SERVICE QUALITY ASSESSMENT IN SELECTED BRANCHES OF SOCIAL SECURITY ORGANIZATION USING SERVQUAL MODEL

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Keywords	ABSTRACT
Service quality, customer satisfaction, SERVQUAL, social security,	This study aimed to assess the quality of four branches of social security organization in Tehran Province, using SERVQUAL model and assessing the gaps between expectations and perceptions of customers in each branch of the service quality dimensions (factors tangible, reliability, responsiveness, assurance, empathy and diversity). The population study was the daily costumers of four provincial branches, each group 120, total 480 people. Sampling was simple randomize and the study was cross sectional. To conduct this project, using SERVQUAL standard questionnaire included questions on both the expectations and perceptions of twenty-four 7-point Likert scale were prepared. The results were analyzed with SPSS software version 21. Validity and reliability of the questionnaires were confirmed (cronbach coefficient=0.87). Results showed considerable difference between expectation and perceptions in all service quality dimensions (Pval<0.0001). Generally, customers have expectations beyond the services available at the branch offices and branches of social security organization have failed to meet the expectations of their clients.
JEL Classification C00, M11, M19	

1. INTRODUCTION

Currently, most of the successful organizations and institutions have accepted the new and primary concepts of the marketing and are practicing based on these new concepts. They have found out that paying attention and concentrating on the client's needs mean to pay attention to the quality of products and presenting services to the clients. These organizations have found out that their products with the highest quality shall not be demanded if they do not realize the needs and requirements of the clients. Therefore, observing the needs and expectations of the clients are in the high priority for survival and profitability. For moving the organizations on quality path and to improve them, it is necessary to identify the quality measurement tools and also their weak points in presenting the services with the highest quality and to remove their weaknesses "Farsijani & Zandi, 2010". Study of theories change and schools related to the managerial fields has shown that the tendency toward clients and increasing the quality of customer services, diversity and speed of service presentation have been observed in the organizational agenda within the past two decades "Zohuri, 2008". To realize the clients' needs regarding the service quality and to give the clients higher services are the keys to succeed. The

customer's needs are formed based on their old experiences, word of mouth advertising and the advertisements which are formed by the institute. Based on these fundamentals, the clients are selecting the service providers and when they have received the services, they will compare its value with the expected services. If their mentality toward services is less than what they have anticipated, then they will lose their interest to provider of a special service. If the mentality is equal or more than what they have expected, they probably will refer to the provider in the future "Kotler, 2009".

SERVQUAL model is one of the models, which are useful to study the importance of client's needs and expectations which are presented by Parasuraman and others in 1985. After some widespread studies in the field of service quality, a tool, named SERVQUAL is presented to measure customer's satisfaction regarding service quality "Bahreyni et al., 2009". They formed five quality dimensions which have been changed to the most useful services quality evaluation methodology "Bahreyni et al, 2009; Farsijani & Zandi, 2010". These five dimensions are as follows: 1-Tangible factors including organizational facilities and appearance, or its physical dimensions, 2-Reliability of presenting services, 3-Accountability of the Organization, 4-Services Quality Guarantee, 5-Clients understanding.

SERVQUAL has a questionnaire which includes 22 questions which have been designed to evaluate the quality of an organization's services in these five dimensions. Each question is used for evaluating the expectations of the client in one stage and for measuring his deduction about the quality of the services. Undoubtedly, in evaluating the service quality no tool has been accepted by public in as much as the SERVQUAL "Kavousi & Saghaee, 2005". SERVQUAL Analytical model may show the directors a suitable tool to diagnose the service quality faults systematically "Bahreyni et al., 2009".

The Social Security Organization in Iran is a social Insurer Company which its main mission is to support the workers (on obligatory type) and businessman (optional type). Twelve million people in Iran are insured by this organization and more than two million people are the pensioner. More than 37 million people are supported in medical services by this organization "Social Security Website". Therefore, to study the service quality of such an important organization in Iran is essential to improve client satisfaction. Taking into consideration that there are limited plans in the field of client's satisfaction with the Social Security Organization, the necessity to carry out more comprehensive plans is necessary to reveal the quality of presenting services, and to reveal client satisfaction regarding the services of the organization. Therefore, this project was proposed to study the services quality presented in four selected social security branches in Tehran province. The selected branches are first grade and these branches are selected because the number of insured person in each branch and are equal and it was easy to researcher to access these branches.

The main objective of our study was investigation of the quality of the presented services in four selected branches of social security organization in Tehran province. The secondary objectives were to recognize expectations of social security organization's clients in tangible factors, to study expectations of social security organization's clients in accountability, to study expectations of social security organization's clients in mind peace, to study expectations of social security organization's clients in credit ability, to

study expectations of social security organization's clients in empathy, to study expectations of social security organization's clients in diversity and quality of services.

Primary hypothesis was to approve that the Clients' expectations of the social security organization are higher than the quality of presented services in the branches of this organization. The secondary ones were to show if clients' expectations of the social security organization in tangible, accountability, peace, credibility, empathy and service quality factors are higher than their perceptions regarding tangible factors.

In this study we intended to investigate the level of client's satisfaction in social security organization in six dimensions of quality service in Servqual model and showed that what differences were between their expectations and existing facts of quality services in this organization.

2. LITERATURE SURVEY

Nowadays, only the widespread market cannot guarantee the existence of the organization since the new rivals are forming every day. The clients will judge the organizations via evaluating four arrays: price, quality, time and innovation. As the organizations are more able to improve the factors, they can have more market share. The initial point of this structure is appropriate comprehension of the market, clients and the complementary point is providing needs, realizing the needs and keeping the rate to improve. In current years, one of the main vital duties and aims of the organization, either in production or services unit, is to pay attention to the clients' needs and to provide their needs. The quality is one of the most important criteria to evaluate the services which are committed by different sectors of the organization. The goal is to improve the quality and total outcome of the organization in order to improve the competitive ability with minimum cost. So, the whole organization will be in conformity to the specifications required by the client. Therefore, presenting high quality services to the clients in private and public sectors is a strategic issue. In recent years, the governmental organizations which are service providers are searching to get clients' notation based on some plans such as dignifying the clients and the regulations determined for governmental organizations and this will facilitate their internal affairs. Meanwhile, increasing the consent and satisfaction of the clients will improve the organizational image. One of the most evolutions in quality improvement in the latest decade of the 20th century is to measure satisfaction of the clients as one of the main obligations in quality management systems in all institutions and business organizations. Currently, reaching the client satisfaction is one of the fundamental subjects of quality management systems. Even in the markets with individual nature since there is no competition available, concentrating on the client's needs has observed attention of the managers and industry owners. With this description, performing a measurement system and monitoring the clients' satisfaction is considered as one of the most important aspects of both quality improvement and fundamental needs of current organizations "Kavousi & Saghaee, 2005".

The first stage for services strategy planning in a company is clients' cognition and paying attention to their opinions. In marketing, the services which are valuing to the clients are

paid special attention. Here, the value means the remarkable services. There are different methods available to value the clients which are applicable only based on the profits and interests of the presented products. Upon measuring the clients' satisfaction and studying the supervision and their views, the companies will improve the quality of their services. Clients' complaints methods are the best investment opportunities for the service companies. Sometimes, this is not only the customer satisfaction which may cause them refer to the company. Customers will leave a company for different reasons. Some reasons are controllable but some of them are out of your control. Therefore, loyalty of the customers is the most important duty of the companies. The service quality of the companies is somewhat depending on the way of behaving towards the clients. Therefore, it is necessary to re-evaluate and study the staff management method. The effect of appropriate staff management is numerous and higher than interactive dealing with others. The motivated staff will facilitate and economize the interactions and communications between the clients and the company. Failure of the endeavor to improve the quality of the services, presented to the client is the cause of one fundamental item: these efforts are not completely coherent based on the managerial operations of the company. The services shall not locate at company's priorities, unless they are coherent "Horovitz, 2010". Service quality is a complex subject which includes five dimensions: reliability, accountability, assurance, empathy and appearance. These dimensions are used to introduce the concept of the service quality's gap. The gap is based on the difference between the expectations of the client and his perceptions about what he receives.

SERVQUAL is a scrolling tool for evaluating the service quality and is based on the service quality gap concept. The quality of services can be studied from viewpoint of contents, process, structure, results and effects. Contents will show whether or not the standard operations are followed. The operation will show whether or not the sequence of the events of services is suitable. The main object is to keep a logical sequence between the activities and profitability of the services resources. The structure will support whether or not physical facilities and organizational plans are suitable for services presentation.

Physical facilities and supporting equipment are merely structural parts of the issue. The consequences will show the changes made in the available status. The final criteria for evaluating the services quality is the study of the results and final effects. The present study will analyze the long-term effects of a customer service operation. The study should include service evaluation criteria and its frequency (accessibility) which is usually expressed in the framework of the population which has received the services "Fitzsimmons. 2008".

Here we have included some of the the studies conducted in this field. Ajam et.al in 2013 has performed a case study with the aim of evaluating the quality of the health and medical services based on SERVQUAL model. Based on the point of view of the research participants, the qualitative gap of the presented services is evaluated positively. The highest negative average score belong to the accountability dimension and the highest positive average were related to the access point. The results have shown that the hospital is practicing higher than the expectations of the receivers "Ajam & Sadeghifar,

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2013". Kalantari et.al evaluated the quality of the presented services in a Social Security Organization, based on the SERVQUAL model. The results have shown that the operation of the branch has not realized the expectations of the client and there was a meaningful gap between the expectations and service quality in five dimensions. The highest gap was observed in the empathy and the minimum gap was observed intangible factors "Kalantari & Amirkhani, 2012". Ghasemi et.al measured the service quality presented by Tehran Municipality via SERVQUAL model. The results have shown that there are some differences between the expectations of clients and operation of Tehran Municipality and this meaningful difference is available in all five dimensions of services quality between operation stage and expectations "Amirkhani & Ghasemi, 2010". Isbirg thesis conducted on SERVQUAL modeling for evaluating the quality of services and clients' satisfactions in foodstuff stores at Ooma University (North Sweden). The analyzed results of the research showed that the SERVQUAL model is the best model for measuring the clients satisfactions and the foodstuff stores of the Ooma University does not serve a suitable level of service quality to their customers "Isberg et al, 2010". Chikvand et.al performed a case study regarding the quality of the services presentation at Nigerian airline. They have tried to evaluate the quality of the services presented by Nigeria airline with the goal of determining the variables of the presented services by this airline in the Nigerian transportation industry system. They have also evaluated the customers' satisfaction regarding the quality of the presented services by the airline and the improvement of the services to increase the satisfaction of the customers. As a statistical example, the study has selected 200 passengers of this airline randomly and a research has been carried out to collect their viewpoint and expectations. To collect information, SERVQUAL model which is reflecting the activities and services of the Nigerian airline has been used. The designed questionnaires included some questions about the expectations and understanding of the passengers regarding this airline, they hold 22 questions in each part with quintuplet scale. The results have shown that Nigerian airline has totally an acceptable level of customer services. Only in some cases which the quality of services was fragile, they needed to improve their scales. They have offered the managers of airline companies to use this model to evaluate the quality of their services and improvement of their services based on the view of the customers to attract their attention "Chikwendu & Ejem, 2012". Islam studied the client's satisfaction regarding the services quality at Bangladesh Medical center. In this study, expectations and perceptions of the clients regarding the presented services have been analyzed. The researchers have used the SERVQUAL method with twenty-question questionnaires and five Likrit scales to gather information. Hundred students of the Dhaka University in Bangladesh included as sample study. The result of the study has shown that the statistical sample of case study has a very low level of satisfaction in different dimensions of presentation of services. Although the present study has a low statistical volume; and it was the limitation of this plan "Islam, 2012". Vinkosca et.al, from the University of Varmia in Poland, has performed a study in 2014 to determine the quality of services of social insurance institutes from the clients' point of view regarding this organization. They have declared the importance of evaluation and quality of services in the insurance market. SERVQUAL model with seven Likrit scales which had included 20 questions concerning five dimensions to present service quality have been used by researchers. Based on the results of this research, expectations of the clients for presenting services at insurance institutions were higher

than its services level. Whereas the quality of presenting the services of the institute have been evaluated to be in a good level. The research has offered that the client's satisfaction in quality of insurance services can be a reference for optimum decisions by the institute "Witkowska & Lakstutiene, 2014".

3. RESEARCH METHODOLOGY

The present research is an analytical-sectional study conducted in 2014 aiming to evaluating services quality and finding the perceptions of the visitors about the available services required in four social security branches of Tehran province. The framework was planned to gather information and to analyze them. The study was completed by SERVQUAL model and to evaluate the differences of population study perception in quality of the services presented and to determine relations of the studied variables. Then, the research results tested for validity and reliability. Sectional study of the research, information gathered in four branches of Social Security Organization of Tehran Province. Some quantitative data evaluated concerning research variants in a time level and finally it tested a pattern of the communication between these variants. Since the similar researches have been used in the field of service quality and customer's satisfaction regarding sectional studies, we have chosen the sectional study framework for the present study. This framework enabled us to classify the variants on a correct manner and finally, to design a questionnaire to gather information.

The Statistical society of the present study includes the visitors of four social security branches. These four branches had equal statistics from the viewpoint of clients. Sampling method was chosen simple accidental in the present study. To determine sample volume, we referred to other similar researches (Amirkhani & Kalantari, 2012) and (Amirkhani & Ghasemi, 2012). The sample volume is resulted as follows.

$$Z_{1-\frac{\alpha}{2}} = 1.96 \text{ , } \quad \alpha=0.05 \quad , \delta = 0.61 \text{ , } \quad d= 0.11 \tag{1}$$

$$n = \frac{Z_{1-\frac{\alpha}{2}}^2 \delta^2}{d^2} = \frac{(1.96)^2 \times (0.61)^2}{(0.11)^2} = 118.1 \cong \quad 119$$

$$Z_{1-\frac{\alpha}{2}} = 1.96 \text{ , } \quad \alpha= 0.05 \text{ , } \delta = 0.66 \text{ , } \quad d= 0.12 \tag{2}$$

$$n = \frac{Z_{1-\frac{\alpha}{2}}^2 \delta^2}{d^2} = \frac{(1.96)^2 \times (0.66)^2}{(0.12)^2} = 116.2 \cong 117$$

Based on the calculated sample size for the case and control group, the size calculated with maximum error of 0.11 in each group of the present study is obtained equal 120; therefore, sample size was considered for study of 480.

In the present study, in data collection process, by means of some questionnaires based on SERVQUAL model, we have studied the quality of services in four selected branches of social security organization in Tehran province. This method of data gathering was

designed based on standard questions for SERVQUAL questionnaires. The present questionnaires used, was selected based on (Isberg et al, 2010) reference. In the present study, five-dimension SERVQUAL questionnaire (tangible factors, reliability, accountability, empathy) in the framework of 22 questions were used and another dimension, including diversity and quality of services in the structure of two questions was added to it, and, totally a twenty-four-question questionnaire was used. As it has been mentioned by SERVQUAL model, questions were divided in two sections. One section was analyzing the perceptions of the participants regarding the available status; whereas the other part was studying their expectations regarding favorable services. In the present study, there was a demographic part for general information about population study like age, sex, education level, marital status, number of days referred to receive social security services, etc. This information enabled us to understand the visitors better and to find their connection with perception and expectations. In the questionnaire used in this research, questions one to four are trying to evaluate tangible factors of four selected social security branches. Tangible factors include facilities, equipment, personnel and communication channels. All dimensions will form a picture which is used by clients to evaluate the services "Kotler, 2010, 517". In questions five to nine, the reliability dimension is evaluated; which include the ability to present services in a safe way to the clients, so, their expectations are realized. Another meaning for reliability is operating the commitments. i.e. it is operating the promises which are given to the customers regarding time, method and cost of the services "Kotler, 2010, 517". Questions 10 to 13 are analyzing the accountability which includes assistance to the clients and presenting emergency services to them. This dimension is stressing on sensitivity and consciousness against requests and problems of the customer "Amirkhani & Kalantari, 2012, 23". In questions 14 to 17 and 18 to 22, guarantee and empathy dimensions are presented in an order which is the credit or guarantee to show the merit and ability of the organization employee to induct trust and confidence to the client. "Kotler, 2010, 517" and Empathy means to treat with any client based on his/her own morale. So, the clients will be satisfied and became aware that the organization has understood them and they are really important to the Organization. "Kotler, 2010, 517" at the end of questions 23 and 24 is studying sixth dimension of diversity and quality of services which includes conformity of goods and services with its application, in other words, the user of goods or services is able to realize his/her needs via the use of the goods. I.e. product or services are qualified when they are in conformity with clients' needs "Amirkhani & Kalantari, 2012, 21". All these questions were selected to be answered by participants on multiple-choice questions; so, their final analysis and comparison would be more simple and fast. In addition, in the present questionnaire, seven Likrit scales are used; so, the responders may select a correct number between one to seven based on degree of agreement or opposition. The questions mentioned in the questionnaire were similar to the variables of the SERVQUAL model which was an international model, is proposed by the researches and tested in different researches and confirmed by the advisor. So, the validity of the questionnaire was high. For reliability (stability) of the questionnaire, in this study, Cronbach alpha coefficient was equal to 0.87. In this quantitative study, SPSS statistical software, 21st version, was used to analyze the gathered data from the questionnaires on quantitative method (descriptive, inferential).

4. FINDINGS AND RESULTS

Out of the total 480 participants in the present study, 340 men (71.3%) and 137 women (27.7%) were participated. 28.4% of participants were less than 30 years of age while 44.3% were in the range of 31-40 years of age; 18.2% were in the range of 41 to 50 years and 9.1 % were more than 50 years. 8.4% of them had qualified less than a high school diploma, 30.4% hold a high school diploma, 18.4% hold bachelor's degree, 32.4% hold master's degree and 10.2% hold PhD Degree. 28.7% of the participants were single while 71.3% of them were married. Regarding average days they have referred to the selected branches, 66.2% out of total people are referring branches 1-2 days, 20.1% of them referring 3-5 days and 13.7% were referring more than 5 days. To study the normal status of the data, the Colmogroph Smirnove test was used. Based on the results of the study, total variables didn't follow the normal distribution. Based on the p-values which are less than 0.05%; normal distribution of the data was rejected. Based on these findings, non-parametric tests were used to analyze research data; especially Wilcoxon test is used to test the theories.

Table 1: Frequency Distribution of Gender

Variable		Number	Percent
gender	Female	137	28.7
	Male	340	71.3
Sum		477	100

Table 2: Frequency Distribution of Age

Variable		Number	Percent
Age	<30	125	28.4
	31-40	195	44.3
	41-50	80	18.2
	>50	40	9.1
Sum		440	100

Table 3: Frequency Distribution of Education Level

Variable		Number	Percent
Education level	High school degree	38	8.4
	Diploma	137	30.4
	Bachelor	83	18.4
	Master	146	32.4
	Doctoral	46	10.2
Sum		450	100

Table 4: Frequency Distribution of Marital Status

Variable		Number	Percent
marital status	unmarried	133	28.7
	Married	330	71.3
Sum		463	100

Main Hypothesis Test

In comparison of averages between perceptions and expectations in different branches, a meaningful difference in 5% of level is resulted by Wilcoxon test (Table 1). The results have shown that clients' expectations of social security organization about the quality of presented services were higher. According to our results, in 338 cases expectations are higher than presented services and in 125 cases expectations are equal with presented services and only in 15 cases expectations were lower than presented services. Therefore, the primary hypothesis was confirmed and social security organization should improve their presented services.

Table 5: Difference between Expectations and Perceptions in Quality of Services of Selected Branches via Vilkakson test (n=478)

Quality of Services	Number	Rank average	Z statistics amount	p-value
Expectations more than operation	338	181.4	-15/9	"<0.0001
Expectations less than operation	15	76		
Expectations equal operation	125			

*Meaningful in 5% of level

Secondary Hypothesis Test

In this study, the gap of customers' expectations and selected branches' operation regarding SERVQUAL dimensions was studied. The results summarized in table 6. According our result, all secondary hypotheses were confirmed and it means that in all dimensions of quality services (tangible factors, accountability, mind peace, credit ability, empathy, diversity and quality of services) the clients' expectations are higher than operation of these branches of social security organization and there is meaningful gap between expectations and operation.(meaningful in 5% of level)

Table 6: Results of Side Theories Test

Theory	Test result
Expectations of social security branches' clients for tangible factors is higher than its perception of tangible factors	Confirmed

Expectations of social security branches' clients for accountability is higher than its perception of accountability	Confirmed
Expectations of social security branches' clients for peace of mind is higher than its perception of peace of mind	Confirmed
Expectations of social security branches' clients for credibility is higher than its expectations in credibility	Confirmed
Expectations of social security branches' clients for empathy is higher than its expectations of empathy	Confirmed
Expectations of social security branches' clients for diversity and quality of services is higher that its perception of diversity and quality of services	Confirmed

Table 7: Average Rank of Expectations and Operation of Branch and Gap of the Service Quality in Each Six Dimensions of SERVQUAL

Dimensions of services quality in expectation level	Branch operation average	Expectations average	Gap average
Tangible factors	3.91	3.84	+0.07
Services diversity and quality	3.57	3.71	-0.14
Credibility	3.56	3.67	-0.11
Mind peace	3.51	3.66	-0.15
Accountability	3.33	3.39	-0.06
Empathy	3.12	2.72	+0.4

Study of the results of determined gap available in different dimensions of quality services of selected branches of social security in the present study, have shown that there is a negative qualitative gap in four dimensions of diversity and quality of services, credibility, mind peace and accountability and merely in two dimensions of tangible factors and empathy the positive qualitative gap is available.

4. CONCLUSIONS

Based on the results, selected branches of Social Security Organization haven`t been able to realize their clients' needs and clients' expectations are higher than their perceptions in all dimensions (tangible factors, mind peace, accountability, credibility, empathy, diversity and service quality). It has been shown that there is a gap in clients' dissatisfaction regarding the quality of the services. These results were in agreement to the results of Kalantari et.al's study in the field of evaluation of quality of services presented in branches of Social Security Organization. In their study, the results have shown that there were a considerable differences in five dimensions between expectations and operations in service quality and the tested branches haven't been able to realize the client's needs. In Ghasemi et.al's study which had been measured service quality of Tehran Municipality by SERVQUAL model, the results showed that there were some differences between the client's expectations and operation of Tehran Municipality and there have been a considerable difference in all five dimensions of service quality between operation stage and expectations. In the study of Isberg and colleagues which had been studied the quality

of services and client's satisfaction in foodstuff stores with SERVQUAL model, final result of the analysis have shown that foodstuff stores of Oma university didn't present a suitable level of service quality to their clients. Our results in different dimensions of service quality in selected branches of Social Security showed that there is a negative qualitative gap in the four dimensions (diversity and quality of services, credibility, mind peace and accountability) and there is a positive qualitative gap available only in two dimensions (tangible factors and empathy). Based on the results presented in table 3, the maximum average grade in negative gap belongs to the mind peace and the minimum grade of negative gap is belonging to the accountability. Negative gap has shown that the expectations of service receiver in these two dimensions are higher than their expectations of available conditions and there is a long distance available to attract client's satisfaction and achieving a suitable status. The more the gap between the perceptions and expectations of the clients is in each dimension, the less attention is paied to these dimentions . In addition, the highest average of positive gap belongs to empathy and the minimum average of positive gap belongs to the tangible factors. The results showed that in the clients' viewpoint, totally they have received more services and facilities in comparison to what they have expected because the selected branch's clients may hold lower expectations or they had no suitable understanding of the questions in these two dimensions. Contrary to the resulted positive gap, it is advised that the branches choose a suitable strategy and solution to achieve a suitable level of expectations in these two dimensions. In the study of Ajam et.al there was a negative gap just in two dimensions (accountability and guarantee) of the service quality and there was a positive gap in other dimentions. The highest negative gap belongs to accountability and highest positive gap belongs to the accessibility dimension. To decrease the gap between expectations and perceptions of the clients in this research, all views and offers of authorities and experts of the organization (branch managers, administrative and insured affairs experts, experts of the plan for client's reverence and data processing experts) are presented as follows:

To decrease the gap of expectations and perceptions of the clients in tangible factors (first side theory), it is advisable that managers pay a special attention to the interior and exterior space of the branches in the case of beauty and cleanliness and to increase the quality of the presented service by means of some facilities including parking, elevator, heating and cooling equipment, furniture, new and modern equipment including computer, printer, turning system, phone and internet services, and massage system. In this part, personnel outfit should be concerned. Meanwhile, it is vital to equip different floors in such a manner that the clients feel more comfortable. Tangibility is of high importance in service quality dimensions. Therefore, the quality of services is judged by the physical events of the services. Therefore, the setting of services presentation shall affect the clients desirably. To decrease the gap of perceptions and expectations of the clients in accountability (second side theory), it is proposed that the manager try hard to improve the motivation of personnel in performing their duties with high pace. In the meantime, it is necessary for the personnel to become familiar with day knowledge and skills to realize the needs of the clients and to understand the value and emotions of the clients. Holding education services courses and communication skills workshops is necessary to improve knowledge and awareness of the personnel regarding their services

and also a correct communication with the clients may be effective in decreasing the operational gap of the branch in different dimensions. To manage the expectations of the clients is of high importance and the success of the organization is depended on knowledge, realization, and identification of current and future needs and expectations of the clients. To achieve this goal, a continuous feedback shall be taken of the clients to get more knowledge about the expectations. A big danger for the service organizations is their rising expectations without consideration of the abilities of the organization. Therefore, the managers should be informed about the logic of the expectations from various sides they should increase their ability to realize the expectations. In the meanwhile, using the mechanized systems may facilitate the service presentation act to the clients and social security organization shall take action to program to increase the systems for the sake of increasing in amounts of the clients. To decrease the expectations and perception gap of the clients in mind peace (third side theory) it is proposed to use expert manpower to form a software which is suitable for organization work load, to minimize the amount of data wastage and to increase trustworthy to the required software and hardware. One of the offered solutions for the branch managers is to establish discipline in the work process, keeping records of the documents and executing standard systems of service quality. In the meantime, appreciation of the employees to carry out services at the distinguished time and employing the staffs with the ability to understand the needs of the clients is of high importance which may result into decrease the gap. To decrease the client's expectation and perception gap in credibility (forth side theory) it is proposed to determine a term to serve the clients and their waiting time to remove their problems. Mind peace in contacting the personnel, humility and politeness and the way the clients are behaving them is really important to the customers. Based on the importance of the services presented to the clients of social security organization, including insurance, medical, endeavors of the employees in presenting the services with high accuracy is of importance in improving their satisfaction. Management with programming some factors, including employee's improvement which is directly in connection with the clients, increasing the number of staffs, fitting the services tariff based on the inflation may result to the organizational credit. To decrease gap of the expectations and perceptions of the clients in empathy (fifth side theory) it is proposed that the information supply shall be enforced in the media and public communication equipment concerning the new program which may result into increasing satisfaction of the operation of the organization. In this field the advertising is of high importance. Taking into consideration that new rules and their correct execution will need an expert and educated staff, social security organizations should consider sufficient time to train the employees; otherwise, it will prohibit the employees from paying enough attention to the clients and this issue will be more remarkable at the dimension of empathy and special attention of the employees to the clients. To decrease the clients expectations and perceptions gap in diversity and quality of services (sixth side theory) it is proposed that a comprehensive system is established between branches to provide various services in branch and so, the client's transportation between branches to collect insurance records, to issue medical booklet and credits will be minimized. If the insured person is able to use insurance services all around the country and if he is not obliged to refer to the branch he/she has opened a file; this will increase their satisfaction. In this case, banks serve their clients by creating comprehensive banking accounts. In the meantime, selecting the branch managers and

experts shall effect on their knowledge about the quality of the services which can be presented. In this field, it is proposed that managers and employees of the branch pay attention to the ideas and views of the clients more than before and to accept their views and offers to collect environmental problems. Regarding the results and issues of the clients, more results can be observed. The service quality shall be carried out on periodical system, so, the services quality improvement rate shall be observed.

One of the main limitations of the present study was to have the clients' cooperation for completing the questionnaires because it will take a lot of their time and they do not believe in the effect of such a research. In addition, the clients didn't answered different questions and demographic items. Taking into consideration that the present study had been carried out only in four branches of Tehran province, to generalize its results, it is proposed to carry out a more comprehensive study in provincial branches of other provinces. In the meantime, the present study will show the amount of quality of services based on the viewpoint of clients and it is proposed that other researches use this study in their future researches to evaluate the quality of services from viewpoint of employees and managers.

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