Investigate the relationship between the quality of insurance services and satisfaction of retirees and pensioners of the Social Security of Khorasan Razavi

Ahmad Reza MIRPORDEL1, Ahmad NATEGH GOLESTAN1

*1Department of Business Management, Neyshabur branch, Islamic Azad University, Neyshabur, Iran*

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**Abstract**. The aim of this study was to investigate the relationship between the quality of insurance services and satisfaction of pensioners of Khorasan social security based on SERVQUAL model. Research hypotheses based on 5 SERVQUAL model indices include tangibles, reliability, responsiveness, assurance (reliability) and empathy has been set. The research method is analytical descriptive with survey method and has been implemented by field and library styles. Data is designed based on Anvari Rostami regional standard questionnaire SERVQUAL model in the form of 21 questions. The study population pensioners and retirees of Social Security (with population of over 149,355 people, according to statistics of 92) were extracted. The sample size was calculated using Cochran formula about 383 people. Obtained hypothesis test results were used Pearson correlation and multiple regression methods after confirmed its normality based on Likert scale opinion. In addition, correlation between services quality and satisfaction of variables and items by kemo Bartlett sphericity test was confirmed which test results showed that in every five dimension of SERVQUAL model about retirees and pensioners are satisfied from social security. Also, based on Friedman test the highest and lowest ranking tangible factors related to credit or validity.

**Keywords**: Satisfaction, services quality- insurance services- retirees and pensioners - Social Security organization- Pension Fund

1. **INTRODUCTION**

Today, service organizations by control over more than 60% global economic activities have important role in develop of any countries and attention of many experts and investors is drawn to field of services. Executives of service organizations for increase productivity and survival of the organization have special attention to key success factors in the economic field. One of the most important key success factors is quality of service which results would be customer satisfaction. (Sohrabi 74: 156).

Quality of services from view point institution managers is competitive factor and survival of organization and from the perspective of customers is the main motivating factor at purchase and gets services. (Rajab Begay and Salimi, 1374). To evaluate the quality services, its necessary to recognize different needs, demands, and expectations of customers and assess the level of customer satisfaction from these received services at any course of activity based on standard criteria and we should try and planning more for reduce the gap between customer expectations and his understanding.

The most important models to assess the quality of services from view point of customers are SERVQUAL model (Riahi 1381).

Based on SERVQUAL model, dimensions of services quality include tangibility, reliability, responsiveness, assurance (validity)and coordination of public service organizations has measured and based on it customers' satisfaction from these services can be denied or approved.

**Interpret problem**

Social security organization as non-governmental public institutions,(the list rules of non-governmental public institutions ), with important and effective roles as the largest provider of services to various social groups such as workers, government employee, unions, employers, retirees, pensioners and dependents with various services such as insurance of employees and dependents, pay for treatment, payment of pension, disability pension, survivors pension (compensation for sick), grant burial and marriage and etc would be caused social welfare. Be. (Social Security Act) - (pension in Iran).

Social security organizations with more than 13 million primary insured persons, 2.5 million retired and pensioners and their dependent members has covered different population over 39 million people in the country .(Economic and Social Studies Statistical Office of the Social Security Organization - Farvardin 93). Retired people dependent on services of social security organization, the need to preserve and maintain resources from diversion of organizational goals that is satisfaction of its partners would be necessary.

Disability of organization to achieve future obligations and satisfaction many groups from community, have brought irreversible impacts on the body of community which caused distrust of community to government and organization in addition to dis content , that its compensation is not possible in short term by government. Therefore, managers of social security organization should work hard for survive and stability of organization and its obligations( payments of pensions and treatment costs and etc….) and try more scientifically while understanding the expectations of target groups to conduct operations of organization for improve services quality and meet customers expectations and their satisfaction . Retirement as a social phenomenon is important facts that include part of a career in human resources. And It has different dimensions of personal and social consequences that are typically associated with the elderly phenomenon. (Retirement planning- Young translator Mahmoud sabzi). Expectations of Pensioners from this Social Security Organization about meet at least lifestyle is good.

If the insurance fund is unable to identify and meet the minimum expectations of retirees, certainly cause reduces the level of public health of retirees, increase social and psychological abnormalities in families and conflict between generations of retirees and the children and dependents which results more depression and the dissatisfaction of large groups of retirees from the operation of social security organization and

Its feedback would be behavioral pattern of employee for working low, lack of confidence and attention, having to pay a premium, break insurance law and social security and lack of interest to pay premium of human workers by customer or private sector employers as different partners of social security organization.

The main issue is that whether the organization could proceed to fulfill different expectations of target groups or just looking at the task of law enforcement in form of duty and task regardless of the consent of pensioners and retirees and what factors can be caused different consent and satisfaction of retired groups whom they need respect and reverence and whether social security organization could reach to its primary goals of organization which is establish social insurances for maintain various active forces and their services to pensioners, disabled and retirees that would be the main duties of this organization and have provided grounds for satisfaction of retirees and its partners.

He main question of this research is that pensioners what to expect from the Social Security organization and to what extent, they were satisfied from these accomplished services and obligations and activities.

Accordingly, we intend to assess and examine satisfaction of retirees by analytical descriptive study and survey methods and evaluation model from performance of social security organization.

**The main hypothesis**

Hypothesis: there is significant relationship between the quality of insurance services and satisfaction of retirees.

Sub-hypothesis: There is a significant relationship between the quality of social security services and satisfaction of retirees from tangibility dimension.

There is a significant relationship between the quality of social security services and satisfaction of pensioners from reliability dimension.

There is a significant relationship between the quality of social security services and satisfaction of pensioners from responsiveness dimension.

There is a significant relationship between the quality of social security services and satisfaction of pensioners from validity dimension.

There is a significant relationship between the quality of social security services and satisfaction of pensioners from empathy dimension.

There is a main significant relationship between satisfactions of the Social Security retirees from age dimension.

There is a main significant relationship between satisfactions of the Social Security retirees from sex dimension.

There is a main significant relationship between satisfactions of the Social Security retirees from education dimension. There is a main significant relationship between satisfactions of the Social Security retirees from job dimension.

1. **BACKGROUND RESEARCH**

Akbar etebarian and masoud taleh- An article entitled the quality of services and determining the gap between perceptions and expectations of insured in social security of ISFAHAN has been made which results showed there is different gap at all five dimensions of SERVQUAL model and customer satisfaction has not been provided. In addition, Hasan Hossini et al( 1389), made different article by title of evaluate and measure quality of services and its relation to customer satisfaction of Tejarat Bannk which results showed that there is main and significant relation in all dimensions of quality based on Pearson model which caused customers satisfaction. Also, Mohammad gorji and Sahar Mayami (1389) conducted the article entitled comparative evaluate the quality of services at Islamic Azad university based on SERVQUAL model.

The results showed that there are significant differences between the expected qualities of services to received services quality at Azad University of Aliabad Gorgan, Azadshahr. Estapsy conducted type of research entitled the evaluate quality of call center services using SERVQUAL model in Turkey, and the results showed that customer expectations from call services was more than their perceptions.

Liang (2009) conducted different article entitled influence customers’ perceptions on financial performance of financial service providers in Taiwan, and the results showed that perceptions had negative impact on the financial performance. Adam Fine, 2010 conducted an article entitled evaluate non-linear effects of offline quality of electronic services on customer satisfaction in Canada ,the results showed that, all 5 dimensions based on SERVQUAL model of offline services impact on customer satisfaction.

**Theoretical and literature bases of research**

**Social Security System**

In implantation of the twenty-ninth constitution of the Islamic republic of Iran and article 2 and 4 of the twenty-first constitution law to create coherence of macro policy welfare services for develop social justice and support all citizens against social and economical procedures and its consequences , social security system was formed. The social security system is active in three areas, including social insurance, such as pension insurance, unemployment insurance, accidents, disability, survivors pension and health insurance, and field support, include support and rehabilitation services which its provision services is main duty of government and enjoy or take advantage of the social security rights of all.

The most important tasks of insurance area are spread insurance system and provide level of insured for social groups with respect to employment and labor market insurance and coordination and coherence between different insurance sectors such as free, self-employed, rural and tribal insurance and…. monitor the performance of insurance funds, pursue reforms of the Articles of Association and fund insurance so that different agency principles have been considered for firms and fund insurance. (The structure of the Social Security Act of 1/21/83).

Quality: Quality is the set of activities, processes, functions and interactions in order to alleviate the problems of customers which presented to them. (Vargud Lush 2004).

International standard organization has defined the quality as all public or private characteristics that have ability to meet different needs of customers. Quality does not mean only what the customer really wants.

Quality consists of all management activities that determine policy objectives and responsibilities and provide and implemented them with factors such as quality planning, quality control, assurance and improvement within the system. (sherkat1382, p. 13). Services: The service is the result of customer demand it (Harvey 1998)

Public or private, or profit or non-profit services, have different characteristics which the most important features is the intangibility that it cant be seen or tasted , smell or heard or touched before buying it.

Quality of Services: Kels believes that service quality has an physical and behavioral and situational dimensions. Customer expectations from received service quality follow different factors such individual needs, verbal communication or language of other customers and previous experience with advertising. (Kavoosi and Saghaei 1384).

The expectations of customer from services quality increased in each period which this increasing is the result of different factors such as increasing awareness, and knowledge ,advertising and competitor performance and environmental factors that the most important advantages of services quality are employee satisfaction, customer satisfaction , productivity and profitability. ( Kimasi 1384).

 Retirement: in Moin dictionary, retirement is dismissal from service at elderly or who in old age or after a long time or other causes removed from labor and work and receive pension .According to the social security law, retirement included lack of employment due to reaching retirement age. Ashley defined retirement as process for the conversion and transport role to another role from the view point of Ganler, retirement is losing credibility (future of retirement 1377 86 85). ILO Recommendation NO. 67( 1998) focuses on providing decent living income In addition , the UN General Assembly on 16 December 1991 , has defined principles for elderly and governments were encouraged to set principle of independence, health care about support of family, coordination , care, self storage and etc in their policies and programs.

**Evaluation of service quality:**

Oliver 29-1981 has described the evaluation as satisfaction after purchase and use based on a comparison between expected value in step before the goal and the perceived value after purchase, consumption or use of goods or services. Kastun and Jung and Varyl and Addvradsun have suggested that quality tool services can be used for measuring the quality of internal services.

 Evaluation model CAF: This general framework is used for evaluate self-assessment of public and governmental organizations.

Furnel model: Sweden satisfaction index in 1989 by Professor Furnel and designed by using customer surveys. The main feature of this model is its comprehensiveness and can be used to assess the quality at large scale and link the quality with customer behavior. Many factors affect the behavior of the customer and his satisfaction that this model is taken into consideration. Peter Model: In this model, dimensions of availability, quality of communication between organization and clients (customers), integrity of organization and communicate easier and smoother will be evaluated and in fact it is a tool for measuring the services quality of the organization.

Reverse organizational pyramid model: in this model, the main and original investment for any organization is customers so, the main focus located on customer satisfaction and it should be considered. Hierarchical services quality model: Michael Barry and colleagues at the hierarchical model to measure the quality of services based on the quality of interactive services including behavior, attitude and proficiency of the staff evaluated physical services quality, such as organizational and environmental condition and the quality of outputs or results include the value, tangible factors and expectation time of service and also measure the expectation of customers. Total quality services model: in this model it is required to identify the needs and demands of customers and his satisfaction as a key factor to improve the quality of services.

In this model, three factors include leaders of organization, organizational culture and engagement or commitment of employee for improve customer satisfaction are considered, so that the realization of these three factors leads to improve business process and ultimately customer satisfaction.

SERVQUAL model: one of the developed models to measure quantitative services quality in public sector depending to parasuraman, zinhal and Berry is SERVQUAL model.

This model attempts to measure services quality where quality is used as a necessity to understand customers and their expectations from these presented service. It helps that customer can compare different provided services by various organizations c with each other. (Parasuraman. Et al. 1989). Measuring services quality is done for proper understanding from these presented services by organizations and whether or not these services in accordance with customer expectation and compare services quality of organization with other organizations.

According to Parasuraman theory customer when referring to the organization in the first place expected following expectations from organization:

 Proper perception of organization from customer expectations

Past experiences of customer from services

How to communicate with the customer (politeness and personality)

Accurate perception of organization from customer expectations creating favorable with the customers. Parasuraman believes that loss of mentioned cases, reduced the quality government services, for this reason , government agencies need a mechanism to measure these factors. . Customers can consider differences based on past experiences between the services of organization with other agencies and they can compare them. Sometimes, customers may not be able to propose their sights and opinions about the services quality of public sector organizations but they can reflect these views or sights by selected representatives or government monitoring devices and Media to government agencies. (Alvani, Riahi, 1381, p. 69). Parasuraman at next experiences described services quality in the public sector by psychometric test and evaluate common attributes and characteristics which are used in most organizations, as follows:

Tangibility of Communications, physical facilities, equipment, staff

 Precise and effective reliability, desire of organization to provide services

**Responsiveness, help customers**

Assurance: knowledge and abilities of employees and their ability to gain customer confidence

Empathy (compassion): attention and accuracy of managers, employees to fulfill customer demands. Perception of senior management from customer expectations must clearly include enough features and required standards of customer. In service quality scale model, the respondents are asked to rate mentioned components in terms of their expectations from services based on Likert spectrum. Then, the same respondents are asked to rate their perceptions from actual performance of organization in terms of same features. The gap between the expectations and perceptions originate from services quality performance which is obtained from the difference of them.

Researchers taking into account the economic and social and geographical condition of organizations changed features of model in next years and localized and ranked them. The main reasons for change features emphasized this point that customer may be influenced by advertising, condition of mental health, level of education, age, sex and more expectations from organization's goals which necessitate localization of features and characteristics.

1. **RESEARCH METHODS**

This research method according to its subject matter is descriptive method which carried in a survey field with descriptive design. Descriptive method expressed real and regular features of any position with different subject and measuring method compare quality of the statistical community services because of the study traits and characteristics of society, current status of statistical society in form of multi-attribute and evaluated variables. The population in this research consisted of all retirees and pensioners of Khorasan Social Security which, according to received statistics, their number are 149,355 people. Statistical sample: statistical sample based on Cochran formula were selected about 383 people from total 149355 people. Since there was access to all representatives, random sampling method was used.

**Variables of research**

Independent variables: tangible factors, responsiveness, assurance, confidence, validity, empathy, age, education, sex and job.

Dependent variable: Social security retiree’s satisfaction.

Data collection method: this method has been set in a field way through questionnaires, ready standard Anvari Rostami questions based on 5 dimensions which include 21 questions according to five options Likert scale.

**Reliability and Validity**

Reliability and validity of the questionnaire used from exploratory studies and interviews in person , theoretical studies and honorable professors and advisors as well as factor analysis for its reliability which by use of spass software ,the factor analysis of variables and items was about more than 0.7 . Also, correlation between data confirmed.

In this research, to assess the reliability coefficient of the questionnaire it was used Cronbach’s alpha coefficient and inner harmony and were distributed and tested between 30 customers and retirees in pre-test. Obtained results show that all different items which are intended to measure independent and dependent variables have high internal correlation since Cronbach’s alpha is more than 0/7.

**Findings: Test variables**

70% of respondents stated they are between 60 to 65 years old.

They are 92/4% men and 7/6% women.

49/9% of respondents have low degree of diploma.

45/5 % are active in the services sector.

Study to evaluate the quality of insurance services from the perspective of social security retirees:

**1. Tangible factors**

Frequency distribution show that most of respondents have considered more the influence of tangible factor on the quality of services about 23/7%.

**2. Reliability factors**

Frequency distribution shows that most respondents have considered more the influence of reliability factors about 29/2% in the service quality.

Responsiveness ability factors

Frequency distribution shows that most respondents have considered the variable influence of responsiveness ability factor more about 33/7% in the quality.

**Reliance (assurance) factors**

Frequency distribution shows that most respondents have known the influence of variation of assurance factors greatly about 27/1% in the quality.

**Empathy factors**

Frequency distribution shows that most respondent have considered the variable influence of empathy factors greatly about 28/7%in the quality.

Frequency distribution shows that most respondents have satisfied with quality of social security organization services about 31/3%.

**Test of research hypotheses**

The main hypothesis: There is significant relation between the quality of insurance services and pensioner’s satisfaction and social security. If the data were normal, we use statistical tests of Pearson’s correlation coefficient and if the data were abnormal we use nonparametric tests of spearmans correlation coefficient.

For evaluate the normality of the data we used kolmogorof-smirnif test which is the level of its meaningful about 0/754, and because more than 0/05, normality of the data are accepted,so we have used pearson correlation coefficient test.

The results of correlation coefficient indicate that there is correlation between the quality of insurance services and pensioners satisfaction of social security, and this correlation is significant.(p,>0/05),because the level of its significant is 0/001 and lower than 0/05,therefore the research hypothesis is confirmed.

**The first secondary hypothesis**

There is a significant relation between the tangibility of the services quality with pensioner’s satisfaction of social security organization,

Which based on the results of kolmogorofe-smirnof test, test significant level is 0/62 and is upper 0/05, so normality hypothesis is accepted. The results of correlation coefficient indicate that there is correlation between tangibility of the services quality and pensioner’s satisfaction and the amount of it, is 542.0.thus correlation is significant and the amount of it is 0/542, and lower than 0/05.

**The second secondary hypothesis**

There is a significant relation between the reliability of the services quality with pensioners’ satisfaction. Based on the results of the Kolmogorof-smirnif the normality of the hypothesis is accepted with significant level 0/854. The results of Pearson correlation coefficient indicate that there is correlation between the reliability of the services quality and pensioner’s satisfaction with the amount of 0/502 and this correlation is meaningful. Because its significant level is 0/001 and lower than 0/05, so the research hypothesis is confirmed and there is relation between reliability factors and pensioners satisfaction.

**The third secondary hypothesis**

There is a significant relation between employees responsiveness with pensioners satisfaction of social security organization. Based on the kolmogorof-smirnif results the normality of hypothesis is confirmed with significant level of 0/741.

The results of Pearson correlation coefficient indicate that there is a correlation with coefficient 0/489between employee’s responsiveness and pensioner’s satisfaction of social security. This correlation /000 is meaningful because it is lower than.0/05, so research hypothesis is confirmed, namely there is a significant relation between the credit of assurance services and pensioners satisfaction of social security organization.

**The fifth secondary hypothesis**

There is a meaningful relation between employees empathy with pensioners satisfaction of organization. Based on kolmogorof-smirnif test, the significant level of test is 0/528 and is more than 0/05,and the normality is accepted. The results of pearson correlation coefficient indicate that there is a correlation between employees empathy and pensioners satisfaction with coefficient 0/510, and this correlation is meaningful with significant level of 0/001 , and since it is lower than0/05, the research hypothesis is confirmed.

**The sixth secondary hypothesis**

In terms of age, there is a significant difference between pensioners satisfaction.

The results of statistical test analysis of variance indicate that the statistic F is equal to 1/543, and its significant level s=0/32 is not desired because it is more than 0/5. Then the null hypothesis is accepted, and with the correlation0/95 it can be conclude that from view of respondents, there isn’t a significant difference between pensioner’s satisfaction and social security organization in terms of age.

**The seventh secondary hypothesis**

There is a significant difference between pensioners satisfaction in terms of educational.

The results of one-way analysis of variance suggest that there isn’t difference on the degree of satisfaction in terms of education.

**The eighth secondary hypothesis**

There is significant difference in terms of occupation between pensioners satisfaction.

The results of one –way analysis of variance shows that there isn’t difference on the degree of satisfaction in terms of occupation.

Determining the influence of independent variable on the dependent using multivariate regression:

In investigation of statistical relations of different research hypothesis (tangible factors, assurance, responsiveness, reliance, services quality)

Our variable analyzed in the form of mutually and analysis of multiple regressions was used for concurrent influence of independent variable on dependent.

The results of standard and nonstandard regression equation can be written like:

Satisfaction= b1

Like this equation means that with the increase of every unit of independent variable, the score of dependent variable vary in exchange for some unit in regression coefficient (b).

Then we can say with any increase of independent variable, the degree of satisfaction is added.

**Standard regression equation**

Zy = B**1**Z**1** + B**2**Z**2** + B**3**Z**3** + . . . B**K**Z**K**

Insurance service quality × 0/810+0 reliance × 0/120+ responsiveness × 0/198 assurance × 0/160+ tangible × 0/044= Satisfaction

Its description means with an increase of one deviation standard of every independent variable, the degree of satisfaction increases with the same as deviation standard. The remarkable point in this equation is that the variable of responsiveness factors has more shares in the degree of satisfaction than other variables.

The ranking of research hypothesis and the results of Friedman test, According to the Friedman test it can be concluded

|  |  |  |
| --- | --- | --- |
| Factors | Average rank | Rank |
| Tangible factorsresponsivenessempathyreliabilityassurance | 3/163/022/992/952/88 | 12345 |

According to the results of Friedman test and table, we can conclude that from the viewpoint of 383 respondents, tangible factors have the most influence on insurance services quality and reliance factor have the least influence on the insurance services quality from view of all retirees of khorasan social security organization.

1. **ANALYZE AND SUGGESTION**

1-The main hypothesis which has a significant relation between the qualities of providing insurance services with pensioner’s satisfaction is accepted, and then we can suggest that the services quality of social security organization can attract more satisfaction and hereby maintain its customer.

2-Form five points that has come in the SERVQUAL model, the results showed that the most correlation with pensioner’s satisfaction is related to insurance of provided services. So, it can be suggested that all planners have more attention to maintain and develop this item.

3-the necessity of compiling the educational terms relevant to occupation and increase of knowledge and abilities , skills ,the efficiency of human resources, reverence client and responsiveness.

4-The social security organization in a relatively long process should reform old methods and with enjoyment of correct model and new attracting costumer methods ,draw the reliance of society, and to the following of attracting and drawing more people to the social security insurance help development and progress of this insurance in the country.

5- Using of suggestion and complaint box and installing it in a proper place.

6- The need to reduce complexity and eliminate unnecessary process, steps and activities.

7-The need for publication of newspapers associated with the social security system for increase notice of retirees.

8-The need to assess and evaluate the pensioner’s satisfaction from social security services in centers having quality management system and compare it with centers without this system for determining the role and degree of quality management.

9- Research on evaluation effective factors in satisfaction with interdisciplinary approach of management, psychology, sociology, and cultural factors and…

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