

Investigation the quality of services in Social Security Organization of Sari branch by gap analysis model

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Abstract: Nowadays, based on the vital importance of the insurance industry in country's economic growth, the need for it is inevitable. However, the development of indicators that show the growth of the insurance industry, like capita premium of the insurance industry's contribution to GDP is not only comparable to the developed countries of the world; it is even lower than in developing countries. One of the reasons cited by experts in the field of insurance industry is insurance coverage which is noncompliance with which they required. Hence, in this study the quality of service as the trustee of Social Security benefits have been evaluated in Iran. In this study, the gap analysis model is one of the most common models used in assessing service quality in the service sector, was used to measure service quality gaps. Theoretical concepts in research related to quality, service quality, the various components was examined. This research based on its nature and methods is descriptive – survey and the population of the study, all insured persons who have a bachelor's degree or higher than license and has five years of experience and who are organized twice a month and social workers who have a bachelor's degree and higher than master in Sari branch. In this study, standard questionnaires to assess the SERVQUAL model of service quality gaps that the Cronbach's alpha coefficient for the current situation and the ideal situation were calculated 0.909 and 0.941. The results of the research using Kolmogorov–Smirnov test to determine normality of variables and test was set. Empathy is the largest gaps between the components. In terms of personnel, empathy is below average and above average in terms of customers. The minimum gap is related to ensuring that our customers and employees is higher than average.

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1. Introduction:

In this century, new developments have led to the spread of high-speed services, and the provision of quality services to service organizations is important challenges present century. Leaders of these organizations try to develop ideas and culture customer orientation in their organizations. By focusing on customer needs and appropriately responding to their demands, while creating competitive advantage, the best approaches to improving the performance of their organizations to remember, service companies, service providers, but they are not prerequisites for the various services they provide. Zeithaml and Parasaraman and berry (1985) Perceived service quality as "a global judgment or attitude relating to the superiority of the service" has been defined and noted that judgments about the quality of services, reflecting the degree of difference between perceptions and expectations of consumers is considered. Based on this definition, a measure of the five-dimensional SERVQUAL model of Parasaraman and others with dimensions of tangible, reliability, responsiveness, reliability, empathy is presented. The Scale framework and widely used in different sectors of the industry. (Hak lee & et al.,

2012) Therefore, in this study, using one of the methods is very valuable, reliable and valid measure of quality of service, quality of service at Sari branch, in order to provide better insurance services have examined.

Problem Statement:

Due to the quality of goods and services more desirable among the most sensitive issues of our times is that the international community has given them a special priority. Quality goods and services is lower than expected, makes the customers product and service day by day account of users and less reliable suppliers of goods and providers of services they. The need for insurance since the beginning of human life was and always felt it was needed. The need for insurance and the parallel development of vital communities and increase the risks of living are increasing. Today, given the vital importance of the insurance industry in the country's economy to its growth and prosperity is inevitable. However, unfortunately, many of the indicators that show progress in the development of the insurance industry, including premium per capita (GDP), etc. The insurance industry is not only comparable to the developed countries of the world, but also even is

lower than in developing countries (Salehi, 2004).

Nowadays organizations, their clients, and they are a valuable asset of all its employees want to keep striving to serve their consent. (Rousta et al., 2002) For this purpose, you must identify the factors that affect customer satisfaction and help estimate the effort of prosperity.

Gap analysis of the current situation and the desired situation (expected). Finally, measure the gap between the two service quality is a complex issue and its definition includes five dimensions: (1) physical dimensions; (2) reliability; (3) responsive; 4-confidence; 5-empathy; the size of the gap is used to express the concept. This gap is based on the difference between customer expectations and perceptions of a service and their perceptions of what they receive are based firm. According to the importance of qualities in the competitive quality of service as one of the key aspects of competition known as the Servqual model "gap analysis" one of the models used to assess the quality of services provided by service organizations considered. This model was presented by Zeithaml and Parasaraman started. After presenting the model, most research and development in order to apply this technique to measure the quality of services performed. Therefore, organizations must learn new ways to assess their quality to increase customer satisfaction and reduce complaints could increase their share of the insurance market and the only way to build quality and value-added processing and conversion requirements and process monitoring and quality engineering tools.

The necessity and importance of the topic

Every organization needs to make improvements in organizational performance measurement, planning and goal setting to improve performance. Therefore, measuring the performance of the organization is not covered. Despite significant advances in recent years have occurred in the design of performance measurement systems, many organizations still rely on traditional criteria. One reason for this failure is that the new model developed in this field tells the BASIC conceptual issues are rarely practical. So how to apply these frameworks operating in a particular organization, in order to establish a performance evaluation system unique to the needs of the organization and is subject to further work into the issue. Insurers know that policyholders should participate in them who they are, what their needs are and what factors affect the insurer's consent. Identification of these factors and estimates the expectations of policyholders for insurance companies is very important as a source of profit for the company's policyholders are satisfied. A company that fails to keep your customers happy in the long term the market will remain. (Ranjbarian,

2004)

The relationship between expectations and reality is very important for policyholders. So it should be clear that the public what they are and what they have to meet in a satisfactory outcome for policyholders affected. This study aims to identify the factors to organizations considering these factors, a step towards increasing the satisfaction of their expectations of the insured and estimates. One of the models that evaluate the quality of various services used in the model is SERVQUAL. Hence, in the present study to measure five dimensions of service quality gaps in the organizations studied.

Background of Research

Many studies have been conducted to assess the quality of services in various service industries, some of which have a closer connection to the subject are summarized as follows:

Research conducted at the international level

- In a study entitled: ((assess the quality of police services using SERVQUAL)) to evaluate the use of SERVQUAL method to assess the quality of police services and identify gaps in the police service and how to address them Strathclyde a survey of 475 elected representative council members in 12 local associations in the area of the load is done. This study also uses a parallel sample of police officers in Strathclyde, understand the power of customer expectations and the effectiveness of their internal processes to support the delivery of high quality services police has investigated. Results showed a significant shortfall in meeting customer expectations, although there appears to be a police force, a good understanding of the expectations. It seems that the development of quality standards for services, the ability of the police to comply with specified standards and their ability to provide the services that promised customers that there gap. (Donnelly & et al.2006, 92- 105)

- In a study entitled ((measuring service quality in the hotel industry)) SERVQUAL model to evaluate the quality of a hotel in Turkey used to be. The objectives of this study are: 1- review customer expectations of hotel style services, 2- whether the international and universal dimensions of SERVQUAL model is used or not used, 3- measuring the importance of each dimension of service quality of the hotel customer's perspective. In this study, we examined the following dimensions: tangibles, competence in providing services, customer perception, secure and comfortable. Customers viewing this hotel in the midst of the most tangible and then to the adequacy of the service perceived customers are comfort guaranteed. (Akaba.2006, 170-192).

Research conducted in Iran:

A study titled Noor University, Hamedan evaluate the quality of educational services SERVQUAL model has been the main objective of this study was to evaluate the Quality of Educational Services Educational Center of PayamNoor University in Hamadan. The target population included 300 students who were randomly selected from among the students of Payam Noor University, Hamedan Branch. Using the SERVQUAL Model Data was collected on two aspects of perception and expectation. Data was collected using a questionnaire; five factors were extracted by factor analysis. The results showed that students' perception of the quality of education offered at the high and low expectations. The average gap between students' expectations and perceptions of service quality training in all aspects of the SERVQUAL model is negative and the t-test is significant at 0.05 levels. The gap in empathy (2.806) and then, depending on the reliability dimension (2.437), guarantees (2.32), visible (2.217) and the smallest gap in the response (2.027) was observed. In fact, the results indicate that students are not satisfied with the quality of educational services Payam Noor University, Hamedan Branch and educational services-does not meet students' expectations. The study entitled Evaluation of service quality based on fuzzy hierarchical analysis was conducted in Zahedan health sector hospitals. This cross-sectional study was conducted in two hospitals in Zahedan city in 2012. The literature review, different dimensions of service quality was identified. Letter SERVQUAL questionnaire used for the analysis and design of hierarchical fuzzy AHP model is presented. **Results:** Findings indicate that the most important dimension for assessing the quality of health care, empathy. Responsiveness and reliability are important and tangible assets in the last degree. Hospitals were compared using fuzzy AHP. Ranking hospitals based on performance calculations are as follows: Imam Ali (AS) by 31% compared with 29% in the hospital, the quality of service is better. The results showed that most of the responding hospitals should ensure focus and tangible assets. Each of the hospitals to address weaknesses can increase the service quality and therefore provide a better service to patients.

Theoretical context:

The concept of quality is rooted in the work of industry professionals. The importance of quality in the 1940s and 1950s was addressed. The first was used in the manufacturing sector and the services sectors. The originator of the term, comprehensive quality control means defines the quality Faygnbam in 1951. The quality of a product's ability to meet the desired objective may be generated with minimum cost. Quality of service, a relatively young discipline

that has almost two decades of research in this area words for different people mean different things, so the first step in improving the quality of service, and should have a clear understanding of the concept of quality, well-defined service quality is important not only for meaning but more importantly the staff are leading the efforts to achieve quality service will be (caruand & pitt1997)

IT service quality and the service quality is the Latin abbreviation. IT service quality actually means to determine the gaps between desired levels and actual performance levels in a manufacturing organization is a service organization or a service. Foundation for quality IT services, design and assessment questionnaire. Thus, any researcher who will step in this area should be thoroughly familiar with the principles of questionnaire design. It requires a tool that can achieve such expectations and perceptions of customers, employees and managers without contributing to the personal jurisdiction of any measure that this tool is the same questionnaire. It is also noted that the provision of tangible tool to satisfy customer requirements is required.

SERVQUAL model is a subset of the mental models of perception and ideas of customers into consideration. The model of the mid-decade Parasaraman et al. in 1980 was developed to measure it. This model attempts to measure the quality of services in environments that are necessary to understand the service quality as a customer is felt. Parasaraman model has features that may have application to a wide variety of service environments. There are several gaps in the technical quality of basic services include:

Gap 1: Difference between management perceptions of what customers expect and realistic expectations of customers

Gap 2: Difference between management perceptions and service quality specifications (quality standards)

Gap 3: Difference between service quality specifications and actual service delivery, whether standards are consistently adhered to?

Gap 4: Difference between service delivery and what is out of the question, whether the operation is ongoing obligations?

Gap 5: The gap between what customers expect and what they actually received a service. In the first ten components of reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding / knowing the customer and tangibles were identified as components of quality of service (Delkxah, 2005). But the result of study I 1990s studies where the number was reduced to five components. While studies have been conducted using the SERVQUAL

model has shown that the "reliability" More than any other factor influences on satisfaction (Mittal and Lasar, 1998) The five factors in order of priority, so that customers have an advantage (does 100 points) is as follows (Cutler, 2005, 517)

Tangible and physical dimensions (11 points): There and display physical facilities, equipment, personnel and communication media

Reliability (32 points): Ability to perform the promised service to be reliable and accurate.

Respondents (22 points): willingness to help customers and provide prompt service.

Warranties and guarantees (19 points): Knowledge and courtesy of employees and their ability to convey trust and confidence.

Empathy (16 points): The importance of giving special attention to every customer.

The content herein does not mean that there is no doubt in the literature for this model. There is controversy about this model is the following:

Dimensions of components and the structural stability of weakness, lack of widespread use in various industries all over the world, the convergence criteria mentioned (Mittal and Lasar, 1998).

However, since this model as one of the most versatile tools for measuring service quality in academic studies and research have been applied, it has been approved and at least face validity (Asoubantgue and others, 1996) still used in many studies of this model can be used to measure service quality.

Therefore, the present study was to assess the perceptions and expectations of the customers of the Social Security Branch of Sari refer to this method is valid.

Research objectives:

Goals:

Assessment of quality of service organizations (with a focus on the components of the tangible, reliability, responsiveness, assurance, empathy) from the standpoint of the insured and the employees branches of a sari.

Specific objectives:

(1) Determine the quality of service and service quality gaps in expectations of social security from the perspective of the insured, the factors of tangible, reliability, responsiveness, assurance, empathy.

(2) Determine the quality of service and service quality gaps in expectations of social security from the perspective of the staff of the factors, tangible, reliability, responsiveness, assurance, empathy.

(3) Determine the gap between the insured and the staff welfare perspective on the quality of service expected by the dimensions of Tangibles, reliability, responsiveness, assurance, empathy.

(4) Determine the gap between the insured and the staff welfare perspective on the quality of services provided to the insured in the dimensions of Tangibles, reliability, responsiveness, assurance, empathy

1-The quality of services provided in the Social Security Corporation (Sari first Branch) What is the answer?

2- SSO service quality (Sari first Branch) how is the empathy?

3- Quality of Service Organization for Social Insurance (Sari first Branch) How valid is the next?

4- Quality of service organizations (Sari first Branch) how secure is the next?

5- The quality of services provided by the Social Security Organization (Sari first Branch) What is the dimension of the physical dimensions?

Implementation of the research:

Considering that the aim of this study was to evaluate the quality of service organizations from the perspective of the organization is insured and staff and use the results to improve and develop services to insurance organizations, it can be said that the purpose of the study is functional. This study is descriptive-methodology, based on the assessment to determine the quality of service organizations from the perspective of the insured and the staff.

The population of our clients (the insured) of the Social Security Branch Surrey cadmium into two categories of insured principal and incidental divided we are insured home on May 2 times to the present and subclinical mastitis license containing at least five years knows better. Included men and women, divided into two categories. The population consisted of 110 persons, of whom 43 were women and 57 were men. We use the Morgan table and 86 person as the sample was selected.

The population of our other subsidiaries, including its employee's social security number 65 is a sari. Of these, 37 were male and 28 female can be divided into four categories of qualification: diploma, associate degree, bachelor's and master's and bachelor's employees higher up is that we chose. For example, the staff of the sampling method was used. Here we select staff that have a bachelor's degree or higher were divided into two groups, male and female. The main instrument of data collection questionnaire is considered. (Hafeznia, 2005)

In this study, the most commonly used tools for assessing the quality of service organizations Questionnaire service quality (SERVQUAL), which is based on service quality gap model developed by Parasuraman and his colleagues has been introduced. The service quality gap model, the difference (gap) between customer expectations and perceptions of service you receive will be considered. The SERVQUAL questionnaire to collect data in the field

to determine the perceptions and expectations of the insured and their staff provided.

Structured questionnaire with questions based on the five dimensions corresponding to those shown in the table below. This study aimed to evaluate the quality of service organizations from the perspective

of the insured, and the staff of the 5 point Likert scale was used quite a lot of options 1 to 5 was considered.

1-4 questions related to tangible factors, questions the reliability guild working 5-9, 10-13 to answer questions, questions relating to guarantee 14-17, and 18-22 questions related component is empathy.

Related Questions	Dimension of Quality of Service
1, 2, 3, 4	Tangible factors
5, 6, 7, 8, 9	Reliability
10, 11, 12, 13	Accountability
14, 15, 16, 17	Guaranteed
18, 19, 20, 21, 22	Empathy

The questionnaire had two questions in each range are as follows:

1-optimal service quality expectations of insured and employers organizations

2-insured workers' perceptions of the quality of services provided to the insured by the SSO

Likert, is a measure of the distance through which the sensitivity, attitudes, beliefs, and feelings

of belonging or responding, it is determined that the respondent towards a particular issue or phenomenon attitude, belief, or emotional sensitivity is low, or extreme sensitivity believed to be either positive, negative, either through choice or words related to the subject matter of the phenomenon will occur (Khaki, 2005)

Very high	high	average	low	Very low	option
5	4	3	2	1	score

Reliability of research measurement tools:

Reliability (trust) is one of the technical characteristics of the measuring instruments that represent the measurement tools to measure and attribute variables, made of how the same results can be obtained in a similar situation one of calculating Cronbach's alpha is a reliability feature. The alpha coefficient for this study was a pilot study with 14 distributed questionnaires and 16 staff questionnaires

were conducted between the insured. Based on the total variance obtained using Cronbach's alpha software (spss) was calculated, the optimal condition for 0.941 for the current status of 0.909, respectively.

According to the study of the humanities alpha coefficient higher than 0.75 is accepted (Azar Momeni, 2004) so we can better assess the reliability of the questionnaire.

One-Sample Kolmogorov-Smirnov Test

	N	Normal Parameters		Most Extreme Differences			Asymp. (2-tailed)	Sig.
		Mean	Std. Deviation	Absolute	Positive	Negative		
etmad1	85	3.1388	.60081	.191	.191	-.150	.234	
etmad2	85	3.9920	.53973	.188	.188	-.106	.115	
avamel1	85	2.9624	.57154	.159	.159	-.132	.121	
avamel2	85	4.1694	.60396	.140	.128	-.140	.457	
hamdeli1	85	3.0659	.59613	.164	.164	-.136	.82	
hamdeli2	85	3.9894	.61780	.155	.128	-.155	.655	
pasokh1	85	3.2376	.61081	.146	.146	-.140	.755	
pasokh2	85	4.0941	.51115	.232	.232	-.133	.896	
etminan1	85	3.1447	.64596	.119	.119	-.111	.179	
etminan2	85	4.1906	.51284	.151	.151	-.143	.345	

Methods of data analysis:

In this study the methods of descriptive statistics such as frequency distribution table, percentage, mean, variance, and standard deviation for comparison of data collected through the questionnaire were used. Kolmogorov-Smirnov tests of inferential statistics are used to calculate the normal or non-normal distribution of the statistical population, the test (T) dependent and independent groups, Wilcoxon signed-Rank Test and Mann-Whitney test hypotheses and sub-Wallis tests to examine the perspective of the insured, staff the quality of service organizations with respect to demographic variables such as gender Friedman test

to determine the significance of the five components of service quality from the perspective of the insured, and the staff is used.

To them as another service center that this model is widely used to measure the satisfaction of patients and their visitors. The studies in this field that can be mentioned are Babakus, Mangold and Zifko study.

Conclusion and general conclusions:

The test gauges the reliability or trustworthiness; the results indicate that Cronbach's alpha equal to output SPSS software 0.941 is therefore a test of reliability is acceptable.

Demographic	Found Gap	variable name	No.
Customers	lower than average	quality of the responses	1
Staff	lower than average	Quality of empathy	2
Staff	lower than average	Quality of Tangibles	3
Customers	lower than average	Quality of Tangibles	4
Staff and Customers	significant difference	Providing guaranteed quality of service and expectations	5
Staff and Customers	significant difference	quality of services offered and the expectations of Tangibles	6
Staff and Customers	significant difference	quality of services offered and the expectations of empathy	7
Staff and Customers	significant difference	quality of services offered and the expectations in the Response	8
Staff and Customers	significant difference	quality of services offered and the expectations of the credit	9

Based on the results the following conclusions can be made:

- Have the knowledge and skills of staff in response to customer needs is enough or not? According to staff, the knowledge and skills of employees is not a good situation, according to the customers' knowledge and skills of the staff are above average.

- Do employees need and expect when they are available or not?

According to staff, waiting staff are available when needed and according to the customers' access to state employees is unfortunate.

- Do not provide services to clients in the first SSO correctly or not?

The staff and customer service on the first visit to the properly are presented.

- Polite and humble appearance and a regular adornment of their employees and to what extent?

Humility and courtesy of employees and their appearance adornment from the perspective of staff and customers are not in good condition.

- Is the equipment and the new, up-to-date and new or not?

The staff and customers of the equipment are not of interest.

- Heart of interest to customers, employees, and special attention to them?

According to staff, clients and staff regarding the special interests of their heart;

The situation is unfortunate and heart, according to the customer's interest and attention of staff to clients, particularly in high-than-average.

Practical-Management suggestions

- Implementation of quality systems standards such as ISO standardization procedure and determine the processes and functions that are the responsibility of the staff and determine the type of activity which employees do play an important role in the accurate activity for employees and customers are helping make the target customers' expectations.

- Development of electronic services in service organizations

- In-service training courses to enhance employees' level of knowledge about the services they offer.

- Periodic exams on the knowledge workers needed to keep their knowledge updated.

- Development of space communication easier for customers to communicate and listen to their problems and requirements.

- Improving the Appearance of tangible services provided by the organization, such as staff, modern facilities

- Training courses for staff on how to deal with students and how to respond to them can be fruitful in reducing the gap.

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