THE ROLE OF QUALITY INSURANCE SERVICES ON AMOUNT OF INSURED WILLINGNESS BASED ON THE SERVQUAL MODEL

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Abstract
This study was conducted aims to evaluate the quality of insurance services on insured interest rate based on the SERVQUAL model in the Sina insurance branch in Gilan (2013). For this purpose, is performed analysis of results after sampling from statistical population 468 individuals and implementation of the tool on a sample size number of 210 use descriptive statistics methods and testing inferential statistics bivariate and multivariate regression than describe. The results showed that:

1. Insurance services quality has an impact on willingness of insurance makers
2. Insurance services guaranteed has an impact on willingness of insurance makers
3. Insurance services trust to staff has an impact on willingness of insurance makers
4. Insurance services response has an impact on willingness of insurance makers
5. Insurance services physical size and appearance has an impact on willingness of insurance makers
6. Insurance services employees empathy has an impact on willingness of insurance makers
7. 

Keywords: Quality of Service, Sina Insurance

Introduction
World on the eve of twenty one century is confronted with a very dramatic changes. These developments mean that old business practices in world today the will not past performance (Crosby 2006). In the current situation, the real mission of the organization is understanding customers needs and desires, and provide solutions that following is customer satisfaction. Companies that are at the tertiary level in terms of marketing, attempt to keep satisfied own customers. satisfied customers does repeat own purchases, and does aware others good experience about a product or service (Gronroos 2010). Main key of success is company performance consistent with own customers expectations. Successful companies, attempt to pleased customer. Not only are committed to providing the service or product, rather something they provide is more than commitments. (Kotler & Gary 2011)

The issue expression of research
The definition of quality for insurance services is much harder than its define for physical and consumables goods, because quality of consumer goods will be based on the measurement some
of physical parameters (Serra 2007). Determine standard indicators for quality of insurance services combined with great complexity, because different services based on customer needs has a large variety and depends largely to supplier (Cronin & Taylor 2006). According to specialists comment can be outlined five factors as indicators of quality insurance services following:

**Reliability**: is indicating the ability of insurance services organizations in act to its promises accurately and continuously.

**Appearance**: Accessories evident in the workplace, including the status of physical equipment, communication device insurance packing and appearance of sales staff and agents and brokers.

**Responsiveness**: amount of tend insurance services organizations in meet the needs of customers by staff.

**Quality Assurance**: Ability of insurance services organization and its validity in the guaranteed of services provided.

**Empathy and understanding customer**: Closeness and empathy with customers and trying insurance service organizations to understand customer needs and its provide. (Sehat 2012)

**Sina Insurance**: Sina Insurance Company (LLP) was established in October 2003 and started its insurance activities by registration number 211439 and license number 13167 of central insurance of Iran based on establishment law of Central Insurance of Iran. Sina Insurance company headquarters in the beginning same year was No. 309, Beheshti Avenue, Tehran and now is No. 225, After Naft Shomali, Mirdamad Street, Tehran.

Sina insurance companies according to own statute and mission statement considering market-oriented thinking and development-oriented by collection of company's software and hardware intends can be in the insurance market among the three top companies in terms of profitability, new insurance provide services, and policyholders reverence and leader in research, training and insurance consultancy.

**Previous research**

1. Rasoul Abadi et al. in 2013 in research as "The evaluating the quality of educational services by SERVQUAL model from the perspective of students of University Medical Sciences in Kurdistan" concluded that Despite the gap in all five dimensions of quality, including guarantees, responsiveness, empathy, reliability and tangibles most gap quality of educational services is related to response the and the lowest is related to the reliability.

2. Ziaei et al. in 2012 in in research as "Survey of effective factors on customer satisfaction using by SERVQUAL model" concluded that four dimensions of reliability, responsibility, guarantee and empathy been effective on customer satisfaction from service quality of the Mellat Banks in Isfahan, but the appearance and physical dimensions of service, has not effect on customer satisfaction from service quality.

3. Poon in 2011 in its research found that customers when using e-banking services are concerns about own intellectual property rights. For example, security of internet environment or probability access to its banking operations is effective on customers' perceptions from e-banking services.

4. Arasli & Katircioğlu in 2010 in study concluded service quality in the banking industry have a close relationship with customer satisfaction and improve of service quality increases the probability of customer satisfaction. Leads to behavioral results like commitment, a desire to stay, a link interactive between providing and customer,
increased customer's tolerance than bugs in provide services and positive publicity about bank.

5. **Theoretical Research**

**Quality of Service**: Services (insurance services) is a quality that can will satisfy the customers' needs and desires and provided service, comply with customer expectations or exceed it. (Gilaninia 2012)

Due to the quality of service has several advantages: First, quality of service lead to customer satisfaction and also increase loyalty and market share. Second, service quality is an essential element in customer relationship marketing. Thus, obtain competitive advantage through service quality is requires an understanding of quality requirements in terms of customer. (Grace & Ocass 2009)

**Models of Research**

![Conceptual Model of Research](image)

**Figure 1**: Conceptual Model of Research
The research hypotheses
The main hypothesis: Insurance services quality has an impact on willingness of insurance makers

The first Sub-hypothesis: Insurance services guaranteed has an impact on willingness of insurance makers

The second Sub-hypothesis: Insurance services trust to staff has an impact on willingness of insurance makers

The third Sub-hypothesis: Insurance services response has an impact on willingness of insurance makers

The fourth Sub-hypothesis: Insurance services physical size and appearance has an impact on willingness of insurance makers

The fifth Sub-hypothesis: Insurance services employees empathy has an impact on willingness of insurance makers

Research Methodology
Method this research based on the purpose is application, based on the data is quantity, and based on the mode of implemented is field. This research is descriptive and its methods is causal. Statistical population included insured referred to Sina insurance in Rasht number 468 individuals and 316 Men and 152 Women. For sampling was used method of random classification sampling. For determining sample size was used Morgan's table. Number of samples are 210, that 142 Men and 68 Women. In this study for collecting necessary information was used library and field methods as researcher made questionnaire.

Validated of Questionnaire
To measure the reliability of questionnaire was used method of Cronbach's alpha coefficient that is most famous method to measure (Khaki 2004). Reliability was calculated for mentioned questionnaire is 0.83.

Methods of data analysis
Data analysis method in this research as descriptive statistics includes percent, frequency distribution table with drawing tables and graphs and also inferential statistics includes parametric bivariate and multivariate regression.

Test Results
The main hypothesis test: Insurance services quality has an impact on willingness of insurance makers
The results obtained show that correlation coefficient (R) between variables is 0.628. Its mean there are strong correlation between the set of independent and dependent variables. Also adjusted determination coefficient (R2) is equal to 0.394, indicates independent variable has been able explain % 39/4 of total dependent variable changes.
Table 1: Results of Variance Analysis

<table>
<thead>
<tr>
<th>Model</th>
<th>Squares</th>
<th>Df</th>
<th>Mean squares</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>802.748</td>
<td>5</td>
<td>160.550</td>
<td>26.552</td>
<td>0.000a</td>
</tr>
<tr>
<td>Remaining</td>
<td>1233.519</td>
<td>204</td>
<td>6.047</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2036.267</td>
<td>209</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Data of above table indicates given the significant test value of $F$ (26.552) in error level less than 0/05 can be concluded that independent variables were powerful and are capable properly explain amount of the dependent variables’ variance and changes

Table 2: Variables Regression Coefficients

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Non-Standardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Beta</td>
<td>Standard Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>Services guaranteed</td>
<td>0.357</td>
<td>0.074</td>
<td>0.279</td>
<td>4.824</td>
</tr>
<tr>
<td>Trust to Staff</td>
<td>0.371</td>
<td>0.064</td>
<td>0.342</td>
<td>5.801</td>
</tr>
<tr>
<td>Response</td>
<td>0.448</td>
<td>0.055</td>
<td>0.451</td>
<td>8.098</td>
</tr>
<tr>
<td>Physical size and</td>
<td>0.041</td>
<td>0.079</td>
<td>0.031</td>
<td>0.521</td>
</tr>
<tr>
<td>Appearance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Staff Empathy</td>
<td>0.026</td>
<td>0.062</td>
<td>0.024</td>
<td>0.428</td>
</tr>
</tbody>
</table>

The obtain results show that due to the small Sig. about independent variables (staff response, trust to staff, service guarantee) than 0.05, so the effect of mentioned independent variables on the dependent variable is significant. Also variable’s staff response with regression coefficients 0.451, variable’s trust to staff with regression coefficients 0.342, and variable’s service guarantee with regression coefficients 0.279 respectively have highest regression impact on the dependent variable. Also data show that due to the larger Sig. about independent variables (physical size and appearance, employees empathy) than 0.05, so the effect of mentioned independent variables on the dependent variable is not significant.

The first Sub-hypothesis test: Insurance services guaranteed has an impact on willingness of insurance makers.

The results obtained show that correlation coefficient $(R)$ between variables is 0/280. Its mean there are poorly correlation between insurance services guaranteed and willingness of insurance makers. Also adjusted determination coefficient $(R^2)$ is equal to 0/079, indicates independent variable has been able explain % 7/9 of total dependent variable changes. The obtain results indicates given the significant test value of $F$ (17.744) in error level less than 0/05 can be concluded that insurance services guaranteed were powerful and are capable properly explain amount of the dependent variables’ variance and changes.
Table 3: Variables Regression Coefficients

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Non-Standardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Beta</td>
<td>Standard Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>Services Guaranteed</td>
<td>0.358</td>
<td>0.085</td>
<td>0.280</td>
<td>4.212</td>
</tr>
</tbody>
</table>

The obtained results show that due to the small Sig. about independent variables than 0.05, so the effect of service guarantee independent variables on the dependent variable is significant. Means increase one standard deviation in services guaranteed, willingness of insurance makers increases to amount of 0.280 of standard deviation.

**The second Sub-hypothesis test**: Insurance services trust to staff has an impact on willingness of insurance makers

The results obtained show that correlation coefficient (R) between variables is 0.272. Its mean there are medium correlation between trust to staff and willingness of insurance makers. Also adjusted determination coefficient (R²) is equal to 0.074, indicates independent variable has been able explain % 7/4 of total dependent variable changes.

The obtained results indicate given the significant test value of F (16.577) in error level less than 0.05 can be concluded that insurance trust to staff were powerful and are capable properly explain amount of the dependent variables' variance and changes.

Table 4: Variables Regression Coefficients

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Non-Standardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Beta</td>
<td>Standard Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>Trust to Staff</td>
<td>0.294</td>
<td>0.072</td>
<td>0.272</td>
<td>4.072</td>
</tr>
</tbody>
</table>

The obtained results show that due to the small Sig. about independent variables than 0.05, so the effect of service trust to staff variables on the dependent variable is significant. Means increase one standard deviation in trust to staff, willingness of insurance makers increases to amount of 0.272 of standard deviation.

**The third Sub-hypothesis test**: Insurance services staff response has an impact on willingness of insurance makers

The results obtained show that correlation coefficient (R) between variables is 0.487. Its mean there are poorly correlation between insurance services staff response and willingness of insurance makers. Also adjusted determination coefficient (R²) is equal to 0.237, indicates independent variable has been able explain % 7/9 of total dependent variable changes.

The obtained results indicate given the significant test value of F (64.690) in error level less than 0.05 can be concluded that Insurance services staff response were powerful and are capable properly explain amount of the dependent variables' variance and changes.
Table 5: Variables Regression Coefficients

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Non-Standardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Beta</td>
<td>Standard Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>Staff Response</td>
<td>0.483</td>
<td>0.060</td>
<td>0.0457</td>
<td>8.043</td>
</tr>
</tbody>
</table>

The obtain results show that due to the small Sig. about independent variables than 0.05, so the effect of insurance services staff response independent variables on the dependent variable is significant. Means increase one standard deviation in insurance services staff response, willingness of insurance makers increases to amount of 0.280 of standard deviation.

The fourth Sub-hypothesis test: Insurance services physical size and appearance has an impact on willingness of insurance makers

The results obtained show that correlation coefficient (R) between variables is 0/081. Its mean there are poorly correlation between physical size and appearance and willingness of insurance makers. Also adjusted determination coefficient (R2) is equal to 0/007, indicates independent variable has been able explain % 0/7 of total dependent variable changes.

The obtain results indicates given the significant test value of F (1.390) in error level less than 0/05 can be concluded that physical size and appearance weren't powerful and aren't capable properly explain amount of the dependent variables' variance and changes.

Table 6: Variables Regression Coefficients

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Non-Standardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Beta</td>
<td>Standard Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>Physical Size and Appearance</td>
<td>0.107</td>
<td>0.091</td>
<td>0.081</td>
<td>1.179</td>
</tr>
</tbody>
</table>

The obtain results show that due to the small Sig. about independent variables than 0.05, so the effect of physical size and appearance independent variables on the dependent variable is not significant.

The fifth Sub-hypothesis test: Insurance services employees empathy has an impact on willingness of insurance makers

The results obtained show that correlation coefficient (R) between variables is 0/026. Its mean there are poorly correlation between insurance employees empathy and willingness of insurance makers. Also adjusted determination coefficient (R2) is equal to 0/001, indicates independent variable has been able explain % 0/1 of total dependent variable changes.

The obtain results indicates given the significant test value of F (0.140) in error level less than 0/05 can be concluded that insurance employees empathy weren't powerful and aren't capable properly explain amount of the dependent variables' variance and changes.
Table 7: Variables Regression Coefficients

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Non-Standardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Beta</td>
<td>Standard Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>Employees Empathy</td>
<td>0.028</td>
<td>0.075</td>
<td>0.026</td>
<td>0.375</td>
</tr>
</tbody>
</table>

The obtained results show that due to the small $\text{Sig.}$ about independent variables than 0.05, so the effect of employees empathy independent variables on the dependent variable is not significant.

Conclusions
Related data show that because calculated significance level for the independent variables (staff response, trust to staff, service guarantee) is less than 0.05 thus, effect of mentioned independent variables on the dependent is significant. The results show that because calculated significance level for the independent variables (physical size and appearance, employees empathy) is greater than 0.05, thus effect of mentioned independent variables on the dependent is not significant.

Suggestions
1. Employees with operation to promises of customer create trust and confidence in them
2. Services provided to customers is in accordance with the obligations of the insurer
3. Staff will try to do customer service fast and without delay
4. Insurance companies’ managers to purchase new equipment for insurance offices
5. Employee have sufficient attention to insured's emotions and beliefs

Suggestions for future research
1. Comparison insurance services quality among various insurance companies in Gilan
2. Identify the factors affecting in improve the quality of insurance services and provide application solutions
3. Effectiveness of specialized workshops in the field of making culture to people in amount of attract insureds
4. Review problems providing Insurance Services in terms of clients and Insureds

Limitations of Research
1. The time limit for this research
2. Lack of researches related to the topic in the country and international
3. Lack of scientific resources about subject of research in the country and international
4. Low research morale in among sample population and their low enthusiasm in completed questionnaires

References
10. Rasoul Abadi, Masoud et al. 2013. The evaluating the quality of educational services by SERVQUAL model from the perspective of students of University Medical Sciences in Kurdistan. Journal of Kurdistan University Medical Sciences. Volume eighteenth. Pages of 104-112