



Sudan University for Science & Technology

Faculty of Graduate Studies



**Implementation of Quality Management System (ISO
9001) and it's Impact on Customer Satisfaction For
Insurance Services**

Case study: Shiekan Insurance and Reinsurance CO.LTD

تطبيق نظام إدارة الجودة (آيزو 9001) وأثره على رضا العميل في خدمات
التأمين

دراسة حالة شركة شيكان للتأمين وإعادة التأمين المحدودة

A thesis submitted in Partial Fulfillment for The Master Degree
in Total Quality Management & Excellence

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February 2019

الإستهلال

قال تعالى:

(إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ إِنَّا لَا نُضِيعُ أَجْرَ مَنْ أَحْسَنَ
عَمَلًا)

سورة الكهف-الآيه 30

Dedication

In the name of Allah, most gracious, most merciful.

I dedicate this dissertation to my supportive parents, is, and for your support, prayers, understanding and patience.

To my brothers and sisters, thank you for your support, encouragement and inspiration.

Above all mentioned is Allah.

Acknowledgement

Thanks are first due to Allah almighty for giving me the strength to complete this thesis.

I am thankful to the department of quality management & excellence center at Sudan University for allowing me to use all available facilities.

I would like to gratefully acknowledge the supervision of Dr. Ibrahim Fadul Elmula Elbasheer for his helpful advices for doing this research.

I would also like to thank shikan insurance and reinsurance ltd company to give me all information I need to complete this thesis.

I would like to thank my family, everyone contribute to complete his thesis and my friend who's instilled in their drive and determination to follow my dreams and pursue my goals.

Above all mentioned is Allah.

Abstract

This research aimed to evaluate the quality management system and its impact on customer satisfaction in shiekan insurance and reinsurance CO.LTD .the study includes some principle of quality management ; top management commitment ,relationship management, employee involvement and continuous improvement as study dimension where researcher used descriptive approach.

The questionnaire was designed to collect data consisting of five dimension include 24 paragraphs . applied on the company community staff with total number of 410 worker . the researcher determined sample size using Richard Geiger equation which was found out of 199 questionnaires, randomly distributed among the study population .the respond rate was100%.

Result of the study showed that: implementation of quality management system leading to provide high services insurance quality which effect customer satisfaction. the Relationship management, employee involvement and continuous improvement as well effects on customer satisfaction ,top management commitment doesn't effect on customer satisfaction , resources are not checked accurately before importing , lack of training among employees ,deficiency of implementing necessary actions (PDCA cycle - plan, do, check, act-) and lack of acquiring trust with the customer .

The study recommended Top management shall demonstrate leadership and commitment to quality management system, provides resource needed to achieve customer requirement , adopts quality culture, checking the resource to ensure that they comply with standard specification ,training the employee , fulfillment the promises of the service to acquire trust with the customer and implementing clearly (PDCA)cycle.

المستخلص

هدفت الدراسة الي تقييم نظام إدارة الجودة وأثره على رضا العميل في خدمات التأمين لشركة شيكان للتأمين وإعادة التأمين المحدودة وقد تضمنت الدراسة بعض مبادئ إدارة الجودة؛إلتزام الإدارة العليا، إدارة العلاقات مع الموردين ،مشاركة العاملين ،التحسين المستمر كابعاد للدراسة. وقد تم إستخدام المنهج الوصفي في جمع البيانات وتحليلها.

تم تصميم استبانة لجمع البيانات مكونه من 5 ابعاد تشمل 24 عبارة، وقد تكون مجتمع الدراسة من العاملين بالشركة حيث بلغ عددهم 410 موظف.تم تحديد حجم العينة بإستخدام معادلة رينشارد جيكر وجد حجم العينة 199. وتم توزيع الاستبانة وإستردادها بنسبة 100%.

أوضحت الدراسة: أن تطبيق النظام يعمل على تقديم خدمات تأمينية بجودة عالية تؤدي الي رضا العميل، أن (إدارة العلاقات مع الموردين ،مشاركة العاملين،والتحسين المستمر) تؤثر على رضا العميل، أن التزام الإدارة العليا لا يؤثر على رضا العميل. كما توصلت الي: قصورفي تنفيذ الإجراءات الضرورية لتحسين الخدمات التامينية، عدم فحص الموارد بدقه قبل إستيرادها ، نقص في تدريب العاملين، عدم الوفاء بوعود الخدمة لكسب ثقة العميل.

وأوصت الدراسة بأن الاداره العليا يجب أن تظهرقيادتها وإلتزامها إتجاه النظام ، توفير الموارد اللازمة للوفاء بمتطلبات العملاء وتبني ثقافة الجوده، تدريب العاملين وفحص الموارد قبل إستيرادها لضمان مطابقتها للمواصفات والوفاء بوعود الخدمة لكسب ثقة العميل والتنفيذ الفعال لدائرة ديمنج للتحسين المستمر (-PDCA cycle -plan, do, check, act-).

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CHAPTER ONE
INTRODUCTION

CHAPTER ONE

INTRODUCTION

THEME ONE: CONCEPTUAL FRAMEWORK

1-Introduction

In a changing world, the importance of quality systems (QS) for organizational excellence has been felt more and more, because it ensures a consistent and desired product quality. Since the introduction of the ISO 9000 series in 1987, it has become a world-wide quality management norm for organizations, regardless of their size and what they produce. Many studies reveal that effective implementation of ISO 9000 can benefit organizations through the improvement of management control, efficiency, productivity and customer services. Given the intensification of the competitive environment in global and national trade – with the aim of attracting new customers and retaining the existing customers – this study has tried to examine the effects of quality management system implementation, based on the requirements of ISO 9001, on customer satisfaction using an appropriate method.

The main advantage of ISO 9001 implementation is increased management participation in quality-related activities. Quality management systems help an organizations in important ways, such as the reduction of defective products, improvement of internal relations, increase in customer satisfaction, increase of market share, creation of opportunities to influence new markets and the opportunity to become world class. In addition, the implementation of a quality management system will bring further advantages such as a reduction in the cost of quality and errors, an increase in product quality and reduction of waste, a reduction in broken promises in the delivery, an improvement of production

2-Problem statement

Lack of the clear implementation of quality management system to manage the processes and relationship with customer leading to inability to customer satisfaction.

3-Purpose of the study

1.ISO 9001 is an international specification that provides certification for quality management systems (QMSs) after careful external auditing. However, certified companies rarely evaluate their quality systems after

being certified. The certificate needs to be renewed periodically where companies are encouraged to evaluate their gained benefits and improve their QMSs deficient areas. The purpose of this research is to investigate whether ISO 9001 certification affects and enhances on customers satisfaction in the service insurance.

2. Analyze and study impact of applying quality management system on customer satisfaction.

3. Make suggestion and recommendation for continue improvement

4-Significance of the Study:

The study will provide helpful information to managers of organizations in the insurance service sector on decision making and resource allocation. It will also contribute to the body of knowledge which will be very beneficial to scholars in the field of ISO 9001 certification and how it affects customer satisfaction in organizations. The information can also be used by organizations that would wish to improve their performance through customer satisfaction strategy.

The stakeholders of in the study includes; the academicians. Students doing research on the area of ISO 9001 Quality Management Systems will find the study of benefit in their work. Organizations that are contemplating becoming ISO 9001 certified in order to improve their performance through customer satisfaction will also benefit from the study.

5-Hypothesis of study:

Main hypotheses

H1: there is impact of quality management system on customer satisfaction for services insurance.

Sub hypothesis

H2: There is a statistical significant relationship between The top management commitment and customer satisfaction.

H3: There is a statistical significant relationship between The relationship management and customer satisfaction.

H4: There is a statistical significant relationship between The employee involvement and customer satisfaction.

H5: There is a statistical significant relationship between The continuous improvement and customer satisfaction.

6-Limitation

Place: Shiekan Insurance and Reinsurance CO.LTD.

Time : 2007-2018 .

7- Information sources

Primary sources:

Questionnaire as a key tool to search , designed specifically for this purpose.

Secondary sources:

-Books.

- Researcher, academic and reference.

-Report and record of Shiekan Insurance and Reinsurance CO.LTD.

- Web side relevant.

THEME TWO: PREVIOUS STUDIES

1. Previous studies

study of(Hadidi, L., Assaf, S., Aluwfi, K., & Akrawi, H. 2017).

Purpose of this paper is to provide a method of evaluation based on the level of customers' satisfaction over five metrics (reliability, assurance, tangible, empathy, and responsiveness, methodology The methodology enables to benchmark the current level of satisfaction with prior levels of satisfaction before the ISO 9001 certification. The methodology is applied for the QMS pertinent to the design services (DS) for a large public company in Saudi Arabia. Three case studies were undertaken on the DS for large-scale construction projects .Findings The results show that the ISO 9001 certificate may not always demonstrate an evidence of improving customers' satisfaction levels and, hence, a gap analysis should be implemented to define possible areas of improvement .Research limitations/implications This work is limited to the construction industry. In specific, it addresses only the customer satisfaction related to the design management services. However, Saudi Arabia is known to host many large scale organizations that are heavily involved in international business trade .Originality/value It is a general perception in the industry that ISO 9000 implementation will mean good quality products. This work provides the argument that the ISO 9000 implementation should be tested on a regular basis to validate this perception. It shows that in some cases the ISO 9000 did not improve the customers' satisfaction and, hence, the need arises for gap analysis to modify the QMS.

study of (Moturi, C., & Mbithi, P. M. (2015).

The purpose of this paper is to present the experience and impact of implementing the ISO9001: 2008 Standard at the University of Nairobi. Design/methodology/approach The paper adopted a case study design approach based on qualitative analysis of internal audit reports, internal surveys and feedback, surveillance audits conducted by the certifying body, and rankings by external bodies, over a period of seven years. Findings Significant achievements have been realized with regard to institutionalization of quality into the university processes, work environment, documentation and record management, customer satisfaction, infrastructure and facilities, use of ICT as a prime mover of performance improvement, and ranking of the university. Opportunities for improvement as well as critical success factors are presented. Practical implications The paper reports successes that may encourage other institutions of higher learning that are not certified to implement Quality Management Systems (QMSs) according to ISO 9001 Standard by focusing on specific factors. Originality/value This paper shows how an ISO 9001 certified QMS can improve internal institutional practices and avoid frequently experienced drawbacks.

study of (Nabavi, V., Azizi, M., & Faezipour, M. 2014).

Purpose of this paper is to discuss the effect of the ISO 9001 quality management system on customer satisfaction and show an application of an analytic hierarchy process (AHP)-based method for measuring the customer satisfaction index (CSI). Design/methodology/approach This paper describes an ISO 9001 quality management implementation process based on ISO 9001 requirements, and uses the AHP method for weighting effective criteria on customer satisfaction. All data were obtained via questionnaires and assessed with EXPERT CHOICE 11 software. Findings According to the results of the weighting, the factors influencing the satisfaction of a kitchen worktops customer, price and sales terms of this product has a significant impact on customer satisfaction and, in competitive conditions, this criterion has a determining role in the creation of utility for customers. ISO 9001 quality management system has been able to increase the CSI within an 11-month period of study. Originality/value This paper is the first to use the AHP method with a new approach in a case study, offering a complete, comprehensive method for assessing customer implications.

study of(Simon, A., & Honore Petnji Yaya, L. 2012).

Purpose the main objectives of this research are to propose scales and study the existing relationships among innovation, Management System Standards (MSSs) Integration and customer satisfaction in order to help organizations to manage these elements and increase their performance Design/methodology /approach Data for this study derives from a survey carried out in 76 Spanish organizations registered to at least both ISO 9001:2008 and ISO 14001:2004. An Exploratory Factor Analysis (EFA) and Structural Equation Modelling (SEM) are utilized to assess and confirm the proposed scales validity and the relationships of the research model. Findings The conceptual model finds significant support based on the empirical study. Three of the four dimensions of innovation and the four dimensions of MSs Integration are confirmed. Besides, the findings show that the integration characteristics are positively related to innovation and satisfaction, whereas, innovation is only partially linked to satisfaction. Originality/value This study, which aims to shed light on the integration characteristics, is the first to propose a model that links the three concepts of integration, customer satisfaction and innovation together. These are relevant issues for the competitiveness of companies, willing to increase their performance, especially for companies which have implemented several ISO based systems, which have become a key part of the organization's lifeline and a prerequisite for survival in the twenty-first century

study of (Honore Petnji Yaya, L., Marimon, F., & Casadesus, M. 2013)

Purpose This study aims to investigate whether ISO 9001 certification affects and enhances the relationships among customers' perceptions of service recovery and, consequently, customer satisfaction, perceived value and loyalty. Design/methodology/approach An online-based questionnaire was conducted to survey 123 online banking customers who have experienced at least one non-routine encounter while conducting online banking. Structural equation modeling and a multi-regression analysis were utilized to assess the relationships among the constructs .Findings Service recovery was shown to be directly and positively relate to customer satisfaction and perceived value, which, in turn, was found to significantly influence loyalty. The mediating role of satisfaction was partially supported. The results also showed that ISO 9001 certification has no influence on that. However, ISO 9001 certification improved the relationship between customer satisfaction and customer loyalty by approximately 47 percent .Practical implications Service recovery can be used as a strategic driver in seizing new opportunities to enhance customer satisfaction and hence customer loyalty.

This finding casts serious doubt on whether ISO 9001 helps to directly/indirectly strengthen customer loyalty. However, companies should consider ISO 9001 certification because it was shown to increase the loyalty of satisfied customers to firms. Value this study is the first to investigate the impact of ISO 9001 on service recovery.

study of (Honore Petnji Yaya, L., Marimon, F., & Casadesus, M. 2011).

Purpose of this paper is to investigate whether ISO 9001 certification by banks affects customers' perceptions of e-service quality (and hence customer satisfaction and loyalty) in online banking services. In pursuit of this objective, the study also investigates: the validity of a modified scale for measuring e-service quality in online banking services; and the factors that might influence customer satisfaction and loyalty in the context of online banking services .Design / methodology/approach An online survey is conducted among 428 customers of online banking services in Spain. Exploratory factor analyses, multi-regression analyses, and Mann-Whitney U-tests are utilized to assess the proposed modification of the E-S-QUAL scale; the relationships among the constructs of service quality, satisfaction, and loyalty; and whether ISO 9001 certification affects customers' perceptions of e-service quality (and hence satisfaction and loyalty).Findings Three of the four dimensions of the modified E-S-QUAL scale are confirmed, and all have a positive impact on customer satisfaction, which, in turn, significantly influences e-loyalty. The mediating/moderating role of satisfaction on the relationship between service quality and loyalty is confirmed. Contrary to the research hypothesis, ISO 9001 certification does not seem to influence customers' perceptions of e-service quality. Practical implications Managers should consider ISO 9001 certification, even if only for the internal benefits .Originality /value: This paper is one of the first to investigate the impact of ISO 9001 certification on customers' perceptions of e-service quality.

CHAPTER TWO
LITERERATURE REVIEW

CHAPTER TWO

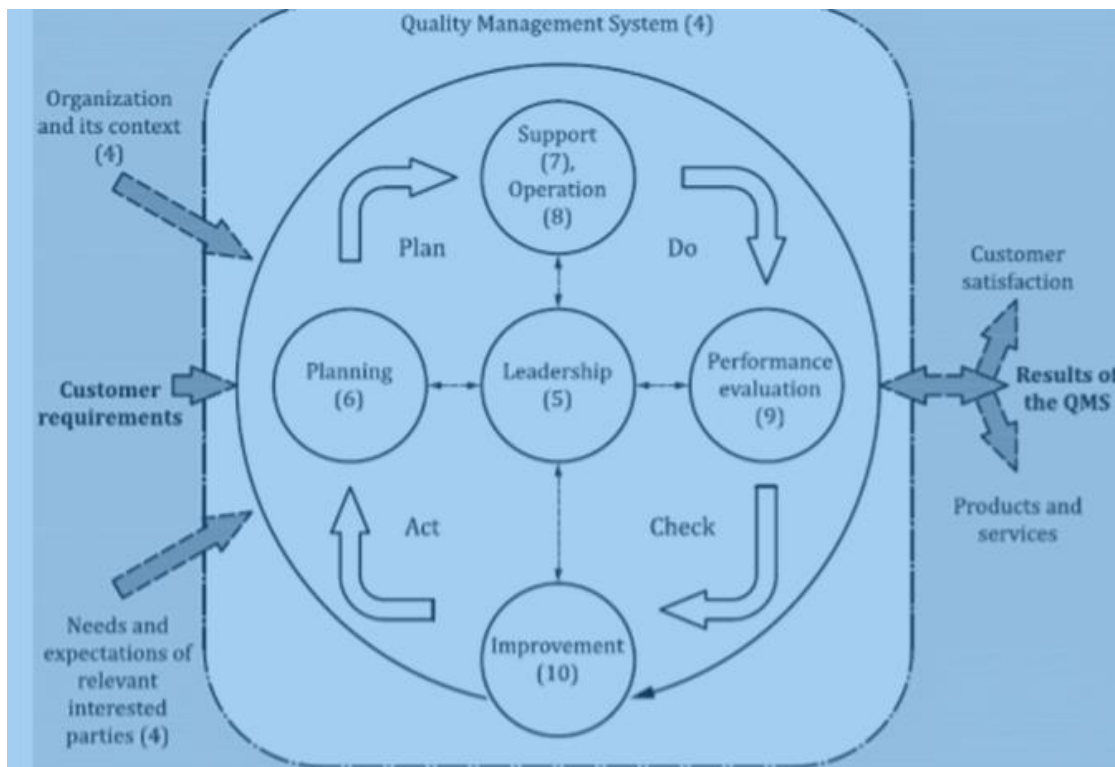
LITERERATURE REVIEW

1-Introduction:

This section introduces the ISO 9001 standard and its adoption in developing countries and customer satisfaction . The insurance sector is extremely important to the economic development; the role of this sector in general, and in particular within the economy of Sudan, is explored. Upon the basis of these interlinked literatures, this study proceeds to explore the potential of ISO 9001 in this setting.

THEM ONE: QUALITY MANAEMENT SYSTEM ISO 9001

1-ISO 9001 Standard :ISO 9001 is a standard that asserts the correct establishment of a company’s QMS through offering accredited certification. According to the International Organization for Standardization organization, the overall aim of ISO 9001 is to support customers’ satisfaction “aims to enhance customer satisfaction through the effective application of the system, including processes for continual improvement of the system and the assurance of conformity to customer and applicable statutory and regulatory requirements.The ISO 9001 implementation can vary from company to company and from country to country.



Source :ISO 9001-2015

Figure (2-1) Representation of the structure of this International Standard in the PDCA cycle

2.Principle of quality management

There are eight fundamental principle of quality management system. These fundamental principles are the vital part in term of management review and preventive action of the ISO 9001 standard. ISO 9001 standard uses the eight principles of quality management system:

Which reflect best practice?

Which are imply to facilitate continual improvement of the business and its overall efficiency ?

Which are capable of responding customer needs and expectations?

1. Customer Focus

Organization acquired the important information and inputs by understanding the customer needs and listening the voice of customer in order to impel development programmer. Juran institute conducted one survey of more than 200 largest American companies in 1994 and found that top managers accepting this statement that maximizing customer satisfaction will maximize the profitability and market share

2. Leadership

Leader makes the direction and unity of purpose for the organization. They should create and maintain the internal environment in which people can become fully involved in achieving the organization objective

3. Engagement of people;

Various activities are carried out in organization and all these activities are performed by the people of organization. Employees throughout the organization are the essence of organization. Ability of employees can be effectively used for the benefits of organization by enable their involvement

4. Process Approach

When the organization resources and their activities are managed in terms of the effective process then it leads to an expected result effectively and efficiently.

5. System Approach

To management In order to achieve the organization objectives efficiently and effectively, interrelated processes should be clearly identified, understandable and managed into a system.

6. Continual Improvement

ISO 9001 QMS standard specially mentions continual improvement, as the requirement of the standard by which an organization needs to continually improve the effectiveness of the quality management system. Continual improvement of the organization overall performance should be a permanent objective of the organization.

7. Evidence-based decision making

to decision making Stability and effectiveness of the quality management system when demonstrated by the data analysis then it supports to take effective decisions for the growth of organization. Effective decisions depend on the analysis of data and information.

8. Relationship management

Organizations and their suppliers are mutually dependent. Mutually valuable relationships between organizations and their suppliers improve the ability of both to create value. (Tricker, 2006)

4. benefits for implementation ISO 9001:

participation of all personnel is required to meet certification demands such as improvements in product design and product flow management. The resultant training improves their skills in developing and delivering new products, enables employees to communicate with each other and serves as a foundation for the systematic improvement of company routines. Employee training also includes clarifying strategic directions and business goals for employees, which enhances individual clarity and involvement. Information flow between personnel is enhanced by way of documentation and internal auditing process requirements, which provide the means for collecting and storing frequently used knowledge and information. ISO 9001 improves decision flow management by directly improving the policies, procedures and mechanisms of corporate governance also ISO 9001 can, therefore, be a catalyst for change at all

process levels and across personnel hierarchies. Its benefits, summarized in Table I, have resulted in widespread adoption of ISO 9001. According to the 2015 report published by ISO, 1.1m ISO 9001 certificates have been issued around the world in 184 countries Figure(2-2) shows annual historical and regional trends in ISO 9001 certification. The unique advantages of ISO 9001 and challenges in implementation across countries.(Almeida et al., 2018).

Despite its numerous successes, ISO 9001 implementations can be susceptible to short or long-term failure. In the absence of effective implementation, the introduction of a QMS may fail to provide the desired results. Studies have shown that organizations which deploy the standard merely as a marketing or promotional strategy without internalizing the process of ISO 9001 implementation and sustenance do not enjoy the benefits of ISO 9001, which assumes a complete understanding of the standard. There is a need for the certification and its accompanying continuous improvement culture to be implemented in a manner, which creates differentiation or heterogeneity between companies . indicated that management often has exaggerated expectations about implementation results. Organizations in which ISO 9001 often fails tend to focus on meeting external certification requirements without adequate and pervasive organizational changes.(Almeida et al., 2018)

Table (2-1) Benefits of ISO 9001 implementation

Internal factors	External factors
Awareness of quality	Improvement of products
Diagnosis of the problems	Improvement of services
Administrative control	Increased market share
Discipline	International competitiveness
Cohesion inside the organization	Conformity to regulations
Customer’s needs knowledge	Relationships with customers
Work standardization and productivity	Relationships with suppliers
Reduction of non-conformities	Customer’s satisfaction
Internal relations	Customer’s claims and returns
Inter-company communication	Market requirements
Lower quality costs	Identification and traceability
Inducement for executives	Trade facilitation
Remaining in business	Transaction costs

Internal factors

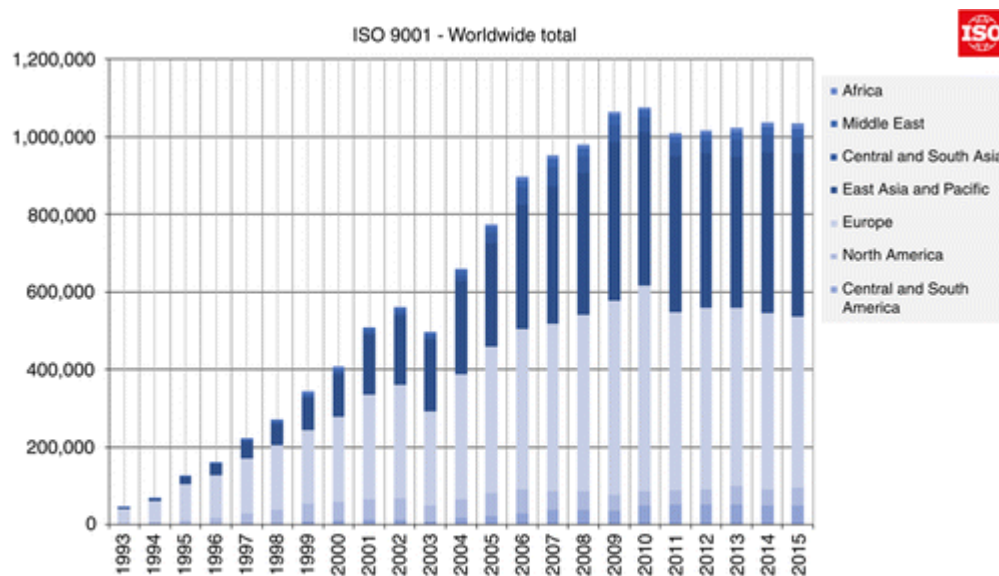
- Operating quality costs
- Retention of executives
- Reduction of control and inspections
- Risk control

External factors

- Information on quality
- Image and promotion
- Introduction to new markets

Source: Adapted Karipidis et al. (2009)

Figure(2-2) Historical and region-wise adoption of ISO 9001



Source: ISO Survey (2015)

ISO 9001—critical factors for implementation:

The factors identified in the literature review are summarized as follows:

Top management commitment: Psomas et al. (2010) stated that the level of commitment of top management is related to the support provided by the management during the implementation process. Top management has the responsibility to establish a rewards system to boost employee morale and motivation and is also responsible for giving direction to employee efforts. They are responsible for advocating ISO 9001 and for setting a standard for communication in which everyone is speaking the same certification-specific language. Leadership is crucial to the success of any effort to change the operating philosophy of an organization since they can help overcome the tendency of employees to be reluctant to change (Sumukadas, 2006)

Team commitment: Boiral and Heras-Saizarbitoria (2015) identified that the gap in the implementation effectiveness for different organizations with same structure was explained by team commitment. They showed that an implementation is put in place by an external consultant with little

internal collaboration results in employees and company management being disconnected from the modified practices. A recent survey done by Boiral and Heras-Saizarbitoria (2015) established that 80 percent of certified SMEs use consultants to help with implementing ISO 9001. Generally, organizations that have shown only a superficial level of system adoption have had ISO 9001 implementation driven by a consultancy firm, without the active involvement of employees. A lack of internal competency and training required for ISO 9001 implementation could be the principal reason for this.

Training: companies looking for an effective ISO 9001 implementation arrange training programs for employees to improve their skill on quality standards, clarifying strategic directions and business goals (Huo et al., 2014). Training focused on quality and information programs is provided to ensure that there is a learning process in place for the success of the implementation.

Responsibilities and clearly defined authority: the implementation process cannot be started without adequate planning. This includes the need for the leadership to determine an implementation team with clearly defined responsibilities and authority. This creates a sense of employee integration within the organization

Quality culture: culture is a set of shared meanings lying beneath the conscious level of individuals that characterizes the organization behavior. It is based on core values, assumptions, interpretations and approaches, which differ from one organization to another (Valmohammadi and Roshanzamir, 2015).

Resource availability: the managerial and supervisory staff in some industry sectors face economic and financial issues in implementing a QMS.

Integration between departments: behavioral organization science highlights the importance of integration between departments and personnel for the successful operation of any system (Giatman, 2015). Therefore, an effective integration between departments it is necessary to have a clear understanding of each other's functions, regularly support one another and have a clear understanding of the vision and mission of their organization.

Awareness of ISO 9001 significance: this factor is directly related to the quality culture inside the organization .Psomas et al. (2010) stated that inadequate perception of the significance of quality systems, including

that of ISO 9001, on the part of employees is a critical roadblock for successful implementation

THEME TOW: CUSTOMER SATISFACTION

1.Customer Satisfaction:

Anderson and Weitz (1992) define customer satisfaction as “an overall evaluation based on the total purchase and consumption experience with goods or services over time”. It is regarded as consumer’s affective state ensuing from an overall appraisal of his or her relationship with a service provider .

Kotler (1996) defined customer satisfaction as the level of a person felt state resulting from comparing a products perceived performance or outcome in violation to his/her own expectations . It is also defined as the levels of service quality performances that meet users expectation. Customer satisfaction is measured by the following four indicators namely; customer compliments, number of repeat customers, customer retention rate and the level of customer satisfaction (Bruce, 2007).

Customer satisfaction is certainly the key to success for any organization. There are numerous contributions in the literature that relate customer satisfaction with concepts such as customer loyalty, repetition of orders, the word- of- mouth effect and the increase in profitability (Fornell et al., 1996). There are also numerous empirical studies that have found a positive relationship between customer satisfaction and business results (Fornell, 1992). Certainly, in order to understand the customer and, by extension, the market in which the company is involved, it is essential to listen to the customers (to determine their needs), to compile and study quantitative and qualitative data on the extent of their satisfaction. For this reason, measurement and analysis of customer satisfaction is nowadays considered to be a basic element in TQM (Zairi, 1994).

2.Measurement of customer satisfaction:

Customer satisfaction measurement may be considered as the most reliable feedback system, considering it provides, in an effective, direct, meaningful and objective way, the clients' preferences and expectations.

Since “‘no customer dissatisfaction’ is not necessarily equal to ‘customer satisfaction’” (Kondo, 2001, p. 868), customer satisfaction should be measured and analyzed without being restricted to the complaints register. In order to measure the degree of satisfaction, companies use diverse methods, of which the survey is probably the most frequent. A number of variants are possible within the framework of this method (Hayes, 1992).

But neither does the use of surveys, in itself, guarantee obtaining a correct measurement (an interesting criticism of the validity of the survey based instruments for measuring customer satisfaction appears in McColl-Kennedy and Schneider (2000)). But it is essential to go one step further. Authors such as Deming (1986) urge the need to maintain a direct, constant contact with the customers in order to determine the degree of satisfaction. It should be taken into account that “the whole customer satisfaction process ... must be carefully analyzed, understood and managed in order to raise its strategic relevancy” (Winnie and Kanji, 2001).

Furthermore, inclusion in the ISO 9001:2000 of a requirement (8.2.1, Customer satisfaction) for following-up by the organization on the information relative to customer perception of the fulfilling of requirements is, undoubtedly, a vital stimulus for adopting this practice in certified companies or in those intending to be certified. ISO 9001:2000 considers the relative information on customer satisfaction as one of the objectives of the quality management system (ISO, 2000). Along these lines and in response to the ISO 9001 requirement in this regard, the majority of the certifying bodies require companies to develop a series of methods and indices to measure said degree of satisfaction.

THEME THERE: SERVICE QYALITY

1. The importance of service quality in the insurance industry:

the transcendent effect of the encroachment of other financial service providers into insurance sales has created the need for local insurance agencies and their agents to increasingly pursue additional methods of providing value-added services to their client base. Local agencies, once known primarily for their expertise and experience in writing insurance policies, must now offer services that might include anything from estate planning and mutual fund sales to long-term financing. With technology creating a virtual revolution in the manner in which customers may now self-educate themselves about the products and services offered by particular companies, the need for quality assurance among service providers is now thought to be crucial to survival (Jones, 1986).

Customer perceptions of service quality in most service organizations generally begin with company employees at the lowest levels of the service train, whether the employees have been inculcated into the organizational philosophy or not. Although service quality has been given a top priority by service-oriented corporations, ill-trained and often apathetic employees not completely convinced of the superiority of the service themselves are routinely placed in direct contact with customers –

resulting in increased customer complaints about the gap between expected service performance and what is indicate that the service-performance gap between what is expected and what is often delivered may be narrowed through increased and better employee training.

During recruitment and critical employee training periods, for example, employers should be specific about the role the new employee will play based on more realistically defined job descriptions. Employers should also increase their emphasis on the importance of maintaining quality standards. Finally, employees (in this case, the agency's sales agents) should always be informed about what is expected of them by defining those expectations based on the goals, objectives, strategies and philosophy of the local agency. (Joseph et al., 2003)

The authors' suggestions for improving organizational service performance may imply the need for increased effort at socializing new employees during the initial training period .Organizational socialization has been characterized by a number of academic scholars as essentially the process by which employees learn, appreciate, and internalize an organization's goals, values, social knowledge, and expected behaviors. Since so much has been discussed about the importance of service quality and the need to improve on it, a re-examination of how that construct has been measured is in order. (Joseph et al., 2003)

Service quality has been assessed, measured and perceived in various forms by several noted marketing scholars. One of the first scales developed to assess customer perceptions of service quality is the SERVQUAL scale developed by Parasuraman et al. (1985), and then later refined 1988). SERVQUAL presents the respondent with a series of 22 attributes grouped into five underlying dimensions: tangibles; reliability; responsiveness; assurance; and empathy. SERVQUAL measures respondents' assessment of what an excellent service firm (from any category of service provider) might deliver based on each of these five assessment criteria. The difference between the perceptual ratings on the 22 service attributes can then be used to identify potential "gaps" that exist between expectations and actual service.

CHAPTER THREE
FIELD STUDY and METHODOLOGY

CHAPTER THREE

FIELD STUDY and METHODOLOGY

THEME ONE :THE FIELD STUDY

SHIEKAN INSURANCE AND REINSURANCE LTD COMPANY

1.Overview about insurance:

In the recent time , insurance is of great importance in terms of economy, international trade, people and their pensions throughout the world. It has become a vital economic necessity and an important vital component of the supplies of trade, industry and agriculture, and this importance is growing in light of what is happening in the global economy in general and Arab and Islamic in particular . The instability of globalization and the privatization of economic activities and the tremendous development in the means of transport and the means of communication represented by the technical revolution and e-commerce, in addition to the great challenges facing the Arab markets and the insurance industry, Hence the importance of identifying the Islamic insurance system and the Islamic and Islamic foundations on which it is based.

Sudan is one of the first countries in the third world to practice insurance. Insurance companies started operating as private companies, most of which are agencies of foreign companies. In the early 1950, national companies were established to practice insurance work with foreign companies. The law governing the insurance work was the Control of the Believers Act of 1960, which was repealed in 1992 by the issuance of the Supervision of Insurance Acts and finally the amended law for the year 2003.(SHIEKAN'S QM,2018)

2.Initiation , Development and acquiring the ISO certificate:

Shiekan Insurance & Reinsurance CO.LTD. was established in 1983 and became a public sector under the insurance of the company under Presidential Decree No. 259/412 in October 1990. The company was authorized to practice all types of insurance and reinsurance of property (things) Which is the largest insurance company in Sudan.

The company carries out its activities in accordance with the provisions of the Islamic “Shariah”, which requires that the insurance be cooperative insurance and is the basis of the company's work. The premiums paid are a contribution in the cooperative portfolio of the company by the owners

of the insured properties (insurance policyholders). The insurance surpluses are distributed, In the Company's Board of Directors.

Supervising the supervision of its business from a legitimate point of view, a group of Sharia, Law and Economy scholars. The company also insures public, private and private property. It is ranked first in the Sudanese insurance market. The company contributes effectively in its main field of insurance and compensation for losses. It has investment deposits and shares in institutions Financial.

The company conducts technical studies and surveys to reduce losses. It also has 32 branches in different states. It has introduced new insurance coverage in the field of livestock insurance and agricultural insurance in addition to medical insurance as the first Sudanese insurance company to address this field.

Shiekan Insurance & Reinsurance Company was awarded ISO 9001: 2000 by the British Quality Institute (BSI) in April 2007. It is the first Sudanese insurance company to receive the ISO International Certificate.

In the course of the quality and excellence journey, in December 2017, the company was awarded the ISO 9001: 2015 certification. This standard is considered a major breakthrough in quality systems, including the ISO 9001: It carries modern concepts in quality Risk management-based thinking), focus on strategic planning, and focus on the processes of quality management processes. (SHIEKAN'S QM,2018)

2.The insurance products provided by the company:

a) Medical Insurance: Is one of the most important types of insurance and most related to members of society because of its positive impact in the provision of safety and savings, family protection and disease prevention and its contribution to economic development.

b) Travel insurance: The coverage is in Personal injury, legal liability, late arrival baggage coverage, baggage loss coverage, personal belongings, money and passport, terrorism risk coverage.

c) Agricultural and crop insurance and livestock insurance:

- Agricultural insurance :It covers the risks to agriculture from time to time such as the spread of diseases and pests such as locusts, birds, fires, rainfall fluctuations, low prices and floods, usually resulting in crop losses that farmers may not be able to afford, especially if repeated for more than

one season, resulting in insolvency and instability. Production wheel to the detriment of the public interest.

- Livestock insurance Coverage is the death of diseases, accidents and theft in the case of closed farms and abortion

d) Takaful (Islamic alternative to life insurance): The most important types of Islamic cooperative insurance is a social system where the company provides Takaful services as follows:

- Collective Takaful Services: They cover the risks of natural death, accidental death, permanent disability resulting from illness or accident and temporary partial disability resulting from an accident.

- Family Takaful Services: based on the rules of Islamic Sharia General Family Takaful system aims to achieve solidarity among the participants in the event of the death of one of them or the death of a member of his family during the period of participation or permanent disability or disability (wife / husband), one of them always full disability during the period of participation.

- Appointed services for Takaful and Investment: A name that expresses its meaning in aid and cooperation to a system based on the approach of "Takaful and Mudaraba" was intended mainly to encourage participants to form capital through savings and to obtain a profit from capital investment through speculation.

e)Export credit insurance:

- Definition of credit insurance: It is concerned to secure (guarantee) the seller 's receivables in the face of the buyer (importer).

- Types of credit insurance: Insurance of credits, Insurance of bank credits, Insurance of trade and consumer credits.

-Types of insurance and coverage: Comprehensive document, specific process document, public banks document.

f)Fire and theft insurance: Insurance of property against the dangers of fire, burglary and riot.

g)Cars Insurance :This document covers vehicles (cars) under the following documents:

Third party insurance policy, comprehensive insurance coverage.

h)Engineering Insurance :This type of insurance covers machine damage, electronic equipment, all contractor notification, all installation hazards, contractor equipment and mechanisms, and boiler explosion

i)Marine Insurance: Marine insurance policies cover goods transported by air, sea or land from the specified location to the end of the voyage and cover the loss, damage or shortfall caused to goods transported during the voyage.

j)Insurance of miscellaneous accidents :This type of insurance covers work injury insurance, personal accident insurance, civil liability insurance, cash insurance, trust insurance, glass insurance, professional errors.

k)Energy Insurance :Insurance during construction and insurance during operation, cost of wells control

l)Air Insurance: This insurance covers the objects of aircraft and ships, insurance of liability, insurance of personal accidents, insurance loss of license.

m)Microfinance insurance :And includes moral risks such as honesty, honesty and methods of project management and material risks such as waste, mismanagement, recession and low prices and others.

n)The security document of the expatriate Insurance: The Reinsurance Department is the backbone of the company and works with some guidelines which aim at maintaining the status of the agreements on their terms of convenience and excellence. (SHIEKAN'S QM,2018)

THEME TWO : ANALYSIS OF THE QUESTIONNAIRE DATA

1.Study Methodology:

This research suggests customer satisfaction to be used as the gauge to determine the effectiveness of the ISO 9001 implementation. Indeed, the correct implementation of ISO 9001 is expected to increase the level of satisfaction . Several studies were carried out in the literature for assessing the improvement levels of the ISO 9001 certification. In this research, we used questionnaire designed depend on the hypotheses approach .The questionnaire contain two sections the first on describe the demographic data of the study sample such as (Age, Social status, Qualification, Occupation, practical experience and Number of the insurance) and the second section contain of the basic data which aims to testing research hypothesis, The researcher identified the four principle of

quality management system as dimensions to measure customer satisfaction and applying QMS (Top management Commitment ,Employee involvement ,Relationship management, and Continuous improvement) and also axis to measure customer satisfaction .

2.Population of the Study :

The population of the study consist employees and departments directors at the shiekan insurance and reinsurance ltd company

3.Study sample:

The size of the sample was determined using the equation of Richard Geiger

$$n = \frac{\left(\frac{z}{d}\right)^2 \times (0.50)^2}{1 + \frac{1}{N} \left[\left(\frac{z}{d}\right)^2 \times (0.50)^2 - 1\right]}$$

n= study sample, z=1.96, d=0.05, N= population of the study(410)compensate in the equation above :

$$n = (1.96 \div 0.05)^2 \times (0.50)^2 \div (1 + 1/410 [(1.96/0.05)^2 \times (0.50)^2 - 1]) = 198.6 = 199$$

199 questionnaires were randomly distributed among the study population

4.Study tool:

The researcher has developed a study tool to become a tool for data collection in this study and that review of previous literature on the subject of the impact of implementation quality management system (ISO 9001) on customer satisfaction For services . the study tool includes three main parts see (appendix A):

The first: deals with general demographic information about the respondent on the questionnaire .

The second: devoted to measure the impact of implementation quality management system (ISO 9001) on customer satisfaction for shikan insurance and reinsurance ltd company.

The third: the researcher used the Likert scal ,which of the questionnaire paragraphs .

5. Reliability test of study constructs:

- Cronbach's Alpha

To verify the validity of the questionnaire used Cronbach's Alpha and resulted as follow:

Table (3-1) Cronbach's Alpha

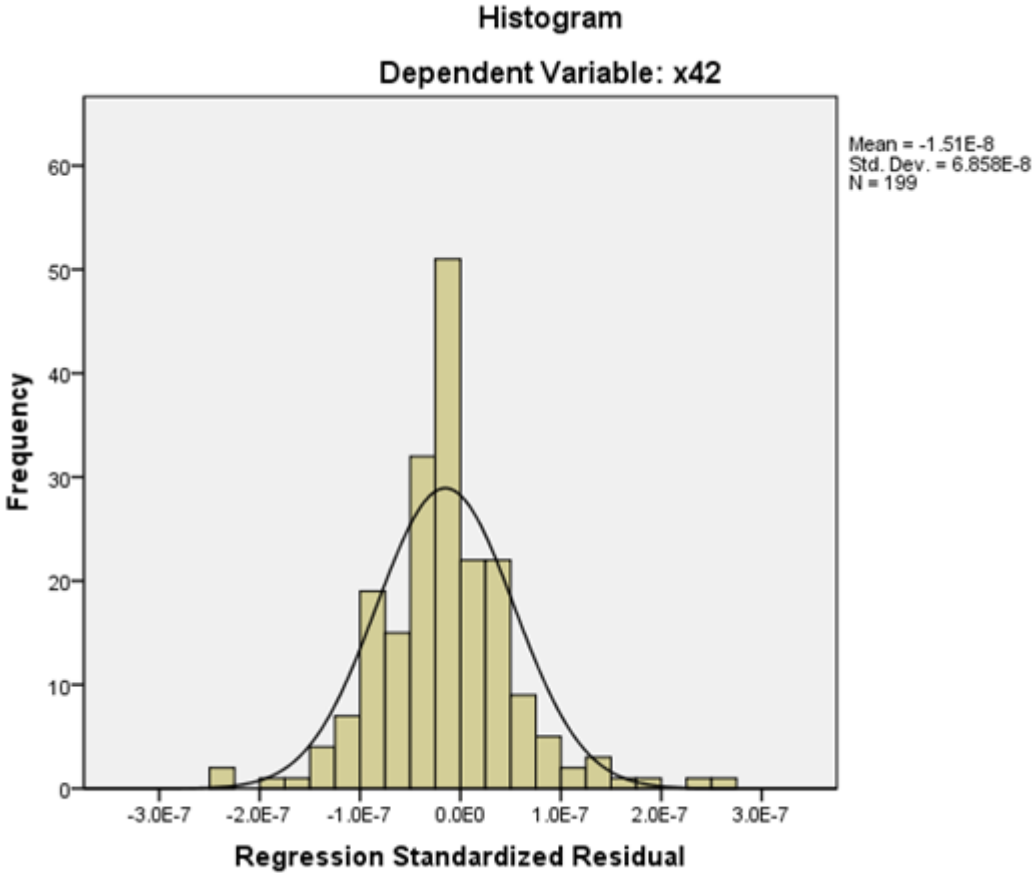
Number of questionnaire questions	Cronbach's Alpha
24	0.94

Source student's study (2018)

From the table (3-7) Cronbach's Alpha result equals 94% which is more than 60%; and that proves the validity of the questionnaire questions.

- Natural distribution

Figure (3-1)



Source student's study (2018)

From the figure (3-1) above all questionnaire questions have followed natural distribution.

6- Data analysis technique

Data are encoded and processed statistically using the statistical package for social science (SPSS).

-Frequency and percentage to determine the characteristics of the study sample on the light of the demographic characteristic and all which regard on the study.

- Cronbach's Alpha

-Natural distribution

-Frequency distribution.

- Non parametric chi square test

-Multiple linear Regression.

CHABTER FOUR
RESULT of RESEARCH and ANALYSIS

CHAPTER FOUR

RESULT of RESEARCH and ANALYSIS

The research aims to identify of implementation quality management system (ISO 9001) on customer satisfaction in shiekan insurance and reinsurance ltd company and to identify to what extent company is committed to applying quality management system and to what extend it is committed to provide high service quality to achieving customer satisfaction .

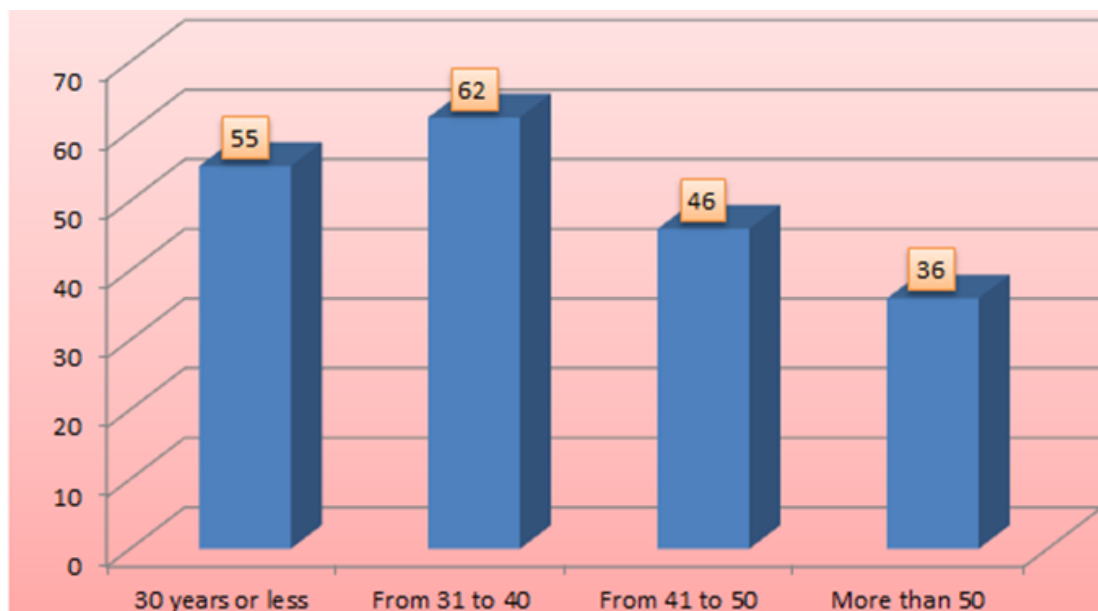
1. Analysis of demographic characteristic of study sample:

Table (4-1) Age

Age	Frequency	Percentage
30 years or less	55	27.6%
From 31 to 40	62	31.2%
From 41 to 50	46	23.1%
More than 50 years	36	18.1%
Total	199	100%

Source student's study (2018)

Figure (4-1) age



Source student's study (2018)

From the table and the graph (4-1) above we find that the highest percentage of the age of the study sample is (31.2%) and then For the age ranged from 31 to 40 years ,followed by the percentage of people who have age ranged

between 30 years or less is (27.6%) ,then the percentage of people who have age ranged From 41 to 50 is (23.1%)finally the percentage of people who have age higher than 50 years is (18.1%).

Table (4-2) Social status

Social status	Frequency	Percentage
Single	42	21.1%
Married	140	70.4%
Other	17	8.5%
Total	199	100%

Source student's study (2018)

Figure (4-2)



Source student's study (2018)

From the table and graph (4-2) above we find that The social status of the majority of the sample are (married) with percentage of (70.4%) with number of (140) , Followed by the percentage of social (single) status which is (21.1%) with number of (42) then finally Followed by the percentage of social(other) status which is (8.5%%) with number of (17).

Table (4-3) qualification

Qualification	Frequency	Percentage
Bachelor	111	55.8%
Higher diploma	43	21.6%
Master	27	13.6%
PHD	18	9.0%
Total	199	100%

Source student's study (2018)

Figure (4-3)



Source student's study (2018)

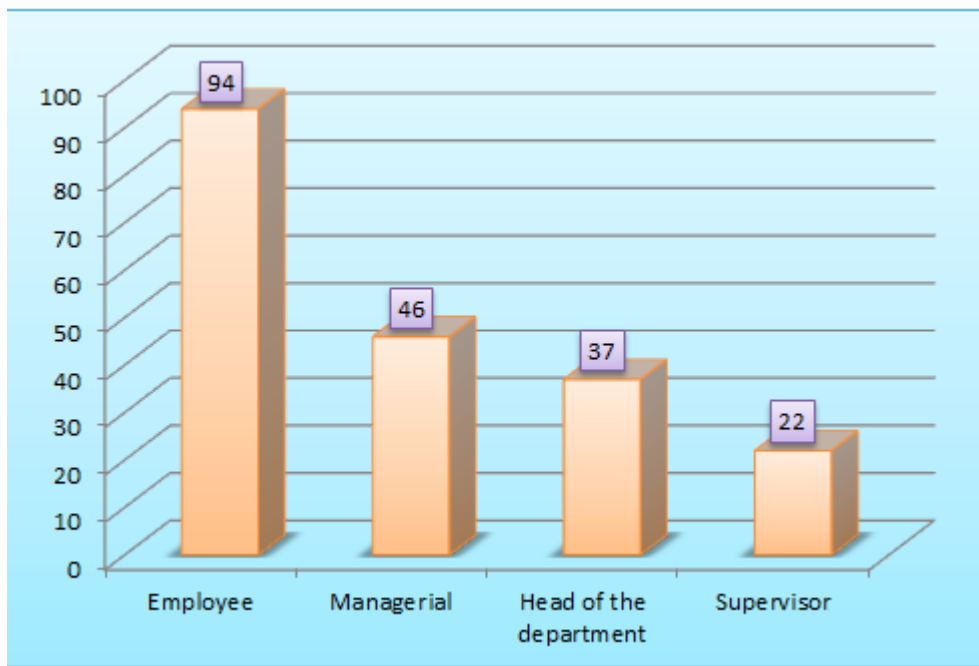
From the table and graph (4-3) above we find That the highest percentage of the qualification of the sample is (55.8%) for the people who have (Bachelor) certificate. Followed by (21.6%) for the people who have (Higher diploma) certificate. then (13.6%) for the people who have (Master) certificate . finally (9.0%) for the people who have the (PHD) certificate.

Table (4-4) occupation

Occupation	Frequency	Percentage
Employee	94	%47.2
Managerial	46	%23.1
Head of the department	37	%18.6
Supervisor	22	%11.1
Total	199	%100

Source student's study (2018)

Figure(4-4)



Source student's study (2018)

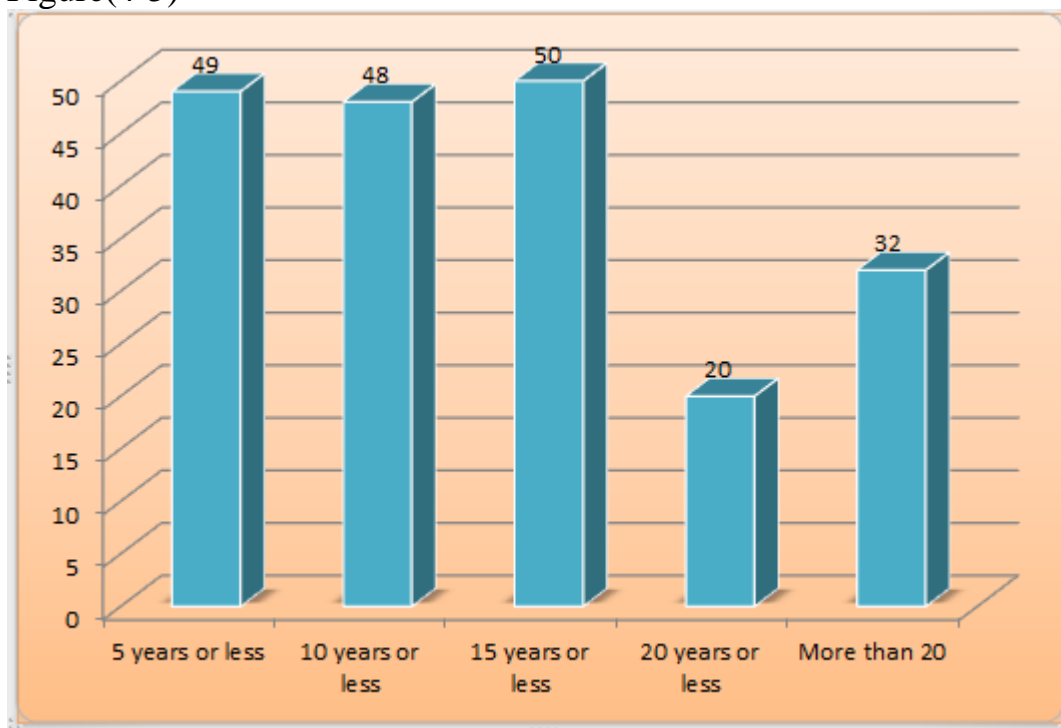
From the table and graph (4-4) above we find that the highest percentage of the occupation is (47.2%) for the Employee and, Followed by managerial occupation with percentage of (23.1%) . followed by Head of department occupation with percentage of (18.6%) .then followed supervisor occupation with percentage of (11.1%).

Table (4-5) practical experience

practical experience	Frequency	Percentage
5 years or less	49	%24.6
10 years or less	48	%24.1
15 years or less	50	%25.1
20 years or less	20	%10.1
more than 20	32	%16.1
Total	199	100%

Source student's study (2018)

Figure(4-5)



Source student's study (2018)

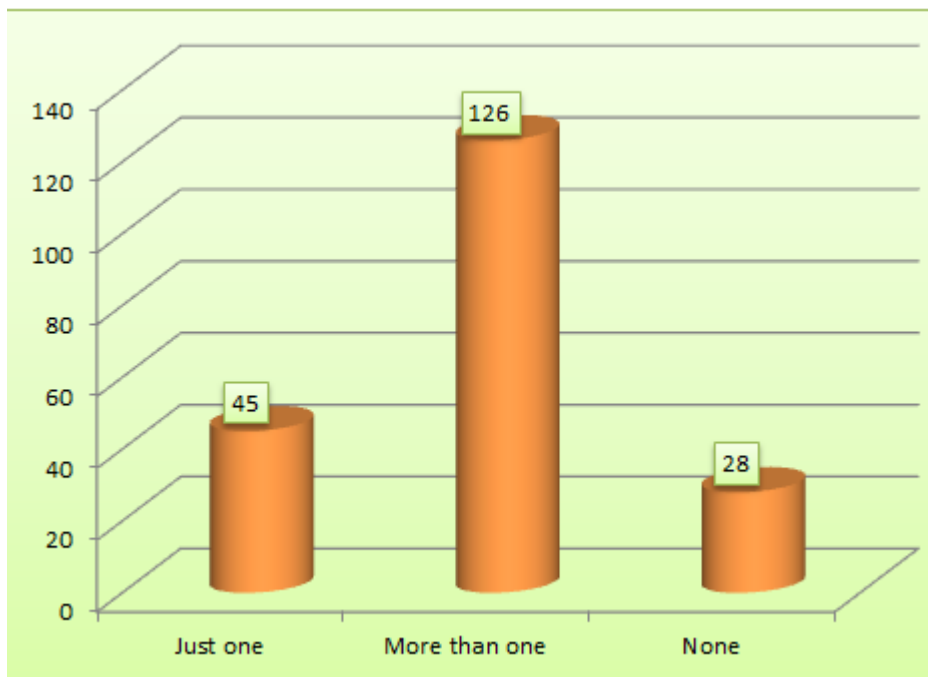
From the table and the graph (4-5) above we find that the highest percentage of the practical experience for the study sample is (%25.1). For the practical experience ranged from 15 years or less .then the percentage of people who have 5 years or less practical experience is (24.6%), followed by the percentage of people who have15 year or less practical experience is (24.1%), then the percentage of people who have 50 years or more practical experience is (16.1%).and finally the percentage of people who have 20 years or less practical experience is (10.1%).

Table (4-6) Number of the insurance

Number of the insurance	Frequency	Percentage
Just one	45	22.6%
More than one	126	63.3%
None	28	14.1%
Total	199	100%

Source student's study (2018)

Figure (4-6)



Source student's study (2018)

From the table and the graph (4-6) above we find that the highest percentage of the people who have more than one insurance is (63.3%) followed by people who have only one insurance with percentage of (22.6%) and then finally the percentage of the people who never have insurance is(14.1%).

2.Result concerning the study questionnaire

To achieve the objective of this study questionnaire was prepared to ensure sincerity, the coefficient of stability, and after the data collection and entered a computer and processed statistically using the Statistical Package for Social Science (SPSS) here are the result of the study according to the research problem and hypotheses of the research .by using likert scale and find the medium to determine the trend of the respondents as follow:

(0-1.5) Strongly agree (1.5 - 2.5) agree (2.5 -3.5) Neutral
 (3.5 -4.5) Disagree (4.5 -5.5) Strongly disagree

Table (4-7) result of the questionnaire (top management commitment)

No	Paragraphs	Frequency Percentage					Chi-squ Df=4 Sig=0.00	Medium	Result
		Strongly Agree	Agree	neutral	Strongly disagree	Disagree			
1	Top management of the company is committees to apply quality system	90 45.2%	67 33.6%	36 18.1%	2 1%	4 2%	150.4	1.4	Strongly Agree
2	Top management supports quality culture	46 23.1%	92 46.2%	55 27.6%	5 2.5%	1 0.05%	143.5	2.1	Agree
3	Top management responds to quality system requirements	70 35.2%	72 36.2%	51 25.6%	6 3%	0	56.7	2.1	Agree
4	Top management provides the resource needed to achieve total objectives	63 31.7%	68 34.2%	58 29.1%	8 4%	2 1%	103.1	2	Agree
5	The top management adopts a culture of change for the quality system	66 33.2%	66 33.2%	54 27.1%	9 4.5%	4 2%	95.6	2.1	Agree
	Sum						657.7	2	Agree

Source student's study (2018)

From table (4-7) the calculated value of chi-square for the statistically significant difference for the respondents answers as follow. the first Paragraph is (150.4), the second paragraph is(143.5) ,the third paragraph is (56.7), the fourth paragraph is (103.1)and the fifth paragraph is (95.6) , and the significant level for all is(0.00) which is less than (5%) with degree freedom (4) . this indicates that: there is statistically significant difference at level (5%) in favor for agreed respondents , which conforming the validity for each paragraph .

Table (4-8) result of the questionnaire (Employees involvement)

No	Paragraphs	Frequency Percentage					Chi-squ Df=4 Sig=0.0 0	Medium	Result
		Strongly Agree	Agree	neutral	Strongly disagree	disagree			
6	The Employees are involved in determine quality objective	62 %31.2	81 %40.7	49 %24.6	4 %2	3 %1.5	123.4	2	Agree
7	Provide job security to improve employees performance for service	66 %33.2	81 %40.7	46 %23.1	4 %2	2 %1	128.9	2	Agree
8	Employees are constantly trained	77 %38.7	66 %33.2	44 %22.1	10 %5	2 %1	110.7	1.3	Strongly Agree
9	Providing the equipment and information needed to perform service	62 %31.2	75 %37.7	52 %26.1	4 %2	6 %3	108.2	2.1	Agree
10	Employees are reward and recognition	66 %33.2	64 %32.2	55 %27.6	9 %4.5	5 %2.5	92.3	1.2	Strongly Agree
	Sum						549.6	2	Agree

Source student's study (2018)

From table (4-8) the calculated value of chi-square for the significant difference for the respondents answers as follow the first Paragraph is (123.4), the second paragraph is (128.9) ,the third paragraph is (110.7), the fourth paragraphs were(108.2)and the fifth paragraphs were (92.3) , and the significant level is(0.00) which is less than (5%) with degree freedom(4).this indicates that: there are statistically significant difference at level (5%) in favor for agreed respondents, which conforming the validity for each paragraph .

Table (4-9) result of the questionnaire (Relationship management with supplier)

No	Paragraphs	Frequency Percentage					Chi-squ Df=4 Sig=0.0 0	Medium	Result
		Strongly Agree	Agree	neutral	Strongly disagree	disagree			
11	Suppliers are selected based on quality not price	53 26.6%	64 32.2%	66 33.2%	13 6.5%	3 1.5%	88.4	2.2	Agree
12	Establish long-term relationships with suppliers	42 21.1%	79 39.7%	55 27.6%	19 9.5%	4 2.1%	87.6	2.3	Agree
13	The resources that are imported are checked to ensure that they comply with the standard specifications	49 24.6%	55 27.6%	55 27.6%	27 13.6%	13 6.6%	35.9	2,5	Agree
	Sum						196.9	2.4	Agree

Source student's study (2018)

From table (4-9) the calculated value of chi-square for the significant difference for the respondents answers as follow the first Paragraph is (88.4), the second paragraph is (87.6) ,the third paragraph is (35.9), and the significant level is (0.00) which is less than (5%) with degree freedom(4).this indicates that: there are statistically significant difference at level (5%) in favor for agreed respondents, which conforming the validity for each paragraph.

Table (4-10) result of the questionnaire (Continuous improvement)

No	Paragraphs	Frequency Percentage					Chi-squ Df=4 Sig=0.0 0	Medium	Result
		Strongly Agree	Agree	neutral	Strongly disagree	disagree			
14	Improve services to meet customer requirements and needs	71 35.7%	39 19.6%	65 32.7%	16 8%	8 4%	80.1	1.4	Strongly Agree
15	implement any necessary actions to improve the service	48 24.1%	54 27.1%	67 33.7%	28 14.1%	2 1%	64.7	2.4	agree
16	The results of the audit are used	57 28.6%	62 31.1%	58 29.1%	16 8%	6 3%	71.1	2.3	agree
17	Encouraging innovation to improve service	65 32.7%	72 36.2%	47 23.6%	12 6%	3 1.5%	96.9	2.1	agree
	Sum						344.9	2.1	agree

Source student's study (2018)

From table (4-10) the calculated value of chi-square for the significant difference for the respondents answers as follow the first Paragraph is(80.1), the second paragraph is (64.7) ,the third paragraph is (71.1)and the fourth paragraph is (96.9), and the significant level is(0.00)which is less than (5%) with degree freedom (4) . this indicates that: there are statistically significant difference at level (5%) in favor for agreed respondents, which conforming the validity for each paragraphs

Table (4-11) result of the questionnaire (Customer satisfaction)

No	Paragraphs	Frequency Percentage					Chi-squ Df=4 Sig=0.0 0	Mediu m	Result
		Strongly Agree	Agree	neutral	Strongly disagree	disagree			
18	Provide promises of service reliable and accurate for customer	79 39.7%	58 29.1%	48 24.1%	8 4%	6 3%	102.7	1.1	Strongly Agree
19	The application of quality system works on acquire the trust of the external customer	67 33.7%	80 40.2%	43 21.6%	5 2.5%	4 2%	122.1	2	Agree
20	Immediate response to customer requirement	60 30.2%	68 34.2%	46 28.1	13 6.5%	2 1%	90.8	2.1	Agree
21	Provide service in the appropriate environment	60 30.2%	59 29.6%	61 30.7%	13 6.5%	6 3%	77.6	1.2	Strongly Agree
22	Show intention of customers need and demand	70 35.2%	58 29.1%	47 23.6%	12 7%	10 5%	71.6	1.4	Strongly Agree
23	Establishing a relationship based on trust with the customer enables him to re-insure when the insurance policy ends	46 23.1%	75 37.7 %	60 30.2%	14 7%	4 2%	91.3	2.3	Agree
24	Establishing a relationship based on trust with the customer enables him to re-insure when the insurance policy ends	51 25.6 %	58 29.1%	65 32%	16 8%	9 4.5%	65.5	2.4	Agree
	Sum						576.4	2.2	Agree

Source student's study (2018)

From table (4-11) the calculated value of chi-square for the significant difference for the respondents answers as follow the first Paragraph is (102.7), the second paragraph is (122.1) ,the third paragraph is (90.8), the fourth paragraph is (77.6), the fifth paragraph is(71.6) , the sixth paragraph is (91.3) and the seventh paragraph is(65.5) and the significant level is(0.00)which is less than (5%) with degree freedom (4) . this indicates that:

there are statistically significant difference at level (5%) in favor for agreed respondents, that means conforming the validity for each paragraph .

3. Result concerning the research hypotheses:

Hypotheses of the study are there is a statistical significant relationship between the variable independent (top management commitment, relationship management, employee involvement and continuous improvement) and the variable dependent customer satisfaction.

To test this hypotheses , multiple linear regression was used to verify the impact of the variable independent (top management commitment, relationship management, employee involvement and continuous improvement) to the variable dependent customer satisfaction as in the table (4-12).

Sig	T	B Regression Coefficient		Sig	DF		F	Coefficient of Determination (R ²)	Correlation (R)	Dependent variable
0.04	0.844	0.062	Top management Commitment	0.00	4	Regression	169.02	0.78	0.881	Customer Satisfaction
0.00	5.13	0.0830	Employee involvement		194	Error				
0.00	9.58	0.974	Relationship management		198	Total				
0.00	5.78	0.453	Continuous Improvement							

Source student's study (2018)

From the table(4-12) above, notifying that the model is significant; due to the potential value for sig (0.00) which is less than significant level (0.05).the coefficient of determination is interpreted as the proportion of the variance in the dependent variable , which is predictable from the independent variable is(0.78).it is considered as high percentage with stander error of (194) indicates that the model describes the data accurately .total changes in customer satisfaction is (0.78) caused by(Top management Commitment , Employee involvement ,Relationship management, and Continuous improvement).

Calculated value of F for the significant difference between independent variables (Top management Commitment, Employee involvement ,Relationship management, and Continuous improvement) and dependent variable (customer satisfaction) is (169.02) with the significant level (0.00) which is less than (5%). this indicates that: there is statistically significant difference at level (5%) between independent variable and dependent variable.

Note that potential value for independent variables (Top management Commitment) is (0.04) which is greater than significant value level (0.05).this indicates that: there is no significant Regression Coefficient for independent variable (top management commitment) . That means (top management commitment) does not have an effect on customer satisfaction, potential value for independent variables (Employee involvement ,Relationship management, and Continuous improvement) which is less than significant value level (0.05), this indicates that: there is significant Regression Coefficient for independent variables (Employee involvement ,Relationship management, and Continuous improvement) that means there is impact of independent variables(Employee involvement ,Relationship management, and Continuous improvement) on dependent variable (customer satisfaction).

CHABTER FIVE
DISCUSSION and RECOMMENDATION

CHAPTER FIVE

DISCUSSION and RECOMMENDATION

1. Discussion:

This discussion includes presentation and discussion of the most important finding of the study and provides the conclusion and sets recommendations that come out from the study result .the study was conducted on a sample of Shiekan Insurance & Reinsurance CO.LTD .

The researcher distributed the questionnaire over (199) employees ,the data were input into the computer and processed statistically using Statistical Package for Social Science(SPSS).

Observed from the study results, there is a positive impact of implementation quality management system on customer satisfaction in Shiekan Insurance & Reinsurance CO.LTD by using four principles of quality management system (Top management Commitment ,Employee involvement ,Relationship management, and Continuous improvement) and we found all of them effect on customer satisfaction except top management commitment maybe the reason of that the top management did not adopt quality culture and lack of awareness quality management system.

This study is distinguished from previous studies; in this study researcher found out implementation of quality management system effect on customer satisfaction and from the pervious study they found out ISO 9001 certificate may not always demonstrate an evidence of improving customers satisfaction levels (Hadidi et al., 2018), ISO 9001 quality management system has been able to increase the CSI -customer satisfaction index- within an 11-month period of study(Nabavi et al., 2014), ISO 9001 certification does not seem to influence customers' perceptions of e- service –electronic services- quality(Honore Petnji Yaya et al., 2011), Significant achievements have been realized with regard customer satisfaction (Moturi & Mbithi 2015) , ISO 9001 certification has no influence on customers' perceptions of service recovery or on customer satisfaction, perceived value and loyalty, and ISO 9001 certification improved the relationship between customer

satisfaction and customer loyalty by approximately 47 percent (Honore Petnji Yaya et al.,2013)

This study is considered as the first in Shiekan Insurance & Reinsurance CO.LTD to evaluate the impact of quality management system ISO 9001 on customer satisfaction after transition to ISO 9001-2015.

2.Findings :

From this study we can conclude that:

1. Implementation of quality management system leading to provide high services insurance quality which brings customer satisfaction.
2. The Relationship management, employee involvement and continuous improvement are effects on customer satisfaction.
3. Top management commitment doesn't effect on customer satisfaction.
4. Resources are not checked accurately before importing.
5. Lack of training among the organization employees.
6. Deficiency of implementing necessary actions to improve the service insurance (PDCA) cycle.
7. Lack of acquiring trust with the customer.

3. Recommendations:

This research suggests the following Recommendations

Top management shall demonstrate leadership and commitment to quality management system by:

- 1.Taking accountability of the effectiveness of the quality management system.
- 2.Ensuring that the quality police is communicated, understood and applied within the organization.
- 3.Engaging ,directing and supporting employee so as to contribute in effecting on quality management system.

4. Providing the resource needed to customer requirement achievement and adopting quality culture .
5. Checking the resource to ensure that they comply with standard specification.
6. Training the employee to provide high service quality.
7. Fulfillment the promises of the service to acquire trust with the customer.
8. Implementing clearly to (PDCA) cycle .

4. Future Studies:

this may suggest directions for future research:

In this research we focused on same principle of quality management to measure customer satisfaction, I found out of this research top management commitment doesn't effect on customer satisfaction .and it could be used as future study.

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Appendix (A)

Questionnaire

جامعة السودان للعلوم والتكنولوجيا

كلية الدراسات العليا والبحث العلمي

عمادة الجودة والتطوير

ماجستير ادارة الجودة الشاملة والامتياز

استبانة بحث علمي

السادة/شركة شيكان للتأمين وإعادة التأمين المحدودة

انا طالب مرشح لنيل درجة الماجستير واقوم حاليا باجراء البحث في مجال نظام ادارة الجودة والهدف الرئيسي من هذا البحث هو معرفة أثر تطبيق نظام ادارة الجودة على رضا العميل في خدمات التأمين يرجى ملاحظة ان مشاركتكم امر حاسم لنتائج هذا البحث. ساتعامل مع الردود باقصى قدر من الثقة, وسيتم استخدام نتائج المسح لاغراض البحث فقط. الرجاء محاولة الاجابة علي كل سؤال, ليست هنالك اجابات صحيحة او خاطئة. انا اسعى فقط لحكمكم اوردكم واتطلع لتلقي ردكم.

الباحثة/ منى عثمان مكي عووضه .

المعلومات الشخصية/ personal information

العمر/ Age

- 30 years or less/ 30 سنة او اقل
- From 31 to 40/ 40-31 من
- From 41 to 50/ 50-41 من
- More than 50 years/ اكثر من 50 سنة

الحالة الاجتماعية/ Social status

- Single/ اعزب
- Married/ متزوج
- Other/ اخرى

المؤهل العلمي/ Qualification

- Bachelor/ بكالوريوس
- Higher diploma/ دبلوم عالي

Master/ ماجستير

PHD/ دكتوراه

Occupation/ الوظيفة

Employee

Managerial

Head of the department

Supervisor

practical experience/ الخبرة العملية

5 years or less/ 5 سنوات او اقل

10 years or less/ 10 سنوات او اقل

15 years or less/ 15 سنة او اقل

20 years or less/ 20 سنة او اقل

More than 20/ اكثر من 20 سنة

Number of the insurance/ عدد مرات التأمين

Just one\مره واحده

More than one/ اكثر من مره

None // لا مره

Measurement of the

1=strongly agree/ اوافق بشده

2= agree/ اوافق

3= neutral / محايد

4= disagree/ لا اوافق

5= strongly disagree/ لا اوافق بشدة

	Paragraphs/ العبارات	1	2	3	4	5
	1-Top management commitment 1-التزام الإدارة العليا:					
1	Top management of the company is committed to apply quality system تلتزم الإدارة العليا بالشركة بتطبيق نظام الجودة					
2	Top management supports quality culture تدعم الإدارة العليا ثقافة الجودة					
3	Top management responds to quality system requirements تستجيب الإدارة العليا لمتطلبات نظام الجودة					
4	Top management provides the resource needed to achieve total objectives الإدارة العليا توفر الموارد اللازمة للوفاء بالاهداف الكلية					
5	The top management adopts a culture of change for the quality system الإدارة العليا تتبنى ثقافة التغيير لنظام الجودة					
	2-Employee involvement 2-مشاركة العاملين					
6	The Employees are involved in determine quality objective يشارك العاملون في تحديد اهداف الشركة					
7	Provide job security to improve employees performance for service توفير الامان الوظيفي لتحسين اداء العاملين للخدمة					
8	Employees are constantly trained يتم تدريب العاملين باستمرار					
9	Providing the equipment and information needed to perform service توفير المعدات والمعلومات اللازمة لتادية الخدمة					
10	Employees are reward and recognition يتم تحفيز العاملين ماديا ومعنويا					
	3-Relationship management with supply chain 3-ادارة العلاقات مع الموردين					
11	Suppliers are selected based on quality not price يتم اختيار الموردين علي اساس الجودة وليس السعر					
12	Establish long-term relationships with suppliers انشاء علاقات طويلة المدي مع الموردين					
13	The resources that are imported are checked to ensure that they comply with					

	the standard specifications يتم فحص الموارد التي يتم توريدها لضمان مطابقتها للمواصفات القياسية					
	4-Continuous improvement 4-التحسين المستمر:					
14	Improve services to meet customer requirements and needs تحسين الخدمات للتوافق مع متطلبات واحتياجات العملاء					
15	implement any necessary actions to improve the service تنفيذ اي اجراءات ضروريه لتحسين الخدمه					
16	The results of the audit are used يتم الاستفاده من نتائج التدقيق					
17	Encouraging innovation to improve service التشجيع علي الابتكار لتحسين الخدمه					
	5-Customer satisfaction 5-رضا العميل					
18	Provide promises of service reliable and accurate for customer تقديم وعود الخدمه بشكل موثوق ودقيق للعميل					
19	The application of quality system works on acquire the trust of the external customer يعمل تطبيق نظام الجوده علي كسب ثقة العميل الخارجي					
20	Immediate response to customer requirement الاستجابه الفوريه لمتطلبات العملاء					
21	Provide service in the appropriate environment تقديم الخدمه في بيئه جيده					
22	Show intention of customers need and demand اظهار الاهتمام بمطالب واحتياجات العميل					
23	Establishing a relationship based on trust with the customer enables him to re-insure when the insurance policy ends انشاء علاقه مبنيه علي الثقه مع العميل تمكنه من اعاده التامين عند انتهاء وثيقه التامين					

24	Establishing a relationship based on trust with the customer enables him to re-insure when the insurance policy ends انشاء علاقه مبنيه علي الثقة مع العميل تمكنه من اعاده التامين عند انتهاء وثيقه التامين					
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Appendix (B)

قائمة باسماء المحكمين:

الاسم	الجامعة	الوظيفة
د. أحمد موسى اسماعيل	جامعة السودان المفتوحة	استاذ مساعد
د. عبد المطلب إبراهيم عبد الرسول	جامعة السودان للعلوم والتكنولوجيا	مدير مركز الجودة الشاملة