

ABSTRACT

The study examined the impact of service quality of car insurance on client's satisfaction in Sheikan Insurance and Reinsurance Company, El Obeid Branch. The problem of the study is represented in the low level of quality of insurance services provided by the branches of car insurance at the Sudanese insurance companies, in addition to the weak interest of those companies to meet the needs of their client's by providing a distinct service that reflects their aspirations in a time of increasing global and local competition in the area of service quality and satisfaction of client's needs.

The study aimed to identify the extent to which the standards of service quality are applied in the area of car insurance in the Sudanese insurance companies, and to identify the extent of client's satisfaction in the area study, with the level of service quality provided by this branch and reveal the dimensions that client's use at the branch of car insurance in area study to assess the service quality of car insurance.

To achieve the objectives of the study, several hypotheses were formulated represented in the absence of a statistically significant effect of the elements of tangibility, speed of response, credibility and stability, confidence and security, and personal attention of the car insurance service on client's satisfaction at the Sudanese insurance companies. The study followed the descriptive-analytical approach and the statistical approach in analyzing the data and testing the hypotheses.

The study concluded to a set of results including that the dimensions of the model of quality service have strong impact of statistical significance on client's satisfaction, especially on reliability, personal attention, speed of response and security with the exception of the factor of tangibility, and the test result proved the possibility of applying the model of service quality to measure the perceived quality in the area of car insurance service. The most important recommendations were represented in that the branches of cars in the Sudanese insurance companies should act to develop the procedures of work, simplify the requirements for obtaining the service, use developed technology to execute the transactions, increase the level of care and give attention to their customers at all phases of service delivery. Moreover, the study recommended that it is necessary for the branches of cars at the Sudanese insurance companies to act to improve the level of reliability, credibility and stability of client's through the commitment to fulfill the promises they offer.