



Investigating the Quality of Services Provided by Agricultural Insurance Agencies in Gilan Province Using SERVQUAL Model

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Abstract

The general objective of this research is to identify the difference between the expectations and perceptions of the insured rice farmers of Agricultural Insurance Fund from the received services and, thereby, investigating the quality of services provided by agricultural insurance agencies in Gilan province using SERVQUAL Model (Service Quality Model). This research is a descriptive survey study, and the statistical population includes the insured rice farmers who have been insured for at least 3 years and have bought their insurance policy of rice cultivation in one of the 28 agricultural insurance agencies in Gilan province (N-68500). To perform sample size calculation, the minimum sample size table of Bartlett et al (2001) has been used (n-382). Besides, the sampling method and the SERVQUAL standardized questionnaire have been used to select the samples and to collect the data, respectively. The validity of the questionnaire has been confirmed by some related experts, while for investigating its reliability the Cronbach's alpha has been used (α -0.87). The descriptive and inferential statistics (t- test and Friedman Test) conformed to data scale as well as the research objectives and problems were used in order to analyze the data. The research findings suggested that the largest amount of dissatisfaction refers to trust and empathy although the observed gap seems insignificant. Regarding other aspects including physical facilities and equipments, guarantee, and responsibility, their perceptions are greater than their expectations and this reveals that they are satisfied with the quality of received services. Generally, the perceptions of insured rice farmers are greater than their expectations and it means the agricultural insurance agencies in Gilan province have been able to fulfill the insured rice farmers' expectations regarding the 5 elements of the SERVQUAL Model, even though some insignificant gap is seen in some elements.

Key words: expectations and perceptions; service quality; agricultural insurance; rice cultivation; SERVQUAL Model

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