Since the statistical population of the present study are customers of the active bank insurances of Tehran, the results of this research cannot be generalized to the entire service industry or even the manufacturing industry. Considering this fact, the results of this research and the relationship among variables regarding customers might differ from those in other industries and manufacturing and service organizations. One of the most significant limitations of this research, or the specific constraints of humanities researches, are the impacts of variables that are beyond the control of the researcher and their impacts on the results of researches are not unlikely, in a way that, the researcher might not be able to have a proper control over them. As an example, in the present study, variables such as religion, regional culture, climatic conditions, etc., can affect some of the existing relationships.

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