

opción

Revista de Antropología, Ciencias de la Comunicación y de la Información, Filosofía,
Linguística y Semiótica, Problemas del Desarrollo, la Ciencia y la Tecnología

Año 35, mayo 2013 N°

89

Revista de Ciencias Humanas y Sociales
ISSN 1048-1037 (ISSN) 2577-6226
Depósito Legal pp 100240320147



Universidad del Zulia
Facultad Experimental de Ciencias
Departamento de Ciencias Humanas
Maracaibo - Venezuela

The Customer's Realization of the Service quality provided by life insurance companies in Baghdad

¹Fa,aizah Abdul – Kareem, ²Bilal Jasim Al–Qaysi

**¹Presidency of University of Baghdad, Office of President Assistant
for Scientific Affairs; Highstar_2008@yahoo.com**

**²Banking&Financial Sciences Al Rasheed University College
doctor.alkaisy91@gmail.com**

Abstract

This study seeks to provide the perspective of clients of life insurance companies by providing quality service insurance through six important factors which are (the physical appearance of the office, service performance, service stability, service commitment, understanding of customer needs, customer care). study aims: This study aims to discuss the importance of quality service insurance and its role in achieving customer satisfaction in light of six important factors selected. Results - I found the study to interact with anyone else in the world. The quality of the insurance service. Design/methodology/ approach - The descriptive approach was used, the questionnaire was used for the purpose of data collection to build a model for the correct and reliable measurement of insurance service quality factors, and the hypotheses were tested through some statistical techniques. Findings : The study reached the agreement of the sample that the most important factor discussed in life insurance companies from the viewpoint of the sample examined with regard to the quality of the insurance service is (service performance), by providing adequate and adequate material facilities, solving customer problems, and the extent of their impact on the quality Insurance service. Practical implications : This study provides important important factors for the quality of insurance services, as it helps managers use them to assess the current situation in the capabilities of insurance companies to perform. Managers may improve their insurance service performance programs more effectively and efficiently through the six factors.

Originality/value : This study undertakes to assist service providers in the life insurance sector to address the challenge of increasing service performance and achieving customer satisfaction, and how factors of quality service quality affect customer satisfaction.

Keywords : Quality of service insurance, physical appearance of the office, service performance, consistency of service, service commitment, understanding of customer needs, customer care, customer satisfaction.

La Realización Del Cliente De La Calidad Del Servicio Prestada Por Las Compañías De Seguros De Vida En Bagdad

Resumen

Este estudio busca proporcionar la perspectiva de los clientes de las compañías de seguros de vida al proporcionar un seguro de servicio de calidad a través de seis factores importantes que son (la apariencia física de la oficina, el rendimiento del servicio, la estabilidad del servicio, el compromiso del servicio, la comprensión de las necesidades del cliente, la atención al cliente). Objetivos del estudio: el objetivo de este estudio es analizar la importancia del seguro de servicio de calidad y su papel para lograr la satisfacción del cliente a la luz de seis factores importantes seleccionados. Resultados: descubrí que el estudio interactúa con cualquier otra persona en el mundo. La calidad del servicio de seguros. Diseño / metodología / enfoque: se utilizó el enfoque descriptivo, el cuestionario se utilizó con el propósito de recopilar datos para construir un modelo para la medición correcta y confiable de los factores de calidad del servicio de seguros, y las hipótesis se probaron a través de algunas técnicas estadísticas. Hallazgos: El estudio llegó al acuerdo de la muestra de que el factor más importante discutido en las compañías de seguros de vida desde el punto de vista de la muestra examinada con respecto a la calidad del servicio de seguros es (desempeño del servicio), al proporcionar instalaciones materiales adecuadas y adecuadas, resolver los problemas de los clientes y el alcance de su impacto en la calidad del servicio de seguros. Implicaciones prácticas: este estudio proporciona importantes factores importantes para la calidad de los servicios de seguros, ya que ayuda a los gerentes a usarlos para

evaluar la situación actual en las capacidades de las compañías de seguros. Los gerentes pueden mejorar sus programas de desempeño del servicio de seguros de manera más efectiva y eficiente a través de los seis factores.

Originalidad / valor: este estudio se compromete a ayudar a los proveedores de servicios en el sector de seguros de vida a abordar el desafío de aumentar el rendimiento del servicio y lograr la satisfacción del cliente, y cómo los factores de calidad del servicio de calidad afectan la satisfacción del cliente.

Palabras clave: seguro de calidad de servicio, apariencia física de la oficina, desempeño del servicio, consistencia del servicio, compromiso de servicio, comprensión de las necesidades del cliente, atención al cliente, satisfacción del cliente.

Introduction

The current research attempts to reveal the customer perceptions and trends about the service provided by the insurance company, and to measure its quality. operating in Baghdad.

The current research attempts to reveal customer perceptions and directions about the service provided by the insurance company operating in Baghdad, and to measure its quality.

The current study aims to identify the factors that affect the quality of service in the life insurance field. In light of the competition between life insurance companies, the customer's satisfaction has to be studied about the services provided by companies for the purpose of enhancing their Market share by acquiring new clients as well as retaining old customers. Customer Relations today have witnessed a qualitative shift in some of them together. In the private sector to provide high-quality customer service, where customer satisfaction and customer loyalty as a broad client has become the motto of success in the competition scenario in the throat (Vannirajan, 2008: 23), for the growth of life insurance companies and their continued profitability must be delivered high value to (customers , 2005: 22)

Research objective

The current research aims to know and measure the customer's perception about determining the factors that affect the quality of service in the life

The insurance sector is very important and has a major role in creating a

mental place for the quality of service the company provides to customers. The main objective of this research is to study and uncover the important factors that affect the quality of service for life insurance companies in Baghdad. The data was collected through customer feedback survey by distributing a questionnaire based on the formulated SERVQUAL form (Parasuraman&Zeithaml,1985: 47). The questionnaire contains five sub-variables (reliability, assurance, tangibility, empathy and response model). The Iraqi National Insurance Company, Baghdad branch, was chosen.

Research hypotheses

The hypotheses help to know the importance of the studied variables and the extent of their contribution to change, so five important hypotheses were put in the current research, namely:

1. The physical appearance of the office affects customer satisfaction
2. Service performance affects customer satisfaction
3. The stability of the service affects the customer's satisfaction
4. The commitment to service affects customer satisfaction
5. Understanding customer needs affects customer satisfaction

Data collection and sample selection

The questionnaire paper was distributed to 275 monkeys, 243 individuals were retrieved, 8 questionnaires were excluded due to the lack of accuracy in the answer, so the final number became 235 individuals, and the ages were between (20 years to 60 years), the number of males reached (148) individuals, and the number of females reached (87).

Theoretical review

1- Customer service

Customer service is defined as the services that an insurance company provides to its customers in a specific time period (Cronbach, 1984: 224). Psarou & Zafiroopoulos, 2004: 192) has confirmed that customer satisfaction is a combination of many activities such as pre-sale and after-sales services, and is often maintained to ensure customer satisfaction with the company, according to Anastasiadou, 2006: 343)) Customer through 5 aspects of services, including inconsistency, inconsistency, variation and perishability. Tangibility means that services cannot be tangible, but they have feelings about them, on the other hand, that customer service is inseparable from the products that a customer buys, discrepancy means that customer services are often shaped in many aspects and depend on the customer's characteristics and products Finally, perishability indicates that customer service is characterized by the fact that it ends quickly once customers

separate from the service provider; therefore it is difficult to maintain the quality of service, and the service supplier cannot predict the demand for the service adequately.

2- Convergence towards staff acceptance of customer service:

Companies rely heavily and in the first place on rapprochement with the customer, through their perceptions of the quality of service that is provided by service companies, especially life insurance companies. This rapprochement will help insurance companies to win the customer's standing, thereby expanding the company's customer base. Life insurance should be ready to provide a high quality service to the customer in order to gain their satisfaction and increase them. And that the companies employees and their agents are trained and prepared to be ready to understand the customer's needs and provide a service that suits the company's interest and benefit from the customers. The employees must help the customer who faces problems whenever the need arises seriously and with high efficiency. Life insurance companies must provide high-quality services by confirming their commitment to service schedules and fulfilling their promises to the customer without waiting for these promises they deserve, and the insurance company must Life and its employees should expedite the provision of service, answer inquiries and provide solutions to customers without delay

In the event that life insurance companies fail to provide high-quality services quickly and provide quick solutions and rapid response to customers, this may generate a large number of customers who are not satisfied, or even increase, so an unsatisfied customer will speak ill of his failed experience to a large number of customers, and thus will lose The company is its customers and its reputation, so the reason for the survival of service companies depends on the customer's satisfaction and on the closeness with the customer.

3- The physical appearance of the office:

The second rank and the second factor of the factors affecting the quality of the insurance service is the physical appearance of the company's offices, agents and branches, and this factor greatly affects the customer's perceptions and mindset regarding the quality of the service provided by insurance companies on life

The second level of quality of life insurance service is through the physical appearance of the company's offices, agents, branches and office employees, that the physical appearance of the office creates a good mental image for customers, the tangible qualities of the customer play an important

role, and enhance the intangible service and enhance the customer's perceptions towards the company

There is a strong and close relationship between the physical appearance of the tangible components of the company's head and branch offices, as well as the physical appearance of service provision employees and agents, and the quality of the full service that the customer perceives in his mind.

Of the touch-related components associated with the insurance service, which relate to promotional materials such as brochures, websites, flyers and posters, related to the life insurance company must be attractive in design, because it creates a good mental image of the quality of service by the company from the customer side, besides that also the dress elegant and attractive to employees, besides the service they provide, these attractive aspects all help to create a positive mental position in the customer's mind towards the quality of the service provided by the company.

4- Service performance:

The performance of the services provided by life insurance companies as well as the company's agents occupied its third variable in realizing the mental position of customers towards the quality of the service provided by the mentioned companies. For example, wrong receipts, late payment of insurance entitlements to the customer, wrong reporting of the premium by the concerned employee, etc. All of these errors reflect the customer's bad idea of the service provided.

Staff must be well trained to provide prompt service to the customer. And not neglect and delay as much as possible, because this will create a number of customers dissatisfied with the services provided to them by the company. The employees of the company must be fully aware of answering the various questions and inquiries that the customer asks, The insurance service is from the financial sectors, where customers invest their money that they save hard, so the customer is interested in directing different inquiries related to the service that is provided by insurance companies, so the employees and agents who answer the customer's questions must be knowledgeable enough to give him quick and satisfactory answers. Otherwise, the company will lose customers continuously.

It is very important for service providers to keep the promises they make when performing the service. It is customary for insurance companies to make a set of promises for the purpose of winning customers, but if the company fails in the long run to deliver on promises it claims to have kept, the company may lose its reputation entirely.

5- Understanding customer needs:

The fourth and most important factor in the perception and mentality of the customer is to understand their needs continuously and permanently in accordance with their orientations and interests in the quality of service provided by life insurance companies operating in Iraq. This factor is of great importance which mainly relates to the service provider whether there is a need for its customers, they will not be able to provide a suitable service to the customers and the quality of the service will not be achieved. Never desired, the company must have adequate working hours to provide the service to customers in order to be able to benefit from the service they request in a timely manner, moreover, the life insurance company employees and agents must provide individual attention by the employees during dealing with the customer so that they feel *Pal Fake*, the understanding of the needs of customers and service them accordingly will ensure good quality service.

6- Stability of service:

The stability of the service ranks fifth as the most important factor indicating the customer's awareness of the quality of service for the life insurance company through the stability of the service in Baghdad. The stability of the service indicates how efficient and the life insurance service provider is in continuing the level of providing good services to the customer.

Insurance companies operate within a strong competitive environment, which is required to maintain their reputation in the insurance service market. Therefore, insurance companies must provide a service free of errors from the first time, and the company's records must be free without errors, because errors committed by the company may lead to The breakdown of its reputation on the customer's mind, and leads to instability of the service

7- Caring for the customer:

The sixth most important factor that shows awareness of quality of service in relation to life insurance companies in Baghdad is "persuading the customer". Customer care is extremely important. An impressive client is a happy customer with a very straight position

The perception regarding the quality of the service provided to him relates to whether the branch office has modern equipment and tools for modern service, Because this leads to the customer feeling confident in the company he deals with, and he feels that his money is in safe hands, so the service provider must make great efforts to persuade the customer and cultivate confidence in the company that invests his money with the company,

which in turn creates a positive perception of quality of service, so convincing the customer has a set of advantages and advantages of his own.

8- Service commitment:

The last factor of the quality of insurance service in life insurance companies, and the most important, indicates awareness of this quality that the company provides, and is committed to providing it continuously without decreasing the quality, and is committed to providing the best services to customers, for the purpose of ensuring customer satisfaction with the service it receives before The insurance company. Service providers and corporate agents must be polite and courteous in their dealings with customers. By properly handling employees with customers, the customer will feel confident and safe when dealing with the This type of commitment and confidentiality will generate a pleasant perception regarding the quality of service provided by the life insurance company and the company's long-term assistance.

9 - Customer satisfaction

The satisfaction of the beneficiaries is the final measure of the service after it is provided. The basic reformulation of the recipient's satisfaction or dissatisfaction when assessing the post-purchase is made more specifically. The satisfaction of the beneficiaries is the mental state of whether the customer's requirements, hopes and desires have been achieved during the consumption of the service, and that the satisfaction of the beneficiary is based on It is "the level of individual agreement on the expected performance of the product or the degree of personal discontent according to its expectations (Kotler & Armstrong, 2005: 19), that any dialogue between the seller and the customer must lead to satisfaction, loyalty, commitment, trust and profit, and this premise is supported by traditional marketing relationship schools (Poukkula , 2004: 2)

There is a difference between complete satisfaction and complete satisfaction, and even a slight decrease in satisfaction may create a massive decline in loyalty. Thus, the goal behind managing customer relationships is not only to create customer satisfaction but also to make them happy. Therefore it is necessary to obtain and manage data on customers appropriately and convert this data into valuable knowledge that can be shared and increased to improve and manufacture product and service offerings according to customer demand, the steps of customer relationship management will not reach its integrated potential to transform ordinary customers into the assets of loyal customers for life (Kok, 2006: 3).

The satisfied customer informs (10-8) people about his experience, that the

opportunities to sell the product to a new customer are (15%) while the opportunities to sell the product to an existing customer are (50%), and that (70%) of the apostate clients will deal again with The organization, if the organization is trying quickly and caring or caring for the service. (Cutler et al. (2002: 2002, say

(Kotler & Armstrong, 2005: 7) indicates that attracting and retaining customers can be a difficult task, and that customers usually face a row of distinctive services to them, so what service will they choose ...? The customer will usually buy from the organization that offers the most tangible value they can get. He adds that customer satisfaction depends on the perceived performance of the product linked to the expectations of buyers. If the product fails to perform within a short period of time, the customer will be dissatisfied, and if performance matches the expectations, he will achieve customer satisfaction and loyalty, and if performance exceeds expectations, the customer will be very satisfied And happy, the goal of successful organizations is the customer who is delighted by promising what they can deliver and deliver, and then providing more than they promised, and the opinion is consistent with Gato, (113: 2004), as he stated that achieving customer satisfaction is by identifying his needs, desires, expectations and fulfilling them, And the customer's reaction to the provision of the service is pain Kadama is the outcome of active customer service, and satisfied customers are frequent customers and Figure 32 shows this.

In this regard (Peter & Olson, 1994) notes that managers who want to satisfy the customer in order to gain their loyalty need in-depth analysis and understanding of these customers, and that understanding the customer's behavior is to identify the basic elements of this behavior (Wright & Kearns, 1998: 4) (), so I singled out (Hoffman & Batson, 1997). 271) A set of very important benefits for customer satisfaction, namely:

- 1- If the customer is satisfied with the organization then he is talking to others, and this leads to attracting new customers.
- 2- When the customer is satisfied with the service provided to him, his decision to return to the organization will be rapid.
- 3- The customer's satisfaction with the service provided to him will reduce the possibility of the customer going to another organization or competing organizations.
- 4- An organization that cares about customer satisfaction will have the ability to protect itself from competitors, especially in the context of price competition.
- 5- The customer's satisfaction with the service provided to him will pay

him to deal in the future with the organization again.

6- The customer's satisfaction is considered as a feedback to the organization regarding the service provided to him, which causes the organization to develop its services provided to its customers.

7- An organization that seeks to measure customer satisfaction can determine its market share.

8- Customer satisfaction is a measure of the quality of the service provided.

The practical side

First : the order of importance for the investigated factors

The results of the responses of the researched sample indicate, as shown in Table (1), that the most important factor from the point of view of the surveyed sample is (performance of the service) well by the workers, the arithmetic mean reached (4.7), and that is by providing appropriate material facilities, and the second factor comes In terms of importance is (service commitment), the mean has reached (4.6), through high commitment to service by the company, this means that the life insurance company keeps the customer always informed about when the services will be implemented, when the services will be implemented, and that Life insurance company staff are always ready to help you.

The third level of importance came as a factor (stability of service), the arithmetic average reached (4.1), as the point of view of the sample examined by this factor reflected the life insurance company's maintenance of timelines for providing the service, its commitment to its promises to provide its services, and maintaining records free from errors.

As for the fourth level of perceived factors is (understanding the needs of customers), the mean has reached (3.9). Through understanding the needs of customers, employees of the life insurance company work to instill confidence in customers, and the customer feels safe and reassured when dealing with the life insurance company, and is distinguished Company employees are courteous when dealing with the customer always, and have the full knowledge to answer customer questions.

The fifth level of perceived factors came (caring about the customer). The arithmetic average reached (3.5). Through this factor, life insurance company employees give individual attention to customers, as well as the life insurance company understands the special needs of customers.

As for the sixth and final level of perceived factors is (the physical appearance of the office), the arithmetic mean has reached (3.5), it is through this factor that the customer feels comfortable when the company office

sees modern and beautiful tools and equipment, and has attractive interior designs, and that the insurance company employees are elegant in appearance , And promotional materials for life insurance, flyers and brochures are attractive.

Table (1) Diagnosis of importance ranking factors affecting quality of service

Importance order	standard deviation	mean	Dimensions	
Fifth	0.62	3.3	The physical appearance of the office	1
the first	0.48	4.7	Service performance	2
he third	0.57	4.1	Stability of the service	3
The second	0.61	4.6	Service commitment	4
the fourth	0.71	3.9	Understand customer needs	5
sixth	0.79	3.5	Customer attention	6

Second: testing the research hypotheses

Table (2) data indicates a significant effect of each of the perceived factors (service performance, service stability, service commitment, understanding of customer needs, customer care) on customer satisfaction, and the impact value (R2) of these factors is (.49,. 29, .32, .28, and .39) respectively, and the moral value (.001, .017, .01, .032, .009) respectively, and this confirms the existence of a significant effect for each of the factors (service performance, Stability of service, commitment to service, understanding the needs of customers, caring for the customer) in customer satisfaction and this is confirmation of accepting the following sub-assumptions:

- Service performance affects customer satisfaction
- Stability of service affects customer satisfaction
- Service commitment affects customer satisfaction
- Understanding customer needs affects customer satisfaction

While the first hypothesis was stipulated that (the physical appearance of the office affects the customer's satisfaction), the moral value (.18) and the effect value reached R2 (.15).

Table (2) hypothesis testing					
Hypotheses tested	Variables	n	f	R ²	Results
H1	Office physical appearance - customer satisfaction (X1 → Y)	235	.18	.15	Rejected
H2	Service performance - customer satisfaction (X2 → Y)	235	.001	.49	Accepted
H3	Stability of service - customer satisfaction (X3 → Y)	235	.017	.29	Accepted
H4	Service commitment - customer satisfaction (X4 → Y)	235	.01	.32	Accepted
H5	(X1 → X2)	235	.032	.28	Accepted
H6	Customer care - customer satisfaction (X1 → X2)	235	.009	.39	Accepted

Conclusions

The results showed that the most important factor discussed in life insurance companies from the point of view of the sample examined with regard to the quality of the insurance service is (performance of the service), by providing adequate and adequate financial facilities, and solving the customer's problems, the results confirm that the commitment to service is the second factor. In terms of importance, the customer always wants to be informed about when the services will be implemented, and interest in responding to requests, it was concluded that the third factor in terms of importance for the quality of the insurance service from the viewpoint of the sample examined is the stability of the service, and the presence of a desire by the customer that the insurance company maintains. Life has accurate timing times in providing a service, and the company must fulfill its promises to provide its services without any errors. The fourth factor of the research factors is (understanding the needs of customers), and the behavior of employees of the life insurance company instills confidence in the customers, and trying to notify them of safety and reassurance, and the fifth factor of importance by the customer regarding the quality of the insurance service, which is (caring about the customer) through the individual attention of the customers. And also we employ suitable working hours for all of its customers, as well as an understanding of the customers' special needs. As for the sixth factor of the quality of the insurance service from the point of view of the research sample is (the physical appearance of the office), the interest in this paragraph has the company's offices and branches with modern and beautiful tools and equipment. Afternoon, as well as owning and attractive interior designs of the company's employees have stylish appearance, and be promotional material on the life insurance

service which includes flyers, brochures and others that rely on an attractive insurance company in theory.

The study found that the factors (service performance, service stability, service commitment, understanding the needs of customers, caring for the customer) positively affect the customer's satisfaction in life insurance companies, and the researcher was successful in choosing these factors to study them on the Iraqi environment in life insurance companies Working in Baghdad, while the physical appearance of the office did not significantly affect the customer's satisfaction, and it is clear that the customer's priorities in the insurance service are not including the physical appearance of the office, but there are more important factors, this factor may be important in a different country and different clients .

References

1. Vannirajan, Devi&Shankar,(2008),”Service Quality of Life Insurance Companies at Salem”, Global Business Review,
2. Kok,J.,(2006),” The Relationship Between(KM)and Business Intelligence and CRM “, Department of Information Studies,Rand Afrikaans University, PO Box 524,Auck land Park.
3. Chatteraj, Abhijit,(2005),”Customer delivered value- A key to success, The Insurance Times”, January.
4. Kotler , Philip&Armstrong , Gary ,(2005),”Marketing An Introduction “,Pearson Education , New Jerse.
5. Poukkula , Karolina,(2004), ,”Understanding Learning Processes in Customer
6. Kotler,Philip, (2000),”Marketing Management” , London,Printice Hall,10th Edition.
7. Wright,Malcolm&Kearns,Zane,(1998), “ Progress in marketing knowledge”,Journal of Empirical Generalisations in Marketing Science ,VOL.3.
8. Hoffman,Douglas&Bateson.g.,(1997),”Essentials of services marketing”,The Dryden press,Harcourt brace college publisher.
9. Parasuraman, Valarie A. Zeithaml, Leonard L. Berry,(1985),”A Conceptual Model of Service Quality and Its Implications for Future Research”, The Journal of Marketing, Vol. 49, No. 4
10. Cronbach, L. J,(1984),”A Research Worker's Treasure Chest. Multivariate Behavioral Research”. 19,



**UNIVERSIDAD
DEL ZULIA**

opción

Revista de Ciencias Humanas y Sociales

Año 35, N° 89, (2019)

Esta revista fue editada en formato digital por el personal de la Oficina de Publicaciones Científicas de la Facultad Experimental de Ciencias, Universidad del Zulia.

Maracaibo - Venezuela

www.luz.edu.ve www.serbi.luz.edu.ve

produccioncientifica.luz.edu.ve