

The effect of expectations on quality and customer satisfaction and perceived value (Case study: the private insurance industry)

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In a competitive environment in the insurance industry, having loyal customers is an important factor in the development of service companies. There are several methods and solutions to attract customers' opinions and loyalty, one of which is the utilization of service quality. The purpose of this research was to investigate the effect of expectations, quality and perceived value on satisfaction and loyalty of Novin insurance clients in Guilan province. Field data was used to collect information about the research variables. The statistical population of the study consisted of all car insurance clients and fire insurance for residential houses of the new insurance company's agents in Guilan province. Using Cochran's unlimited volume formula, 258 people have been calculated as the research sample. The questionnaire also included 43 questions. After confirming the validity and reliability of the questionnaire, the statistical data of the research were analyzed using structural equations modeling. The results indicate that the quality and perceived value of services have a positive and significant impact on customer satisfaction and loyalty.

Keywords : Key words: customer expectations, perceived quality, customer loyalty, customer satisfaction

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