Exogening the relationship between the quality of Dana insurance services with satisfaction and Loyalty of customers based on MODEL SERVQUAL- QFD (case study of Rasht Dana insurance Branches)

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Abstract : Today , the quality of services Provided in insurance, has a Key role in satisfaction of customers and their Loyalty to corporate Therefore, present study presents the analysis and study of the gap between expected and perceived quality of services, satisfaction and Layalty of customers to Rasht Dana insurance based on SERVQUAL and Quality function peplayment (QFD) . This research is descriptive – analytic . The statistical population consists of all insurers of Dana insurance agents in Rasht city (15 agents) . 400 questionaries were provided to Dana insurance insurers . But ultimately : 325 questionaries (Return rate 81 %) were collected and analysed . Research instruments . induded questionnaire of customer perception and expectations based on SERVQUAL model (objective elements Accountabilitys credibilitys rellability , sympathy) in a five – point likert scale and questionary of customer's satisfaction and Loyalty face and content validity of questionaries approved by 10 aniresty professor . Thair reliability was also computed in a guide study using the cronbach alpha coefficient . The study results indicated that in all aspects of the quality of Dana' insurance services , therewas a negative gap (p