

A REVIEW OF THE STUDY RELATED TO SERVICES QUALITY, KNOWLEDGE MANAGEMENT AND CUSTOMER LOYALTY IN THE INSURANCE INDUSTRY

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Abstract

In today's competitive world, customers are the main focus of companies and their loyalty is the main factor in gaining competitive advantage of organizations. Nowadays, the intensification of competition in the manufacturing and services area can be seen in worldwide. Increasing competition in services, in industries such as hospitality, banking, insurance is quite evident and this factor is getting more difficult for customers keep and increase their loyalty in this space day by day. So provide services quality is a major challenge of active companies in this field. In Addition, in the new business environment characterized by volatility and increasing complexity, ability of a company to establish and keep competitive advantage is in its knowledge. Nowadays, communities are increasingly moving towards to be knowledge-based. Therefore, it can be said that the implementation and management of knowledge to enhance organizational performance and dynamic decision-making is essential. This research was written by purpose of understanding and focusing on services quality management and knowledge management and interaction of these two items with the customer loyalty of various insurance products.

Keywords: knowledge management, insurance products, dynamic management, loyalty

1-Introduction

This fact that the perceived product quality is becoming the most important factor of competition In the business world makes the current age of business be called (quality time) (Piller, 1996).

Due to the increasing role of services organization in the different economic field, importance of quality issue in competition ring, services quality issue is recognized as one of the strategic levers and key elements in the competition and recently, it has been considered by managers and experts in many researches. Nowadays, any organization, public or private, cannot be successful in their business and in fact doomed to disappear without notice to improving services quality. For this purpose, any organization primarily must to identify needs and expectations of its customers for evaluation and improve the quality of their services and study their customer

satisfaction of their services in specific interval and try their best for improving it. The current study purpose is to investigate the effect of service quality of customer on loyalty due to the role played by knowledge management and Due to intensification of competition in the insurance organization is obvious; this research has been implemented in insurance companies of Guilan province .The main purpose of services center is providing satisfactory service, cost-effective, in accordance with scientific standards and with good technique and in the shortest possible time.

One of the effective factors on service organizations success is quality. Providing the best services quality leads to increased productivity and customer satisfaction and reducing the costs of the organization. Customer-oriented is first strategy of all organization in all worlds. Service Quality is the largest problems facing service organizations (Bahadori et al., 2013).

Providing sufficient information on the content of the customer's perception of service quality can help organization to identify the contexts and aspects that affect the competitive advantage of their organizations. Often, study of service quality evaluation is judged based on the professional point of view or based on the point of view of the general population that based on these views, the high quality is achieved when the services provided in professional standards and in second view the customer's perform the key role to the evaluation of services quality. (Bahadori et al., 2013). Several definitions have been provided about the quality: the rate compliance of service or the product with customer preferences, difference between customer needs and received services, the difference between the Expectations and perceptions of customers and adaptation of a product or service with preset standard product (Bahadori et al., 2013).Nowadays, with the development of technology and facilities, the companies with large advertising of their brands are seeking stability between individuals. In the meantime, companies are more successful that have methods for the customers loyalty to their brand. Awareness of the brand effects on customer understanding quality and directly leads to their loyalty, as well as, brands have found a way in many aspects of human life nowadays, (Rashidi, Rahmani 2013). The problem of service s quality created in the organizations that don't pay attention to customer needs. The managers have to identify the customers need and expectations firstly and then proceed measuring their perceptions of received service, the gap between expectations and perceptions of their customers due to limited resource that all organizations are involved and finally, choose the most cost effective solution to fill the gaps by taking advantage of this information. Evaluating Care receivers' perceptions have some benefits such as unique information about the effectiveness of services, ongoing relationship with service providers and in the other hand it Allows politicians to allocate suitable resources to improve services quality (Bahadori et al., 2013). According to The mutation of evaluating the performance of service organizations Based on the evaluation of the output shaft and customer-oriented, the use of new techniques for evaluating the quality in service providers, could help improve the quality of their services .The various tools have been introduced tools for evaluating quality. These tools are different in terms of content and type of evaluation. (Kolarik WJ, 1995) SERVQUAL was one of the quality evaluation techniques of one of most useful tools and can be provided challenging background of problems in the service offices and to help them to extend quality function. SERVQUAL is one of the models to try evaluating services quality through the analysis of the gap between customer expectations and understandings, This model is also known as "gap analysis". SERVQUAL was developed by Parasuraman and Zeithaml. SERVQUAL model has standard components that is used to measure people's expectations and perception about the quality of public services. Expectations reflect customer opinions about the performance of service provider that acts as a standard reference to "what should be" and purpose of the perception is that the customer how to

evaluate the received service and in other hand "what is" perceived quality is defined as the customer judge about excellence or superiority of a nature and with objective quality Which Contains an objective or structural aspects and is different with objective quality of objective aspects of something or events that reflects attitudes related to Satisfaction .In this model, quality is equal to perceived minus expectations. The difference between customer expectations before receiving services and quality perceived after receiving service means the quality of the service is defined as quality level. (Caruana A, Ewing, 2000 & Kang H, Bradley G,2002)

Regarding to organizations that are always influenced by their surroundings, if an organization can identify and control the environmental factors can better sustain life and survival. Nowadays, the organization's environment in terms of scientific and technological developments are becoming more unstable and become more complex day by day, but environmental factors threatening the life of the organization. In such cases, organizations which are rare and winner that while acquiring knowledge and extensive awareness of environmental factors, the survival and life, growing and dynamic background improve the performance of the organization. One of the way to research this concept of knowledge management (Rajaeepour and Rahimi, 2008).

Meantime during the past two decades, the increasing volume of information on the organization and the need to make effective use of them in organizational decision leads the rise of knowledge management (Taghizadeh and et al. 2010). Knowledge is multifaceted concept and is located in many corporate identity including culture, policies, documents and members of organization and the purpose of its activities in the organization is continuous acquisition of related knowledge, development of new knowledge through learning, ensure the growth and continuation of activities in order to keep vital knowledge at all levels, to apply knowledge in all cycles and the combination of knowledge in order to synergies. (Raeesi et al. 2013).Interest in knowledge management is rapidly growing in industries of various countries and scientific society. So that knowledge management is the key role in many organizations. Solutions of knowledge management makes organizational knowledge in all parts are well distributed and used (Ngai & Chan 2005).Currently, knowledge management has critical role in managing the world economy; this has led a lot of knowledge management experts attempts to develop knowledge management ability for competitive success according to the progress that has been made in information technology (Lin et al, 2007).

It can be firmly said that the most important factor knowledge management is the implementation in organization because all other issues related to knowledge management are as an introduction to preparation and their use for the practical realization of knowledge management, Organizations should try as much as possible to use available techniques and plans of knowledge as the levers for setting up their knowledge management. Due to the variety of knowledge management projects is necessary to identify the commonalities of these projects because using mix of different designs is more effective rather than focus on a specific project. It means due to current conditions, Common items in the projects that have already been implemented successfully be operated appropriately. (Davenport and Pursak 1999).What is important in decision for selecting the knowledge management approach is find a way compatible with the organization's culture and knowledge managers should need to know that follow up on several category of culture, human, technology, and organization is more effective than focus on one category for progress in the field of knowledge management. Knowledge-oriented culture, human infrastructure and support senior management are at the forefront of all the key elements. An organization that is not governed by these conditions should start Knowledge management work on a small scale and set up their purpose on effective and

efficiency of an act or process limited knowledge-based. The implementation of knowledge management must start the issue by knowledge strategy and also its management and key selection that the organization should do about these issues firstly. In other words, the fundamental first step is in the implementation, development and formulation of appropriate strategies (Rading, 2009).

2. A review of research studies

Increase aversion customer factor, the cost will rise. These items are leading to lower profitability and ultimately threatened the survival of the organization (Mirzapur, 2014). In today's competitive market, organizations tend to keep their customers based on loyalty program. Their final goal is success in obtaining and keeping customer repurchase intent (Agbolopily and Aimin , 2011). Certainly in today's market that is increasingly competitive, loyal customers achieve will be one fundamental to seize more market share and achieve competitive advantage. In general, customer loyalty is defined as repeat of buying behavior purchase relative volume is defined of a brand. In general it can be said that loyalties make positive view in mind (Velayati, thesis, 2010) nowadays, attract and keep customers in the insurance industry of our country with regard to the activation of private insurance Companies , competition expansion and development of information and communication on an international level is much more difficult , which it is leading to lower profit of insurance companies . Reichheld and Sasser in 1990 during research stated 5% reduction in customer caused loss of 50 percent of profit of insurance companies Gilaninia and Sharif TELL HOW. Customer loyalty still remains as one of the interested topics of firms and is also one of the main elements of relationship marketing. Relationship marketing emphasis on commercial profits of increased consumption among existing customers and prevent the loss instead of activities for attracting new customers. So the creation and keep of new businesses is main part of the new strategic businesses (Partal and Benito, 2013). Many studies have shown that satisfaction is the final key to success and profitability. In fact, marketing concepts also emphasis on this important until yesterday, they don't recognize it no longer, but nowadays the only customers who have a sense of belonging to the organization are the profitable and long-term investments for organization (Borhani et al., 2013).

With these conditions, we can certainly claim that today, any business other than the exclusive organization cannot survive without loyalty customers. Due to this fact that customers 'expectations are constantly rising, firms are required to go beyond the basic needs of the customers, meet customers' expectations and focus their attention on customer satisfaction to make loyalty and trust through making mutual communication and profitable for both sides (Abdolvand Abdel, 2008) .

3. Loyalty Programs

Regarding the issue of "customer loyalty "in terms of marketing, it will be returned to Copeland in 1923 and Churchill in 1942 efforts. Since that time, the concept of loyalty was introduced as a scientific issue in the marketing literature and the some Experimental study with the purpose of explaining this concept was done. But at the moment, it have been done no papers, studies and notably researches regarding the marketing or related concepts (Abdolvand Abdel, 1386: 7-6).

In 1978, Jacobi and Chestnut conducted a comprehensive study on the concept of loyalty and other related concepts to this issue in which they analyzed over 300 articles about customers'

loyalty. In their efforts to do systematic of these numbers of articles were discussed, Jacobi and Chestnut identify over 50 different methods for loyalty perception and it was concluded as follow:

"There is a strong interest in perception and understanding of loyalty, but after reading this collection came to the conclusion that there is still no consensus on the issue of loyalty to What is the meant of loyalty?" (Abdolvand and Abduli, 2007).

The customer loyalty program began in the United States of America airline industry to issue license activity in 1978 and was focused on the central control air extended services. It was at this time that marketing found a great place in regions where the markets were more focused and intense competition, the marketing programs was focused on keep of customer, through the rise and establishment of additional services and research in services attract and retain customers.

In 1981 the air company announced the loyalty program in the form of discount for passengers according to distance and the time by miles. In addition to loyalty programs, the other program is done such as to achieve using hotels, rental car and company credit cards for long-distance travel or frequency of travel having with these companies in the shipping industry. Many of these companies allowed these kinds of passengers choose one or two of the above services. In the loyalty program, the passengers may have use visa, Identity card or company supper club based on the distance in the airline industry. Loyalty program start was with the option to get additional services and have been completed over time. The basis of this program was to force people to travel more and longer and then these programs influence and impress on other industries such as restaurant, phone services another companies (Hamidizadeh and Ghamkhari, 2008).

4. Services quality dimension

Besterfield and his colleagues suggest different nine dimension of services quality that are independent of each other as: performance, features, reliability, durability, service levels, responsiveness, precision and reliability (Roosta and Madani, 2010)

Parasuraman research in 1985 revealed this point that the provided services quality level is a function of the difference between perceptions and customer expectations. Ten dimensions of tangible factors, trustiness, responsiveness, communication, reliability, security, competence, politeness, customer understanding and achievement of their research from customer statements has been received about the services quality (Hajiha & Diani, 2010) These researchers in next study made strong correlation between relationship competence, politeness, reliability and security as well as the access and understanding. So, they combined two dimensions of reliability and empathy. Thus they established the five dimensions for using the tools to evaluate the services that are known as scale model of services quality (SERVQUAL) (Seyed Javadein and Keymasy, 2005). In this research services quality dimension from Parasuraman views expressed that include: Tangible factors, reliability, responsiveness, security and empathy. The following describes each item:

1. Reliability: knowledge and politeness of employees and their ability to make trust and confidence in our customers. The ability is to provide service that is promised to customer and be Accurate, reliable and Consist. In other words, the behavior of employees should create reliability in the customers, the customers feel secure in their interactions with the organization, the staffs always have polite behavior towards customers, and to answer customer questions have sufficient knowledge (Mirzapur, 2014). 2. Empathy (Individual attention to customer): Compassion and attention of a company to its customers. This index means that every customer

gets an attitude that fits the mood and the general characteristics of his personality. So that customers accept that they are important for services organization which they refer and they understand by organization (Parasuraman et al. 1985)Also, working hours are suitable for all customers. Generally empathy is including ease of access and communication and customer understanding (Mirzapur, 2014)3. Reliability: The ability of a company to provide promised reliable and accurate services. It means to promise more than power and act more than promise (Tehranipour et al., 2013). The organization's ability to provide services in the right way and to the promised time, Express warranty or guarantee of competence and the ability of employees to induce a sense of confidence to the client, toward the organization. This dimension of service quality, especially is important in the service that they have a higher risk (Ghalavandi et al., 2012)4. Responsiveness: is the willingness of employees to help customers and provide prompt services to them. this dimension of service emphasizing the sensitivity and alertness towards the requests, inquiries and customer complaints (Ghalavandi et al., 2012).5. Tangible factors: an image of the company that made in customer mind by view of external factors such as physical facilities, equipment, appearance of staff and

In Figure (table 1) and in a general view can show different aspects of services quality from the view of the researchers.

Table 1 dimensions background of services quality

Year	Dimensions	model
1982	.1output technical quality .2The operational quality, service interaction .3Organization Image	Technical quality and functional model (Granous)
1985	.1Physical Dimensions .2Reliability .3Accountability .4reliability .5Empathy	SERVQUAL (Parasuraman et al(
1994	.1Tangibles .2reliability .3Accountability .4The reassure .5Empathy	Seropov model or performance evaluation model (cranin and Taylor(
1994	.1Contact staff .2Reliability .3Communication .4Access to Services	(AVkyran)
1999	.1Tangibles .2Usability .3functionalism .4Performance	(olsina et al)
2000	.1Complaint .2assured .3Reliability	Carter model (Othman and Owen)

	.4appearances .5Empathy .6responsiveness	
2000	.1Guaranteed .2Reliability .3Appearances .4Accountability .5Empathy .6Costs .7Variety of Services	Model BSQ (Bahia and Nantl)
2000	.1 physical quality dimension .2After the interactive dimension .3the quality of organization dimension Tangible quality Intangible quality	Brothers Lehtinen
2015	MATERIALS PLANNING	Gilaninia , et al

5 - The knowledge classification models

These models consider knowledge as a separate element. It shows a high level knowledge management For Nonaka and Takayochy and Consider knowledge management as The process of knowledge creation. According to this model, knowledge is formed from Objective and an implicit element is. Implicit knowledge is defined by Polanyi (quoted Zohreh Abbasi, 1386) is unexpressed, non-verbal knowledge and inherent. The objective knowledge is expressed knowledge through writings, drawings, paintings, computer programs and so on .This model assumed that implicit knowledge can be transferred to another person implicit knowledge through Community orientation process and convert to objective knowledge through externalization process. Also, based on this model, objective knowledge can be convert to implicit knowledge through internalization process and through composition and publication could become another objective knowledge. The dissemination of knowledge is much more complex than a simple matrix proposed by Nonaka and is not so easy to interpretation in the new paradigm of knowledge management. Optimized version of Nonaka and Hodland model is shown. According to this model, four different levels of knowledge of carriers or agents are in the organization (the ontology) that includes individuals, small groups within the organization or outside the organization (main customers, suppliers, competitors, etc.) is .Another model proposed in this area Boisot model (Boisot, 1997) is based on the model he divided codified organizational knowledge to non codified and published, unpublished. Codified knowledge is knowledge which was created for the purpose of transmission, such as financial data, and non codified knowledge is a knowledge that is not easily transferable, such as experience, published knowledge is ready to share unpublished knowledge is not easy to share. If knowledge is non codified and unpublished, it has been considered only a personal knowledge (perception, vision, experience). Knowledge has been codified and unpublished is transferred only on a "need to

know" in small groups. Only codified and published knowledge can be available through magazines, books, libraries. Yet unpublished knowledge and non codified knowledge is known as "common sense". This type of knowledge, according to Boisot created in the slow process of socialization, habits and intuition. There are many similarities between Nonaka and Boisot (Zohreh Abbasi, 2007). Perhaps can know Lustari model as newest model in this way, Lustari, 2007 He said. His model shows that knowledge is a starting point for organizational knowledge creation. The personal knowledge is the raw material that will form the basis of organizational knowledge. As Davenport said individual knowledge appears In a from combined information, interpretation, reflection and experience in a specific situation. To create organizational knowledge, individual knowledge (objective and implicit) must be external. Organization Knowledge is created of the combination of these two dimensions. Individual knowledge should be transferred to other individuals and groups to improve organization knowledge. Transfer individual knowledge into corporate knowledge happen with socialization, externalization, combination and internalization occurs. This process can be happen from individual to individual, from individual to group or occur within groups.

6. Conclusions

In Islamic Iran, in the context of new technologies in accordance with the priorities of the comprehensive scientific map and due to the new objectives set forth in this decade, including access to the knowledge-based economy, new actors appeared on the stage of development of science and technology and they play role (Allahi et al 2014). At this time the insurance industry is known as an indicator of development, on the other hand as one of the major economic institutions and on the other hand supports the activities of other organizations and other companies. In other words, the insurance industry by collecting received Insurance premiums in economic development have main and vital role that facilitate development process in society through provide security and reliability for service activities, manufacturing, etc. In addition to the necessity and importance of the insurance industry in economic activity due to the expansion of offices and insurance companies in the country, the competition in this industry is getting tougher and tougher. In this situation all firms, including insurance companies have to earn the highest efficiency, most of its existing knowledge resources and knowledge to be able to conduct management. So it should be noted that the rapidly changing tastes of customers, the need to provide new products, the uncertainty of the future and marketing challenges and issues of this kind led many insurance companies choose strategy of knowledge management deployment as main strategy to survive and stay in the race, (Abili and Khalili , 2013). The main capital is knowledge in knowledge management in the insurance industry and a significant share of value-added economic activities gain based on knowledge (Allahi, et al. , 2014 , pp. 106)

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