The Affecting Factors on the Leaving Insured From Insurance Services

(Case Study Dey Insurance Company in Gilan)

Shahram Gilaninia

Department of Industrial Management, Islamic Azad University, Rasht Branch, Rasht, Iran

Narges Del Afrooz

Department of Business Management, Islamic Azad University, Rasht Branch, Rasht, Iran

Ensieh Vatan Khah

M.A. of Business Management, Islamic Azad University, Rasht Branch, Rasht, Iran

(Corresponding Author)

Abstract
Today the company know customers as most own investors and from own staff will apply all own efforts for their satisfy. Attention to customers is first feature of the new marketing. This issue has more important in the insurance markets are with a very high competitive tension. Such that insurance companies are provider service of better, quicker and reach further to own insured and realization desires, needs and expectations of their insured is in priority, allocation to itself larger share of this market than that do you provided satisfaction own insured or not. The main problem of research is that: What's related factors with leaving insured of Dey insurance company? The research hypotheses include: The first hypothesis: There is a relationship between inappropriate quality of services and leaving insured from insurance services. The second hypothesis: There is a relationship between customer dissatisfaction and leaving insured from insurance services. The third hypothesis: There is a relationship between unfair price
and leaving insured from insurance services. The fourth hypothesis: There 
is a relationship between competitors attractive and leaving insured from 
insurance services. The fifth hypothesis: There is a relationship between 
relocation costs and leaving insured from insurance services. The present 
study based on the nature and purpose is applied and its implementation 
method is based on survey strategies. Statistical population of study included 
all customers of Dey insurance Co. since the beginning of September 2012 
until the end of June 2013. To ensure achieving the required number of 
responses 300 questionnaires were sent to customers workplace that The 
number of 240 completed and collected. For data collection was used 
questionnaire in scale format five-point Likert with style of 1) completely 
disagree 2) Disagree 3) Apathetic 4) Agree 5) Completely agree. Variables of 
leaving insured, annoyed, and price is retrieved from Anton's questionnaire 
(2005, 2007) and variables quality of services, competitors attractive, 
relocation costs is retrieved from Mostafa Morad's thesis questionnaire. 
Results of Pearson correlation between the independent variables and 
leaving insured show that other than variable of price there are relationship 
between other variables with leaving insured.

Keywords: Insured, Quality, Annoyed, Unfair Prices, Competitors 
Attractive, Relocation Costs

Introduction

It may some of the companies can by different ways create many 
customers for themselves, but it will not be easy to keep them. For 
this reason, marketers in the past were in thought of hunters own 
customers, nowadays are inclined more satisfaction and to keep 
them (Bitner 1990). Attention to customer care is predisposing the 
growth and survival organization. While the loss of losing a
customer will be as accrue profits to the competing company. (Kart Right 2004)

Increased insurance companies, especially in private sector on the one hand, and implementation of tariffs liberalization plan by central insurance in country has caused competition in this industry be a more difficult companies that already have market share of a predetermined show visible concerns than loss of market share (Kotler 2004). In such a competitive condition insurance industry experts like other parts have found the importance of understanding the needs and wants of customers. But absence of knowledge and comprehensive information in this area is considered a challenge. The main reasons can be noted to weaknesses in computer systems of insurance companies that have been designed based on information of insurance policies no customer's information. (Elahi & Heidari 2005)

The Issue Expression of Research

Today the company consider customers as own most important asset and own employees want be used all own efforts for their satisfying (Reichheld et al. 1990). Attention to customer is first features of new marketing. This issue in insurance market has more important that is a market with a very high competitive tension. Such that insurance companies provide better, quicker and reach further service to own insured, and consider priority realization desires, needs and expectations of own insured allocate to itself larger share of this market than that do you provided satisfaction own insured or not. Leaving is defined as stop the customer from a business or a company in period of time. The main challenges is considered many companies around the world. (Chandar et al. 2006)
Previous Research

1. Seyed Mahmoud IzadParast (2011) in an article entitled "Categories of insurance customers using data mining". The purpose of this study is using neural networks and decision tree techniques in order to classify insurance customers and finally, the evaluation obtained results. In order to evaluate the models be compared the results of the two models that their accordance is demonstrate accuracy of the models performance. However, studies have shown that the decision tree method have contained better results.

2. Payam Hanafi Zadeh and Neda Rastakhiz Paydar (2011) in an article entitled "Model for risk classification of group insurance customers for car body based on risk using data mining" identified affecting factors on insured risk of car body insurance and then were identified segmenting customer features in each section and stated that identify of customers is the first step to define the different premium based on risk level of each customer
Models of Research

![Conceptual Model of Research](image)

**Figure 1**: Conceptual Model of Research

**The Research Hypotheses**

**The first hypothesis**: There is a relationship between inappropriate quality of services and leaving insured from insurance services.

**The second hypothesis**: There is a relationship between customer dissatisfaction and leaving insured from insurance services.

**The third hypothesis**: There is a relationship between unfair price and leaving insured from insurance services.
The fourth hypothesis: There is a relationship between competitors attractive and leaving insured from insurance services.

The fifth hypothesis: There is a relationship between relocation costs and leaving insured from insurance services.

Theoretical Research

Insurer: It is a legal entity active in the form insurance company and it is authorized to offer one or several major insurance. (Babaei 2007)

Insured: It is natural or legal person with purchase desired insurance is committed payment of premiums to insurer. (Babaei 2007)

Quality: Quality is a broad concept all parts of the organization are committed to it. Its aim is increase the efficiency of the entire collection. So it is prevented emergence of disruptive factors of quality and its ultimate aim is complete compliance with specifications of customer requirements with minimum cost for organization that is lead to increased satisfaction. (Azari Panah 2010)

Annoyed: It is when the customer does not receive the service that expected. (Serken et al. 2005)

Unfair Price: It is when service price is higher price of customer expects. In other words, company determine own prices more from customer imagined (Tokmana et al. 2007)

Competitors Attractive: Including cases of competition attractive in the insurance industry can be referred to conditions of contract for some agencies and organizations. (Gilaninia 2011)

Relocation Costs: Aggregate costs of economic, psychological and physical in when change of company is known relocation costs. In simple terms, cost for each individual incurred changing the service provider. (Porter 1998)
Research Methodology

The present study based on the nature and purpose is applied and its implementation method is based on survey strategies. Statistical population of study included all customers of Dey insurance Co. since the beginning of September 2012 until the end of June 2013. In this study is used method of classified random sampling. For data collection was used questionnaire.

Methods of data analysis

Statistical methods used in this study are descriptive statistics included frequency, percentage frequency, mean, standard deviation and variance and also inferential statistics included regression analysis and Pearson correlation coefficient by SPSS software.

Test Results

The first hypothesis: There is a relationship between inappropriate quality of services and leaving insured from insurance services.

Table 1: The correlation coefficient between quality of services and leaving insured

<table>
<thead>
<tr>
<th>Leaving Insured</th>
<th>Quality of Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leaving Insured</td>
<td>Pearson Correlation</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td></td>
<td>N</td>
</tr>
<tr>
<td>Quality of Services</td>
<td>Pearson Correlation</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td></td>
<td>N</td>
</tr>
</tbody>
</table>
According to the results can be seen Sig = 0.044 and it is less than 0.05. For this reason with %95 confidence the research hypothesis is confirmed and this relationship is significant. Also can be said severity of correlation between quality of services and leaving insured is equal to + %56.5.

**The second hypothesis**: There is a relationship between customer dissatisfaction and leaving insured from insurance services.

Table 2: The correlation coefficient between customer dissatisfaction and leaving insured

<table>
<thead>
<tr>
<th></th>
<th>Leaving Insured</th>
<th>Customer Dissatisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leaving Insured</td>
<td>Pearson Correlation</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>13</td>
</tr>
<tr>
<td>Customer Dissatisfaction</td>
<td>Pearson Correlation</td>
<td>.575*</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.040</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>13</td>
</tr>
</tbody>
</table>

According to the results can be seen Sig = 0.040 and it is less than 0.05. For this reason with %95 confidence the research hypothesis is confirmed and this relationship is significant. Also can be said severity of correlation between customer dissatisfaction and leaving insured is equal to + %57.5.
The third hypothesis: There is a relationship between unfair price and leaving insured from insurance services.

Table 3: The correlation coefficient between price and leaving insured

<table>
<thead>
<tr>
<th></th>
<th>Leaving Insured</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leaving Insured</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>1</td>
<td>.379*</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td>.202</td>
</tr>
<tr>
<td>N</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>Price</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.379*</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.202</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>13</td>
<td>13</td>
</tr>
</tbody>
</table>

According to the results can be seen Sig = 0.202 and it is greater than 0.05. For this reason with %95 confidence the research hypothesis is rejected and this relationship is not significant.
The fourth hypothesis: There is a relationship between competitors attractive and leaving insured from insurance services.

Table 4: The correlation coefficient between competitors attractive and leaving insured

<table>
<thead>
<tr>
<th></th>
<th>Leaving Insured</th>
<th>Competitors Attractive</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Leaving Insured</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>1</td>
<td>.582*</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td>.037</td>
</tr>
<tr>
<td>N</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td><strong>Competitors Attractive</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.582*</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.037</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>13</td>
<td>13</td>
</tr>
</tbody>
</table>

According to the results can be seen Sig = 0.037 and it is less than 0.05. For this reason with %95 confidence the research hypothesis is confirmed and this relationship is significant. Also can be said severity of correlation between competitors attractive and leaving insured is equal to + %58.2.
The fifth hypothesis: There is a relationship between relocation costs and leaving insured from insurance services.

Table 5: The correlation coefficient between relocation costs and leaving insured

<table>
<thead>
<tr>
<th></th>
<th>Leaving Insured</th>
<th>Relocation Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Leaving Insured</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>1</td>
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</tr>
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<td></td>
<td>.035</td>
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<tr>
<td>N</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td><strong>Relocation Costs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.586*</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.035</td>
<td></td>
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<tr>
<td>N</td>
<td>13</td>
<td>13</td>
</tr>
</tbody>
</table>

According to the results can be seen Sig = 0.035 and it is less than 0.05. For this reason with %95 confidence the research hypothesis is confirmed and this relationship is significant. Also can be said severity of correlation between relocation costs and leaving insured is equal to + %58.6.

Conclusions

According to results of Pearson correlation between the independent variables and leaving insured and Sig values in hypotheses 1, 2, 4, 5 and be smaller them from 0.05 can be concluded that there are significant relationship between independent variables of quality of services, customer dissatisfaction, competitors attractive, and relocation costs with leaving insured. Also there is not any significant relationship between price and leaving insured. Also severity of correlation between leaving insured with quality of services is equal to +%56.5, customer dissatisfaction is equal to + %57.5, competitors attractive is equal to + %58.2, and relocation costs is equal to + %58.6.
Suggestions for Future Research

1. It is suggested to assess the affecting factors on leaving customers be used other variables and models.
2. It is suggested theoretical framework of this study be examined in other businesses.
3. It is suggested this research to do in the insurance organizations in other provinces.

Limitations of Research

1. Lack of properly cooperation some of respondents in completed the questionnaire.
2. Existence confounding factors and uncontrollable in study flow
3. Lack of having enough time
References


3. Azari Panah, Shahla. 2010. Quality of Services


