Investigating Affecting Quality of E-Insurance on Trust and Satisfaction Customer With Lee and Chung Model (Case Study: Iran Insurance in Khoarsen Razavi)

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ABSTRACT

The present study investigated the effects of quality e-insurance on trust and customer satisfaction derived from the model of Kun Chang Lee, Namho Chung (2009) in Iran insured of Khorasan Razavi. In this study, the methodologies of descriptive-correlational and cross-sectional survey were employed. The population studied included all eligible individuals use of electronic insurance in Khorasan, using simple random sampling were available, 210 were selected as sample. For data analysis, the descriptive statistics to examine the demographic characteristics of society were applied and data normality was checked and the last Effect of variables and hypotheses testing, multivariate regression test T_Value and P use will. At all stages of data analysis, software SPSS/18 was applied. The results showed that system quality, information quality and design quality have a direct significant relationship to trust and customer satisfaction of Iran Electronic Insurance.

Keywords: Trust, Customer satisfaction, Design Quality, Information quality, System quality, E-insurance.

Introduction

Today organizations providing electronic services on the Internet try to access a wider market with less cost. Insurance companies to survive and improve their performance, not excluded from this rule, as the insurance industry and other industries for their purposes have to use technology to provide new services and different plans are insurance. The use of the Internet and information technology in the insurance industry for the production and distribution of insurance services, electronics insurance is interpreted, Which not only makes calls to insurance companies to gain competitive advantage, But its use makes it possible for companies to communicate with more people through the web site, in order to attract more customers (haghighi et al., 2012). The Insurance industry has experienced

significant changes brought about by the interaction between competitive pressure, customer needs, and technological innovation. Internet evolution is changing the way people communicate and interact with others within their social circle. The growing demand for "always-on" internet connectivity is shifting usage from desktops to laptops and mobile devices (Lisa Wessels and Judy Drennan, 2010). E-insurance is replacement insurance for traditional form insurance to do manual labor on the network environment, causing the speed and accuracy of insurance, is a more simple process. By e-insured, insurance companies can own job do on the internet easier and quicker than before (Bromideh, Arabi, 2005). The proposed present study conceptual framework is based on model of Kun Chang Lee, Namho Chung (2009). The main advantage of this framework is the consolidation of a greater number of predictor variables that are able to provide a fuller explanation of the consumer's adoption of e-insurance. In order to meet the objective, the paper was organized in eight sections. In the first section, we describe the literature review, a brief overview of the models included in the proposed framework. In the following sections we describe the proposed method used to test the framework and the analysis results. Finally, the study concludes by putting forward some conclusions, consequences and suggestions for future endeavors in this area.

Theoretical backgrounds

Insurance industry is one of the most active sectors in financial services, because of its strong economy and healthy communities. For example, modern industrialized nations whose economies are based on technology more than ever at risk are people who need insurance coverage, and most importantly the need to meet expenses after retirement, So that insurance companies play an important role in society (Bromideh, Arabi, 2005). Grazioli & Jarvenpaa, 2000 insisted that trust refers to an individual belief that others will behave based on an individual's expectation and Gefen et al., 2003 asserted that an expectation that others one chooses to trust will not behave opportunistically by taking advantage of the situation. Trust is a crucial factor in customer satisfaction and the insurance quality aspects are necessary in building trust for e-insurance environment (Koo et al., 2010). In online shopping, users feel fearful to transact with e-venders in that transaction are conducted through Internet (Ja-Chul Gu et al., 2009). From a marketing perspective, satisfaction depends largely on performance; however, product experience alone does not determine overall satisfaction. User satisfaction is a critical construct because it is related to other important variables, including systems quality, design quality and information quality (Kun Chang Lee, Namho Chung**,** 2009). Melone 1990, persevere that User satisfaction is formed through the evaluation of product-service attributes, including content (accuracy and relevance), presentation (format and mode) (Koo et al., 2010).

Information quality is defined as the capability of information output to benefit users.The quality of information, as assessed by customers, usually influences their satisfaction and trust. DeLone and McLean (1992) insisted that an information system's quality affects the extent of customer trust and its users' satisfaction (Koo et al., 2010). System quality is important in the Internet and insurance environments. DeLone and McLean (1992) defined system quality as technical level effectiveness of an

Information System. Furthermore, information quality signifies the quality of information output by the system, rather than the quality of the system itself. System quality and information quality are important factors in the e-insurance model in this research (Kun Chang Lee, Namho Chung, 2009). Bharati and Chaudhury, 2004 insisted that web design quality is an area of research that examines how information is displayed. Everard and Galletta (2006) argued that good web design quality such as presentation, format, and processing efficiency enhance the formation of trust and satisfaction (Koo et al., 2010). The most common model for application of information technology design, technology acceptance model (TAM) is. This model has been introduced by Davis in 1989. DeLone and McLean (1992) reviewed IS success measures and devised a model of the interrelationships between six IS success factors: (1) system quality, (2) information quality, (3) IS use, (4) user satisfaction, (5) individual impact and (6) organizational impact. Based on prior studies, DeLone and McLean (2003) updated their model of IS success by adding a ''service quality'' measure. In general, the IS success model consists of three dimensions: system quality, information quality and service quality. Kun Chang Lee, Namho Chung, 2009, based on DeLone and McLean's model, assesses how three quality factors associated with mobile banking – system quality, information quality and interface design quality – can impact satisfaction and trust. Based on different models that were expressed in this study is that the electronic nature of the insurance policy, the conceptual model for present study in Figure 1 to explore the impact of information quality, Web design quality, system quality on customer satisfaction and trust in the e-insurance system.
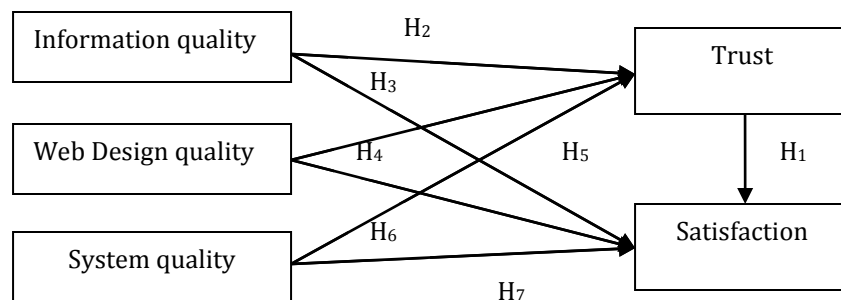

Figure 1. Research model

Hypotheses:

H_1: Trust of E-insurance will positively contribute to satisfaction.

H_2: Information qualityof E-insurance will positively contribute to Trust.

H_3: Information qualityof E-insurance will positively contribute to satisfaction.

H_4: Web design quality of E-insurance will positively contribute to Trust.

H_5: Web design quality of E-insurance will positively contribute to satisfaction.

H_6: system quality of E-insurance will positively contribute to Trust.

H_7: system quality of E-insurance will positively contribute to satisfaction.

Method and procedures

The method was used for the current study, descriptive research to survey branches. In terms of data collection, such as the use of questionnaires, data needed to be collected from the field. The objective is applied; the results can be

used by managers and policy maker's Iranian insurance. There are two types of independent and dependent variables in present study. Independent variables include: information quality, system quality, and web design quality. The dependent variable in this study include: trust and customer satisfaction are the electronics insurance. For each of the variables, to evaluate and measure their dimensions, indicators and surveys the literature of other researchers (e.g., Lee and Chung, 2009), were selected based on a questionnaire of 20 questions, was developed. All questions on a range of five-items in likert scales ranged from 1 = completely disagree to 5 = strongly agree

rating is. To confirm the reliability of the questionnaire index called the "reliability" or "alpha" was used, which, as Table 1 shows, these numbers indicate that the questionnaire used in this study is the standard questionnaire that has necessary reliability, or in other words, it has perpetuity. To determine the Content Validity of the questionnaire, an example of which was given to university professors specializing in Management Science in connection with questions of integrity and transparency, that opinion with faculty supervisor and consultant finally, the study confirmed the validity of the questionnaire.

Table1. Cronbach alpha research variables

variables	Number of questions	Cronbach alpha
satisfaction	5	0.73
Trust	4	0.71
Information quality	5	0.86
Web design quality	3	0.76
system quality	5	0.82

The research sample population consisted of all eligible individuals' use of electronic insurance in Khorasan, for answer questionnaires that available at the time of the study in certain cite for this survey. The study used random sampling. Distributed 30 questionnaires in the primary study to determine the response variance, number of samples needed Cochran formula (Azar, Momeni, 2006).

$$n = \frac{t^2_{\frac{\alpha}{2}} \cdot s^2}{d^2}$$

n: needed sample volume
d= estimate care
1- α= confidence level
S^2=variance

$$n = \frac{(1.96)^2 \times 0.415 \times 0.415}{(0.06)^2} = \frac{3.8416 \times}{0.0036} \cong 183.77$$

Therefore, the needful sample size for this study is:N ≈ 184

Data analysis

Statistics descriptive:
In this study, descriptive statistics were used to examine the characteristics of the target population.

The test of normality of the data

To use of statistical techniques for data collection must be specified by a normal distribution or not, As in the case of normal distribution of the data collected to test the hypotheses that can be tested using parametric and nonparametric tests as being abnormal. Therefore at this stage to review the results of the Kolmogorof - Smirnov about any of independent and

dependent variables in the study are   discussed in Table 3.

Table2. Results Descriptive statistics

Detailed characteristics		Number	Percent
Gender	Men	69	67.1
	Female	141	64.8
Marital status	Single	136	35.2
	Married	74	4.8
Education	Diploma	10	23.8
	Diploma or Associate	50	21
	Degree	44	36.7
	License	77	13.8
	MA	29	4.8
	PhD	10	32.9
age	15-20	9	4.3
	21-25	87	41.4
	26-30	10	4.8
	31-35	43	20.5
	36-50	46	21.9
	51 to high	15	7.1
Electronic Insurance Shopping Experience	1 time	26	12.4
	2 time	89	42.4
	3 time	36	17.1
	4 time	27	12.9
	5 time and more	32	15.2

Table3. Results of normality test of dependent and independent variables

Variable research	Significance level	Result
satisfaction	0.597	normal
Trust	0.234	normal
Information quality	0.061	normal
Web design quality	0.120	normal
system quality	0.191	normal

As Table 4 shows, all hypotheses at a significance level of 0.000 with a 95/0 will be approved. Hence, it was found that the quality on Iran Electronic Insurance satisfaction has an impact on trust and satisfaction customer.

Table 4. The results of testing hypotheses

hypothe size	Independent variable	Dependent variable	Average	Standard deviation	Rgr coefficient	T-statistic	Significance level	Variable research
1.	Trust	satisfaction	2.71	0.398	0.662	8.03	0.000	accept
2.	Information quality	Trust	2.69	0.315	0.484	7.96	0.000	accept
3.	Information quality	satisfaction	2.71	0.409	0.680	13.367	0.000	accept
4.	Web design quality	Trust	2.69	0.436	0.669	12.978	0.000	accept
5.	Web design quality	satisfaction	2.71	0.389	0.646	12.203	0.000	accept
6.	system quality	Trust	2.65	0.407	0.625	11.55	0.000	accept
7.	system quality	satisfaction	2.73	0.408	0.678	13.311	0.000	accept

Results

According to the results descriptive statistics are women the more of electronic insurance customers, probably due to the use of internet technology, more women than men. Minimum age of 15 years and maximum age was 50 years and the maximum number of electronic insurance client's were age 21-25 years. Perhaps the majority are this grade because used by the young age of electronic devices and the Internet community. The majority of the study sample (136 patients) were single, and few of them (n = 74) were married are, in other words 64.8% of the sample statistics were single, because it can lower the percentage of marriage in society For various reasons (such as hardening of the marriage, the economy, etc.). More of electronic insurance customers (77 numbers) were educated in graduate-level education (36.7%). Most customers bought 2 times in the history of electronics have insurance, which roughly represents lower repeat customers buy electronic insurance Iran. Hypothesis test showed that all research hypotheses were confirmed at the 0.05 level. In other words, the test results indicate that the quality (system quality, information quality, Web design quality) has a positive impact in e-insurance on trust and customer satisfaction. Also, according to the regression coefficients, it can be concluded that system quality, information quality and web design quality in order to have the greatest impact on trust and information quality, system quality and web design quality to satisfy the most influence on electronic customer insurance. The results obtained in this study with the results of other researchers,

including: haghighi et al., (2012), pourzandy et al., (2012), Lee et al., (2009), Wang et al (2008), Gefen et al.,(2003). is consistent.

Applications recommendations based on research findings

The based on results of the main hypothesis study suggest that the increase in electronic insurance customers, insurance Iranian authorities are trying to improve their e-service quality, so they obtain your customers' trust and satisfaction, and its insurance sales through electronic boost.The based on first sub-hypothesis of the study is positive impact trust on customer satisfaction in e-insurance, the insurance company is offering legal guidelines and general security in the online environment, Through its customers' trust gain confidence than do e-insurance.The based on results of the second and fifth sub-hypothesis research, Iran insurance must keep their information up to date and provide accurate and complete information on the company's website, to attract the trust of customers. Insurance company officials try to be a comprehensive guide provides to using the website and electronic insurance purchasing, and other insurance services offered through the Website. Iran Insurance Managers to be available comprehensive database of information about their customers whenever needed information about a particular client company executives and customers to avoid wasting time. So, by providing electronic information quality, insurance company can provide trust and customer satisfaction.

Cording to the results of the third and sixth sub-hypothesis, because system quality is relationship trust and customer satisfaction, and hence it is suggested that

Iranian officials, insurers try to provide a powerful system, complete website with all amenities it should provide all the necessary options at the company website, Applications of an e-mail to all individuals purchase insurance, insurance for people with different educational understanding of electronic systems, customer confidence and satisfaction they provide.The based on Fourth and seventh sub-hypothesis and lack of alignment with the results of previous studies, in other words, positive impact web design quality on trust and customer satisfaction with e-insurance; The Iranian authorities are recommended to insure that the attention to quality and attention to work on the design and appearance of the website. In this study proved that the web design quality is also very important, so companies should try the skilled and experienced web designers for design website of company can use to draw customers' satisfaction and trust.

Research recommendations offer researchers

1. Suggest that research in other insurance organization in several different cities to examine the impact of e-service quality, trust and customer satisfaction.
2. Propose to examine the impact of e-service quality, trust and customer satisfaction in other service organizations such as banks.
3. Suggest that to compare the impact of e-service quality, trust and customer satisfaction among the several public and private insurance companies.
4. Suggest that the level of trust and satisfaction of electronic insurance among men compared to women.

Limitations

1) The difficulty of access to information resources
2) People unfamiliar with electronic insurance
3) Failure to provide information to customers by Insurance

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