

The impact of failure rates in providing services and satisfaction with complaints handling on brand credibility given the moderating role of various vehicle insurance policies)Case Study of Kowsar Insurance in Guilan Province(

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Abstract Risk and accident are being entangled with human life and insurance is one of the solutions that today's societies use to deal with different threats. by expanding the application of insurance in the present age the quality of insurance companies performance and the customers' satisfaction of these companies has been considered as an important issue in various studies and in this research has been dealt with another aspect. The main purpose of the present research is to analyze the impact of service failure and satisfaction with complaint handling on brand credibility with the moderating role of types of car insurances in Guilan province. Research method is casual-descriptive and the statistical population is Kowsar insurance agents' customers in Guilan province. The sampling method in this research is convenience nonprobability sampling method. Collecting data and information has been done through questionnaires. 180 questioners have been analyzed. After collecting the data to assess the relations between variables, SEM (Structural Equation Model) technique with the partial least squares approach has been used and generally all the analyses have been done through SPSS and PLS software. The research's hypothesis results indicate the positive impact of service failure on satisfaction with complaint handling, the positive impact of satisfaction with complaint handling on general satisfaction and brand credibility, the positive impact of general satisfaction on brand credibility and negative impact of the type of car insurance on service failure, satisfaction with

complaint handling, brand credibility and general satisfaction. Key words: Brand Credibility, General satisfaction, satisfaction with complaint handling, Service Failure, Insurance.

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