

ANALYZING AND ASSESSING THE DEGREE OF SATISFACTION AMONG THE INSURED IN E-INSURANCE AND ITS INFLUENTIAL FACTORS (CASE STUDY OF ASIA AND IRAN INSURANCE FIRMS IN ABHAR AND KHORAMDAREH CITIES)

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ABSTRACT

In E-insurance, the most important tools are information and communication. In other words, e-insurance is using information and communications information for creating a new insurance procedure that is compatible with the information and network society. E-insurance, therefore, includes development and making use of information infrastructures as well as establishing and implementing policies, laws and regulations for the operations of information or digital society in insurance industry. With increasing of online customers and transformation of the nature of businesses to internet businesses and services, an pressure increases for better understanding of the topics and features of an effective website and key factors influencing increased satisfaction of customers with commercial websites' performance. In the present study, the research question is how much are customers of *Iran* and *Asia* insurance firms satisfied with e-insurance. To this end, 6 working hypotheses and a main hypothesis were formulated. Necessary information for the analysis of research hypotheses were collected by referring to organization information and documents as well as designed questionnaires which were estimated in the statistical sample using Krejcie & Morgan table. Since the exact number of customers was not available to the researcher, the sample size was examined using the aforementioned table and was calculated to be 384 people. Samples were selected using random sampling. Questionnaires were distributed and collected questionnaires were analyzed using Pearson's correlation coefficient r and all hypotheses (convenience of using website, quality of website information, website response time, website's visual appeal, insurer's accountability and trust in insurer's website) were confirmed.

Keywords: *E-Insurance, Internet Services, Commercial Website*

INTRODUCTION

Websites are the most important channels in e-commerce for the distribution of goods and service in the world which have fundamentally revolutionized markets, industrial structures, products and services, market segmentation, customer values and consumer behavior. Designing a website plays a crucial role in attracting and preserving customers. A high quality website not only influences the customer's purchasing decision, but it also provides the most important reasons for the consumers to decide whether they want to buy online or offline. Weak quality of a website draws the customers to competitors, increases the costs and reduces earnings. According to Jessica (2003), quality of electronic services not only causes attractiveness, loyalty and positive word of mouth, but it also maximizes the organization's e-commerce competitive advantages.

The case studied in this paper is internet insurance. Due to its vast usage throughout the society, insurance industry is one of the most important public sectors of a country. Since insurance business highly depends on information, internet usages can be very influential in this industry.

Due to the broad range and multidimensionality of electronic services in different countries and different industries, it is vital to evaluate customers' opinion of online services quality and to examine the impact of these dimensions on their satisfaction.

The main objective of the present research is to determine customers' degree of satisfaction with e-insurance in *Iran* and *Asia* insurance firms.

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Problem

The age in which we are living is called the age of electronic phenomena because it is this age that has produced many electronic phenomena including e-commerce, e-banking, e-government, e-insurance and generally, e-life. By using information technology in insurance industry which is embodied in electronic insurances, geographical and temporal restrictions are lifted and extensive changes occur in information systems of the insurance industry (Amirkhani & Motaqi, 1389).

E-insurance provides opportunities for improvement of the quality of services provided to citizens and enables them to have access to information and services for the issuance of the desired insurance and inquire about rates or compensation at any time. Establishing electronic insurances and using information technology in the interactions between insurance firms and customers can have many advantages such as the ability to provide services round the clock, not having to go in person to receive compensation, providing quick and reliable services, preventing insurance frauds and increasing the insurance firm's earnings. Thus, it appears that development of e-insurances is necessary and inevitable (Karimi, 1383). All these factors have prompted different countries in the world to quickly take measures for setting policies concerning e-commerce and its facilitation and enhancement (Shahidi, 1382).

E-insurance is an alternative to manual activities in order to administer insurance affairs online or by using smart SIM cards and it is an important factor in facilitating insurance procedures. E-insurance has not been used extensively in Iran. Nevertheless, due to the size of information exchange and registration in insurance, using modern technologies more in the field of information is necessary. One important fact in e-insurance, in case of synchronization with bank and hospital systems, etc, is that it helps promote their systems. In this arrangement, since commercial and private financial transactions are possible on the internet through *Shetab* (Interbank Information Transfer Network), the integration of electronic banking and provision of e-money in all Iranian banks, it is necessary to use logical structure for synchronized electronic records, like paper structures, for sensitive transactions such as checks, documents containing important information, etc.

One of the key advantages of using internet services is the ability to have stronger and longer relationship with the clients. In this context, all procedures are implemented in form of mechanized systems; for instance, the web technology allows all the beneficiaries to see the information they need, perform the related daily operations and provide certain information that might be required. The real value of this technology will be known when, in addition to making self-servicing (receiving report, sending request, settlement, notice of changes, insurance conditions and insurance policies, etc.) possible, it will have effect on reducing the expenses related to insurers.

In e-insurance, the most important tool is information and communications. In other words, e-insurance is using information and communications information for creating a new insurance procedure that is compatible with the information and network society. E-insurance, therefore, includes development and making use of information infrastructures as well as establishing and implementing policies, laws and regulations for the operations of information or digital society in insurance industry. In addition, the key to success in establishing an automated insurance system is paying attention to gathering valid, documented and audited information. Paying attention to these categorizations has increased the efficiency of insurance service provision system to a high degree and it will accelerate the procedures for preparing and providing customers' required information using effective management and integrated information.

Theoretical Bases

Definition of E-Commerce

Various definitions have been proposed for e-commerce most of which are based on past experiences in using e-commerce. In its simplest form, e-commerce can be referred to as "doing commercial transactions in an electronic form." In other words, e-commerce is finding resources, evaluating, negotiating, ordering, delivering, paying and providing services electronically. E-commerce, therefore, is a way according to which information, products and services are sold and bought through computer communication networks.

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Size of Electronic Transactions and their Expansion Speed

The value of electronic transactions around the world has been rapidly increasing in the last few years, although different estimations have been made about the expansion speed of this type of transaction. However, all estimations unanimously point to the fact that e-commerce will experience increasing growth in the future. In developed countries (OECD members), United States will continue to have the highest share of electronic transactions. But Europe is rapidly decreasing its distance with U.S. In 1999, the size of electronic transactions in United States reached 700 billion dollars, while it was 330 billion dollars in the rest of the world. It is estimated that electronic commodity and service trade in American firms amounts to over 2800 billion dollars in 2003 which accounts for 25% of purchases among American firms in that year. Electronic transactions done by European firms and consumers in 2004 are estimated to be equal to 1600 billion dollars, i.e. 3.6th of the total transactions in Europe. E-commerce has also acquired a substantial share in the context of international commerce. Existing estimations indicate that by 2003, 10 to 25 percent of transactions will be done electronically, i.e. assuming highly conservatively, 13000 billion dollars for total imports and exports of the world in 2003 (this figure was 11500 billion dollars in 1999) will amount to over 1300 to 3250 billion dollars. Members of Persian Gulf Cooperation Council are on the top of the e-commerce size list among Arabian countries. E-commerce value for these countries reaches an annual amount of 2.1 billion dollars. According to predictions by the Egyptian Al-Ahli Bank, the share of electronic trade among Arabian countries will increase from 3 billion dollars in 2000 to 5 billion dollars in 2002. E-commerce is also rapidly expanding in the recently industrialized countries. For instance, the e-commerce approach in Singapore, though adopted in 1996, was not implemented until 1998 when necessary infrastructures and regulations were prepared. The goal declared by this country is that by 2003 about 4 billion SGD worth of goods and services should be transacted through electronic commerce. Ranking of world countries in terms of accepting and using e-commerce is reported in the latest research by the Economist Intelligence Unit. In this study, factors such as network connectivity, business conditions, acceptance of e-commerce by producers and consumers, existence of appropriate rules and regulations, support services for e-commerce, and social and cultural infrastructures are recognized as the most determining factors in developing e-commerce in countries. In that study, U.S and Australia were ranked first, while the Scandinavian countries were among the first ten countries and Singapore was ranked seventh. France, however, due to her concentration on domestic market was ranked 15th despite extensive usage of internet in the country.

Inevitability of E-Commerce

Rapid and increasing growth of e-commerce in developed countries and competitive advantages resulting from it implies that developing countries should immediately revise their commercial and trade policies fundamentally. The main reasons that can be given in this regard are:

Not using e-commerce will weaken the competitive position of developing countries proportionate to the savings that otherwise could have been achieved by trading electronically.

Not using e-commerce is also tantamount to slowness of trading and losing momentary and transient opportunities in world trade.

With the expansion of this type of trading in developed countries, the traditional paper methods are abolished and it will be practically impossible to do business with these countries through conventional methods; this implies isolation in the arena of world trade. Apart from the above factors, advancement of information technology has a crucial role in increasing employment and production growth in countries. For example, it is reported that in the period 1995-97, more than one-third of the economic growth in the United States will occur through increased internet usage and industries associated with information technology. The collection of all these factors has driven countries around the world to quickly take measures to introduce policies regarding e-commerce and its facilitation. We will review these policies and approaches in the next section.

EU

In April 1977, European Commission published policies related to e-commerce in the form of a report called “a European Initiative in Electronic Commerce.” The objective of the policies mentioned in this

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report was fast growth of e-commerce in Europe, establishing a framework for future measures in the field of e-commerce and raising awareness and encouraging interlocations between beneficiaries of the matter. The executive offer in this document was related to matters such as access to global markets, regulatory and legal issues and providing a suitable environment for e-commerce activities. In this document, it has been attempted to establish a common European position to provide the necessary conditions for e-commerce activities through international negotiations. The objective of the European Commission was to implement the framework by the year 2000.

I.R.I's E-Commerce Policy

Objective

With respect to the rapid growth of electronic commerce in the world, the inevitability of using e-commerce, its role in maintaining, improving and developing the competitive position of the country in the world and the cost-savings brought about by implementing e-commerce in the country, Islamic Republic of Iran is determined to use and expand e-commerce in the country according to the following principles and policies.

Principles

The government of the Islamic Republic of Iran will provide the major necessary infrastructures and the legal and executive grounds required for using e-commerce.

In order to prevent monopoly and creating the environment for competition, I.R.I government will support development of the private sector's activities in this area.

The IRI government will prevent any discriminatory limitations in the context of e-commerce.

The IRI government will support growth of internet usage for the purposes of e-commerce and will take measures for the safety of the network's contents.

Obstacles and Strategies in Iran

According to the report by International Telecommunications Union and Global Information Technology Report (2013), the most important obstacles and challenged encountered by Iranian e-commerce are describable as follow:

- a) Lack of required legal and regulatory grounds for e-commerce;
- b) Limitedness of connection lines and their low speed;
- c) Lack of network infrastructures and equipments in the country and hardware and software requirements for the network;
- d) Considerable initial cost for small institutes and businesses and lack of incentive for investment;
- e) Inadequate knowledge;
- f) Lack of support from commercial companies active in the field of e-commerce and lack of state and private centers and companies providing e-commerce services in the country.
- g) Absence of any strategies for tax and duty collection;
- h) Absence of any suitable mechanisms for consumer rights support
- i) Insufficient security for doing transactions and exchanging information
- j) Lack of international credit and other electronic buying cards;
- k) Absence of suitable culture-building practices and low public awareness and attention to information and electronic technology.

E-Insurance

In its general sense, e-insurance refers to using internet and information technology in producing and distributing insurance services and in its specific sense it can be described as providing insurance coverage through an insurance contract that is requested, offered, negotiated and concluded online.

Definition: e-insurance is an alternative to manual activities in order to administer insurance affairs in network environment; e-insurance brings about speed and accuracy through simpler procedures.

Through e-insurance, firms can administer their insurance activities easier and faster than before on the internet. Assigning legal personality to clients is considered a general solution for running insurance affairs on the network. A complete internet service reaches its maximum potential in the form of e-insurance and these systems act as series of internet and network technology tools.

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One of the most important features of e-insurance is the legal issue of using technology and set of regulations related to the insurer and insured. These regulations also examine the legal problems associated with the above models. For instance, the following services are available to customers of Electric Insurance Company which is a leading American insurance firm:

Negotiating and performing the necessary operations in the shortest time

Using discounts and prizes available

Using 24-hour online insurance services

Local assessment and adjusting the needs

Using multi-option bills that include invoice amount

Information Technology and Virtual Insurance

Using information technology as a distribution channel is not only put on the agenda by insurance industry, but also by other industries in the world. The benefits of using information technology have enticed insurers to invest a large portion of their investments in this field. From the perspective of the world's insurers, information technology should replace traditional insurance selling methods and be used as a distribution channel parallel to other relevant channels. Some of the advantages of using electronic insurance industry could be listed as follows:

- 1) Reduction the cost of documents production;
- 2) Fast elimination of repetitive and incorrect information;
- 3) Increasing of documented and reliable information;
- 4) Increased accessibility and faster provision of services to customers
- 5) Potential to decrease costs by using electronic buying and selling system, particularly for insurance firms that are associated with effective work and its continuous flow
- 6) The possibility of producing and using electronic forms and documents shortens processing time from months to weeks. In addition to added value and high productivity, security and reduction of the time required for work, it is a different ground for competition.

E-Insurance Efficiency

- 1) E-insurance reduces management and administrative expenses through business automation process and improves management information.
- 2) Reduces wages paid to brokers by selling insurance directly to the customer (of course, a portion of this wage reduction will be spent on marketing and attracting customers). Reduction of expenses in competitive market results in reduced premium and allows customers and people to buy more insurance which leads to increased prevalence of insurance throughout the country.

Prerequisites for E-Insurance

If all or some of the following issues apply, selling insurance online will face difficulties:

- The electronic signature is not legal;
- According to regulations, physical documents (policies) have to be delivered to the customers and their copies remain with the insurer and the agent;
- Documents format is too stringent;
- Insurers and agents are obliged to provide physical insurance issuance permission;
- Physical verification of insurance coverage by a third party (state representative, etc.) is mandatory.

E-Insurance and Regulatory Bodies

With regard to regulatory bodies, the developing countries' typical concern is beyond-the-border activities and how to protect consumers' interests in other judicial spheres. Indeed, many countries have made it obligatory for insurers to obtain permission for providing services in the country and have banned overseas activities. Hence, transboundary commerce in personal line and mass insurance products has not developed.

E-Insurance Supervision

The International Association of Insurance Supervisors (IAIS) formed a workgroup for electronic commerce and internet to investigate e-insurance supervisory qualities. This group published "principles on the supervision of insurance activities on the internet" which were validated on 10 October 2000 in the

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annual IAIS conference in Cape Town, South Africa. In most developing countries, insurers should have the rates and conditions of their insurance contract endorsed by the supervisory body prior to submission to the public. The same holds true for the insurers who use the internet for providing their services.

Supervisory bodies should pay special attention to the rates, conditions and types of the insurance contracts offered on websites. The supervisory body has to make sure that the contract has legal bases and is not against the beneficiary's interests because in e-insurance, the beneficiary usually does not participate in bargaining and negotiating over the articles of the contract.

The Necessity of Using E-Insurance

E-commerce that was limited to a certain number of companies is now entering a new age where many unknown individuals and consumers are present in the network. Furthermore, its content has gone beyond the scope of simply exchanging data related to ordering or order accepting and now includes general commercial activities such as advertisements, announcements, negotiations, contracts and liquidity.

The range of e-commerce's applications is much wider than mere trading of goods, services and cash and when defining and describing the policies in mind attentions should be paid to its potential applications as well as actual.

One of the applications if e-commerce is in insurances and e-commerce is very important in this regard. E-insurance has not been used extensively in Iran and due to the size of information exchange and registration in insurance, using modern technologies more in the field of information is necessary.

E-Insurance: Challenges and Opportunities

In a growing economic environment, insurers are pressured both by the growing administrative expenses related to insurance and the unceasing and high expenses in the society.

Not only are insurers searching for modern methods of reducing the costs, but they are also seeking to increase efficiency and improve the services provided to customers. Using web technology with the purpose of cutting back on administrative expenses and increasing self-servicing is a trend that has been gaining pace steadily in the last few years.

The real value of this technology will be known when, in addition to making self-servicing possible for the consumer, it will have effect on reducing the expenses related to insurers. In this regard, technologies related to business to business are a greater opportunity to reduce expenses. The insurer profits by providing better services to clients and producers and also by reducing the expenses associated with phone services by making beneficial changes in and controlling policy making. Establishing and developing e-commerce in the country faces the following obstacles and challenges:

- Absence of electronic cash transfer system and credit cards;
- Limitedness of connection lines and their low speed in transferring electronic data;
- Lack of main commercial network in the country and hardware and software related to it;
- Relatively high initial cost for state and private companies, especially small institutes and businesses and lack of incentive for investment to use this method;
- Lack of knowledge and culture of using e-commerce and the internet network;
- The necessity of protecting consumers rights in e-commerce;
- Customs duties and taxes receivable electronically;
- Providing the necessary security for electronic transactions and respecting the privacy of the associated information.

The Concept of Customer Satisfaction

Padilla believes that different varieties of customer satisfaction can exist depending on the circumstances, the product or services. Different factors including type of commodity or services, customer's experiences, decision to buy, salesperson, shop, service provider, reputation or other things may result in customer satisfaction (Padilla, 1996).

For the World Trade Organization, customer satisfaction is a psychological concept that captures a good and pleasurable feeling gained by obtaining an attractive commodity or services as expected. According to Klaus, "customer satisfaction is customer's mental estimation from consumption experience based on relationship between customer's perceptions and product's objective attributes (Pizam & Ellis, 1999).

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The most general interpretation of satisfaction is a feeling which is achieved from evaluation process of what is perceived compared to what was expected in purchase decision given the needs and interests (Fecikova, 2004).

The Importance of Gaining Customers' Satisfaction

Customer satisfaction is the main criterion for quality which is delivered to the customer along with the product or service. To put it simply, customer satisfaction is a necessity for the survival of companies. Several studies have demonstrated that the cost of acquiring one new customer is 5 times more than retaining an existing one (Naumann, 1995). This shows the necessity of competing in preserving high quality services, being informed of customers' expectations and improving quality of services and products (Pizam & Ellis, 1999).

Due to its influence on repeat purchases and word-of-mouth recommendations, customer satisfaction is considered an important factor for all commercial firms (Berkman and Gilson, 1986). Satisfaction reinforces positive attitudes toward the commercial brand (Assael, 1987). Peter and Olson (Peter and Olson, 1987) believe that one of the strategies and top priorities of successful organizations in the present world is being customer-oriented gaining their satisfaction. Organizations that disregard their customers' and clients' needs and requests, and instead of being product-oriented are customer-oriented are ousted from the field of competition.

Factors influencing Customer Satisfaction and its Formation Model

According to previous studies, customer satisfaction depends on these two factors:

- 1) Customer's expectations
- 2) Perceived quality

Therefore,

$$\text{Customer satisfaction} = \text{customer's perception of quality} - \text{expectations}$$

These factors lead to formation of customer satisfaction model based one of the most famous customer satisfaction theories, namely disconfirmation of expectations theory (T. B. S, 2002).

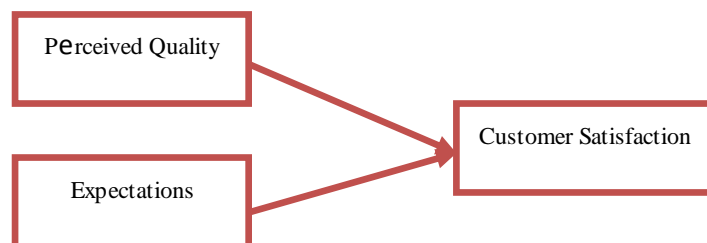


Figure 1: Customer Satisfaction Formation Model

According to this theory which is employed in several studies (Oliver and DeSarbo, 1988), customers purchase goods and services with pre-purchase expectations about the performance they had anticipated. When the product or services are purchased and used, the results are compared with their expectations. Disconfirmation occurs when there is disparity (difference) between expectations and results. Negative disconfirmation occurs when product/service performance is poorer than expected. Positive disconfirmation occurs when product/service performance is better than expected. Satisfaction is obtained as a result of confirmation or positive disconfirmation of consumer expectations (Pizam & Ellis, 1999).

Based on the findings from past researches, the level of customers' expectations and anticipations depend on various factors including cultural background, level of dreams and aspirations, earning level, private needs, customers' past experiences, family status, education, etc (Nejad, 1387).

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MATERIALS AND METHODS

The research method used in this research is applied in terms of objective and descriptive-survey method in terms of data collection.

In order to collect information about the theoretical bases and literature about the topic, library resources, other relevant papers, and books and the internet were used. The scale used in the questionnaire is of Likert scale of 5 options.

For testing the reliability of the questionnaire, Cronbach's alpha was used. First, the questionnaire was distributed randomly among 20 employees. Then, the collected data was tested and its reliability was confirmed with Cronbach's alpha. Cronbach's alpha of the questionnaire which consists of 29 questions was calculated to be 0.879. In the present study, descriptive and inferential statistics are used for data analysis. Descriptive statistics was used for classifying and describing data. Frequency distribution table, diagram, mean and standard deviation are descriptive statistics used in the present research. For research hypothesis testing, Pearson's r correlation coefficient was employed.

Cronbach's Alpha	N of Items
.879	29

The population of the research consists of e-insurance customers of *Iran* and *Asia* firms in Abhar and Khoramdareh cities.

Sample volume in this research was estimated using Krejcie & Morgan table. Since the exact number of customers was not available to the researcher, the sample size was examined using the aforementioned table and was calculated to be 384 people.

Table 3-2: Distribution of Population Members by Insurance Firm

<i>Sample</i>	<i>Percentage</i>	<i>Iran</i>	<i>Sample</i>	<i>Percentage</i>	<i>Asia</i>	<i>Insurance type</i> <i>City</i>
223	0.58	15	69	0.18	5	Abhar
46	0.12	3	46	0.12	3	Khoramdare
269	0.78	103	115	0.22	8	Total

RESULTS AND DISCUSSION

Results

First Hypothesis

Convenience of Using Website Affects E-Insurance Customer Satisfaction

Hypothesis 1 (H_1) claims that the ease of using website has an impact on e-insurance customers satisfaction. The correlation coefficient between the convenience of using website and customer satisfaction indicates that there is a significant correlation between these two variables. This correlation is 0.451 and positive with statistical significance of 0.01. H_1 is, therefore, confirmed, i.e. there is a positive and significant relationship between convenience of using website and customer satisfaction. According to this finding, one might say that the more using insurance website is convenient, the more satisfied will the customers be. This correlation coefficient can be observed in table 4-6.

Table 4-6: Result of Pearson Correlation Coefficient for the 1st Hypothesis

Significance	Number	Correlation	Coefficient	Variables
		Value		
0.01	384	0.451		Convenient using of internet E-insurance customer satisfaction
				Independent Dependent

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Second Hypothesis

Hypothesis 2 (H_2) claims that the quality of website information has an impact on e-insurance customers satisfaction. The correlation coefficient between quality of website information and customer satisfaction indicates that there is a significant correlation between these two variables. This correlation is 0.538 and positive with statistical significance of 0.01. H_2 is, therefore, confirmed, i.e. there is a positive and significant relationship between quality of information provided on website and customer satisfaction. According to this finding, one might say that the higher quality of the website information, the more satisfied will the customers be. This correlation coefficient can be observed in table 4-7.

Table 4-7: Result of Pearson Correlation Coefficient for the 2nd Hypothesis

Significance	Number	Correlation Value	Coefficient	Variables
0.01	384	0.538		Quality of website information E-insurance customer satisfaction
				Independent Dependent

Third Hypothesis

The website's response time has an impact on e-insurance customer satisfaction.

Statistical Hypothesis:

Hypothesis 3 (H_3) claims that the website's response time influences e-insurance customers satisfaction. The correlation coefficient between website response time and customer satisfaction indicates that there is a significant correlation between these two variables. This correlation is 0.451 and positive with statistical significance of 0.01. H_3 is, therefore, confirmed, i.e. there is a positive and significant relationship between the website's response time and customer satisfaction. According to this finding, one might say that the faster the website's response time, the more satisfied will the customers be. This correlation coefficient can be observed in table 4-8.

Table 4-8: Result of Pearson Correlation Coefficient for the 3rd Hypothesis

Significance	Number	Correlation Value	Coefficient	Variables
0.01	384	0.451		Website's response time E-insurance customer satisfaction
				Independent Dependent

Fourth Hypothesis

Visual appeal of website impacts e-insurance customer satisfaction.

Statistical Hypothesis:

Hypothesis 4 (H_4) claims that the website's visual appeal affects e-insurance customers satisfaction. The correlation coefficient between website's visual appeal and customer satisfaction indicates that there is a significant correlation between these two variables. This correlation is 0.496 and positive with statistical significance of 0.01. H_4 is, therefore, confirmed, i.e. there is a positive and significant relationship between the website's visual appeal and customer satisfaction. According to this finding, one might say that the more improved the website's visual appeal, the more satisfied will the customers be. This correlation coefficient can be observed in table 4-9.

Table 4-9. Result of Pearson Correlation Coefficient for the 4th Hypothesis

Significance	Number	Correlation Value	Coefficient	Variables
0.01	384	0.496		Website's visual appeal E-insurance customer satisfaction
				Independent Dependent

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Fifth Hypothesis

Insurer's accountability influences e-insurance customer satisfaction.

Statistical Hypothesis:

Hypothesis 5 (H_5) claims that the insurer's accountability has an impact on e-insurance customer satisfaction. The correlation coefficient between insurer's accountability and customer satisfaction indicates that there is a significant correlation between these two variables. This correlation is 0.565 and positive with statistical significance of 0.01. H_5 is, therefore, confirmed, i.e. there is a positive and significant relationship between the insurer's accountability and customer satisfaction. According to this finding, one might say that the higher the accountability of the insurer, the more satisfied will the customers be. This correlation coefficient can be observed in table 4-10.

Table 4-10: Result of Pearson Correlation Coefficient for the 5th Hypothesis

Significance	Number	Correlation Value	Coefficient	Variables
0.01	384	0.565		Insurer's accountability E-insurance customer satisfaction
				Independent Dependent

Sixth Hypothesis

Trust in insurance website affects e-insurance customer satisfaction.

Statistical Hypothesis:

Hypothesis 6 (H_6) claims that the customer's trust in insurance website influences e-insurance customer satisfaction. The correlation coefficient between trust in insurance website and customer satisfaction indicates that there is a significant correlation between these two variables. This correlation is 0.501 and positive with statistical significance of 0.01. H_6 is, therefore, confirmed, i.e. there is a positive and significant relationship between the trusting the insurance website and customer satisfaction. According to this finding, one might say that the more the customer trusts in the insurance website, the more satisfied will the customer be. This correlation coefficient can be observed in table 4-11.

Table 4-11: Result of Pearson Correlation Coefficient for the 6th Hypothesis

Significance	Number	Correlation Value	Coefficient	Variables
0.01	384	0.501		Trust in insurance website E-insurance customer satisfaction
				Independent Dependent

Based on the findings, some recommendations are proposed for improvement of e-insurance in *Iran* and *Asia* insurance firms.

1. Efforts should be made to design reasonably simple websites for electronic purchase of insurance so that it is more conveniently and easily used by the customer;
2. Using online help and guide systems on the website that assist the customers to easily and comfortably use electronic insurance policies;
3. Continued and persistent training of personnel to increase responsiveness abilities of e-insurance;
4. Efforts should be made to provide accurate, high-quality and errorless information and data on the website;
5. The insurance firm should use powerful internet domains for the website's quick response to customers' requests;
6. In designing the website, the insurance firm should try to use creativity, art, light techniques and beautiful coloring in website to be attractive and appealing to the customer;
7. Having strong customer relation management system on the website;

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8. Employing strong and efficient security system to protect the website against hackers' infiltration and sabotage.

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