

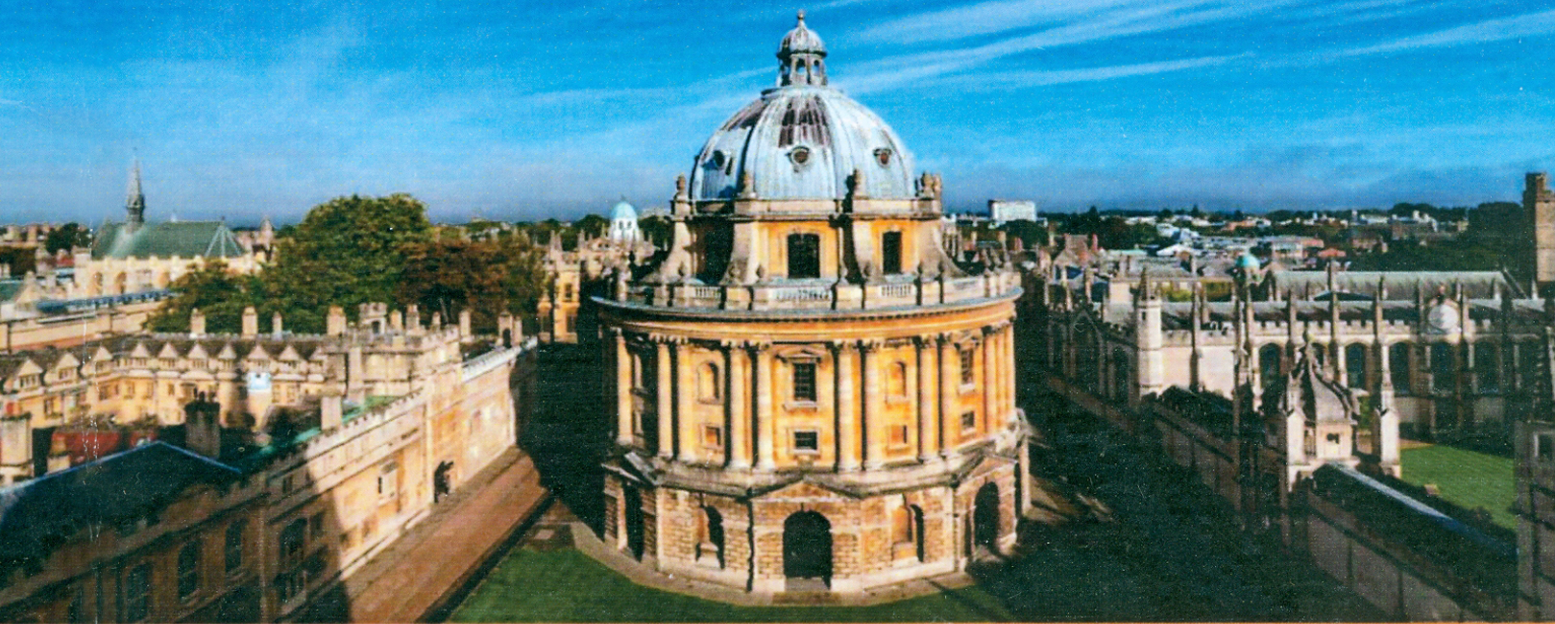
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EDITORIAL

It is my proud privilege to welcome you all to the TheIRES International Conference at Oxford, United Kingdom. I am happy to see the papers from all part of the world and some of the best paper published in this proceedings. This proceeding brings out the various Research papers from diverse areas of Science, Engineering, Technology and Management. This platform is intended to provide a platform for researchers, educators and professionals to present their discoveries and innovative practice and to explore future trends and applications in the field Science and Engineering. However, this conference will also provide a forum for dissemination of knowledge on both theoretical and applied research on the above said area with an ultimate aim to bridge the gap between these coherent disciplines of knowledge. Thus the forum accelerates the trend of development of technology for next generation. Our goal is to make the Conference proceedings useful and interesting to audiences involved in research in these areas, as well as to those involved in design, implementation and operation, to achieve the goal.

I once again give thanks to the Institute of Research and Journals, TheIIR, TheIRES & University of Management and Technology (Sialkot) for organizing this event in Oxford, United Kingdom. I am sure the contributions by the authors shall add value to the research community. I also thank all the International Advisory members and Reviewers for making this event a Successful one.

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EXAMINATION OF SERVICE QUALITY PERFORMANCE IN THE SOCIAL INSURANCE SERVICE BUSINESS- A CASE STUDY OF SUANSUNANDHARAJABHAT UNIVERSITY, BANGKOK, THAILAND

¹GANRATCHAKAN NINLAWAN, ²SUDAPORNARUNDEE

Abstract- This study aimed to discover level of satisfaction of the academic and supporting staff towards the social insurance service works of SuanSunandhaRajabhat University, and to examine differences of satisfaction by personal factors. The study employed the quantitative approach, by collecting 240 samples which were the academic and supporting staff of SuanSunandhaRajabhat University. The conceptual framework of the study illustrated independent and dependent variables. Independent variables included gender, marital status, age, level of education, personnel types, affiliation and types of contact made to the social insurance works. Dependent variables was a set of service performance attributes, comprising reliability and trust, responsiveness, ability to provide services and communication skill. The findings revealed significant difference of satisfaction among different age groups, level of education, personnel types, affiliation and types of contact made to the social insurance works. The findings also represented an importance of reliability and trust in delivering service, in particular to the case of social insurance works, to customers' satisfaction.

Keywords—Satisfaction, Service Quality, Social Insurance.

I. INTRODUCTION

THE modern world nowadays has at a great length a tendency to open to freedoms in almost every aspects, resulting in the globally boundary-free economics, high competitiveness and transformation into a learning and democracy society. This rapid changes, internally and externally thereafter require public organizations to build up capability and increase higher degree of flexibility for adaptation in response to the changing social needs. Nevertheless, some critical obstacles of Thai bureaucracy are its red-tape administration that has weakened effectiveness and efficiency, and vagueness in its transparency and good governance. Without revision and reformation of its traditional administration into modernized organization with good governance, the national competitiveness could be vulnerable to the global unpredictable circumstances, and this could be a menace to the national economic and social development.

New Public Management (NPM) is an approach to running public service organizations that is used in government and public service institutions and agencies. It is therefore the guideline approach for public administration to exploit, that contributes to concrete structural changes of public organization and different aspects of strategies. In NPM, citizens are the center and viewed as customers, meaning that provision of governmental services must be insured to have quality, satisfactory and customer-oriented. State has uniqueness in its characters that allow it to perform some particular roles and duties at its best, yet not all. The NPM approach draws practices from the private sector and uses them in the public sector of management. Therefore, by implementing the NPM approach, a state can take crucial roles in administrating and managing to facilitate and allow various organizations from other sectors to implicate

in allocating and providing public services on behalf of the state. This is called 'welfare state'. The goal of welfare state is a provision of basic welfares with equality and equitable distribution for well-being of its citizens. Social insurance of welfare state is any government-sponsored program, in which employees' participation is generally mandatory, and voluntary participation is for self or non-employed persons. It is compulsory that employers are legally required to provide certain benefits, for instance compensation made to employees for death, unemployment, invalidity or incapacity and infirmity resulting from accident, sickness, old age and maternity.

Social insurance is a social system or measurement of government that obliges citizens to financially pay the contribution to the national central fund, which is normally 5 percent (not more than 750 Baht) deducted from wages. This is the way that motivates individuals to save. It is to assure the social security, individual protection that covers sickness, accident or death, and guarantee of pension after retirement. Employee as insured person is required to pay one-third of the contribution, whereas another 2 portions are paid by the government and employer. Social Security Office is the governmental organization established with a goal to reduce financial risk and protect employees as insured persons agreeing to work for an employer in return for monthly wages. The system of social insurance comprises 8 schemes including the following: (1) sickness insurance; (2) maternity insurance; (3) employment injury insurance; (4) invalidity insurance; (5) old-age insurance; (6) family allowance insurance; (7) death insurance; and (8) unemployment insurance.

This paper investigated the social insurance by using the case of SuanSunandhaRajabhat University, Bangkok, Thailand. Currently there are 1,657 insured

persons or 88.24 percent of all staff of the university. This number portrays an importance of the social insurance work to the majority of the university staff. To provide more effective and efficient social insurance service to university staff as insured person or customers, in accordance with the New Public Management approach, it was significant to examine their level of satisfaction towards the social insurance service works of the university, and comparison of their satisfaction by various personal factors. The findings of the study were noteworthy for future strategy development with contribution to the university's vision as the "Number 1 Rajabhat University of Thailand" [1].

II. METHODOLOGY

A. Research Method

The study aimed to compare the level of satisfaction of the university staff as the insured persons towards the social insurance works of the university by personal factors. The hypothesis of the study was that the insured persons with different personal factors had different level of satisfaction towards the social insurance works. The study utilized questionnaire to collect the data. The reliability test score was 0.858. With an implication of the SERVQUAL or quality management framework by Zeithaml and Parasuraman [2], the conceptual framework was developed with the constructed variables that followed, as in Fig. 1. Independent variables were the personal factors of insured persons including gender, marital status, age, level of education, personnel types, affiliation and types of contact made to the social insurance works. Dependent variables consisted of reliability and trust, responsiveness, ability to provide services, and communication skill. The data analysis utilized both descriptive and inferential statistics. The descriptive statistics included frequency, percentage, mean and standard deviation. The inferential statistics was used in analyzing the comparative data, by using t- test and F- test.

B. POPULATION AND SAMPLING

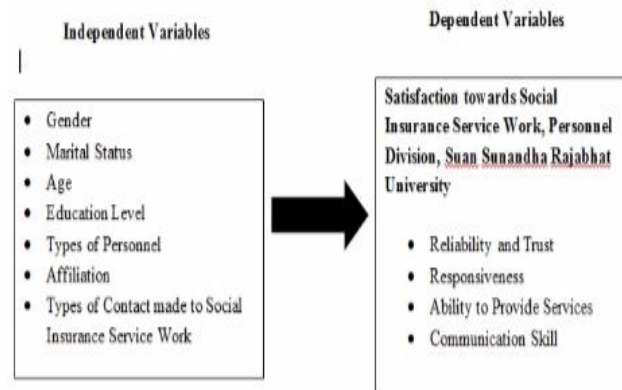
The population of this study was 600 staff of SuanSunandhaRajabhat University both the academic and supporting staff. Based on the sampling calculation of Taro Yamane, the sample size for the study was 240 [3].

II. RESULTS

The findings reported female as the majority of the respondents, 60.80 percent, with age between 31-40 years. Most of the respondents had bachelor as the highest degree of education. Based on the survey, most of the respondents were supporting staff or 87.10 percent. In regards to types of contact made to the university's social insurance service works, the

majority of the respondents contacted to claim for dental care expenses, 44.50 percent.

Fig. 1 Conceptual Framework



The overall of respondents' level of satisfaction towards the university's social insurance services was medium (Mean=3.38). Among different service performance factors, it was found that reliability and trust received the highest mean score (3.52) followed by communication skill (3.50), responsiveness (3.42) and ability to provide services (3.06). The finding was illustrated in Table 1.

TABLE I
OVERALL LEVEL OF SATISFACTION TOWARDS THE SOCIAL INSURANCE SERVICE WORK, SUANSUNANDHARAJABHAT UNIVERSITY

Service Performance Attributes	\bar{X}	S.D.	Level of Satisfaction	Ranking
1. Reliability and trust	3.52	0.29	High	1
2. Responsiveness	3.42	0.28	Medium	3
3. Ability to provide services	3.06	0.13	Medium	4
4. Communication skill	3.50	0.41	High	2
Overall	3.38	0.24	Medium	

The comparative study to analyze differences of satisfaction level varied by different personal factors unveiled that in general, all factors influenced the different level of satisfaction, except gender and personnel type factors. It was found that there was a difference of level of satisfaction among those who had different marital status (single and marriage) towards responsiveness and communication skill factors. Furthermore, different age groups had a significant influence on the different satisfaction level in terms of responsiveness, ability to provide services and communication skill. In this, by Scheffe's technique, the study found that those who were between 41-50 years old were less satisfied towards the social insurance services than those who were between 31-40 years old. Level of education also was found to have an influence on how much level of satisfaction the respondents felt towards the services; it was significant with responsiveness, ability to provide services and communication skill factors. The test by Scheffe's technique found that those holding bachelor degree were more satisfied towards the services than those holding master degree.

Moreover, the respondents working under different affiliations also significantly had different level of satisfaction towards the services. Interestingly, all serviceperformance factors were varied by this personal factor. Lastly, the respondents who contacted the social insurance service works with different purposes showed difference in their level of satisfaction towards all service performance factors at a significant level. The test by Scheffe's technique discovered that there was a difference among those who contacted for registration, for benefit claims and benefit claim for dental care expenses, in terms of the service reliability and trust. This presented that those who contacted for registration were more satisfied than those who contacted for benefit claims and for dental care expenses; and those who contacted for changing their insurance details were satisfied than those who contacted for claiming dental care expenses.

III. DISCUSSION

The main finding in response to the level of satisfaction revealed that the university staff as the insured persons had a medium level of satisfaction towards the social insurance services of the university. Ranking of the services based on the mean scores presented reliability and trust as the most satisfactory performance, followed by communication skill, responsiveness and ability to provide services. It should be noted that reliability and trust factor showed the best in the insured persons' perception by the maintaining of the same service standard at every contact, appropriate grooming and impressive personality, and informative ability. This finding coincided with the study on the expectation and satisfaction towards service quality of the student affair and registration works of the Faculty of Mass Communication Technology, Rajamangala University of Technology Thanyaburi [4]. The study found that the majority of the respondents felt satisfied towards the services at a medium level, with the highest level on reliability and trust. The similar finding was that of the study about the satisfaction of the university staff towards the services of Office of Secretary, Faculty of Fine and Applied Art, Burapha University [5]. This study discovered that the overall level of satisfaction was medium, in which the highest scored attribute was service delivery and convenience facilitation, followed by consultancy, operational staff performance and public relation.

Zeithaml and Parasuraman [2] made a note on reliability factor as a reflection of accurate process of service delivery, ability to provide service of staff with accuracy and as promise. Furthermore, they pointed out that communication was one of necessary factor that determined ability level of staff in delivering service; accuracy and simplicity of

communication were very significant. Responsiveness also is a key to effective service delivery that reflects intention and readiness, including ability to deliver service in a timely manner of service staff.

Gender factor was found to have no effect on the difference of satisfaction towards the social insurance services, probably due to the fact that they worked in the same workplace. This implied that they worked in the same environment and organizational culture, and received same services with similar standard, resulting in similar level of satisfaction. Age factor, contrarily, was discovered to variate the difference of satisfaction; the older age group seemed to have higher level of satisfaction than other age groups. In regards to education factor, it was interesting that there was a difference in terms of responsiveness, ability to provide services and communication skill; those who had doctoral degree were more satisfied than those who had master and bachelor degree. Moreover, those who worked in different faculties and divisions had different level of satisfaction. Different types of contact made to the social insurance works by the insured persons also influenced their level of satisfaction. It was found that those who contacted for registration were more satisfied than those who contacted for other purposes. This could be explained that newly registered persons usually had not much expectation and felt neutral, due to the fact that they were newly employed (new placement). However, personnel types had no effect on the difference of satisfaction. The comparative findings of this study concurred with the studies of Jinarat [6] Chomanad [4] that revealed no significant difference of expectation and attitude towards service quality between male and female respondents in terms of reliability, physical evidence, friendliness, accessible service and communication skill.

IV. RECOMMENDATION

The findings confirmed that in service delivery in the case of social insurance works, reliability and trust was essential to customers' satisfaction. This paper recommended that the staff who worked for the social insurance service works of Suan Sunandha Rajabhat University should perform their service delivery with willingness and attention into details, enthusiasm, responsiveness and accuracy. Responsiveness is another factor imperative to high service quality, which is required in this modernized and rapid changing world, and is considered part of modern organization and new public management. Informative ability of service staff should also be considered as an important topic for future training, to assure that the social insurance service staff will be knowledgeable, informative and helpful, and able to provide effective and reliable consultancy. In regards to communication skill, it concerns an ability to speak

appropriately, effectively, clearly and concisely whilst maintaining good eye contact, and listen effectively in order to respond correctly and effectively to customers' needs and requests.

Future research may employ mixed method approach and cover all types of personnel to receive more complete data.

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