ANALYSIS OF THE VARIABLES THAT DETERMINE THE SATISFACTION LEVEL OF EMPLOYEES, AGENTS AND ULTIMATE CUSTOMERS OF AN INSURANCE COMPANY

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Submitted to the Graduate School of Social Sciences
in partial fulfillment of the requirements for the degree of
Doctor of Philosophy
in
Contemporary Management Studies

IŞIK UNIVERSITY
2009

IŞIK UNIVERSITY

GRADUATE SCHOOL OF SOCIAL SCIENCES

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APPROVAL DATE: Day/Month/2009

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Abstract

The latest marketing theories and researches have showed that for understanding the complexity of service organizations and ensuring their long term success, the key point of success is the customer. Also the related concepts such as customer orientation, customer satisfaction and organizational culture have great importance. The purpose of this study is to analyze the variables that determine the satisfaction level of employees, agents and ultimate customers of an insurance company, to examine the relationships between them and additionally to describe and compare the types and patterns of organizational culture within the selected company.

Three different surveys were sent to the groups (all company employees, all insurance agents and some ultimate customers assigned by their agents of the selected insurance company) by e-mail to determine their satisfaction levels and their perceptions with respect to the cultural profile of the company. The quantitative data collected were analyzed by statistical methods through the SPSS version 15.0 software. The results showed that there exist relationships both between company employee satisfaction and insurance agent satisfaction, and between perception of the insurance agent service quality and perception of the ultimate customer service quality. In spite of the strength of these associations being very low, it would be right to deal with these concepts in a holistic perspective and not to think separately for reaching the goals of the company. Also, organizational culture profile of the selected insurance company was determined and seen that there was evidence of reasonable balance in the four cultural types. It can be said that this balance will provide organizational effectiveness to the company.

BİR SİGORTA ŞİRKETİNDE PERSONEL, ACENTE VE NİHAİ MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN DEĞİŞKENLERİN ANALİZİ

Özet

En son pazarlama teorileri ve araştırmaları, servis organizasyonlarının karışıklığını anlama ve onların uzun süreli başarılarını sağlama almada anahtar başarım noktasının müşteri olduğunu göstermişlerdir. Keza, müşteri oryantasyonu, müşteri memnuniyeti ve kurum kültürü gibi alakalı kavramlar büyük önem taşımaktadır. Bu çalışmanın amacı; bir sigorta şirketinin personel, acente ve nihai müşteri memnuniyeti belirleyen değişkenlerin analiz edilmesi, aralarındaki ilişkilerin incelenmesi ve bunlara ilave olarak seçilen sigorta şirketindeki kurum kültürünün tanımlanması ve mukayese edilmesidir.

Memnuniyet derecelerini ve algıları belirlemek için şirketin kültürel profiline göre guruplara (seçilen sigorta şirketi personelinin tamamı, acentelerinin tamamı ve acenteler tarafından belirlenen bazı nihai müşteriler), elektronik posta yoluyla üç farklı anket gönderilmiştir. Toplanan nicel veriler SPSS 15.0 yazılımı kullanılarak istatistiksel olarak analiz edilmiştir. Sonuçlar; hem şirket personeli memnuniyeti ve sigorta acentesi memnuniyeti arasında hem de sigorta acentesinin ve nihai müşterinin hizmet kalitesini algılaması arasında; ilişkilerin var olduğunu göstermiştir. Bu ilişkilerin güçleri her ne kadar çok düşük olsa da, şirketin hedeflerine ulaşması için bu kavramların ayrı olarak düşünülmemesi ve bütüncül bir perspektif ile ele alınması doğru olacaktır. Ayrıca, seçilen sigorta şirketinin kurum kültürü profili belirlenmiş ve dört kültür tipi arasında kabul edilebilir bir denge olduğu görülmüştür. Bu dengenin de şirkete organizasyonel verimlilik sağlayacağı söylenebilir.

Acknowledgements

To my beloved wife and daughter

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A.D.	Anno Domini / After Death
AIRCT	Association of the Insurance and Reinsurance Companies of Turkey
B.C.	Before Christ
BRSA	Banking Regulation and Supervision Agency
CPI	Consumer Price Index
CRBT	Central Bank of the Republic of Turkey
EGM	Pension Monitoring Center
Et al.	Abbreviation of et alii, et aliae or et alia when referring to a number of people
EU	European Union
GDP	Gross Domestic Product
ISB	Insurance Supervisory Board
LPG	Liquefied Petroleum Gas
SPSS	Statistical Package for the Social Sciences
TARSIM	Turkish Agricultural Insurance Pool
TCIP	Turkish Catastrophe Insurance Pool
TPL	Third Party Liability
TRAMER	Motor TPL Insurance Information Center
UCCET	The Union of Chambers and Commodity Exchanges of Turkey
USD	United States Dollars
YTL	New Turkish Lira

Chapter 1

Introduction

Service industries, such as education, health care, banking, insurance, tourism, transportation and communication, are increasing their importance for national economies. This increasing importance in the service sector can be attributed to the factors such as its employment creation capacity, its effect on the productive economic growth and its dynamic link to industrial competitiveness. The service sector, especially in developed countries is growing rapidly. In most developed countries, including Australia, the service sector employs around three-quarters of the total workforce and accounts for 70-76% of the gross domestic product (GDP) (Australian Manufacturing Council, 1990). And in Japan, the service sector has been growing continuously, and accounts for more than two-thirds of GDP in terms of value added (Mizuno, 2006). As nation's economy develops the share of employment between agriculture, industry (including manufacturing and mining), and services changes dramatically (Lovelock and Wright, 2002). In Figure 1.1, it is shown how the evolution to a service dominated employment base is likely to take place over time as per capita income rises.

Figure 1.1   Changing   Structure   of   Employment   as   Economic Development Evolves
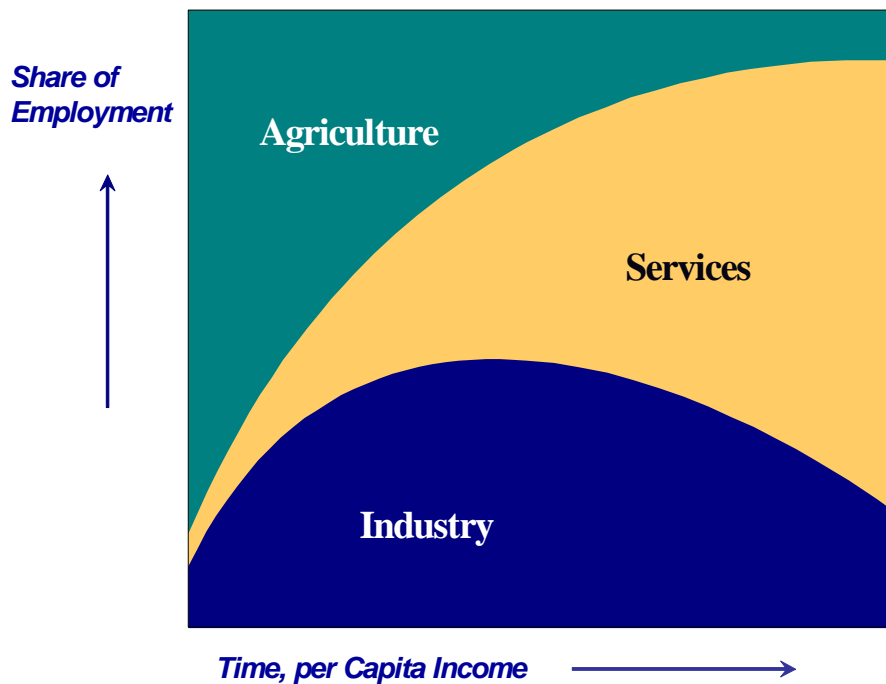
Source: International Monetary Fund, World Economic Outlook, Washington D.C. May 1997.

The latest marketing theories and researches showed that for understanding the complexity of service organizations and for developing successful service organizations, the key point is the customer. Also the related concepts such as customer orientation, customer satisfaction and organizational culture have great importance. The purpose of this study is to analyze the variables that determine the satisfaction level of employees, agents and ultimate customers of an insurance company, and additionally to describe and compare the types and patterns of organizational culture within the selected insurance company. It is proposed to present at the end of the research whether there is a relationship between internal customer satisfaction – distributor satisfaction, and distributor satisfaction - external customer satisfaction.

The study is important because it will provide a holistic approach to researchers and managers for understanding organizational culture, internal customer satisfaction, distributor satisfaction, external customer satisfaction, and also the relationship and the service quality gaps that have occurred between them. The findings of the research will enable the strategists to design appropriate policies and strategies to fill in the gaps. And it will also provide necessary information for managers or strategy makers to do their tasks more successfully.

Chapter 2

Literature Review

This chapter provides a comprehensive overview for this study. There are three sections in this chapter: 1) Definitions of Services; 2) Organizational Culture; 3) Insurance Services.

2.1 Definitions of Services

Today, services form the dominant sector of most developed countries and they have a wide range. The business sector; with its insurance companies, banks, hotels and real estates; the private non profit sector; with its museums, charities, schools and hospitals; and the government sector; with its courts, hospitals, military services, police and fire departments; and post office are in the service sector. Many employees in the manufacturing sector such as computer operators, accountants, and legal staff are really service providers. In fact, they make up a "service factory" providing services to the "goods factory" (Kotler et al., 1996). It accounts for over half of the economy in most developing and for over 70 percent in many highly developed countries (Lovelock and Wright, 2002).

2.1.1 What is a Service

Services have been generally difficult to define because of their diverse characteristics. While there is little difficulty in defining manufacturing and agriculture, defining service is much more complicated, their nature contains many intangible inputs and outputs.

One of the pioneers in the field of service quality, defined service as: A service is an activity or series of activities of more or less intangible nature that normally, but not necessarily, take place in interactions between the customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems. (Gringos, 1990)

A contemporary definition: A service is any activity or benefit that one party can offer to another which is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product. (Kotler et al., 1996)

Services are economic activities that create value and provide benefits for customers at specific times and places, as a result of bringing about a desired change in or –on behalf of – the recipient of the service. Humorously, service has been described as "something that may be bought and sold, but which cannot be dropped on your foot" (Lovelock and Wright, 2002).

For example one hour psychotherapy given by a psychologist is a service; there is a benefit for the recipient's health at a specific time and place. That is an economic activity also, recipient gives money to the psychologist but there is no tangible product. If it was one hour psychotherapy given by a psychologist from another country by way of internet; that product would be again a service but this time the service would require a capital intensive good - a computer - for its realization even if the primary item is a service.

2.1.2 Service Sector in the Economy

Service industries, such as education, health care, banking, insurance, tourism, hospitality, transportation and communication, are increasing their importance for national economies.

This increasing importance in the service sector can be attributed to the factors such as **its employment creation capacity**, **its effect on the productive economic growth** and **its dynamic link to industrial competitiveness**. The service sector, especially in developed countries is growing rapidly. In most developed countries, the service sector employs around three-quarters of the total workforce and accounts for 70-76% of the gross domestic product (GDP). (Mizuno, 2006)

Service organizations range in size from huge international corporations like airlines, banking, insurance, telecommunications, and hotel chains to a vast array of locally owned and operated small businesses including restaurants, laundries and etc. Governments and small non profit organizations are also in the business of providing services, although the extent of such involvement may vary widely from one country to another and reflect both tradition and political values (e.g. parks, museums, charities, schools and hospitals).

In Figure 1.1; the changing structure of employment as economic development evolves is presented. As shown in Figure 2.1; by 2002, the share of the service sector amounted to about 70% of total value added in most OECD economies, and this has increased considerably since the 1970s. Increase in the share of the service sector in total value added can mainly be attributed to the growth of business related services.

Figure 2.1   Value Added Shares of the Service Sector over Time (in per cent)
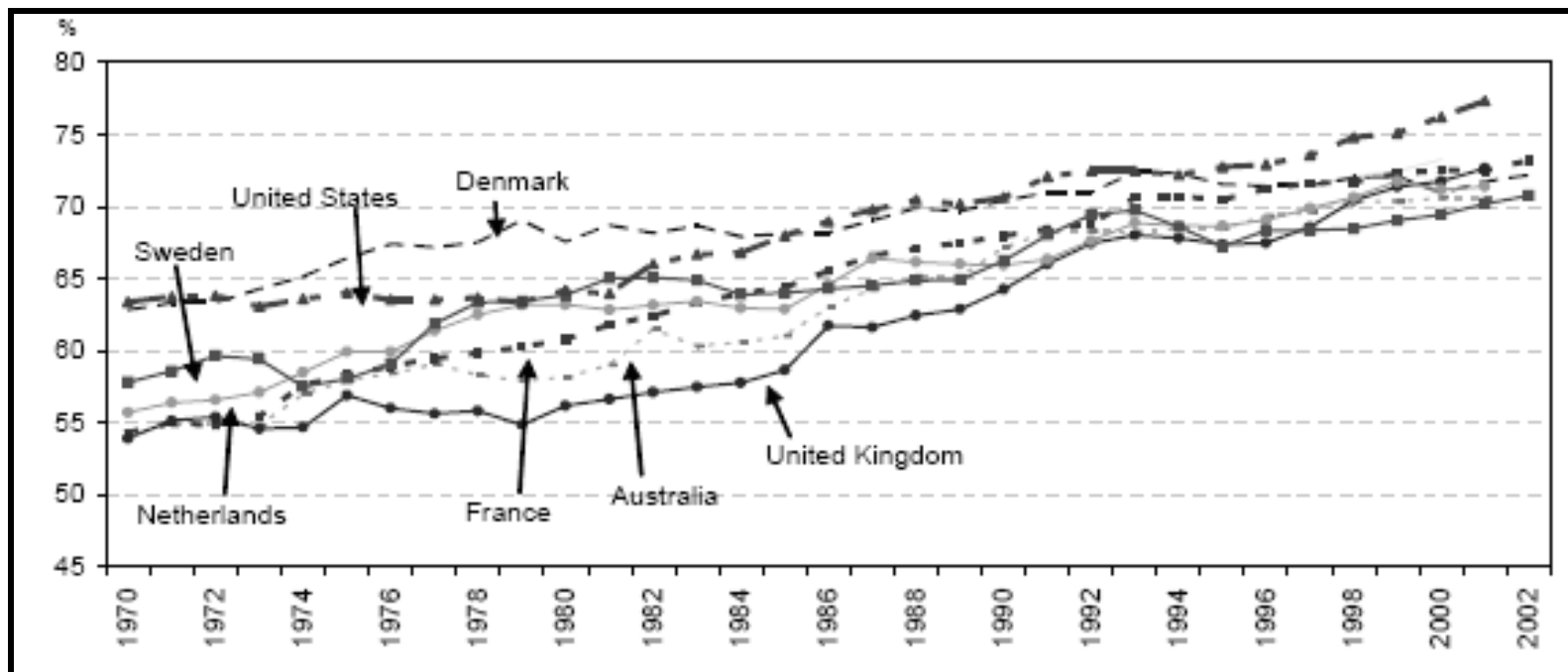
Source: OECD STAN Database, 2004.

In particular, finance, insurance and business services have experienced a strong increase in value added shares as shown in Figure 2.2. These industries now account for about 20%-30% of value added in the total economy, while their respective shares were between 10% and 20% in 1980. (Wolf, 2006)

Figure 2.2   Share of Broad Service Groups in Current Price Value Added of the Total Economy (in percent)
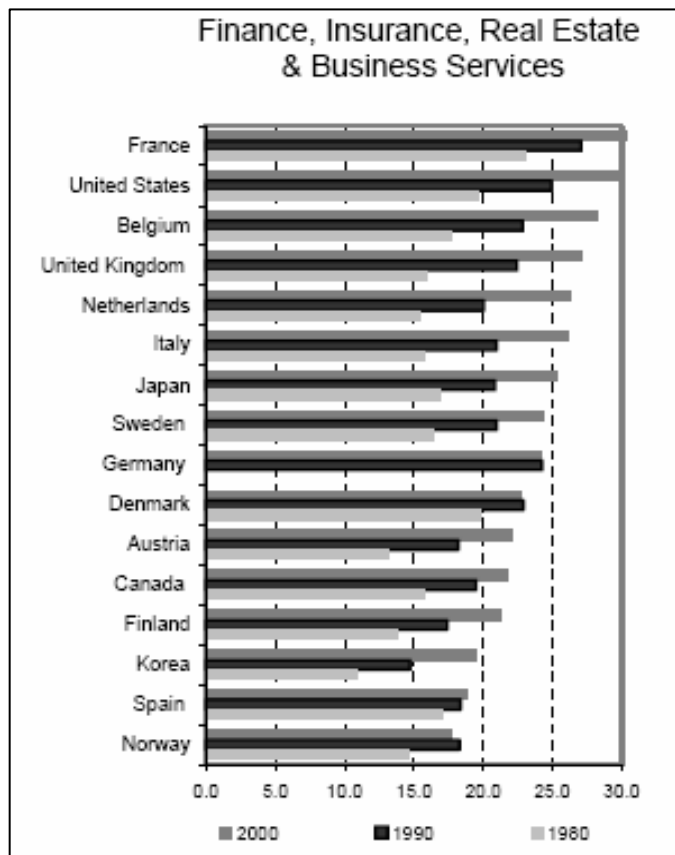
Source: Wolf (2003), based on the OECD STAN Database.

In Table 2.1, Gross Domestic Product by kind of economic activity in Turkish economy is seen between years (1970 – 2006) in detail. In Figure 2.3, the sector shares in GDP of Turkey are seen between years (2001 – 2006). As shown the GDP proportion of services is about 60% and showing a serious increasing trend since 1976. GDP proportion of industry is about 29%, showing an increasing trend between years (1976-1996) and it is about 29% since then. GDP proportion of agriculture is about 11% and showing a decreasing trend.   These results are compatible with the Table in Figure 1.1.

Table 2.1   Gross Domestic Product by kind of Economic Activity (Turkey)

| Gross Domestic Product by kind of economic activity   (' 000 000 TL) | | | | | | | | | | | |
Year	GDP	Sector Share %	Growth Rate %	Agriculture	Sector Share %	Growth Rate %	Industry	Sector Share %	Growth Rate %	Services	Sector Share %	Growth Rate %
1970	33.765.132,30	100	3,2	10.595.792,40	31,4	2,8	6.039.971,30	17,9	-0,5	17.129.368,60	50,7	4,9
1975	44.748.268,20	100	7,2	11.315.683,60	25,3	3	9.514.812,80	21,3	9,1	23.917.771,80	53,4	8,5
1980	50.295.990,80	100	-2,4	12.287.950,90	24,4	1,3	10.424.177,60	20,7	-3,6	27.583.862,30	54,8	-3,6
1985	63.776.134,20	100	4,2	12.396.027,50	19,4	-0,3	15.116.140,80	23,7	6,5	36.263.965,90	56,9	4,9
1990	83.578.464,10	100	9,3	13.746.286,60	16,4	7	21.872.602,60	26,2	9,3	47.959.574,90	57,4	9,9
1995	97.887.800,00	100	7,2	14.230.305,00	14,5	1,3	27.475.756,00	28,1	12,5	56.181.739,00	57,4	6,3
2000	118.789.113,00	100	7,4	15.641.800,00	13,2	3,8	33.170.615,00	27,9	6,2	69.976.698,00	58,9	8,8
2001	109.885.336,00	100	-7,5	14.710.538,00	13,4	-6	30.721.579,00	28,0	-7,4	64.453.220,00	58,7	-7,9
2002	118.612.222,00	100	7,9	15.808.470,00	13,3	7,5	33.502.214,00	28,2	9,1	69.301.538,00	58,4	7,5
2003	125.485.113,00	100	5,8	15.422.217,00	12,3	-2,4	36.100.528,00	28,8	7,8	73.962.368,00	58,9	6,7
2004	136.692.580,10	100	8,9	15.733.558,20	11,5	2	39.488.535,80	28,9	9,4	81.470.486,10	59,6	10,2
2005	146.780.723,00	100	7,4	16.625.493,00	11,3	5,7	42.107.627,00	28,7	6,6	88.047.603,00	60,0	8,1
2006	155.732.493,40	100	6,1	17.109.107,50	11,0	2,9	45.289.495,40	29,1	7,6	93.333.890,40	59,9	6,0
* Imputed bank service charges are deducted from the sectors.												

Source: National Accounts, www.turkstat.gov.tr

Figure 2.3   % of Sectors in the GDP of Turkey
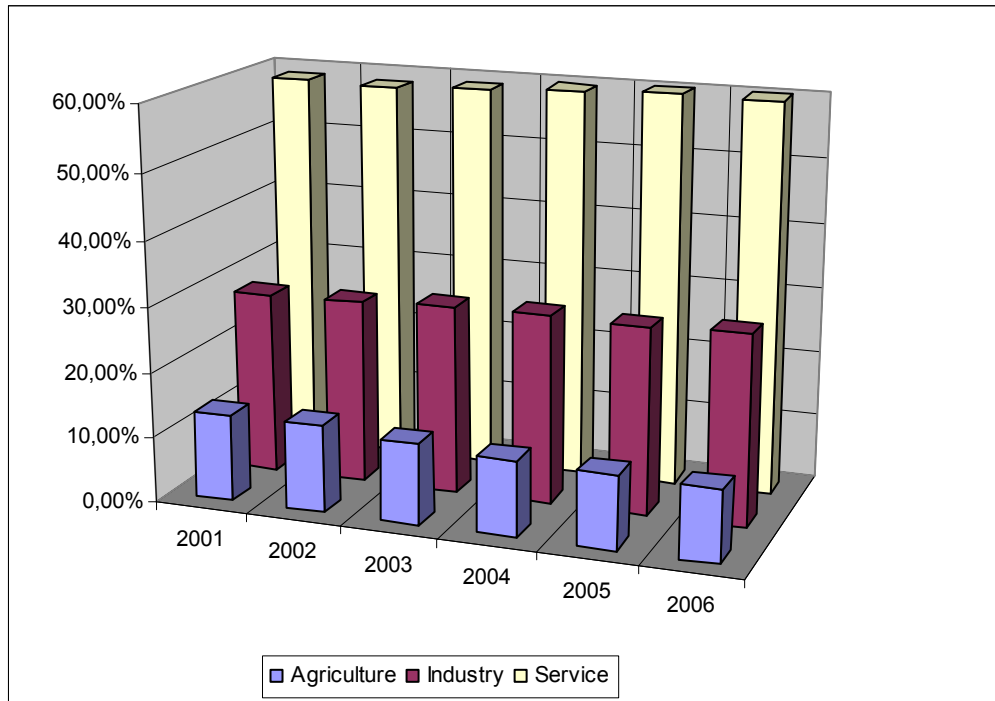
Source: National Accounts, www.turkstat.gov.tr

2.1.3 Categories of Service Mix

Most products contain a mixture of goods-tangible elements and service-intangible elements. For example, a meal in a restaurant contains a combination of goods elements (the food) and service elements (the manner in which the food is served). The service component can be a major or minor part of the product or total offering. There are generally five categories of offerings (Kotler, 2002);

- *Pure tangible good:* No services accompany the product. The offering consists of just a tangible good such as soap, toothpaste, or salt.

- *Tangible good with accompanying services*: The offering consists of a tangible good accompanied by one or more services.

Levitt (1972) observes that "the more technologically sophisticated the generic product (e.g., cars and computers), the more dependent are its sales on the quality and availability of its accompanying customer services (e.g., display rooms, delivery, repairs and maintenance, application aids, operator training, installation advice, warranty fulfillment). In this sense, General Motors is probably more service intensive than manufacturing intensive. Without its services, its sales would shrive."

- *Hybrid:* The offering consists of equal parts of goods and services. For example, people patronize restaurants for both food and service.

- *Major Service with accompanying minor goods and services*: The offering consists of a major service along with additional services or supporting goods. For example, airline passengers buy transportation service. The trip includes some tangibles, such as food and drinks, a ticket stub, and an airline magazine. The service requires a capital-intensive good-an airplane-for its realization, but the primary item is a service (Kotler, 2002). Also, a car insurance policy is primary a service but it includes some minor additional services such as assistance services and some minor goods such as a substitute car in case of a damage of policy holder's car.

- *Pure service*: The offering consists primarily of a service (e.g., baby-sitting, psychotherapy, and massage).

Figure 2.4   Continuum of Evaluation for Different types of Products
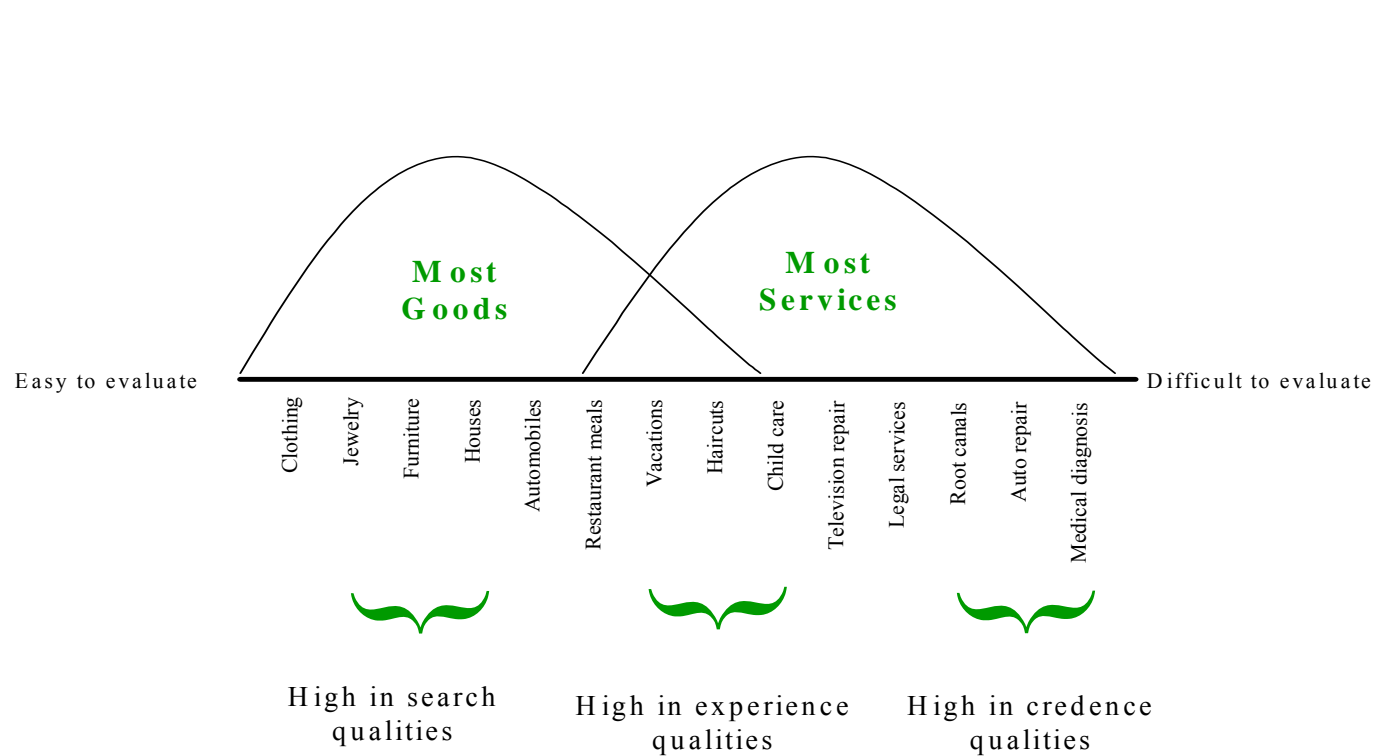
Source: Zeithaml, V.A. (1981), How Consumers Evaluation Processes Differ Between Goods and Services, in J. Donnelly and W. George (Eds.), *Marketing of Services*, Chicago: American Marketing Association, 186-190.

Customers can not judge the technical quality of some services even after they have received the service. In Figure 2.4, various products and services according to difficulty of evaluation are seen. At the left are goods high in search qualities – that is, characteristics the buyer can evaluate before purchase. In the middle are goods and services high in experience qualities – characteristics the buyer can evaluate after purchase. At the right are goods and services high in credence qualities – characteristics the buyer normally finds hard to evaluate after consumption (Ostrom and Lacobucci, 1996). Services are more risky in purchase than goods, because they are generally high in experience and credence qualities. Insurance services are high in credence qualities if the risk is not realized during the policy period, the buyer can not evaluate the product.

There are some other generalizations furthermore that can be added to varying goods-to-service mix;

- Services vary as to whether they are equipment-based (dry cleaning) or people-based (baby sitting, window washing). People-based services vary by whether they are provided by unskilled, skilled, or professional workers.

- Some services require the client's presence and some do not. Brain surgery involves the client's presence, a car repair does not. If the client must be present, the service provider has to be considerate of his or her needs. Thus beauty salon operators will invest in decor, play background music, and etc.

- Services differ as to whether they meet a personal need (personal services) or a business need (business services). Service providers typically develop different marketing programs for personal and business markets.

- Service providers differ in their objectives (profit or nonprofit) and ownership (private or public) (Kotler, 2002).

2.1.4 Characteristics of Services and their Marketing Implications

Distinctive characteristics of pure services that differentiate them from goods are often described as intangibility, inseparability, variability, perishability and the inability to own a service. Most products are a combination of goods and services, pure goods and pure services are hypothetical extremes, but they are nevertheless important to note because they help to define these distinctive characteristics (Palmer, 2000).

a)   Intangibility: A pure service cannot be assessed or directly examined before it is purchased. A prospective purchaser of most goods is able to examine its physical integrity, aesthetic appearance, taste, smell, etc. By contrast, pure services have no tangible properties which can be used by consumers to verify advertising claims. The intangible process characteristics which define services, such as reliability, personal care, attentiveness of staff, their friendliness, etc., can only be verified once a service has been purchased and consumed (Palmer, 2000). Services are performances for which uniform quality specifications can rarely be set. This is often considered to be the critical difference between goods and services (Zeithaml, 1996).

In real life, goods form an important component of a service offer, degree of intangibility has many uses as a classification device. The presence of a tangible component gives customers a visible basis on which to judge quality. While some services (such as golf clubs) are rich in such tangible cues, other services provide relatively little tangible evidence (e.g. life insurance). In Figure 2.5, goods and services are placed on a scale from tangible dominant to intangible dominant.

Figure 2.5   Value   Added   by   Tangible   vs   Intangible   Elements   in
Goods and Services
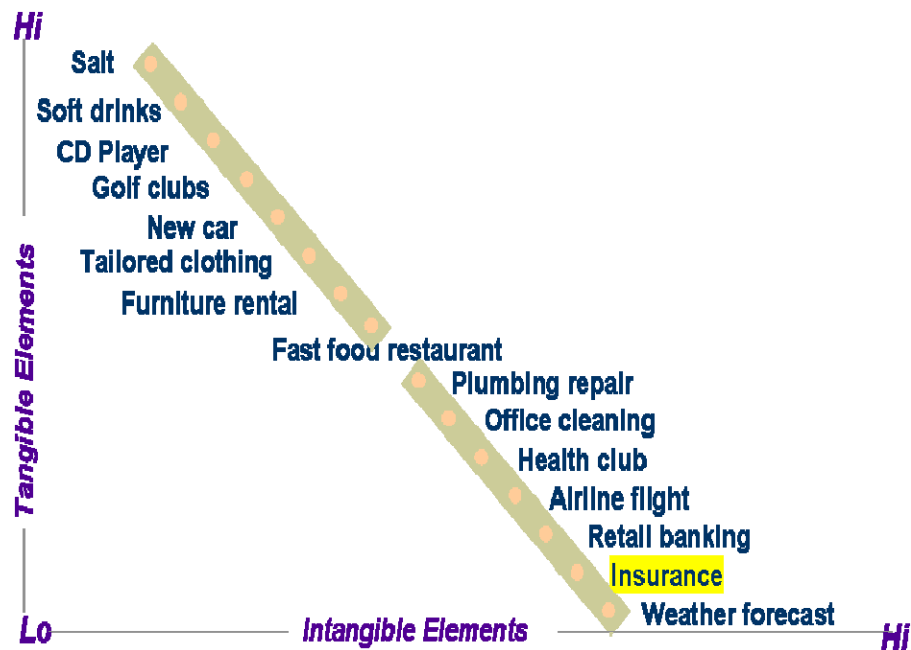
Source: Lovelock, C. and Wright (2002), L., *Service Marketing and Management*,
New Jersey: Prentice Hall, 11.

Intangibility increases the level of uncertainty that a consumer faces when choosing
between competing services. Berry (1996) suggested managers that they need to
"tangiblize" the intangibles if at all possible. This will help customers to asses the
quality of the experience prior to the purchase decision and this will reduce risks. An
important part of a services marketing program will therefore involve reducing
consumer uncertainty by adding physical evidence while developing its brand value.
It is interesting to note that pure goods and pure services tend to move in opposite
directions in terms of their general approach to the issue of tangibility. While service
marketers seek to add tangible evidence to their product, pure goods marketers often
seek to augment their products by adding intangible elements such as after-sales
service and improved distribution. The reason of this augmentation is pure goods
marketer's wants to differentiate and add value to their products.

b)   Inseparability: Inseparability refers to the idea that the consumption and production of the service taking place simultaneously, an interaction that requires the service provider and customer to be present (Buttle, 1993). The production and consumption of a tangible good are two separate activities. Companies usually produce goods in one central location and then transport them to the place where customers most want to buy them. Production and consumption are said to be separable. On the other hand, the consumption of a service is said to be inseparable from its means of production. Producer and consumer must interact in order for the benefits of the service to be realized. Both must normally meet at a time and a place that is mutually convenient in order that the producer can directly pass on service benefits. In the extreme case of personal care services, the customer must be present during the entire production process. A surgeon, for example, cannot provide a service without the involvement of a patient (Palmer, 2000).

Inseparability has a number of important marketing implications for services. Firstly, whereas goods are generally first produced, then offered for sale, and finally sold and consumed, services are generally sold first, then produced and consumed simultaneously(e.g., a theatre ticket or hotel reservation). Secondly, while the method of goods production has little importance to the consumer, production processes are critical to the enjoyment of services. In the case of goods, the consumer is not a part of the process of production and, in general, so long as the product which they receive meets their expectations, they are satisfied.   With services, the active participation of the customer in the production process makes the process as important as the end benefit (e.g., one night a hotel; whole performance is realized in front of the consumer. Even the politeness of the doorman is very critique).

c)   Variability: Variability refers to the idea that the service performances usually can vary between different producers, customers and days, causing uniform quality to be difficult to assure because many service delivery processes require a high level of labor input (Becker, 1996). Most people probably have experienced high levels of variability in services such as railway journeys, restaurant meals, or legal advice.

For services, variability impacts upon customers not just in terms of outcomes but also in terms of processes of production. Because the customer is usually involved in the production process for a service at the same time as they consume it, it can be difficult to carry out monitoring and control to ensure consistent standards. The opportunity for pre-delivery inspection and rejection which is open to the goods manufacturer is not normally possible with services.

In many labor-intensive personal services provided in a one-to-one situation, such as personal healthcare, it is impractical to monitor service production. But some services allow greater scope for quality control checks to be undertaken during the production process, allowing an organization to provide a consistently high level of service (e.g. machine-based services, telecommunication). (Palmer, 2000)

The variability of service output can pose problems for brand building in services compared to tangible goods because of that service firm's value internal marketing – train and motivate employees to serve customers well- , in some cases, service offers have been simplified, jobs have been 'deskilled', and personnel replaced with machines in order to reduce human variability.

d)   Perishability: Perishability refers to the idea that services can not be produced in advance or stored for the use in the future (Gronroos, 1990). For example, a concert ticket can be sold only for a particular seat on a specific day. The inability to store, resell, return, save or transport a service is one of the main differences between goods and services(Norman, 2000)

While services cannot be stored, most manufactures of goods that are unable to sell their current output can carry forward stocks for future sale. The only significant costs are storage costs, financing costs, and the possibility of loss through wastage or obsolescence. The producer of a service which cannot sell all of its output produced in the current period gets no chance to carry it forward for sale in a subsequent period. A train operator which offers seats on the 16.10 train from Ankara to Istanbul cannot sell any empty seats once the train has departed.

The service offer disappears and spare seats cannot be stored to meet a surge in demand which may occur later in the day.

Most services do not show a constant pattern of demand through time. Many show considerable variation and follow an hourly, daily, weekly (weekend peak in demand for cinema) or seasonal (shops at feast) pattern (Palmer, 2000). Producing a better match between supply and demand is always critique for service business and service providers so capacity management is an important process for managers in the service sector. They implement different strategies for matching them. Pricing and promotion are two of the tools commonly adopted to resolve demand and supply imbalances.

e) Inability to own services: The inability to own a service is related to the characteristics of intangibility and perishability. Customers derive value from services without obtaining permanent ownership of any substantial tangible elements (Palmer, 2000). When a service is performed, no ownership is transferred from the seller to the buyer, the buyer just buys the right to a service process such as the use or a car park or a doctor's time. In may instances, service marketers offer customers the opportunity to rent the use of a physical object like a car or hotel room or hire the labor and skills of people whose expertise ranges from brain surgery to knowing how to check customers into a hotel (Lovelock and Wright, 2002). Also leasing is a kind of service and one of the several marketing tools at the disposal of the firms which manufacture or distribute equipment. At the end of the lease period the customer may wish to buy the 'rest' of the thing leased (e.g. a car), and may exercise the purchase option but leasing is actually borrowing it from the leasing company and paying for the depreciation that occurs during the term of the lease.

2.1.5 Categories of Services Employing Different Processes

A process involves transforming input into output. By looking at services from a purely operational perspective, it is seen that they can be categorized into four broad groups.

A four-way classification scheme; based on tangible actions either to people's bodies or to customers' physical possessions and intangible actions to people's minds or to their intangible assets; is seen in Table 2.2. Each of these four categories involves fundamentally different forms of processes, with vital implications for marketing, operations, and human resource managers. The categories can be classified as people processing, possession processing, mental stimulus processing, and information processing. Managers in one industry may be able to obtain useful insights by studying another one and then creating valuable innovations for their own organization. (Lovelock and Wright, 2002)

Table 2.2   Four   Categories   of   Services   Employing   Different Underlying Processes

| What is the Nature of the Service Act? | Who or What is the Direct Recipient of the Service? | |
	People	Possessions
Tangible Actions	**(People Processing)** Service directed at people's bodies:	**(Possession Processing)** Service directed at physical possessions:
	Airlines	Freight
	Hospitals	Repair
	Haircutting	Cleaning
	Restaurants	Landscaping
	Hotels	Recycling
	Fitness centers	Retailing
Intangible Actions	**(Mental Stimulus Processing)** Service directed at people's minds:	**(Information Processing)** Service directed at intangible assets:
	Broadcasting	Accounting
	Consulting	Banking
	Education	Insurance
	Psychotherapy	Legal
	Advertising /PR	Research
	Arts and entertainment	Data processing

Source: Lovelock, C. and Wright (2002), L., *Service Marketing and Management*, New Jersey: Prentice Hall, 34.

- **People Processing Services:** These services require the customer's presence while the service is being provided. Typically such services are directed or applied to people and so their presence is mandatory. To use, enjoy and buy these services customers must be prepared to spend time co-operating with the service operation (Lovelock et al., 1996). Typical examples are beauty salons, medical services, passenger transport, hotels, fitness centers and haircutting.

- **Possession Processing Services:** These services are aimed at peoples' possessions, such as goods transportation, laundry, dry cleaning, repair service and etc. Clearly these services do not require customer involvement in the process and so from a marketing perspective are less complex than people processing services.

- **Mental Stimulus Processing Services**: These services interact with people's minds include education, news and information, professional advice, psychotherapy, entertainment, and certain religious activities. Recipients don't necessarily have to be physically present in a service factory, just mentally in communication with the information being presented. Because the core content of all services in this category is information based (whether music. voice. or visual images). Many of these services are embodied in goods such as CD, DVDs, books, movies, cassettes and so are exportable as any other physical products (Vandermerwe and Chadwick, 1989).

- **Information processing Services:** These services describe intangible actions directed at a customer's assets. Examples of information -processing services include insurance, banking, accounting and consulting. In this category, little direct involvement with the customer may be needed once the request for service has been initiated (Lovelock and Wright, 2002).

2.1.6 Rethinking of Original 4ps

The familiar "4Ps" marketing mix is very much based on the needs of the manufactured goods sector and these 4Ps have been found to be too limited in their application to services (Palmer, 2000). These weaknesses have resulted in a number of attempts to redefine a marketing mix for the services sector. Booms and Bitner (1981) provides a useful framework for the services sector and in addition to the four traditional elements of the marketing mix, recognize the importance of People, Processes, Physical evidence as additional elements. If it is summarized;

- **Product elements:** All aspects of service performance that create value; such as core product features—both tangible and intangible elements. (e.g. guarantees)

- **Place and time**: Management decisions about where, when, and how to deliver services to customers (e.g. geographic locations served, channel partners/ intermediaries)

- **Promotion and education**: All communication activities and incentives designed to build customer preference for a specific service or a service provider. Communications can be delivered by individuals, such as sales people and trainers, or through such media as TV, radio, magazines, newspaper, billboards, brochures and Web sites.

- **Price and other user outlays:** All expenditures of money, time and effort that customers incur in purchasing and consuming services. Service provider seeks to identify and minimize additional monetary costs associated with service usage incurred by users (parking, phone, babysitting, etc.) (Lovelock and Wright, 2002).

Adding three new elements;

- **Physical environment**: The visual and other tangible clues such as buildings, equipment, smell that provide evidence of firm's service style and quality.

- **Process**: Method and sequence in service creation and delivery such as design of activity flows.

- **People:** All customers and employees who are involved in a service production. Service provider devotes significant effort to manage the human side of the enterprise; such as job design, training, motivation (Lovelock and Wright, 2002).

2.1.7 Service Customer and Service Profit Chain

Service marketing requires not only external marketing, but also internal and interactive marketing as seen in Figure 2.6 (Gronroos, 1984).

Figure 2.6   Three Types of Marketing in Service Industries
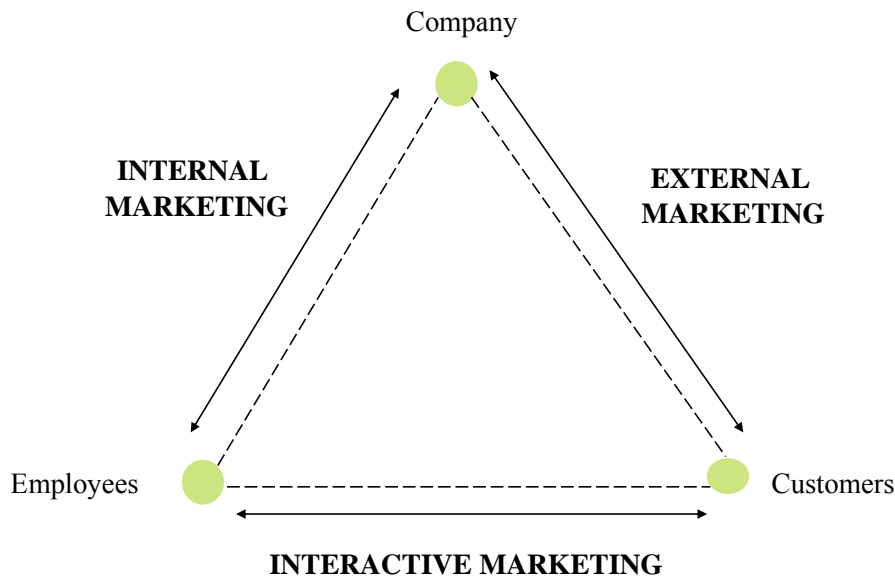
Source: Gronroos, C. (1984) *A Service Quality Model and Its Marketing Implications,* European Journal of Marketing, Vol. 18, No. 4, pp. 36-44.

Internal marketing describes the work to train and motivate employees to serve customers well (Gronroos, 1984). External marketing describes the normal work to prepare, price, distribute, and promote the service to customers.   Interactive marketing describes the employees' skill in serving the client. Because the client judges service not only by its technical quality (e.g., was the breakfast good) but also by its functional quality (e.g., was the waitress polite and concerned) (Gronroos, 2000).

Internal market consists of groups communicating to other groups within the organization. Those groups can be regarded as internal customers and internal suppliers. The focus of internal marketing effort is the management of relationships between internal customers and their internal suppliers. This concept of the internal supplier and the internal customer can encompass all other definitions of internal marketing (Brooks et al., 1999).

The identification of internal and external customers is an important issue emerging from the study.   It should be understood that customer service includes providing service to both external customers and internal customers. **External customers** are an organization's consumers or visitors. They often pay for products or services and expect to be treated well. **Internal customers** are the company employees. Weinstein (1996) stated that "If you want your company to provide excellent customer service, you first have to provide that same kind of attention and appreciation to your internal customers - your own employees. You can't expect your employees to provide "service with a smile" if you don't give them something to smile about!". Gummeson (1987) suggests that everybody should see himself as a customer of colleagues, receiving products, documents, messages, etc. from them, and he should see himself as a supplier to other internal customers. A job has been properly executed only when the customer is satisfied - it is the satisfied customer that counts irrespective of whether he is external or internal.

Internal perceptions of an organization's human resource management practices can be significantly correlated with customers' perception of service quality (Bowen, 1996 and Mohr- Jackson, 1991). To attain sustained excellent customer support requires internal systems that are aligned to serve the external customer, with each internal subsystem adding value to others within the organization that are dependent on it (Gilbert, 2000).

The new economics of service requires innovative measurement techniques. These techniques calibrate the impact of employee satisfaction, loyalty, and productivity on the value of products and services delivered so that managers can build customer satisfaction and loyalty and assess the corresponding impact on profitability and growth. The lifetime value of a loyal customer can be astronomical, especially when referrals are added to the economics of customer retention and repeat purchases of related products. For example, the lifetime revenue stream from a loyal pizza eater can be $8,000 or a Cadillac owner $332,000. Heskett (1994) developed the service-profit chain (in Figure 2.7) from analyses of successful service organizations. It helps managers target new investments to develop service and satisfaction levels for maximum competitive impact, widening the gap between service leaders and their merely good competitors. It establishes relationships between profitability, customer loyalty, and employee satisfaction, loyalty, and productivity. The links in the chain are as follows: Profit and growth are stimulated primarily by customer loyalty. Loyalty is a direct result of customer satisfaction. Satisfaction is largely influenced by the value of services provided to customers. Value is created by satisfied, loyal, and productive employees. Employee satisfaction, in turn, results primarily from high-quality support services and policies that enable employees to deliver results to customers. (Heskett, 1994)

Figure 2.7   The Links in the Service-Profit Chain
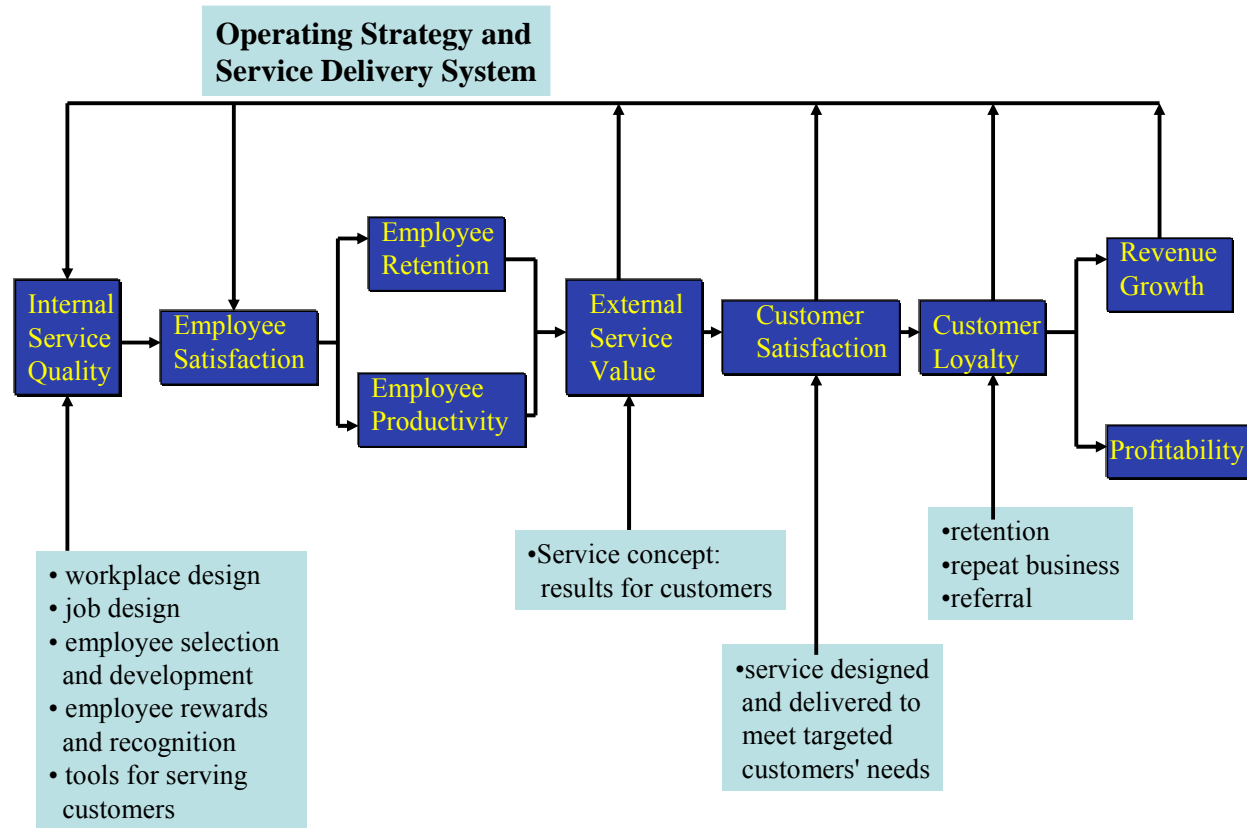
Source: Heskett J.L., Jones T.O., Loveman G. W., Sasser Jr W.E., Schlesinger L. A., *Putting the Service-Profit Chain to Work,* Harvard Business Review, Mar-Apr 1994, Pg. 164 – 174

2.1.8 Service Quality and Customer Satisfaction

Researches have demonstrated that quality has strategic benefits in contributing to market share and return on investment as well as lowering manufacturing costs and improving productivity (Anderson and Zeithaml, 1984; Garvin, 1983; Tse and Wilton, 1988). Delivering excellent service is a winning strategy because quality service sustains customer confidence, which is essential for sustaining competitive advantage. Today, service quality is recognized as one of the most important topics in the field of service management and marketing, and the word quality has become a part of the everyday vocabulary of management (Gronroos, 1990). Quality has been defined in a variety of ways;

- Fitness for use - meaning that the product meets customer needs and is free of deficiencies (Juran, 1989).
- Satisfying or delighting the customer, or satisfying or exceeding customer expectations (Goetsch, 1994; Zeithaml, et al. 1990).
- The features of a product or service that satisfy stated or implied needs (British Standards Institute, 1991).
- Conformance to clearly specified requirements (Crosby, 1985; Deming, 1986).

These definitions of quality, pertinent to both goods and services, focus either on the features of the product, on the customers' needs/expectations, or both. Reeves and Bednar (1994) argued that there is no single universal definition of quality, and that different definitions are needed to deal with the concept under different circumstances. The most common definition is the traditional notion that views quality as the customer's perception of service excellence. That is, quality is defined by the customer's impression of the service provided (Berry et al., 1988; Parasuraman et al., 1985). A recent Gallup survey asked more than 1000 consumers to define the elements of "quality service". The most frequently mentioned items were "aspects of direct human contact – courtesy, positive attitude, and helpfulness" (Hays, 1996). Service quality has been defined in several ways in the literature:

- Zeithaml et al. (1990): "service quality is the extent of discrepancy between customers' expectations or desire and their perceptions".

- Lewis and Booms (1983): "service quality is a measure of how well the service level delivered matches customer expectations on a consistent basis".
- Bitner and Hubbert (1994): "service quality is the consumer's overall impression of the relative inferiority/superiority of the organization and its services".

Different researchers focused on different aspects of service quality. Reeves and Bednar (1994) noted that "there is no universal, parsimonious, or all-encompassing definition or model of quality". However, researchers generally have adopted one of two conceptualizations. The first is the "Nordic" perspective (Gronroos 1983), which defines the dimensions of service quality in global terms as consisting of functional and technical quality. Technical quality refers to the outcome of the service performance, and functional quality refers to the subjective perception of how the service is delivered. The second, the "American" perspective (Parasuraman, et al., 1988), uses terms that describe service encounter characteristics (i.e., reliability, responsiveness, empathy, assurances, and tangibles). Nordic perspective defines service quality using categorical terms, whereas American perspective uses descriptive terms. Each perspective highlights important aspects of service quality, but the latter conceptualization dominates the literature (Xie, 2005).

Customers are an increasingly scarce resource pursued by a fast growing number of aggressive suppliers. Providing quality that satisfies customer needs creates a competitive advantage by decreasing price elasticity and retaining current customers. There is an increasingly greater need for focusing on long-term relationships between customers and their providers. Therefore, customer satisfaction is central to assessing past performance and predicting future financial success, and there is an urgent need to transcend old ways of doing business and find new ways to efficiently acquire and retain customers in that highly competitive environment (Anderson and Fornell, 1994).

There are a different explanations of customer satisfaction, the most widely used is the one proposed by Oliver (1980) who developed the expectancy disconfirmation theory. According to this theory, customers purchase goods and services with pre-purchase expectations about performance.

Once the product or service has been purchased and used, outcomes are compared against expectations. When outcomes match expectations, confirmation occurs. Disconfirmation occurs when there are differences between expectations and outcomes. Negative disconfirmation occurs when product/service performance is less than expected. Positive disconfirmation occurs when product/service performance is better than expected. Satisfaction is caused by confirmation or positive disconfirmation of customer expectations.

Customer satisfaction can also be defined as satisfaction based on an outcome or a process. It is the end state resulting from the experience of consumption. This end state may be a cognitive state of reward, an emotional response to an experience or a comparison of rewards and costs to the anticipated consequences. Evaluation of satisfaction is made during the service delivery process Vavra (1997).

Customer satisfaction is concerned with a relative judgment, which reflects the benefits and qualities obtained through a purchase (Ostrom and Iacobucci, 1995). It is the buyer's cognitive state of being adequately or inadequately rewarded for the sacrifice he has undergone (Howard and Sheth, 1969). Customer satisfaction is concerned with need fulfillment, pleasure, which come from the experience of purchasing service (Hunt, 1979).

Customer satisfaction is not a universal phenomenon, and not every one gets the same satisfaction out of the same encounter. The reason is that customers have different needs, objectives and past experiences that influence their expectations. For example, a student on a limited budget, a lunch composed of fast food items at a crowded and noisy school cafeteria may be a highly satisfying experience, whereas the same experience may be perceived as totally dissatisfying to an affluent executive discussing a business transaction. The same student may also have different needs and expectations during different meals, or at different times of the day. He may not be highly satisfied when his friends take him out for his birthday celebration meal at the school cafeteria. Therefore, it is important to get a clear picture of the customer needs and objectives that correspond to different kinds of satisfaction (Pizam and Ellis 1999).

So, a customer may respond to the same service quality (evaluated objectively) with distinct levels of satisfaction, which can be affected by various factors (Shih, 2006).

LeBlanc (1992) concluded that there is no theoretical distinction between satisfaction and service quality. They have similar evaluative concepts and have been used interchangeably as if they are essentially one construct (Iacobucci et al., 1995). Anderson and Fornell (1994) indicated that the literature is not very clear about the distinction between quality and satisfaction, and they stated that satisfaction is a post-consumption experience that compares perceived quality with expected quality, whereas service quality refers to a global evaluation of a firm's service delivery system. The key difference between service quality and customer satisfaction is that quality relates to managerial delivery of the service whereas satisfaction reflects customers' experiences with that service. Quality improvements that are not based on customer needs will not lead to improvements of customer satisfaction (Iacobucci et al. 1995).

Cronin and Taylor (1992) investigated the causal relationship among service quality, customer satisfaction, and purchase intention. They concluded that service quality tends to influence customer satisfaction. Many studies in this field also supported this argument that service quality serves as antecedent of customer satisfaction (Anderson and Fomell, 1994; Brady, 1997; Woodside et al., 1989).

2.1.8.1 Internal Service Quality and Internal Customer Satisfaction

A typical service business has a number of functions involving mutual provision of services. For example, an employee provides services to other co-workers while receiving services from co-workers in individual departments within an organization. Internal service quality is the level at which an employee is satisfied with the services received from these internal service providers (Hallowell et al., 1996).

The difference between a poor and good interaction during service delivery impacts the view of a company's external service level.

In a company, employees provide service to their external customers and also have direct contact and impact their co-workers in the workplace. Some service problems that exist among internal employees may influence the customer-contact employee's service to the organization's external customers. Previous researches have mainly focused on external customer service quality rather than on the understanding of internal customer service quality (Marshall, Baker, and Finn, 1998). But today, there is a growing emphasis on internal service quality. Some prominent researchers have asserted that internal service quality is one of the most important but least understood concepts in modern business (Albrecht, 1990; Berry, 1995; Cespedes, 1995). Heskett et al. (1994) proposed a "service-profit" chain that integrates these perspectives into a conceptual model that establishes relationships between internal service quality and employee satisfaction, external service quality and customer satisfaction, and profitability as shown in Figure 2.7. According to this service profit chain concept, improvements in internal service quality also should be expected to result in improved external service quality (Hart, 1995; Heskett et al., 1994). Internal quality of a working environment contributes most to employee satisfaction. Internal service quality is measured by the feelings that employees have toward their jobs, colleagues, and companies. Service organizations need to quantify their investments in people-both customers and employees. The service-profit chain provides the framework for this critical task. (Heskett et al, 1994)

Heskett (1990), Zeithaml (1990), Berry (1991), Hart (1992), Garvin (1988) and Zemke (1989) discussed eight internal service quality components and their effects on employee and internal customer satisfaction as shown in Table 2.3. Their components are tools, policies and procedures, teamwork, management support, goal alignment, effective training, communication, and rewards and recognition. In their study, they also tested the relationship between internal service quality and customer and job satisfaction and showed that both job satisfaction and customer satisfaction are related to the internal service quality.

Table 2.3   Components of Internal Service Quality

Internal Service Quality Component	Definition	Sources
Tools	Are the tools necessary to serve customers provided to the employee by the organization? (This includes information and information systems.)	a, b, c, d, e
Policies and procedures	Do policies and procedures facilitate serving customers?	a, b, c, d
Teamwork	Does teamwork occur among individuals and between departments when necessary?	a, b, c, d, e
Management support	Does management aid (vs. hinder) an employee's ability to serve?	a, b, c, d, e, f
Goal alignment	Are the goals of the front line aligned with those of senior management?	a, b, c, d, e
Effective training	Is effective, useful, job-specific training made available in a timely fashion?	a, b, c, d, e, f
Communication	Does necessary communication occur both vertically and horizontally throughout the organization?	a, b, c, d, e
Reward and Recognition	Are individuals rewarded and/or recognized for good performance?	a, b, c, d, f

Source: a. Zeithaml (1990), b. Berry (1991), c. Heskett (1990), d. Hart (1992), e. Garvin (1988), f. Zemke (1989)

Heskett's (1990) demonstrated that while the importance of specific internal service-quality components may differ for individual organizations, leading service firms rely on exemplary internal service quality in these eight components to deliver consistently high levels of value to customers. Although these authors approach internal service quality from different perspectives, they share a fundamental underlying belief that organizations attempting to deliver service quality to their external customers must begin by serving the needs of their internal customers (Hallowel et al., 1996). Several studies in the literature have used the concept of service quality to evaluate internal customer satisfaction levels (Stanley and Wisner, 1998, 1999, 2001, 2002; Young and Varble, 1997).

Caruana and Pitt (1997) conducted a study with more than 1,000 marketing directors among the largest service firms in England and developed an internal measure of service quality (INTQUAL) using the SERVQUAL scale developed by Parasurman et al. (1985). INTQUAL can be used by managers to identify the internal service actions within an organization. Caruana and Pitt (1997) also found that the internal service quality can influence an organization's performance.

Internal service quality was called "the antecedents of service-provider gaps" in Zeithaml et al. (1990) study. Many employees only provide services to other internal employees and rarely or never have a chance to contact the organization's external customers. But the quality of their service level to other employees does influence the quality of services provided by other customer-contact employees. In 1993, Quality Magazine conducted an extensive survey of satisfaction levels in various types of internal service units. The results showed that the dissatisfaction among internal customers was high, but many internal service units seemed to be unaware of the depth of this discontent. The managers should take internal service quality seriously so that they can find the best way to decrease the gaps while improving performance and satisfying both internal and external customers (Hayes, 1996).

2.1.8.2 External Service Quality and External Customer Satisfaction

A commonly used definition of external service quality is the extent to which a service meets customers' needs or expectations (Lewis and Mitchell, 1990; Dotchin and Oakland, 1994; Asubonteng et al., 1996; Wisniewski and Donnelly, 1996). It is the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman et al., 1986; Lewis and Mitchell, 1990). External service quality of a service organization is impacted with the difference between a poor and good interaction during service delivery. Researchers have found many factors of external service quality and developed measurement instruments for service quality from the perspective of customers (George and Gronroos, 1989; Parasuraman, et al., 1985). A widely used instrument to measure customer satisfaction has been the SERVQUAL questionnaire developed by Parasuraman et al. (1986, 1988). It is designed for use in a broad set of service businesses and provides a basic skeleton through its expectations / perceptions format, encompassing statements for each of the five dimensions. This skeleton, when necessary, can be adapted and supplemented to fit the needs of a particular organization. (Parasuraman et al., 1988)

The SERVQUAL instrument has five generic dimensions or factors (Van Iwaarden et al., 2003);

- **Tangibles**: Service providers' physical facilities, equipment and appearance of personnel.
- **Reliability**: Ability to perform the promised service dependably and accurately.
- **Responsiveness:** Willingness to help customers and provide prompt service.
- **Assurance** (including competence, courtesy, credibility and security): Knowledge and courtesy of employees and their ability to inspire trust and confidence.
- **Empathy** (including access, communication, understanding the customer): Caring and individualized attention that the firm provides to its customers.

Researchers agree that the SERVQUAL instrument, which is extensively used to assess external service quality, can be modified to assess the quality of the internal service provided by departments and divisions within a company to employees in other departments and divisions. Reynoso and Moore (1995) concluded that the SERVQUAL model developed by Parasuraman et al. (1985) could easily be transferred to an organization's internal environment by extensive interviews and written surveys.

There are five major gaps in the service quality concept (Parasuraman et al., 1985). A service delivery delights customers by falling above their service level and seen as a superior in quality. But if the perceived quality falls below the adequate service level expected by the customers then quality gaps occur. As seen in Figure 2.8; five potential service quality gaps are;

- Gap 1: The knowledge gap; it occurs when management's perception of what consumers expect is different from the consumers' actual expectations.
- Gap 2: The standards gap; it refers to the discrepancy that can occur between management's perception of what customers expect and the quality standards established for service delivery.
- Gap 3: The delivery gap; the difference between specified delivery standards and the service providers' actual performance.
- Gap 4: The internal communications gap; it occurs when there is a difference between the service delivered and the service promised through the firm's external communications with customers.
- Gap 5: The service gap; the difference between what customers expect to receive and their perceptions of the service that is actually delivered.

The presence of any one of these five quality gaps can lead to a disappointing outcome that damages relationships with customer. (Lovelock and Wright, 2002)

Figure 2.8   Service-Quality Model
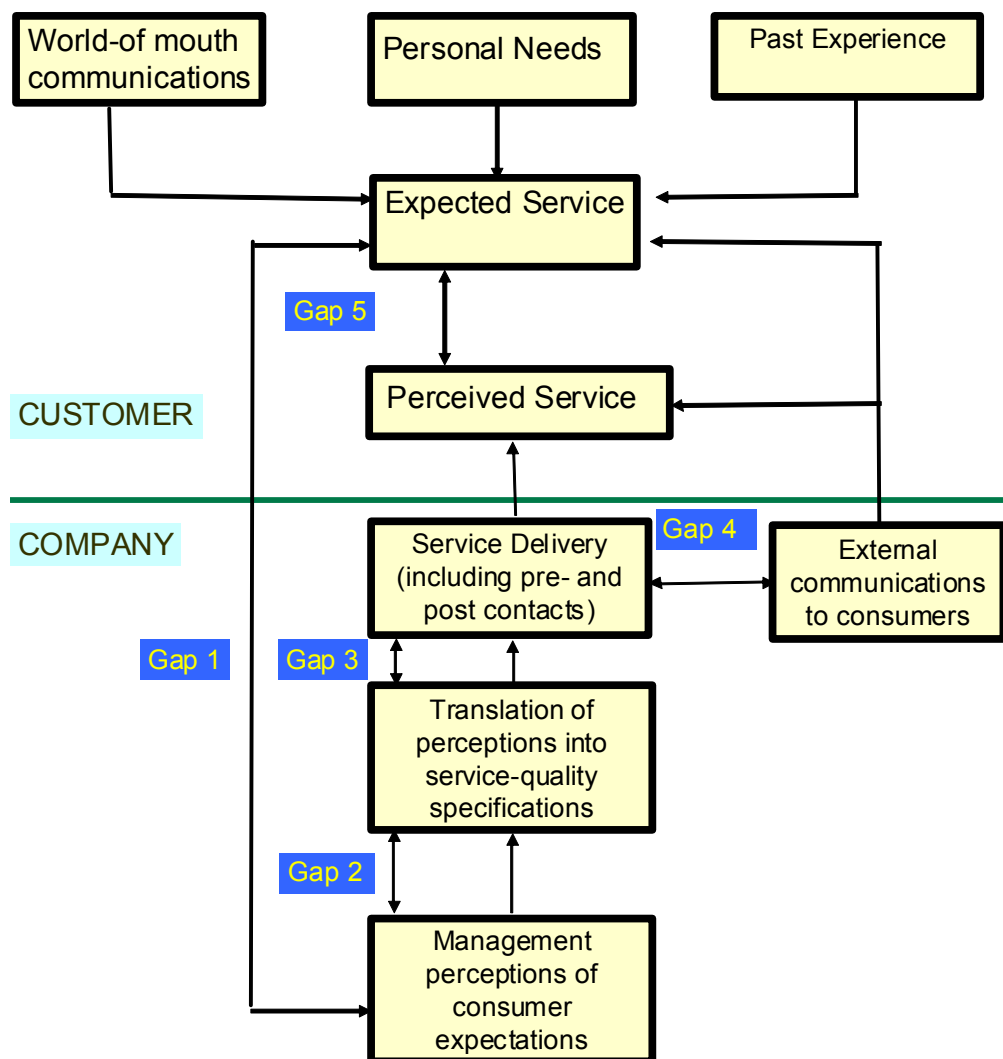
Source: Parasuraman, A., Zeithaml, V. A., and Berry, L. L. (1985). A Conceptual Model of Service Quality and its İmplications for Future Research, Journal of Marketing, Vol. 49, No.4 , pp. 41-50

External customer satisfaction is largely influenced by the value of services provided to customers. In the other words, external service quality drives customer satisfaction. Customers today are strongly value oriented. Value means the results that they receive in relation to the total costs (both the price and other costs to customers incurred in acquiring the service). The insurance company, Progressive Corporation, is creating just this kind of value for its customers by processing and paying claims quickly and with little policyholder effort.

Members of the company's CAT (catastrophe) team fly to the scene of major accidents, providing support services like transportation and housing and handling claims rapidly. By reducing legal costs and actually placing more money in the hands of the injured parties, the CAT team more than makes up for the added expenses the organization incurs by maintaining the team. In addition, the CAT team delivers value to customers, which helps explain why Progressive has one of the highest margins in the property-and-casualty insurance industry. (Heskett et al, 1994)

2.2 Organizational Culture

It is difficult to accurately define organizational or corporate culture (Hofstede et al., 1990). It is generally accepted as something rather intangible (Buch and Wetzel, 2001). It is organization-specific (Gordon, 1991), often referred to as the shared meanings or assumptions, beliefs, and understandings held by a particular group or 'mini-societies' (Kropp, 2004) or 'just the way we work together' (Coolican and Jackson, 2002). Organizational cultures differ mainly in terms of symbols, heroes and rituals (Brown, 1999) at various depths (Choudhury, 1992) and often called 'practices' (Hofstede, 1983) established by a strong organizational belief system and reflecting what people believe to be the 'best' thing to do in a given circumstance (Igo and Skitmore, 2006).

As its seen Table 2.4, there have been many different definitions of organizational culture in sociology, anthropology, management science, and psychology.

Table 2.4   Culture Definitions

Source	Definition
Kroeber&Kluekhon(1952)	Transmitted patterns of values, ideas, and other symbolic systems that shape behavior.
Backer&Geer(1970)	Set of common understandings, expressed in language.
Van Maanen&Schein(1979)	Values, beliefs, and expectations that members come to share.
Swartz&Jordon(1980)	Patterns of beliefs and expectations shared by members that produce norms shaping behavior.
Ouchi(1981)	Set of symbols, ceremonies, and myths that communicate the underlying values of employees
Louis(1983)	Three aspects:(1) some content (meaning and interpretation)(2) peculiar to (3) a group
Martin&Siehl(1983)	Glue that holds together an organization through shared patterns of meaning. Three component systems: context or core values, forms (process of communication- for instance, jargon), strategies to reinforce content (such as rewards, training programs).
Uttal(1983)	Shared values (what is important) and beliefs (how things work) that interact with an organization's structures and control systems to produce behavioral norms (the way we do things around here)

Source: Schneider, B. (1990) *Organizational Climate and Culture*. San Francisco: Jossey- Bass.

Scholars in many different areas focus essentially on preferred sets of culture elements with different definitions of organizational culture (Schneider, 1990). Organizational culture is a difficult concept to measure and numerous arguments have been presented in the literature concerning our ability to observe and measure it (Marcoulides and Heck, 1993). It is clear that, there is no one single definition of organizational culture for all organizations.

2.2.1   Elements of Organizational Culture

Peter and Waterman (1982) developed the 7-S model that includes seven core elements of organizational culture. As seen in the Figure 2.9, the model starts on the premise that an organization is not just a structure, but consists of seven elements. "Hard S's" and "Soft S's" are the seven elements. The seven elements can be found in strategy statements, corporate plans, organizational charts and other documentations.

Figure 2.9   7-S Model, Seven Core Elements of Organizational Culture
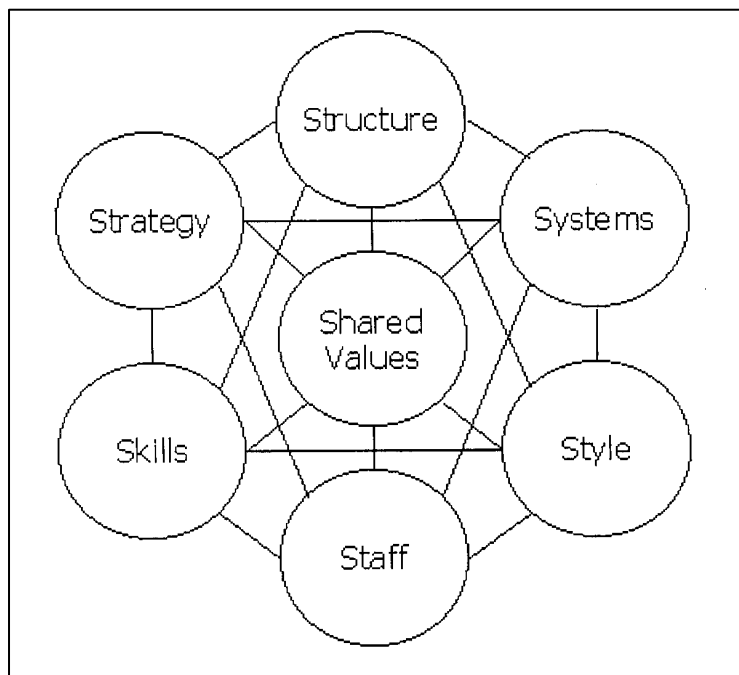
Source: Peters & Waterman (1982) In Search of Excellence, NY: Vintage Books.

The three hard elements; strategy, structure and systems are more evident and easy to identify. The four soft elements are shared values, skills, staff and style. These are not evident on the surface. They are more difficult to describe since capabilities, values and elements of corporate culture are continuously developing and changing. They are determined by the people at work in the organization. Therefore, it is much more difficult to plan or to influence the characteristics of the soft elements. (Peter and Waterman, 1982)

As shown in Figure 2.10; Hofstede et al. (1990) classified manifestations of culture into four categories: symbols, heroes, rituals, and values. Symbols are words, gestures, pictures, or objects that carry a particular meaning within a culture. Heroes are persons, alive or dead, real or imaginary, who possess characteristics highly prized in the culture and who serve as models for behavior. Rituals are collective activities that are technically superfluous but are socially essential within a culture. According to Figure 10, the core of culture is the values that cannot be observed, as such, but that are manifested in alternatives of behavior.

Figure 2.10   Manifestations of Organizational Culture
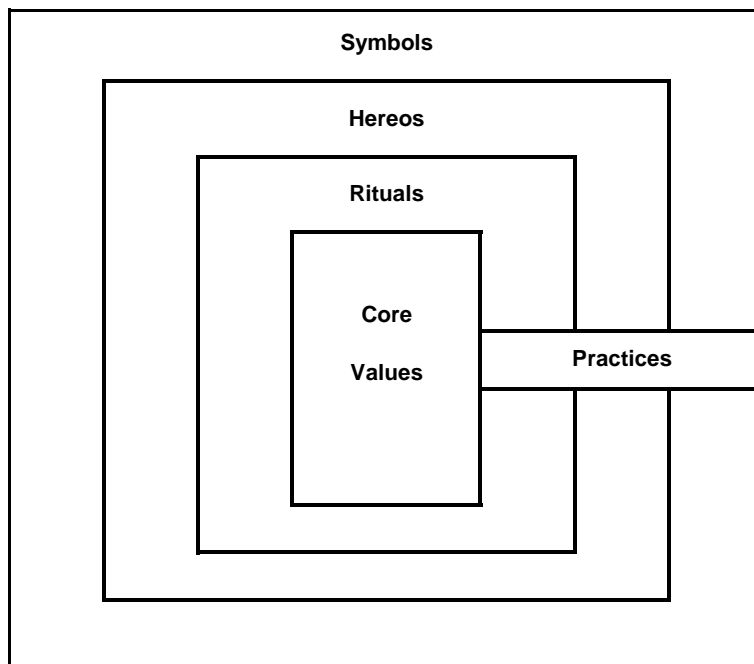
Source: Hofstede et al., (1990) *Measuring Organizational Culture: A Qualitative and Quantitative Study Across Twenty Cases*. Administrative Science Quarterly, Vol.35, pp. 286-316.

2.2.2 Dimensions of Organizational Culture

Since it is difficult to pay attention to every conceivable phenomenon of organizational culture, it is necessary to focus on specific dimensions to diagnose an organization's culture (CHOI, 2005). Many different dimensions of organizational culture have been identified in the literature. Cameron and Ettington (1988) reported more than twenty dimensions of organizational culture, such as internal-external focus, speed, riskiness, participativeness, power distance, individualism, clarity, and masculinity. In general, many scholars or theorists (e.g., Sathe, 1983; Schall, 1983; Schein, 1984) argue that cultural strength and congruence are the core dimensions of interest because these two theoretical dimensions are strongly associated with higher degree of organizational effectiveness (Cameron & Ettington, 1988).

Cultural strength is usually defined as the power of the culture to enforce conformity, while congruence refers to the fit and similarity among the various cultural elements (Cameron & Ettington, 1988). Strong cultures have been conceptualized as a coherent set of beliefs, values, assumptions, and practices embraced by most members of the organization. The trait-strength framework; that relates positive cultural trait profiles to enhanced organizational performance in proportion to the strength with which particular cultural traits are manifested; was proposed by Safford(1988) as shown in Figure 2.11.

Figure 2.11   The Trait-Strength Framework
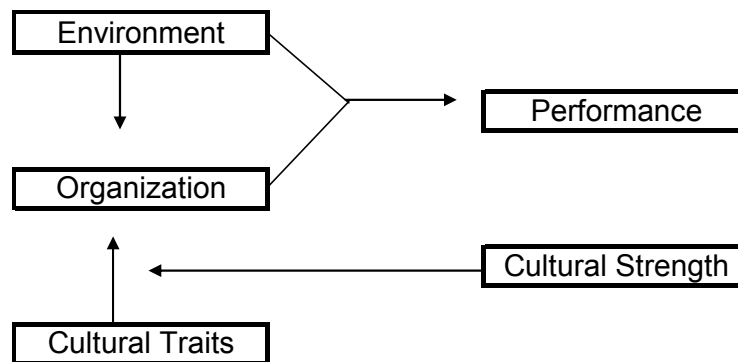
Source: Safford, G.S. (1988) *Cultural Traits, Strength, and Organizational Performance: Moving Beyond "Strong" Culture.* The Academy of Management Review, Vol. 13, No.4, pp. 546-558.

The framework underlines that cultural strength directly influence organizational culture-forming process, and indirectly relate to organizational performance. Based on the framework, a strong culture influences how all organizational members understand and share the mission, vision, goals, and values within the culture. This strength, in turn, that contributes to enhanced organizational performance. Therefore, cultural strength emphasizes the degree of consistency of beliefs, values, and assumptions. According to Scott (1997), a strong culture can encourage organizational members to react and behave in a desired way.

Cameron and Quinn (1999) presented the importance of the Competing Values model to represent organizational culture values and showed the dimensions of organizational culture with four different models:

- **Rational goal model -** with emphasizes control and external focus
- **Internal process model** - emphasizing control, but with an internal focus
- **Human relations model -** reflecting flexibility and internal focus
- **Open systems model** – flexible with an external focus

The Competing Values Framework (CVF), includes value systems of each of the four major theoretical models of organizational theory and illustrates the different emphases given to these values in an organization's culture. The CVF also integrates the conflicts and tensions that are inherent in organizations. The opposing dimensions that define the CVF are: people versus organization; stability and control versus flexibility and change; and, means versus ends.

2.2.3   Levels of Organizational Culture

As shown in Figure 2.12; culture exists simultaneously on three levels: artifacts, espoused values and basic underlying assumptions (Schein, 1984).

Figure 2.12   Levels of Organizational Culture
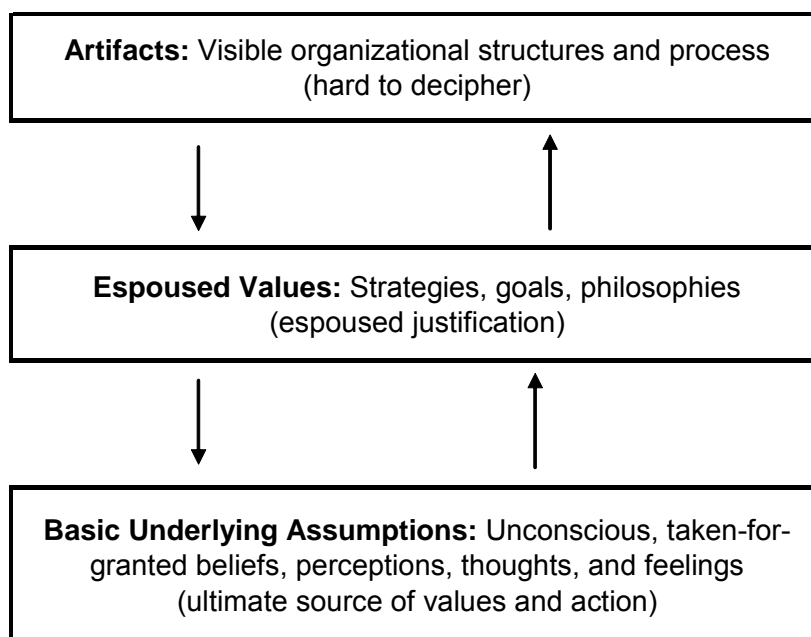
Source: Schein, E. (1984). *Organizational Culture and Leadership*. Jossey-Bass Publishers. San Francisco.

Artifacts are usually easy to observe but very difficult to decipher, for instance office layouts or the architecture of an office building (Schein, 1990).

Artifacts also include language, technology, products and style of clothing, manners of address, myths and stories (Schein, 1990). Espoused values are the goals an organization may have. These goals are usually reflected in the mission statement or philosophy of the company and can include such goals as price leadership or product quality. Basic assumptions are underlying perceptions employees share after working for a company over a certain time period (Schein, 1990).

Champoux (1996) stated that artifacts include sounds, architecture, smells, behavior, attire, language, products, and ceremonies. For example, many organizations have logos and dress codes as uniforms or business attire that indicate some underlying culture. Champoux (1996) also addressed two different types of values: espoused values and in-use values. The espoused values are those that guide what veteran members say in a given situation. The in-use values are those that really guide the behavior of organization members.

The last level of organizational culture is almost invisible to a new employee because basic assumptions are somewhat more difficult to define and identify. Basic assumptions deal with many aspects of human behavior, human relationships within the organization, and relationships with elements of the organization's external environment. Likewise, basic assumptions comprise "the invisible but identifiable reason why group members perceive, think, and feel the way they do about external survival and internal operational issues such as a mission, means of problem solving, relationships, time and space" (Young, 2000).

Moreover, Rousseau (1990) added discussion of more sophisticated levels of organizational culture based on Schein's model (Figure 2.13). According to this, there are five levels of organizational culture. First, artifacts include the physical manifestations and products of cultural activity (e.g., logos, and symbols). Second, patterns of behavior reflect structural patterns of activities that include decision-making, communication and coordination. Those activities are observable to outsiders and their functions help solve basic organization problems. Third, behavior norms are considered to be member beliefs regarding acceptable and unacceptable behavior and they promote mutual predictability.

Fourth, values are the priorities assigned to certain states or outcomes, such as innovation versus predictabilities and risk seeking versus risk avoidance. Finally, fundamental assumptions are not directly knowable even to organizational members.

Figure 2.13   The Layers of Organizational Culture
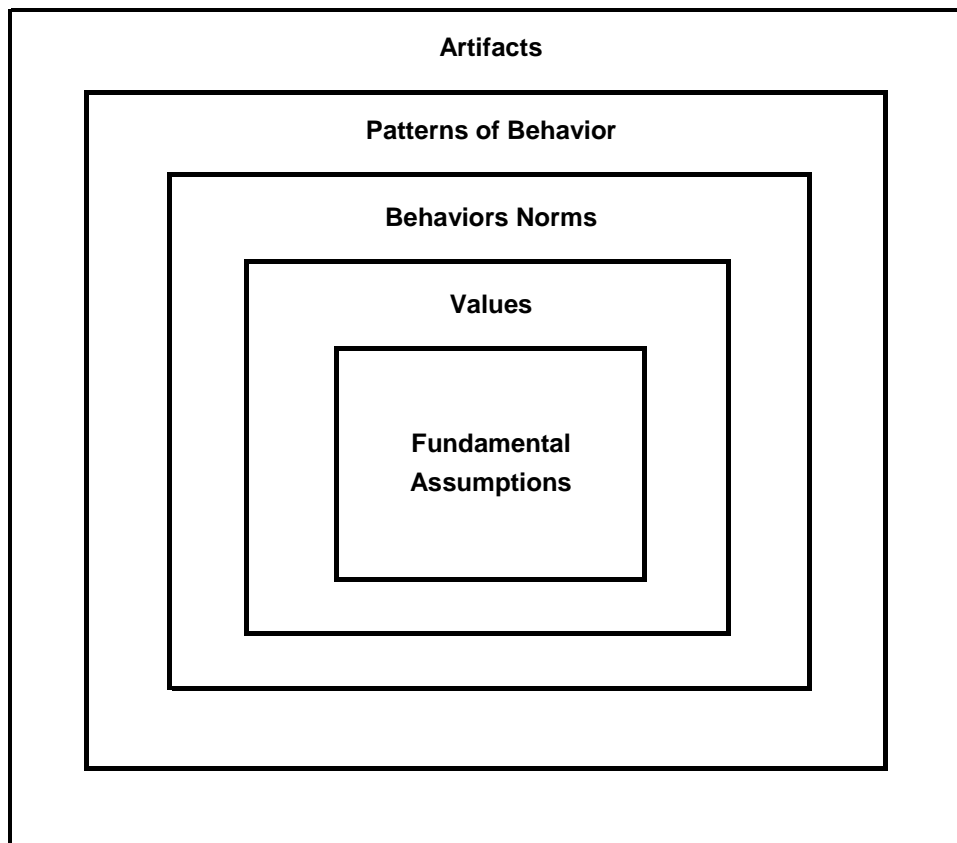
Source: Rousseau, D. (1990) *Organizational Climate and Culture*. Jossey-Bass Publisher. San Francisco.

2.2.4   Types of Organizational Culture

There are several types of organizational culture identified in social science literature. Dennison (1990) identified four basic views of organizational culture that can be translated into four distinct hypotheses:

a) **The consistency hypothesis:** the idea that a common perspective, shared beliefs and values among the organizational members will enhance internal coordination and promote meaning and a sense of identification on the part of its members.

b) **The mission hypothesis:** the idea that a shared sense of purpose, direction, and strategy can coordinate organizational members toward collective goals

c) **The involvement and participation hypothesis:** the idea that involvement and participation will contribute to a sense of responsibility, ownership, commitment, and loyalty.

d) **The adaptability hypothesis:** the idea that norms and beliefs that enhance an organization's ability to receive, interpret, and translate signals from the environment into internal organizational and behavioral changes will promote its survival, growth, and development.

These four hypotheses focus on different aspects of culture and they stress different functions of culture. As shown in the Table 2.5; the first two hypotheses tend to encourage/promote stability; the second two allow for change and adaptability. The first and third hypotheses see culture as focusing on internal organizational dynamics; the second and fourth see culture as addressing the relation of the organization to its external environment.

Table 2.5   Four Types of Hypotheses on the Types of Organizational Culture

	Stability / Control	**Change / Flexibility**
Internal Focus	Consistency	Involvement / participation
External Focus	Mission	Adaptability

As seen in Figure 2.14; these hypotheses about organizational culture correspond closely to Cameron and Quinn's (1999) categorization of major types of organizational culture. In the Competing Values Framework (CVF), the clan culture focuses on human relationships, emphasizes flexibility, and maintains a primary focus on the internal organization.

The adhocracy culture also emphasizes flexibility and change, but maintains a primary focus on the external environment. The market culture emphasizes productivity, performance, goals fulfillment, and achievement. The rational culture tends to the pursuit and attainment of well-defined organizational objectives. Finally, the hierarchy culture emphasizes internal efficiency, uniformity, coordination, and evaluation.

Figure 2.14   The Competing Values Framework
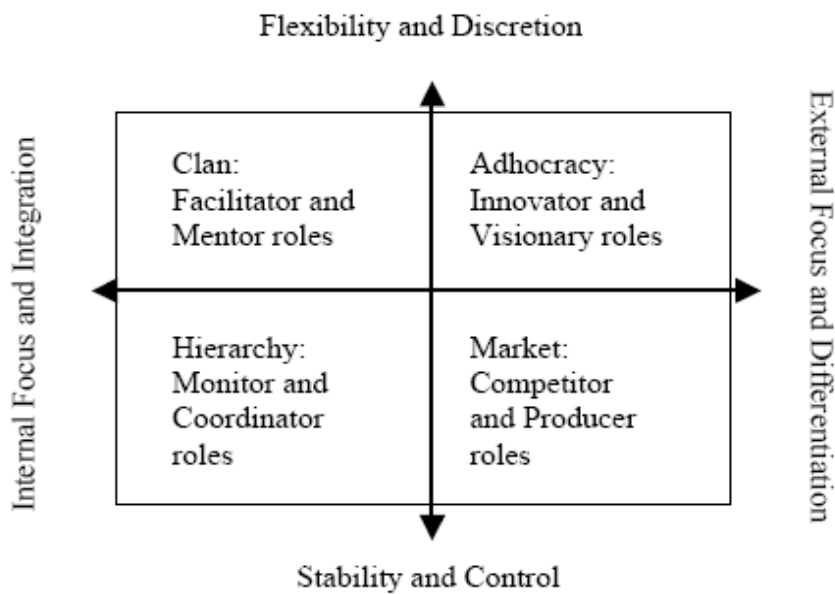
Source: Cameron, K.S. and Quinn, R.E. (1999) *Diagnosing and Changing Organizational Culture: Based on the Competing Values Framework*. Addison-Wesley Publishing.

Sonnenfield (2004) identified the following four types of cultures;

- **Academic culture**; is one in which employees are highly skilled and tend to stay in the organization, while working their way up the ranks. The organization provides a stable environment in which employees can develop and exercise their skills. Examples are universities, hospitals, large corporations, etc.
- **Baseball culture**; refers to employees as "free agents" who have highly prized skills. They are in high demand and can rather easily get jobs elsewhere. This type of culture exists in fast-paced, high-risk organizations, such as investment banking, advertising, etc.

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- **Club culture;** the most important requirement for employees is to fit into the group. Usually employees start at the bottom and stay with the organization. The organization promotes from within and highly values seniority. Examples are the military and some law firms.

- **Fortress culture**; is one in which employees don't know if they'll be laid off or not. These organizations often undergo massive reorganization. There are many opportunities for those with timely, specialized skills. Examples are savings and loans and large car companies.

2.2.5   Measurements of Organizational Culture

Organizational culture has been assessed using qualitative and quantitative research methods. There are distinct characteristics between qualitative and quantitative research methods on two levels. First, the two methods are used to distinguish between different types of data or evidence. Quantitative data can be described as the numbers collected through surveys or other measurement techniques whereas qualitative data are the words collected through interviews, focus groups, participant observation, or related methods. The second level of difference is that the focuses of qualitative and quantitative methods are presented as two entirely different research paradigms (Yauch and Steudel, 2003).

Denison and Spreitzer (1991) argued in their research on organizational culture that there are limitations of both quantitative and qualitative research in this area. Universality and uniqueness of organizational culture are two concepts of measurement of organizational culture. The quantitative method emphasizes the universality of organizational culture whereas the qualitative method focuses on the uniqueness of organizational cultures. One way to examine these differences is to look at the underlying assumptions about the degree of universality and uniqueness reflected by approaches to studying organizational culture.

The differences in the form of a continuum between studies emphasizing uniqueness and studies focusing on universality of organizational culture are seen in Figure 2.15.

There are four different approaches identified to analyze organizational culture along a continuum of unique to universal. First, the studies based on ***observation* and *description*** describes the nature of culture within an organization. Second, ***Induction* and *theory*** *building* are primarily qualitative and are based on detailed ethnography. Third, ***traits* and *typologies*** approaches based on quantitative applications are used to analyze the universality of organizational culture through multivariate analysis of quantitative survey data.

Figure 2.15   Variety of Approaches of Culture Research
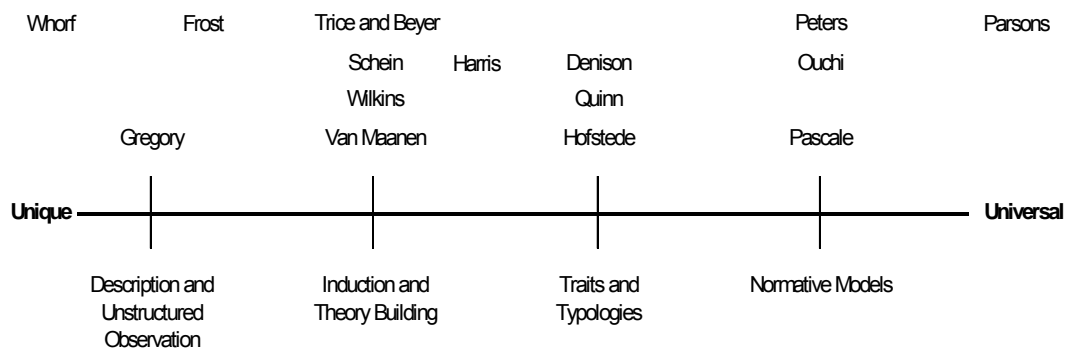
Source: Denison, R.D. and Spreitzer, G.M. (1991) *Organizational Culture and Organizational Development: A Competing Values Approach*. Research in Organizational Change and Development, Vol.5, pp. 1-21.

Finally, when the universalistic assumption is embraced, the result is often a ***normative theory***. This type of theory assumes that both characteristics and outcomes are universal, and concentrates on a prescription for the effective management of organizational culture.

These two methods for measuring organizational culture are methodologically different, but can be deeply interrelated. The selection of the appropriate research methodology has an important place in the research process.

To more deeply analyze organizational culture, these two methods (quantitative and qualitative) may be considered supportive of each other rather than competing with each other. (Choi, 2005)

2.2.6 The Competing Values of Framework

The Competing Values Framework (CVF) developed by Quinn and Rohbaugh (1981) for analyzing organizational culture was selected for use in the study. The CVF consists of four major cultural types *(clan, adhocracy, hierarchical, and market)* for organizational analysis. As seen in Figure 2.16, Quinn and Rohrbaugh (1981) originally developed the Competing Values Framework based on several theoretical foundations of competing values in organizations.

Figure 2.16   The Criteria of Competing Values Model
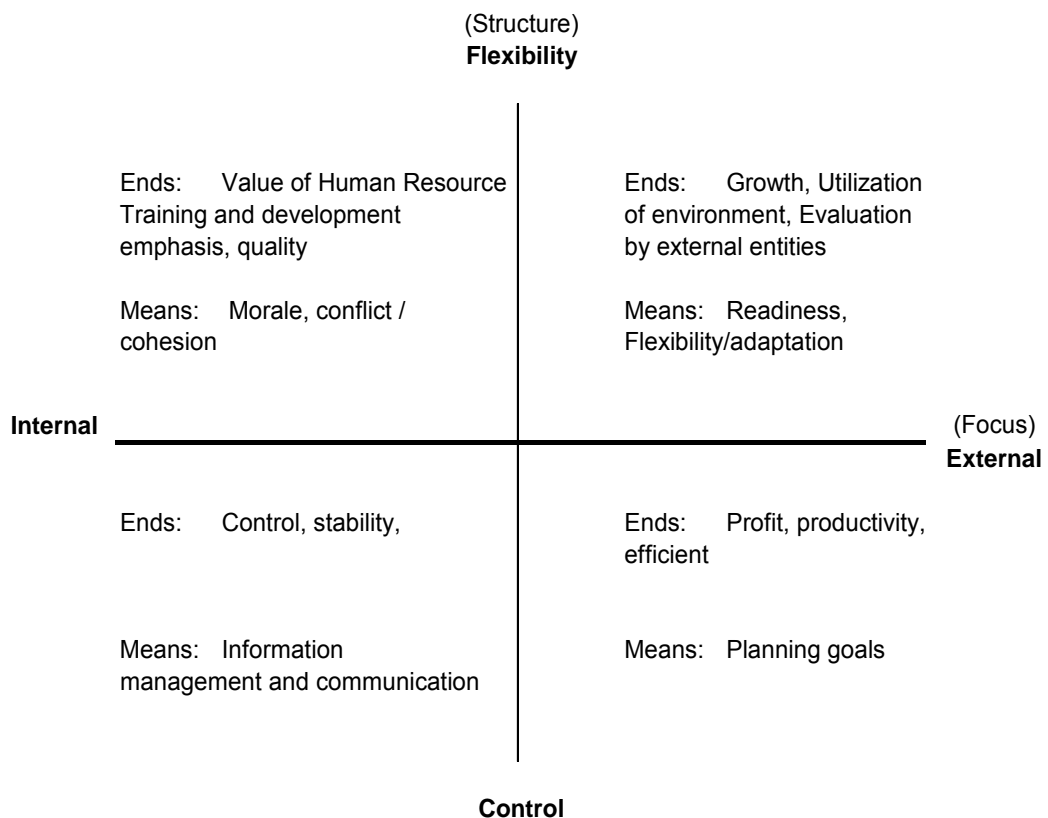
(Structure)
Flexibility

Ends: Value of Human Resource Training and development emphasis, quality

Means: Morale, conflict / cohesion

Ends: Growth, Utilization of environment, Evaluation by external entities

Means: Readiness, Flexibility/adaptation

Internal

(Focus)
External

Ends: Control, stability,

Means: Information management and communication

Ends: Profit, productivity, efficient

Means: Planning goals

Control

Source: Quinn, R.E. and Rohrbaugh, J. (1983). *A Spatial Model of Effectiveness Criteria: Towards a Competing Values Approach to Organizational Analysis.* Management Science. Vol.29, No. 3, pp. 363-377.

The CVF was developed to specify the criteria of organizational effectiveness and has been used to study many organizational aspects such as leadership roles and effectiveness, organizational culture, change, and human resource development (Cameron and Quinn, 1999; Quinn et al., 1990; Quinn and Rogrbaugh, 1983; Quinn and Cameron, 1983). In 1983, Quinn and Rohrbaugh analyzed organizational effectiveness. They determined 17 criteria of organizational effectiveness and identified the location of each criterion on four quadrants as seen in Figure 2.16.

Quinn and Rohrbaugh (1983) discovered that individuals make evaluations about the effectiveness of organization in three dimensions;

 (1) An internal focus versus external focus,

 (2) Flexibility versus control,

 (3) Ends versus means

In detail, the first value dimension is related to organization focus, from an internal, micro emphasis on the well-being and development of people in the organization to an external, macro emphasis on the well-being and development of the organization itself. The second value dimension is related to organizational structure, from an emphasis on stability to an emphasis on flexibility. The third value dimension is related to organizational means and ends, from an emphasis on important processes to an emphasis on final outcomes (Quinn and Cameron, 1983). The relationship between the three value sets and the effectiveness criteria is shown in Figure 2.16.

Figure 2.17   Four Models of Competing Values Approach
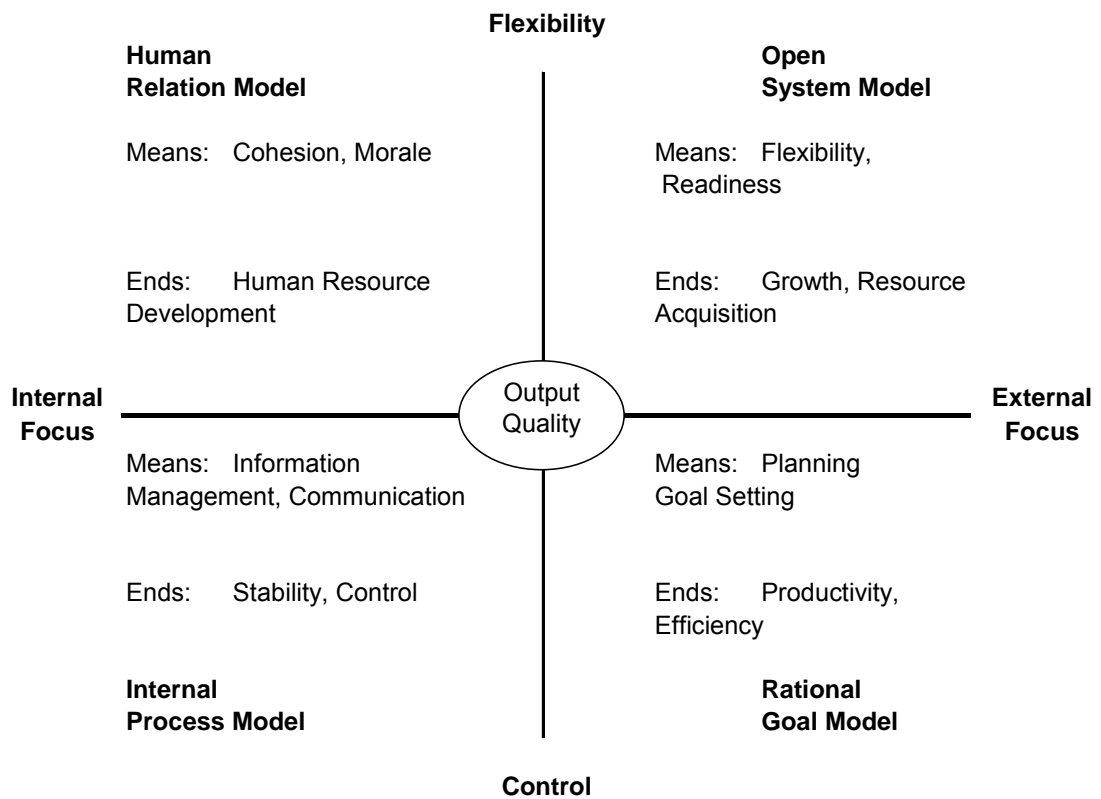
Flexibility

Human Relation Model	**Open System Model**
Means: Cohesion, Morale	Means: Flexibility, Readiness
Ends: Human Resource Development	Ends: Growth, Resource Acquisition

Internal Focus —— Output Quality —— **External Focus**

Means: Information Management, Communication	Means: Planning Goal Setting
Ends: Stability, Control	Ends: Productivity, Efficiency
Internal Process Model	**Rational Goal Model**

Control

Source: Quinn, R.E. and Rohrbaugh, J. (1983). *A Spatial Model of Effectiveness Criteria: Towards a Competing Values Approach to Organizational Analysis.* Management Science. Vol.29, No. 3, pp. 363-377.

As seen in Figure 2.17; *the human relations model* places a great deal of emphasis on flexibility and internal focus, and stresses criteria: cohesion, morale, and human development. Secondly, *the open system model* places a great deal of emphasis on flexibility and external focus, and stresses such criteria: flexibility, readiness, growth, resource acquisition, and external support. *The rational goal model* places a great deal of emphasis on control and external focus, and stresses the effectiveness criteria: planning, goal setting, productivity, and efficiency. *The internal process model* places a great deal of emphasis on control and internal focus, stresses: the role of information management, communication, stability, and control.

The Competing Values Framework (CVF) is defined as the dimensions in contrasting values. For example, organizations need to be adaptable and flexible, but they also need to be stable and controlled. Furthermore, an organization needs growth, resource acquisition, and external support, but also information management and formal communication. (Choi, 2005)

The framework suggests an emphasis on the value of human resources, but also an emphasis on planning and goal setting. According to Pennington, Townsend and Cummins (2003), there is evidence from recent studies that more effective leaders and organizations are able to balance, or give value to, all of the conflicting demands.

Each model has a perceptual opposite. For example, the open system model, which emphasizes flexibility and external focus stands in contrast to the internal process perspective, which stresses control and internal focus. Parallels among the models are also important. For example, the human relations and open system models share an emphasis on flexibility, while the open systems and rational goal models have external focus.

The Competing Values Framework (CVF) has been used to provide insights into the role of values in organizational culture. There are many subunits in an organization that have different cultures at various organizational levels because of that organizational culture cannot be characterized by a single cultural type. For example, an organization tends to represent a combination of different cultures, with one or more dominating. Organizations tend to develop a dominant organizational culture over time as the organization adapts and responds to the challenges and changes in the environment. As seen in Figure 2.18; there are four types of organizational cultures based on the CVF (Cameron and Quinn, 1999).

Figure 2.18   The Competing Values Framework (CVF)
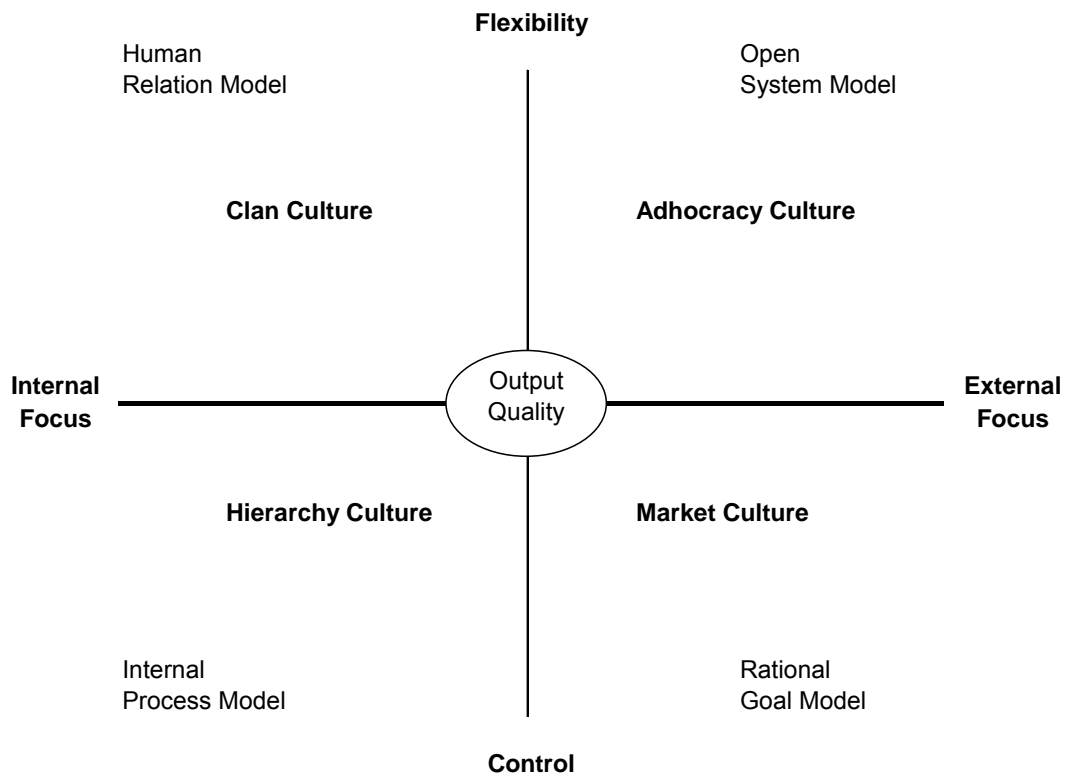
Flexibility

Human
Relation Model

Open
System Model

Clan Culture

Adhocracy Culture

**Internal
Focus**

Output
Quality

**External
Focus**

Hierarchy Culture

Market Culture

Internal
Process Model

Rational
Goal Model

Control

Source: Cameron, K.S. and Quinn, R.E. (1999) *Diagnosing and Changing Organizational Culture: Based on the Competing Values Framework*. Addison-Wesley Publishing.

The clan culture in upper the left quadrant is primarily concerned with human relations. This culture emphasizes flexibility and maintains a primary focus on the group culture for group maintenance. The clan culture emphasizes trust and participation as core values and the primary motivational factors of attainment, cohesiveness, and membership. Leaders tend to be participative, considerate, and supportive, and they facilitate interaction through teamwork. Second, *the adhocracy culture* in the upper right quadrant also focuses on flexibility and change, but maintains a primary focus on the external environment. In this culture, leaders also concentrate on acquiring additional resources, and on attaining visibility, legitimacy, and external support. This orientation emphasizes growth, stimulation, creativity, and variety.

Third, *the market culture* in the lower right quadrant emphasizes productivity, performance, goal fulfillment, and achievement. The purpose of organizations with emphases on the market culture tends to be the pursuit and attainment of well-defined objectives. Motivating factors include competition and the successful achievement of predetermined ends. Leaders tend to be directive, goal oriented, instrumental, and functional, and are constantly providing structure and encouraging productivity. Finally, *the hierarchy culture* in the lower left quadrant emphasizes internal efficiency, uniformity, coordination, and evaluation. The focus is on the logic of the internal organization and the emphasis is on stability. The purpose of organizations with emphases on the hierarchy culture tends to be the execution of regulations. Motivating factors include security, order, rules, and regulation. Leaders tend to be conservative and cautious, paying close attention to technical matters (Cameron and Quinn, 1999).

The characteristics of an organization according to the four quadrants of the CVF can be determined by analyzing organizational member's perceptions by using quantitative methods. The result of the analyses can be plotted on a chart to produce a visual representation of the current and desired culture profile. Survey feedback can allow a cultural change process to be transformed into an action research process based on the members clarifying what the desired culture means, the benefits, and the proposed changes to ensure the development of the desired culture (Quinn, 1996).

Emphasizing only the values in a single quadrant could be dysfunctional for example too much flexibility or spontaneity could lead to chaos; too much order and control could result in rigidity; an overemphasis on control and co-ordination could produce stagnation, loss of energy, and abolition of trust and morale (Quinn, 1998). In other words, the strength of one culture type may become a weakness for the organization and limit its ability to satisfy other values.

According to Brown and Dodd, (1998); the CVF and the resulting cultural profiles provide a straightforward way to model the complexity of organizational culture, which practitioners can use for diagnosis and intervention in organizations.

For example, cultural profiles can identify imbalances and individuals can create an ideal profile for their organization. Comparison of the current organizational profile with the ideal can generate discussion concerning strategies for improvement and growth for each of the four quadrants (Cameron and Quinn, 1999). As a result, constructing organizational culture profiles can be particularly useful for understanding of human resource management, goal setting, and planning and undertaking change and development.

2.3 Insurance Services

The service for which the insurance premium is paid is **risk reduction.** It is difficult to comprehend insurance service until a loss is experienced and the information is gathered on how the insurance company will compensate the loss. Insurance services may be considered as more intangible than many of service products in the service continuum as there is no instant result from the transaction of money concluding a contract, except for the very contract signed. Insurance service provider must put efforts into raising the customer's level of comprehension, and this must be one of the focal objectives of the marketing strategy. Although intangible services may be difficult to comprehend, mutual trust can be established by giving information and helping the buyer to comprehend the offered service. From the customer's point of view regarding the assessment of the service provider's reliability, it is usually a fact that once satisfied, the customer will more likely remain with that financial institution than incur the costs of searching for and evaluating alternative suppliers. (McKechnie, 1992)

2.3.1 Definition

Insurance can be defined in many different ways. The commission on Insurance Terminology of the American Risk and Insurance Association (1965) has defined insurance as "the pooling of fortuitous losses by transfer of such risk to insurers, who agree to indemnify insured for such losses, to provide other pecuniary benefits on their occurrence, or to render services connected with the risk".

According to Dorfman (1994), insurance is a financial arrangement for redistributing the costs of unexpected losses requiring a legal contract whereby an insurer agrees to compensate an insured for losses. Vaughan (1992) defined insurance from an individual point of view as "An economic device whereby the individual substitutes a small certain cost (the premium) for a larger uncertain financial loss (the contingency insured against) that would exist if it were for the insurance".

Insurance is a service to give customers financial protection against loss or harm, in return for payment of a premium (TRSB, Insurance glossary, 2008). Insurance services are pervasive in a country's economy. Homes, cars, lives, health and etc. are insured. Despite the ubiquity of insurance, the nature of the product and the industry are little understood by the average person. An insurance policy is a complex financial instrument which pays the policy holder prescribed sums contingent upon the occurrence of certain events (Bernstein and Geehan, 1988). Insurance may be defined in several ways depending upon the standpoint from which it is viewed. From a legal standpoint, insurance is a contract whereby the insurance company agrees to make payment to a party generally, generally called the insured, should the event insured against in the contract occur (Angel, 1959).

According to the Encyclopedia Britannica, insurance is "a contract for reducing losses from accident incurred by an individual party through a distribution of the risk of such losses among a number of parties." The definition goes on to say: "In return for a specified consideration, the insurer undertakes to pay the insured or his beneficiary some specified amount in the event that the insured suffers loss through the occurrence of a contingent event covered by the insurance contract or policy. By pooling both the financial contributions and the 'insurable risks' of a large number of policyholders the insurer is typically able to absorb losses incurred over any given period much more easily than would the uninsured individual" (Encyclopedia Britannica, Micropaedia, 1987).

A briefer definition of insurance as a phenomenon is "the practice of sharing among many persons, risks to life or property that would otherwise be suffered by only a few.

This is effected by each person paying a sum of money called a premium which, with those paid by all the others, is put into a 'pool' or insurance fund, out of which money is paid to the few who suffer loss" (Longman Dictionary of Business English, 1989). The policyholder thus pays someone else a premium to bear his or her risk, knowing that a possible future loss will be compensated for according to the premium paid. If lucky, the policyholder will never have to experience the tangible results of the service of reduced risk during the contracted policy period (Gidhagen, 1998).

2.3.2 Historical Aspect

Insurance is one of the oldest and the largest service in the world. Earliest contracts were legal arrangements centuries before the Christian era which embodied elements of what later became health and marine insurance. The Rhodesians, Romans, Chinese, Indians, Normans, Germans and English developed schemes for pooling their common danger of loss by perils of robbery, theft, fire and perils of the sea. Early societies evidenced plans of associations, societies and guilds of trade craftsman that set aside a portion of member dues for fire, robbery and burial expenses (Falls, 1949). The ancient Babylonian emperor, Hammurabi, codified laws of his nation and created principles of indemnification in about 2,250 B.C. These codes existed to encourage trade, commerce, and agriculture in order to develop the economy. In 916 B.C., the emperor of Rhodes established laws for a shared responsibility on goods lost at sea. By 200 A.D., the Romans developed a mortality table and what could be identified as a health plan and disability benefit for those in the military. (Mooney, 1997)

Marine insurance written on ships and cargo is recognized as one of the earliest forms of insurance. The ancient form of marine insurance, which continued long after other forms developed, was an informal system of risk-sharing in which merchants owned ships jointly, purchased shares for individual voyages, or shipped their goods on multiple vessels in order to avoid total loss in case of shipwreck or piracy.

By the fourteenth century, Italian merchants were writing a type of insurance contract known as a sea loan (also known as bottomry), in which an investor lent money for a voyage and was paid back a greater amount (covering the risk and interest) upon the vessel's safe return. If the ship was destroyed, no money was due the lender. Similar arrangements, known as maritime exchange contracts, were written on shipped goods. Marine insurance involving payment of a premium rather than a loan also developed during the fourteenth century. By the sixteenth century, marine insurance contracts were widespread not only among Italian merchants, but also in the Dutch port cities of Amsterdam and Antwerp. (Roover, 1945)

Flanders is noted for establishing the first insurance company in 1310, selling sea and land policies for the perils of ground transportation (Continental National American Institute, 1964). The earliest authenticated insurance contract is a marine insurance contract on a ship "The Santa Clara" dated 1347 in Genoa (TRSB web site, 2008). During the 12th century, marine insurance was renewed. Practices of marine insurance were introduced to England by the Italians from the providence of Lombardy in the 13th century. By the end of the 16th century, England's commercial importance allowed for progress in marine insurance through an association of navigators, ship owners and merchants in Lloyds Coffee House, Popes Head Valley, London, where sea news was exchanged (Falls, 1949). These men formed this group to share the financial risk for their ventures and reports were circulated upon safe arrival or loss of vessel. They developed written sharing agreements called "policies" and participants were known as "underwriters". In 1767, some of the underwriters established a formal organization, L1oyds of London, which operates today as it did when it started. It exists not as an insurer, but as an incorporated association of underwriters, where the policy buyer must always have a financial interest in the risk. By the early 1790's, insurance policies began to extend coverage for vessels and cargo to include life insurance to insure the lives of sea captains and merchants.

Compared to marine insurance, fire insurance is a relatively recent innovation. The earliest records of fire insurance underwriting in England followed the Great London Fire of 1666, which nearly destroyed the entire city.

The following year, Nicholas Barbon opened the first office in London to insure buildings against loss by fire (Falls, 1949). The Fire Office, the world's first joint-stock fire insurance company, had a competitor within three years, "The Friendly Society". The Friendly Society, later renamed the Phenix, failed sometime during the early eighteenth century (Bainbridge, 1952). The late seventeenth and early eighteenth century saw the creation of a half-dozen new fire insurance companies in England. In addition to the London Assurance and the Royal Exchange Assurance, granted Royal charters in 1720, unincorporated companies (really just extended partnerships) and mutual societies also prospered. The first mutual insurance company, the Amicable Contributors for Insuring Houses from Loss by Fire, was founded in 1696 by a group of Londoners, primarily composed of master builders. In mutual insurance, the policyholders each own a share of the company and share in the profits as well as the losses. This concern, which came to be known as the "Hand-in Hand" (after the symbol on its fire marks-the plaques affixed to the front of insured structures for the benefit of private fire-fighting brigades) shared a common characteristic with other mutuals that followed it. All tended to be formed by groups of small businessmen with more interest in protecting their property than in making a profit. (Perkins, 1994)

Life insurance created to insure captain, crew and voyagers besides shiploads. First life insurance policy was written in 1536 (Mayerson, 1962). Another important development in insurance is the beginning of usage of the statistical methods and techniques in calculations. Probability calculations which were used since 17th century form the base of the insurance. First scientific mortality tables were formed by Edmund Halley in 1693 in England (Mayerson, 1962). These tables were reorganized in 1756 by Joseph Dobson, and independent premium structure was scaled according to the age. These mortal and life tables were used by "Equitable Society" established in London in 1962 (Timur, 1960).

Disability and casualty insurances were appeared firstly in western European countries in the middle of 19th century. After industrial revolution, steam power machines takes places of man power, and because of workers skills were not sufficient accidents occurred.

That process lead the disability and casualty insurance to emerge and also working class, labor union, social insurance rights. Consequently, from the beginning of the 20th century social security, disability, unemployment and health insurance types emerged and rapidly expanded. (Turgutlu, 2006)

2.3.3 Turkish Insurance History

In the Ottoman period, it is not possible to talk about modern insurance and social security system but some similar practices can be seen (Gönencan, 2001). Family type solidarity and craft corporation type solidarity such as Ahi organization and Lonca organization are these first practices. Social security in the Ottoman period started and developed by the mutual helping understanding as in other countries (Turgutlu, 2006).

Beginning from 1870, first insurance transactions were started mainly by foreign insurance companies which decided to establish a professional organization among them. Later the insurance companies felt the need of being organized among themselves as a "professional organization" and the first respective organization was formed on 12 July 1900 with the name of "Syndicate of Fire Insurance Companies Operating in Istanbul" by 44 foreign companies at the TEUTONIA Hall in Beyoglu. The Provisional Law Regarding the Foreign Insurance Companies" was approved on 13 December 1914. This Syndicate was turned into "The Society of Insurance Companies Operating in Turkey" in 1916 which had 81 members all of them being foreign companies. Following the establishment of the Turkish Republic in 1923, this Society was abolished and "The Club of Insurers" was set up on 11 March 1924 which later in year 1925 was replaced by "The Central Office of Insurers". (2007 TRSB Annual Rapport, www.tsrsb.org.tr)

National Insurance company was changed into Güven Insurance company in 1935 and it was the first insurance company which established by only national capital. Doğan Insurance Company established in 1942 and it was the first insurance company that established by private equity, and totally Turkish (Turgutlu, 2006).

On 16 July 1952, the statue of "Association of Insurance Companies of Turkey" was approved by the Council of Ministers. On 21 December 1959 "Law No.7397 Regarding the Supervision of Insurance Companies" was accepted and came into force on the 30th December 1959.

After 1960, insurance industry was pointed as the fast moving industry in five years economic plans (Oksay, 2004). The statue of the Association of Insurance and Reinsurance Companies of Turkey came into practice on 10 June 1976. By the coming into force Law No.3379 regarding the Insurance Supervision on 11 June 1987 amending certain articles of the Law No.7397, status of the Association turned into a public institution. Turkish Insurance Law has been discussed in the Turkish Parliament and approved on June 3, 2007 to fulfill the legal and regulatory gaps in the Turkish insurance sector. This has been a very significant development for the entire insurance sector. Today, "General Directorate of Insurance", "Insurance Supervisory Board", "and Association of the Insurance and Reinsurance Companies of Turkey" are the basic foundations of the Turkish insurance system. There are 54 insurance companies and 2 reinsurance companies registered with the Association as of 2007. (2007 TRSB Annual Rapport, www.tsrsb.org.tr)

2.3.4 Types of Insurance

With regard to content of the assurance given, insurance can be separated into two as *social insurance* (security) and *private insurance*. Social security guarantees the minimum living standards of the individuals and supports providing their minimum needs in the society that they live (Turgutlu, 2006). Private insurances protect individuals and corporations' own interests. They have economic and measurable quality. There are many different kinds of private insurances such as life, health, property-liability, casualty and etc.

Insurances written by joint stock corporations are constant premium contracts. Their premium can not change according to the profit or loss of the corporation. This type of insurance is "*constant premium insurance*".

Nevertheless, corporations or individuals can come together and form a company aimed to share one's loss among them. In these companies premium amount is not constant and it can be change at the end of the period depending on the losses of each other. Because of this variability in the premium, this type of insurance is called "*variable premium insurance*". (Güvel and Güvel, 2004)

Another way to consider the different kinds of insurance is to view them in terms of objects insured and contingencies insured against. Objects insured can be of two kinds: either **property** or **person** including the object "corporate person". The term "property" encompasses most tangible forms of property, ranging from personal effects via real estate and bank deposits, to ships and goods in transit. The person insured includes for example aspects of life and health, ability to work, and retirement income. Contingencies insured against may include almost anything, but a few examples are natural accidents, such as fire and earthquakes, theft, professional malpractice, personal accidents, and even mismanagement of a corporation. (Gidhagen, 1998)

Insurances can be divided into two with regard to the risks came true as *indemnity insurances* and *amount insurances*. The aim of the indemnity insurance is just to recompense the tangible losses caused by the risks that came through. Amount insurances pay the amount written in the policy to the person insured or beneficiary in case of the insured person fall into the risk. The aim of the amount insurances is gaining an amount of money not recompense a loss.

After discussing all general classification of insurances above; in Table 2.6, insurance branches and sub-branches determined according to the insurance Supervision Law is seen. All of these insurance branches are being applied in Turkish insurance industry as of 2008.

Table 2.6　　Insurance Branches and Sub-branches Determined According to the Insurance Supervision Law

1. Property Insurances
A. Fire Insurances
A.1. Fire Insurance
A.2. Loss of Profit Insurance Due to Fire
A.3 .Compulsory Earthquake Insurance
B. Accident Insurances
B.1. Motor Vehicle Physical Damage Insurance
B.2. Theft Insurance
B.3. Plate Glass Insurance
C. Marine Insurances
C.1. Hull Insurance
C.2. Specie Insurance
C.3. Cargo Insurance
D. Engineering Insurances
D.1. Machinery Breakdown Insurance
D.2. Erection All Risk Insurance
D.3. Construction All Risk Insurance
D.4. Electronic Equipment Insurance
E. Agriculture Insurances
E.1. Crop – Hail Insurance
E.2. Livestock Insurance
E.3. Poultry Insurance
E.4. Greenhouse Insurance
F. Credit Insurances
F.1. Credit Insurance
F.2. Export Credit Insurance
2. Life Insurances

A. Life Insurances
A.1. Term Insurance
A.2. Saving Life Insurance
A.3. Annuities
B. Personal Accident Insurance
C. Health Insurance
D. Compulsory Road Passenger Transportation Personal Accident Insurance
E. Travel Health Insurance
3. Liability Insurances
A. Motor Vehicles Compulsory Third Party Liability Insurance
B. Compulsory Third Party Liability Insurance for Road Passenger Transportation
C. Motor Vehicles Facultative Third Party Liability Insurance
D. Elevator Accident Third Part Liability Insurance
E. Employer Third Party Liability Insurance
F. General Third Party Liability Insurance
G. Compulsory Third Party Liability Insurances for LPG and Dangerous Materials
G.1.Compulsory Third Party Liability Insurance for Hazardous Substances
G.2. Compulsory Third Party Liability Insurance for LPG
H. Legal Protection Insurance
I. Private Security Third Party Liability Insurance
J. Compulsory Certificate Third Party Liability Insurance
K. Professional Liability Insurance

Source: 2007 TSRSB Annual Report, www.trsb.org.tr

2.3.5 The Role of Insurance in the Market Economy

Insurance industry is an indicator that shows the developing level of the countries. If number of insured people and, premium amount and policy number per person are increasing in a country then it can be said that this country is developing.

Insurance culture is also an important development in the meaning of socio-cultural macro environment of a country. It is an important development for individuals to think to protect themselves, families, properties and legal responsibilities against different kinds of potential risks. (Uralcan, 2004)

The size of the risk under indefinite circumstances makes it harder to decide for investors and entrepreneurs. But, by way of the assurance that is provided by insurance, investors and entrepreneurs can make new investments more easily. (Balta, 1997) Because, they know that their investments will be protected against unexpected risks. In case of actualization of one of the insured risks, their damage will indemnify and their workplaces and investments will be able to survive their existences.

Cost of capital is the most important thing that affects decisions of the investors. Because of the scarcity of the fund resources, interest rates are high. But by way of insurance, collected premiums directed to funds canalized to investments and consequently money supply increases and interest rates decreases. If investors can find cheap cost investment capital then number of investors increase and bigger investments are made. (Uralcan, 2004)

Entrepreneurs should be prudent against potential risks. By way of insurance, they secure their risks by paying little amount of money and thus they don't decrease their investments. Entrepreneurs need loan of money for growing but financial corporations want assurance when they give loan. A property can not be collateralized without insurance. As a result, entrepreneurs that have enough insurance assurance may easily find loan of money for their investments from that financial corporations. (Uralcan, 2004)

There is capacity creating effect of the investment in the base of the modern growing theories. Economies grow and develop as their production power increased. Because of that, funds created by the insurance sector became more important for financing investments. On the other hand, funds created by the insurance sector are anti-inflationist and long term funds. (Güneş, 1997)

Insurance sector has an important effect in the employment. It is a mistake to think just sector laboring as its employment capacity because it also prevent closing and bankruptcy of the workplaces by indemnify their damages in case of actualized risks. By the way, it helps to decrease the number of unemployed population. (Güneş, 1997)

Competition of the countries for getting into foreign markets and the level of export rapidly increase as the world trade is developing. As a result of this, responsibilities of financing transportation and providing credit conveyed to the exporter from the importer. Then insurance sector develop new products or overhaul existing products against new emerging risks in the changing market circumstances. (Uralcan, 2004)

There is a big foreign currency necessity in developing and undeveloped countries. They have to increase their exports especially for closing the balance of payments gap. Insurance is used as a policy for encouraging export in a lot of countries. Export credit insurance assure exporter against potential risks and decrease their risks. By the way, exporters play more efficient role in the international market and increase their competition power. (Güneş, 1997)

Another importance of insurance industry with respect to the country's economy is its contribution to the tax incomes. These taxes have an important share in total tax incomes in the countries that have developed insurance industries. Direct and indirect tax incomes have positive effects for public financing. (Uyanık, 2005)

The pioneer role of financial development in economic growth attracts attention in economical analyses. Effective operating financial foundations increase effectiveness of capital distribution and savings, and improve capital creation. (Hussels et al, 2005)

Insurance sector is one of the most dynamic sectors in service sectors of developing economies. Also, insurance corporations play effective roles in industrialized economies. And in developed countries social and private insurances plays important roles in the development of the country. (Ünal, 1994)

2.3.6 Turkish Insurance Industry

Although the insurability capacity has not reached the expected level in Turkey, in recent years, there have been important developments in the insurance sector parallel to the economic growth. The assets of the sector have become 23, 4 billion Turkish Liras (TL) by an increase at a ratio of 25%, meanwhile the production of premium has reached to 10, 9 billion TL by increasing at a ratio of 13%. The number of the insurance policies has exceeded 38 million by an increase at a ratio of 14% according to 2006 year number. On the other hand, the number of contributor to the Private Pension System has reached to 1.5 million; simultaneously the number of the pension contracts has been 1.6 million. On the other hand, pension funds have accumulated 4, 6 million YTL. These progresses illustrates that the potential of the Turkish national insurance is hopeful. Leading development in our insurance sector is that Turkish Insurance Law came into force in June, 2007. Insurance Law has been prepared in accordance with EU norms and needs of individuals, corporations and institutions in insurance sector. (Turkey BRSA Financial Services Report December 2007)

As seen in Table 2.7; total extent of assets of Turkish financial sector as at December 2007 reached to YTL 771, 5 billion. Banking sector constitutes 74, 6 % (excluding CBRT) of the financial sector assets as at December 2007. The proportion of insurance sector is 2, 8 %. The structure of Turkish financial sector is predominantly banking followed by mutual funds and insurance sector, respectively.

Table 2.7   Turkish Finance Sector Balance Sheet Size

(Milyar/ Billion YTL)	2003	2004	2005	2006	2007
CBRT	76,5	74,7	90,1	104,4	106,6
Banks	255,0	313,8	406,9	499,5	581,6
Securities Mutual Funds	19,9	24,4	29,4	22,0	26,4
Insurance, Reinsurance, Pension Company	8,2	10,5	15,4	18,6	23,4
Leasing Companies	5,0	6,7	6,1	10,0	13,7
Factoring Companies	2,9	4,1	5,3	6,3	7,4
Consumer Finans Companies	0,8	1,5	2,5	3,4	3,9
Securities Intermediary Institute	1,3	1,0	2,6	2,7	3,9
Real Estate Investment Assessment	1,2	1,4	2,2	2,5	3,9
Securities Investment Assessment	0,2	0,3	0,5	0,5	0,7
Total	**371,0**	**438,4**	**561,0**	**669,9**	**771,5**

Source: Turkey BRSA Financial Services Report December 2007

As seen in Table 2.8; total assets of Turkish insurance sector, including private pension and reinsurance companies, ascended to YTL 23, 4 billion as at December 31, 2007, with an increase of 25%. Its share in GDP also increases 0, 2 point. The ratio of premiums has not changed however private pension funds to GDP has increased by 0.1%.

Table 2.8   The Ratio of GDP from Insurance / Pension Sector Balance Sheet Size

(Billion YTL)	2003	2004	2005	2006	2007
Cover Size Insurance Sektor	4.247,4	7.813,0	7.186,5	9.562,0	11.115,2
Non Life Company	36,0	33,0	32,0	32,0	35,0
Life/Pension Company	11,0	11,0	11,0	11,0	10,0
Life Company	13,0	12,0	10,0	10,0	14,0
Asset Size of Insurance / Private Pension Sector*	8,2	10,5	15,4	18,6	23,4
Premium Production of Insurance Sector	5,1	6,8	7,8	9,7	10,9
Fund Size of Private Pension	0,0	0,3	1,2	2,8	4,6
Gross Domestic Production (GDP)	454,8	559,0	648,9	758,4	856,4
Cover Size/GDP (%)	9,3	14,0	11,1	12,6	13,0
Asset Size/GDP (%)	1,8	1,9	2,4	2,5	2,7
Premium Pruduction/GDP (%)	1,1	1,2	1,2	1,3	1,3
Private Pension Funds/GDP (%)	0,0	0,1	0,2	0,4	0,5

**Included Reinsurance Companies

Source: http://www.hazine.gov.tr Insurance &Pension Annual Report-2007

In the fields of insurance and pension, by the end of 2007, 35 of 61 companies have foreign partners either direct or indirect. As seen in Figure 2.19; the share of foreign capital in total premium volume is 41%. 19 non-life companies with foreign partners, the share of the premium volume are 41% and this rate for the 16 life insurance companies is 43%.

Figure 2.19   Foreign Partners Share in Turkish Insurance Sector

- Capital Share
- Premium Share
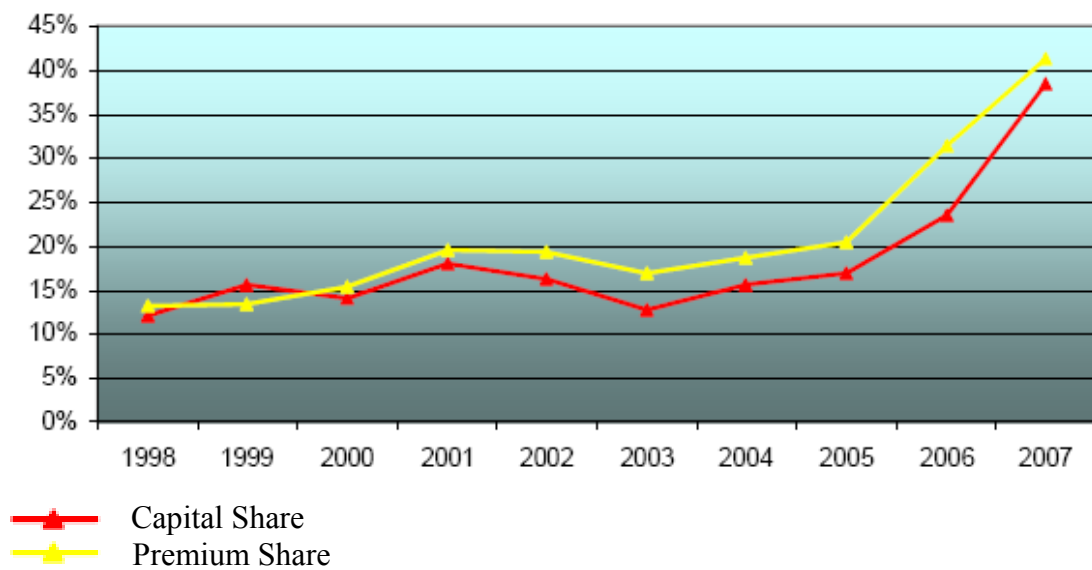
Source: http://www.hazine.gov.tr Insurance &Pension Annual Report-2007

The high potential for insurability and the rapid improvement of insurance and pension sector pointed Turkish insurance market to foreign investors. Since insurability rate has reached saturation point in their countries, foreign investors tended to make investments in developing countries and briskness that started in 2006 continued to grow in 2007, and 2008, too. (Insurance &Pension Annual Report-2007, www.hazine.gov.tr)

As seen in Table 2.9; there are 16.011 agencies excluding bank insurance, 64 brokers and registered to the UCCET 963 experts in insurance and private pension sector as at December 31, 2007. There are over 50 thousands of people that are employed in insurance sector including agencies, brokers, experts and 15.138 employees in insurance companies.

Table 2.9   General Indicators of Insurance - Privilege Pension Companies

	2003	2004	2005	2006	2007
Number of Company	63	59	54	54	61
Non Life Company	36	33	32	32	35
Life/Pension Company	11	11	11	11	10
Life Company	13	12	10	10	14
Reinsurance Company	3	3	1	1	2
Number of Foreign Capital Company	12	16	20	24	35
Non Life Company	7	9	11	14	19
Life/Pension Company	5	7	9	10	16
Number of Policy	19.451.411	25.313.010	29.404.334	36.463.539	38.308.374
Number of Policy Non Life Business	14.470.066	18.451.884	22.346.492	30.809.202	31.676.737
Number of Policy Life Business	4.981.345	6.861.126	7.057.842	5.654.337	6.631.637
Number of Contract	20.534	349.011	725.822	1.208.341	1.600.157
Number of Personnel	11.426	12.140	12.851	13.617	15.138
Non Life Company	5.747	6.147	6.349	6.913	7.553
Life/Pension Company	4.393	4.912	5.403	5.610	6.265
Life Company	1.076	889	914	902	1.119
Reinsurance Company	210	192	185	192	201
Number of Acency				15.322	16.011
Number of Broker				56	64
Number of Loss Adjuster				1.734	963

Source: AIRCT , http://www.tsrsb.org.tr/

As seen in Table 2.10; in average 70% of premium volume is produced by the insurance agencies for years. It is observed that there is a decrease in direct production and an increase in production by brokers. At the end of 2007, the number of banks working as agencies of insurance and pension companies is 35.

Table 2.10   Premium Volume by Distribution Channels (Non-Life Companies)

(%)	2003	2004	2005	2006	2007
Direct	12,57	14,05	12,92	12,34	9,25
Agent	72,58	69,67	72,06	67,48	70,54
Bank	8,83	9,13	9,79	12,35	10,62
Broker	6,01	7,15	5,23	7,82	8,52
Other	0	0	0	0	1

Source: http://www.hazine.gov.tr Insurance &Pension Annual Report-2007

The distribution of premium volume of 2007 by channels is showed in the Figure 2.20 below.

Figure 2.20   Premium by Distribution Channels (%)
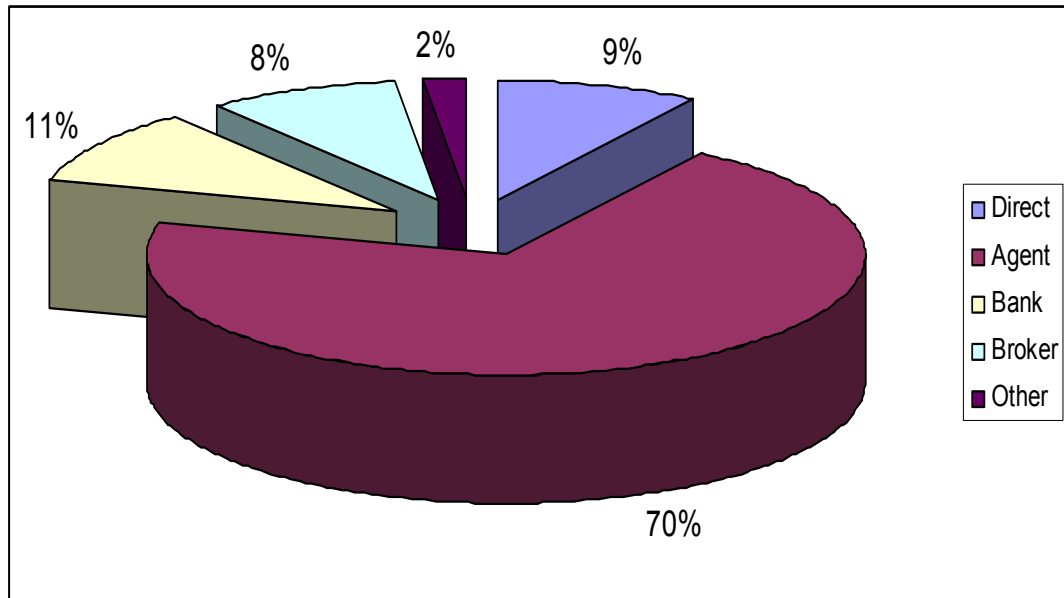
Source: Insurance & Pension Annual Report-2007

http://www.hazine.gov.tr

In Table 2.11 global insurance industries is briefed by numbers shortly. In 2005 the growth in the insurance industry in the world was 3% and reached 3.442 billion dollars. 3.009 billion dollars of the total premium production happened in developed countries whereas it amounted to 433 billion dollars in developing countries where the insurance awareness is not sufficiently developed. However, the growth in the insurance industry emanates from the developing countries. While the proportion of the premiums in the world to Gross Domestic Product (GDP) is 7.5%, it reaches 9% in the developed countries, but it is only 3.6% in the developing countries. The country where the proportion of premiums to GDP is the highest is South Africa by 14.5%.

In the world, premium production per capita amounts to 514 dollars. It amounts to 3.238 dollars in developed countries whereas it amounts to 77 dollars in developing countries. It amounts to 3.624 dollars in South America and 2.459 dollars in the European Union whereas it amounts to only 47 dollars in Africa. The USA has the highest premium production in the world which amounts to 1.109 billion dollars, it equals to 32% of the total global production. Premium production per capita in the USA amounts to 3.755 dollars. The highest premium production per capita is in Switzerland by 5.664.

Table 2.11   Global Insurance Industry (2005)

	Premium Production ($ Million)	2003 Year on year change (%)	% Share of world total	Premiums as % of GDP	Per capita premium production ($)
America	1.246.515	-2.4	36,21	7,77	1.410
Europe	1.332.319	7,7	38,70	7,83	1.519
Asia	765.238	4,7	22,23	6,89	198
Australia	55.865	-3,0	1,62	6,77	1.733
Africa	42.353	7,3	1,23	4,67	47
WORLD	3.442.290	3,0	100,00	7,49	514
Industrialized countries	3.009.214	2,5	87,42	8,92	3.238
Developing countries	433.076	7,5	12,58	3,60	77

Source: Swiss Re, Sigma No 5/2006, www.swissre.com

As seen in Table 2.12, in 2005 the growth in the insurance industry in the European Union was considerably higher than the global average and the average of developed countries, and it reached 1.24 trillion dollars by a real increase of 8.5%. Premium volume in the EU equals to 36% of the global premium volume. The UK has the highest premium volume in EU amounting to 336 billion dollars. On the other hand, premium volume of Hungary, the new member of the EU, is only 3.3 billion dollars. Premium production per capita in the EU amounts to 2.459 dollars in 2005 whereas the average in the EU-15 reaches to 2.872 dollars. The ratio of the EU insurance industry to GDP reached 8.42% in 2005.

Table 2.12   European Union Insurance Industry (2005)

	Premium Production ($ Million)	2003 Year on year change (%)	% Share of world total	Premiums as % of GDP	Per capita premium production ($)
UK	336.157	13	9,77	12,86	4.755
France	220.237	9,8	6,40	10,18	3.462
Germany	197.964	1,8	5,75	6,85	2.318
Italy	141.357	7,5	4,11	7,39	2.225
Holland	59.578	-2.2	1,73	9,48	3.653
Poland	9.446	10,3	0,27	3,11	245
Hungary	3.363	10,7	0.10	3,08	333
EU 25	1.244.570	8,5	36.16	8,42	2.459
EU 15	1.221.340	8,5	35.48	8,70	2.872
Turkey	5.691	7,4	0.17	1,57	78

Source: Swiss Re, Sigma No 5/2006, www.swissre.com

As seen at the bottom of the Table 2.12; in 2005 premium production in Turkey is 5.691 million dollars and it is equals to 0.17% of the total global production. The proportion of premiums to GDP is 1.57%. Premium production per capita is 78 dollars whereas the average in the EU reaches to 2.459 dollars. These number shows that Turkey has a long way to catch the EU averages. But it's a good indicator that growth of the Turkish insurance industry is 7, 4% and it's very near to EU average.

2.4 Summary of the Literature

Nowadays, services form the dominant sector of most developed countries and have a wide range of different activities. The business sector; with its insurance companies, banks, real estates, educational institutions and health activities; the private non profit sector; with its museums, schools and hospitals; and the government sector; with its courts, hospitals and military services; are in the service sector. It accounts for over half of the economy in most developing and for over 70 percent in many highly developed countries (Lovelock and Wright, 2002).

Services are economic activities that create value and provide benefits for customers at specific times and places, as a result of bringing about a desired change in or –on behalf of – the recipient of the service. Distinctive characteristics of pure services that differentiate them from goods are often described as intangibility, inseparability, variability, perishability and the inability to own a service. The familiar "4Ps" of the marketing mix is very much based on the needs of the manufactured goods. Booms and Bitner (1981) provides a useful framework for the service sector and recognizes the importance of *people, processes, physical evidence* as additional elements.

Service marketing requires external marketing, but also internal and interactive marketing. Heskett (1994) developed the service-profit chain from analyses of successful service organizations. It establishes relationships between profitability, customer loyalty, employee satisfaction, and productivity. The links in the chain are as follows: Profit and growth are stimulated primarily by customer loyalty. Loyalty is a direct result of customer satisfaction. Satisfaction is largely influenced by the value of services provided to customers. Value is created by satisfied, loyal, and productive employees. Employee satisfaction, in turn, results primarily from high-quality support services and policies that enable employees to deliver results to customers.

There is no theoretical distinction between satisfaction and service quality. Many studies in this field support that service quality serves as antecedent of customer satisfaction and service quality tends to influence customer satisfaction. (Anderson and Fomell, 1994; Brady, 1997).

Internal service quality components are tools, policies and procedures, teamwork, management support, goal alignment, effective training, communication, and rewards and recognition. Both job satisfaction and customer satisfaction are related to the internal service quality (Heskett, 1990; Zeithaml, 1990; Berry, 1991; and Zemke, 1989). External service quality is the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction and service quality gaps are formed. A widely used instrument to measure customer satisfaction has been the SERVQUAL scale developed by Parasuraman et al. (1986, 1988). It has five generic dimensions; tangibles, reliability, responsiveness, assurance, empathy. Researchers agree that the SERVQUAL instrument can be also modified to assess the internal service quality.

Cultural profiles provide a straightforward way to model the complexity of organizational culture, which practitioners can use for diagnosis and intervention in organizations. Constructing organizational culture profiles can be particularly useful for understanding of human resource management, goal setting, and planning and undertaking change and development (Brown and Dodd, 1998). Cameron and Quinn (1999) presented the importance of the Competing Values model to represent organizational culture values and showed the dimensions of organizational culture with four different models: *Rational goal model;* with emphasis on control and external focus, *Internal process model;* emphasizing control, but with an internal focus; *Human relations model;* reflecting flexibility and internal focus; *Open systems model;* flexible with an external focus. The CVF integrates the conflicts and tensions that are inherent in organizations. The opposing dimensions that define the CVF are: people versus organization; stability and control versus flexibility and change; and, means versus ends. The CVF consists of four major cultural types for organizational analysis. *The clan culture* is primarily concerned with human relations and emphasizes flexibility. Second, *the adhocracy culture* also focuses on flexibility and change, but maintains a primary focus on the external environment. Third, *the market culture* emphasizes productivity, performance, goal fulfillment, and achievement. Finally, *the hierarchy culture* emphasizes internal efficiency, uniformity, coordination, and evaluation.

One of the most important service sector branches, insurance sector was chosen for this study for analyzing the model. Insurance services may be considered as more intangible than many of service products in the service continuum as there is no instant result from the transaction of money concluding a contract, except for the very contract signed. Insurance industry is an indicator that shows the developing level of the countries. If number of insured people and, premium amount and policy number per person are increasing in a country then it can be said that this country is developing.

Insurance is one of the oldest and the fastest growing service sector in the world. Earliest contracts were legal arrangements centuries before the Christian era which embodied elements of what later became health and marine insurance. Since the beginning of the 20th century, insurance firms have been presenting many types of insurance such as casualty, fire, disability, unemployment, health insurance types and etc. In Turkey, it is not possible to talk about modern insurance and social security system before the establishment of the Turkish Republic in 1923. Since 1923, many legal arrangements have been made and contemporary firms and constitutions established for the development of the sector. Although the insurability capacity has not reached the expected level in Turkey, in recent years, there have been important developments in the insurance sector parallel to the economic growth. Leading development is that Turkish Insurance Law came into force in June, 2007. Insurance Law has been prepared in accordance with EU norms and needs of individuals, corporations and institutions in insurance sector. Because of the high insurability potential and the rapid improvement of insurance and pension sector, foreign investors tended to make investments in Turkey since 2006 and continue today.

Adding to the literature, this study will provide a holistic approach to researchers and managers for understanding organizational culture, internal customer satisfaction, distributor satisfaction, external customer satisfaction, and also the relationship and the service quality gaps that have occurred between them. Also, the findings of the research will provide necessary information for managers and strategists to design appropriate policies and strategies for doing their tasks more successfully.

Chapter 3

Methodolody

3.1 Aim of the Research

The aim of the research is to analyze the variables that determine the satisfaction level of employees, agents and ultimate customers of an insurance company, and additionally to describe and compare the types and patterns of organizational culture within selected insurance company.

3.2 The Research Approach

The different types of studies are reporting, descriptive, exploratory and explanatory. A **reporting research** may be made only to provide an account or summation of some data or to generate some statistics. It is often used when a problem is not well known, or the knowledge is no available. A **descriptive research** is used to identify and obtain information on the characteristics of a particular issue. Descriptive research goes further than exploratory research in examining a problem since it is undertaken to ascertain and describe the characteristics of the issue. **Explanatory research** describes the characteristics, to analyze and explain why or how something is happening. Thus, it aims to understand phenomena by discovering and measuring causal relations among them. In order to accomplish that, well-defined research problem and hypothesizes need to be stated. **Exploratory research** forecasts the likelihood of a similar situation occurring elsewhere. It aims to generalize from the analysis by predicting certain phenomena on the basis of hypothesized, general relationships. Predictive research provides 'how', 'why', and 'where' answers to current events as well as to similar events in the future. It is also helpful in situations where 'What if?' questions are being asked.

This research is an explanatory research, the relationships between different variables in the in the proposed model are examine and driven hypotheses are analyzed in this study. The variables of the model are stated and tied to the theory in the formation of the model. (Cooper and Shindler, 2003)

There are two main traditions of approaching a research topic – quantitative and qualitative. **Quantitative research** usually starts with a theory or a general statement proposing a general relationship between variables. With this approach it is likely that the researchers will take an objective position and their approach will be to treat phenomena as hard and real. They will favor methods such as surveys and experiments, and will attempt to test hypotheses or statements with a view to generalizing from the particular. This approach typically concentrates on measuring or counting and involves collecting and analyzing numerical data and applying statistical tests. Investigator views the phenomena to be investigated as more personal and softer in **Qualitative research**. He or she will use methods such as personal accounts, unstructured interviews and participant observation to gain an understanding of the underlying reasons and motivations for peoples' attitudes, preferences or behaviors. With this approach, the emphasis is more on generating hypotheses from the data collection rather than testing a hypothesis. The research approach for this study is quantitative approach, based on study's research questions.

3.3 The Method of Data Collection

Monitoring and interrogation/communication are two types of data collection methods. Monitoring includes in which the researcher inspects the activities of a subject or the nature of some material without attempting to elicit responses from anyone. Interrogation/communication approach involves surveying people and recording their responses for analysis (Cooper and Shindler, 2003). Thus, survey method is chosen for this research to collect data. A survey can be conducted by personal interview, telephone, mail or a combination of these. Considering the widespread of sample elements are all over Turkey and the time / cost limitations completing the thesis, self administrative survey is found to be the most suitable data collection method for the study.

Among self administrative survey, e-mail survey has the least cost. A web site www.tufanozkol.com designed for conducting the survey. Three different surveys have been sent to the groups (company personnel, insurance agents and ultimate customers). Company personnel surveys were sent by the human resource department to all of the company personnel. Insurance agents' surveys were sent by the program automatically to all of them. And ultimate customers' surveys were sent by insurance agents to some of their own customers. Each mail carried a link and by clicking the link, participants were directed to the survey. When survey was finished, the data automatically has been sent to the database. A book was given to each 50th participant at the end of the survey as promised before as a motivator.

3.4 Model of the Research

As shown in Figure 3.1, in the first part of the research, the types and patterns of organizational culture within selected insurance company will be studied. Competing Values Framework (CVF) (Quinn and Rohr Baugh, 1981) will be used for organizational culture analysis. The related research question is;

- What is the degree of cultural strength in each type of culture (Market, Adhocracy, Clan, and Hierarchy) within the company?

In the second part of the study, the studies of Heskett (1990), Zeithaml (1990), Berry (1991), Hart (1992), Garvin (1988) and Zemke (1989) about service quality and its components will be used in determining insurance company employee (internal customer) satisfaction. In addition to these components, SERVQUAL instrument (Parasuraman et al., 1986, 1988) will be used to measure insurance agent (distributor) satisfaction in the study. And then the relationship between company employee (internal customer) satisfaction and insurance agent (distributor satisfaction) will be defined. The related research question is;

- Is satisfaction level of the insurance company employees (internal customers) related to the satisfaction level of the insurance agents (distributors)?
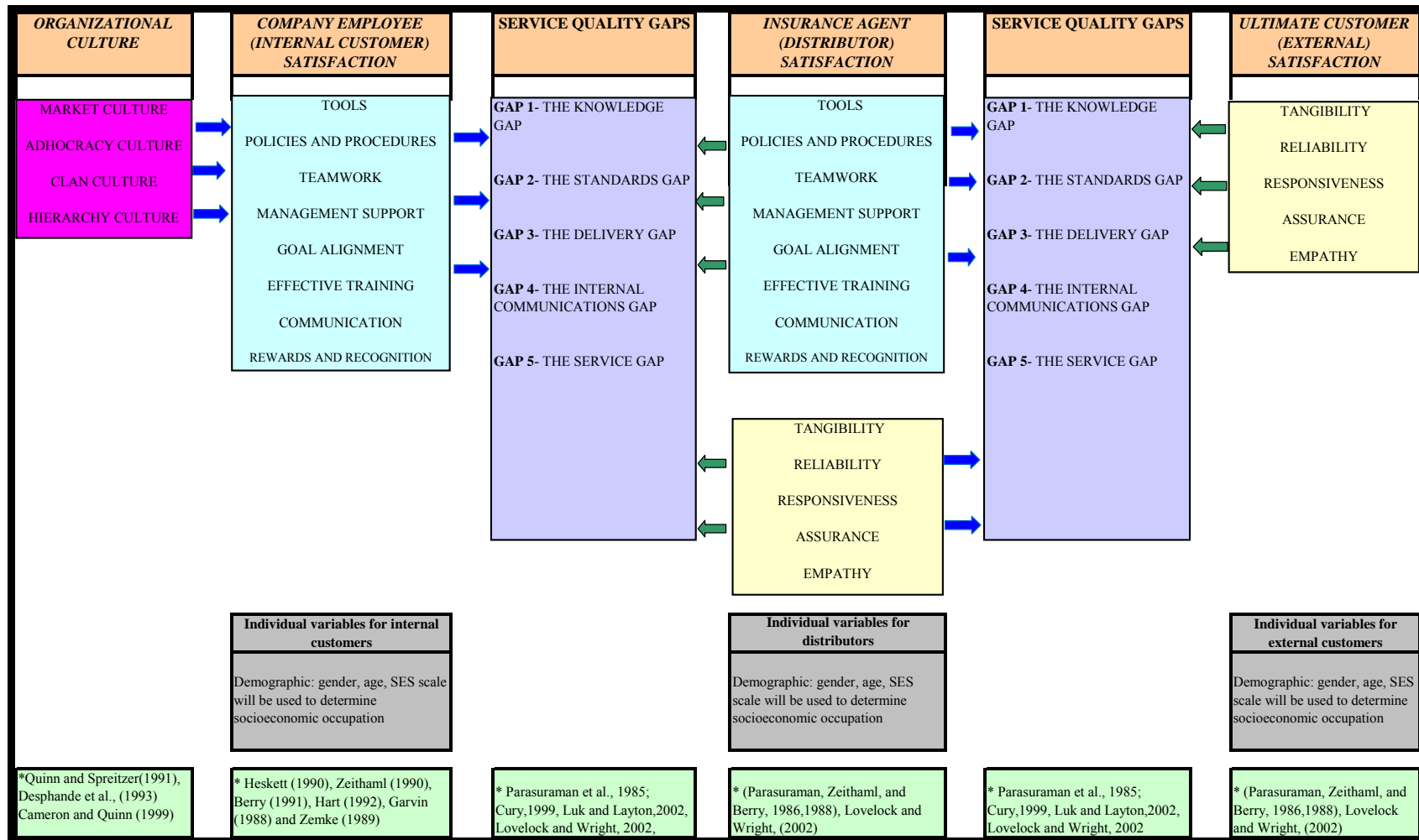
Besides that in the second part, service quality gaps will be examined between company employee (internal customer) satisfaction and insurance agent (distributor) satisfaction. There are five major gaps in the service quality concept (Parasuraman, 1986). Zeithaml *et al.*, (1993) discuss service quality concept and service provider gaps which develop due to the many of the customer perceived service problems in industries. Five potential major gaps are seen in Figure 2.8.   The four gaps (Gap 1, Gap 2, Gap 3, and Gap 4) are identified as functions of the way in which service is delivered. Whereas Gap 5 pertains to the customer and as such is considered to be the true measure of service quality.

In the third part of the study, ultimate customer (external customer) satisfaction will be examined. Again the studies of Heskett (1990), Zeithaml (1990), Berry (1991), Hart (1992), Garvin (1988) and Zemke (1989) about service quality and its components will be used together with the SERVQUAL instrument (Parasuraman et al., 1986, 1988) to measure ultimate customer (external customer) satisfaction in the study. And then the relationship between insurance agents (distributors) satisfaction and ultimate (external) customer satisfaction will be defined. The related research question is;

Is satisfaction level of the insurance agents (distributors) related to the satisfaction level of the ultimate customers (external customers)?

Moreover, service quality gaps will be examined between insurance agent (distributor) satisfaction and ultimate (external) customer satisfaction in the third part.

Figure 3.1   Hypothetical Model of the Research

ORGANIZATIONAL CULTURE	COMPANY EMPLOYEE (INTERNAL CUSTOMER) SATISFACTION	SERVICE QUALITY GAPS	INSURANCE AGENT (DISTRIBUTOR) SATISFACTION	SERVICE QUALITY GAPS	ULTIMATE CUSTOMER (EXTERNAL) SATISFACTION
MARKET CULTURE ADHOCRACY CULTURE CLAN CULTURE HIERARCHY CULTURE	TOOLS POLICIES AND PROCEDURES TEAMWORK MANAGEMENT SUPPORT GOAL ALIGNMENT EFFECTIVE TRAINING COMMUNICATION REWARDS AND RECOGNITION	GAP 1- THE KNOWLEDGE GAP GAP 2- THE STANDARDS GAP GAP 3- THE DELIVERY GAP GAP 4- THE INTERNAL COMMUNICATIONS GAP GAP 5- THE SERVICE GAP	TOOLS POLICIES AND PROCEDURES TEAMWORK MANAGEMENT SUPPORT GOAL ALIGNMENT EFFECTIVE TRAINING COMMUNICATION REWARDS AND RECOGNITION	GAP 1- THE KNOWLEDGE GAP GAP 2- THE STANDARDS GAP GAP 3- THE DELIVERY GAP GAP 4- THE INTERNAL COMMUNICATIONS GAP GAP 5- THE SERVICE GAP	TANGIBILITY RELIABILITY RESPONSIVENESS ASSURANCE EMPATHY

TANGIBILITY
RELIABILITY
RESPONSIVENESS
ASSURANCE
EMPATHY

Individual variables for internal customers	Individual variables for distributors	Individual variables for external customers
Demographic: gender, age, SES scale will be used to determine socioeconomic occupation	Demographic: gender, age, SES scale will be used to determine socioeconomic occupation	Demographic: gender, age, SES scale will be used to determine socioeconomic occupation

| *Quinn and Spreitzer(1991), Desphande et al., (1993) Cameron and Quinn (1999) | * Heskett (1990), Zeithaml (1990), Berry (1991), Hart (1992), Garvin (1988) and Zemke (1989) | * Parasuraman et al., 1985; Cury,1999, Luk and Layton,2002, Lovelock and Wright, 2002, | * (Parasuraman, Zeithaml, and Berry, 1986,1988), Lovelock and Wright, (2002) | * Parasuraman et al., 1985; Cury,1999, Luk and Layton,2002, Lovelock and Wright, 2002 | * (Parasuraman, Zeithaml, and Berry, 1986,1988), Lovelock and Wright, (2002) |

3.5 Hypothesis of the Research

Hypothesis related to factors of company employee satisfaction
H1a: There is a relationship between company employee (internal customer) satisfaction and policies and procedures.
H1b: There is a relationship between company employee satisfaction and teamwork.
H1c: There is a relationship between company employee satisfaction and management support.
H1d: There is a relationship between company employee satisfaction and goal alignment.
H1e: There is a relationship between company employee satisfaction and effective training.
H1f: There is a relationship between company employee satisfaction and communication.
H1g: There is a relationship between company employee satisfaction and reward and recognition.
H1h: There is a relationship between company employee satisfaction and tools.
Hypothesis related to demographic factors
H1i: There is no difference between man and women in their satisfaction levels.
H1j: There is no difference between satisfaction levels of age categories.
H1k: There is no difference between satisfaction levels of SES categories.
Hypothesis related to the factors of distributor satisfaction and service quality dimensions
H2: There is a relationship between company employee (internal customer) satisfaction and insurance agent (distributor) satisfaction.
H3a: There is a relationship between insurance agent satisfaction and tangibility.
H3b: There is a relationship between insurance agent satisfaction and reliability.
H3c: There is a relationship between insurance agent satisfaction and empathy.
H3d: There is a relationship between insurance agent satisfaction and responsiveness.

H3e: There is a relationship between insurance agent satisfaction and assurance.

H3f: There is a relationship between insurance agent satisfaction and policies and procedures.

H3g: There is a relationship between insurance agent satisfaction and teamwork.

H3h: There is a relationship between insurance agent satisfaction and management support.

H3i: There is a relationship between insurance agent satisfaction and goal alignment.

H3j: There is a relationship between insurance agent satisfaction and effective training.

H3k: There is a relationship between insurance agent satisfaction and communication.

H3l: There is a relationship between insurance agent satisfaction and reward and recognition.

H3m: There is a relationship between insurance agent satisfaction and tools.

Hypothesis related to demographic factors

H3n: There is no difference between man and women in their satisfaction levels.

H3o: There is no difference between satisfaction levels of age categories.

H3p: There is no difference between satisfaction levels of SES categories.

H3r: There is no difference between man and women in the perception of their service quality levels.

H3s: There is no difference between the perceptions of service quality levels of age categories

H3t: There is no difference between the perceptions of service quality levels of SES categories.

H4: There is a relationship between insurance agent (distributor) satisfaction and ultimate (external) customer satisfaction.

Hypothesis related to factors of ultimate customer satisfaction

H5a: There is a relationship ultimate customer satisfaction and tangibility.

H5b: There is a relationship ultimate customer satisfaction and reliability.

H5c: There is a relationship ultimate customer satisfaction and empathy.

H5d: There is a relationship ultimate customer satisfaction and responsiveness.
H5e: There is a relationship ultimate customer satisfaction and assurance.
Hypothesis related to demographic factors
H5f: There is no difference between man and women in the perception of their service quality levels.
H5g: There is no difference between the perceptions of service quality levels of SES categories.
H5h: There is no difference between the perceptions of service quality levels of SES categories.

3.6 The Study Design and Measurement Scales

The items used in the questionnaires are based on previous researches (Deshpande et al. (1993), Parasuraman et al. (1986, 1988), Hallowell et al. (1996)), and are integrated to better fit the context of the study. Most part of the questionnaire is measured using interval type summated rating 7-point Likert scales and items are anchored with "strongly agree / strongly disagree".

Most part of the questionnaires from the literature are English, these were carefully translated from English to Turkish and reworded again. In the variables section, original variables and measurement scales from literature that are written for our research are stated. The questionnaire parts that are developed by translation and adaptations for the need of specific research purposes are present in the Appendix A, B, C.

3.6.1 Measurement of Organizational Culture

Organizational culture defined as the pattern of shared values and beliefs that help individuals understand organizational functioning and thus provide them with the norms for behavior in the organization Deshpande et al. (1989). Deshpande et al. (1993) used two dimensions to identify four culture types.

The two dimensions describe the continua that range from organic to mechanistic processes and from internal maintenance to external positioning. The four culture types are;

(a) Market culture that emphasizes competitiveness and goal achievement,

(b) Adhocracy culture that emphasizes entrepreneurship and creativity,

(c) Clan culture that emphasizes teamwork and cooperation and

(d) Hierarchy culture that emphasizes order and regulations

The Organizational Culture assessment Instrument (OCAI) used in the study that was originally developed by Quinn and Spreitzer(1991) and further operationalized to its present form by Cameron and Quinn(1999). The OCAI has been widely used to assess types, congruence, and strength of organizational culture in management science (Cameron and Quinn, 1999). OCAI is used only in company employee survey (as seen in appendix 1). Answers of the questions related with the culture types (a:clan, b:adhocracy, c:hierarcy, d:market culture questions). OCAI composed of interval type summated rating 7-point Likert scales questions and items anchored with "strongly agree / strongly disagree" as stated below;

- **Kinds of Organization**

a) My organization is a very personal place. It is like an extended family. People seem to share a lot of themselves.

1----------2----------3----------4---------6---------7

b) My organization is a very dynamic entrepreneurial place. People are willing to stick their necks out and take risks.

1----------2----------3----------4---------6---------7

c) My organization is very formalized and structural place. Established procedures generally govern what people do.

1----------2----------3----------4---------6---------7

d) My organization is very production oriented. A major concern is with getting the job done. Without much personal involvement.

1----------2----------3----------4---------6---------7

- **Leadership**

a) The head of my organization is generally considered to be a mentor, sage, or father or mother figure.

1----------2----------3----------4--------6--------7

b) The head of my organization is generally considered to be an entrepreneur, an innovator, or a risk taker.

1----------2----------3----------4--------6--------7

c) The head of my organization is generally considered to be a coordinator, an organizer, or an administrator.

1----------2----------3----------4--------6--------7

d) The head of my organization is generally considered to be a producer, a technician, or a hard driver.

1----------2----------3----------4--------6--------7

- **What Holds the Organization Together**

a) The glue that holds my organization together is loyalty and tradition. Commitment to this firm runs high.

1----------2----------3----------4--------6--------7

b) The glue that holds my organization together is commitment to innovation and development. There is an emphasis on being the first.

1----------2----------3----------4--------6--------7

c) The glue that holds my organization together is formal rules and policies. Maintaining a smooth-running institution is important here.

1----------2----------3----------4--------6--------7

d) The glue that holds my organization together is the emphasis on task and goal accomplishment. A production orientation is commonly shared.

1----------2----------3----------4--------6--------7

- **What is Important**

a) My organization emphasizes human resources. High cohesion and morale in the firm are important.

1----------2----------3----------4--------6--------7

b) My organization emphasizes growth and acquiring new resources. Readiness to meet new challenges is important.

1----------2----------3----------4--------6--------7

c) My organization emphasizes permanence and stability. Efficiency, smooth operations are important.

1----------2----------3----------4--------6--------7

d) My organization emphasizes competitive actions and achievement. Measurable goals are important.

1----------2----------3----------4--------6--------7

3.6.2 Measurement of Company Employee (Internal customer) Satisfaction

To measure company employee (Internal customer) satisfaction; eight internal service quality components which were defined by Heskett (1990), Zeithaml (1990), Berry (1991), Hart (1992), Garvin (1988) and Zemke (1989) are measured in the research by interval type summated rating 7-point Likert scales and items are anchored with "strongly agree / strongly disagree" as stated below;

- **Communication**

1) I'm very satisfied with communication within my department/function?

1----------2----------3----------4--------6--------7

2) I'm very satisfied with communication between my department/function and other departments/functions?

1----------2----------3----------4--------6--------7

3) Important changes in products, policies, procedures, new activities, etc., are communicated clearly to my work group.

1----------2----------3----------4--------6--------7

- **Teamwork**

4) I'm very satisfied with the teamwork between my department/function and other departments/functions?

1----------2----------3----------4--------6--------7

5) I'm very satisfied with the teamwork within my department

1----------2----------3----------4--------6--------7

- **Effective training**

6) New employees are given the time that is needed to take training courses.

1----------2----------3----------4--------6--------7

7) Adequate training is given when important changes take place.

1----------2----------3----------4--------6--------7

- **Management**

8) My supervisor is available to me when is needed.

1----------2----------3----------4--------6--------7

9) At work managers and supervisors want to hear about our problems and find ways to fix them.

1----------2----------3----------4--------6--------7

10) I have the latitude I need to do my job.

1----------2----------3----------4--------6--------7

- **Tools**

11) I have access to the information I need to serve my customer well.

1----------2----------3----------4--------6--------7

12) I have the equipment support I need to serve my customer well.

1----------2----------3----------4--------6--------7

- **Reward and recognition**

13) I receive recognition when I do a good job.

1----------2----------3----------4--------6--------7

14) At work you get rewarded for providing good service.

1----------2----------3----------4--------6--------7

- **Goal alignment**

15) My work is important to me.

1----------2----------3----------4--------6--------7

16) I have a personal interest in seeing that work does well.

1----------2----------3----------4--------6--------7

- **Policies and procedures**

17) In my department/function, policies interfere with my ability to serve my customer well.

1----------2----------3----------4--------6--------7

18) It is difficult at work to get decisions at work made.

1----------2----------3----------4--------6--------7

- **Salary and benefits**

19) I'm very satisfied with my salary considering what I could get for similar work in other companies I know of.

1----------2----------3----------4---------6---------7

20) I'm very satisfied with my overall benefits such as medical insurance, vacation etc.

1----------2----------3----------4---------6---------7

3.6.3 Measurement of Insurance agent (Distributor) Satisfaction

In addition to eight internal service quality components which were defined by Heskett (1990), Zeithaml (1990), Berry (1991), Hart (1992), Garvin (1988) and Zemke (1989), SERVQUAL questionnaire developed by Parasuraman et al. (1986, 1988) used to measure insurance agent satisfaction in the study.

SERVQUAL is composed of two matched sets of 22 items, each describing expectations for a particular service category and then perceptions of a particular service provider. Both sets of items are operationalized using interval type summated rating 7-point Likert scales and items are anchored with "strongly agree / strongly disagree". Approximately half the items are worded negatively, with negative wording indicated by (—). Difference scores for the 1-to-7 scales are computed and then averaged over the number of items either in the total scale of for each subscale. Furthermore, five factors constitute the two subscales: tangibility, reliability, responsiveness, assurance, and empathy.

- **Tangibility**

Tangibles: Service providers' physical facilities, equipment and appearance of personnel. And original scale items Parasuraman et al. (1986, 1988) are as follows;

1) Insurance companies should have up-to-date equipment.

1----------2----------3----------4---------6---------7

2) Their physical facilities should be visually appealing.

1----------2----------3----------4---------6---------7

3) Their employees should be well dressed and appear neat.

1----------2----------3----------4--------6--------7

4) The appearance of the physical facilities of Insurance companies should be in keeping with the type of service providers.

1----------2----------3----------4--------6--------7

- **Reliability**

Reliability is the ability to perform the promised service dependably and accurately. And original scale items Parasuraman et al. (1986, 1988) are as follows;

5) When Insurance companies promise to do something by a certain time, they should do so.

1----------2----------3----------4--------6--------7

6) When customers have problems, Insurance companies should be sympathetic and reassuring.

1----------2----------3----------4--------6--------7

7) Insurance companies should be dependable.

1----------2----------3----------4--------6--------7

8) Insurance companies should provide their services at the time they promise to do so.

1----------2----------3----------4--------6--------7

9) Insurance companies should keep their records accurately.

1----------2----------3----------4--------6--------7

- **Responsiveness**

Responsiveness is the willingness to help customers and provide prompt service. And original scale items Parasuraman et al. (1986, 1988) are as follows;

10) Insurance companies shouldn't be expected to tell customers exactly when services will be performed. (-)

1----------2----------3----------4--------6--------7

11) It is not realistic for customers to expect prompt service from employees of Insurance companies. (-)

1----------2----------3----------4--------6--------7

12) Insurance companies' employees don't always have to be willing to help customers. (-)

1----------2----------3----------4--------6--------7

13) It is okay if they are too busy to respond to customer requests promptly. (-)

1----------2----------3----------4--------6--------7

- **Assurance**

Assurance (including competence, courtesy, credibility and security) is the knowledge and courtesy of employees and their ability to inspire trust and confidence. And original scale items Parasuraman et al. (1986, 1988) are as follows;

14) Customers should be able to trust employees of Insurance companies.

1----------2----------3----------4--------6--------7

15) Customers should be able to feel safe in their transactions with Insurance companies' employees.

1----------2----------3----------4--------6--------7

16) Their employees should be polite.

1----------2----------3----------4--------6--------7

17) Their employees should get adequate support from insurance companies to do their jobs well.

1----------2----------3----------4--------6--------7

- **Empathy**

Empathy (including access, communication, understanding the customer) is the caring and individualized attention that the firm provides to its customers. And original scale items Parasuraman et al. (1986, 1988) are as follows;

18) Insurance companies should not be expected to give customers individual attention. (-)

1----------2----------3----------4--------6--------7

19) Employees of Insurance companies cannot be expected to give customers personal attention.(-)

1----------2----------3----------4--------6--------7

20) It is unrealistic to expect Insurance companies' employees to know what the needs of their customers are. (-)

1----------2----------3----------4--------6--------7

21) It is unrealistic to expect these firms to have their customers' best interests at heart. (-)

1----------2----------3----------4--------6--------7

22) Insurance companies shouldn't be expected to have operating hours convenient to all their customers.(-)

1----------2----------3----------4---------6---------7

3.6.4 Measurement of Ultimate (External) Customer Satisfaction

SERVQUAL questionnaire developed by Parasuraman et al. (1986, 1988) used to measure ultimate customer (external) satisfaction in the study. SERVQUAL is composed of two matched sets of 22 items, each describing expectations for a particular service category and then perceptions of a particular service provider. Both sets of items are operationalized using interval type summated rating 7-point Likert scales and items are anchored with "strongly agree / strongly disagree". Approximately half the items are worded negatively, with negative wording indicated by (—). Difference scores for the 1-to-7 scales are computed and then averaged over the number of items either in the total scale of for each subscale. Furthermore, five factors constitute the two subscales: tangibility, reliability, responsiveness, assurance, and empathy.

3.6   Variables

In Table 3.1; variables of the study are defined in relation to items of the questionnaire. In addition, types of measurement scales of each variable in the study are shown.

Table 3.1   Definitions of Variables and Measurement scales of Variables

Definition of Variables	Variable	Variable Type	Measurement Scale
Organizational culture	Var1	*Intermediate-Dependent variable*	Interval/ likert scale summated rating
The degree of cultural strength in Market culture	Var1a	Independent variable	Interval/ likert scale summated rating
The degree of cultural strength in Adhocracy culture	Var1b	Independent variable	Interval/ likert scale summated rating
The degree of cultural strength in Clan culture	Var1c	Independent variable	Interval/ likert scale summated rating
The degree of cultural strength in Hierarchy culture	Var1d	Independent variable	Interval/ likert scale summated rating
Company employee (Internal customer) satisfaction	Var2	*Intermediate-Dependent variable*	Interval/ likert scale summated rating
Tools	Var2a	Independent variable	Interval/ likert scale summated rating
Policies and procedures	Var2b	Independent variable	Interval/ likert scale summated rating
Teamwork	Var2c	Independent variable	Interval/ likert scale summated rating
Management support	Var2d	Independent variable	Interval/ likert scale summated rating
Goal alignment	Var2e	Independent variable	Interval/ likert scale summated rating

Effective training	Var2f	Independent variable	Interval/ likert scale summated rating
Communication	Var2g	Independent variable	Interval/ likert scale summated rating
Rewards and recognition	Var2h	Independent variable	Interval/ likert scale summated rating
Age	Var2i	Independent variable	Interval
Gender	Var2j	Independent variable	Nominal/simple category scale
SES	Var2k	Independent variable	Ordinal
Insurance Agent (Distributor) satisfaction	Var3	*Intermediate-Dependent variable*	Interval/ likert scale summated rating
Tools	Var3a	Independent variable	Interval/ likert scale summated rating
Policies and procedures	Var3b	Independent variable	Interval/ likert scale summated rating
Teamwork	Var3c	Independent variable	Interval/ likert scale summated rating
Management support	Var3d	Independent variable	Interval/ likert scale summated rating
Goal alignment	Var3e	Independent variable	Interval/ likert scale summated rating
Effective training	Var3f	Independent variable	Interval/ likert scale summated rating
Communication	Var3g	Independent variable	Interval/ likert scale summated rating
Rewards and recognition	Var3h	Independent variable	Interval/ likert scale summated rating
Tangibility	Var3i	Independent variable	Interval/ likert scale summated rating
Reliability	Var3j	Independent variable	Interval/ likert scale summated rating
Responsiveness	Var3k	Independent variable	Interval/ likert scale summated rating
Assurance	Var3l	Independent variable	Interval/ likert scale summated rating

Empathy	Var3m	Independent variable	Interval/ likert scale summated rating
Age	Var3n	Independent variable	Interval
Gender	Var3o	Independent variable	Nominal/simple category scale
SES	Var3p	Independent variable	Ordinal
Ultimate (External) customer satisfaction	Var4	*Intermediate-Dependent variable*	Interval/ likert scale summated rating
Tangibility	Var4a	Independent variable	Interval/ likert scale summated rating
Reliability	Var4b	Independent variable	Interval/ likert scale summated rating
Responsiveness	Var4c	Independent variable	Interval/ likert scale summated rating
Assurance	Var4d	Independent variable	Interval/ likert scale summated rating
Empathy	Var4e	Independent variable	Interval/ likert scale summated rating
Age	Var4f	Independent variable	Interval
Gender	Var4g	Independent variable	Nominal/simple category scale
SES	Var4h	Independent variable	Ordinal

3.8 Sampling

The population in the study is the employees as internal customers, insurance agents as distributors and agent customers as external customers of the selected insurance company. In Table 3.2, the number of employees, agents and agent customers are seen. The non probability sampling method; convenience sampling used in the study because of its cost and time effective, and availability advantages for this study.

Table 3.2   Company structure of the company

Company Structure	Number of Employees	Number of Agents
Total	576	1340
Head office	270	-
Adana Region Directorship	36	188
Akdeniz Region Directorship	16	80
Ankara Region Directorship	36	189
Bursa Region Directorship	22	99
Ege Region Directorship	55	216
Istanbul (1+2+3+4) Region Directorship	117	444
Karadeniz Region Directorship	24	124

3.9 Limitations of the study

The limitations of the study are as follows;
1. The insurance company in this study is not representative of all insurance companies in Turkey and the world.
2. The participants in this study are not representative of all insurance company employees, agents and customers in Turkey and the world.

3.10 Assumptions of the study

This study is based on the following assumptions:

- The participants of the study will clearly understand the questionnaire.
- The participants of the study will respond to the survey truthfully and independently.

3.11 Instrumentation

Three different questionnaires were designed to gather data from subjects on the studied variables. The questionnaires consisted of five sections: (a) organizational culture, (b) company employee (internal customer) satisfaction, (c) insurance agent (distributor) satisfaction, (d) ultimate (external) customer satisfaction, and (e) demographic information. Demographic data were gathered at the end of the questionnaire including age, gender and SES.

3.12 Reliability and Variability

The reliability of an instrument is the degree of accuracy and consistency with which it measures whatever it is measuring (Ary, et al., 2002). Reliability is an empirical quantitative issue and pertains exclusively to random measurement error (Miller, 2004). There is no validity in a test unless its reliability is consistent (Ary, et al., 2002).

Cronbach's alpha estimate of reliability which was suggested by Nunally(1978) was employed to establish the reliability of scales used in the research questionnaires. Crombach's alpha coefficients can range from 0.0 to 1.0 and may be interpreted as the percent of "true score" variance in a multiple item measure. An alpha coefficient close to 1.0 represent that the items are measuring similar dimensions of a construct. Nunally(1978) suggested that a Crombach's alpha coefficient greater than 0.70 is reasonably reliable.

The validity of the instrument refers to "the extent to which the instrument used measures what it is intended to measure" (Ary, et al., 2002). Kerlinger (1986) added that an instrument must be not generally but specifically valid. Validity pertains to systematic (nonrandom) measurement error (Miller, 2004). In an attempt to reduce measurement error, most items measuring the dependent and independent variables in this study were developed based on previously tested instruments (Desphande et al., 1993; Cameron and Quinn, 1999; Heskett, 1990; Zeithaml, 1990; Berry, 1991; Hart, 1992; Garvin, 1988; Zemke; 1989; Parasuraman et al., 1985; Cury, 1999; Luk and Layton, 2002; Lovelock and Wright, 2002). Also, validity established by have critically reviewing the literature and consultation of company personnel and academicians.

The original instruments in English were translated to Turkish. Basically, back translation is recommended in cross cultural research when the original questionnaire has to be translated into several languages (Brislin, 1970) for subgroups using different languages in a study. But back translation process is expensive and time consuming. An alternative procedure is parallel translation (committee translation). A committee of translators, each of whom is fluent in two languages, discusses alternative versions of the questionnaire and makes modifications until consensus is reached (Malhotra et al., 1996). The parallel translation method was used in this study.

Also a pilot study was conducted in order to test readiness clarity of instruments. The purpose of the pilot study was to get suggestions and comments from participants for any needed revision for the instrument. For each group (company employee, insurance agent, and ultimate customer) 5 people were invited to participate in the pilot study. That is 15 people joined the pilot study. Participants of the pilot study were asked to advice on wording of questions and other suggestions regarding to questionnaire. They also provided some comments regarding the design, layout, and format of the questionnaire. After pilot study analysis some necessary revisions were made and the final questionnaires got ready for the research.

Chapter 4
Analysis and Discussion of Results

The purpose of the study was to analyze the variables that determine the satisfaction level of employees, agents and ultimate customers of an insurance company, and additionally to describe and compare the types and patterns of organizational culture within selected insurance company. In order to meet the purposes of the study, this chapter includes data analysis, hypothesis testing results and also discussion. The quantitative data collected were analyzed with statistical methods through the SPSS (Statistical Package for the Social Sciences) version 15.0 software.

Demographic variables description, reliability and validity tests, descriptive statistics, Pearson correlation analysis, independent t test, ANOVA and hierarchical regression analysis were conducted to analyze the collected quantitative data. First, demographic information about the participants in this study was reported. It included the frequency distribution of all demographic variables in this study such as gender, age and SES. Second, Cronbach's alphas were calculated for testing the reliability of the scales used in this study.

Third, descriptive statistics were calculated to get information about the means and standard deviations for each of culture type and organizational culture archetype of the selected insurance company was drawn. Fourth, to test hypotheses, correlation analysis, independent t test, ANOVA and hierarchical regression analysis were conducted. By the way, proposed hypotheses were examined whether supported or rejected. Correlation analysis was interpreted through checking the direction and magnitude of each related variables in terms of the r value. The hierarchical regression helped us further understand the relationship among variables. B coefficients were used to calculate weighted satisfaction levels and Servqual scores.

Selected demographic variables (age, gender, and SES) were analyzed by independent t and ANOVA tests. Data interpretation was made based on these results of statistical analyses.

Three different surveys sent to the groups (company personnel, insurance agents and ultimate customers of the selected insurance company). Company personnel surveys were sent by the human resource department to all of the company personnel. Insurance agents' surveys were sent by the software program automatically to all of them. And ultimate customers' surveys were sent by insurance agents to some of their own customers. The survey participation described above was illustrated in Table 4.1

Table 4.1   Survey participation

Population	Company employee	Insurance agents	Ultimate customers
Total	576	1340	~ 1.000.000
Sample size	576	1340	2520
Valid	80	252	352
Percent %	13,89	18,81	13,96

80 of 576 company personnel questionnaires were returned and the response rate was 13, 89 %. 51,3 % identified themselves as male, and 48,7% as female. As to the age of the subjects, 10 % were between 18 and 25, 27,5 % were 26-30, 40 % were 31-35, 11,3 % were 36-40 and 41-55. Another item measured was the SES. Six (7,5 %) is A, 73 (91,3 %) is B and one (1,3 %) is C. It is seen that response rate of male and female employees of the company are nearly equal. The age of the big part (40 %) of the company employees are between 31 -35. Most of the company employee are university graduate and selected carefully before being accepted to the company. Because of that it is normal that SES distribution are A, C and mainly B. The demographic information described above was illustrated in Table 4.2.

Table 4.2   Frequency   Distribution   of   Demographic   Variables   of Company Personnel

		Frequency	Percent	Valid Percent	Cumulative Percent
	Female	39	48,8	48,8	48,8
Gender	Male	41	51,3	51,3	100,0
	Total	80	100,0	100,0	
	18-25	8	10,0	10,0	10,0
	26-30	22	27,5	27,5	37,5
	31-35	32	40,0	40,0	77,5
Age	36-40	9	11,3	11,3	88,8
	41-55	9	11,3	11,3	100,0
	Total	80	100,0	100,0	
	A	6	7,5	7,5	7,5
	B	73	91,3	91,3	98,8
SES	C1	1	1,3	1,3	100,0
	Total	80	100,0	100,0	

252 of 1340 insurance agent questionnaires were returned and the response rate was 18, 81%. As to the age of the subjects, 10,7 % were between 18 and 25, 21,8 % were between 26-30, 28,2 % were 31-35, 15,9 % were 36-40, 19,8 % were 41-55 and 3,6 % were 56 and over. Another item measured was the SES. Thirty eight (15.1 %) is A socio-economic class, 213 (84.5 %) is B socio-economic class and one (0.4 %) is C socio-economic class. It is seen that more male agents responded than the female agents. The age of the big part (28.2 %) of the insurance agents are between 31 -35. Insurance agents are selected carefully before being accepted to the company and they have minimum high school degree. Because of that it is normal that SES distribution are A, C and mainly B as in the company employee distribution. The demographic information described above was illustrated in Table 4.3.

Table 4.3   Frequency   Distribution   of   Demographic   Variables   of Insurance Agents

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Female	103	40,9	40,9	40,9
	Male	149	59,1	59,1	100,0
	Total	252	100,0	100,0	
Age	18-25	27	10,7	10,7	10,7
	26-30	55	21,8	21,8	32,5
	31-35	71	28,2	28,2	60,7
	36-40	40	15,9	15,9	76,6
	41-55	50	19,8	19,8	96,4
	56 -	9	3,6	3,6	100,0
	Total	252	100,0	100,0	
SES	A	38	15,1	15,1	15,1
	B	213	84,5	84,5	99,6
	C1	1	,4	,4	100,0
	Total	252	100,0	100,0	

352 ultimate customer questionnaires were returned. As to the age of the subjects, 14,2 % were between 18 and 25, 23,3 % were 26-30, 20,5 % were 31-35, 10,2 % were 36-40, 30,1 % were 41-55 and 1,7 % were 56 and over. The mean age was 33.46. Another item measured was the SES. Eighty four (23,9 %) is A socio-economic class and 268 (76,1 %) is B socio-economic class. It is seen that more male customers responded than the female customers. The age of the big part (30.1 %) of ultimate customers are between 41 -55. It can be say that people aware of the need of insurance are in the older ages. SES distribution of the ultimate customers are A and mainly B. If it is regarded that all those customers are internet user and policy holders it is normal that they are high social status. The demographic information described above was illustrated in Table 4.4.

Table 4.4   Frequency   Distribution   of   Demographic   Variables   of Ultimate Customer

		Percent	**Valid Percent**	**Cumulative Percent**	
Gender	Female	98	27,8	27,8	27,8
	Male	254	72,2	72,2	100,0
	Total	352	100,0	100,0	
Age	18-25	50	14,2	14,2	14,2
	26-30	82	23,3	23,3	37,5
	31-35	72	20,5	20,5	58,0
	36-40	36	10,2	10,2	68,2
	41-55	106	30,1	30,1	98,3
	56	6	1,7	1,7	100,0
	Total	352	100,0	100,0	
SES	A	84	23,9	23,9	23,9
	B	268	76,1	76,1	100,0
	Total	352	100,0	100,0	

The instruments used in this study were all determined to be reliable and valid through various testing before and after data collection. Cronbach's alphas for each scales used in the study can be seen in Table 4.5. Cronbach's alphas for culture scale are between 0.71 and 0.87. Cronbach's alphas for customer satisfaction scales are between 0.6 and 0.91. The alpha values for goal alignment 0.6 and 0.66 for policies and procedures which were a little bit lower than the minimum standard of 0.70 according to Nunnally (1978) but still in the acceptable range. Cronbach's alphas for Servqual scales are between 0.73 and 0.98. The results indicated that the internal consistency of each scale was very good.

Parallel translation was performed in order to guarantee the accuracy and clarity of the Turkish questionnaire used for this study. Also, a pilot study was conducted in order to test readiness clarity of instruments. Thus, it appears that the data collected from the instrument was reliable and validity.

Table 4.5   Cronbach's Alpha Values of Scale Dimensions Used in the Study

Scales	Cronbach's Alpha Values		
	Company Employee	Insurance Agent	Ultimate Customer
Culture	-	-	-
Clan (4 items)	0,82	-	-
Adhocracy (4)	0,87	-	-
Hierarchy (4)	0,76	-	-
Market (4)	0,71	-	-
Customer Satifaction		-	-
Communication (3)	0,82	0,76	-
Teamwork (2)	0,84	0,83	-
Effective Training (2)	0,91	0,84	-
Management (3)	0,91	0,83	-
Tools (2)	0,87	0,81	-
Reward and Recognition(2)	0,88	0,80	-
Goal Alignment (2)	0,70	0,60	-
Policies and Procedures(3)	0,67	0,66	-
Servqual	-	-	-
Tangibility (exp.)(4)	-	0,83	0,89
Reliability (exp.) (4)	-	0,98	0,98
Responsiveness(exp.) (4)	-	0,73	0,87
Assurance (exp.) (4)	-	0,88	0,96
Empathy (exp.) (4)	-	0,79	0,85
Tangibility (per.) (4)	-	0,88	0,92
Reliability (per.) (4)	-	0,92	0,93
Responsiveness(per.) (4)	-	0,77	0,89
Assurance (per.) (4)	-	0,89	0,94
Empathy (per.) (4)	-	0,87	0,90

Research Question 1

* What is the degree of cultural strength in each type of culture (clan, adhocracy, market and hierarchical) within selected insurance company?

Descriptive statistics were calculated to show means and standard deviations of the variables measured in this study. Table 4.6 shows the average mean score and standard deviation for the cultural strength of each cultural type (Clan, Adhocracy, Market and Hierarchical) within selected insurance company.

Table 4.6   Mean (Cultural Strength) & SD of Each Cultural Type within selected insurance company

		Clan	Adhocracy	Hierarchy	Market
N	Valid	80	80	80	80
	Missing	0	0	0	0
Mean		4,6063	4,9469	5,2969	4,9125
Median		4,8750	5,1250	5,3750	5,0000
Std. Deviation		1,42412	1,39148	1,25417	1,22610
Minimum		1,00	1,00	1,00	1,00
Maximum		7,00	7,00	7,00	7,00

Among four cultural types within the selected insurance company, the hierarchy culture showed the highest mean score (M = 5, 296; SD = 1, 25) of cultural strength, followed by the adhocracy culture (M = 4, 94; SD = 1, 39). Figure 4.1 presents the cultural profile for the selected insurance company. The types and patterns of organizational culture were described using the Competing Values Framework (CVF) (Quinn and Rohrbaugh, 1981).

Figure 4.1   Organizational   Culture   Archetype   of   the   Selected
Insurance Company

Flexibility

Stability
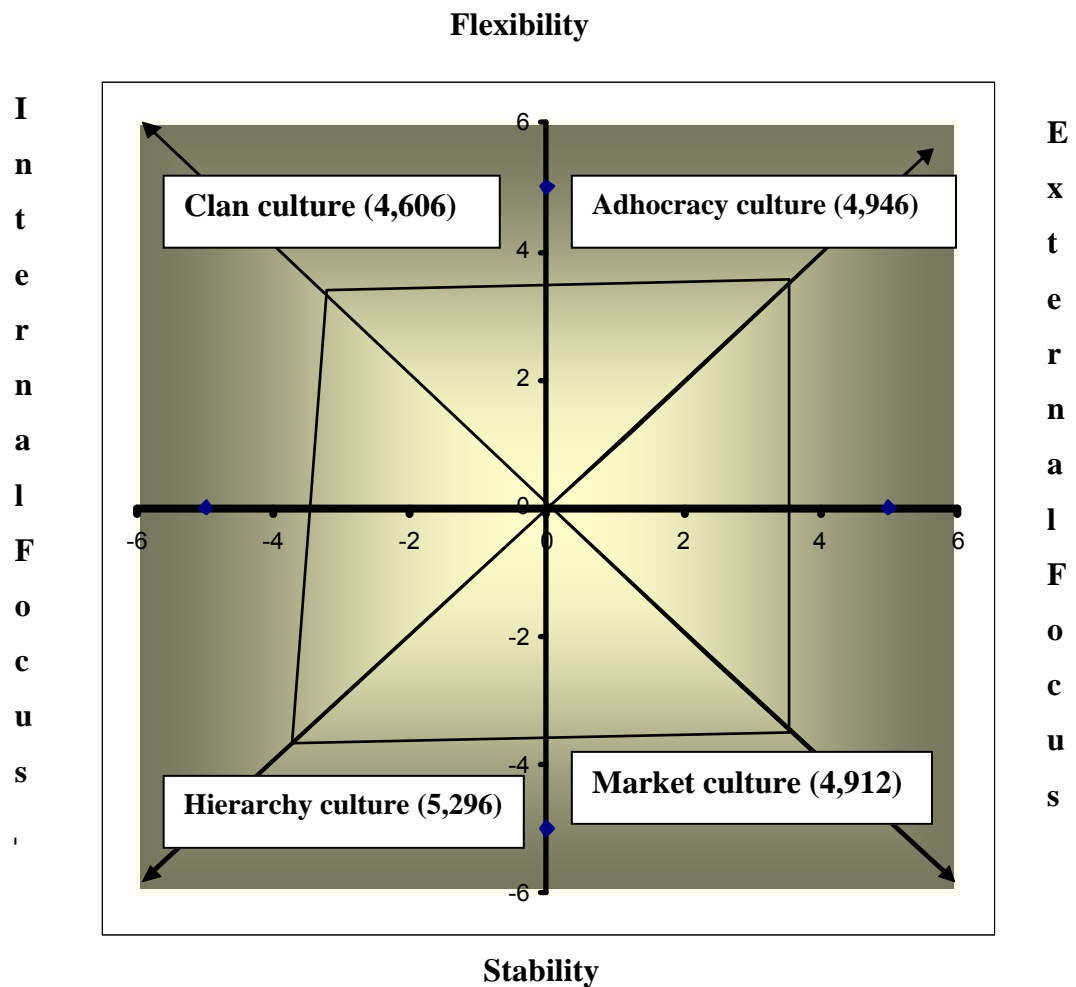
As seen in the Figure 4.1, there is not much difference in strength among the four
cultural types. This result indicates a balance between internal and external focus of
the organization. According to Cameron and Freeman (1991), previous research in
organizational culture study has revealed that strong cultures are associated with
homogeneity of effort, clear focus, and higher performance in environments where
unit and common vision are required. They also mentioned that strong culture is
more effective to deal with new environments or change than weak culture. Arnold
and Capella (1985) pointed out strong cultures that are externally oriented are more
successful in turbulent, competitive environments than weak, internally oriented
cultures.

In this study, the selected insurance company demonstrated moderate evidence of cultural strength across the four types of culture (Clan, Adhocracy, Market and Hierarchical) with mean scores ranging from 4.60 to 5.29 on a 7 point scale. This indicates that moderate cultural balance has been achieved by the insurance company, but based on recommendations from previous researches; it would be suggested to the insurance company to focus on strengthening all of the four cultural dimensions.

While there is evidence of reasonable balance in the four cultural types, the selected insurance company overall appeared to place more value in the hierarchy culture. The hierarchy culture emphasizes internal efficiency, uniformity, coordination, and evaluation. The focus is on the logic of the internal organization and the emphasis is on stability. The purpose of organizations with emphases on the hierarchy culture tends to be the execution of regulations. Motivating factors include security, order, rules, and regulation. Leaders tend to be conservative and caution, paying close attention to technical matters (Cameron and Quinn, 1999).

According to Cameron and Quinn (1999), each cultural value of the Competing Values Framework (CVF) should be considered as an important contributing factor which influences an organization in achieving its goals. Thus, the balance of cultural strength across the four cultural types is also an important measure of organizational effectiveness and how well organizations accept or adjust to their environments in a marketplace. Deal and Kennedy (1983) suggested that no single type of culture is best in all environmental conditions, and that a match must exist between culture and environment. In addition, Colyer (2000) suggested that a strong dominant culture may not always be desirable. For example, a strong one-dimensional culture could result in individuals placing unconstrained demands on themselves, as well as acting as a barrier to adaptation and change.

The study may be helpful to managers and administrators who are interested in profiling organizational culture and directing change in insurance companies. It is suggested that managers need to be sensitive to the variety of cultures that exist in their organizations.

As suggested by Cameron and Freeman (1991), identifying which cultural types are present is more important than forcing congruence and consistency. This means that managers and administrators should identify not only the types of culture but also where their organizations are located relative to the strength and balance of those cultures. For example, when an organization needs to emphasize internal process with decentralized structure, they should focus more on the "Clan" culture. Also, if managers recognize that the cultural strength is low in one or more of the four cultural types, the organization may need to review its cultural assumptions and work to strengthen the culture in a desired way.

Hierarchical regression was conducted in order to determine the explanatory power of the independent variables in the study. The result of the hierarchical regression analysis of company employee was presented in Table 4.9 and Table 4.10. The beta weights suggest the contributions of the variables to the variance explained in internal service quality. Beta coefficients were used to calculate weighted score of company employee satisfaction level. In order to determine the nature and strength of the relationships among variables suggested by the hypotheses proposed in the study, Pearson's Product Moment Correlation procedure was used. The hypotheses tested, related with company employee satisfaction were:

Table 4.7   Hypothesis Related to Factors of Company Employee Satisfaction

H1a: There is a relationship between company employee (internal customer) satisfaction and policies and procedures.
H1b: There is a relationship between company employee satisfaction and teamwork.
H1c: There is a relationship between company employee satisfaction and management support.
H1d: There is a relationship between company employee satisfaction and goal alignment.
H1e: There is a relationship between company employee satisfaction and effective training.
H1f: There is a relationship between company employee satisfaction and communication.
H1g: There is a relationship between company employee satisfaction and reward and recognition.
H1h: There is a relationship between company employee satisfaction and tools.

Bartz (1999) described the strength of associations between the variables as below:

Table 4.8   Strength of Associations Between the Variables

Value of r	Description
.80 or higher	Very high
.60 to .80	Strong
.40 to .60	Moderate
.20 to .40	Low
.20 or lower	Very low

The right column on Table 4.10 presented the correlation coefficients of the relationship between variables. Hypothesis H1c, which suggested a positive relationship between company employee (internal customer) satisfaction and management support, was supported. A very high relationship (r= .853, p < .01) between these two variables was found. Also a positive very high correlation existed between company employee satisfaction and effective training (r = .82, p < .01) and company employee satisfaction and communication (r = .822, p < .01). Hypothesis H1b, which suggested a positive relationship between company employee (internal customer) satisfaction and teamwork, was supported. A strong relationship (r= .782, p < .01) between these two variables was found. Also a positive strong correlation existed between company employee satisfaction goal alignment (r = .763, p < .01), company employee satisfaction and reward and recognition (r = .693, p < .01), as well as company employee satisfaction and tools (r = .799, p < .01). Also a positive correlation existed between company employee satisfaction and policies and procedures (r = .085, p < .01) but a very low relationship was found between two variables. Thus, hypothesis H1a, H1b, H1c, H1d, H1e, H1f, H1g, and H1h were supported. The hypothesis related with the demographic factors of company employees will be examined later with the results of the other demographic factors.

Table 4.9   Hierarchical Regression Analysis of Company Employee

- Model Summary -

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,853(a)	,728	,724	,51989
2	,921(b)	,848	,844	,39144
3	,948(c)	,899	,895	,32092
4	,970(d)	,940	,937	,24910
5	,989(e)	,979	,977	,14911
6	,994(f)	,988	,987	,11238
7	,997(g)	,994	,993	,08294
8	1,000(h)	1,000	1,000	,00000

a. Predictors: (Constant), MANAGEM_

b. Predictors: (Constant), MANAGEM_, COMMUNI_

c Predictors: (Constant), MANAGEM_, COMMUNI_, E_TRAIN_

d Predictors: (Constant), MANAGEM_, COMMUNI_, E_TRAIN_, REWARDR_

e Predictors:(Constant), MANAGEM_, COMMUNI_, E_TRAIN_, REWARDR_, POL_PRC_

f Predictors: (Constant), MANAGEM_, COMMUNI_, E_TRAIN_, REWARDR_, POL_PRC_, GOAL_A_

g Predictors: (Constant), MANAGEM_, COMMUNI_, E_TRAIN_, REWARDR_, POL_PRC_, GOAL_A_, TEAMWOR_

h Predictors: (Constant), MANAGEM_, COMMUNI_, E_TRAIN_, REWARDR_, POL_PRC_, GOAL_A_, TEAMWOR_, TOOLS_

Table 4.10   Hierarchical Regression Analysis of Company Employee

- Coefficients -

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			
		B	Std. Error	Beta	Zero-order	Partial	Part	B	Std. Error
1	(Constant)	1,803	,242		7,461	,000				
	MANAGEM_	,588	,041	,853	14,446	,000	,853		,853	,853
2	(Constant)	,904	,216		4,196	,000				
	MANAGEM_	,380	,041	,551	9,325	,000	,853		,728	,415
	COMMUNI_	,370	,048	,460	7,784	,000	,822		,664	,346

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Model		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part
3	(Constant)	,818	,177		4,618	,000			
	MANAGEM_	,279	,037	,405	7,533	,000	,853	,654	,275
	COMMUNI_	,280	,042	,348	6,741	,000	,822	,612	,246
	E_TRAIN_	,229	,037	,326	6,210	,000	,820	,580	,226
4	(Constant)	,883	,138		6,402	,000			
	MANAGEM_	,190	,031	,275	6,050	,000	,853	,573	,171
	COMMUNI_	,274	,032	,340	8,483	,000	,822	,700	,240
	E_TRAIN_	,215	,029	,307	7,507	,000	,820	,655	,212
	REWARDR_	,130	,018	,251	7,151	,000	,693	,637	,202
5	(Constant)	,370	,094		3,952	,000			
	MANAGEM_	,201	,019	,291	10,661	,000	,853	,778	,181
	COMMUNI_	,284	,019	,353	14,671	,000	,822	,863	,249
	E_TRAIN_	,210	,017	,299	12,211	,000	,820	,818	,207
	REWARDR_	,133	,011	,259	12,292	,000	,693	,819	,208
	POL_PRC_	,122	,010	,199	11,632	,000	,085	,804	,197
6	(Constant)	,147	,076		1,925	,058			
	MANAGEM_	,188	,014	,272	13,145	,000	,853	,838	,168
	COMMUNI_	,227	,016	,282	13,838	,000	,822	,851	,177
	E_TRAIN_	,205	,013	,292	15,838	,000	,820	,880	,202
	REWARDR_	,114	,009	,222	13,354	,000	,693	,842	,170
	POL_PRC_	,127	,008	,207	16,053	,000	,085	,883	,205
	GOAL_A_	,118	,016	,149	7,569	,000	,763	,663	,097
7	(Constant)	,119	,057		2,103	,039			
	MANAGEM_	,181	,011	,263	17,137	,000	,853	,896	,161
	COMMUNI_	,162	,015	,201	11,083	,000	,822	,794	,104
	E_TRAIN_	,182	,010	,260	18,248	,000	,820	,907	,172
	REWARDR_	,112	,006	,217	17,690	,000	,693	,902	,167
	POL_PRC_	,129	,006	,211	22,066	,000	,085	,933	,208
	GOAL_A_	,127	,012	,159	10,907	,000	,763	,789	,103
	TEAMWOR_	,092	,012	,130	7,875	,000	,782	,680	,074
8	(Constant)	-2,69E-015	,000		.	.			
	MANAGEM_	,125	,000	**,181**	.	.	**,853**	1,000	,094
	COMMUNI_	,125	,000	**,155**	.	.	**,822**	1,000	,077
	E_TRAIN_	,125	,000	**,178**	.	.	**,820**	1,000	,098
	REWARDR_	,125	,000	**,242**	.	.	**,693**	1,000	,181
	POL_PRC_	,125	,000	**,204**	.	.	**,085**	1,000	,200
	GOAL_A_	,125	,000	**,157**	.	.	**,763**	1,000	,102
	TEAMWOR_	,125	,000	**,176**	.	.	**,782**	1,000	,096
	TOOLS_	,125	,000	**,161**	.	.	**,799**	1,000	,080

** Dependent Variable: SP_NAGM

** SP_NAGM (Not weighted company employee satisfaction score)

In Figure 4.2, it is seen that the minimum company employee satisfaction level dimension is policies and procedures. As mentioned before while there is an evidence of reasonable balance in the four cultural types, the selected insurance company overall appeared to place more value in the hierarchy culture. The purpose of organizations with emphases on the hierarchy culture tends to be the execution of regulations. Motivating factors include security, order, rules, and regulation. It is normal that these hard rules and regulations can cause dissatisfaction in general. On the other hand, maximum company employee satisfaction level dimension is goal alignment. This shows that goals of the front line aligned with the company employee. It can be said that company employee are aware of the vision and the goals of the company and believe that success and high performance of their company will be also their own success.

Figure 4.2   Company   Employee   Satisfaction   Level   According   to the Dimensions
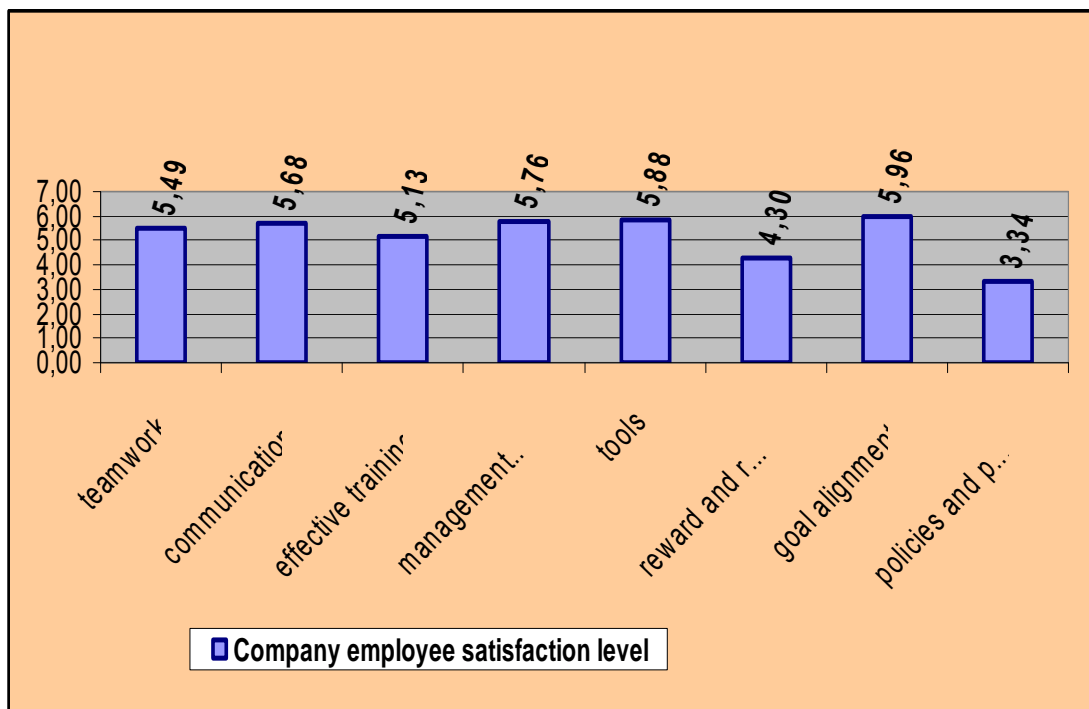
The hypotheses tested, related with distributor satisfaction were;

Table 4.11   Hypothesis Related to Factors of Distributor Satisfaction and Service Quality Dimensions

H2: There is a relationship between company employee (internal customer) satisfaction and insurance agent (distributor) satisfaction.
H3a: There is a relationship between insurance agent satisfaction and tangibility.
H3b: There is a relationship between insurance agent satisfaction and reliability.
H3c: There is a relationship between insurance agent satisfaction and empathy.
H3d: There is a relationship between insurance agent satisfaction and responsiveness.
H3e: There is a relationship between insurance agent satisfaction and assurance.
H3f: There is a relationship between insurance agent satisfaction and policies and procedures.
H3g: There is a relationship between insurance agent satisfaction and teamwork.
H3h: There is a relationship between insurance agent satisfaction and management support.
H3i: There is a relationship between insurance agent satisfaction and goal alignment.
H3j: There is a relationship between insurance agent satisfaction and effective training.
H3k: There is a relationship between insurance agent satisfaction and communication.
H3l: There is a relationship between insurance agent satisfaction and reward and recognition.
H3m: There is a relationship between insurance agent satisfaction and tools.
H4: There is a relationship between insurance agent (distributor) satisfaction and ultimate (external) customer satisfaction.

Table 4.12, 4.13, 4.14 and 4.15 presented the result of the hierarchical regression analysis of insurance agents. Beta coefficients were used to calculate weighted score of insurance agent satisfaction level and Servqual score. The right column on Table 4.13 and Table 4.15 presented the correlation coefficients of the relationship between variables. Hypothesis H3e, which suggested a positive relationship between insurance agent (distributor) satisfaction and assurance, was supported. A strong relationship (r= .624, p < .01) between these two variables was found. Also a positive strong correlation existed between insurance agent satisfaction and reliability (r = .615, p < .01). Hypothesis H3a, which suggested a positive relationship between insurance agent satisfaction and tangibility, was supported. A moderate relationship (r= .575, p < .01) between these two variables was found. Also a moderate correlation existed between insurance agent satisfaction and responsiveness (r = .500, p < .01). Also a positive correlation existed between insurance agent satisfaction and empathy (r = .394, p < .01) but a low relationship was found between two variables. Thus, hypothesis related with the service quality dimensions; H3a, H3b, H3c, H3d and H3e were supported.

Hypothesis H3k, which suggested a positive relationship between insurance agent (distributor) satisfaction and communication, was supported. A very high relationship (r= .805, p < .01) between these two variables was found. Also a positive very high correlation existed between insurance agent satisfaction and teamwork (r = .831, p < .01) and insurance agent satisfaction and management support (r = .859, p < .01). Hypothesis H1j, which suggested a positive relationship between insurance agent satisfaction and effective training, was supported. A strong relationship (r= .747, p < .01) between these two variables was found. Also a positive strong correlation existed between insurance agent satisfaction and tools (r = .717, p < .01), insurance agent satisfaction and reward and recognition (r = .729, p < .01), as well as insurance agent satisfaction and goal alignment (r = .760, p < .01). On the other hand; the correlation matrix showed that there is a very low negative relationship between insurance agent satisfaction and policies and procedures (r = -.047, p < .01) H3f was negatively supported. Thus, hypothesis H3f, H3g, H3h, H3i, H3j, H3k, H3l and H3m were supported.
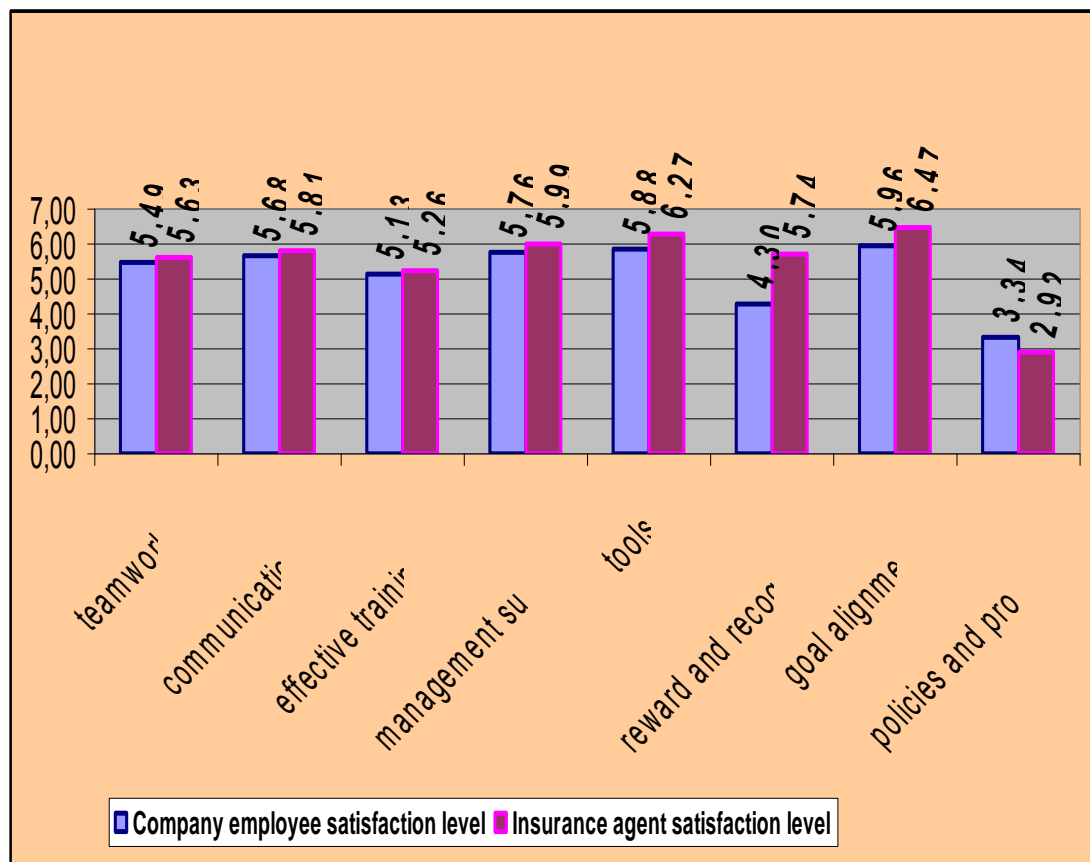
Table 4.12   Hierarchical Regression Analysis of Insurance Agent (Satisfaction)

- Model Summary -

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,859(a)	,737	,736	,46009
2	,909(b)	,826	,825	,37479
3	,945(c)	,892	,891	,29595
4	,966(d)	,933	,932	,23312
5	,981(e)	,963	,962	,17441
6	,991(f)	,982	,981	,12321
7	,997(g)	,994	,994	,07018
8	1,000(h)	1,000	1,000	,00000

a Predictors: (Constant), management
b Predictors: (Constant), management, Team
c Predictors: (Constant), management, Team, revert
d Predictors: (Constant), management, Team, revert, policies
e Predictors: (Constant), management, Team, revert, policies, Communication
f Predictors: (Constant), management, Team, revert, policies, Communication, train
g Predictors: (Constant), management, Team, revert, policies, Communication, train, tools
h Predictors: (Constant), management, Team, revert, policies, Communication, train, tools, goal

Table 4.13   Hierarchical Regression Analysis of Insurance Agent (Satisfaction)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta	Zero-order	Partial	Part	B	Std. Error
1	(Constant)	1,781	,145		12,251	,000			
	management	,629	,024	,859	26,477	,000	,859	,859	,859
2	(Constant)	1,640	,119		13,767	,000			
	management	,395	,028	,539	13,942	,000	,859	,662	,368
	Team	,274	,024	,437	11,303	,000	,831	,582	,299
3	(Constant)	1,462	,095		15,359	,000			
	management	,289	,024	,395	12,066	,000	,859	,608	,252
	Team	,245	,019	,390	12,659	,000	,831	,627	,264
	revert	,171	,014	,315	12,302	,000	,729	,616	,257
4	(Constant)	,901	,088		10,286	,000			
	management	,325	,019	,443	17,000	,000	,859	,734	,279
	Team	,236	,015	,375	15,467	,000	,831	,701	,254
	revert	,187	,011	,344	16,962	,000	,729	,734	,279
	policies	,105	,008	,212	12,357	,000	-,047	,618	,203
5	(Constant)	,560	,070		8,009	,000			
	management	,275	,015	,376	18,692	,000	,859	,766	,230
	Team	,141	,013	,224	10,591	,000	,831	,560	,130
	revert	,180	,008	,332	21,811	,000	,729	,812	,268
	policies	,115	,006	,231	17,919	,000	-,047	,752	,220
	Communication	,204	,015	,278	13,974	,000	,805	,665	,172
6	(Constant)	,584	,049		11,817	,000			
	management	,241	,011	,329	22,651	,000	,859	,823	,197
	Team	,115	,010	,183	12,090	,000	,831	,611	,105
	revert	,148	,006	,272	23,912	,000	,729	,837	,208
	policies	,115	,005	,232	25,417	,000	-,047	,851	,221
	Communication	,200	,010	,272	19,377	,000	,805	,778	,168
	train	,102	,006	,188	15,744	,000	,747	,709	,137
7	(Constant)	,281	,031		8,998	,000			
	management	,186	,007	,254	28,612	,000	,859	,878	,142
	Team	,121	,005	,193	22,265	,000	,831	,819	,110
	revert	,130	,004	,239	35,896	,000	,729	,917	,178
	policies	,113	,003	,229	44,106	,000	-,047	,943	,218
	Communication	,175	,006	,238	29,306	,000	,805	,882	,145
	train	,108	,004	,200	29,255	,000	,747	,882	,145
	tools	,130	,006	,155	22,611	,000	,717	,823	,112
8	(Constant)	-4,24E-015	,000		,000	1,000			
	managment	,167	,000	**,227**	61416352,522	,000	**,859**	1,000	,124
	Team	,111	,000	**,177**	49772851,267	,000	**,831**	1,000	,101
	revert	,111	,000	**,205**	71479978,168	,000	**,729**	1,000	,145
	policies	,111	,000	**,224**	105502402,766	,000	**-,047**	1,000	,213
	Communication	,167	,000	**,227**	67967856,781	,000	**,805**	1,000	,137
	train	,111	,000	**,206**	73574076,722	,000	**,747**	1,000	,149
	tools	,111	,000	**,132**	46162256,148	,000	**,717**	1,000	,093
	goal	,111	,000	**,116**	38215087,675	,000	**,760**	1,000	,077

** Dependent Variable: acmemnu ((Not weighted insurance agent score)

In Figure 4.3, it is seen that maximum insurance agent satisfaction level dimension is goal alignment. This shows that goals of the front line aligned with the insurance agents. It can be said that insurance agents are aware of the vision and the goals of the company and believe that success and high performance of their company will be also their own success. On the other hand, the minimum insurance agent satisfaction level dimension is policies and procedures. As mentioned before while there is an evidence of reasonable balance in the four cultural types, the selected insurance company overall appeared to place more value in the hierarchy culture. Specially, damage payment processes sometimes can be very long. It is normal that these hard rules, regulations and processes can cause dissatisfaction in general.

Figure 4.3   Insurance Agent Satisfaction Level
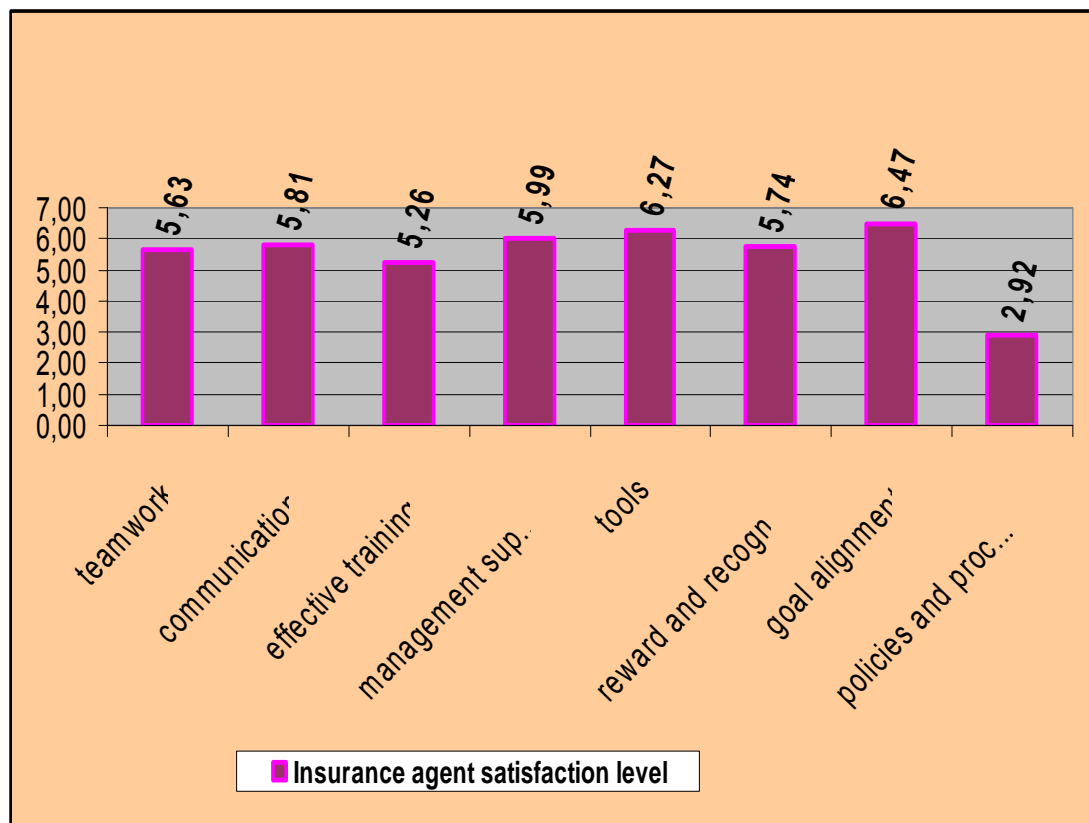
As seen in Figure 4.4, company employee and insurance agent satisfaction levels according to the dimensions are very near to each other. Both of them has the highest satisfaction level at goal alignment dimension and has the least satisfaction level at policies and procedures dimension. The biggest difference among the satisfaction level dimensions between them is reward and recognition. Insurance agent has the bigger level with the value of 5.74. In the company, constant salaries and benefits are offered to the employee, it is not easy to make changes according to their performances. There can be limited number of technical educations, courses and vacations. On the other hand, insurance agents' main incomes are their commissions and it is determined completely according to their performances. Also, there can be additional incomes and vacations at the end of the year if they reach their production level.

Figure 4.4   Company Employee and Insurance Agent Satisfaction Levels according to the Dimensions

Table 4.14   Hierarchical Regression Analysis of Servqual (Insurance Agents)

- Model Summary -

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,624(a)	,389	,387	,49057
2	,843(b)	,711	,709	,33802
3	,930(c)	,865	,863	,23173
4	,981(d)	,963	,962	,12134
5	1,000(e)	1,000	1,000	,00000

a Predictors: (Constant), gapassurance

b Predictors: (Constant), gapassurance, gapresponsivnes

c Predictors: (Constant), gapassurance, gapresponsivnes, gapempati

d Predictors: (Constant), gapassurance, gapresponsivnes, gapempati, gaptangibility

e Predictors: (Constant), gapassurance, gapresponsivnes, gapempati, gaptangibility, gaprelability

Table 4.15   Hierarchical Regression Analysis of Servqual (Insurance Agents)

- Coefficients -

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			
		B	Std. Error	Beta	Zero-order	Partial	Part	B	Std. Error
1	(Constant)	-,168	,034		-4,893	,000			
	gapassurance	,370	,029	,624	12,594	,000	,624	,624	,624
2	(Constant)	-,112	,024		-4,664	,000			
	gapassurance	,406	,020	,683	19,908	,000	,624	,784	,679
	gapresponsivnes	,248	,015	,571	16,627	,000	,500	,726	,567
3	(Constant)	-,052	,017		-3,123	,002			
	gapassurance	,455	,014	,766	31,861	,000	,624	,897	,745
	gapresponsivnes	,191	,011	,440	17,766	,000	,500	,749	,416
	gapempati	,188	,011	,424	16,753	,000	,394	,729	,392
4	(Constant)	-,037	,009		-4,226	,000			
	gapassurance	,333	,009	,561	37,622	,000	,624	,923	,461
	gapresponsivnes	,196	,006	,452	34,826	,000	,500	,912	,427
	gapempati	,192	,006	,433	32,664	,000	,394	,901	,400
	gaptangibility	,250	,010	,377	25,592	,000	,575	,853	,314
5	(Constant)	3,41E-017	,000		,000	1,000			
	gapassurance	,200	,000	,337	385323281,477	,000	,624	1,000	,200
	gapresponsivnes	,200	,000	,461	838736883,662	,000	,500	1,000	,434
	gapempati	,200	,000	,451	801981283,707	,000	,394	1,000	,415
	gaptangibility	,200	,000	,302	461029962,245	,000	,575	1,000	,239
	gaprelability	,200	,000	,339	370939212,752	,000	,615	1,000	,192

** Dependent Variable: gapskor

** gapskor(Not weighted insurance agent servqual score)

In Figure 4.5, it is seen that the maximum insurance agent Servqual gap is reliability. Reliability is related with the ability of the firm to perform the promised service dependably and accurately. The cause of this gap is the damage payments to the customers and additional commission payments to the insurance agents of the company. Damage payment processes and amounts are the most critical part of the insurance. Sometimes there can be some inevitable delays in these processes and deficient payments than the expectation of the customers. At those circumstances insurance agent come face to face with very hard conditions with the customers. Also, company give additional commission to some of their agencies every year but the criteria for taking these commissions sometimes can be very hard to reach and not clear. On the other hand, minimum insurance agent Servqual gap is responsiveness. Responsiveness is related with the willingness to help insurance agents and provide prompt service. Today, finding new customers and renewing policies are very hard. Specially, at the production process company personal are very near to the insurance agents. Insurance agents can find needed support and answers to their questions generally.

Figure 4.5   Insurance Agent Servqual Dimensions
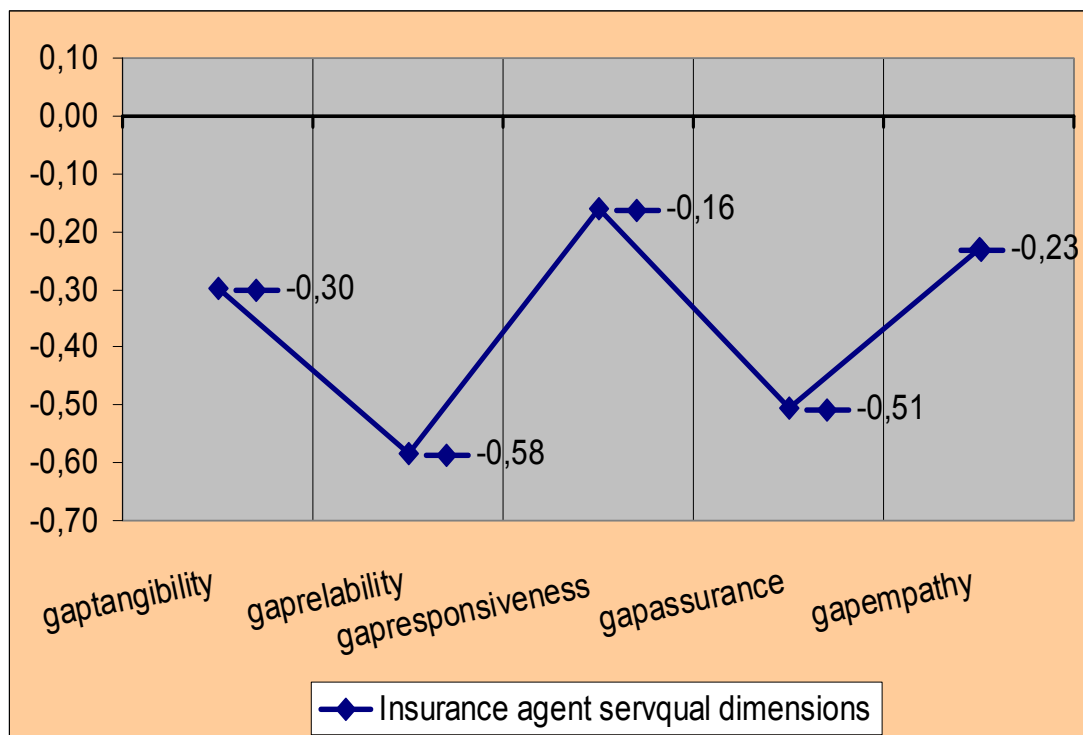
The hypotheses tested, related with ultimate customer satisfaction were;

Table 4.16   Hypothesis Related to Factors of Ultimate Customer Satisfaction

H5a: There is a relationship ultimate customer satisfaction and tangibility.
H5b: There is a relationship ultimate customer satisfaction and reliability.
H5c: There is a relationship ultimate customer satisfaction and empathy.
H5d: There is a relationship ultimate customer satisfaction and responsiveness.
H5e: There is a relationship ultimate customer satisfaction and assurance.

Table 4.17 and Table 4.18 presented the result of the hierarchical regression analysis of ultimate customers. Beta coefficients were used to calculate weighted score of ultimate customer Servqual score. The right column on Table 4.18 presented the correlation coefficients of the relationship between variables. Hypothesis H5b, which suggested a positive relationship between ultimate customer satisfaction and reliability, was supported. A very high relationship ($r = .832$, $p < .01$) between these two variables was found. Hypothesis H3a, which suggested a positive relationship between ultimate customer satisfaction and tangibility, was supported. A strong relationship ($r = .757$, $p < .01$) between these two variables was found. Also a strong correlation existed between ultimate customer satisfaction and assurance ($r = .747$, $p < .01$). Hypothesis H5d, which suggested a positive relationship between ultimate customer satisfaction and responsiveness, was supported. A moderate relationship ($r = .585$, $p < .01$) between these two variables was found.   The correlation matrix showed that there was a very low negative relationship between ultimate customer satisfaction and empathy ($r = -.127$, $p < .01$) and H5c was negatively supported. Thus, hypothesis related with the ultimate customer satisfaction; H5a, H5b, H5c, H3d and H5e were supported.

Table 4.17   Hierarchical Regression Analysis of Servqual (Ultimate Customer)

- **Model Summary** –

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,832(a)	,692	,692	,39602
2	,880(b)	,774	,773	,33989
3	,939(c)	,881	,880	,24707
4	,973(d)	,947	,946	,16562
5	1,000(e)	1,000	1,000	,00000

a Predictors: (Constant), rel_gap

b Predictors: (Constant), rel_gap, res_gap

c Predictors: (Constant), rel_gap, res_gap, emp_gap

d Predictors: (Constant), rel_gap, res_gap, emp_gap, ass_gap

e Predictors: (Constant), rel_gap, res_gap, emp_gap, ass_gap, tan_gap

Table 4.18   Hierarchical Regression Analysis of Servqual (Ultimate Customer)

- **Coefficients** –

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			
		B	Std. Error	Beta	Zero-order	Partial	Part	B	Std. Error	
1	(Constant)	-,012	,024		-,509	,611				
	rel_gap	,542	,019	,832	28,069	,000	,832	,832	,832	
2	(Constant)	-,047	,021		-2,234	,026				
	rel_gap	,464	,018	,712	25,828	,000	,832	,810	,657	
	res_gap	,119	,011	,310	11,232	,000	,585	,515	,286	
3	(Constant)	,049	,016		3,021	,003				
	rel_gap	,495	,013	,761	37,595	,000	,832	,896	,695	
	res_gap	,196	,009	,509	22,136	,000	,585	,765	,409	
	emp_gap	,190	,011	,396	17,676	,000	-,127	,688	,327	
4	(Constant)	,019	,011		1,763	,079				
	rel_gap	,329	,012	,506	27,557	,000	,832	,828	,342	
	res_gap	,202	,006	,525	34,021	,000	,585	,877	,422	
	emp_gap	,203	,007	,423	28,105	,000	-,127	,834	,348	
	ass_gap	,216	,010	,364	20,675	,000	,747	,743	,256	
5	(Constant)	-4,78E-016	,000		.	.				
	rel_gap	,200	,000	,307	.	.	,832	1,000	,180	
	res_gap	,200	,000	,521	.	.	,585	1,000	,418	
	emp_gap	,200	,000	,416	.	.	-,127	1,000	,343	
	ass_gap	,200	,000	,337	.	.	,747	1,000	,237	
	tan_gap	,200	,000	,317	.	.	,757	1,000	,231	

** Dependent Variable: gapskor (Not weighted ultimate customer servqual score)

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In Figure 4.6, it is seen that the maximum ultimate customer gap Servqual gap is reliability. Reliability is related with the ability to perform the promised service dependably and accurately. It is the same service quality gap with the result of insurance agent. The main cause of this gap is damage payments. There can be some inevitable delays in damage processes and deficient payments than the expectation of the customers. And also, some of the risks may not be guaranteed by the insurance policy and every policy includes some franchises. Generally customers are not aware of these franchises and risks until damage occurs or they take their payments. On the other hand, minimum insurance agent Servqual gap is responsiveness. Responsiveness is related with the willingness of the insurance agents to ultimate customers and to provide prompt service. In today's competitive market conditions, it is very hard for the insurance agents to protects and increase the volume of their portfolio. Because of that they are aware of the value their present and potential customers. And, they try to response to the wishes and needs of their customers immediately.

Figure 4.6   Ultimate Customer Servqual Dimensions
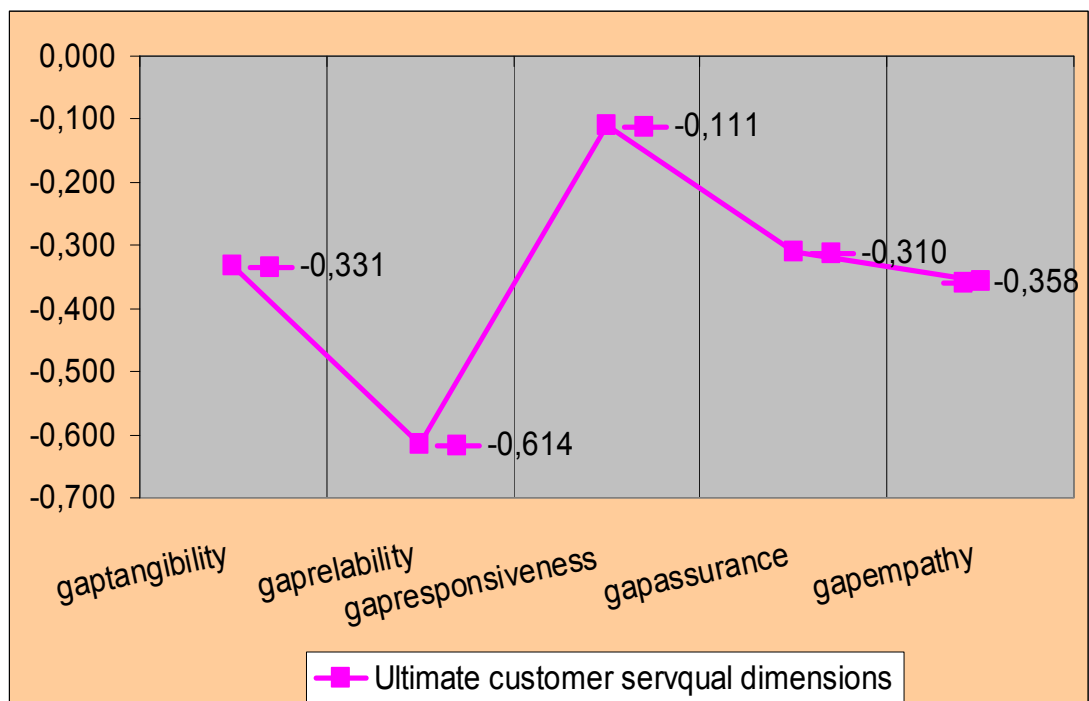
As seen in Figure 4.7, insurance agent and ultimate customer service quality gap values are very near to each other. Both of them have the highest gap value at reliability and have the least gap value at responsiveness. The biggest difference among the service quality gap values between them is assurance. Insurance agent has the bigger level with the value of -0.31. Assurance is related with the knowledge and courtesy of employees (or insurance agents) and their ability to inspire trust and confidence. In today's competitive market conditions companies should be very careful for satisfaction of their agents and agents for their customers. If they are not satisfied they will probably prefer to work with another company or insurance agency. At this point, ultimate customers have more buying power than insurance agents because it is not easy for an insurance agent to work with another company as an ultimate customer. There is an agreement between the company and the insurance agent. Because of that it can be concluded that insurance agents behave more politely and carefully to their customers than their company employee behave themselves.

Figure 4.7   Insurance Agent and Ultimate Customer Servqual Dimensions

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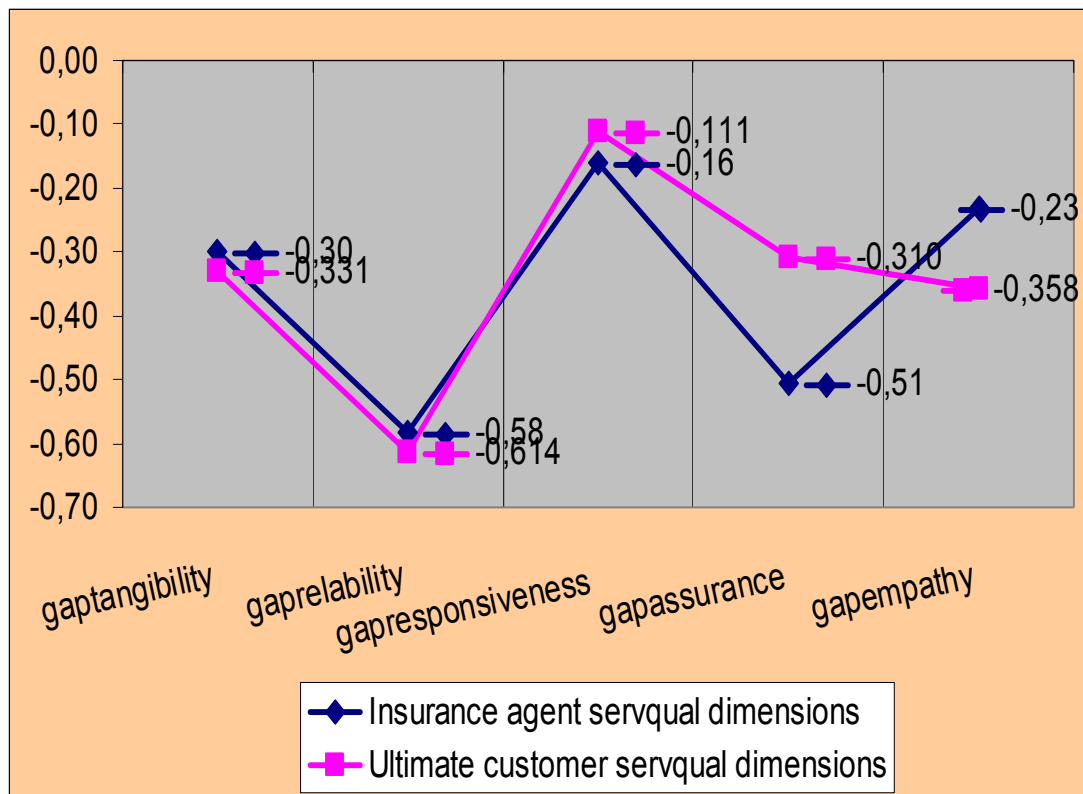
Table 4.19   The Hypothesis Related with the Demographic Factors

Hypothesis related to demographic factors of company employees
H1i: There is no difference between man and women in their satisfaction levels.
H1j: There is no difference between satisfaction levels of age categories.
H1k: There is no difference between satisfaction levels of SES categories.
Hypothesis related to demographic factors of insurance agents
H3n: There is no difference between man and women in their satisfaction levels.
H3o: There is no difference between satisfaction levels of age categories.
H3p: There is no difference between satisfaction levels of SES categories.
H3r: There is no difference between man and women in the perception of their service quality levels.
H3s: There is no difference between the perceptions of service quality levels of age categories.
H3t: There is no difference between the perceptions of service quality levels of SES categories.
Hypothesis related to demographic factors
H5f: There is no difference between man and women in the perception of their service quality levels.
H5g: There is no difference between the perceptions of service quality levels of age categories.
H5h: There is no difference between the perceptions of service quality levels of SES categories.

Independent t test and repeated measures Analysis of Variance (ANOVA) were conducted to determine the difference in satisfaction level and service quality in the study. Table 4.19 show hypothesizes related with the demographic factors. The results of these tests showed that none of the demographic variables (age, gender, and SES) revealed statistically significant differences in satisfaction levels and service quality. And, hypothesizes H1i, H1j, H1k, H3n, H3o, H3p, H3r, H3s, H3t, H5f, H5g and H5h were supported. All tests were performed at alpha level =.01. This result was consistent with the Hallowell et al. (1996) study, which showed that age, gender, and education were not significant at the 0.01 level on internal service quality.

In Table 4.20, the weighted satisfaction levels and Servqual scores which were calculated by using beta coefficients of the hierarchical regression analysis are presented. In Figure 4.8 comparison of satisfaction levels of company employee and insurance agent can be seen.

Table 4.20   Company Employee and Insurance Agent Satisfaction Levels and Servqual Scores

Company Employee Satisfaction Level	Insurance Agent Satisfaction Level	Insurance Agent Servqual Score	Ultimate Customer Servqual Score
5.57	5.94		
		-0.802	-0.192

Figure 4.8   Company Employee and Insurance Agent Satisfaction Levels
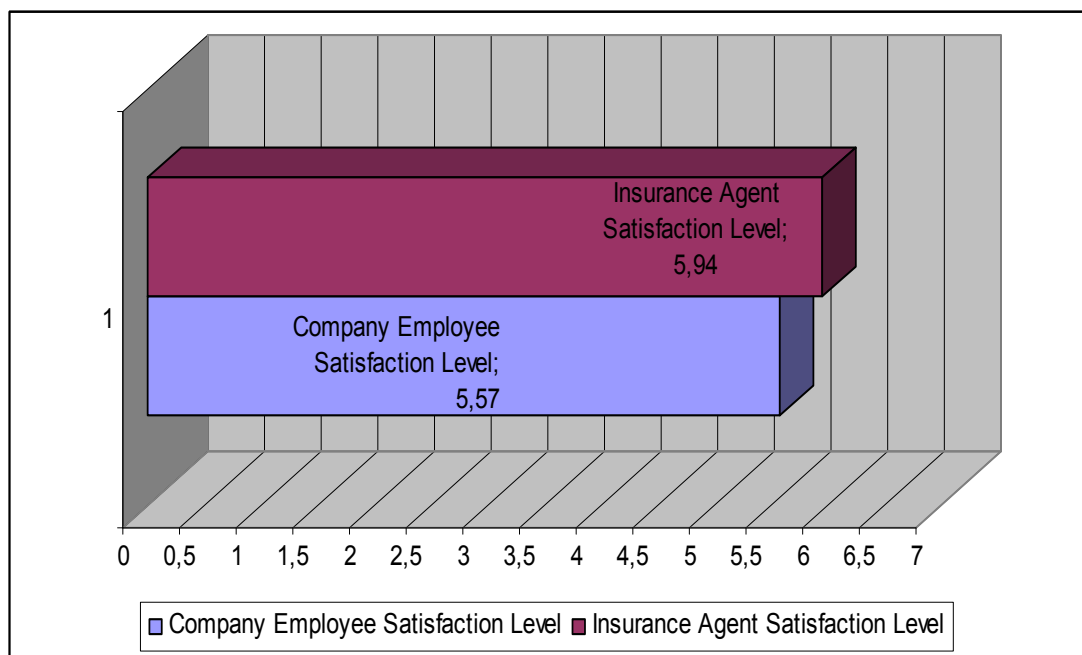
Research Question 2

* Is satisfaction level of the insurance company employees (internal customers) related to the satisfaction level of the insurance agents (distributors)?

According to the results of Pearson correlation test in Table 4.21; there is a positive relationship between satisfaction level of the insurance company employees (internal customers) and the satisfaction level of the insurance agents (distributors). But the strength of association is very low (r = 0.156 and r < .2).

Also independent samples t test were used to compare the satisfaction levels of two groups. According to the test results in Table 4.22; it can be assumed that the variances are approximately equal (Significance .464 is greater than .05). And there is a significant difference between the two groups (the significance .010 is less than .05). Therefore, it can be said that there is a significant difference between the satisfaction levels of company employee and insurance agents. Insurance agent satisfaction level is higher than the level of company employee.

Table 4.21   Company Employee and Insurance Agent Satisfaction Pearson Correlation

		Company Employee Satisfaction	Insurance Agent Satisfaction
Company Employee Satisfaction	Pearson Correlation	1	**,156**
	Sig. (2-tailed)		,166
	N	80	80
Insurance Agent Satisfaction	Pearson Correlation	**,156**	1
	Sig. (2-tailed)	,166	
	N	80	252

Table 4.22   Company Employee and Insurance Agent Satisfaction Level Comparison / Independent Samples t Test

	deg	N	Mean	Std. Deviation	Std. Error Mean
Weighted Satisfaction Level	Company Employee	80	5,0889	,99197	,11091
	Insurance Agent	252	5,3942	,88689	,05587

		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
		Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper	Lower
Weighted Satisfaction Level	Equal variances assumed	,536	,464	-2,606	330	,010	-,30537	,11718	-,53589	-,07485
	Equal variances not assumed			-2,459	121,715	,015	-,30537	,12418	-,55121	-,05953

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In Figure 4.9, the comparison of service quality scores of insurance agents and ultimate customers can be seen.

Figure 4.9   Insurance Agent and Ultimate Customer Servqual Scores
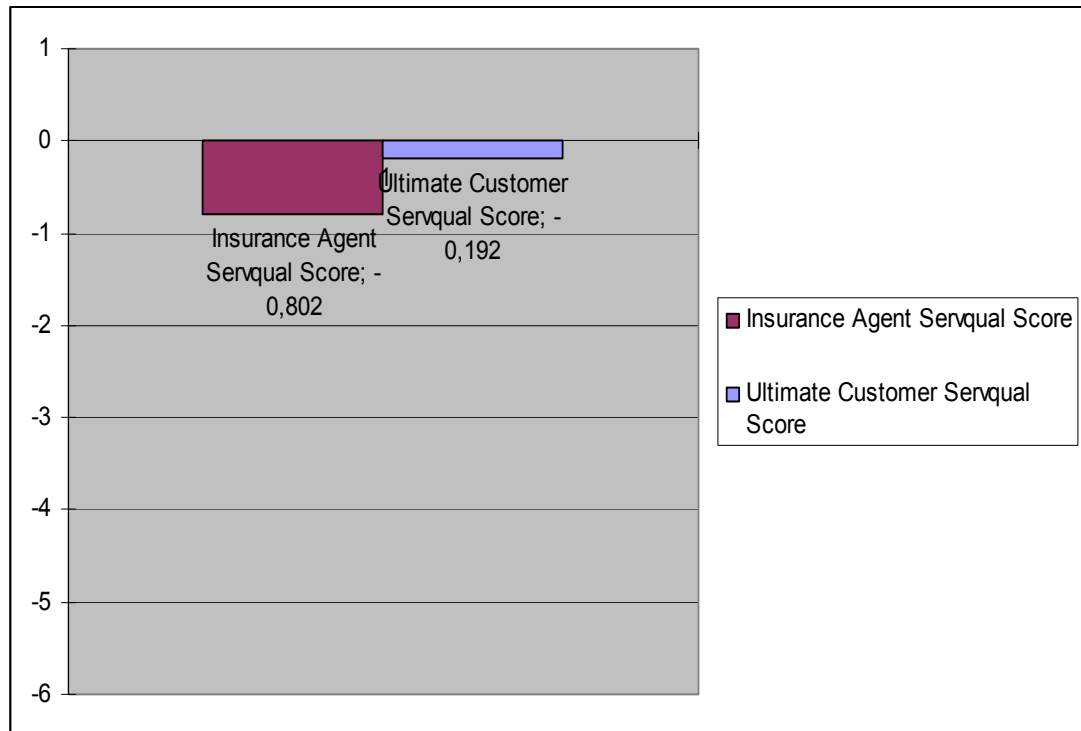
Research Question 3

* Is satisfaction level of the insurance agents (distributors) related to the satisfaction level of the ultimate customers (external customers)?

According to the results of Pearson correlation test in Table 4.23; there is a positive relationship between service quality score of the insurance agents (distributors) and service quality score of the ultimate customers (external customers). But the strength of association is very low ($r = 0.024$ and $r < .2$). Also independent samples t test were used to compare the service quality scores of the two groups. According to the test results in Table 4.24; it can be assumed that the variances are not equal (Significance .013 is less than .05). And there is not a significant difference between the two groups (the significance .735 is greater than .05). Therefore, it can be said that there is not a significant difference between the service quality scores of insurance agents and ultimate customers.

Table 4.23   Ultimate Customer and Insurance Agent Satisfaction Pearson Correlation

		Ultimate Customer Servqual Score	Insurance Agent Servqual Score
Ultimate Customer Servqual Score	Pearson Correlation	1	**,024**
	Sig. (2-tailed)		,708
	N	352	252
Insurance Agent Servqual Score	Pearson Correlation	**,024**	1
	Sig. (2-tailed)	,708	
	N	252	252

Table 4.24   Comparison of Insurance Agent and Ultimate Customer Servqual Scores

Group Statistics

	deg	N	Mean	Std. Deviation	Std. Error Mean
Weighted Servqual Score	Insurance Agent	252	-,3373	,64260	,04048
	Ultimate Customer	352	-,3184	,71881	,03831

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
		Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper	Lower	
Weighted Servqual Score	Equal variances assumed	6,243	,013	-,332	602	,740	-,01885	,05678	-,13036	,09265	
	Equal variances not assumed			-,338	573,188	,735	-,01885	,05574	-,12832	,09062	

All hypothesizes of the study and their results are shown in Table 4.25 as supported, not supported and negatively supported according the statistical tests outputs. As shown in the Table 4.25, all hypothesis of the study were supported positively except H3f and H3c; these two were negatively supported.

Table 4.25: Results of the Hypothesizes of the Study

Hypothesis related to factors of company employee satisfaction	
H1a: There is a relationship between company employee (internal customer) satisfaction and policies and procedures.	Supported
H1b: There is a relationship between company employee satisfaction and teamwork.	Supported
H1c: There is a relationship between company employee satisfaction and management support.	Supported
H1d: There is a relationship between company employee satisfaction and goal alignment.	Supported
H1e: There is a relationship between company employee satisfaction and effective training.	Supported
H1f: There is a relationship between company employee satisfaction and communication.	Supported
H1g: There is a relationship between company employee satisfaction and reward and recognition.	Supported
H1h: There is a relationship between company employee satisfaction and tools.	Supported
Hypothesis related to demographic factors	
H1i: There is no difference between man and women in their satisfaction levels.	Supported
H1j: There is no difference between satisfaction levels of age categories.	Supported
H1k: There is no difference between satisfaction levels of SES categories.	Supported
Hypothesis related to factors of distributor satisfaction and	
service quality dimensions	
H2: There is a relationship between company employee (internal customer) satisfaction and insurance agent (distributor) satisfaction.	Supported
H3a: There is a relationship between insurance agent satisfaction and tangibility.	Supported
H3b: There is a relationship between insurance agent satisfaction and reliability.	Supported
H3c: There is a relationship between insurance agent satisfaction and empathy.	Supported
H3d: There is a relationship between insurance agent satisfaction and responsiveness.	Supported
H3e: There is a relationship between insurance agent satisfaction and assurance.	Supported
H3f: There is a relationship between insurance agent satisfaction and policies and procedures.	Negatively supported

H3g: There is a relationship between insurance agent satisfaction and teamwork.	Supported
H3h: There is a relationship between insurance agent satisfaction and management support.	Supported
H3i: There is a relationship between insurance agent satisfaction and goal alignment.	Supported
H3j: There is a relationship between insurance agent satisfaction and effective training.	Supported
H3k: There is a relationship between insurance agent satisfaction and communication.	Supported
H3l: There is a relationship between insurance agent satisfaction and reward and recognition.	Supported
H3m: There is a relationship between insurance agent satisfaction and tools.	Supported
Hypothesis related to demographic factors	
H3n: There is no difference between man and women in their satisfaction levels.	Supported
H3o: There is no difference between satisfaction levels of age categories.	Supported
H3p: There is no difference between satisfaction levels of SES categories.	Supported
H3r: There is no difference between man and women in their service quality levels.	Supported
H3s: There is no difference between service quality scores of age categories	Supported
H3t: There is no difference between service quality scores of SES categories.	Supported
H4: There is a relationship between insurance agent (distributor) satisfaction and ultimate (external) customer satisfaction.	Supported
Hypothesis related to factors of ultimate customer satisfaction	
H5a: There is a relationship ultimate customer satisfaction and tangibility.	Supported
H5b: There is a relationship ultimate customer satisfaction and reliability.	Supported
H5c: There is a relationship ultimate customer satisfaction and empathy.	Negatively supported
H5d: There is a relationship ultimate customer satisfaction and responsiveness.	Supported
H5e: There is a relationship ultimate customer satisfaction and assurance.	Supported
Hypothesis related to demographic factors	
H5f: There is no difference between man and women in their satisfaction levels.	Supported
H5g: There is no difference between service quality scores of age categories.	Supported
H5h: There is no difference between service quality scores of SES categories.	Supported

In Figure 4.10, revised hypothetical model of the research is seen. At the left side of the Figure, the variables that constitute the organizational culture are presented. The types and patterns of organizational culture were described using the Competing Values Framework. This part of the model is used descriptively. Because the model applied on one company, relationships could not be examined between organizational culture and company employee, and distributor satisfaction.

The strengths of associations related with the factors of satisfaction, and service quality of the groups are shown in the revised model in Figure 4.10. The strength of associations of the company employee satisfaction factors is strong or very high except H1a. The result of H1a shows that there is a very low relationship between company employee (internal customer) satisfaction and policies and procedures. The selected insurance company overall appeared to place more value in the hierarchy culture while there is evidence of reasonable balance in the four cultural types. The hierarchy culture tends to be the execution of regulations and motivating factors include order, rules, and regulation. Normally, hard rules and regulations may cause dissatisfaction in general. But, because of the tendency of their organizational culture, company employees are familiar to strict policies and procedures. But in spite of this, the strength of association is very low (0.085) and nearly negligible, compared with the strength of associations of the other seven company employee satisfaction factors.

The strengths of associations of the insurance agent satisfaction factors are strong or very high except H3f. The result of H3f shows that there is a very low negative relationship between insurance agent satisfaction and policies and procedures. Insurance agents are independent in the sector and have their own firms. It is normal that rules and regulations can cause dissatisfaction. But, the strength of association is very low (-0.047) and nearly negligible, comparing with the strength of associations of the other seven insurance agent satisfaction factors.

There are five potential major gaps and the four gaps (Gap 1, Gap 2, Gap 3, and Gap 4) are identified as functions of the way in which service is delivered.

Whereas Gap 5, **service gap** pertains to the customer and as such is considered to be the true measure of service quality and it is shown bold in the revised model in Figure 4.10.

The strengths of associations of the insurance agent service quality factors are moderate or strong. And, the strengths of associations of the ultimate customer service quality factors are strong or very high except H5c. The result of H5c shows that there is a very low negative relationship between ultimate customer service quality and empathy. Empathy is related with the care and attention that the firm provides to its customers. In fact, empathy generally is expected to positively correlate with the service quality nevertheless ultimate customers want to be feel free while they buy something. There is a thin line between helping a customer and forcing him to buy an insurance policy, when they feel something like that, it would be nearly impossible to sell that policy and this situation would possibly decrease their service quality level. But, the strength of association of the factor empathy is very low (-0.127) comparing with the strength of associations of the four other ultimate customer service quality factors.

Figure 4.10   Revised Hypothetical Model of the Research
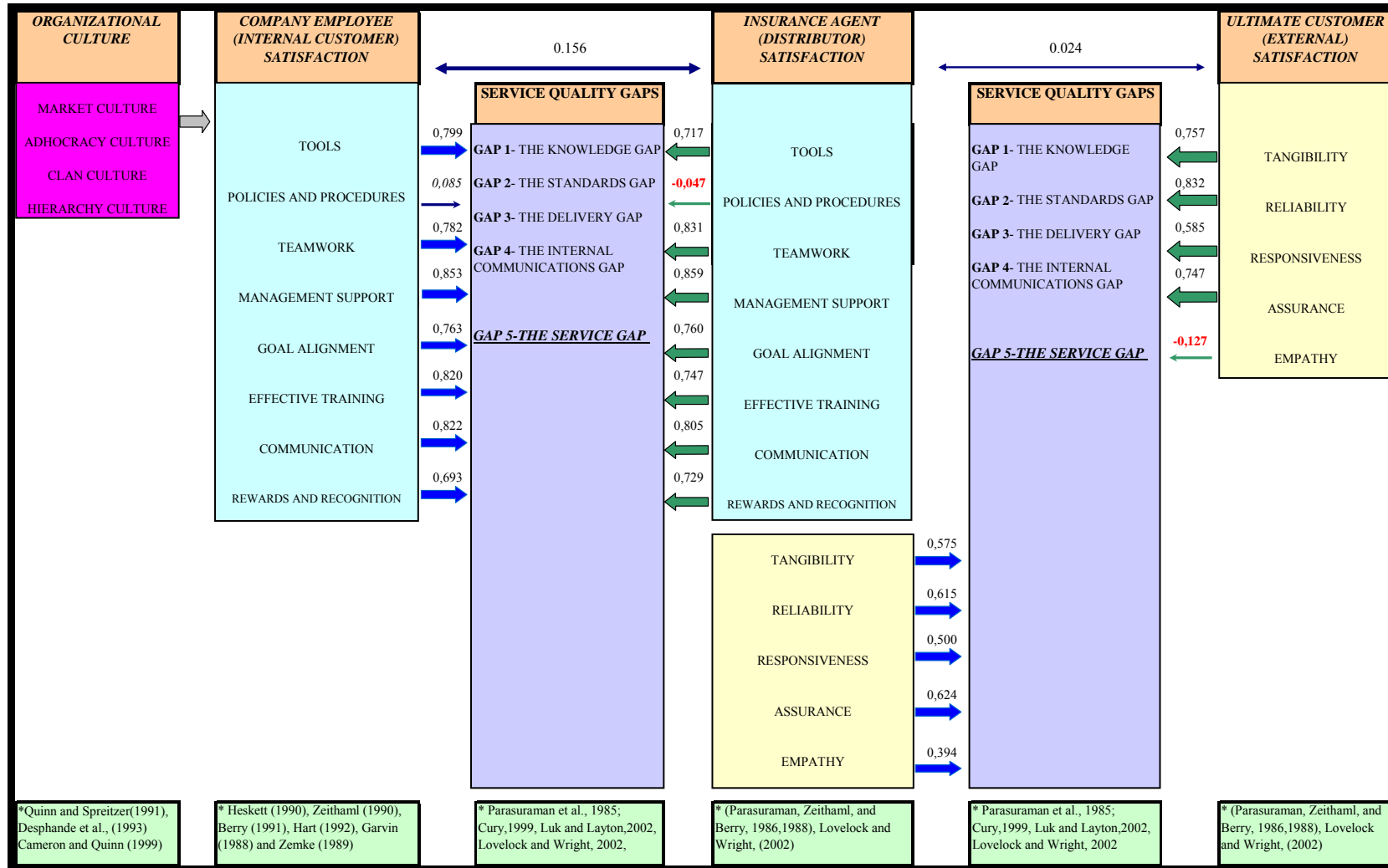
Chapter 5
Conclusion

This study put related variables and instruments together based on previous studies and examined the variables that determine customer satisfaction and service quality. Also, organizational culture profile of the selected insurance company was determined in the study. Based on the literature review, and the discussion of the results of this study, the following managerial recommendations are suggested;

- There is evidence of reasonable balance in the four cultural types. Generally, maintaining a balanced perception of each type of culture can increase organizational effectiveness. An effective organization is able to behave in flexible and sometimes contradictory ways.

It would be suggested to the insurance companies to focus on strengthening all of the four cultural dimensions. The study may be helpful to managers and administrators who are interested in profiling organizational culture and directing change in insurance companies. It is suggested that managers need to be sensitive to a variety of cultures that exist in their organizations. Identifying which cultural types are present is more important than forcing congruence and consistency. Managers and administrators should identify not only the types of culture but also where their organizations are located relative to the strength and balance of those cultures.

- It was found that there exist positive relationships both between company employee satisfaction and insurance agent satisfaction, and between insurance agent service quality and ultimate customer service quality.

Although the strengths of these associations are very low, it would be right to deal with these concepts in a holistic perspective for reaching the goals of the company and ensuring the long term success.

- The study indicates a significant difference between the satisfaction levels of company employees and insurance agents. Insurance agent satisfaction level is higher than the level of company employee. Their satisfaction levels according to the dimensions are very near to each other.

  Both of them have the maximum satisfaction level at goal alignment dimension and the minimum level of satisfaction dimension is viewed related to the policies and procedures. The biggest difference among satisfaction levels dimensions between company employees and insurance agents is reward and recognition. Insurance agent has a higher satisfaction level at reward and recognition dimension.

This part of the results shows that goals of the front line servicing the customers are aligned with the company employee and insurance agents. Company employee and insurance agents are aware of the vision and the goals of the company and they believe that success and high performance of their company will be also their own success. The insurance company should sustain this level in goal alignment. On the other hand, the company should think about the level in policies and procedures, and revise its rules and regulations as a possible reason of this situation. In addition, the insurance company should revise its policies that effect reward and recognition of its employees such as additional incomes and vacations, promotions and number of different educations.

- The study indicates that there is not a significant difference between the service quality scores of insurance agents and ultimate customers. Insurance agent and ultimate customer service quality gap values are very near to each other. Both of them have the highest gap value at reliability and have the least gap value at responsiveness. The biggest difference among the service quality gap values between them is assurance. Insurance agent has a higher gap value at assurance dimension.

The main possible causes of the gap reliability are damage payments and additional commission payments to the insurance agents. Insurance company should be very careful about damage payment processes and deficient payments. The clauses and franchises of insurance policies should be very clear.

Also, insurance company put reasonable and clear criteria for giving additional commissions to their agencies. On the other hand, minimum insurance agent service quality gap is responsiveness. Responsiveness is related with the willingness of company employees (or insurance agents) to help insurance agents (or ultimate customers) and provide prompt service. In today's competitive market conditions, it is very hard for the insurance companies and agents to protect and increase the volume of their portfolio, finding new customers and renewing policies. This part of results indicates that that they are aware of the value of their present and potential customers. They should sustain their determination about this subject. In addition, insurance company should behave more politely and carefully to their agents. In spite of an ultimate customer has more switching power than an insurance agent because it is not easy for an insurance agent to work with another company as an ultimate customer and there are formal and informal agreements between the insurance company and the insurance agent, agents will probably prefer to work with another company in the long term if they are not satisfied.

- The study indicates a very low negative relationship between ultimate customer service quality and empathy.

Empathy is related with the care and attention that the firm provides to its customers. In fact, empathy generally is expected to be positively correlated with service quality, nevertheless ultimate customers want to feel free while they buy something. There is a thin line between helping a customer and forcing him to buy an insurance policy, when they feel something like that, it would be nearly impossible to sell that policy and this situation would possibly decrease their service quality level. Insurance agents should refrain from oppressing their ultimate customers to sell them insurance policies.

Recently, researchers have paid more attention to customer satisfaction and service quality due to its influence on the company's growth and profits. In the service-profit chain model, service quality and customer satisfaction are viewed as the steps on the way of the revenue growth and profitability.

Insurance companies need to determine where they are in terms of service quality, customer satisfaction and organizational culture by using appropriate tools mentioned in the study, such as CVF (an instrument for assessing an organizational culture) and SERVQUAL (an instrument for measuring internal service quality). By the way, they can diagnose any problems they have and set up proper rules and policies to solve them and design strategic plans for improving customer satisfaction and service quality and building a stronger organizational culture and also they might try to find ways to fill in the service quality gaps. An insurance company can only achieve long-term success with the help of some qualified, satisfied, committed and motivated employees and agents, and loyal customers.

Based on the literature review and the discussion of this study, the recommendations for future researches are as follows;

- In the study, neither actual behaviors were observed and nor provided feedback in evaluating answers on the studied variables. Participants might give socially desirable responses to some sensitive questions, or they might put wrong demographic information in order to avoid being identified by the researcher. All of these can be potential sources of error in the data set. Future studies could explore the relationships further with different methodological research design (e.g., longitudinal or monitoring) processes.

- The research indicates positive correlations both between employee satisfaction and insurance agent satisfaction, and between insurance agent service quality and ultimate customer service quality as proposed. But, the strengths of these associations are very low and additional studies need to be conducted in other insurance companies for better understanding of the strength of associations.

- Additional comparative research studies need to be conducted in other insurance companies, using the same instruments in order to better interpret the cultural balance and strength of the four cultural types, and the relationships between the variables of internal customer satisfaction, distribution satisfaction and service quality.

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Appendix A Company Employee (Internal Customer) Survey

A.1 Turkish Version

10 : Kurumumuzu bir arada tutan şey, yenilikçiliği kabul ve gelişimdir. İlk olmak önemli bir hususutur.
　○1　○2　○3　○4　○5　○6　○7

11 : Kurumumuzu bir arada tutan şey, resmi kurallar ve politikalardır. Düzenli işleyen bir mekanizmanın sağlanması önemlidir
　○1　○2　○3　○4　○5　○6　○7

12 : Kurumumuzu bir arada tutan şey, görev ve hedef başarılmasına verilen ehemmiyettir. Çoğunlukla üretime yönelim vardır.
　○1　○2　○3　○4　○5　○6　○7

13 : Kurumumuzda esas üzerinde durulan insan kaynaklarıdır. Yüksek bağlılık ve moral önemlidir.
　○1　○2　○3　○4　○5　○6　○7

14 : Kurumumuzda esas üzerinde durulan büyüme ve yeni kaynakların ele geçirilmesidir. Yeni meydan okumalara hazırlık önemlidir.
　○1　○2　○3　○4　○5　○6　○7

15 : Kurumumuzda esas üzerinde durulan, süreklilik ve istikrardır. Etkililik ve düzgün çalışma önemlidir.
　○1　○2　○3　○4　○5　○6　○7

16 : Kurumumuzda esas üzerinde durulan, rekabetsel hareketler ve başarıdır. Ölçülebilir hedefler önemlidir.
　○1　○2　○3　○4　○5　○6　○7

Kaydet ve İlerle >>

BİR SİGORTA ŞİRKETİNDE PERSONEL, ACENTE ve NİHAİ MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN DEĞİŞKENLERİN ANALİZİ
(Sigorta Şirketi Personeli Anketi - 2008)

Bu bölüm sizlerin çalıştığınız firma ve yaptığınız iş ile ilgili düşüncelerinizi öğrenmek amacı ile oluşturulmuştur. Lütfen bu bölümü iş ortamınızı düşünerek yanıtlayınız. Her cümle ile ilgili yanıtlarınızı 1 ile 7 arasında puanlandırarak yapınız. Eğer kesinlikle katılmıyorsanız 1' i işaretleyiniz. Eğer fikre kesin olarak katılıyorsanız 7'i işaretleyiniz. Düşünceleriniz çok kesin değilse 1 ile 7 arasında bir sayıyı işaretleyiniz. Doğru yada yanlış cevap yoktur. Öğrenmek istenilen sizlerin çalışma ortamınızda memnuniyetinizi etkileyen faktörleri belirlemektir.

1 : Departmanım ile iletişimim çok iyidir.
　○1　○2　○3　○4　○5　○6　○7

2 : Departmanım ile diğer departmanların iletişimi çok iyidir.
　○1　○2　○3　○4　○5　○6　○7

3 : Ürünler, politikalar, prosedürler, yeni aktiviteler vb. önemli değişikliklerden çalışma gurubuma bilgi aktarılır.
　○1　○2　○3　○4　○5　○6　○7

4 : Departmanım ve diğer departmanlar arasındaki takım çalışmasından memnunum.
　○1　○2　○3　○4　○5　○6　○7

5 : Departmanımdaki takım çalışmasından memnunum.
　○1　○2　○3　○4　○5　○6　○7

6 : Yeni işçilerin adaptasyonu için gerekli eğitim ve zaman verilir.
　○1　○2　○3　○4　○5　○6　○7

7 : Önemli değişikliklerde yeterli eğitim verilir.
　○1　○2　○3　○4　○5　○6　○7

8 : İhtiyaç duyduğumda amirime ulaşabilirim.
　○1　○2　○3　○4　○5　○6　○7

9 : İşyerinde, yöneticiler ve idareciler problemlerimizi dinler ve çözmeye çalışırlar.
　○1　○2　○3　○4　○5　○6　○7

10 : İşimi yaparken yeterli rahatlığa sahibim.
　○1　○2　○3　○4　○5　○6　○7

**Anketi Tamamlayın
Kitap Kazanma Şansını
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11 : Müşteriye iyi hizmet vermek için gerekli bilgiye ulaşabilirim.
○1 ○2 ○3 ○4 ○5 ○6 ○7

12 : Müşteriye iyi hizmet vermek için gerekli ekipman desteğine sahibim.
○1 ○2 ○3 ○4 ○5 ○6 ○7

13 : İşimi iyi yaparsam taktir edilirim.
○1 ○2 ○3 ○4 ○5 ○6 ○7

14 : İyi hizmet verirsem ödül alırım.
○1 ○2 ○3 ○4 ○5 ○6 ○7

15 : İşim şiket için önemlidir.
○1 ○2 ○3 ○4 ○5 ○6 ○7

16 : Şirketimin başarılı olmasına özel ilgi duyarım.
○1 ○2 ○3 ○4 ○5 ○6 ○7

17 : Departman politikalarım müşterilerime iyi hizmet vermemi engeller.
○1 ○2 ○3 ○4 ○5 ○6 ○7

18 : İşimde kararların alınması zordur.
○1 ○2 ○3 ○4 ○5 ○6 ○7

19 : Başka firmalarda benzer bir iş yaptığımda alabileceğim ücreti düşündüğümde, maaşımdan çok memnunum.
○1 ○2 ○3 ○4 ○5 ○6 ○7

20 : Sağlık sigortası, tatil vb. bütün kazançlarımdan çok memnunum.
○1 ○2 ○3 ○4 ○5 ○6 ○7

21 : Genel olarak düşündüğümde işimden çok memnunum.
○1 ○2 ○3 ○4 ○5 ○6 ○7

Kaydet ve İlerle >>

BİR SİGORTA ŞİRKETİNDE PERSONEL, ACENTE ve NİHAİ MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN DEĞİŞKENLERİN ANALİZİ
(Sigorta Şirketi Personeli Anketi - 2008)

Aşağıdaki soruları lütfen uygun kutucuğu seçerek yanıtlayınız. Bu bölüm bireysel geri dönüş veya değerlendirme maksatlı olmayıp, sadece toplanan verilerin gruplamasında kullanılacaktır.

Cinsiyetiniz Seçiniz ▾
Yaşınız   Seçiniz ▾

Hanenin Eğitim Durumu
Hanenin reisinin eğitim durumu   Seçiniz ▾
Hanenin reisinin babasının eğitim durumu   Seçiniz ▾
Hanenin reisinin annesinin eğitim durumu   Seçiniz ▾
Hanenin reisinin eşinin eğitim durumu   Seçiniz ▾
Hanenin reisinin eşinin babasının eğitim durumu   Seçiniz ▾
Hanenin reisinin eşinin annesinin eğitim durumu   Seçiniz ▾

Hanenin Meslek Durumu
Hanenin reisinin meslek durumu   Seçiniz ▾
Hanenin reisinin babasının meslek durumu   Seçiniz ▾
Hanenin reisinin annesinin meslek durumu   Seçiniz ▾
Hanenin reisinin eşinin meslek durumu   Seçiniz ▾
Hanenin reisinin eşinin babasının meslek durumu   Seçiniz ▾
Hanenin reisinin eşinin annesinin meslek durumu   Seçiniz ▾

Kaydet ve İlerle >>

Anketi Tamamlayın Kitap Kazanma Şansını Yakalayın !!!

BİR SİGORTA ŞİRKETİNDE PERSONEL, ACENTE ve NİHAİ MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN DEĞİŞKENLERİN ANALİZİ
(Sigorta Şirketi Personeli Anketi - 2008)

Anket Tamamlanmıştır ...

Anketimize katılarak tezin oluşturulmasına katkıda bulunduğunuz için teşekkür ederiz.

A.2 English Version

This part deals with your opinions about the company that you work. Please answer the questions by thinking your company. Do this by picking one of the seven numbers next to each statement. If you strongly agree the idea, circle the number 7. If you strongly disagree the idea, circle 1. If your feelings are not strong, circle one of the numbers in the middle. There are no right or wrong answers. All we are interested in is the cultural structure of your company.

1. My organization is a very personal place. It is like an extended family. People seem to share a lot of themselves.

1	2	3	4	5	6	7

2. My organization is a very dynamic entrepreneurial place. People are willing to stick their necks out and take risks.

1	2	3	4	5	6	7

3. My organization is very formalized and structural place. Established procedures generally govern what people do.

1	2	3	4	5	6	7

4. My organization is very production oriented. A major concern is with getting the job done. Without much personal involvement.

1	2	3	4	5	6	7

5. The head of my organization is generally considered to be a mentor, sage, or father or mother figure.

1	2	3	4	5	6	7

6. The head of my organization is generally considered to be an entrepreneur, an innovator, or a risk taker.

1	2	3	4	5	6	7

7. The head of my organization is generally considered to be a coordinator, an organizer, or an administrator.

1	2	3	4	5	6	7

8. The head of my organization is generally considered to be a producer, a technician, or a hard driver.

1	2	3	4	5	6	7

9. The glue that holds my organization together is loyalty and tradition. Commitment to this firm runs high.

1	2	3	4	5	6	7

10. The glue that holds my organization together is commitment to innovation and development. There is an emphasis on being the first.

1	2	3	4	5	6	7

11. The glue that holds my organization together is formal rules and policies. Maintaining a smooth-running institution is important here.

1	2	3	4	5	6	7

12. The glue that holds my organization together is the emphasis on task and goal accomplishment. A production orientation is commonly shared.

1	2	3	4	5	6	7

13. My organization emphasizes human resources. High cohesion, and morale in the firm are important.

1	2	3	4	5	6	7

14. My organization emphasizes growth and acquiring new resources. Readiness to meet new challenges is important.

1	2	3	4	5	6	7

15. My organization emphasizes permanence and stability. Efficiency, smooth operations are important.

1	2	3	4	5	6	7

16. My organization emphasizes competitive actions and achievement. Measurable goals are important.

1	2	3	4	5	6	7

This part deals with your opinions about the firm that you work, and your job. Please answer the questions by thinking your work environment. Do this by picking one of the seven numbers next to each statement. If you strongly agree the idea circle the number 7.   If you strongly disagree the idea circle 1. If your feelings are not strong, circle one of the numbers in the middle. There are no right or wrong answers. All we are interested in are the factors that affect your satisfaction in your work environment.

1. I'm very satisfied with communication within my department.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

2. I'm very satisfied with communication between my department and other departments.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

3. Important changes in products, policies, procedures, new activities, etc., are comunicated clearly to my work group.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

4. I'm very satisfied with the teamwork between my department and other departments.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

5. I'm very satisfied with the teamwork within my department.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

6. New employees are given the time that is needed to take training courses.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

7. Adequate training is given when important changes takes place.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

8. My supervisor is available to me when is needed.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

9. At work managers and supervisors want to hear about our problems and find ways to fix them.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

10. I have the latitute I need to do my job.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

11. I have access to the information I need to serve my customer well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

12. I have the equipment support I need to serve my customer well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

13. I receive recognition when I do a good job.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

14. At work I get rewarded for providing good service.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

15. My work is important to me.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

16. I have a personal interest in seeing that work does well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

17. In my department, policies interfere with my ability to serve my customer well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

18. It is difficult at work to get decisions at work made.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

19. I'm very satisfied with my salary considering what I could get for similar work in other companies I know of.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

20. I'm very satisfied with my overall benefits such as medical insurance, vacation etc.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

21. I'm very satisfied with my job in overall.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Please use an "X" to mark your response. In this part, questions are used for research purposes - in order to aggregate data by groups only- and are not tied to your individual feedback.

Gender		Female		Male

Age		18-25		26-30
		31-35		36-40
		41-55		56 and higher

Education level of the household	

Education level of the husband		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate of Arts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the husband's father		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the husband's mother		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the wife		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the wife's father		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the wife's mother		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Profession status of the household	

Profession status of husband		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

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Profession status of husband's father		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of husband's mother		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of wife		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of wife's father		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of wife's mother		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Appendix B Insurance Agent (Distributor) Survey

B.1 Turkish Version

11 : Müşteriye iyi hizmet vermek için gerekli bilgiye ulaşabilirim.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

12 : Müşteriye iyi hizmet vermek için gerekli ekipman desteğime sahibim.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

13 : İşimi iyi yaparsam taktir edilirim.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

14 : İyi hizmet verirsem ödül alırım.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

15 : İşim şiket için önemlidir.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

16 : Şirketimin başarılı olmasına özel ilgi duyarım.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

17 : Bölge/Departman politikalarım müşterilerime iyi hizmet vermemi engeller.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

18 : İşimde kararların alınması zordur.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

19 : Başka firmalarda benzer bir iş yaptığımda alabileceğim ücreti düşündüğümde, gelirimden çok memnunum.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

20 : Komisyon, ek komisyon, rapel, gezi vb. bütün kazançlarımdan çok memnunum.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

21 : Genel olarak düşündüğümde, işimden çok memnunum.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

[Kaydet ve İlerle >>]

BİR SİGORTA ŞİRKETİNDE PERSONEL, ACENTE ve NİHAİ MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN DEĞİŞKENLERİN ANALİZİ
(Sigorta Acentesi Anketi - 2008)

Bu bölüm sizlerin sigorta hizmeti veren firmalarla ilgili düşüncelerinizi öğrenmek amacı ile oluşturulmuştur. Lütfen bu bölümü sigorta hizmeti veren firmaların sahip olmaları gereken özellikleri düşünerek yanıtlayınız. Her cümle ile ilgili yanıtlarınızı 1 ile 7 arasında puanlandırarak yapınız. Eğer kesinlikle katılmıyorsanız 1' i işaretleyiniz. Eğer fikre kesin olarak katılıyorsanız 7'i işaretleyiniz. Düşünceleriniz çok kesin değilse 1 ile 7 arasında bir sayıyı işaretleyiniz. Doğru yada yanlış cevap yoktur. Öğrenmek istenilen sizlerin sigorta hizmeti veren firmalardan beklentilerinizi en iyi gösteren faktörleri belirlemektir.

1 : Sigorta şirketleri modern ekipmanlara sahip olmalıdır.
◉ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

2 : Sigorta şirketlerinin fiziksel olanakları etkileyici olmalıdır.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

3 : Sigorta şirketlerinin çalışanları iyi giyimli ve temiz görünümlü olmalıdır.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

4 : Sigorta şirketlerinin fiziksel olanaklarının görünümü, sağlanan hizmet tipiyle uyumlu olmalıdır.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

5 : Sigorta şirketleri bir işi yapmak için kesin bir zaman verdiklerinde o işi yapmalıdırlar.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

6 : Sigorta şirketleri müşterilerin sorunları olduğunda sempatik olmalı ve sorunları paylaşmalıdır.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

7 : Sigorta şirketleri güvenilir olmalıdır.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

8 : Sigorta şirketleri hizmetlerini söz verdikleri zamanda yapmalıdır.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

9 : Sigorta şirketleri kayıtlarını doğru bir biçimde tutmalıdır.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

10 : Sigorta şirketi çalışanları hizmetlerin ne zaman sunulacağını müşterilerine söylememelidir.(-)

**Anketi Tamamlayın
Kitap Kazanma Şansını
Yakalayın !!!**

Bitti   Internet | Korumalı Mod: Kapalı   %100

11 : Müşterilerin sigorta şirketi çalışanlarından tam hizmet beklemeleri gerçekçi değildir. (-)
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

12 : Sigorta şirketi çalışanları her zaman müşterilere yardımcı olmaya istekli olmamalıdırlar.(-)
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

13 : Sigorta şirketinin müşterilerine zamanında yanıt veremeyecek kadar meşgul olması normaldir.(-)
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

14 : Müşteriler sigorta şirketlerinin çalışanlarına güvenebilmelidir.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

15 : Müşteriler şirket çalışanlarıyla yaptıkları işlemlerle ilgili kendilerini güvende hissetmelidir.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

16 : Sigorta şirketi çalışanları nazik olmalıdır.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

17 : Sigorta şirketi çalışanları işlerini yapabilmeleri için şirketten gerekli desteği almalıdır.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

18 : Sigorta şirketleri, müşterilerine bireysel ilgi göstermemelidir. (-)
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

19 : Sigorta şirketi çalışanları, müşterilerine bireysel ilgi göstermemelidir. (-)
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

20 : Sigorta şirketi çalışanlarından müşterilerin ihtiyaçlarını bilmelerini beklemek gerçekçi değildir. (-)
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

21 : Sigorta şirketlerinin, müşterilerin en üst düzeyde menfaatlerini gerçekten istiyor olmalarını beklemek gerçekçi değildir. (-)
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

22 : Sigorta şirketlerinin, çalışma saatlerini bütün müşterileri için ulaşılması kolay hale getirmesini beklemek gerçekçi değildir. (-)
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

[Kaydet ve İlerle >>]

Bitti   Internet | Korumalı Mod: Kapalı   %100 ▼

BİR SİGORTA ŞİRKETİNDE PERSONEL, ACENTE ve NİHAİ MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN DEĞİŞKENLERİN ANALİZİ
(Sigorta Acentesi Anketi - 2008)

Bu bölüm sizlerin çalıştığınız firma ile ilgili düşüncelerinizi öğrenmek amacı ile oluşturulmuştur. Lütfen bu bölümü çalıştığınız firmanın her cümledeki özelliğe, uyumuna göre yanıtlayınız. Her cümle ile ilgili yanıtlarınızı 1 ile 7 arasında puanlandırarak yapınız. Eğer kesinlikle katılmıyorsanız 1' i işaretleyiniz. Eğer fikre kesin olarak katılıyorsanız 7'i işaretleyiniz. Düşünceleriniz çok kesin değilse 1 ile 7 arasında bir sayıyı işaretleyiniz. Doğru yada yanlış cevap yoktur. Öğrenmek istenilen sizlerin çalıştığınız sigorta şirketi ile ilgili tercihlerinizi en iyi gösteren rakamdır.

1 : Benim sigorta şirketim modern ekipmanlara sahiptir.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

2 : Benim sigorta şirketimin fiziksel olanakları etkileyicidir.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

3 : Benim sigorta şirketimin çalışanları iyi giyimli ve temiz görünümlüdür.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

4 : Benim sigorta şirketimin fiziksel olanaklarının görünümü, sağlanan hizmet tipiyle uyumludur.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

5 : Benim sigorta şirketim bir işi yapmak için kesin bir zaman verdiğinde o işi yapar.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

6 : Benim sigorta şirketim müşterilerin sorunları olduğunda sempatik olur ve sorunları paylaşır.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

7 : Benim sigorta şirketim güvenilirdir.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

8 : Benim sigorta şirketim hizmetlerini söz verdiği zamanda yapar.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

9 : Benim sigorta şirketim şirketleri kayıtlarını doğru bir biçimde tutar.
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

10 : Benim sigorta şirketimin çalışanları hizmetlerin ne zaman sunulacağını müşterilerine söylemez.(-)
○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

**Anketi Tamamlayın
Kitap Kazanma Şansını
Yakalayın !!!**

Bitti   Internet | Korumalı Mod: Kapalı   %100 ▼

11 : Ben sigorta şirketimin çalışanlarından tam hizmet beklemiyorum. (-)
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

12 : Benim sigorta şirketimin çalışanları her zaman müşterilere yardımcı olmaya istekli değildir.(-)
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

13 : Benim sigorta şirketimin müşterilerine zamanında yanıt veremeyecek kadar meşgul olması normaldir.(-)
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

14 : Müşteriler benim sigorta şirketimin çalışanlarına güvenirler.
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

15 : Müşteriler benim sigorta şirketimin çalışanlarıyla yaptıkları işlemlerle ilgili kendilerini güvende hisseder.
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

16 : Benim sigorta şirketimin çalışanları naziktir.
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

17 : Benim sigorta şirketimin çalışanları işlerini yapabilmek için şirketten gerekli desteği alırlar.
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

18 : Benim sigorta şirketim müşterilerine bireysel ilgi göstermez. (-)
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

19 : Benim sigorta şirketimin çalışanları müşterilerine bireysel ilgi göstermez. (-)
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

20 : Benim sigorta şirketimin çalışanları müşterilerinin ihtiyaçlarını bilmez. (-)
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

21 : Benim sigorta şirketim, müşterilerinin en üst düzeyde menfaatlerini gerçekten istemez. (-)
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

22 : Benim sigorta şirketim çalışma saatlerini bütün müşterileri için ulaşılması kolay hale getirmez. (-)
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

23 : Genel olarak düşündüğümde işimden ve çalıştığım firmadan çok memnunum.
 ○1 ○2 ○3 ○4 ○5 ○6 ○7

[Kaydet ve İlerle >>]

BİR SİGORTA ŞİRKETİNDE PERSONEL, ACENTE ve NİHAİ MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN DEĞİŞKENLERİN ANALİZİ
(Sigorta Acentesi Anketi - 2008)

Aşağıdaki soruları lütfen uygun kutucuğu seçerek yanıtlayınız. Bu bölüm bireysel geri dönüş veya değerlendirme maksatlı olmayıp, sadece toplanan verilerin gruplamasında kullanılacaktır.

Cinsiyetiniz [Seçiniz ▾]
Yaşınız   [Seçiniz ▾]

Hanenin Eğitim Durumu
Hanenin reisinin eğitim durumu   [Seçiniz ▾]
Hanenin reisinin babasının eğitim durumu   [Seçiniz ▾]
Hanenin reisinin annesinin eğitim durumu   [Seçiniz ▾]
Hanenin reisinin eşinin eğitim durumu   [Seçiniz ▾]
Hanenin reisinin eşinin babasının eğitim durumu [Seçiniz ▾]
Hanenin reisinin eşinin annesinin eğitim durumu [Seçiniz ▾]

Hanenin Meslek Durumu
Hanenin reisinin meslek durumu   [Seçiniz ▾]
Hanenin reisinin babasının meslek durumu   [Seçiniz ▾]
Hanenin reisinin annesinin meslek durumu   [Seçiniz ▾]
Hanenin reisinin eşinin meslek durumu   [Seçiniz ▾]
Hanenin reisinin eşinin babasının meslek durumu [Seçiniz ▾]
Hanenin reisinin eşinin annesinin meslek durumu [Seçiniz ▾]

[Kaydet ve İlerle >>]

Anketi Tamamlayın
Kitap Kazanma Şansını
Yakalayın !!!

BİR SİGORTA ŞİRKETİNDE PERSONEL, ACENTE ve NİHAİ MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN DEĞİŞKENLERİN ANALİZİ
(Sigorta Acentesi Anketi - 2008)

Anket Tamamlanmıştır ...

Anketimize katılarak tezin oluşturulmasına katkıda bulunduğunuz için teşekkür ederiz.

B.2 English Version

I am conducting the dissertation of Tufan Özkol; which he prepares in Işık University PhD program in Contemporary Management Studies; aimed **"Analysis of the Variables that Determine the Satisfaction Level of Employees, Agents and Ultimate customers"** . To prepare his dissertation, answering you the questions carries great importance and value for us.

Your answers will be kept by Tufan Özkol as researcher and will not transfer any of person and company. Data will be used just for academic purposes.
Thank you for your contributions in forming the dissertation.
Prof. Dr. Selime Sezin
Bahçeşehir University

** As a gift, books will be given to some people randomly chosen by computer among participants that completed the survey . If you see **"congratulations you win a book"** at the end of the survey, your book will be send to the address that you will give.

Tufan ÖZKOL
E-posta: tufanol@yahoo.com

This part deals with your opinions about the firm that you work, and your job. Please answer the questions by thinking your work environment. Do this by picking one of the seven numbers next to each statement. If you strongly agree the idea circle the number 7.   If you strongly disagree the idea circle 1. If your feelings are not strong, circle one of the numbers in the middle. There are no right or wrong answers. All we are interested in are the factors that affect your satisfaction in your work environment.

1. I'm very satisfied with communication within my department.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

2. I'm very satisfied with communication between my department and other departments.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

3. Important changes in products, policies, procedures, new activities, etc., are comunicated clearly to my work group.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

4. I'm very satisfied with the teamwork between my department and other departments.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

5. I'm very satisfied with the teamwork within my department.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

6. New agents are given the time that is needed to take training courses.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

7. Adequate training is given when important changes takes place.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

8. Company personnel is available to me when is needed.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

9. Company personnel and managers want to hear about our problems and find ways to fix them.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

10. I have the latitute I need to do my job.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

11. I have access to the information I need to serve my customer well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

12. I have the equipment support I need to serve my customer well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

13. I receive recognition when I do a good job.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

14. At work I get rewarded for providing good service.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

15. My work is important to me.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

16. I have a personal interest in seeing that work does well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

17. In my department, policies interfere with my ability to serve my customer well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

18. It is difficult at work to get decisions at work made.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

19. I'm very satisfied with earnings considering what I could get for similar work in other companies I know of.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

20. I'm very satisfied with my overall benefits such as commission, extra commission, vacation etc.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

21. I'm very satisfied with my job in overall.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

This part deals with your opinions about the firms which offer insurance services. Please show the extent to which you think firms offering insurance services should possess the features described by each statement. Do this by picking one of the seven numbers next to each statement. If you strongly agree that these firms should possess a feature, circle the number 7. If you strongly disagree that these firms should possess a feature, circle 1. If your feelings are not strong, circle one of the numbers in the middle. There are no right or wrong answers. All we are interested in is a number that best shows your expectations about firms offering insurance services.

1. Insurance firms should have up-to-date equipment.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

2. Insurance firms' physical facilities should be visually appealing.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

3. Insurance firms' employees should be well dressed and appear neat.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

4. The appearance of the physical facilities of insurance firms should be in keeping with the type of services provided.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

5. When insurance firms promise to do something by a certain time, they should do so.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

6. When customers have problems, insurance firms should be sympathetic and reassuring.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

7. Insurance firms should be dependable.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

8. Insurance firms should provide their services at the time they promise to do so.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

9. Insurance firms should keep their records accurately.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

10. Insurance firms shouldn't be expected to tell customers exactly when services will be performed. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

11. It is not realistic for customers to expect prompt service from employees of Insurance firms. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

12. Insurance firms' employees don't always have to be willing to help customers. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

13. It is okay if insurance firms are too busy to respond to customer requests promptly. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

14. Customers should be able to trust employees of insurance firms.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

15. Customers should be able to feel safe in their transactions with Insurance firms' employees.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

16. Insurance firms employees should be polite.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

17. Insurance firms' employees should get adequate support from these firms to do their jobs well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

18. Insurance firms should not be expected to give customers individual attention. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

19. Employees of Insurance firms cannot be expected to give customers personal attention. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

20. It is unrealistic to expect Insurance firms employees to know what the needs of their customers are. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

21. It is unrealistic to expect insurance firms to have their customers' best interests at heart. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

22. Insurance firms shouldn't be expected to have operating hours convenient to all their customers. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

This part deals with your opinions about the insurance firm which you work with. For each statement, please show the extent to which you believe your insurance firm has the feature described by the statement. Do this by picking one of the seven numbers next to each statement. If you strongly agree that your insurance firm possess a feature, circle the number 7. If you strongly disagree that your insurance firm possess a feature, circle 1. If your feelings are not strong, circle one of the numbers in the middle. There are no right or wrong answers. All we are interested in is a number that best shows your perceptions about the insurance firm that you work with.

1. My insurance firm has up-to-date equipment.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

2. My insurance firm's physical facilities are visually appealing.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

3. My insurance firm's employees are well dressed and appear neat.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

4. The appearance of the physical facilities of my insurance firm is in keeping with the type of services provided.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

5. When my insurance firm promises to do something by a certain time, it does so.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

6. When you have problems, my insurance firm is sympathetic and reassuring.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

7. My insurance firm is dependable.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

8. My insurance firm provides its services at the time it promises to do so.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

9. My insurance firm keeps its records accurately.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

10. My insurance firm does not tell customers exactly when services will be performed. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

11. I do not receive prompt service from my insurance firm's employees. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

12. Employees of my insurance firm are not always willing to help customers. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

13. Employees of my insurance firm are too busy to respond to customer requests promptly. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

14. I can trust employees of my insurance firm.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

15. I feel safe in my transactions with my insurance firm's employees.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

16. Employees of my insurance firm are polite.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

17. Employees get adequate support from my insurance firm to do their jobs well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

18. My insurance firm does not give individual attention. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

19. Employees of my insurance firm do not give personal attention. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

20. Employees of my insurance firm do not know what my needs are. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

21. My insurance firm does not have my best interests at heart. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

22. My insurance firm does not have operating hours convenient to all their customers. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

23. I'm very satisfied with my job and my insurance firm in overall.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Please use an "X" to mark your response. In this part, questions are used for research purposes - in order to aggregate data by groups only- and are not tied to your individual feedback.

Gender		Female		Male

Age		18-25		26-30
		31-35		36-40
		41-55		56 and higher

Education level of the household	

Education level of the husband		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate of Arts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the husband's father		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the husband's mother		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the wife		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the wife's father		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the wife's mother		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Profession status of the household	

Profession status of husband		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of husband's father		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of husband's mother		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of wife		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of wife's father		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of wife's mother		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Appendix C Ultimate Customer Survey

C.1 Turkish Version

11 : Müşterilerin sigorta şirketi çalışanlarından tam hizmet beklemeleri gerçekçi değildir. (-)
○1 ○2 ○3 ○4 ○5 ○6 ○7

12 : Sigorta şirketi çalışanları her zaman müşterilere yardımcı olmaya istekli olmamalıdırlar.(-)
○1 ○2 ○3 ○4 ○5 ○6 ○7

13 : Sigorta şirketinin müşterilerine zamanında yanıt veremeyecek kadar meşgul olması normaldir.(-)
○1 ○2 ○3 ○4 ○5 ○6 ○7

14 : Müşteriler sigorta şirketlerinin çalışanlarına güvenebilmelidir.
○1 ○2 ○3 ○4 ○5 ○6 ○7

15 : Müşteriler şirket çalışanlarıyla yaptıkları işlemlerle ilgili kendilerini güvende hissetmelidirler.
○1 ○2 ○3 ○4 ○5 ○6 ○7

16 : Sigorta şirketi çalışanları nazik olmalıdır.
○1 ○2 ○3 ○4 ○5 ○6 ○7

17 : Sigorta şirketi çalışanları işlerini yapabilmeleri için şirketten gerekli desteği almalıdır.
○1 ○2 ○3 ○4 ○5 ○6 ○7

18 : Sigorta şirketleri, müşterilerine bireysel ilgi göstermemelidir. (-)
○1 ○2 ○3 ○4 ○5 ○6 ○7

19 : Sigorta şirketi çalışanları, müşterilerine bireysel ilgi göstermemelidir. (-)
○1 ○2 ○3 ○4 ○5 ○6 ○7

20 : Sigorta şirketi çalışanlarının, müşterilerin ihtiyaçlarını bilmelerini beklemek gerçekçi değildir. (-)
○1 ○2 ○3 ○4 ○5 ○6 ○7

21 : Sigorta şirketlerinin, müşterilerin en üst düzeyde menfaatlerini gerçekten istiyor olmalarını beklemek gerçekçi değildir. (-)
○1 ○2 ○3 ○4 ○5 ○6 ○7

22 : Sigorta şirketlerinin çalışma saatlerini bütün müşteriler için ulaşılması kolay hale getirmesini beklemek gerçekçi değildir. (-)
○1 ○2 ○3 ○4 ○5 ○6 ○7

[Kaydet ve İlerle >>]

BİR SİGORTA ŞİRKETİNDE PERSONEL, ACENTE ve NİHAİ MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN DEĞİŞKENLERİN ANALİZİ
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Bu bölüm sizlerin çalıştığınız sigorta şirketi ile ilgili düşüncelerinizi öğrenmek amacı ile oluşturulmuştur. Lütfen bu bölümü çalıştığınız sigorta şirketinin her cümledeki özelliğe, uyumuna göre yanıtlayınız. Her cümle ile ilgili yanıtlarınızı 1 ile 7 arasında puanlandırarak yapınız. Eğer kesinlikle katılmıyorsanız 1' i işaretleyiniz. Eğer fikre kesin olarak katılıyorsanız 7'i işaretleyiniz. Düşünceleriniz çok kesin değilse 1 ile 7 arasında bir sayıyı işaretleyiniz. Doğru yada yanlış cevap yoktur. Öğrenmek istenilen sizlerin çalıştığınız sigorta şirketi ile ilgili tercihlerinizi en iyi gösteren faktörleri belirlemektir.

1 : Benim sigorta şirketim modern ekipmanlara sahiptir.
○1 ○2 ○3 ○4 ○5 ○6 ○7

2 : Benim sigorta şirketimin fiziksel olanakları etkileyicidir.
○1 ○2 ○3 ○4 ○5 ○6 ○7

3 : Benim sigorta şirketimin çalışanları iyi giyimli ve temiz görünümlüdür.
○1 ○2 ○3 ○4 ○5 ○6 ○7

4 : Benim sigorta şirketimin fiziksel olanaklarının görünümü, sağlanan hizmet tipiyle uyumludur.
○1 ○2 ○3 ○4 ○5 ○6 ○7

5 : Benim sigorta şirketim, bir işi yapmak için kesin bir zaman verdiğinde o işi yapar.
○1 ○2 ○3 ○4 ○5 ○6 ○7

6 : Benim sigorta şirketim, müşterilerin sorunları olduğunda sempatik olur ve sorunları paylaşır.
○1 ○2 ○3 ○4 ○5 ○6 ○7

7 : Benim sigorta şirketim güvenilirdir.
○1 ○2 ○3 ○4 ○5 ○6 ○7

8 : Benim sigorta şirketim hizmetlerini söz verdiği zamanda yapar.
○1 ○2 ○3 ○4 ○5 ○6 ○7

9 : Benim sigorta şirketim kayıtlarını doğru bir biçimde tutar.
○1 ○2 ○3 ○4 ○5 ○6 ○7

10 : Sigorta şirketimin çalışanları, hizmetlerin ne zaman sunulacağını müşterilerine söylemez.(-)

Anketi Tamamlayın Kitap Kazanma Şansını Yakalayın !!!

11 : Sigorta şirketimin çalışanlarından, tam hizmet beklemem gerçekçi değildir. (-)
　○1　○2　○3　○4　○5　○6　○7

12 : Sigorta şirketimin çalışanları her zaman bana yardımcı olmaya istekli değildir.(-)
　○1　○2　○3　○4　○5　○6　○7

13 : Benim sigorta şirketim, bana zamanında yanıt veremeyecek kadar meşguldür.(-)
　○1　○2　○3　○4　○5　○6　○7

14 : Ben sigorta şirketimin çalışanlarına güvenirim.
　○1　○2　○3　○4　○5　○6　○7

15 : Ben sigorta şirketimin çalışanlarıyla yaptığım işlemlerle ilgili, kendimi güvende hissederim.
　○1　○2　○3　○4　○5　○6　○7

16 : Benim sigorta şirketimin çalışanları naziktir.
　○1　○2　○3　○4　○5　○6　○7

17 : Benim sigorta şirketimin çalışanları, işlerini yapabilmek için şirketten gerekli desteği alırlar.
　○1　○2　○3　○4　○5　○6　○7

18 : Benim sigorta şirketim bana bireysel ilgi göstermez. (-)
　○1　○2　○3　○4　○5　○6　○7

19 : Benim sigorta şirketimin çalışanları bana bireysel ilgi göstermez. (-)
　○1　○2　○3　○4　○5　○6　○7

20 : Benim sigorta şirketimin çalışanlarının, ihtiyaçlarımı bilmelerini beklemek gerçekçi değildir. (-)
　○1　○2　○3　○4　○5　○6　○7

21 : Ben sigorta şirketimin, en üst düzeyde menfaatlerimi gerçekten istemiyor olduğu kanaatindeyim. (-)
　○1　○2　○3　○4　○5　○6　○7

22 : Sigorta şirketimin çalışma saatleri, bütün müşterileri için ulaşılması kolay halde değildir. (-)
　○1　○2　○3　○4　○5　○6　○7

23 : Genel olarak düşündüğümde hizmet aldığım firmadan çok memnunum.
　○1　○2　○3　○4　○5　○6　○7

[Kaydet ve İlerle >>]

Bitti　　　　　　　　　　　　　　　　　　　İnternet | Korumalı Mod: Kapalı　　　🔍 %100 ▼

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Aşağıdaki soruları lütfen uygun kutucuğu seçerek yanıtlayınız. Bu bölüm bireysel geri dönüş veya değerlendirme maksatlı olmayıp, sadece toplanan verilerin gruplamasında kullanılacaktır.

Cinsiyetiniz　[Seçiniz ▼]
Yaşınız　　　[Seçiniz ▼]

Hanenin Eğitim Durumu
Hanenin reisinin eğitim durumu　　　　　　　　　　[Seçiniz ▼]
Hanenin reisinin babasının eğitim durumu　　　　　[Seçiniz ▼]
Hanenin reisinin annesinin eğitim durumu　　　　　[Seçiniz ▼]
Hanenin reisinin eşinin eğitim durumu　　　　　　　[Seçiniz ▼]
Hanenin reisinin eşinin babasının eğitim durumu　[Seçiniz ▼]
Hanenin reisinin eşinin annesinin eğitim durumu　[Seçiniz ▼]

Hanenin Meslek Durumu
Hanenin reisinin meslek durumu　　　　　　　　　　[Seçiniz ▼]
Hanenin reisinin babasının meslek durumu　　　　　[Seçiniz ▼]
Hanenin reisinin annesinin meslek durumu　　　　　[Seçiniz ▼]
Hanenin reisinin eşinin meslek durumu　　　　　　　[Seçiniz ▼]
Hanenin reisinin eşinin babasının meslek durumu　[Seçiniz ▼]
Hanenin reisinin eşinin annesinin meslek durumu　[Seçiniz ▼]

[Kaydet ve İlerle >>]

Anketi Tamamlayın Kitap Kazanma Şansını Yakalayın !!!

Bitti　　　　　　　　　　　　　　　　　　　İnternet | Korumalı Mod: Kapalı　　　🔍 %100 ▼

BİR SİGORTA ŞİRKETİNDE PERSONEL, ACENTE ve NİHAİ MÜŞTERİ MEMNUNİYETİNİ BELİRLEYEN DEĞİŞKENLERİN ANALİZİ
(Sigorta Müşterisi Anketi - 2008)

Anket Tamamlanmıştır ...

Anketimize katılarak tezin oluşturulmasına katkıda bulunduğunuz için teşekkür ederiz.

C.2 English Version

Dear Mr/Mrs;

I am conducting the dissertation of Tufan Özkol; which he prepares in Işık University PhD program in Contemporary Management Studies; aimed **"Analysis of the Variables that Determine the Satisfaction Level of Employees, Agents and Ultimate customers"** . To prepare his dissertation, answering you the questions carries great importance and value for us.

Your answers will be kept by Tufan Özkol as researcher and will not transfer any of person and company. Data will be used just for academic purposes.

Thank you for your contributions in forming the dissertation.

Prof. Dr. Selime Sezin
Bahçeşehir University

** As a gift, books will be given to some people randomly chosen by computer among participants that completed the survey . If you see **"congratulations you win a book"** at the end of the survey, your book will be send to the address that you will give.

Tufan ÖZKOL
E-posta: tufanol@yahoo.com

This part deals with your opinions about the firms which offer insurance services. Please show the extent to which you think firms offering insurance services should possess the features described by each statement. Do this by picking one of the seven numbers next to each statement. If you strongly agree that these firms should possess a feature, circle the number 7. If you strongly disagree that these firms should possess a feature, circle 1. If your feelings are not strong, circle one of the numbers in the middle. There are no right or wrong answers. All we are interested in is a number that best shows your expectations about firms offering insurance services.

1. Insurance firms should have up-to-date equipment.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

2. Insurance firms' physical facilities should be visually appealing.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

3. Insurance firms' employees should be well dressed and appear neat.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

4. The appearance of the physical facilities of insurance firms should be in keeping with the type of services provided.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

5. When insurance firms promise to do something by a certain time, they should do so.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

6. When customers have problems, insurance firms should be sympathetic and reassuring.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

7. Insurance firms should be dependable.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

8. Insurance firms should provide their services at the time they promise to do so.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

9. Insurance firms should keep their records accurately.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

10. Insurance firms shouldn't be expected to tell customers exactly when services will be performed. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

11. It is not realistic for customers to expect prompt service from employees of Insurance firms. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

12. Insurance firms' employees don't always have to be willing to help customers. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

13. It is okay if insurance firms are too busy to respond to customer requests promptly. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

14. Customers should be able to trust employees of insurance firms.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

15. Customers should be able to feel safe in their transactions with Insurance firms' employees.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

16. Insurance firms employees should be polite.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

17. Insurance firms' employees should get adequate support from these firms to do their jobs well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

18. Insurance firms should not be expected to give customers individual attention. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

19. Employees of Insurance firms cannot be expected to give customers personal attention. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

20. It is unrealistic to expect Insurance firms employees to know what the needs of their customers are.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

21. It is unrealistic to expect insurance firms to have their customers' best interests at heart. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

22. Insurance firms shouldn't be expected to have operating hours convenient to all their customers. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

This part deals with your opinions about the insurance firm which you take services. For each statement, please show the extent to which you believe your insurance firm has the feature described by the statement. Do this by picking one of the seven numbers next to each statement. If you strongly agree that your insurance firm possess a feature, circle the number 7. If you strongly disagree that your insurance firm possess a feature, circle 1. If your feelings are not strong, circle one of the numbers in the middle. There are no right or wrong answers. All we are interested in is a number that best shows your perceptions about the insurance firm that you take insurance services.

1. My insurance firm has up-to-date equipment.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

2. My insurance firm's physical facilities are visually appealing.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

3. My insurance firm's employees are well dressed and appear neat.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

4. The appearance of the physical facilities of my insurance firm is in keeping with the type of services

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

5. When my insurance firm promises to do something by a certain time, it does so.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

6. When you have problems, my insurance firm is sympathetic and reassuring.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

7. My insurance firm is dependable.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

8. My insurance firm provides its services at the time it promises to do so.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

9. My insurance firm keeps its records accurately.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

10. My insurance firm does not tell customers exactly when services will be performed. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

11. You do not receive prompt service from my insurance firm's employees. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

12. Employees of my insurance firm are not always willing to help customers. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

13. Employees of my insurance firm are too busy to respond to customer requests promptly. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

14. You can trust employees of my insurance firm.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

15. You feel safe in your transactions with my insurance firm's employees.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

16. Employees of my insurance firm are polite.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

17. Employees get adequate support from my insurance firm to do their jobs well.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

18. My insurance firm does not give you individual attention. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

19. Employees of my insurance firm do not give you personal attention. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

20. Employees of my insurance firm do not know what your needs are. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

21. My insurance firm does not have your best interests at heart. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

22. My insurance firm does not have operating hours convenient to all their customers. (-)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

23. I'm very satisfied with the firm that I take insurance services in overall.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Please use an "X" to mark your response. In this part, questions are used for research purposes - in order to aggregate data by groups only- and are not tied to your individual feedback.

Gender		Female		Male

Age		18-25		26-30
		31-35		36-40
		41-55		56 and higher

Education level of the household	

Education level of the husband		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate of Arts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the husband's father		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the husband's mother		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the wife		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the wife's father		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Education level of the wife's mother		Uneducated		Primary school
		Secondary school		Trade school
		High school, normal		Associate ofArts / Science
		University, correspondence school		University, normal
		Master and higher		

Profession status of the household	

Profession status of husband		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

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Profession status of husband's father		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of husband's mother		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of wife		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of wife's father		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Profession status of wife's mother		Not working>Do not have a specialty taken by education
		Not working>Have a specialty taken by education
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education - Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner
		Working>Intellectual worker>Have a profession education - Self-determined
		Working>Intellectual worker>Have a profession education - wage earner
		Working>Intellectual worker>Do not have a profession education -Self-determined
		Working>Intellectual worker>Do not have a profession education - wage earner

Curriculum Vitae

Tufan ÖZKOL was born in Istanbul in 1972. He received his BS degree in Industrial Engineering from Turkish Naval Academy in 1994 and MBA degree from Işık University in 2003.

In his professional career, he worked ten years in different duties in Turkish Naval forces as navy officer and then he decided to continue his career in insurance sector. At the end of the year 2004, he has taken the authorized agency of a non life company Aksigorta. In 2005, he also took the authority of agency of a life/pension company, Akemeklilik and Avivasa after 2007. His firm has given insurance and consultancy service to both individual and corporate customers in the market since that time.

Mr. Özkol is married since 2003 and has one daughter.