

Study of service quality relationship to clients satisfaction , mouth to mouth advertisement and complaint (case study ; Asia insurance branch, Rasht)

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Today quality concept is the important disturbance of many produce and service organizations such as insurance firms. Pay attention to clients requirements causes their satisfaction and dissatisfaction clients likely cut their relationship to firm and by their negative mouth to mouth advertisement affect on firm stability and profitability . So present research has studied and analysed Asia insurance service quality according to Serocoal model and its relationship to clients satisfaction , mouth to mouth advertisement and complaint in Rasht. Present study is descriptive-analytical. Research statistical community was all Rasht Asia insurance agents insured and period Ordibehesht to Tir 1396. Total Rasht agents were 60 and insured number served unlimited. 400 questionnaires provided total Asia insureds . But finally 305 questionnaires (return rate 76 percent) collected and analysed. Research instrument was client perceptions and expectations on the basis of Serocoal model (visual elements, validity , responding , reliability and sympathy) , in Likert 5 scale and also clients satisfaction, mouth to mouth advertisement and complaint. Questionnaires validity and content verified by 10 college professors and its stability calculated in a guidance study using Chronbach alpha coefficient. Data analysis results using Wilkoxon test showed that in all dimensions of Asia insurance service quality except tangibles there was negative gap (p

Keywords : clients complaints , service quality , service quality technic (Serocoal) , mouth to mouth advertisement

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