

Performance of Brokerage of Social Security Organization and Customer Satisfaction

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ABSTRACT

The present era can be considered periodic that in this period the role of service institutions in increase relative welfare of community is very tangible and visible. These institutions and companies and even governments are now requiring customers and essential to their survival are customers. Social security organization for better service and customer satisfaction and observance of Article 44 and the decentralization of waste tasks they aren't main objectives of the organization and also and implementation of the outsourcing philosophy in organization to focus on customer-oriented with creating brokerage that carry out tasks given independently Has led to increase its customer satisfaction. According to research topic, research hypotheses are formed. The research method is the descriptive - analytic with emphasis on correlation and was applied as field. Statistical society included all clients of social security organization brokerage in Guilan province. To collect information from have been used the questionnaires to test hypotheses. For data analysis was used Pearson correlation coefficient test and determined that there is significant relationship between ease, speed of accountability quality and customer respect with satisfaction and all four hypotheses have been confirmed.

KEYWORDS: Social Security Organization, Accountability Quality, Customer Respect, Ease.

1. INTRODUCTION

In today's global market, a company's success will depends heavily on its coordinate ability to a complex network of business relationships (Zarezadeh & et al, 2011). In present world that economy is a very important and crucial issue (Gilaninia, Kiani & et al, 2012, Eilbeigi & et al, 2012). Personal and social security and its relentless search has always been one of the major needs and people have tried to protect steadily self and their families from threats and adverse events such as accidents, diseases and other hazards. Historical evidence shows that often the occurrence of this crisis entered the most pressure on vulnerable groups and has adverse effects on their economic and living status. In this regard social security as a means of redistributing income, a symbol of establishing and ensuring social justice and security and cause of peace of mind and self-esteem in people play significant role in protecting people against all risks arising from economic crisis so that today for importance of economic, political, social and even security are named as development tools and context, but some of them as the overall objectives of sustainable development (Malekvand Fard, 1995, p1). In recent years, the issue of competitive advantage in companies has been considered specially (Gilaninia, Tayebi & et al, 2011). Part of the productivity depression, reduction of product quality and services in many large and small industries of countries is from deficiencies in life quality of employees in institutions and companies. It is obvious that the insurance has directly relationship with quality of life of community individuals. Insurance is kind of security umbrella for life which is effective in improving people's motives. Every organization has a customer or customers who potentially or actually are the applicant of goods or services consumption of its organization or institution. Certainly the lack of satisfaction or customer satisfaction and trying to overcome obstacles in it is cause for improving service delivery and performance of organization. Fundamental changes in the structures of state administration are the outstanding features of the third millennium. The information revolution and its growing momentum, growth salient innovation and initiatives, investment in information technology, expanding democracy and acceptance of people's participation including the factors that also create change in all the infrastructure of political, social, economic and cultural organizing is caused increasing movement to avoid growth of hierarchical organizations and move toward outsourcing in the public sector (Mojibi, 2007).

2. Theoretical Framework

Social Security Organization is a public organization, social insurer and non-governmental that major part of its financial resources is provided from premiums (with contributions of insured and employer). Customer behavior has changed over the past decade (Alipour & et al, 2012). Today, vision of good governance is requires review with oriented a comprehensive governance model (Hanifi & et al, 2012). Insurance principals and criteria

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of this organization are set so that among its main objectives fully align with the country's macroeconomic target. On the one hand boom of the industrial and production activities is caused Increasing population covered by insurance and strengthen the organization's financial resources and on the other hand insurance coverage of workers to increase confidence, emotional security and physical health and ultimately lead to improve labor productivity (Karimi Karnagh, 2009).

The present era can be considered periodic that in this period the role of service institutions in increase relative welfare of community is very tangible and visible. These institutions and companies and even governments are now requiring customers and essential to their survival are customers. In the meantime occurs a relationship win - win that on the one hand insurance companies help to customers for finding the second level of Maslow's hierarchy of needs include the need for safety and help them more comfortable towards excellent and long-term goals and on the other hand customers are cause of establish of these companies can create increasing financial resources for companies. Thus, Social Security organization is without rival in the country and has high density working and very high volume of clients so that organization inputs are more than outputs. For example, most workers in companies, agencies, organizations, factories and ... With paying their premiums are a member of the Social Security Fund In addition to their career working, in retirement and end of their lives and their families use short and long term support of organization and receive service and are also covered by Social Security Organization. Therefore, organization output is much less and with very high input population covered; this organization forms approximately 40% of total population of the country. In result it causes reducing desirable services. With these qualities to provide desirable service and with quality organization needs to outsource some Non-professional tasks. In this regard, based on legislation number 12068/200 dated 2005/10/2 the supreme council of welfare and social security was established. Given the increasing tasks of social organization of among active the community and important role in providing welfare and future of their insured and the beneficial effects of familiarity insured and employers with the concepts and obligations of insurance is created formal brokerage of social security and they act in framework of standards and principles for the implementation of all or part of the duties assigned by the organization. Organization for performing a better service and customer satisfaction and observance of Article 44 and the decentralization of tasks obstacle that are not considered the main goals of organization and also philosophy of the outsourcing organization to centrality of customer orientation with the creation of brokerage that carry out tasks given independently. (Karimi Karnagh, 2009). According to increasing customer dissatisfaction due to many time provide services in various branches, giving affairs related to the brokerage with regard to the importance of the above issue, in the context of be effective the questions are raised as follows:

- 1- Is there relationship between ease in performance of brokerages and customer satisfaction?
- 2- Is there relationship between speed in performance of brokerages and customer satisfaction?
- 3- Is there relationship between quality of accountability in performance of brokerages and customer satisfaction?
- 4- Is there relationship between customer respect by staff in performance of brokerages and customer satisfaction?

The dependent variable in this study is customer satisfaction that customer of social security organization customers divide generally insured, employers, pensioners and people who refer to social security organization for receive service. On the other hand it is obviously that attraction of customer satisfaction is a category that has rooted in the history of human life, business and marketing. Today, service companies and institutions compete in the world with atmosphere that attention to the demands and expectations of customers introduce a factor for the survival of their professional life and only those institutions will be more successful that properly identify the customer is valuable investment. Consumer trust is one of the key factors and key elements of successful (Gilaninia, Taheri & et al, 2011).

Independent variables in this study are the ease, speed, quality of accountability and the customer respect. According to customer satisfaction model in different countries, customer expectations and perceived value has been lead to customer satisfaction. Thus variables of study identify as follow:

Satisfaction: in relation to the concept of customer satisfaction are provided various definitions by marketing theorists. Kotler defines customer satisfaction as the degree that actual performance of a company meet customer expectations. In opinion of Kotler if performance of the company meet customer expectations, customer are satisfaction and otherwise they are dissatisfaction (Abdoli & et al, 2007). Satisfaction is pleasant derived from awareness to a comfortable position that often is linked with satisfy some of specific desires (Pabandani, 2007, p55). Customer satisfaction from providing services in organization of social security includes satisfaction of employers, insured and pensioners.

Simply and ease: public sector services is quality when it done in a simple format. If an administration and asked to perform of complex tasks or working done in the framework of large bureaucracies, in result customer is dissatisfied and public services will be poor quality (Rajabibeigi, 1998).

Speed of service: public sector clients seeking to accelerate doing their work, long wait without result or repetitive actions in different sectors is painful. If somewhere offer document and to prove the authenticity of

the same document in another place deliver a similar document to another reference its result is annoyed of them (Rajabibeigi, 1998).

Quality of accountability: Service quality is the extent that a service can meet expectations or needs of customers. So service quality can be defined as the difference between customer expectations of services and perceived services. If expectations of performance be more so the perceived quality will be the lower satisfaction and will occur customer dissatisfaction (Parosuraneta, 1985, p46). Accountability is service organization tendency in assisting the customer service and providing timely service and fast. Accountability is a complex term that now has become a common term. It is a word that in just a few decades or more rarely used. Accountability is a process that all members of organization should be accountable against the authority tasks given. The main attention to the customer is the main slogan accountability. One of the main cases of accountability of companies and institutions is accountability about complaints. Basic features of a system for accountability to customers are:

Easy access: it should be provided a variety ways for the project of customer complaints.

Quickly accountability: Customers should immediately receive a direct answer.

Trouble-free access: system handling complaints should be available without trouble to customer.

Staff with authority: Staff accountability system must meet the necessary authority to solve customer problems.

Customer Database: Organization must have a mechanized database and available to all customers, especially dissatisfied customers. The advantage of having a customer database is including that information about customers can be collected through various channels and it can be used easily in an emergency.

Organizational support: Organization senior managers must allocate resources and attention necessary to resolve complaints and have necessary support from employees to answer customers. Organization chart is a pyramid shape in traditional organization and senior managers in the upper and Staff of lower level to follow in the lower parts of the pyramid. Customers are not usually seen in it and staffs are the lowest class of organization but some organizations are in a circular chart that customers are in the center circle and the first line employees are in second valued position. Companies and institutions that want to provide services to customers they have Pass up some the traditional control of management and they should give authority to first-line employees to make decisions and provide solutions (Karimi Karnagh, 2009).

Fairness and impartiality of accountability system: Based on these features complaints handling and their accountability should be without personal view. Center of attention these features is discriminate between the parties claimed in the complaint. Managers before making a decision or to take action, they should know about others judgment. This means that others know them zealous or just and fair, they must be impartial in judging (Kavoosi, 2005, 29).

The customer Respect: first, Service Company should think about their deeds before it can rely only on their speech of the institution. Before speech customers can focus on deeds and operation of administrative service institutions and their action (subject of Article 8 people Respect design).

3. Research Hypotheses

- 1- There is relationship between ease in performance of brokerages and customer satisfaction.
- 2- There is relationship between speed in performance of brokerages and customer satisfaction.
- 3- There is relationship between quality of accountability in performance of brokerages and customer satisfaction.
- 4- There is relationship between customer respect by staff in performance of brokerages and customer satisfaction.

4. RESEARCH METHODOLOGY

This research based on research design is descriptive-analytical with emphasis on correlation and based on objective is applied. Statistical society included all clients of social security organization brokerage in Guilan province. The number of samples according to formula of sample is obtained 384. In present study are used questionnaires to collect information. To assess the validity of the questionnaire is used method of content validity by the Delphi method. For measuring reliability is used Cronbach's alpha coefficient and as regards Cronbach's alpha coefficient obtained is more than 80% , therefore questionnaire is reliable. For data analysis is used Pearson correlation coefficient test.

5. DATA ANALYSIS

H1: There is relationship between ease in performance of brokerages and customer satisfaction.

Table 1) Pearson correlation between ease and satisfaction

Correlations			
		Satisfaction	Ease
Satisfaction	Pearson correlation	1	.487**
	Sig. (2-tailed)		.000
	N	384	384
Ease	Pearson correlation	.487**	1
	Sig. (2-tailed)	.000	
	N	384	384

First hypothesis: According to above calculations can be seen that amount of correlation coefficient between satisfaction and Ease is equal to 48.7% and as regards a significant level in this test is less than 5 percent, Therefore research hypothesis based on the relationship between satisfaction and Ease are accepted.

H2- There is relationship between speed in performance of brokerages and customer satisfaction.

Table 2) Pearson correlation between speed and satisfaction

Correlations			
		Satisfaction	speed
Satisfaction	Pearson correlation	1	.552**
	Sig. (2-tailed)		.000
	N	384	384
speed	Pearson correlation	.552**	1
	Sig. (2-tailed)	.000	
	N	384	384

Second hypothesis: According to above calculations can be seen that amount of correlation coefficient between satisfaction and speed of performance is equal to 55.2% and as regards a significant level in this test is less than 5 percent, therefore research hypothesis based on the relationship between satisfaction and speed of performance are accepted.

H3- There is relationship between quality of accountability in performance of brokerages and customer satisfaction.

Table 3) Pearson correlation between Quality of accountability and satisfaction

Correlations			
		Satisfaction	Quality of accountability
Satisfaction	Pearson correlation	1	.545**
	Sig. (2-tailed)		.000
	N	384	384
Quality of accountability	Pearson correlation	.545**	1
	Sig. (2-tailed)	.000	
	N	384	384

Third hypothesis: According to above calculations can be seen that amount of correlation coefficient between satisfaction and Quality of accountability is equal to 54.5% and as regards a significant level in this test is less than 5 percent, therefore research hypothesis based on the relationship between satisfaction and Quality of accountability are accepted.

H4- There is relationship between customer respect by staff in performance of brokerages and customer satisfaction.

Table 4) Pearson correlation between customer respect and satisfaction

Correlations			
		Satisfaction	customer respect
Satisfaction	Pearson correlation	1	.619**
	Sig. (2-tailed)		.000
	N	384	384
customer respect	Pearson correlation	.619**	1
	Sig. (2-tailed)	.000	
	N	384	384

Fourth hypothesis: According to above calculations can be seen that amount of correlation coefficient between satisfaction and customer respect is equal to 61.9% and as regards a significant level in this test is less than 5

percent, therefore research hypothesis based on the relationship between satisfaction and customer respect are accepted.

6. Conclusions and Suggestions

After examining the first hypothesis using Pearson linear correlation coefficient was determined that there is relationship between ease in performance of brokerage and customer satisfaction. Amount of coefficient was set equal to 48.7%. In other words we can say that about 23 percent of variation (variance) the dependent variable (satisfaction) can be explained by ease variable.

After examining the second hypothesis using Pearson linear correlation coefficient was determined that there is relationship between speed performance of brokerage and customer satisfaction. Amount of coefficient was set equal to 55.2%. In other words we can say that about 30 percent of variation (variance) the dependent variable (satisfaction) can be explained by Speed variable.

After examining the third hypothesis using Pearson linear correlation coefficient was determined that there is relationship between quality of accountability in performance of brokerage and customer satisfaction. Amount of Coefficient was set equal to 54.5%. In other words we can say that about 29 percent of variation (variance) the dependent variable (satisfaction) can be explained by quality of accountability variable.

After examining the fourth hypothesis using Pearson linear correlation coefficient was determined that there is relationship between Customer respect by staff of brokerage and customer satisfaction. Amount of coefficient was set equal to 61.9%. In other words we can say that about 38 percent of variation (variance) the dependent variable (satisfaction) can be explained by customer respect variable.

Suggestions of This research regarding the intended results and goals are as follows:

- 1- According to first hypothesis is suggested that if possible, increase the number of brokerage branches and other hand services provided electronically that do not require physical presence in branches. Also with install of signpost help to customers the conduct of affairs in brokerage.
- 2- According to second hypothesis is suggested that with the correct definition of processes from the beginning a service to its end and the proper division of work between employees is increased speed of doing affairs.
- 3- According to second hypothesis is suggested that to reduce human error and provide a perfect service of system As far as is possible to pay for provide services electronically.
- 4- According to second hypothesis is suggested that Social security organization in alternating periods attempted to measure satisfaction of customers with telephone or mail or internet and brokerage that have a high level of customer satisfaction should be encouraged. It makes more efforts of brokerage employees to increase customer satisfaction.

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