The Relationships among Digital Marketing, Brand Emotional Attachment and Brand Attitude

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Abstract

With the increasing development of digital technology, people receive information comes from digital information. The methods of develop financial service marketing consist of internet, telephone, and physical bank branches in financial and insurance industry. In particular, the Covid-19 pandemic has led the benefits of digital marketing in the financial and insurance industry have grown significantly. The sales and services of insurance products focus on human being and needs to contact customers for a long time in financial service industry. The corporate brand image is a representative of the perception to customers and an important cornerstone for building corporate competitiveness. Digital marketing is one of the important tools for building corporate image. The purpose of this research is to analyze the relationship among digital marketing, brand emotional attachment, and brand attitudes of insurance companies. Structural equation modeling (SEM) was used to conduct empirical analysis to provide relevant information for insurance practitioners to improve competitiveness. This study found that digital marketing has a positive and significant impact on brand emotional attachment; digital marketing has a positive and significant impact on brand attitude; brand emotional attachment has a positive and significant impact on brand attitude; and digital marketing through the intermediary effect of brand emotional attachment has a significant positive impact on brand attitude. Therefore, insurance operators must strengthen the establishment of good use of digital media to establish customers' attitudes towards the brand.

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1. Introduction

In recent years, Taiwan's insurance penetration rate has remained among the top ten in the world. Although the domestic insurers are mainly based on the Taiwan insurance market, since most of their products are to provide customers with long-term protection, creating stable and long-term reasonable investment income is one of the important goals of insurance companies' operations. The total premium income of Taiwan's life insurance industry from January to July 2022 reaches NT$1,260,000 million (LIA-ROC, 2022). The insurance industry is a franchise industry that provides services and intangible goods, and Taiwanese insurance companies mostly focus on the local market (KPMG, 2020).

In particular, the Covid-19 pandemic, has accelerated the shift to marketing from face-to-face customer service and marketing to digital marketing. To create brand value, digital marketing become a key factor to have a sustainable competitive advantage in the financial services industry. The company brand can also be described as the customer's sense of values for the company, is the driving force for the sustainable development of the company and has a decisive influence on the operation of the company. However, there are very few studies on the influence factors of insurance customer perception on brand attitudes. Brand attitude is an important direction for many companies to enhance customer impression, trust, and preference towards insurance. However, not only the consumer's attitude towards the brand will affect the business operation, but also the emotional attachment of consumers to the brand, and even the company's digital marketing to consumers, will profoundly affect the relationship between consumer and insurance companies. In the past, domestic research on brands has mostly focused on advertising communication, including advertising story marketing, advertising image and virtual spokespersons (Loebnitz & Grunert, 2022), while online marketing is most of the discussions are focused on physical merchandises industry, and rarely explore brand and digital marketing as the research direction in the insurance industry (Garner, 2022). Online marketing research is mostly concentrated on in retail chain channels discuses on customer loyalty, service quality, and purchase intentions (Bui, 2022), therefore, this study chooses to take insurance customers as an example to explore the antecedent of brand attitudes.

The research sample is based on customers of insurance companies in Taiwan. The domestic insurers are mainly based on the Taiwan insurance market, since most of their products are to provide customers with long-term protection, creating stable and long-term reasonable investment income is one of the important goals of insurance companies' operations. Therefore, exploring the influence of customers' brand perception on marketing layout is a very important part of the overall operation of the insurance industry.

The questionnaires for this study were distributed to insurance customers through life insurance salespersons. In terms of research methods, this study adopted quantitative research to verify the hypotheses of the research.

The main purpose of this research is to explore the relevance of digital marketing

effect on consumers' emotional attachment and brand attitudes to insurance company brand. First, collect and organize related literature on insurance companies' digital marketing, brand emotional attachment, and brand attitudes to establish a research framework for this study; secondly, design and distribute questionnaires based on the established research framework. This study uses the structural equation model (SEM) to verify the relevance of digital market, brand emotional attachment, and brand attitudes; and uses basic fitness standards, model internal structure fitness and overall model fitness to test the fitness of the model established in this study. According to the analysis results, the hypothesis verification of this research is carried out.

2. Theoretical Basis and Hypothesis Derivation

This chapter constructs and supports the conceptual focus of the research model and the background relationship of the description theory from the literature review, and discusses the relationship among digital marketing, brand emotional attachment and brand attitude.

2.1   Digital Marketing

In recent years, digital marketing has been widely used in various service industries, retail and logistics industries, and has been regarded as an important tool for differentiated marketing and strengthening competitive advantages (Kotler & Keller, 2006). Jones et al. (2015) believe that digital marketing is a long-term marketing method. It focuses on how to maintain a relationship with customers through digital media. If a company can maintain a long-term relationship with customers through digital media, it can make more profits. Digital marketing is a manufacturer for common interests and interests, organize and continue to cultivate and maintain long-term relationships with customers. Digital marketing refers to all related activities invested to establish, develop, and maintain successful digital media transactions. Its connotation includes advertising, sales promotion, public relations, and direct marketing, etc. Its purpose is to create effective ways to reach customers, and through the provision of related products and services, to develop a continuous and long-term relationship with customers (Prahalad et al. al., 2003). In addition, Bennett and Barkensjo (2005) explained the importance of two-way communication, face-to-face contact, and customer relationship management can be adopted through digital media. The quality of these activities can improve customer satisfaction with service providers.

The application of digital marketing at the strategic level is divided into three levels, namely financial, social, and structural. Financial linkage uses price incentives to ensure consumer loyalty (Berry, 1995). Kang et al. (2015) believe that financial connections are an important factor in customer loyalty programs; social connections involve interactions between interpersonal relationships and maintain consumer loyalty through friendship. They believe that consumers' acceptance of the company's well-intentioned behavior will lead them willing to deal in the

company. This link will continue to contact consumers and understand their needs, to develop customized services to maintain good relationships (Berry, 1995; Williams et al., 1998). Yi and Jeon (2003) believe that social connections are more difficult to be replicated by competitors and can promote relationships with customers; while structural connections provide consumers with added value benefits, which are high cost and more difficult, however it can toward the companies to establish differentiate from other competitors. Research points out that digital marketing communities can provide members with customized structural connections and social emotional resources to make them have commitments and joint purchase behaviors to digital marketing communities. The digital communities on behalf of the company are mainly through the provision of customized information to establish a closer connection with consumers.

Research by Demirel, (2022) pointed out that digital marketing quality has a positive interference effect on service quality and customer satisfaction, and the degree of customer satisfaction experienced by consumers may also come from the interference effect of digital marketing quality. Vijayapur & Shasidhar (2022) pointed out that the implementation of digital marketing in the financial industry, the provision of innovative services, and the level of consumer product knowledge all have a significant positive impact on customers' willingness to purchase financial products; among them, the influence of financial integration in digital marketing. The results of Lee (2022) showed that digital marketing has a significant positive relationship with correspondent bank loyalty, and the internal and external control personality traits of financial decision-makers have a significant interference relationship with relationship marketing and correspondent bank loyalty.

In summary, scholars apply digital marketing to customer loyalty, service quality, purchase intentions, etc., and are mostly used to discuss chain channels, financial industries, banks, etc., and rarely target brand attitudes, brand emotional attachment. Therefore, this study uses three factors of establishing connection, social connection and structural connection, as the analysis factors of insurance companies to verify the influence of digital marketing on brand emotional attachment and brand attitudes brand attitudes, and propose hypothesis 1 and 2: digital Marketing has a positive and significant impact on brand emotional attachment and brand attitudes.

H1: Digital marketing has a positive and significant impact on brand emotional attachment
H2: Digital marketing has a positive and significant impact on brand attitudes.

2.2   Brand Emotional Attachment

Brand emotional attachment refers to an emotional connection between consumers and a specific brand, which connects consumers with the brand through deep emotion, care and enthusiasm (Thomson et al., 2005). Brand emotional attachment represents the personal perception of the brand (Malär et al., 2011), and consumers' affection, emotion and connection with the brand are the basis of the emotional

attachment between the brand and consumers. Smith (1992) believe that brand emotional attachment is an emerging emotional relationship in modern times, and it is also an emotional connection between consumers and brands (Tauber, 1981). Since emotional attachment represents the emotional bond that connects people and objects, it is transformed in the marketing field through concepts such as channel, people, social media, product and location (Ramkissoon & Mavondo, 2015; VanMeter et al. al., 2015; Pedeliento et al., 2016). Bahri-Ammari et al. (2016) believes that strong or lasting emotions, such as connection, emotion, and enthusiasm, can strengthen the relationship between customers and brands. Compared with other consumer behaviors, brand emotions are attached to the relationship between customers and brands. Even the loyalty of consumers to the brand. Consumers who are emotionally attached to the brand not only think that they are the recipients of the brand's resources, but also actively invest their own resources in the brand to maintain the close relationship between them and the brand (Li and Fang, 2019) These resources include: Financial resources, such as willingness to pay a higher price to purchase the brand's products (Thomson et al., 2005); social resources, such as strong support for the brand and resistance to alternative brands (Johnson & Rusbult, 1989); structure resources, such as participating in the brand community and marketing the brand through social media (Park et al., 2010). Therefore, consumers with higher brand emotional attachment are more likely to transfer themselves from self-centeredness to a reciprocal relationship of sharing resources with the brand. In other words, consumers with higher brand emotional attachment will like the brand more and will participate some behaviors that can ensure the relationship with the brand (Aron et al., 2005). Japutra el al. (2018) used the theory of brand emotional attachment to explore the relationship between consumers and brands. The research results confirm that brand emotional attachment has a mediating effect on the relationship between the brand and consumers, and is related to user experience (Thomson et al, 2005). Emotional factors have a positive and significant relationship; some scholars have explored the difference between brand emotional attachment and brand attitude. The research Fedorikhin et al. (2008) showed that brand emotional attachment has an effect on brand attitude. Fedorikhin (2008) also believes that when consumers have emotional attachment to a brand, it may affect consumers' purchases, repeat purchases, payment of price premiums, word-of-mouth marketing and brand loyalty to the brand. Based on the above research by domestic and foreign scholars, this study uses the theory of brand emotional attachment to explore whether brand emotional attachment will affect consumers' attitudes towards the brand attitude.

H3: Brand emotional attachment has a positive and significant impact on brand attitude.

2.3   Brand Attitude

Brand attitude is a combination of three parts: Belief, feeling and behavior (Crespi, 1971; Hawkins, 2004), including the overall evaluation of positive and negative. Objects may be companies, brands, products, etc., including like or dislike comments, emotional feelings, and behavioral tendencies (Kotler,1991). When consumers are making purchase decisions, consumers will evaluate a certain brand and judge whether the benefits or attributes of the brand are positive or negative, and then generate brand attitudes. Zarantonello and Schmitt (2013) believe that brand attitudes can be used to express the degree of liking, dislike, support, and dissatisfaction of the brand. Although brand attitudes are relatively stable, they will change over time. Therefore, how to enhance and improve consumers' attitudes towards specific brands is an important goal of corporate marketing communication activities (Aaker,1990).

Domestic and foreign scholars divide brand attitudes into three dimensions: First, cognitive attitude, which is the evaluation of consumers' conscious thinking about brand-related elements, including brand knowledge, brand beliefs and impressions. Second, emotional attitudes are not objective facts are the basis, but reflect consumers' emotions and feelings about the brand. Third, behavior attitude, which means consumers' response to brand trends or avoidance, showing consumers' behavioral intentions (Tauber, 1998; Kumar, 2005; Chung and Han, 2017).

In recent years, the research on brand attitudes is mostly advertising communication, including advertising story marketing, the image of the national army advertising and virtual spokespersons found that consumers will have a personal tendency to agree or disagree with specific brands after being stimulated by advertising (Chan and Li, 2010). On the other hand, digital marketing mostly focuses on the fan expertise and posts of different brands. The research results of Hem et al. (2003) show that digital marketing effect brand attitude through brand emotional attachment

There is relationship between no difference between different types of posts regarding advertising attitudes, brand attitudes, and behavioral intentions. Significant differences, and advertising attitudes significantly affected brand attitudes, brand attitudes significantly affected behavioral intentions; Sallam et al. (2012) argued that brand emotional attachment is a brand-new communication and interaction model between digital marketing and brand attitude that brings companies new business opportunities have attracted many large companies to devote themselves to the establishment and operation of digital marketing. Therefore, this study propose Hypothesis 4 to explore whether digital marketing influences brand attitudes through brand emotional attachment as an intermediary factor.

H4: Digital marketing influences brand attitudes through brand emotional attachment.

3. Methodology

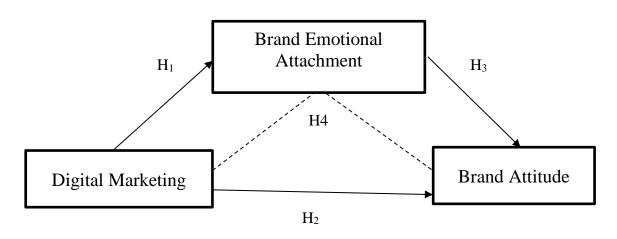### 3.1   Research structure and questionnaire development

Based on the above-mentioned literature inferences, this research uses the three major directions of brand emotional attachment, digital marketing and brand attitude to explore their relationship and impact among the three factors on insurance companies. The research structure is shown in Figure 1. The questionnaire design was based on early research findings in the literature and the related measurement scales, constructing a scale consistent with the themes of the study. Apart from the demographic data of customer which are measured using nominal scales, the remaining items use a seven point Likert scale, ranging from "strongly dis- agree"(one point) to "strongly agree" (seven points). The brand emotions attachment scale developed to refer to Malär et al. (2011) including five items. The digital marketing construct referred to the scale created by Kotler and Keller (2006), with three sub dimensions, financial type (5 items), social type (5 items) and structural type (5 items) (see Table 1). The brand attitude scale is based on the research of Kotler and Keller (2008) is the most accepted measure of brand attitude. Those scale was reported to have good internal consistency reliability.

Table1: Items of questionnaires

Factor		Items
Brand emotional attachment		1. I have feelings for the insurance company. 2. I am fascinated by the insurance company. 3. When choosing insurance, if there is a familiar insurance company, I will choose it. 4. I will collect unique souvenirs from insurance companies. 5. I will introduce familiar insurance companies to relatives and friends.
Digital Marking	Financial type	1. Insurance companies often provide discounts or promotions through the Internet. 2. On digital platforms, insurance companies will have preferential activities during certain holidays. 3. Insurance company operators will give customers specific discounts on online platforms. 4. I will choose to insure because the insurance company has internet marketing discounts, even if the price is still higher than the same industry. 5. When there is a renewal discount on the digital platform, I will increase the insurance.

	Social type	1. The employees of the insurance company I am dealing with will take the initiative to communicate with me and establish a good relationship 2. The insurance company will send me emails or newsletters with relevant activity information on a quarterly basis. 3. Insurance company operators will give customers specific discounts on online platforms. 4. I will choose to insure because the insurance company has internet marketing discounts, even if the price is still higher than the same industry. 5. When there is a renewal discount on the digital platform, I will increase the insurance.
	Structural type	1. When I have any questions or complaints, the digital platform can immediately assist in handling them. 2. The online platform allows me to establish a good communication channel with insurance companies. 3. If I have special needs, I can solve the problem through the Internet platform 4. A sound online platform builds my trust in insurance companies. 5. The online platform provides me with good service.
Brand attitude		1. My impression of the insurance company's brand is good. 2. The insurance company's brand and its popularity are one of the reasons that attracted me to stay. 3. I prefer to buy insurance companies with well-known brands. 4. I think the services and products of well-known brands have a certain standard. 5. I think the service provided by the insurance company is worthwhile.

The demography part is the information of the participants including gender, age, education level and average monthly income of the individual. Based on the above-mentioned literature inferences, this research uses the three major directions of brand emotional attachment, digital marketing, and brand attitude to explore their relationship and impact on insurance companies. The research structure is shown in Figure 1.

Figure 1: Research structure

3.2 Sampling design and data collection

The researchers first contacted the managers, who allowed a research team to administer surveys to their customer consultants. The questionnaires were sent to the consultants, who distributed them to their customers. A total of 420 questionnaires were distributed, and 295 questionnaires were returned (response rate was $330/420 = 78.57\%$). Kerlinger and Lee, 2000 noted that the sample size for factor analysis should be at least 5–10 times the number of questionnaire items. Thus, the present study aimed to over than 250 valid samples (10 times the 25 question items). The final number of valid questionnaires, after excluding incomplete and incorrectly completed questionnaires was 295. In terms of the distribution of the sample population, the gender breakdown was 47.9% female and 52.1.5% male; for age distribution, the 51–60 age group (46.3%) made up the largest number of respondents; for educational level, the majority (49.4%) was bachelor's degree; for the averagely monthly income, the majority (25.5 %) was 40,001 to 55,000.

4. Empirical Results

4.1 Reliability and validity analysis

This study adopted confirmatory factor analysis to test the scale reliability, convergent validity, and discriminant validity. Confirmatory factor analysis (CFA) was shown in Table 2, demonstrates that the factor loadings (range from 0.51–0.88) of the 25 observed variables are significant (t value > 1.96), and each are greater than the 0.5 criterion, indicating the model-data is a good fit (Hair,2009). Additionally, composite reliability (CR) was in the range 0.79–0.96, and the average variance extracted (AVE) is in the range 0.43–0.84, was higher than 0.4. Because Fornell and Larcker said that if AVE was less than 0.5, but composite reliability

was higher than 0.6, the convergent validity of the construct was still adequate. This indicated that the internal consistency of the research model can be broadly accepted. Thus, the scale items exhibited reliability and convergent validity.

Following analysis, a low correlation between the two constructs implies that the two constructs had discriminant validity. This study adopted the criterion proposed by Hair (2009) that the correlation coefficients between different constructs should be less than the square root of the AVE for that construct. In the present study, the square root of the AVE for each of the constructs was in the range 0.652–0.918 at least 75% above than the correlation coefficient between each of the constructs (see Table 2), each construct thus met the required criteria, meaning that the scale had discriminant validity.

Table 2: Model reliability and validity analysis

		Measurement variables	M	SD	SK	KU	SFL(t)	SE	SMC	EV	α	CR	AVE
BEA		BEA1	5.23	1.14	-0.73	0.35	0.77 (13.95)	0.28	0.59	0.52	0.82	0.79	0.43
		BEA2	4.68	1.33	-0.33	-0.43	0.70 (12.22)	0.34	0.49	0.90			
		BEA3	5.60	0.94	-1.04	1.44	0.73 (12.88)	0.24	0.53	0.41			
		BEA4	4.43	1.48	-0.49	-0.70	0.58 (9.58)	0.40	0.33	1.45			
		BEA5	5.46	1.10	-1.11	1.04	0.78(14.00)	0.27	0.60	0.48			
DM	DMF	RMF1	5.22	1.06	-0.48	-0.41	0.72(12.54)	0.27	0.52	0.54	0.92	0.80	0.46
		RMF2	5.51	0.98	-1.01	1.34	0.77(13.41)	0.25	0.59	0.40			
		RMF3	5.59	0.95	-0.83	0.43	0.75(12.96)	0.24	0.55	0.40			
		RMF4	5.13	1.17	-0.70	-0.03	0.61 (9.88)	0.32	0.37	0.87			
		RMF5	5.44	0.96	-0.83	0.65	0.51 (7.94)	0.27	0.26	0.68			
	DMS	RMS1	5.11	1.14	-0.47	-0.25	0.68(11.91)	0.29	0.46	0.70		0.90	0.64
		RMS2	4.93	1.14	-0.52	-0.20	0.79(14.56)	0.28	0.63	0.48			
		RMS3	4.86	1.18	-0.47	-0.23	0.74(13.14)	0.29	0.54	0.63			
		RMS4	4.96	1.09	-0.37	-0.27	0.88(17.28)	0.25	0.77	0.27			
		RMS5	4.97	1.09	-0.31	-0.52	0.68(12.00)	0.28	0.47	0.63			
	DMC	RMC1	5.49	0.93	-0.85	0.69	0.84(16.15)	0.22	0.70	0.26		0.94	0.75
		RMC2	5.10	1.05	-0.53	0.00	0.70(12.52)	0.26	0.49	0.56			
		RMC3	5.50	0.88	-0.68	0.41	0.89(17.71)	0.20	0.78	0.17			
		RMC4	5.37	0.91	-0.50	-0.16	0.76(13.91)	0.22	0.57	0.35			
		RMC5	5.63	0.85	-0.80	0.56	0.76(14.04)	0.21	0.58	0.30			
BA		BA1	5.57	0.82	-0.39	-0.39	0.82(15.53)	0.19	0.67	0.22	0.89	0.96	0.84
		BA2	5.54	0.88	-0.86	1.34	0.87(17.20)	0.20	0.76	0.19			
		BA3	5.81	0.77	-0.63	0.57	0.83(15.96)	0.18	0.69	0.18			
		BA4	5.86	0.70	-0.55	0.60	0.74(13.49)	0.17	0.55	0.22			
		BA5	5.65	0.91	-1.06	1.55	0.67(11.73)	0.23	0.45	0.46			
Mardia		**200.57**						**p(p+2)=528**			0.94		

M = mean; SD = the standard deviation; SK =skewness; KU =kurtosis; SFL(t) =standardized factor loading; SE =standard error of the factor loading; SMC is the value of the multivariate correlation square; EV is Error variance; α = Cronbach's α; CR= composite reliability; AVE=average Variance Extracted.

The absolute values of SK skewness and KU kurtosis (Kurtosis) of the measurement variables were both less than 2, so was can be considered that the observation variables in this study are normal. Secondly, in testing the multivariate normality, the Mardia coefficients were respectively 200.57, and p (p+2) is 528, indicating that both are greater than the Mardia coefficients. Therefore, it can be confirmed that the data had multivariate normality. Table 3 showed a successful evaluation of discriminant validity showed that a test of a concept was not highly correlated with other tests designed to measure theoretically different concepts. The value of the diagonal line was the square root of the average variation extraction (AVE) for latent variables, which were greater than the value of the off-diagonal line.

Table 3: Discriminant Validity test

Component	Items	Correlation coefficient				
		A	**B**	**C**	**D**	**E**
A. BEA	5	0.652				
B. RMF	5	0.689	0.676			
C. RMS	5	0.679	0.788	0.801		
D. RMC	5	0.67	0.652	0.716	0.868	
E. BA	5	0.753	0.636	0.604	0.792	0.918
Note 1: The average of the variables is taken as the aggregated average of all items in each aspect of the scale.						
Note 2: The value of the diagonal line is the square root of the average variation extraction (AVE) for a latent variable, which should be greater than the value of the off-diagonal line.						
Note 3: *When the significant level α=0.05, the correlation coefficient between the variables reaches the significant level.						

The measurement model exhibited at insignificant levels (p > .05). Also, the goodness-of-fit (GOF) indices were accepted by the $\chi 2$/degrees of freedom (CMIN / DF =2.924 (< 3); RMR=0.074 (<0.08), SRMR=0 (<0.08). Overall, these analyses support the reliability and validity of the constructs. Hence, the simultaneous maximum-likelihood-estimation procedures were employed to examine the hypothesized relationships among brand emotional attachment, digital marketing, and brand attitude.

4.2   Overall structural model evaluation

In the conceptual model (see Figure 1), structural equation modeling (SEM) is conducted to test the model fit indices. In the conceptual model, the structural model exhibited a good fit with the data, with the goodness-of-fit indicators $\chi 2$/ df = 2.924 (less than the maximum value of 3, both the RMR=0.074, and SRMR=0, which were less than 0.08 suggested by Hair et al. (2009). Additionally, PNFI=0.725,

PGFI=0.652 were both greater than 0.5. (Hair, 2009). Figure. 2 also illustrate the path coefficients for the model and their significance. Regarding the hypothesis tests, brand emotional attachment significantly and positively affected Digital marketing (γDM-BEA = 1.351, t = 8.163), and positively affects brand attitudes (γDM-BA = 0.502, t = 2.763). Furthermore, Digital marketing also significantly and positively affects brand attitudes (γ BEA-BA = 0.628, t=4.971) Hence, H1, H2, and H3 were supported for the estimated structural model.

The mediating effected of brand emotional attachment in the relationship between digital marketing and brand attitude was then investigated. The Z value of the Sobel test was 4.84. As Sobel test | Z | value > 1.96, the indirect effect was significant. (Sobel, 1982). Therefore, the analytical results indicated that digital marketing had a significant mediating effect, supporting H4. This result showed that digital marketing were dependent on the intermediary effect of brand emotional attachment, which had a significant positive impact on brand attitudes in insurance company.
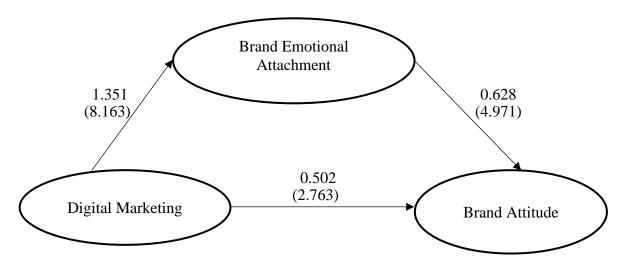

Figure 2: Brand Emotional Attachment, Brand Extension and Relationship Marketing, brand Attitude

5. Conclusions and Recommendations

This chapter was based on the theoretical framework and research objectives of the research, puts forward the conclusions after empirical analysis, and provides references for insurance company operators, hoping to contribute to the industry in customer relationship management and digital marketing construction, and provide follow-up researchers with extensible future research orientation. In order to understand the important variables of the behavioral intentions of the film industry's customers and the causal relationship between them, the questionnaire was designed to collect data and analyze the consumers of insurance companies. Based on the results of the analysis, the relevant literature was compiled. Factors of degree intention include digital marketing, brand emotional attachment, brand attitude.

5.1   Research Conclusion

The purpose of this research is to explore the relationship between digital marketing, brand emotional attachments, brand attitude to draw the following comprehensive conclusions: Regarding the digital marketing, brand emotional attachment brand attitude in the literature in the past, scholars believe that they are positively correlated. The same results were obtained after data collection and analysis in this study. Therefore, this article defines digital marketing have a positive and significant impact on brand attitude, also indirect effect through brand emotional attachment.

5.2   Results and Discussion

Digital marketing has a positive and influence on brand emotional attachment (H1). The analysis results show that this relationship has a significant influence in the overall model, indicating that insurance companies improve digital marketing will increase customer's brand emotional attachment and brand attitude in the same direction. This result proves that consumer dependence on digital service is an important factor affecting the construction of extended brands. Therefore, it is recommended that insurance companies should pay attention to the construction of the context of digital marketing in order to improve the quality of subsequent extended brand management.

Digital marketing has a positive influence on brand attitude (H2). According to the analysis results, this relationship has a significant influence on the overall model. It means that the stronger digital marketing bring the positive customer brand attitude. Under this circumstance, it is recommended that insurance companies should pay attention to digital marketing of dependence on brand attitude in order to construct a relationship marketing method, thereby enhancing customers' positive brand attitude.

Brand emotional attachment has a positive influence on brand attitudes (H3). According to the analysis results, this relationship has a significant influence on the overall model. Show consumers brand emotional attachment will affect consumers' attitudes towards the brand. Therefore, when the industry can know the consumer's brand emotional attachment towards the brand, if they consider the brand emotional attachment to be energy-efficient to improve consumers' evaluation.

The competition among insurance companies is fierce, but their positioning and characteristics in the market are roughly the same, so price-cutting competition is prone to occur. In this environment, insurance companies can consider their competitors and the environment, and formulate reasonable brand management strategies based on the level of service they can provide, so as to increase market competitiveness and enhance consumers' perception of the brand, thereby enhancing their long-term customer relation

5.3   Research Limitations

It is difficult to control, the respondent answered with an attitude. The recommendations of the follow-up research can be different angles, interference or explore different influencing factors. Increase the sample data, expand the scope of the research area, and the research results can be more widely used. At the same time, a mixed research method of quantitative verification and interviews is adopted to strengthen the research results

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