

Research Article

# An Analysis of The Effectiveness of Earthquake Insurance Posters From A Consumer Perspective\*

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**Abstract:** The study examines insurance posters created in relation to earthquakes. Earthquakes in recent years have increased interest in the subject. It is particularly important to measure consumers' perspectives on earthquakes and the impact of posters prepared by insurance companies on this subject. This will enable the evaluation of insurance companies' advertising efforts and a better understanding of consumers' perspectives on the subject. In the study, an eye-tracking study was conducted to measure the effectiveness of earthquake posters and their impact on consumers. In addition, a survey was administered to participants. Thus, neuromarketing methods were used in conjunction with classical research methods. The data obtained in the study were analysed using SPSS software; t-tests, frequencies and percentage distributions were calculated. As a result of the eye-tracking study, participants' heat maps, attention, and fixation values were determined. According to the results obtained from the study, consumers carefully examined the bank posters. Participants tended to look at the centre of the bank posters. The written parts of the posters attracted more attention.

**Keywords:** Earthquake Insurance, Consumer Perspective, Marketing Material, Information, Reliability

**Jel Codes:** M31, D83, G22, C91, C83

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## *Tüketici Perspektifinden Deprem Sigortası Afişlerinin Etkililiği Üzerine Bir Analiz*

**Öz:** Çalışma depremle ilgili oluşturulmuş sigortacılık afişlerini incelemektedir. Son yıllarda yaşanan depremler konuya olan ilgiyi arttırmıştır. Özellikle deprem konusunda tüketicilerin bakış açılarını ve bu konuda sigorta şirketlerinin hazırladığı afişlerin etkisini ölçmek önem arz etmektedir. Böylece sigorta şirketlerinin hazırladıkları reklam çabaları değerlendirilebilecek, tüketicilerin konuya bakış açıları daha iyi anlaşılabilir. Çalışmada deprem afişlerinin etkinliğini ölçmek ve tüketici üzerinde yarattığı etkiyi ölçmek için göz izleme çalışması yapılmıştır. Ayrıca katılımcılara bir de anket uygulanmıştır. Böylece hem nöropazarlama yöntemleri klasik araştırma metodlarıyla birlikte kullanılmıştır. Araştırmada elde edilen veriler SPSS yazılımı ile analiz edilmiş; t-testi, frekans ve yüzde dağılımları hesaplanmıştır. Göz izleme çalışması neticesinde katılımcıların ısı haritaları, dikkat ve sabitleme (fiksasyon) değerleri belirlenmiştir. Çalışmadan elde edilen sonuçlara göre tüketiciler banka afişlerini dikkatli bir şekilde incelemişlerdir. Katılımcılar özellikle banka afişlerinin orta noktasına bakma eğilimindedir. Afişlerin yazılı kısımlar daha fazla dikkat çekmektedir.

**Anahtar Kelimeler:** Deprem Sigortası, Tüketici Perspektifi, Pazarlama Materyali, Bilgi, Güvenilirlik

**Jel Kodları:** M31, D83, G22, C91, C83

\* The approval of the Afyon Kocatepe University Social and Humanities Sciences Scientific Research and Publication Ethical Committee no 2025/41 dated 19.02.2025 was obtained for this study.

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## 1. Introduction

The insurance sector is undergoing rapid development that is affecting society. As economies grow and social structures become increasingly complex, new risks and uncertainties arise and the need for comprehensive insurance solutions increases (Şamiloğlu et al., 2019). This situation increases the importance of the insurance sector in reducing risks and protecting both individuals and businesses. Stakeholders in the insurance sector provide financial tools, making the insurance sector an integral part of the social stability and trust mechanism (Kuveytürk, 2023).

The growing importance of insurance has prompted companies to explore innovative ways to connect with their target audiences (Meral & Aksoy, 2023). By utilizing diverse advertising and promotional strategies, insurance companies aim to build awareness, foster trust, and drive consumer engagement.

The most important of these strategies are posters and visual communication tools. As visual content has gained importance through tools such as social media, insurance posters have come to the fore and increased their impact on people.

These posters raise awareness by providing information about insurance. They encourage people to take more appropriate and safer steps (Trynchuk, 2017).

Insurance posters play a multifaceted role in communication. These posters simplify complex concepts visually, making them easier for people to understand. With eye-catching visuals and messages, they attract consumers' attention and instil a sense of trust in them. Posters targeting specific regions and groups clarify the target market, thereby increasing the effectiveness of advertising. Therefore, the design and placement of posters not only reflect an artistic preference but also contribute to the effectiveness of marketing and public relations. (Beata & Wisiecka, 2021).

This study explores the effectiveness of insurance advertising posters by examining their impact on consumer behavior and perception. Through the application of the eye-tracking method, the research investigates how consumers visually interact with these posters, including which elements capture their attention and elicit engagement. By combining neuromarketing techniques with traditional survey methods, the study provides a comprehensive understanding of consumer responses to insurance advertising.

The research methodology involves a detailed literature review to establish a theoretical foundation, highlighting the significance of insurance posters as a marketing tool and summarizing prior studies in the field. This is followed by a structured experimental phase that includes data collection and analysis. Eye tracking was used to measure participants' visual attention and activity, while the survey collected quantitative data on participants' perceptions.

The analysis of the data collected from participants revealed how the message conveyed in the posters was perceived and how consumers responded to these messages.

The findings section delves into the behavioral and perceptual patterns observed, shedding light on the design elements that most effectively resonate with audiences. In addition, recommendations for insurance companies are presented in the study, and steps to increase the impact of poster designs are explained.

The final section of the study is the discussion and conclusion section. Here, the findings are summarised and recommendations for future research are presented.

This study aims to test topics explained with theoretical concepts using practical findings and to contribute to the literature. In addition, it attempts to provide some tips for creating an effective communication language for the private sector.

## 2. Literature

This sector has assumed important roles in economic functioning with the effect of changes in the economic structure as well as financial liberalisation (Akpınar, 2017). Today, the increase in the distance between companies and customers and the high

number of potential customers cause personal sales methods to be insufficient. In addition, the introduction of new products into the markets and the proliferation of competitors have revealed the need to reach wider audiences in a shorter time. In this context, the sector aims to reach the target audience through marketing communication activities and to create a wider customer base by increasing the awareness of the products and services offered (Seçim, 2012). Advertising, with tools such as magazines, posters, banners, television, and radio, stands out as an effective communication method in reaching large audiences (Şahin, 2019).

It shows that insurance posters have been widely used as a communication tool in the promotional activities of insurance companies throughout the historical process and that the form and content of posters are directly related to the historical development dynamics of society. However, insurance posters have historically been effective in marketing communications (Oksana, 2016).

Insurance posters play a significant role in shaping how consumers perceive and respond to risk. They have been proven to be an effective tool in influencing public behaviour. These visual materials contribute to consumers' awareness and sensitivity regarding safety issues.

Insurance posters are valued for a range of practical and communicative reasons. At their core, they act as visual channels for delivering essential safety and security information, often reaching people who might overlook longer or more complex materials (Dtric Insurance, 2019). Rather than functioning as a one-way message, they frequently spark informal conversations—particularly in workplaces—leading individuals to think more carefully about the issues presented and, over time, to develop a deeper grasp of insurance-related matters.

The placement of these posters can be planned with precision. Some are positioned to speak directly to a specific demographic, while others are designed to appeal to a broader audience (USI Insurance Services, 2022). Their real power lies in their ability to distill an important idea into just a few well-chosen words, supported by strong, clear visuals that capture attention almost instantly. This mix of brevity and impact not only improves how well the message is remembered but also makes it more likely to be discussed afterwards. As a result, such posters serve purposes that go beyond simple information delivery—they help promote safety, raise public awareness, and strengthen understanding of risk management principles (Chubb, 2020).

For insurers, posters can be more than just public-service tools; they also carry direct business benefits. Within the broader scope of customer relationship management, well-designed posters can help nurture loyalty among existing clients (Manchanda et al., 2003). By segmenting audiences and tailoring content accordingly, companies can improve client retention rates and, ultimately, profitability.

Some insurers take this a step further by incorporating symbolic or culturally significant imagery—occasionally even sacred motifs—into their branding. This approach can make a company's identity more distinctive and its messaging more memorable (Trynchuk, 2017). In addition, research shows that visual communication has a measurable influence on how customers perceive and interact with insurance services (Veress, 2002). One study by Bansal and Taneja (2005), for example, found that the visual quality of televised life insurance advertisements can meaningfully shape viewer attitudes and even purchasing decisions. For these reasons, investing in well-crafted visual materials, including posters, is not just a matter of aesthetics—it is a strategic decision that can strengthen marketing, build trust, and enhance brand visibility in an increasingly competitive industry.

Another research study by Si & Kapoor (2014) emphasized that advertising significantly affects consumers' purchasing behavior in the insurance sector. Through questionnaire-based analysis, the study concluded that advertising is a key driver in shaping consumer decision-making. This finding was supported by additional insights from Osei et al. (2022), further reinforcing the role of marketing in influencing insurance-

related choices. Demonstrated that advertising plays a significant role in influencing consumer purchase behavior towards insurance products. Furthermore, the study revealed that advertising influences consumer awareness and perception. In his study, (Sankar, 2013) reached the conclusion that advertisements play a significant role in the branding of insurance companies. The value of the brand is enhanced by the positive impact of advertisements on customer perceptions. In addition to these findings, the use of eye-tracking techniques in insurance advertising research can be theoretically grounded in cognitive psychology and neuroscience. Eye movements are closely linked to attention and cognitive processing, which are critical determinants of consumer behavior (Kahneman, 2011). From a dual-process theory perspective, advertisements that effectively capture visual attention can trigger both intuitive (System 1) and analytical (System 2) cognitive pathways in decision-making. McClure et al. (2004) further demonstrated that visual stimuli in marketing activate reward-related brain regions such as the ventromedial prefrontal cortex, indicating a neurological basis for how visual cues—such as those used in posters—can influence preferences and choices. These findings suggest that eye-tracking not only provides a behavioral metric but also serves as a proxy for underlying neural and cognitive processes influencing consumer judgments, thereby enriching the theoretical framework of advertising effectiveness in insurance markets.

### **3. Purpose of the Research**

The purpose of this study is to evaluate earthquake insurance posters from a consumer perspective. The problems experienced in earthquakes in recent years highlight the importance of this issue. This study evaluates earthquake insurance posters from the consumer perspective and investigates more effective ways to follow in this regard.

### **4. Theoretical Framework**

Neuromarketing, often referred to as consumer neuroscience, integrates neuroscience tools and theories into marketing research to better understand the psychological and neural mechanisms influencing consumer attention, evaluation, and decision-making (Plassmann et al., 2012). Rather than replacing conventional survey or behavioral methods, neuromarketing serves as a complementary approach that can refine theoretical insights and enhance predictions of consumer responses (Lee, et al, 2007). In this context, the current study positions neuromarketing techniques as process-tracing tools that work alongside traditional self-report measures to generate a more comprehensive understanding of consumer behavior.

Among neuromarketing methods, eye-tracking is particularly effective for exploring how visual marketing stimuli guide consumer attention over time. By recording fixations (location and duration) and saccades (transitions between fixations), eye-tracking provides detailed information about which elements of a stimulus are noticed, in what sequence, and for how long (Wedel & Pieters, 2008). Commonly used indicators such as fixation count, dwell time within areas of interest (AOIs), and heat maps are widely recognized in advertising and visual marketing research. Prior studies have demonstrated strong associations between gaze patterns and subsequent consumer choices, underlining the importance of integrating eye-tracking with attitudinal measures when evaluating advertising effectiveness (Orquin & Mueller Loose, 2013). Two methodological considerations are especially important for poster testing: first, the central fixation bias, where observers tend to look toward the center of a stimulus immediately after presentation (Tatler, 2007), must be considered to avoid over-interpreting central attention; second, fixation-based metrics capture visual attention, which is necessary but not always sufficient for persuasion, making complementary measures essential.

Recent technological advances now enable valid remote eye-tracking using standard webcams and browser-based algorithms. Validation studies have shown that while these

systems may be less precise than infrared-based laboratory setups, they are sufficiently accurate for AOI-level analysis in tasks where areas of interest are large and well-defined (Sammelmann & Weigelt, 2018). The present research utilizes the RealEye platform, a commercial, browser-based eye-tracking system that allows participants to complete the task remotely under standardized conditions. To ensure data quality, participants underwent calibration and validation procedures before exposure, were instructed to maintain a fixed distance from the screen, and viewed materials in full-screen mode under adequate lighting. The analysis was conducted at the AOI level (headline, imagery, logo, and policy information), maximizing the reliability of fixation metrics in a remote setting.

Because visual attention is only one aspect of message effectiveness, the study also incorporated a post-exposure survey measuring perceived clarity, credibility, and intention to seek further information on earthquake insurance. This combination of process-tracing (eye-tracking) and outcome-oriented (survey) measures aligns with best practices in visual marketing research, enhancing construct validity and providing richer managerial implications (Pieters & Wedel, 2004).

## 5. Research Method

In the study, an eye-tracking device and a questionnaire were used to collect data from participants. Both data sets were analysed using SPSS. A web-based programme developed by RealEye was used for the eye-tracking device and face coding analysis. Ten participants who were likely to purchase earthquake insurance were selected using a simple random sampling method. Participants were shown two posters and asked five questions about them. Care was taken to ensure that participants were over 18 years of age and suitable for the eye-tracking study. In this study, two different advertising posters were analysed in terms of eye-tracking and face coding. In the first advertisement prepared by TCIP, dominoes were used to represent houses in order to depict a scene of destruction. This advertisement visually represents the earthquake in a slightly more indirect way. In the second advertisement, also prepared by TCIP, the slogan 'Don't Destroy Your Future' was used to show the cracks caused by the earthquake in a more direct way. In the study, t-tests, frequency, and percentage distributions were calculated using data obtained through surveys. As a result of the eye-tracking study, heat maps and attention scores were calculated, and facial coding analysis was used to measure participants' emotional responses. Facial coding and eye-tracking graphs and diagrams were created using special software within the RealEye programme.

## 6. Research Results

This section of the study presents the findings obtained as a result of the research. Based on the data obtained from the results, information is provided on how these posters are perceived and on the decision-making processes and awareness levels of the participants.

### 6.1. Demographic Structure of Participants

The study was conducted on March 10, 2024. Participants were presented with two earthquake posters. Ten consumers participated in the study. Of the participants, six were male and four were female. Sixty percent of the participants were between the ages of 21 and 30, 70% were single, and 80% had a bachelor's degree.

### 6.2. Respondents' Attitudes towards DASK Insurance

Participants were asked questions about DASK insurance. According to the questions obtained, the opinion that the participants agree with the most is the statement "I think DASK is important to protect against damages that may occur in earthquakes". The least agreed opinion is the statement "I think the cost of DASK is affordable". Accordingly, the participants think that DASK is a good method to protect themselves from damages that may occur in earthquakes, but they consider the cost of DASK to be high.

**Table 1.** Presents the Attitudes of the Participants towards DASK Insurance

<i>Statements</i>	<i>N</i>	<i>X</i>	<i>s.s</i>
I think DASK is important for protection against damages in earthquakes.	10	4,60	5,16
I think the cost of DASK is affordable.	10	3,40	5,16
I find the guarantees provided by DASK sufficient.	10	3,70	,949
I think DASK is beneficial for the society.	10	4,50	,707
I think I am knowledgeable about DASK	10	4,00	,471

### 6.3. t Test Table Comparing Participants' Attitudes Towards DASK Insurance

Table 2 presents the relationship between the gender of the participants and their attitudes towards DASK insurance. The table indicates that there is no significant difference between women and men in their attitudes towards TCIP insurance. Both groups perceive DASK insurance as generally beneficial.

**Table 2.** t Test Comparing Participants' Attitudes Towards

<b>Gender</b>	<b>n</b>	<b>X</b>	<b>s.s</b>	<b>p</b>
Male	6	4,1	,451	,590
Woman	4	3,9	,341	

### 6.4. Averages and Fixation Values of Participants' Attention to Posters

Table 3 presents the attention and fixation values of the commercials shown to the participants within the scope of the study. The first advertisement shown to the participants in the study was an advertisement created by DASK, which featured a visual reminder of the destruction of houses after an earthquake. The second advertisement shown was "DASK's Destruction of Your Future." The first earthquake poster has a slightly more abstract narrative and is more of a text-heavy advertisement, while the second poster emphasises the destructive nature of the earthquake more visually and textually. Therefore, the two posters differ in terms of narrative and storytelling.

The average fixation duration shown in Table 3 represents the average time spent looking at the advertisement. Viewers may fixate longer when they carefully examine the visual they are watching or when they encounter a complex advertisement (Cullipher et al., 2018). According to the table, participants fixated on the first advertisement for 0.27 seconds and on the second advertisement for 0.3 seconds. The fixation times for both advertisements are quite close to each other. Attention value indicates how carefully viewers watched the poster (Beata & Wisiecka, 2021). Attention value is an important finding that shows how carefully a viewer watched the advertisement. Data from the eye-tracking study revealed that participants paid more attention to the second advertisement ( $0.37 > 0.31$ ). However, the two values are relatively close to each other. The average revisit rate indicates how many times a participant returned to a particular area. When a person looks at an area, then looks at another area, and then returns to the first area, the average revisit rate is calculated. Participants may return to an area out of curiosity or because they did not understand it (Beata, 2021). The data obtained from the study shows that participants returned to the first poster an average of 1.8 times and to the second advertisement an average of 1.7 times. These two values are quite close to each other. Therefore, there is no significant difference between the two posters in terms of average repeat visits. The average first fixation time shows how long it took participants to focus their attention on an advertisement. Early focus on advertisements indicates that participants quickly shifted their attention to the advertisement.

According to the data obtained from the study, the fixation period for the second ad was slightly shorter than the first ad ( $0.7 < 0.82$ ).

**Table 3.** Participants' Attention and Fixation Values

	N	Mean
<b>First Poster</b>		
Average Stabilization Time:	10	0,27
Attention	10	0,31
Average Revisit:	10	1,8
Average Time to First Fixation:	10	0,82
<b>Second Poster</b>	10	
Average Stabilization Time:	10	0,3
Attention	10	0,37
Average Revisit:	10	1,7
Average Time to First Fixation:	10	0,7

### 6.5. Heat Maps of the Advertising Posters Watched by the Participants

The heat maps of the posters shown in the study are presented below. The red areas in these maps indicate the parts of the poster that the participants paid the most attention to. As seen in Figure 1 and 2, upon examination of the heat map of the first poster, it can be observed that the participants paid the most attention to the written portion of the poster and read the written content on the poster.

**Figure 1.** Presents a heat map of the first poster

The analysis revealed that participants showed the most interest in the written part of the poster. In addition, they tended to focus on the middle part of the poster. When evaluated in the context of Kahneman's (2011) System 1-System 2 theory, this indicates that participants consciously engaged in information processing. The attention focused on the central area affects the perceptibility and memorability of the written part.

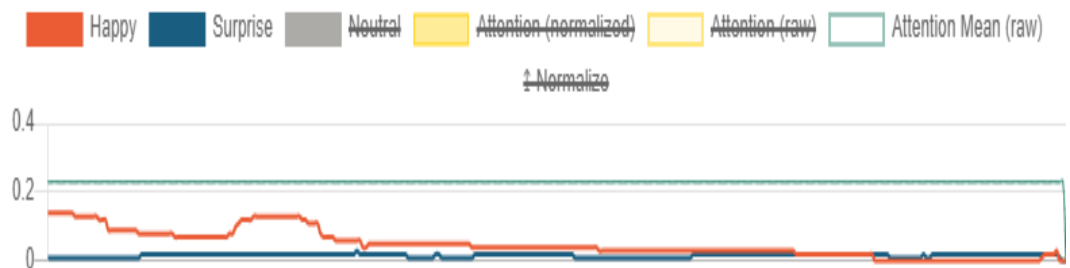




**Figure 2.** Heatmap of the Second Poster

#### 6.6. Participants' Facial Expression Identification Analysis

The figure below illustrates the participants' happiness and surprise graphs, generated through facial expression identification analysis. As illustrated in Figure 3, the participants exhibited a surprising response to the initial poster, with a rate of 0.2 and a slight increase above 0.2. In contrast, their initial emotional response to the poster was minimal, with only a slight happiness expression. In the initial poster, the expression of surprise was more pronounced than the expression of happiness. It is not expected that participants would exhibit an expression of happiness on a poster about an earthquake. Those who viewed the poster for approximately ten seconds initially exhibited some degree of happiness, which subsequently diminished with each passing second. The reason for this is that when participants first see the poster, they find it aesthetically pleasing and eye-catching, so they initially display expressions of happiness and surprise, but then, as they begin to understand the poster, these expressions gradually diminish and their emotional responses become limited.



**Figure 3.** First Advertisement Face Coding Graphic

Figure 4 below presents the facial coding graph of the participants. As illustrated, the participants exhibited a facial expression of surprise for a duration of 10 seconds upon viewing the poster. No evidence of happiness was observed. In comparison to the first poster, the participants demonstrated a greater degree of surprise in response to the second poster.

The surprise expressed by participants after viewing the posters indicates that they were emotionally aroused. Such reactions have been linked by McClure et al. (2004) to



consumers' heightened awareness. This situation demonstrates that the posters had an emotional impact on people regarding earthquakes.



**Figure 4.** First Advertisement Face Coding Graphic

## 7. Conclusion

The study occupies a unique place in the literature in many respects. Existing studies in the literature focus on television commercials, radio, and print media. There is no study in the literature that examines earthquake insurance posters using eye tracking and face coding methods. In addition to these methods, data was also obtained through surveys in this study. This has led to a more detailed and in-depth analysis of the data in the study. In addition, the study addresses both marketing and communication literature, offering researchers an interdisciplinary perspective. It also provides valuable information to the insurance sector by presenting biometric data on marketing communication. Previous studies on the subject have been conducted using different methods and tools, but have reached some similar conclusions. For example, Osei et al. (2022) also found that advertisements affect consumer awareness and perception. This study reached similar conclusions. In addition, one of the most important contributions of this study to the literature is that earthquake images affect consumers psychologically. This result was not included in previous studies.

The objective of the study is to determine consumers' attitudes towards earthquake insurance through surveys and neuromarketing devices. The data obtained indicates that participants hold a positive attitude towards earthquake insurance and believe it to be beneficial for society. The eye-tracking method revealed that participants carefully examined insurance posters, read the accompanying text, and generally focused on the center points of the posters. Additionally, participants exhibited a surprised expression while viewing the posters. Although the values are relatively similar, it can be inferred that the participants exhibited slightly greater attention to the second poster. The second poster may be more eye-catching because it has symbols reminiscent of the earthquake and a slogan that could have a greater emotional impact on participants, such as 'Don't let your future be destroyed.' From this perspective, it is clear that emotional and effective messages have an impact on the level of attention consumers pay to posters.

The t-test used in the study was used to determine whether there was a difference in participants' attitudes towards DASK insurance based on gender. According to the data obtained, no difference in attitudes towards the posters was observed among the participants, thus it was understood that attitudes towards this issue were independent of the gender variable. Frequency and percentage analyses were conducted to describe participants' general attitudes toward DASK insurance. According to the data obtained, the prevailing view is that DASK insurance has a protective feature against earthquake damage. This indicates that participants are aware of DASK and that the campaigns conducted in this regard are effective.

In light of the findings of the study, it would be beneficial for insurance companies to consider the following when preparing posters:

- Consumers tend to focus on the center points of posters, making it advantageous to place the main message in these areas.
- Consumers read posters, making it beneficial to include written messages on them.
- Overall, consumers hold positive views of earthquake insurance, but perceive it as relatively expensive.
- In addition to earthquake posters, it may be beneficial for companies to engage in social responsibility activities, advertising, and social media campaigns.

The study has some limitations. First, the study was conducted with only 10 participants. Therefore, the t-test and frequency and percentage distributions showing their attitudes towards insurance posters conducted within the scope of the study are limited in terms of statistical power, and their generalisability is restricted. For this reason, the study should be evaluated as more exploratory in nature. The study should be repeated with a larger sample group. Different neuromarketing tools such as EEG should be used, and analysis methods should be diversified.

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