Achieving Customer Satisfaction Through Quality Of Service Requirements For Insurance Companies In Iraq

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Abstract

The issue of quality of service has recently become a primary concern for researchers because it affects all economic work sectors. Therefore, the level of service provided by the insurance company can be one of the factors that affect attracting insured people, especially with the multiple insurance companies and the openness of Arab markets to international companies that provide the same insurance products. Hence, the quality of service is the most important variable that distinguishes any company from its competitors, and it is also the most important factor in attracting new customers or retaining existing customers. So, insurance companies seek to improve their service quality in order to increase their market share, enhance their competitiveness, and ensure survival. The descriptive approach was used, and the questionnaire and interviews were the most important tools employed. The results of the applied study were analyzed and the hypotheses were tested using the statistical software (SPSS). This study was conducted in the National Insurance Company through examining a sample of (39) people who received compensation from the fire insurance portfolio. For the purpose of testing the hypotheses, many statistical methods were used, and they helped to reach certain results. In light of these results, the study reached a number of conclusions, the most important of which was the existence of a correlation between the variables of the quality of the insurance service and customer satisfaction in the company under study. The results were consistent with the hypotheses of the study. In the end, the researcher presented a set of recommendations to the company under study based on the results of the study. The most prominent recommendation was establishing a department or unit in the organizational structure that deals with the quality of organizational performance and affiliating it with the general management directly. It should be called the department or unit of quality assurance and reliability.

1. Introduction

Recent decades have witnessed a strong demand for insurance services, both at the individual level and at the national level, and the interest of individuals and governments has increased in this sector, especially in developed countries. Insurance companies play an important role in all economic and social fields because of the insurance protection they offer against the risks to which individuals and companies are exposed. In addition to being an insurance institution, the insurance company is a financial institution that invests the money it gets from customers in installments in various fields. The success of the insurance companies and the fact that they continue to perform well depend primarily on the extent to which they attract customers and increase insurance policies on the one hand, and on their ability to increase customer satisfaction by meeting their needs and satisfying their desires on the other hand. This depends on improving the level of quality of the insurance service provided to them. Since quality has become one of the most important factors that control the consumer’s decision to choose a commodity or a service, understanding and developing quality has become one of the key factors that help the company to achieve success and improve its competitive position among competing companies. Therefore, it has become important for the National Insurance Company to strive to use the modern principles and foundations of quality in order to ensure customer satisfaction (i.e. the insured) and satisfy their needs so as to strengthen its market position and ensure survival. Hence, the research problem emerged, namely identifying and exploring the dimensions of the quality of the insurance service and its impact on customer satisfaction. In order to achieve the goal of the research, which is to show the effects of the quality of the insurance service on customer satisfaction (i.e. the insured) and prioritize them for the purpose of identifying the necessary improvements required in insurance services and the impact of that on the customers’ choice of the service so that the Iraqi National Insurance Company can meet the current and future challenges, a main hypothesis was
developed, namely the existence of a correlation between the dimensions of the quality of the insurance service (tangibility, responsiveness, reliability, courtesy, competence) in the insurance company and customer satisfaction with the service provided. The National Insurance Company was chosen as the research setting because it is the largest insurance company in Iraq.

2. Literature Review

2.1. The concept of the quality of the insurance service

The quality of the insurance service is a set of unique features and specifications that must characterize the insurance service in order to be able to meet the needs, desires, and expectations of the customers (the insured people), and striving to satisfy them and fulfill their desires and needs. This is the evidence of the company’s ability and success to perform its business activities and its excellence and superiority compared to its competitors.

Quality of service is defined as "the extent to which the quality of service can be achieved in meeting or exceeding the expectations of the beneficiaries."

Kotler (2017) defined the quality of services as "a set of characteristics that have the ability to satisfy the needs of customers through services that are compatible with the expectations of customers."

Many researchers linked quality to customer satisfaction. The quality of services plays a crucial role in the success of organizations in a competitive environment. Quality is the key to accessing markets and attracting customers. Some researchers consider that quality means excellence, accuracy, or conformance to the requirements of the customer. Hence, quality has different meanings for every individual or organization, and this makes the definition of quality the first step in development programs.

2.2. The importance of the quality of the insurance service

Stephen (2018) discussed a range of benefits for insurance services, and they are as follows:
- Strengthening the company’s reputation through the level of quality of its services, and this is a weapon that the company can use to compete with other insurance companies
- Contributing to improving the company’s financial performance and reducing costs
- Retaining existing customers and increasing their engagement
- Helping the company to gain a competitive advantage and be able to compete in global markets.

2.3. Dimensions of the quality of the insurance service

Insurance companies strive to excel in providing their services to the customer, and this is only possible by achieving a distinct level of quality. Studies have addressed the issue of quality from various perspectives. Just as writers and researchers have different views on the concept of quality, their views regarding the number of its basic dimensions are divergent. The following dimensions were chosen (Stephen, 2018):

2.3.1. Tangibility

It means physical facilities, equipment, the appearance of individuals, and the means of communication (Slack, 2014). The insurance service, like other services, is characterized by being intangible. In order for these services to achieve their goals, they need a set of physical manifestations, such as paying attention to the design of insurance policies in terms of appearance and content. That is, the form of the insurance policy should be attractive, clear, and unambiguous. In addition, attention must be paid to the company’s offices, including information offices and waiting rooms, in terms of their furnishing, the facilities available in them, the presence of introductory bulletins, and the availability of telephone lines and fast means of communication (Evans, 2016).

Attention must also be directed to the appearance of employees and representatives of the company, as personal appearance plays an essential role in marketing insurance, since the customer does not deal with insurance as a tangible commodity, but rather deals with his conviction of the insurance man. Personal appearance is considered one of the psychological factors that influence the customer, because good appearance makes a good impression on the customer (Kotler, 2017). The customer’s first impression may be positive or negative even before he starts to talk to one of the company employees. This can related to the cleanliness or lack thereof of the company’s buildings, the general atmosphere in the reception hall that may or may not inspire confidence in the company, the company’s parking facilities, and the availability of fast working equipment such as computers (Stevenson, 2014).

2.3.2. Reliability

It means the ability to perform the service dependably and accurately as promised (Haksever et al., 2017). Insurance companies should provide their insurance services in a manner that reflects the high degree of reliability of these services which must be provided properly and with a high degree of stability. Since insurance companies sell intangible products, before issuing the insurance policy, the insurance agent must provide necessary, adequate, and accurate advice to the insurance customer about the security, safety, and protection that he can obtain (Evans, 2016). The insurance company must provide the best service in no time and must provide it efficiently enough to make the customer feel that the departments of the company strive to make him comfortable, care for his interests, money, and time, and pay attention to the smallest details that provide him with the insurance service that satisfies him.
2.3.3. Courtesy
It means the politeness, respect, appreciation, and friendliness that individuals who provide the service show to the consumers. The method of dealing with others in insurance companies should be based on friendliness and mutual respect between the employees of the company and the customers. The company’s staff should be characterized by high flexibility and good behavior with the insured people (Stephen, 2018). The human element is an integral part of the insurance service. For example, the information desk worker receives customers and answers phone calls in a gentle and quiet manner, introduces the customer to the company’s departments and employees and the types of insurance, and directs the customer to the relevant staff member quickly and without delay. As for collection officers, salespeople, and all the employees who are in direct contact with the public, their way of dealing with the insured reflects the spirit of the company and its endeavors to serve the customers. Compensation officers should be sufficiently flexible and capable of striking a balance between adhering to the terms of the insurance contract and satisfying the compensation claimant. In short, the whole company should dedicate its attention and thoughts to the customer (Evans, 2016). The insurance company must make the customers feel their importance by recruiting staff in the field of marketing and advertising in order to make advertisements in which there should a clear focus on the customers’ importance for the company (For example, our goal is to serve the customer and satisfy him always).

2.3.4. Competence
It means possessing the skills and knowledge required to complete the service (Russell & Taylor, 2018). This dimension indicates that the customer opts for the insurance company that provides him with insurance services efficiently and competently, and is thus distinguished from other insurance companies. This dimension depends on the extent to which the company’s staff possesses the skills and knowledge required to offer the insurance service. For example, it is necessary for the salesman to have the ability to answer every question posed to him, provided that the answer is realistic. Any hesitation or stuttering means losing the customer’s confidence, and thus losing him (Evans, 2016).

2.3.5. Responsiveness
It means the management’s response to help customers and provide them with the service immediately (Robbins, 2013). This dimension focuses on achieving a high-quality and prompt response to serve the customer. The insurance company must give the customer (the insurance claimant or the insured) with realistic deadlines regarding the completion of the transaction, since the service delivery statements that are full of promise will have a decisive impact on the company’s image and the impression that the customer will have if those promises are not fulfilled (Haksever et al., 2017). This dimension also involves responding to written inquiries and complaints received from some customers (the insured) or the observations they make about the company’s work. The way the company responds to these complaints, inquiries, and observations has a great impact on the customers (the insured), as quick reactions mean that the company is interested in listening to the opinions and complaints of its customers and solving their problems. This leaves a good impression on them (Russell & Taylor, 2018).

2.4. Customer Satisfaction
Customer satisfaction is the feeling of happiness and pleasure that results from customers’ comparison between the services provided and their expectations for them. The customer feels upset and disappointed when the performance fails to exceed expectations, but when performance matches expectations, the customer feels satisfied. The customer is highly satisfied when the performance exceeds expectations, which creates loyalty to the organization. Some organizations have tended to adopt the total quality management philosophy in order to achieve customer satisfaction. The British Standards Institute defined total quality management as a new management system or philosophy that works towards achieving customer satisfaction before profit. Thus, it is a philosophy that represents integration and comprehensiveness. The quality of service, then, is the organization’s fulfillment of the customer’s requirements by matching the promised specifications of services and improving these services continuously so that they are always the best from the customer’s point of view, taking into account the price of the service and the value that the customer will realize in light of the infinite number of alternatives available in the market (Ellis et al., 2014).
In the same vein, Kotler (2018) points out that the importance of customer satisfaction cannot be overstated; without customers, there is no reason to justify the existence of the service organization. Every service business needs to measure customer satisfaction effectively and continuously. As a result, customer satisfaction is not an impossible task.
Many researchers specializing in marketing management agree that meeting the needs and expectations of the customer must bring valuable benefits to the organization that can be summarized in the following points (Kok & Zyl, 2006):
A. Responding to the growing changes in customers’ needs and expectations.
B. Customer satisfaction leads to the repeated purchase of both the new services and the existing improved services provided by the organization, and thus reducing the likelihood of losing the organization’s customers and their going to other competing organizations.
C. Completely satisfied customers are less inclined and attentive to the brands of competing organizations and to their advertisements and other means of promotion. Their loyalty remains for a longer period of time, and they are less sensitive to prices.

2.5. The effect of the quality of the insurance service on customer satisfaction

Customer satisfaction is one of the important principles of total quality management that seeks to achieve it by satisfying customers’ desires, aspirations, and expectations regarding the quality of the service provided to them. If this is achieved, it means realizing the ultimate goal of the total quality management philosophy (Gibbert & Leibold, 2016). Customer-oriented management seeks to retain existing customers in addition to attracting new customers. According to the findings of many studies in this field (Kok & Zyl, 2006), retaining existing customers is more difficult than attracting new customers. The quality of service affects customer satisfaction, and customer service is the key to operation. If the quality of service improves, customer satisfaction will improve. If the perceived service is better than the expected service, it means that the quality is high and the customer is satisfied and happy. If the perceived service matches the expected service, this means that the quality is acceptable and the customer is satisfied. If the perceived service is less than the expected service, the quality is low and the customer is dissatisfied and upset (Armstrong, 2015).

3. Methodology

The descriptive analytical approach was adopted because it is appropriate for studying social phenomena, as it describes the phenomena and provides data about them indicating their causes, results and analyzes, in addition to identifying the factors affecting them in order to reach conclusions and make recommendations regarding them. The survey design allowed investigating the possible relationships between the variables. In this study, the dependent variable was customer satisfaction, while the independent variable was the quality of services. The target population was the National Insurance Company.

3.1. Research Objectives
- Identifying the quality level provided to the customer by the National Insurance Company and making recommendations to prevent defects and address shortcomings.
- Measuring the National Insurance Company’s commitment to the dimensions of the quality of the insurance service in order to achieve customer satisfaction (i.e. the insured).
- Making the necessary improvements in insurance services and determining the impact of this on the customers’ choice of the service, so that insurance companies can face current and future challenges.

3.2. Statement of the Problem

Studying the impact of the dimensions of the quality of the insurance service provided by the National Insurance Company and its response to the expectations of customers is considered one of the most important means that can help the National Insurance Company to ensure survival, development, and success in the Iraqi insurance market. Thus, the main research question is:

Is it possible to know the extent to which the dimensions of the quality of the insurance service in the National Insurance Company affect customer satisfaction and determine the priorities of those dimensions?

3.3. Research Questions

The research is guided by the following research questions:

• How does the quality of the insurance service affect customer satisfaction?
• What is the level of the Iraqi National Insurance Company’s application of the dimensions of quality of service?
• How do changes in the quality of services affect customer satisfaction?

3.4. Significance of the Research

The insurance sector is one of the main sectors in the national economy. However, this sector has not received enough attention from writers and researchers. In particular, studying the impact of the dimensions of the quality of the insurance service in the National Insurance Company did not receive much attention in previous studies and research in order to improve the quality of the insurance sector compared to the industrial sector. As quality is one of the competitive priorities that companies seek to achieve, measuring the dimensions of the quality of the insurance service is considered one of the fundamental issues for the National Insurance Company, especially since Iraq is about to open its markets to Arab and foreign insurance companies. This requires the National Insurance Company to pursue effective strategies in order to improve the quality of its services and market them by adopting scientific and modern management methods to achieve customer satisfaction through meeting their needs and desires. This gives this topic great importance and makes it an area worth studying and researching.

3.5. Hypotheses and Research Model

3.5.1. Hypotheses

- There is a significant correlation between the dimensions of the quality of the insurance service and customer satisfaction.
- The dimensions of the quality of the insurance service significantly affect customer satisfaction.
3.5.2. Research Model

The research model gives a clear picture of its idea and the nature of relationships and trends between its variables. This model was built based on the research problem and goals. The model assumes that the dimensions of the perceived quality of the insurance service quality (i.e. tangibility, competence, responsiveness, reliability, and courtesy) have an impact on customer satisfaction. The following figure shows the variables and their impact on customer satisfaction.

![Figure (1): Research Model](image)

3.6. Sample

A questionnaire was used as the main tool to collect data from the study sample, and a sample of (39) insured individuals was selected out of the (42) insured individuals who got compensations from the fire insurance portfolio of the National Insurance Company in 2018. The tool used for data collection was the questionnaire to get the opinions of the sample using Likert's five-point scale, which is one of the most commonly used methods in administrative and social sciences. Ratings range from totally agree (which corresponds to 5) to totally disagree (which corresponds to 1).

3.7. Data Analysis Methods

Data analysis is the process of editing accumulated data and reducing them to a more manageable size, in addition to developing summaries, looking for patterns, and using statistical methods. The questionnaires were encoded before the data were entered into the Social Sciences Statistical Package SSPS 24 for analysis. Data analysis involves descriptive analysis, i.e. correlation, regression, and ANOVAs tests. An important part of analysis is cross tabulation in order to explore the relationships between the different variables examined in the study. Next, the data were presented in the form of tables and numbers.

3.8. Data Analysis

The data were analyzed through a process that starts with coding until the results are reached, according to which data analysis starts with data cleaning, coding, entering, and analysis. The questionnaire was distributed to a number of insured individuals, based on the nature of the goals. The questionnaires were collected, and the data were dumped, processed and analyzed using the SPSS statistical program in order to understand the relationship between the requirements of marketing performance and the increasing competitiveness, and then reach the results of the study.

3.9. Reliability and validity tests

The reliability of the instrument means that it is stable and not self-contradictory, and therefore it will give the same results if it is reapplied to the same sample. In other words, validity means the stability and consistency of the instrument.

Validity means that the instrument actually measures what it was developed to measure. In other words, validity refers to whether the instrument measures the phenomenon under study and nothing else. There are different types of validity, and the researcher used content validity which is a judgmental measure that depends on the researcher’s precise identification of the variables of the subject of the study. This certainly depends on the amount of information he studied about the topic. To measure validity mathematically, it is equal to the square root of the reliability coefficient. The table below shows the values of the reliability and validity coefficients of the study variables.

Table (1): Values of the reliability and validity coefficients for the dimensions of the study variables
Validity of the instrument  
Reliability of the instrument  
Dimensions

<table>
<thead>
<tr>
<th>Quality of Service</th>
<th>Reliability</th>
<th>Validity</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.87</td>
<td>0.96</td>
<td></td>
</tr>
<tr>
<td>Tangibility</td>
<td>0.78</td>
<td>0.97</td>
</tr>
<tr>
<td>Reliability</td>
<td>0.79</td>
<td>0.89</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>0.87</td>
<td>0.96</td>
</tr>
<tr>
<td>Courtesy</td>
<td>0.82</td>
<td>0.97</td>
</tr>
<tr>
<td>Competence</td>
<td>0.84</td>
<td>0.89</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>0.89</td>
<td>0.95</td>
</tr>
</tbody>
</table>

Table (1) shows that all values of the reliability and validity coefficients are within statistically acceptable limits. This means that the instrument used to measure the study variables is very reliable, which enables the researcher to depend on the results obtained in order to reach conclusions.

4. Research hypothesis testing

4.1. Correlation hypothesis test

The correlation hypothesis will be analyzed using Spearman’ rank correlation coefficient.

Table () shows the results of the statistical analysis of the correlation between the independent variable (the quality of service) and its dimensions and the dependent variable (customer satisfaction).

<table>
<thead>
<tr>
<th>Independent variable</th>
<th>Customer Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>r</td>
<td>p-value</td>
</tr>
<tr>
<td>Quality of the insurance service</td>
<td>795**.0</td>
</tr>
<tr>
<td>Tangibility</td>
<td>702**.0</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>657**.0</td>
</tr>
<tr>
<td>Reliability</td>
<td>550**.0</td>
</tr>
<tr>
<td>Courtesy</td>
<td>683**.0</td>
</tr>
<tr>
<td>Competence</td>
<td>773**.0</td>
</tr>
</tbody>
</table>

** Significant correlation at the significance level (0.01)  
* Significant correlation at the significance level (0.05)

- There is a significant correlation at the significance level of 0.01 between tangibility and the customer’s satisfaction with the insurance service. The correlation coefficient was (0.702).
- There is a significant correlation relationship at the significance level of 0.01 between responsiveness and the customer’s satisfaction with the insurance service. The correlation coefficient was (0.657).
- There is a significant correlation relationship at the significance level of 0.01 between reliability and the customer’s satisfaction with the insurance service. The correlation coefficient was (0.550).
- There is a significant correlation between the significance of 0.01 between courtesy and the customer’s satisfaction with the insurance service. The correlation coefficient was (0.683).
- There is a significant correlation at the significance level of 0.01 between competence and the customer’s satisfaction with the insurance service. The correlation coefficient was (0.773).

Based on Table (), it can be noticed that all correlations are significant and positive, and so the correlation hypothesis that states that there is a significant correlation between the quality of services and customer satisfaction is accepted.

4.2. Regression hypothesis test

Multiple regression analysis of the effect of the quality of the insurance service and its dimension on the customer’s satisfaction with the insurance service:

The contents of Table () indicate that the coefficient of determination of the main independent variable (quality of service) R² was (0.729). The value of the coefficient (F) was (48.32), and the significance of the model is at the level of significant significance (0.000). This proves that the quality of services has an effect on customer satisfaction, and this means accepting the hypothesis which states that the quality of services significantly affects the customer’s satisfaction.
The effect of the dimensions of the quality of services on customer satisfaction:
The contents of Table () indicate that the determination factor $R^2$ of the variable (Tangibility) was (0.61) and the value of $(F)$ was (28.3). The determination factor $R^2$ of the variable (Responsiveness) was (0.33) and the value of $(F)$ was (18.89). The determination factor $R^2$ of the variable (Reliability) was (0.38) and the value of $(F)$ was (23.4). The determination factor $R^2$ of the variable (Courtesy) was (0.65) and the value of $(F)$ was (33.5). The determination factor $R^2$ of the variable (Competence) was (0.68) and the value of $(F)$ was (38.53). The significant value (p-value) of all variables was (0.000), and this means accepting all the hypotheses that state that:
- (Tangibility) significantly affects customer satisfaction.
- (Reliability) significantly affects customer satisfaction.
- (Reliability) significantly affects customer satisfaction.
- (Courtesy) significantly affects customer satisfaction.
- (Competence) significantly affects customer satisfaction.

5. Conclusions and recommendations

5.1. Conclusions
1. Most insurance products are similar in all insurance companies, but the ways in which these services are provided differ from one company to another according to quality components and the methods and techniques used to improve quality in order to achieve customer satisfaction, and this is what distinguishes an insurance company from another.
2. The insurance product is distinguished by some characteristics in addition to the general characteristics of the service. As a result of these distinctive characteristics, insurance service providers have an effective role in marketing the service, and they are the key players in convincing customers. They are also the link between the management of the company and its customers. Thus, customer satisfaction depends to a large extent on the individuals’ great skills, abilities, and experiences that can help them influence customers’ convictions and win their satisfaction.
3. The quality of the insurance service and the level of customer satisfaction with the service provided are measured from the customers’ perspective and not from an administrative or organizational perspective.
4. There is a relationship between the perceived quality and customers’ satisfaction with the level of performance, and the positions of the insured and their attitudes towards the insurance service are determined according to this.
5. The quality of the insurance service is mainly related to the performance of the individuals involved in the production and delivery of the service. Therefore, reaching a high degree of quality of the insurance service and customer satisfaction depends to a large extent on the company’s ability to take care of the employees and achieve their satisfaction, especially those who are in direct contact with the customers.
6. Quality is a competitive weapon that organizations use to achieve customer satisfaction through caring for the implementation of the quality management process.
7. Achieving customer satisfaction guarantees the company a market share, and also ensures its survival and continuity. This lies in its ability to offer quality insurance products that are compatible with the evolving needs of its customers.
8. The compensatory service is the essence of the insurance process. It is also a quality standard for the insurance service and an indicator of the credibility of the insurance company in keeping its promises.
9. The views of writers and researchers differed as regards determining the dimensions of quality of service. However, the majority of researchers and writers agreed that the quality of service has five major dimensions.
10. The philosophy of modern management methods in quality management is based on focusing on customer satisfaction, in addition to knowing their needs and expectations and emphasizing the notion that the customer is the manager of the company and the one who judges the company’s success and continuity.
11. The analysis showed that the arithmetic mean of the variable of the dimensions of the quality of the insurance service was slightly higher than the hypothetical mean of the five-point scale. This indicates that the actual insurance service provided by the National Insurance Company needs to be developed in order to achieve customer satisfaction.
12. The dimension of reliability ranked first in the research sample’s evaluation of the level of the actual service provided to them by the company under study. This reflects the good reputation that the National Insurance
Company and its employees have among the insured, as well as the integrity and honesty of the company representatives in explaining the documents and their exceptions to insurance seekers.

13. The dimension of responsiveness ranked second in the research sample’s evaluation of the level of the actual service provided to them by the company under study. This can be attributed to the company’s speedy response to the requirements of the insured, in addition to the fact that the company pays attention to the inquiries and questions of the insured and responds to their complaints.

14. The dimension of courtesy ranked third in the research sample’s evaluation of the level of the actual service provided to them by the company under study. This indicates that the employees are decent, friendly, and respectful while dealing with the insured. In contrast, the company did not achieve high levels of customer satisfaction in relation to the methods used to announce its services as well as the employee’s personal attention to the insured.

15. The dimension of tangibility ranked fourth in the research sample’s evaluation of the level of the actual service provided to them by the company under study. This can be attributed to the company’s lack of interest in the appearance of its documents in terms of content and form, in addition to failing to use modern equipment and devices to complete its work. Thus, the company did not achieve high levels of customer satisfaction in relation to these two items of the dimension of tangibility.

16. The dimension of competence ranked fifth in the research sample’s evaluation of the level of the actual service provided to them by the company under study. This can be attributed to the discontentment and dissatisfaction of the insured with the amount of compensation paid by the National Insurance Company because it is less than the amount of insurance written in the insurance document. This makes the insured believe that the company has violated its obligations and promises.

17. The analysis showed that the arithmetic mean of general satisfaction was slightly higher than hypothetical mean of the five-point scale. That is, satisfaction is above average, and this means that insurance services need to be developed in order to achieve a high level of customer satisfaction.

18. The analysis showed a significant correlation between the dimensions of the quality of the insurance service at the macro level and customer (insured) satisfaction with the service provided. This means that the availability of the five dimensions of the quality of service in the insurance service provided by the National Insurance Company will achieve a high level of customer satisfaction.

19. The analysis showed a direct positive correlation between the dimensions of quality at the micro level (tangibility, responsiveness, reliability, courtesy, competence) and customer satisfaction with the provided insurance service. This means that the availability of any of these five dimensions in the insurance service provided by the National Insurance Company will increase customer satisfaction with the service.

20. The analysis showed a significant correlation between the dimensions of the quality of the insurance service at the macro level and the customer (insured) satisfaction with the insurance service provided. This indicates that the dimensions of the quality of the insurance service in the National Insurance Company affect achieving customer satisfaction with the service provided.

21. The analysis showed a significant correlation between the dimensions of quality at the micro level (tangibility, responsiveness, reliability, courtesy, competence) and customer satisfaction with the insurance service provided. This means that the availability of any of these five dimensions in the insurance service provided by the National Insurance Company will increase customer satisfaction with the service.

22. The analysis showed that the most important dimension affecting customer satisfaction is competence, followed by courtesy, and then reliability. It can be concluded that each dimension of the dimensions of the quality of the insurance service affects achieving customer satisfaction with the provided insurance service. This requires the National Insurance Company to devote all its financial capabilities to these dimensions according to its priorities in order to achieve a high level of customer satisfaction.

23. The analysis showed that the most important items affecting customer satisfaction in the dimension of tangibility are (the company’s location, the appearance of waiting rooms). This requires the National Insurance Company to take care to choose a suitable location for the company and its offices. It also has to pay attention to the appearance of the waiting rooms and provide the necessary services there.

24. The analysis showed that the most important item affecting customer satisfaction in the dimension of responsiveness is (the promptness of compensation). This requires the company to focus on this point and devote all its capabilities to it, as it is an important indicator of the credibility of the insurance company in keeping its promises.

25. The analysis showed that the most important item affecting customer satisfaction in the dimension of reliability is (the reputation of the company and its employees). This requires the insurance company to pay attention to its reputation and the reputation of its employees while dealing with the insured because good reputation makes the insured feel safe to deal with this company.

26. The analysis showed that the most important items affecting customer satisfaction in the dimension of courtesy are (friendly relations, the availability of publications). This requires the National Insurance Company to pay attention to building good relations, demonstrating the spirit of cooperation, and establishing friendly
relations with the insured in order to achieve a high level of customer satisfaction with the service provided, in addition to providing sufficient publications clarifying the policies provided by the company and their merits, which will achieve the satisfaction of the insured with the service provided by the company.

27. The analysis showed that the most important items affecting customer satisfaction in the dimension of competence are (commitment to promises, providing accurate information). The company’s commitment to its promises to compensate the insured for the loss suffered by them due to the materialization of the risk has a significant impact on achieving customer satisfaction with the insurance service provided to them by the company. This is because compensation is the essence of the insurance process, and customer satisfaction with the insurance services provided is also affected by the availability of accurate and correct information about its policies, which requires the National Insurance Company to take care of that.

5.2. Recommendations

1. The need to establish a department or unit in the organizational structure concerned with the quality of insurance performance whose mission is to evaluate and measure the level of quality of the service provided periodically and continuously and also to measure the level of customer satisfaction with the services provided by the company in order to work to improve the quality level. This department should be called the Quality Assurance and Reliability Department and should be directly attached to the general management.

2. Building trust between the insurance company and the insured through avoiding procrastination in implementing the legal obligations arising from the insurance contract.

3. The need to accelerate the use of modern technologies in the completion of work and in marketing the insurance service (electronic marketing) through making use of the capabilities of the internet.

4. The company should pay attention to the documents it issues in terms of form, content, and language, and be keen on using words that have a clear meaning to express the intended meaning directly, especially since most of the problems faced by the Arab insurance markets are their dependence on foreign document models.

5. Settlement of compensation claims as soon as possible without delay for long periods of time which adversely affects the insured, and working to develop the technical competencies of the employees of compensation departments and promote their confidence to make the right compensation decision while seeking to simplify the procedures in some stages of the compensatory process.

6. Paying attention to media by preparing promotional programs and issuing sufficient publications aimed at attracting the attention of the current and prospective customers and introducing them to the merits and benefits of insurance and the types of insurance coverage provided by the company, and thus working to spread insurance awareness.

7. Working to attract and employ the best talents through following the scientific methods in the process of selecting individuals to fill vacant positions and choosing efficient young individuals capable of developing and using modern technologies and keeping abreast of developments in insurance work at the global level.

8. The need to devote efforts to customer satisfaction and the continuous and permanent identification of their needs and desires through conducting continuous and periodic field surveys and finding out the services they desire and satisfying them by diversifying and expanding the insurance coverage provided to them and creating new types of coverage that are tailored to their needs.

9. Reducing insurance quotes through making the insured aware of the methods of protection in order to reduce the risk, and this helps the insured avoid paying additional premiums, thus leading to a reduction in the insurance premium paid.

10. The employees of the company should pay attention to good appearance and elegance, as this presents a positive image to the customer of the company and the services it provides.

11. Developing the administrative and technical personnel and giving them specialized courses periodically and continuously inside and outside the company. These courses should focus on providing them with expertise, knowledge, and communication skills, how to negotiate, and strengthening relationships with customers in order to perform their work and improve the quality of the insurance services provided to them, in addition to allowing some of them to complete their graduate studies so as to have young cadres able to manage the company in the future.

12. The insurance company should exert more efforts to take care of the qualified employees in the insurance sector and gain their satisfaction in order to ensure that they will stay on the job. This can be achieved through improving their living, material, and moral conditions and making them feel their own importance.

13. The dissemination of a culture of quality among the employees so that they accomplish their tasks in a way that meets the expectations of customers. Quality concepts represent one of the appropriate solutions to activate the role of insurance companies so as to unblock the stalemate that occurred as a result of the wars and local crises.

14. Speed in providing the service and responding to the demands of the insured, and paying close attention to responding to their complaints and inquiries.

15. The company should hold seminars in which the old customers are hosted in order to listen to their opinions and suggestions and understand their needs, desires, and expectations regarding the level of service delivery.
16. The insurance company should divide the market into segments and work to open offices near the targeted segments.
17. The need to pay attention to customer waiting rooms in terms of hygiene and the availability of amenities and entertainment in them.
18. The need to urge the company’s staff, especially salespeople, to treat the insured well and establish friendly relations with them in order to ensure that they will continue to deal with the company in the future.

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