

# The Impact on the Enterprise Image and Service Quality of Foreign Life Insurance Companies on Consumer 's Purchasing Int

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## ABSTRACT

Many foreign life insurance companies are attacked by the global financial crisis in 2008, which lead to serious crunch of their finance system. Their subsidiaries companies in Taiwan are also influenced by the crisis. Research in this field is focused on consumers ' buying desires which are influenced by corporate image and service quality of these foreign life insurance companies. The study result is applied to expand life insurance business of local companies (to influence).

The data was collated and analyzed according to the consumer who purchased the life insurance from foreign insurance company in Chungghwa area. 450 consumers were given the questionnaire to complete and return, which ensured 388 respondents, about a 86,2% response rate. After evaluation, there are 37 ineffective questionnaires and 351 effective questionnaires respectively.

The study comes out the following results based on investigation of previous research and statistic analysis of relationship among corporate image, service quality and consumers ' buying desire.

1. The better corporate image of foreign life insurance company is lead to higher buying desire of consumers.
2. The customer has positive reaction of service quality when the foreign life insurance company with good corporate image.
3. The service quality of foreign life insurance company has extremely positive influence of consumer ' s buying desir.
4. The service quality has intermediary effectiveness between corporate image of foreign life insurance company and consumer ' s buying desire.
5. The demographic variable shows the remarkable recognition difference when consumer is influenced by foreign life insurance company ' s corporate image and service quality.

The above suggestions are based on study result, which can be the reference for improvement and reinforcement of corporate image and service quality.

Keywords : foreign tradesman、 life insurance incorporation、 corporate image、 service quality、 purchasing intentions

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