

CHANNEL EFFECT AND THE PERCEIVED QUALITY OF WEB AND PERCEIVED SERVICES ON AFTER SALES SERVICES IN THE INSURANCE INDUSTRY

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Abstract: The purpose of the present research is studying the effect of communication channel, perceived quality of web and perceived services on after sales services in Saman insurance in Tehran. This is a practical in terms of purpose and a descriptive research based on data collecting method and type of correlation in terms of analyzing data. Statistical population of the present research is customers of Saman insurance, the random sampling method was used to select sample that 384 people were selected. The questionnaire was used to collect data. Then the tools of data analyzing were evaluated including descriptive statistic and inferential statistic by using structural equation modeling. The results showed that the communicational channel, perceived quality of web and value of perceived services have effect on after sales services.

Keywords: communicational channel, perceived quality and value from web, after sales services.

1 Introduction

By fast global development in electronic business and turning most of businesses toward internet and using websites to presentation, introduce and sale their services and products, the need for designing a website in the name of company is felt. There are many agents in the websites that in form of presentation designed services to attract attention and trust of customers who enter the website. So that customers achieve satisfaction feeling from all service agents which are in this website, and spend a longer time in the environment of that website and utilize from the website services by complete evaluation of introduced services and products in that and amount of perception which they achieve from the quality of presented electronic services by the internet website such as website designing, reliability, responsiveness, trust and overall quality. If in the process of service presentation, interactions between human and machine are formed in a virtual environment; conceptions will be described in the form of electronic services. These services are presented through nets and systems such as internet, ATM systems, telephone banking, telephone services, presenter systems of automatic services and etc. (Chang, K et al., 2010) in services part, the quality of that is evaluated during the process of services presentation. Aladwani and Palvia (2002) measure the perception of users in the scale from services quality based on development study. They suggested that the qualities of perceived services from web as the evaluation of users are from the features that they need when they face with web which is a reflection of top website. Based on exploratory factor analysis, they have presented four dimensions of perceived quality: technical efficiency, content quality, special content (service) and perceived quality. Researchers previously argued that quality of perceived services from web with services contents (such as service to customers and maintaining privacy) self-service technology such as ecommerce website can positively have effect on the perceptions of consumers from enjoying the system and buy behavior. (Hallowell, 1996) From one hand, competition is very close and intensive in distribution channels; electronic distribution channels soon will have the most shares in the field of retail. Experts believe that electronic distribution channels will surmount channels stationed on objective stores.

Based on description of Waytesk in 2005 "after sales serviced is often said to services that are presented to customer after delivery of goods" supporting after sales and technical support and product support are also phrases that have been used about this (Lin, J.S.C. & Liang, 2001) in the belief of Gronruz after sales services are often the responses to the customer's problem. These problems include lack of product proficiency; diagnose the problem, expert help in solving the problem, lack of

knowledge of how to use the product by the customer, etc. (Yen et al., 2007).

Similar researches in this field have been conducted which have been mentioned them in short, Jafari et al., (2014) in e research with the topic of "evaluating effect of judicial electronic services quality on satisfaction of citizens " showed that two variables of offices services quality and judicial electronic services system quality with its dimensions have a positive and significant effect on satisfaction of citizens. Ranjbaran et al., (2012) in a research with the topic of "analyzing the relationship between perceived value, perceived quality, satisfaction of customer and intend to re-buy in chain stores of Tehran" showed that in chain stores, perceived value has effect on perceived value and also on satisfaction of customer and intend to re-buy. Results from Chit Chartun et al., (2013) with the topic of (study of evaluating model of channel effect, perceived quality of web, awareness from brand and perceived quality on after sales services of all products in a company) showed that only channel, perceived quality of web and perceived quality had a positive effect with after sales services of the company (Yarahmadi, 2015). Hutchinson et al., (2009) also in a research with the topic of "perception of relationships quality, value, justice, satisfaction and behavioral relationships among Golf travelers" showed that services quality didn't have a significant effect on value and satisfaction. While the perceived value has a positive relationship with satisfaction variable, (Qalavandi et al., 2012). (Jafari et al., 2014) Hise and Sizmani (2002) have introduced determinant factors of electronic satisfaction, buy convenience, factors related to product, designing site and financial security by presenting a model. Li and Torin (2001) also have known support agents for receive and send orders, services to customer, cost, website (speed, articles quality, and use easiness), financial security (financial, maintaining private secrets) effective on electronic satisfaction (Chan et al., 2010). Miles (2002) evaluated electronic satisfaction in Midwestern University and among 174 students, the recognized factors which were effective on electronic satisfaction include: interaction with website, perceived quality of web site services and perceived value of website for customer (Ranjbaran et al., 2012). Baner and Garther (2002) also with research on available characters in internet have introduced determinant factors of electronic satisfaction, accessibility amount to information, communicational structure, personal-making, consolidation of information and exchanges (Edward & Sahadev, 2011). In fact, available information in organizational websites are not only considered as the input port of users to each one of organizations but also quantity and quality of presentation of informing services and accessibility to up-to-date services by them create an image in the users' minds which arbitrage based on that about organization generality, so organizations should be assiduous more than pervious in designing and maintaining life cycle of their website.

According to the importance of communicational channel which customers have in services industry especially insurance, pay attention to customers' attitude about perception of them from web quality and the service value which is provided for them through electronic, has high importance and companies can easily manage after sales services through this. So according to mentioned cases, conducting such research which evaluate many factors in service industry but the same time, it seems necessary and because the insurance industry is one of service industries in the country that has many diverse and complex needs, need to evaluate the way of services presentation quality, after sales services and processes related to that and communicational channels with customers to present solutions if necessary to improve services quality and process related to that in the electronic field. So according to growing of electronic communications and necessity of studying that and considering the following purposes, the present research is conducted:

- Study of communicational channel effect on after sales services in insurance industry.

- Study of perceived quality of web effect on after sales services in insurance industry.

- Study of perceived services value effect on after sales services in insurance industry.

3 The research methodology

3.1 Hypotheses of the research

- The communicational channel has effect on after sales services in insurance industry.

- Perceived quality of web has effect on after sales services in insurance industry.

- Perceived services value effect has effect on after sales services in insurance industry.

The present research is practical in terms of purpose. Based on way of collecting data it is considered as the descriptive researches. Also according to way of data analyzing it is the type of correlation. The statistical population of this research is all

employees of Saman insurance company, according to this that the statistical population of the research includes the customers of Saman insurance that are unlimited, the random sampling method was used in order to select sample which 384 people were selected by using Cochran formula.

The most important methods of information collecting in this research include library methods which are used in all scientific researches in order to collect information in the field of theoretical principles and subject literature of the research and in order to collect data and information for analysis, questionnaire has been used. After preparation of preliminary plan of the questionnaire it was tried to determine the validity and reliability of the questionnaire. So the Cronbach's alpha method and "SPSS" software have been used in order to determine reliability of the test. The purpose of evaluating measurement model is evaluation of weights and loadings of latent variables and the purpose of evaluating the structural model is evaluation of path coefficients between the latent variables.

3.2 The reliability of the structure (internal compatibility)

This index is calculated based on Cronbach's alpha coefficient. The value of this index should be equal or more than 0.7 (Nunnally, 1988) table 1 show the reliability value of the structure for each one of the latent variables.

Table 1: the reliability of the latent variables structure

Latent variable Reliability of structure	communicational channel	Perceived quality of the Web	Perceived services value	after sales services
compound reliability	0.665	0.624	0.655	0.643
Cronbach's alpha	0.712	0.772	0.761	0.801

As it is observed all compounded reliability values have been calculated more than 0.7. The value of Cronbach's alpha coefficient also has been shown in above table and it is observed that all these coefficients are more than 0.7. So the measuring model has suitable structure reliability. Also convergent validity in PLS model has been analyzed by average variance extracted (AVE). This index shows the value of variance that a structure

(latent variable) obtains from its indexes. For this criterion; Farner and Laker (1981) suggest values more than 0.5 because this value certifies that at least 50% of variance of a structure is described by its indexes. In continue results from evaluation of convergent reliability have been presented in the present research.

Table 2: convergent reliability of structures of the research (latent variables)

Latent variable Convergent validity	communication al channel	Perceived quality of the Web	Perceived services value	after sales services
Mean variance extracted (AVE)	0.665	0.678	0.625	0.654

As it is observed in table 2 all values of average variance extracted are more than 0.5 and so the measuring model has suitable convergent reliability.

As it is observable the value of coefficients of all variables are more than criteria value of 0.7, so the present research has the required reliability in order to distribute in statistical population. Also the structural equation modeling that partial least squares (PLS) have been used. First the measurement model and then the structural model have been analyzed. Finally obtained information has been analyzed by using descriptive statistical and inferential statistical methods. So frequency distribution table, the related central indexes have been used in descriptive analysis. The point that should be considered before any statistical analysis is that the synergy of interactions between the components should be considered. So techniques such as neural network should be used to achieve the desired result. But because data is not definitive and accurate (deterministic) and it

is the result of the people's poll and different from person to person; means it is random (stochastic), the statistical techniques should be used. In this part, model of the research has been tested and its validity has been evaluated. For this purpose the structural equation analysis method (PLS) has been used.

4 Findings of the research

4.1 Descriptive findings

In this part from statistical analysis, the way of statistical samples distribution is evaluated in terms of variables such as sex, work experiment, education level and age.

Based on obtained information from descriptive statistics, in terms of sex 57% of respondents have been male and 43% of respondents have been female in this research. In terms of education level, about 7% of respondents have education

diploma and lower, about 14% of respondent have associate degree, about 57% have bachelor education and also about 22% have MA education and higher. Also the work experiment, about 63% of respondents have lower than 10 years of work experiment, 28% of respondent have work experiment between 10 to 15 years, 7% of respondents have experiment between 15 to 25 years, about 2% of respondents have work experiment more than 20 years. Also in terms of age, about 27% of respondents have age less than 25 years old, about 57% have age between 25 to 35 years old, about 14% have age under 35 to 45

years old and about 2% of respondents have age 45 years old to up.

4.2 Analysis of Structural Model

In the model of research, Communicational channel variables, perceived quality of web, perceived services value has been used as an independent variable, after sales services has been used as dependent variable. The research model was implemented with the defined relations and following results obtained.

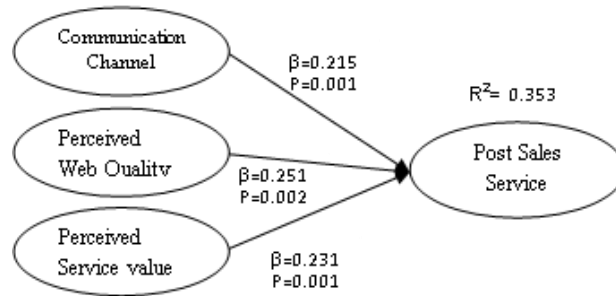


Figure 1: The structural model

Path coefficient of each of paths has been shown in Figure 1. Each of the coefficients is acceptable if it's P-value to be less

than 0.05. P- values related on each of variables has been presented in the following table.

Table 3: path coefficients significantly

path	Path coefficient	P- values	Result
Communicational channel → after sales services	0215	001.0	Confirmation
perceived quality of web → after sales services	251.0	002.0	Confirmation
perceived services value → after sales services	231.0	001.0	Confirmation

like the data show, in relations defined, all variables have achieved significant the coefficients of their path, so the communicational channel, perceived quality of web and perceived services value has effect on after sales services. The prediction power of designed model is analyzed with the use of coefficient of determination value (R2) for the dependent variable. Falk and Miller (1992) have indicated values of greater than or equal to 0.1 for coefficient of determination. In this research, according to the values in Table 4, it can be concluded that structural model of present study has sufficient prediction power. In other words, 24.2% of the variability in after sales services is explained by entering variables in the model.

Table 4: coefficients of determination for dependent variables

Index of Dependent variables	R ²
after sales services	242.0

Finally, it is appropriate that analysis of estimated structural model to be completed by PLS technique, by using Stone-Geisser test (Q2). Q2 coefficient is a non-parametric criterion. This criterion is used for assessing the predictive validity of

latent variables in the model. Q2 values are usually close to the values of R2, although unlike the coefficients of R2, Q2 coefficients can also adopt negative values. In this research Stone-Geisser test values has been calculated higher than zero that shows the intended model, has necessary capacity and power.

Table 5: Stone-Geisser test for latent variables

Index of Dependent variables	Q ²
after sales services	235.0

According to the subjects mentioned on analysis of the structural model of the second stage, it is seen that all under study values had the necessary conditions and so this model has sufficient predictive power. Analysis of the findings showed that the communicational channel, perceived quality of the web, perceived services value has effect on after sales services in the Saman insurance. Positive relationship of each of variables has been shown below. Path coefficients of the each mentioned variables have been presented in Table 6.

Table 6: path coefficients and research hypotheses

path	Path coefficient	P- values	Result
communicational channel → after sales services	0215	001.0	Confirmation
perceived quality of Web → after sales services	251.0	002.0	Confirmation
perceived services value → after sales services	231.0	001.0	Confirmation

According to the results presented in Table 6, in first hypothesis (communicational channel effect on after sales services) is more than 0.2 (0.215) and the number of significant level is less than 0.05 (0.001). So the first hypothesis is confirmed. Means communicational channel has an effect on after sales services in the Saman insurance company.

- According to this that path coefficient of the second hypothesis (effect of perceived quality of web on after sales services) is more than 0.2 (0.251) and number of significant level is less than 0.05 (0.02); so the second hypothesis is confirmed. Means perceived quality of web has effect on after sales services in Saman insurance company.

- According to this that path coefficient of the third hypothesis (effect of perceived services value on after sales services) is more than 0.2 (0.231) and number of significant level is less than 0.05 (0.001); so the third hypothesis is confirmed. Means perceived services value has effect on after sales services in Saman insurance company.

- According to this that path coefficient of the second hypothesis (effect of perceived quality of web on after sales services) is more than 0.2 (0.251) and number of significant level is less than 0.05 (0.02); so the second hypothesis is confirmed. Means perceived quality of web has effect on after sales services in Saman insurance company.

- According to this that path coefficient of the third hypothesis (effect of perceived services value on after sales services) is more than 0.2 (0.231) and number of significant level is less than 0.05 (0.001); so the third hypothesis is confirmed. Means perceived services value has effect on after sales services in Saman insurance company.

5 Discussion and conclusion

The present research was conducted with the purpose of evaluating the effect of communication channel, perceived quality of web and perceived services on after sales services in Saman insurance in Tehran city. In this regard, one model and three hypotheses were designed and tested, results from this research showed that the perceived quality of web with path coefficient of 0.251 has the most effect on after sales services of the company among the variables. It is suggested to managers and authorities of Saman insurance company to conduct required needs assessment to recognize needs, demands, preferences and interests of customers for increasing the perceived quality. Also it should be more pay attention about the quality of existing services in the company. In addition to this, quality and speed of presenting services should be increased. By this customers' satisfaction will be increased and they realize the quality of the presented services of Saman insurance company better and they will return again.

Results of the research showed that the perceived services value with path coefficient of 0.231 is the second variable that has the most effect on after sales services. Authorities of Saman insurance should be aware that the perceived value has effect on customer's satisfaction; in the other word, the high perceived value can lead to more satisfaction of each of customers of Saman insurance. In addition to this, results of the research show that the perceived value, customer's satisfaction and perceived quality have effect on after sales services. So it is suggested that to balance between received services and paid cost by customer to increase perceived value, to make culture and informing about benefits of services of Saman insurance company. Also services be determined logically and laws and policies of Saman insurance be clear and understandable. Results of the research showed that the communicational channel with path coefficient of 0.215 is the third variable that has the most effect on after sales services. Authorities of Saman insurance company should establish diverse channels with their customers. These channels can be contrived in website of the company; including online

answer to demands and questions of customers, receiving their comments, timely informing about new services. Whatever communicational channel be more and more powerful, customers will have more trust. Also this matter can have a great effect on after sales services and income amount of the company.

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