

***Investigating the factors affecting athletes' satisfaction with the quality of sports insurance services***

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**Abstract**

The purpose of this study was to investigate the factors affecting athletes' satisfaction with the quality of sports insurance services. The method of the present study was descriptive survey and field data collection. The statistical population of the study was all student-athletes of the University of Tehran in the academic year 1399-1400 and the sample of the present study was available to 230 people. Data collection tool was the standard questionnaire of Yazdani et al. (1398) whose reliability was 0.86. Data were analyzed using descriptive statistics tests such as mean, frequency percentage and inferential statistics tests such as Kolmogorov-Smirnov test (K-S), Friedman rank test and one-sample t-test using SPSS software version 25. The results showed that athletes had moderate satisfaction with sports insurance services. Also, among the components of research, guaranteeing the most important component and equipment was the least important component in improving athletes' satisfaction with insurance services; Therefore, in order to develop insurance in sports, it is necessary to implement the identified solutions within the framework of a large and comprehensive program in all dimensions and levels of sports. This issue can be applied to the development of insurance in sports and gaining its expected benefits in

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all sectors of sports.

**Keywords:** Insurance, Sports Insurance, Guarantee, Service Quality, Athletes Satisfaction.

### **Introduction**

Insurance of participants in sports is an important priority today, which covers the moral and administrative commitment of athletes against possible injuries during training and sports travel (Weihung, 2013), one of the appropriate tools to protect athletes against injury, insurance It is a sport. Sports insurance is a contract according to which the Sports Medicine Federation undertakes, in case of an accident, to compensate the damage caused to the athlete by paying a certain amount (Nedayi et al., 2020). Due to its potential, the insurance industry can play an important and effective role in improving the performance of sports. The opportunities created by the insurance industry can reduce the risks and dangers of sports in various dimensions and greatly reduce the loss of life and property in this area. Therefore, the development of insurance in sports can bring countless benefits to the pillars of sports. Therefore, it is very important to pay attention to the health of athletes during sports competitions, so in the present study, the researcher is the percentage of the answer to the question of what are the factors affecting athletes' satisfaction with the quality of sports insurance services?

### **Methodology**

The method of the present study was descriptive survey and the data collection was field. The statistical population of the study was all student-athletes of the University of Tehran in the academic year 2020-2021. Available sampling of the present study was performed on 230 people. The data collection tool was the standard questionnaire of Yazdani et al. (2019) entitled "Assessment of athletes' satisfaction with sports insurance services" whose reliability was 0.86. Data were analyzed using descriptive statistics tests such as mean, frequency, and inferential



statistics tests such as Kolmogorov-Smirnov (K – S) tests to determine the normality of the data, Friedman rank test to prioritize research variables, and t-test. A single sample was used to compare the means using SPSS software version 25.

### **Findings**

The results showed that among the variables of guarantee, reliability, responsiveness, empathy and equipment, respectively, had the most role in the present study, which indicates the development of improving students' satisfaction and increasing their educational activities from sports insurance services.

### **Conclusion**

In general, the results show that the quality of sports insurance services played an effective role in satisfying student-athletes of the University of Tehran. Has caused sports insurance in Iran to be limited to compensation for sports damages in the sports environment; Therefore, the development of insurance in sports requires sufficient knowledge in this field, because without insurance knowledge, the capacities and characteristics of insurance can not be used to support the development of insurance in sports by gaining sports, managerial and social benefits to knowledge and cultural issues. Organizational and managerial participation paid attention to the development of insurance in sports.

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