

## Servqual Model and Measurement of Service Quality

Ali Tahmouri<sup>a</sup>, Mohammad Reza Khosravi<sup>b</sup>, Mohammad Akbari<sup>c</sup>, Abbas Shirzad Jalali<sup>d</sup>,  
Reyhaneh Hassanpoor<sup>e</sup>, Seyyedeh Sara Saberhosseini<sup>f</sup>

<sup>a</sup>Department of Business Management, Rasht Branch, Islamic Azad University, Rasht, Iran

<sup>b,c,d,e,f</sup>M.A. Student of Business Management, Science and Research Branch, Islamic Azad University, Guilan, Iran

---

### ABSTRACT

The purpose of this study is to assess between insured's expectations and provided services quality by social security the province of Guilan. The study statistical society included all the original insured, and social security pensioners in the province of Guilan (Rasht city). Samples obtained from sampling formula, is 412 cases. Sampling method is random. Research tool is questionnaire. For analysis of data from paired comparative "t -test" and from Friedman test was used to rank components. The results from the hypotheses test show that there is significant relationship between Factors of services quality include tangible, reliability, responsiveness, assurance, empathy and customer expectations from performance quality of social insurance organization.

**KEYWORDS:** Quality, Service, Servqual Model, Insurance.

---

### 1. INTRODUCTION

Today, the service quality is important for their customers and suppliers. They for the enjoyment of competitive advantages of organizations show increasing attention to the quality issue (Woodruff, 2006, p177). The most successful of initially businessmen so that competition can develop, they must search for different ways to provide what the customer perspective be distinctive and special. There is a new interest in strategic planning as a means of monitoring a rapidly changing environment and taking effective decisions and action based upon that monitoring (Rezvani, Gilaninia, Mousavian, 2011, Salami, Gilaninia & et al, 2012). The customer is central to all marketing activities of banks the world over (Rahbarinia & et al, 2011). Today, no institution cannot survive unless a sufficient number of customers will increasingly attract and retain. While the efforts in this competition are stronger and more ruthless is caused mind. Clever positioning of competition in the field of the product and price can provide a position in the short term. But for most enterprises, the surest way to survive and succeed, it is always remaining on customer mind with service quality. This is a simple thought but powerful and attractive (Hapson, 2005, p9). In today's world is speed and acceleration world in developed processes (Rabiei & et al, 2012). In this competitive world, accessing to competitive advantage is very important (Ramzani & et al, 2011). New global business success depends on ability to create distinct value in product through the quality of in design and production and expression values to customers effectively. Therefore, effective strategies to retain customers are through value creation based on the quality. The fact that perceived product quality and is becoming the most important competitive factor in the business world has caused call the current era of business "era of quality" (Peeler, 1996, p1). The main force in this environment is technological that case to break barrier of legal, geographic and industry and has create new products and services (Taheri & et al,2011). Today, recognizing the effect of quality on profit and other the financial output of the organization is a very important issue (Zeithaml & et al, 1996, p3). Desire to provide quality services play an important role in service industries such as insurance services, banking and... because quality of services are vital to the organization for survival and profitability. Particularly this issue in relation to is considered in most service industries as critical issues. In particular, it is more important in connection with financial services that are generally difficult to differentiate in services (Stafford & et al, 1998, p426). Customer satisfaction will be affected strong form of the nature customer contact and interaction between companies and customers. Front counter staffs that play the role of the border are considered point the organization interaction with the outside environment. In addition it effect on attitudes and to assessing of customer toward the organization (Boshoff Abd Tait, 1996, p6). For service companies benefiting from an effective competitive strategy is important. Because they compete in an environment that it is not so difficult to enter the environment, as a result, companies are constantly faced with new competition (Fitsimonz, James E, Monaji, 2003, P4). Institutions and organizations are not from exception in Iran. Also administrative development program and discussed respect to customer has tangible and important role in service quality. Institutions and organizations in the Islamic Republic of Iran with regard to with competitive issues of

---

\*Corresponding Author: Ali Tahmouri, Department of Business Management, Rasht Branch, Islamic Azad University, Rasht, Iran.

resulting from quality compliance in provide services, based on a comprehensive program of administrative development are obligations of provide quality services and to meet the demands of customers. However, it is fact that customer expectations have increased over the past and from other hand competitors with constant change and how their service offering to customers, are constantly changing market to increase their share from market. Here contribution of environmental factors should not ignore including political and legal and economic and cultural issues, these factors organizations are forced to provide more quality services. Among these factors is respect to customer. In addition, the internet's role in access to on time information should be considered important; this increases the expectations of customers. As well as promotional activities of organizations will increase customers' expectations and ultimately advantages from their service quality is as a factor that will encourage organizations to provide quality services (Tahmouri, 2010).

## 2. Theoretical Framework

Social Security is wide organization that wide ranges from employees are among its customers. Since the organization goal is satisfaction of existing customers and attracts new customers, therefore the organization is seeking ways to improve the quality of service. Customer satisfaction is as a key factor in shaping willing to purchase the future customers (Ruyter & et al, 1997, p388). In today's business environment is characterized by increasing competition (Gilaninia, Zia Khosooosi & et al, 2012). Quality of services with customers and suppliers is important. They for the enjoyment of competitive advantages to organizations show an increasing attention to quality. According to customer needs and expectations is a key factor to achieve quality of service. In order to ensure the provision of customer expectations, the organization must take into consumerism and customer-oriented that involve a close relationship of customers with service provider (Woodruff, 2006, p177-178). Service is activity or benefit that one person offers to the other person that essentially it is non-tangible and has not ownership of something, The result may be non-material goods or physical (Kotler & Armestrang,2000). Also in another definition, service is a process that customers are demanding it (Harvey, 1998, p583). It can also be describes that about quality don't has No meaning except whatever the customer really wants. In other words, product is with quality when to be adapted with the customer wants and needs. Quality should be defined as product compliance with customer requirements (Crosby, 1984, p60). Should be said that social security organization as well like any other service organization, are looking for ways to improve the quality of services provided to its insured and pensioners and therefore, quality assessment of provided services for organization Social Security is a way to identify ways to provide service for customer satisfaction. Assessment of services Quality is a challenge because customer satisfaction is determined by many intangible factors. Multiple dimensions of service quality have been considered Servqual navigation tools. Servqual is effective tool to survey customer satisfaction and is based on service quality gap model. Servqual is one popular scale for measuring service quality. Thus in this study will be used from this scale.

Parasuraman provided five dimensions of service quality in 1988. These dimensions are including:

Tangible factors: the modern equipment, significant physical facilities, staff with clean and decent appearance, well-ordered documents.

Reliability: Perform promised service, special interest in corrects the problem, providing services in the specified time, reforms.

Responsiveness: the willingness of staff to assist customers and provide timely service and rapid response to customers.

Assurance: inspire trust of customers by staff behavior; observe courtesy in dealing with customers, having sufficient knowledge of employees.

Empathy: personal attention to customers, understanding specific needs of customers, employees, attention to customers. (Tahmouri, 2010).

In this model are asked from customers that the first components identified in term of their expectations of the services based on Likert scale and if perceived performance be lower than customer expectations it is indicator of poor quality and if be higher it is indicator of higher quality. In this model, we seek to resolve gaps that may lead to customer dissatisfaction. Therefore important question is: what have Social Security's customers towards receive services quality from these organizations and what are extent these services consistent with their expectations?

## 3. Research Hypothesis

### 3.1. Main Hypothesis

There is significant difference between Insured's expectations and quality of services provided by social security of Guilan.

### 3.2. Sub hypotheses:

1. There is significant difference between quality of Social security performance in Guilan and their perceptions of in the tangible factors.

2. There is significant difference between quality of Social security performance in Guilan and their perceptions of in the Reliability.
3. There is significant difference between quality of Social security performance in Guilan and their perceptions of in the Responsiveness.
4. There is significant difference between quality of Social security performance in Guilan and their perceptions of in the Assurance.
5. There is significant difference between quality of Social security performance in Guilan and their perceptions of in the Empathy.

#### 4. RESEARCH METHOD

The terms In this researchers also sought to review and identify and report from status of service quality in the Social Security Organization of Guilan in term of insured and pensioners .This study is a descriptive and applied research and as well as research is survey. Questionnaire is a tool for gathering information. The study statistical society included all the original insured, and Social Security pensioners in the province of Guilan (Rasht city). Samples obtained from sampling formula, is 412 cases. Sampling method is random. Research questionnaire is approved by the content. Validated questionnaire were calculated through Cronbach's alpha coefficients and its rate is obtained more than 80%. Thus present questionnaire is reliable. For analysis of data from paired comparative "t test" and from Friedman test was used to rank components.

#### 5. DATA ANALYSIS

Table1) Summary results of hypotheses tests

Hypotheses	t	df	sig	Result
<b>First hypothesis</b>	5.490	411	0.000	confirmed
<b>Second hypothesis</b>	17.944	411	0.000	confirmed
<b>Third hypothesis</b>	9.827	411	0.000	confirmed
<b>Forth hypothesis</b>	11.869	411	0.000	confirmed
<b>Fifth hypothesis</b>	8.065	411	0.000	confirmed
<b>Main hypothesis</b>	18.951	411	0.000	confirmed

First hypothesis: There is significant difference between quality of Social security performance in Guilan and their perceptions of the tangible.

Given the amount of sig (significant level) obtained in table that its amount is less than 0.05, Can be said that the difference in the levels of expectations from performance in tangible dimension and perceptions from performance is significant, namely hypothesis is confirmed.

Second hypothesis: There is significant difference between quality of Social security performance in Guilan and their perceptions of the reliability.

Given the amount of sig (significant level) obtained in table that its amount is less than 0.05, Can be said that the difference in the levels of expectations from performance in reliability dimension is significant, namely hypothesis is confirmed.

Third hypothesis: There is significant difference between quality of Social security performance in Guilan and their perceptions of the Responsiveness.

Given the amount of sig (significant level) obtained in table that its amount is less than 0.05, can be said that the difference in the levels of expectations from performance in responsiveness dimension is significant, namely hypothesis is confirmed.

Fourth hypothesis: There is significant difference between quality of Social security performance in Guilan and their perceptions of the Assurance?

Given the amount of sig (significant level) obtained in table that its amount is less than 0.05, Can be said that the difference in the levels of expectations from performance in assurance dimension is significant, namely hypothesis is confirmed.

Fifth hypothesis: There is significant difference between quality of Social security performance in Guilan and their perceptions of the Empathy.

Given the amount of sig (significant level) obtained in table that its amount is less than 0.05, Can be said that the difference in the levels of expectations from performance in empathy dimension is significant, namely hypothesis is confirmed.

Main hypothesis: There is significant difference between Insured's expectations and quality of services provided by social security of Guilan.

Given the amount of sig (significant level) obtained in table that its amount is less than 0.05, can be said that the difference in the levels of expectations from performance and quality of services provided is significant, namely hypothesis is confirmed.

*Friedman test for ranking the most important factors*

For ranking of components Servqual in term of importance for insured and pensioners, we used the Friedman test. Following table shows the mean of ranks of the 412 cases referred to components of the five dimensions of research.

Table 2) Friedman test results for ranking the five dimensions

Ranks	
Dimensions	Mean
Responsiveness	3.64
Reliability	3.46
Empathy	3.12
tangible	2.49
Assurance	2.29

## 6. DISCUSSION AND CONCLUSION

According to results should be stated that all hypotheses confirmed and also must be acknowledged that there is significant different between insured expectations and their perceptions from social security performance in Guilan in service quality dimensions based on Servqual model and this gap in obtained results is clearly visible. Course existing gap difference can restoration and operation of the organization is relatively close to the audience's expectations.

Based on obtained results of research findings and opinions of respondents to the questions raised can improve organizational performance in providing quality service to the following suggestions:

Given in conducted tests in all the hypotheses related to dimensions of quality of service Servqual model, expectations of the insured and pensioners is more than their received perceptions of performance of social security organization in Guilan Province, therefore organization should have proceeded with expert studies to related decline And increase their service quality based on dimensions of proposed model components.

2- Because majority of respondents are high school graduates to bachelor. Therefore, it seems that the organization must give firsthand the importance to expectations this class (in terms of education) and will try to increase provide quality services, with consideration and to meet their expectations.

3- - With a mean age of respondents to the questions can guess that employed members are relatively young mean age 25 years to 45 years. Therefore managers should seek to fulfill the demands of all members and especially this group of the respondents and also in the service planning is compatible with the demands this age group.

4- - With regard to education level and mean age of respondents, which is referred to in paragraph 2 and 3, It appears that social security organization should be more effort in electronic and non-personal services activities. It is obvious that use of this facility makes fewer referrals of customers in organization branches, and provides enhanced in work that this causes lack of overcrowding in the branches of the organization and ultimately lead to faster service and customer satisfaction. It should be noted and due to the high volume of services and also considering the high number of customers, community studies will be conducted for use of these systems with modeled from electronic services in other countries.

5- Given surveyed priorities and preferences of customers in this study, components of responsiveness and reliability has had the highest importance for the respondents in this study, therefore it seems that particular attention to these two dimensions of Servqual model is important.

6- It is recommended that training be given to employees, because employees are at the front line connection with customers and their performance will have a direct impact on customer perceptions. Therefore training courses about customer orientation and communication can also lead to better quality services. Also are necessary continue this course and to update with progress of society.

7- Organizations should consider the service standards and develop customer-oriented standards. Commitment each of employees to performance quality and understands of their internal and external customers by them can minimize existing gap between expectations and perceptions. Therefore in organization should be created independent part to identify customer needs and expectations.

8- According to surveys taken and observed gaps between expectations and perceptions of customers, it seems that the organization has raised customer expectations but their perceptions of the organization's performance show low levels of service quality to expectations. Thus, existing gap should be minimized with the above proposed solutions and describe expectations shall control appropriate to facilities of the organization. Maybe the organization managers with biographies of economic situation and also social security organization to their customers can reduce partly gap between expectations levels and performance. However, use of services provided with quality is the way that will be led to benefits the organization and ultimately Social Security of society and country.

## REFERENCES

- Boshoff,Christo and Tait Madele,(1996). quality perception in financial service sector,the potential impact of internal marketing:international journal of service industry management.
- Crosboy,Philip,b,(1984). quality without teard: the art of hassle free management: mcgraw hill,newyork.
- Gilaninia,Sh; Alipour. H; Zia Khosoosi. E, Mousavian.S. J. (2011). CRM Application Impact on Customer Satisfaction in Financial and Credit Institutions (Case study: Financial and Credit Institutions in Guilan, Iran), *Journal of Basic and Applied Scientific Research*, 1(8), pp956-963, www.textroad.com.
- Gilaninia,Sh;Rezvani,M; Mousavian,S.J.(2011). Strategic Planning: A Tool For Managing Organizations In Competitive Environments, *Australian Journal of Basic and Applied Sciences*, 5(9): 1537-1546.
- Hapson,Logari;Morgatroid,Ripli,Eskeli,Simpson,(2002).service management.culture of oriented-customer,translate by irannejad parizi,Tehran ,modiran.
- Harvey,jean,(1998).service quality: a tutorial, journal of operation management.
- James,E,Fitsimonz,Monaji,(2003). Service management.translate by s.m. erabi & davood eizadi.
- Kotler Philip and gray armestrang,(2000),marketing management,prentice hall,usa.
- Kotler,(2006).kotler in marketing management,tralate by abdolreza rezaeinejad.
- Peeler,George ,h,selling in the quality era Blackwell business,usa,1996.
- Rabiei,A;Gilaninia,Sh; Mousavian,S,J; Igder,H;Shafiei,K;Permouzeh,A;Zadbagher Seighalani,f.(2012). The Role of Factors among Organization in Organizational Readiness of Small and Medium Companies for Acceptance of E-Commerce, *J. Basic. Appl. Sci. Res.*, 2(3)2172-2177, 2012.
- Rahbarinia,S.A;Taleghani,M;Biabani,Sh;Gilaninia,Sh,Mousavian,S.J.(2011). The Relationship between Customer Satisfaction and Relationship Marketing Benefits, Vol. 1, No.3;pp 78-86.
- Ramezani,E ;Gilaninia,Sh;Chirani,E;Mousavian,S.J.(2011). The Impact of Supply Chain Management Practices on Competitive Advantage, *interdisciplinary journal of contemporary research in business*, ijrb.webs.com, VOL 3, NO 6,pp577-587.
- Ruyter kod and et al,(1997). measuring service quality and service satisfication,an empirical test of an integrative model,journal of economic psychology,1997.
- Salimi,M.A;Gilaninia,Sh; Mousavian,S,J; Aziz Zadeh,A;Makarehchian,A;Zadbagher Seighalani,F.(2012). Economic Growth in Iran and Effective Factors on Its Changes, *J. Basic. Appl. Sci. Res.*, 2(2)986-994.
- Stafford Maral Royen,et ,(1998). determinants of service quality and satisfication in the auto casualty claims process,journal of service marketing,1998.
- Taheri,T;Gilaninia,Sh;Taleghani,M;Mousavian,S.J.(2011). Study of Effective Factors on Customers Trust in Electronic Banking Services (Case study: Melli Bank in Ardabill City), *Interdisciplinary Journal Of Contemporary Research In Business*, Vol 3, No 8,Pp472-478.
- Tahmouri ,M.A.(2010). Service quality measurement of the social security organization in Guilan based on Servqual model (case study: the social security branches in Rasht), Master of Business Administration thesis, Islamic Azad University.
- Woodruff,h.(2006).service marketing,Persian translate : mohammad ebrahim & kohestani,mostafa,publication of amir kabir,Tehran.
- Zeithaml,v,et al.(1996). the behavioral consequence of service quality ,journal of marketing.
- Zeithaml,Valarie,A And Mary Jo Bitner,(1996). Services Marketing,Mc Graw Hill,Singapour.