

Analyze and evaluate the quality of services from the customers' perspective Case Study: Iran Insurance Company

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Abstract

Since people are increasingly familiar with insurance culture and also about the many events on a daily basis across the country heard a tendency for them to obtain insurance coverage provides. The result is increasing daily workloads of insurance. On the other hand the government because there is no license for new recruits. Thus, in the company's day-to-day forces are facing a greater volume of work and therefore are gradually exhausted. Welcomes the customer at the time the damage was caused invalid and lack of accountability and answer customers' commuter provide and therefore may be granted even if the damage will not cause customer satisfaction. So the purpose of the article is to evaluate the quality of services provided by the insurance company in the city of Sari Iran from the perspective of our customers. The study population included Iranian insurance customers is the city of Sari. Given that involves the entire community to gather information on the subject of the cost of manpower and is very careful to be out, a researcher. The sampling method used and generalizing the results to the community. The sampling method used, sampling group. In this study, a sample of 30 of us Bashd.kh after analysis concluded that between tangibility, reliability, responsiveness, assurance, empathy which have been raised by all relevant indicators and quality of insurance services there is a correlation Iran.

Key Words: Quality of Services, Tangibility, Reliability, Responsiveness, assurance, empathy.

1- Introduction

Studies that have been conducted on the reasons for the success of organizations. Indicate that the quality of service expectations of these organizations, as an important issues and to ensure that all activities of the organization in coordination. A vital factor for business customers and quality of service can satisfy our customers and maintain them.

On the other hand, today the only organization that is focused on competition have good relations with your institution needs of customers and satisfying their needs with the minimum price have and a maximum of.

Due to the increasing role of services in the field of economic organizations and the importance of quality in the areas of domestic and international competition and the issue of service quality from the customer perspective we have chosen.

2- Statement of the problem

Since people are increasingly familiar with the culture of insurance, and also a lot of news events on a daily basis across the country heard a tendency for them to obtain insurance coverage provides. The result is increasing daily workloads of insurance. On the other hand the government because there is no license for new recruits. Thus, in the company's day-to-day forces are facing a greater volume of work and therefore are gradually exhausted. Due to the government, does not permit payment of wages and create even more prosperity and more staff motivation and cannot therefore be able to offer quality service to its customers. Employees who have the condition. In dealing with clients are not cheerful and motivated. Therefore, welcomes the customer at the time the damage was caused invalid and not respond or answer commuter provide customers and therefore may be granted even if the damage caused customer satisfaction will not be.

As we know, if the customer is dissatisfied with a series of insurance from your insurer. Your entire portfolio will be transferred to other insurance companies. As a result, if the customer that insurance companies are actually bulwark of they turn away. Returned to their ground breaking.

Therefore, in this study we seek whether the quality of service provided by Iran Insurance Company from the customer perspective is desirable?

3- Goal

A- The main goal

Evaluate the quality of services provided by the city of Sari, Iran Insurance Company from the customer perspective.

B- Secondary goals

Familiarity with the history of the insurance industry in the world

Familiarity with the history of the insurance industry in Iran

Understanding the structure of Iran Insurance Company

Study models to evaluate the quality of services

Choice of models and related indices

Iran Insurance Company aware of the shortcomings of the services provided and moves to fix it.

Identify and prioritize the factors affecting service quality from the customer perspective.

C- Target application

Using the results of research on the factors affecting the quality of service in other public and private insurance companies.

4- Importance and Necessity of Research

Iran Insurance and oldest insurance company in Iran. Due to the emergence of private insurance companies out of the market and the competition between insurance companies and insurance from insurance companies almost exclusively government, headed by Iran Insurance Company, Iran Insurance increase the quality of services provided by it is necessary to survive in the scene of competition. Because, as we know there is a direct relationship between service quality and organizational success.

5- Question survey

5-1 The main research question

Evaluation of service quality from the customer perspective, how is the city of Sari Iran Insurance?

5-2 Secondary research questions

- Is there a tangible impact on the quality of services?
- Does the Trust has an impact on the quality of services?
- Does the answer has an impact on the quality of services?
- Are you sure Iran has an impact on the quality of services provided by insurance?
- Have compassion on Iran affect the quality of services provided by insurance?

6- Hypothesis of Researches

- Between the concrete and the quality of services provided by insurance Iran are related.
- Iran relationship between trust and the quality of services provided by insurance there.
- Between accountability and quality of services provided by insurance Iran are related.
- The safety and quality of services provided by insurance Iran are related.
- Iran relationship between compassion and quality of services provided by insurance there.

7- Variables

- Tangible
- The trust
- Responsiveness
- Confidence
- Empathy

8- Specialized Vocabulary

Customer: a natural or legal person which featured an organization. And of goods and services will benefit. The city of Sari Iran to their insurance customers.

Quality: The quality of products, product capability duties shows.

Quality features such as durability, reliability, accuracy, ease of use, easy variability and other valuable traits in the system. (Alvani, 1382)

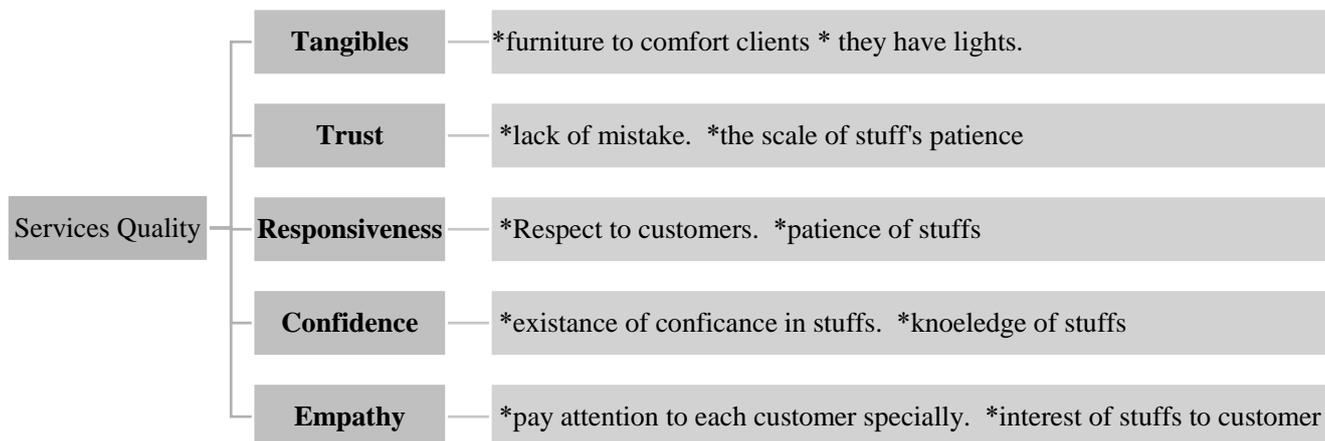
Insurance: Insurance Law enacted on 07.02.1316 Article 1 defines insurance contract insurance is a contract whereby one party agrees in exchange for payment or funds or the other in the event of an accident, damage against him, compensate or pay a certain way. (Naami, 1384)

9- Limitations of the study

1. Lack of good cooperation Iran Insurance staff questionnaires were distributed among customers.
2. The unwillingness of most customers to complete and accurate patient questionnaires were distributed.

10- Model of Research

In this study, the model Servqual Iran is used to measure the quality of insurance services:



10- Methods

In this study, the sample size is 30. The sample was selected randomly among insurance customers Iranian city of Sari.

A questionnaire was used to collect information from customers, how to design a questionnaire and its reliability and validity in this section is investigated.

A standard questionnaire was used to design the questionnaire SERVQUAL. And questionnaires with 10 questions were created that this 10 question the quality of services provided by the city of Sari, Iran Insurance Company of the five dimensions measured in terms of its customers. Based on the structure of the questionnaire 5 and corresponding questions are shown in Table 1.

Table 1. The structure of the questionnaire

Related questions	Quality
1,6	Tangibles
2,9	Trust
3,7	Responsiveness
4,8	Confidence
5,10	Empathy

In this study, in order to measure and assess the responses given by the respondents (customers) Rating Likert scale five options are used, which are very low to very high are included. In general, a measure of attitudes, judgments, beliefs and other attachments that cannot be measured easily used. Likert scale ranging from an ordered set of phrases that have been developed in a particular order. Made. These expressions are a special case of the phenomenon measured in the form of phrases that have equal distances are measured in terms of value, offer. (Sarmad, 1380)

After designing the questionnaire validity and reliability were tested and 30 questionnaires distributed among customers they are also asked to answer the questions and ambiguities as indicated in the meantime.

11-1 Reliability (trust)

In this study, Cronbach's alpha was used to determine the reliability of the questionnaire. The method for calculating the internal consistency of measurement tools such as questionnaires or tests that measure various attributes will spawn superimposed. Cronbach's alpha coefficient for data of 30 questionnaires 8739/0 r = was achieved relatively high and acceptable level for practical purposes that is 70% higher. Therefore, it can be argued that the questionnaire has acceptable validity. (Dick, 1997)

Number of samples: n

Any questions variance: S

The total variance: st

$$\alpha = \frac{n}{n-1} \left(1 - \frac{\sum Si^2}{\sum st^2}\right)$$

11-2 Validity (credit)

In this study, we tried to consultation with the professor of statistics and questionnaire on the validity of the experimental added.

11-3 Quantitative and Statistical Methods (if necessary)

In this research to confirm or refute the hypotheses, (Chi) is used. The most common use of chi-square distribution independency between the criteria for classification data. If the distribution is one of the criteria for classification without considering the distribution of other criteria occur, we say that two criteria are independent from each classification. Square test of independence - a non-parametric test is to check the hypothesis of independence of two qualitative variables that at least one of them is used.

Between X and Y There is no significant relationship: H_0

Between X and Y There is a significant relationship: H_1

In this test, the observed frequencies are compared with the expected frequencies independence of two variables for the variable data in a table (Crosstabs), including r Rows and c Table 2 summarizes the column as is. N_{ij} values the observed frequencies in cells that line the intersection of I and column j is. Total row n_i , I And the columns n_j , j Is checked.

The information that is necessary for this study can be summarized in two parts: primary and secondary. Initial information includes the information that already existed for the purpose of this study showed that in fact the initial information gathered through field research of primary data collection tool is this research study through a 10-question 5 option secondary

information for those other purposes information that has already been collected and now they can be used in this research. Secondary data research is the theoretical foundations that have been acquired and library use through Internet search.

12. Analysis of data

12-1 Descriptive statistics

12-1-1 Gender

In this study, all 30 respondents to the questionnaire have mentioned your gender information is shown in Figure 1.

Table 2. Gender distribution of respondents

Pure Degree	Impure Degree	Frequency	
26/7	26%7	8	Female
73/3	73%7	22	Male
	100%	30	Total

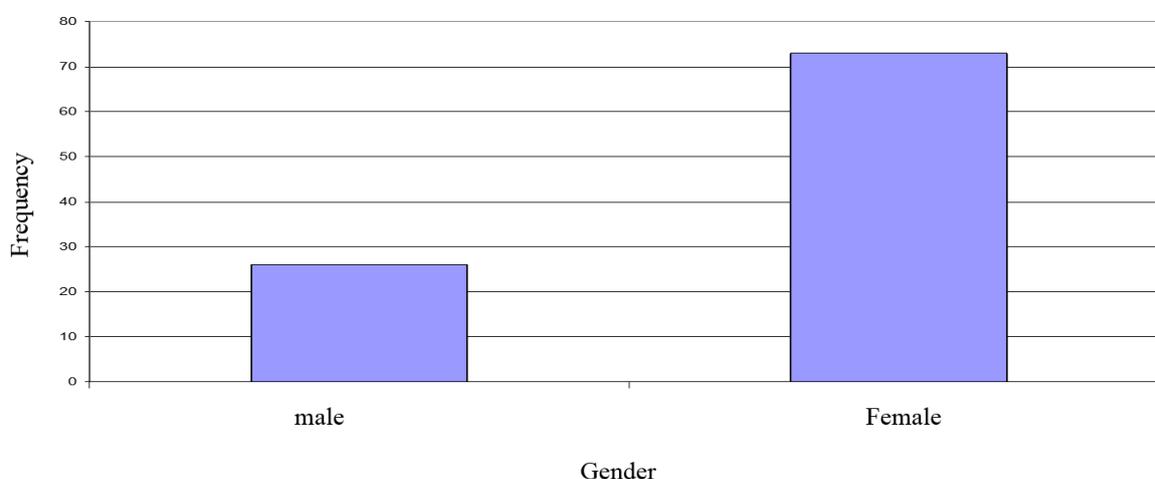


Figure 1. Gender distribution of respondents

12-1-2 Education

In this study, 26 of the respondents mentioned their educational level and educational level are shown in Fig. 2 information.

Table 3: Education level of responsiveness

Impurity Degree	Purity Degree	Frequency	
38/46	33%3	10	Diploma & lower
19/23	16%7	5	High of Diploma
30/76	26%7	8	Ba.
11/53	10%	3	Ma & PhD
15/38	3%13	4	No answer
	100%	30	Total

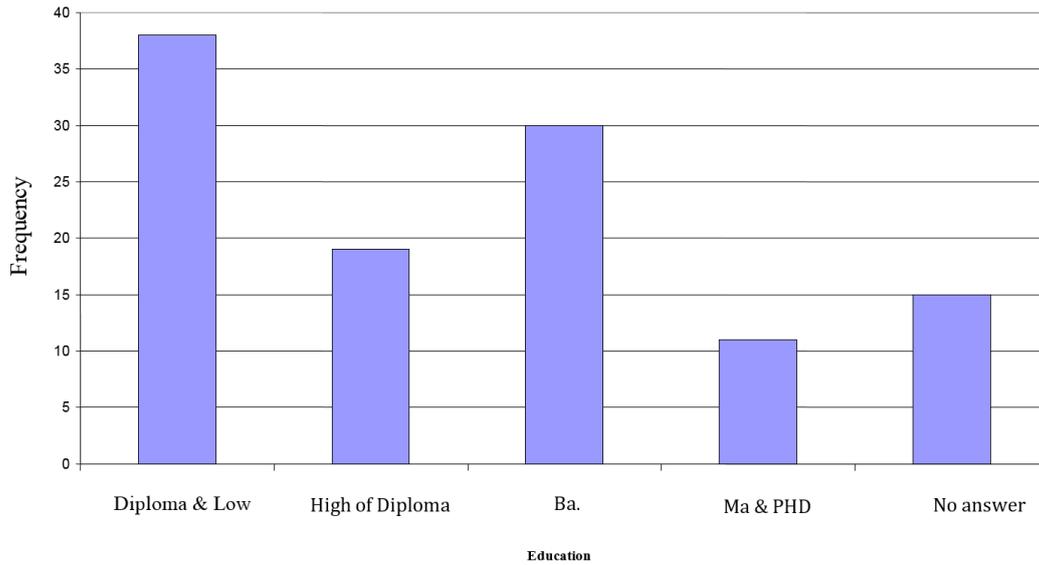


Figure 2 education level of respondents

12-1-3 Type of Insurance

In this study, all respondents to the type of insurance purchased from the city of Sari, Iran Insurance noted that insurance is shown in Figure 3, data string.

Table 4 shows the type of insurance purchased respondents

Pure Degree	Impure Degree	Frequency	
46%7	46%7	14	Wealthy Insurance
33%3	33%3	10	Individual Insurance
20%	20%	6	Responsibility Insurance
	100%	30	Total

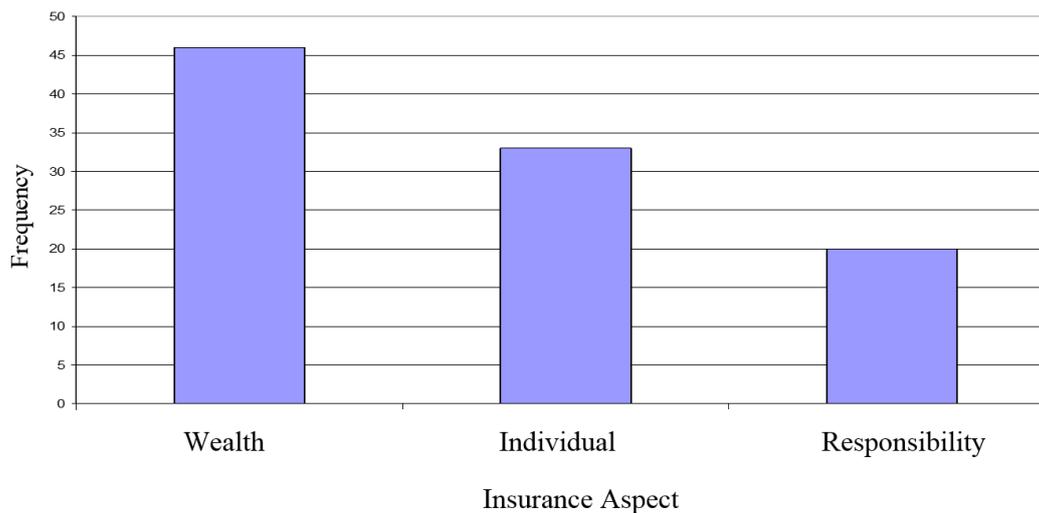


Chart 3: types of insurance purchased respondents

12-1-4 Term use of insurance Iran

In this study, all respondents for their use of insurance Iran mentioned that in Figure 4 is referred to.

Table 5 presents for the insurance Iran

Pure Degree	Impure Degree	Frequency	
%13/4	%13/4	4	Lower than 6 month
%40	%40	12	6-12 months
%26/6	%26/6	8	1-2 years
%20	%20	6	More than 2 years
	100	30	Total

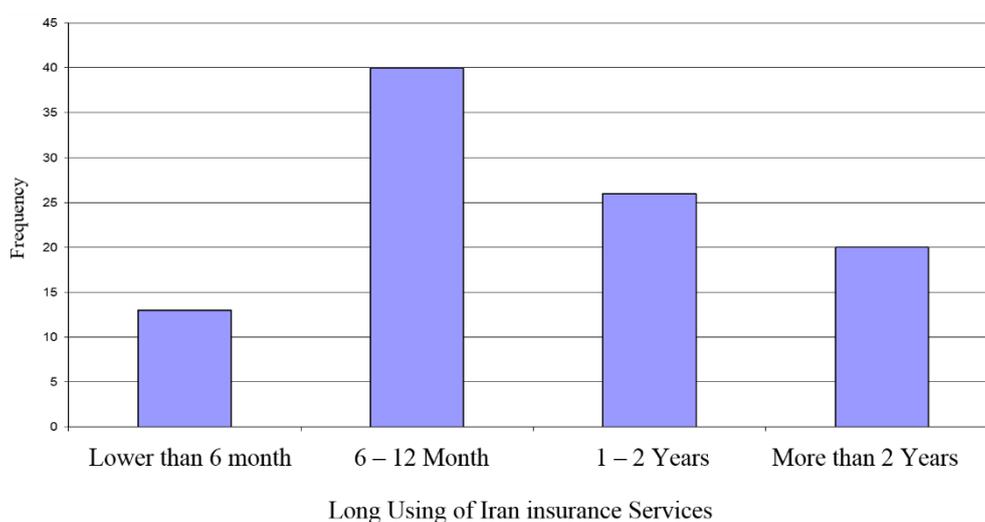


Figure 4 Distribution of insurance for Iran

12-1-5 Age

In this study, 23 of respondents have mentioned your age is presented in Figure 5 the information about it.

Table 6 age distribution of respondents

Pure Degree	Impure Degree	Frequency	
13%14	10%	3	Lower than 25
21%73	16%7	5	25-30 years
43%47	33%7	10	31-35 years
13%04	10%	3	36-40 years
8	6%7	2	Higher than 40
%30/43	23%3	7	No Answer
	100%	30	Total

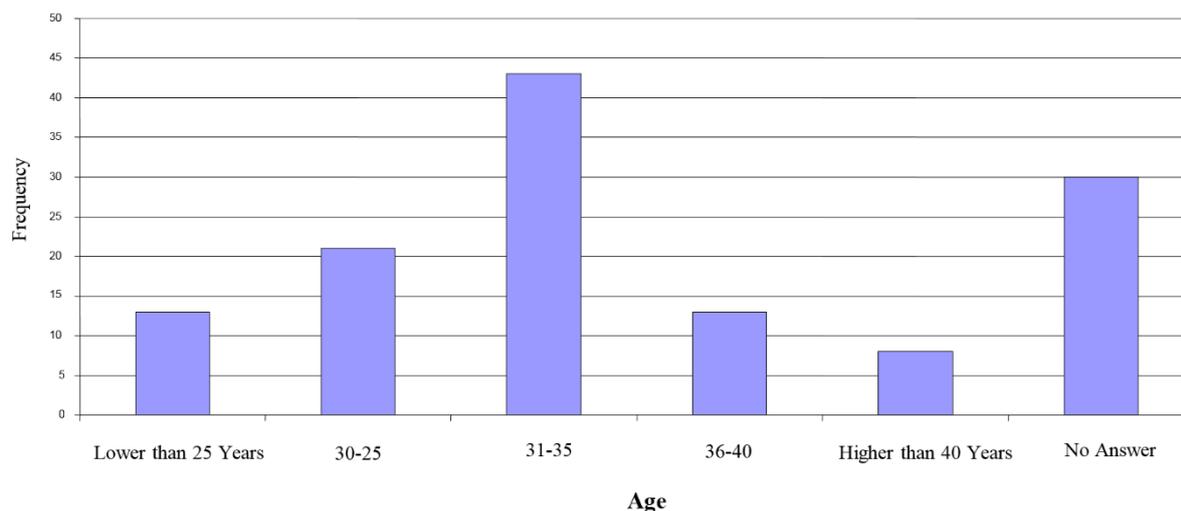


Figure 5 age distribution of respondents

12-2 Hypothesis testing

In this research to confirm or reject hypotheses, χ^2 (Chi - square) is used. The most common test distributed application - the independence of the two criteria of classification data. If the overall distribution of other standard distribution occur regardless of classification criteria say that the two criteria of classification are independent from each other.

12-2-1 First hypothesis

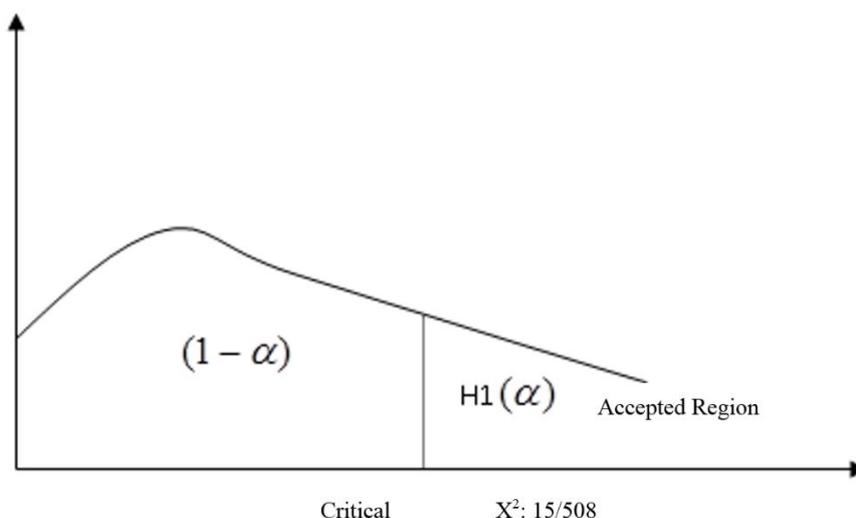
Iran relationship between the tangible and the quality of services provided by insurance there.

A) The definition of statistical hypotheses

Between the tangible and the quality of services provided by insurance Iran there is no significant relationship: H_0

Iran relationship between the tangible and the quality of services provided by insurance, there are significant: H_1

B) In trust level 95%, $\alpha = 5\%$



:(5-1) (3-1) = 8df (Degrees of freedom)

:340/8 Computational X^2 508/15: X^2

C) When X^2 Calculated error of 5% and 8 degrees of freedom is greater than X^2 Table. (508/15 > 8/34) and words to X^2 Crisis in the region H_1 In fact, so H_0 The hypothesis of no association between the tangible and the quality of service provided by Iran Insurance is rejected and among the tangible and the quality of services provided by insurance Iran there is a significant relationship.

D) Questions relating to this hypothesis, two questionnaires

Question (I) there are two indicators on the sofa and chairs to relax clients thus affect the quality of service (positively)

Question (6) the internal lighting and the ambient light level

12-2-2- The second hypothesis

There is relationship between trust and the quality of services provided by Iran insurance.

A) The definition of statistical hypotheses

Iran relationship between trust and the quality of services provided by insurance does not exist: H_0

The reliability and quality of services provided by insurance Iran there is a significant relationship: H_1

B) In the trust 95% level

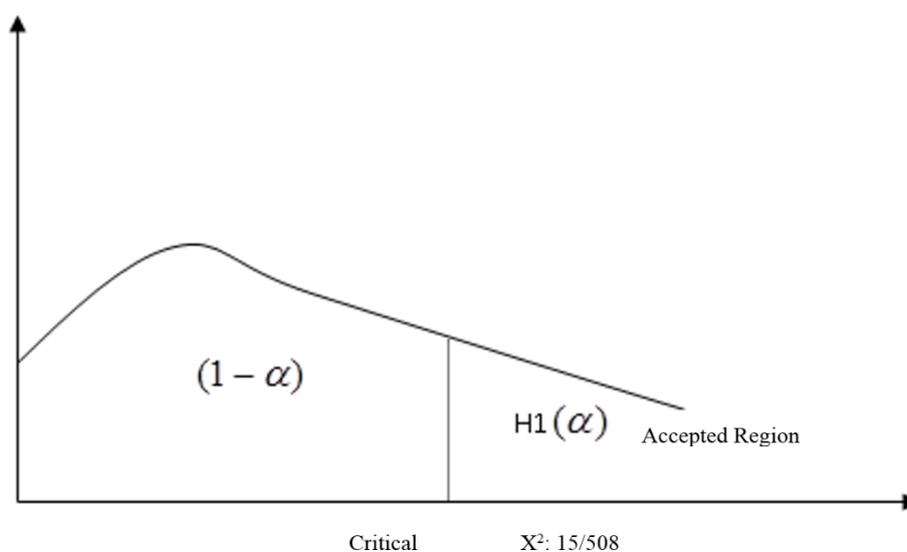
:(5-1) (3-1) = 8df Degrees of freedom

:15/508 Table X^2

:37/57 X^2 Computing

Because X^2 calculated error of 5% and 8 degrees of freedom greater than X^2 Table. (508/15 > 57/37) and the words of the X^2 the crisis in the region H_1 Located.

As a result, the hypothesis H_1 approved .



D) Questions relating to this hypothesis in the questionnaire:

Q (2) the absence of errors in the rendering of services

Q (9): the patience of staff

12-2-3- The third hypothesis

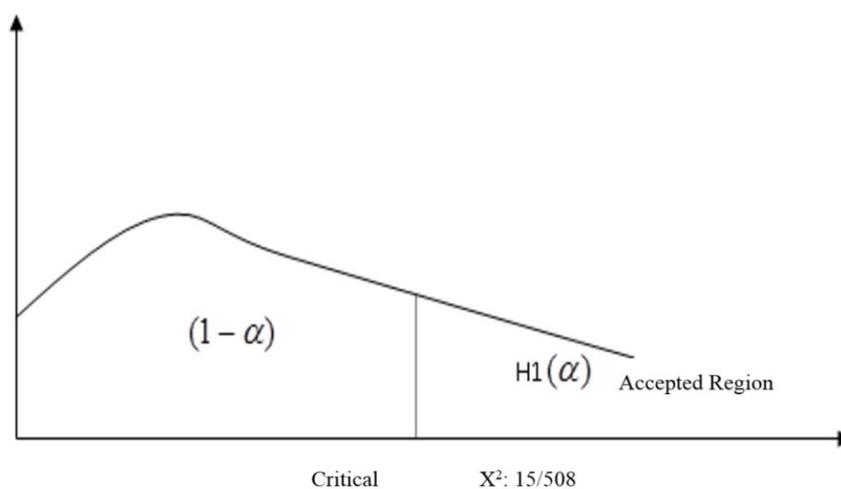
There is relationship between accountability and quality of services provided by Iran insurance there.

A) The definition of statistical theory

Between accountability and quality of services provided by insurance Iran there is no significant relationship: H_0

Iran relationship between accountability and quality of services provided by insurance, there are significant: H_1

B) In 95% level of trust: $\alpha = 5\%$



:8df Degrees of freedom

:15/508Table X^2

:37/57 X^2 Computing

C) As X^2 Calculated error of 5% and 8 degrees of freedom greater than X^2 Table. The hypothesis H_0 Is rejected and thus accountability and quality of services provided by insurance Iran there is a significant relationship.

D) Questions relating to this hypothesis in the questionnaire:

Q (3) degree of respect and courtesy

Question (6): the openness of staff

12-2-4 Fourth hypothesis

The reliability and quality of services provided by insurance Iran are related.

A) The definition of statistical hypotheses

The reliability and quality of services provided by insurance Iran there is no significant relationship: H_0

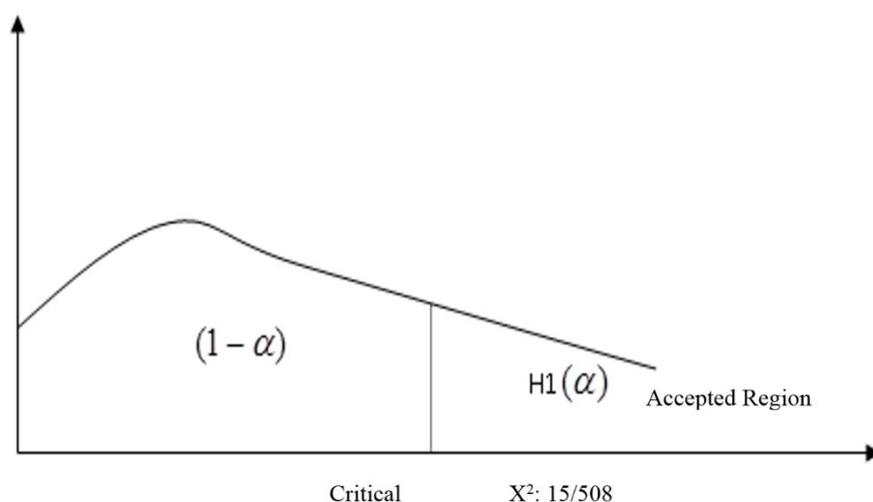
The reliability and quality of services provided by insurance Iran there is a significant relationship: H_1

B) In 95% level of trust

:(5-1) (3-1) = 8df Degrees of freedom

:15/508Table X^2

:20/9computational X^2



C) As X^2 Calculated error of 5% and 8 degrees of freedom greater than X^2 Table. ($508/15 > 9/20$) and the words of the X^2 Pedestrian critical in H_1 In fact, so H_0 A hypothesis of the relationship between trust and the quality of services provided by insurance is rejected and consequently the reliability and quality of services provided by insurance Iran there is a significant relationship.

In addition, the small p-value another reason to reject the hypothesis H_0 is.

D) Questions relating to this hypothesis in the questionnaire:

Question 4 reliable employees

Question (8): knowledge workers

12-2-5- The fifth hypothesis

Between compassion and quality of services provided by insurance Iran are related.

A) The definition of statistical hypotheses:

There is no relationship between compassion and service quality provided significant insurance: H_0

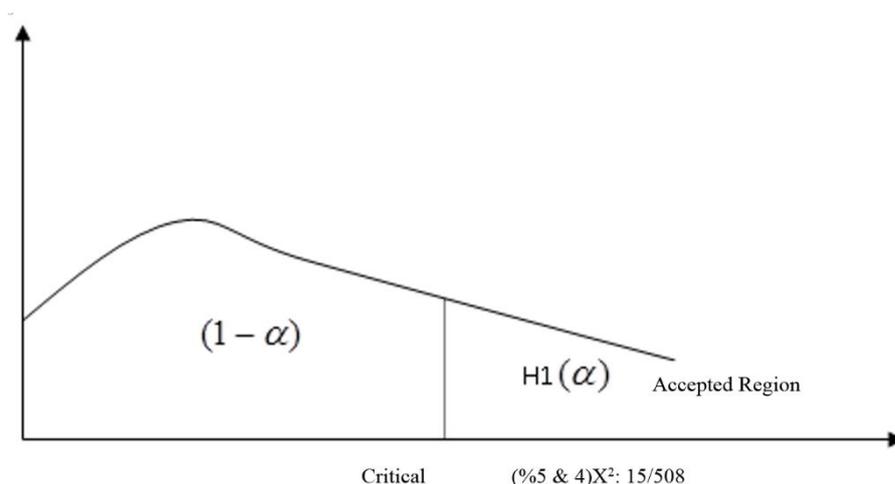
Between compassion and quality of insurance services offered Iran a significant relationship exists: H_1

B) In 95% level of trust: $\alpha = 5\%$

8df Degrees of freedom

:15/508Table X^2

:20/9computational X^2



C) As χ^2 8 degrees of freedom is calculated with an error of 5% larger than χ^2 Table. ($508/15 > 33.3$)

Therefore, H_0 the lack of correlation between the qualities of service provided by the insurance hypothesis is rejected Iran and among Iran's compassion and quality of services provided by insurance there is a significant relationship. The children of P-value another reason to reject the hypothesis H_0 is.

D) Questions relating to this hypothesis in the questionnaire

Q (5): According to the customer in the form of special

QUESTION (10): The enthusiasm of staff to customer

13- Conclusion

13-1 Conclusion of the first hypothesis

According to the first hypothesis, we conclude that the tangible proof of this questionnaire by two indices (despite sofa and chairs to relax the customer, lighting and indoor lighting) have been measured and there insurance quality of the correlation.

13-2 Conclusion The second hypothesis

According to the second hypothesis, we conclude that the trust in this questionnaire by the two indexes (not to confuse patience of services and employees) Endo measure of the quality of insurance services there is a correlation.

13-3Conclusions third hypothesis

According to the third hypothesis, we conclude that the responses given in the survey by two criteria, respect and customer respect and openness employees have been measured and the quality of Iran Insurance Company There is a correlation.

13-4 Conclusion fourth hypothesis

According to the fourth hypothesis, we conclude that the assurance given in the survey by two criteria (reliable employees, and knowledge workers) were measured and correlation of the quality of insurance services there.

13-5 Conclusion fifth hypothesis

According to the fifth hypothesis, we conclude that the compassion which the questionnaire by two indices (according to each specific customer and staff interest as a customer) were measured and insurance quality of the correlation there.

14- Suggestions

14-1 Propositions to the first hypothesis

Iran could further improvement insurance with medical and physical facilities with higher quality services to our customers offer.

14-2- For the second hypothesis suggests

Iran Insurance impeccable service and increased employee empowerment can offer better services to its customers.

14-3 Proposal for the conclusion of the third

Iran would need insurance to employees that the customer's cost and the insurance customers are affable.

14-4 Proposal for a fourth Conclusion

Iran Insurance should try as much knowledge and information to increase its staff to update them.

14-5 Proposal to conclude the fifth

Iran Insurance can be customized according to each customer as special and increase your customer into staff interest to offer better customer service.

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