

The Effect of Service Quality on Customer Loyalty (Case Study: Clients of Asia Insurance Co., Miandoab, Iran)

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Abstract

This article aims to study the effect of service quality on customer loyalty in Miandoab, Iran. In this study, the effect of service quality and its dimensions including tangible factors, reliability, responsiveness, assurance, and empathy was determined on customer loyalty. An applied and correlational survey was performed. Applying Cochran formula, the sample size consisted of 385 clients referring to Asia Insurance Company in Miandoab, Iran. For hypothesis testing, independent t-test, variance analysis, Pearson, step-by-step multiple linear regression were employed. Findings show that service quality and its dimensions including tangible factors, reliability, responsiveness, assurance, and empathy are found to have a direct and significant relationship with customer loyalty of clients referring to Asia Insurance Company in Miandoab, Iran.

Keywords: quality, service quality, customer loyalty, Asia Insurance Company.

Introduction

Nowadays, all aspects of human life, especially economic section have experienced deep and fundamental changes by advent of information and communication technology. Attending global markets by successful and efficient practices is one of the requirements to adapt with the international system. Applying information technology is undoubtedly one of the essential tools to enhance the business performance in economy in various financial and business fields. With the development of the World Wide Web and Internet access, a revolution occurred in the field of one-to-one and point-to-multipoint communication. The world has never witnessed such a rush to use a scientific phenomenon. Multiple efforts made by scholars, experts, and managers to promote quality management tools and expand customer-oriented culture show the fact that customer satisfaction is considered one of the most important factors to determine the success of organizations and improvement of profitability. Therefore, paying attention to customers' needs and demands is one of the main concerns of production and service firms. As a result, service quality improvement is considered a culture throughout insurance organizations. Long-term and main strategy in all successful organizations is customer centralization in business centers worldwide. While trying to increase the share of service insurance market, more successful organizations are those which pay attention to service quality improvement and not tactical plan (Nematian, 2003). In recent years, to maintain the survival and increased profitability, service organizations are forced to provide more diverse and quality services because of increased competition. Because of the quality service importance, the main question is to evaluate service quality. The importance of service has caused all industries to compete each other based on service quality. Now, the share of services is more than half of the total GDP of all countries in the world in the economy. As services and service institutes are increasing concerning the number and diversity, the demands and expectations of customers are also rising. Therefore, as Lin indicates, service quality improvement and promotion is vital for the survival and improvement of service organizations. Insurance institutes are among the service organizations accounting for a vast majority of insurance services. Insurance institutes are trying to strengthen their competitive positions. Boosting customer loyalty and maintaining customers are some methods to increase competitive position. This is mainly associated with the fact that customer awareness of services has raised in competitor's insurance companies and customers would give their resources to institutes which provide better quality services. Therefore, this issue shows the importance of quality in insurance services. Considering the rising number of private insurance companies in Iran, studying service quality is highly regarded.

The Definition of Quality

Quality is a common word with different interpretations concerning the concept and application. The common aspect of all definition is, however, "goods or service compatibility with customer needs and expectations". Quality begins with customer and any attention to goods or service regardless of customers does not necessarily lead to quality (Phitz Simonz and James, 2003, 92). Total Quality Management (TQM) originated by Feigenbaum (1951) defines the "quality" as follows: quality means the ability of a given product to meet the target produced by the minimum possible cost. Deming considered "customer satisfaction and reduced changes" in the definition of quality. Philip Crosby believes that quality is perfect work or zero faults. He believes that the quality is free of charge improved by changes in senior management thinking. Joseph Juran believes that quality is goods or service compatibility with its application. Another meaning is that goods or service users

must be able to accommodate their needs (Lamee, 2003, 17). Gronroos (2001) defined service quality as the size of the difference between customer perception from service and expectations. There are multiple definitions for quality: 1. it refers to all characteristics and features with which a product is able to accommodate the needs. 2. Quality is the degree of meeting the needs of customers which is said to be associated with organizational culture (Riahi, 2003, 61).

According to above definitions, although experts and employees working in different commercial and industrial sectors use various meanings to express their ideas concerning quality, the meaning stated in ISO 8402 is as follows: the totality of characteristics of an entity that bear upon its ability to satisfy stated and implied needs. It is a static definition, fixed in time, and considers only those characteristics that meet stated and implied needs now. It, however, clarifies that effective costs must be used to timely and correct satisfactions of needs (Behmgham, 1999).

The Definition of Service

Most writers and authors believe that the service sector includes all economic activities so that the output is not a physical product or structure. They are consumed at the same time of production and create various intangible forms of added values for the first buyer. A service is intangible and disappears. Events are processes that are created and used at the same time or shortly after creation. While customers are not able to maintain and keep real services after production, they can maintain the effect of services (James et al., 2003, 8). Service is a complex word with different meanings covering a wide range of services from private services to service as a product. This word even covers a wider range of field. If a seller of a car or any other product tries to fulfill customer needs, it can be considered service. Cars are physical vehicles; however, the behavior toward a customer is considered service (Javadin, 2003, 73). From 60s to 80s, a wide range of definitions were proposed concerning the service due to extent and complexity. Although fewer issues were raised in this context in the following years, a comprehensive definition was not reached (Javadin, 2003, 73). Some definitions are as follows:

- Service is an activity or benefit offered from one party to another and which is essentially intangible and covers ownership. Therefore, service might or might not be physical (Javadin, 2003, 73).
- The production of tangible benefit, as a unique product or part of a tangible product, fulfills customer needs (Javadin and Almasi, 2003, 74).

Service is defined as an intangible activity or profit offered from one party to another which does not lead to ownership (Cotler, 2000, 321). Service is the production of an intangible profit, a unique product or an important element of a tangible product, which fulfills the known customer requirements (Palmer and Cole, 2000, 34). Service is a process which consists of almost intangible activities and naturally, but not necessarily always occurs in the interaction between customers and staff or physical resources or goods or the service provider's systems in order to be a solution to problems (Gronroos, 2001, 46). In the past, it was assumed that loyalty can be reached by adapting customers` criteria. Experiences, however, have shown that customers have been attracted to newly-emerged companies with the arrival of new companies whose products are adaptable with customer needs. Afterward, it is assumed that offering distinctive products can lead to customer loyalty. With the arrival of new competitors for differentiated products, the idea of maintaining customers through long lasting relationships was replaced (Tsoukatos, Graham, 2006, 501). Offering permanent service

quality is one basic way from which a service institute can use to distinguish. High quality service can lead to strong competitive advantage. Some service institutes have become a legend because of high quality service. In developed countries, 79% of jobs belong to service providers and service sector accounts for 74% of GDP (Cotler, 2000, 320). In studies concerning marketing, service is generally compared with physical goods for better understanding of service concept.

Service and goods features

Physical goods	Service
➤ Tangible	➤ Intangible
➤ Homogeneous	➤ Heterogeneous
➤ Separation of production and distribution from consumption	➤ Simultaneous processes of production, distribution, and consumption
➤ The production of core value in factory	➤ The production of core value in buyer-seller interaction
➤ Storage	➤ No storage
➤ Ownership transfer	➤ No ownership transfer

Source: Seyed Javadin, Reza and Almasi, Masoud (2003). The evaluation of service quality in Social Security Organization (SSO) from the perspective of employees, Quarterly Journal of Management, 1st year, No. 3, Pardis Qom Press, The university of Tehran, Qom, page 75.

The reasons for top quality services:

1. **Increasing customer expectations:** Increased customer expectation compared to the past is a reality. Increased customer expectation is associated with awareness and knowledge rise, advertisement, performance of competitors, etc.
2. **Competitor activity:** Competitors are continuously changing market by constantly changing their service in order to increase their market share to enhance the service quality.
3. **Environmental factors:** Environmental factors including political, legal, economic, social, and cultural factors make organizations offer top quality service. For instance, *Client Tribute Program* in administration system is one of political factors. Today, by expanding access to the Internet, customers can easily obtain updated information from around the world which in turn leads to increased customer expectation.
4. **The nature of service:** Evaluating service quality is difficult due to service features. As a result, customers need to evaluate the service quality by physical evidence surrounding the service and staff attitude and behavior, considered two important factors to evaluate service.
5. **Inter-organizational factors:** Organizations increase their customers` expectations by their promoting activities. As a result, customers expect promised service. Therefore, organization performance needs to respond the expectations.
6. **Advantages resulting from service quality:** Advantages resulting from service quality is another factor worth mentioning to encourage organizations for offering service quality. Increased ability of organization to offer efficient service is one of direct effects of service quality because organizations have realized that what their customers need. Enhanced efficiency and effectiveness lead to profitability. Better service also leads to repeat purchase and positive Word of Mouth (Seyed Javadin, Keimasi, 2005).

Customer Orientation in Quality

Customer satisfaction is one of the most basic concepts of TQM. High quality service or goods cannot be claimed regardless of customer satisfaction. Customers make the final judgment regarding the quality. Management needs to pay attention to criteria expected by customers and focus on them. Customer expectations need to be supervised from design to delivery steps and even afterward. The relationships between organization and customer must enhance the mutual trust and guarantee mutual loyalty. This way, a loyal customer does not even think about the competitor or similar product. Strategic customer satisfaction needs to be the macro policy of organizations.

The quality features mentioned by customers are as follows:

- Product efficiency
- Reasonable price
- After-sales service
- Easy maintenance
- Appearance
- Timely delivery
- Safety
- Accessibility
- Seller's information from the product
- Fixed quality
- Observing high standards of quality (Soltani Pour and Pour Sina, 2007, 35-36).

E-service quality

The performance of organizations depends people's desires. The following issues need to be taken into account to evaluate service quality (Alvani and Riahi, 2003): 1. Which aspect of service is highly regarded by customers? 2. Are there effective factors in customers' expectations and concepts as well as service quality? 3. What are service quality dimensions as important variables to express consumers' expectations? 4. What is service experience of people from service sustainability?

Nowadays, organizations are forced to pay attention to service quality and service for their own survival in order to increase and guarantee their current customers and attract new customers and sources of revenues. This is possible through correct management. Management requires various tools to promote quality. *Total Quality* is one of these tools. Total Quality is, in fact, a culture which converts into tool. It means that Total Quality should be formed in minds of each single employee. Afterward, mental concepts turn to practices and they are employed as tools to increase the quality in organization (Soltani and Pour Sina, 2007).

Edwar Deming defines *Quality* as follows: *Quality* means Continuous improvement of processes, products, and services. Vast inspection should be avoided. Quality begins from the design (Soltani and Pour Sina, 2007). Fine Baum believed that if products are poorly designed with inefficient distribution and incorrect marketing, and not properly supported at the customer premises, quality is not reached. He developed the *Total Quality Management (TQM)*. TQM is a developed form of control where all individuals permanently participate to improve quality to reach satisfaction. In

other words, all individuals are responsible in TQM system to produce goods in the best possible way (Pour Aghasi, 1994). From Crosby's point of view, quality has compliance with customer's desire and customer dissatisfaction is the measurement criteria of quality (Haji Sharif, 1997). Juran believes that quality means easy application (Soltani and Pour Sina, 2007). Banks, today, are forced to pay attention to service quality to compete in today's rapidly changing environment. This would lead to retention of customers, attracting new customers, improving financial performance, and profitability. Service quality dimensions (Soltani and Saremi, 2007) are A- tangibles: modern equipment, attractive appearance, clean appearance staff, and the attractiveness of existing materials such as journals and receipts concerning the appearance. B- Courtesy and trust: persuaded employees for careful interactions, courteous staff, empowered employees in response to the requests of customers, and employees inducing intimacy to customers. C- Reliability: maintaining error-free orders, reliability in customer service problems, providing committed services, providing timely services, correct and on time services. D- Responsibility and accountability: readiness to respond customers' questions, making customers aware of services, rapid services, and willingness to help customers. E- Empathy: easy working hours, unique attention to customers, employees who understand customer needs, considering the best interests of employees, and employees who intensively deals with customers.

High quality of e-service is defined as a seven-dimension phenomenon which is within two criteria (high quality e-service and improvement). High quality e-service consists of four dimensions: 1. Efficiency: refers to the ability of customers to surf the website, find desirable products, related information, and control with minimum effort. 2. Supply order: integrates the authenticity of service promises, sufficient product inventory, and product delivery within the promised time. 3. Reliability: is associated with technical functioning of the website and the extent to which the website is available 24 hours a day. 4. Confidentiality: guarantees data on consumer behavior and information of credit cards is securely stored. Service quality improvement consists of three dimensions: 1. Responsiveness: evaluates the ability of company to offer and provide appropriate information for customers when a problem arises, management mechanism toward re-exportation goods and agreements for Internet guarantees. 2. Compensation: consists of partial repayment for re-exportation goods. 3. Contact: refers to customer needs for immediate and live conversation with Internet or telephone representative (Azizi, 2006).

The Definition of Customer Loyalty

Customer loyalty is a significant factor in business success of insurance companies. There is no guarantee that satisfied customers re-purchase. That is why customer loyalty is considerably more important than customer satisfaction in business success. Loyal customers offer an amazing marketing force through word-of-mouth advertisement to acquaintances (Mtava and Al-Musawi, 1998, 312). Loyal customers have many advantages in insurance industry such as profitability, reduced insurance marketing costs, increased sales, low price sensitivity, etc. (Hunt and Vitell, 1986, 13). In the current era, attention to customer loyalty development and growth has increased as an important factor in marketing strategy which leads to retain the existing customers (McMullan, 2005, 119). Today, the concept of customer loyalty is considered an instruction for increasing the revenue. Perhaps, this is the first step in the evolution of customer orientation (En Duboisi, 2007, 105). Customer satisfaction has many advantages for companies. Higher level of customer satisfaction leads to customer loyalty. Finally, maintaining good customers is more beneficial to permanently changing a customer who has left the company, with new customers. Psychologically, customer

satisfaction is considered a feeling obtained through the comparison of received product specifications and customer needs and social expectations (Kavousi and Saghaee, 2005, 59). Loyalty is a moderating variable between service quality and customer satisfaction and economic performance. Loyalty is an extent so that clients want to maintain a relationship with a supplier. It is resulted from the fact that to what extent the received value from a given supplier is higher than others. Loyalty occurs when customers completely feel that the organization can fully meet their needs so that competitor organizations virtually set out the set of customer considerations and only purchase from the given organization (Shoemakers and Hewis, 1999, 147). In the evolution process, marketing tries to direct the customer to maturity in loyalty. There are various equivalents for loyalty marketing such as frequency marketing, direct marketing, customer relationship management, and relationship marketing. In this regard, there is always a question: are customers really loyal? Marketing means growing customers and making them committed. In today's perspective, the art of marketing is to convert the customers into supporters. Customers might become loyal for the following reasons: 1. Customers might not have another alternative. 2. Customers might not know the difference between options so they do not change their choice. 3. They are not risk takers. 4. Directing choices is higher than the value received to go to the next choice. 5. Products and services are not distinguishable or there is a unique supplier. 6. Organizations might have loyalty plan to encourage re-purchase (Hutt and Speh, 2004, 67).

Customer loyalty can be basically divided into two types: behavioral and mental (attitudinal). Behavioral loyalty is the extent in which customers desire to maintain their relationship with a certain supplier. It is mainly rooted in the fact that to what extent customers believe the value received from a certain supplier is higher than others (Bansal and Taylor, 1999, 97). Customers have an emotional dependency to an organization, staff, goods, and services. On the other hand, a customer might not have such sense of belonging and dependency and show habitual loyalty (Sahoo, and Hvias, 2007, 135). Behavioral loyalty is repeated transactions and can be easily measured by observatory methods. Attitudinal loyalty is mainly defined as both positive effect of continuous relationships and tendency to continue committed relationships (Morgan and Hunt, 1994, 20). Strong attitudinal loyalty strengthens customers against other efforts made by others and encouragement made by others. Attitudinal loyalty is divided into three parts: 1. Cognitive loyalty: is associated with customer behavior and belief. 2. Affective loyalty: is associated with customer trust and commitment. 3. Conative loyalty: is associated with customer intention to purchase in the future (Gundlach et al., 1995, 85). To measure behavioral loyalty, researchers employ some variables such as the probability of repurchase, and likelihood of long-term brand choice (Yi Youjiae, La Suna, 2004, 362). Attitudinal loyalty is, however, operated by a brand preference and affective commitment. It is therefore measured by re-purchase intention, resistance against other alternative brands, and word-of-mouth marketing (Xiaoyu Wang and Zhenquan Sha, 2008, 238). With the entry into the third millennium, many of the concepts in leading organizations have gained different meanings. Loyal customers are highly regarded. Profit rises by 25 to 85% as customer loyalty rises by 5%. This is known as *loyalty cost* (Mohammadi, 2003, 55). Traditional and commercial organizations have not taken modern methods of customer relations and gradually lose their customers. Studies show that 62% of unsuccessful organizations have not taken customer loyalty (Maghsoudi, 2003, 261). Customer loyalty began in US aviation industry by licensing the activity of Aviation Organization in 1978. Centralized control of vast aviation services was emphasized. As a result, marketing was highly regarded. In areas where markers were centralized with more competitive conditions, centralized marketing focused on customer retention through additional services and research. In 1981, airlines announced loyalty program in the form of discount for

passengers according to distance and luggage. In addition to loyalty programs in transportation system, other plans were offered such as hotels, rental cars, and credit cards for long distance, or frequent trips. Most companies allowed their customers to select one or more services. In distance-based loyalty programs, visa cards or supper Club card were also used in aviation industry. Loyalty programs began with right of choice to select additional services and it was gradually completed. The basis of such programs was to travel more and longer. Afterward, such programs started to be used in other industries such as restaurants, telephone services, and other companies (Dennis, 1998: 434).

Results

The main result of this study is that service quality is found to have an effect on customer loyalty of Asia Insurance Co. customers. Regarding this result, some specific conclusions are as follows:

1. Tangible factors of service quality are found to have a direct and significant relationship with customer loyalty. It means that increased tangible factors in services provided by Asia Insurance Co. lead to customer loyalty rise.
2. Service quality reliability is found to have a direct and significant relationship with customer loyalty. It means that increased reliability in services provided by Asia Insurance Co. lead to customer loyalty rise.
3. Service quality responsiveness is found to have a direct and significant relationship with customer loyalty. It means that increased responsiveness in services provided by Asia Insurance Co. leads to customer loyalty rise.
4. Service quality trust is found to have a direct and significant relationship with customer loyalty. It means that increased trust in services provided by Asia Insurance Co. leads to customer loyalty rise.
5. Service quality empathy is found to have a direct and significant relationship with customer loyalty. It means that increased empathy in services provided by Asia Insurance Co. leads to customer loyalty rise.
6. Service quality is found to have a direct and significant relationship with customer loyalty. It means that increased service quality provided by Asia Insurance Co. leads to customer loyalty rise.

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