

Relationship Marketing and Clients' Satisfaction in the Branches of Social Security Funds

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Abstract

Organizations must preserve long-term relationships with customers to sustain life and stay in competitive context. In this regard, relationship marketing is a solution for manufacturing and service companies to benefit of a lasting relationship with the customer or client, while improving operations and customer satisfaction. This study aims to investigate the impact of adherence to the fundamentals of relationship marketing including trust, commitment, competence, communication and conflict management on customers' satisfaction in the branches of social security funds. The statistical population of this descriptive – causal study is 385 people who are covered by 5 branches of social security funds in the in Isfahan city and data is collected through questionnaires. Having used multiple regressions, data analysis revealed the significant effect of independent variables on the client's satisfaction. The findings suggest that the communication variable does not have a significant impact on customer's satisfaction, in the presence of other variables. Considering respondents' attitudes, based on gender, age, education, income, insurance record, and type of employee, there is not a significant difference between the impact of some factors such as trust, commitment, competence, communication and conflict management on client's satisfaction. But according to the type of insurance they use (compulsory, optional), there is a significant difference between respondents' assessment with regard to conflict management¹.

¹ Derived from a master's thesis topic: the impact of relationship marketing on customer satisfaction and commitment to the city branch of the Social Security Fund

Keywords: Relationship Marketing, Trust, Commitment, Conflict Management, Customer Satisfaction.

Introduction

In today's world, in order to make decision in purchasing process, consumers are faced with a lot of questions. Since there are a variety of different products, customers are faced with many choices. On the other hand, companies have found that the cost of attracting new customers is five times more than the cost of preserving current customers, and losing a customer means not only loss of a sale item, but also, beyond this, loss of all purchases which can be done by customer in her/his life (Kotler,1999). In fact, organizations that adopt relationship marketing approaches, can improve their business performance. For example, Sin et al. (2002), studied some aspects of companies' performance in several service industries to investigate the foundation of relationship marketing (i.e. trust, social interaction, communication, shared values, empathy and mutual efforts) in their study. The results of their study showed that adherence to the fundamentals of relationship marketing had a positive and significant effect on sales' growth, market share and investment returning rate of these companies.

Merchandise and services, in developing countries, are taken into account as fast-growing sectors. However, there is much lower attention to the service's quality in these countries.

In our country, in spite of having customer's satisfaction rate of the quality of services provided by government agency as a factor of measuring administrative efficiency, and despite implementing programs such as the venerative plans for clients on administrative, adopted in April, 2003 by Supreme Administrative Council, there is still a far distance to achieve a desirable situation.

considering the dominate competitive condition of domestic economic environment, which will be reduplicated by assuming inevitable connection to international markets in the not too far future, and the importance of this competitive approach and needs to change the attitude of large public/privet organization, specially in sector of serving to both competition and customer's satisfaction context, which play an important role in organizations' survival and profitability while are closely connecting and interacting with each other, we should now see whether by utilizing the concepts of new approach such as relationship marketing , the existing gap between organization performance and consumers' expectation can be reduced or not? Or whether there is still any chance to use them in big public/privet organizations in our country, while many years pass since the application of these techniques in developed countries.

This paper attempts to examine the previous studies in the field of relationship marketing , then, in social security industry context, investigate influences of adherence to five variables: trust, commitment, communication, conflict management, and competence , which are consented by most of experts as the main foundation of relationship marketing (Ndubisi and Wah, 2005), on customers' satisfaction and continuation of long-term relationships with Social Security Fund, the largest provider of services to the industry, in Isfahan city to seek appropriate solutions to industry challenges, such as reducing the arrival rate of new insured people, increasing the cost of short-term and long-term commitment , from the point of view of markets.

Literature

1.Relationship marketing

For many years marketing approach was based on the demand management, including advertisement and promotion of product, cost management, pricing to stimulate demand and development of products with different prices in different market segments, but this marketing approach is no longer appropriate for today's market (Palmer et al., 2005).

The reasons which necessitate changing the traditional marketing approach can be outlined as follows.

- The reduction in traditional marketing techniques' effectiveness in mass market; since the increased competition in the market, differentiates the customers' various demands and requirements.
- Most markets are mature and are saturated.
- Increasing emphasis on prices make product differentiation, via market's prices, less effective.
- Technological advances have led to new solutions and products. Also, the nature of markets have changed due to an increase in competition and global disorder, in both international and regional markets and organizations (Aijo, 1996).

Relationship marketing concept was first suggested in service marketing and industrial marketing. Originally, Berry (1983) referred to the terms of "relationship marketing" in service context and described it as a strategy to attract, preserve and enhance relationships with customers.

Kotler (1999) suggested that relationship marketing involved creating, preserving and promoting a strong relationship with customers and other stakeholders. Gummesson (1994) knew relationship Marketing as identifying, creating, preserving and enhancing relationships with customers and stakeholders. In his opinion this was done through trust creation while commitments are fulfilled.

Gruyneres introduced relationship marketing as a process to identify, create, preserve, strengthen, and, if necessary, terminate relationships with customers and other stakeholders in order to gain mutual benefit, so as to meet its targets for all groups (Gummesson, 2008). According to the latest findings of Google Site, "relationship marketing" had over 8000000 revisions (Carlos, 2008).

Christopher et al. (1991) expressed the following reasons for importance of relationship marketing and increasing organizations' tendency toward it.

- Emphasizing on preserving customer in this approach
- Providing superior benefits of the product / service
- Having a long-term attitude
- Emphasizing on providing a unique service to customers
- Providing a firm commitment to customer
- Having ensured the companies' attention toward products or services' quality

2. Customer Satisfaction

The results of a survey conducted by Economist (2002) among 681 top managers of worldwide companies indicated that 65% emphasized on importance of focusing on customers, while only 18% talked about focusing on shareholders (Gupta and Zeithaml, 2006).

Different definitions are offered for the term of "customer" as follows:

1. Customer is a natural or legal person to whom we offer our products and services directly or indirectly. Customers are the most important persons in the organization (Yarahmadi Khorasani, 2008, p. 1).

2. Originally it is not true to apply the term of "customer" which is borrowed from the private sector to the public and the governmental sector. Since in the private sector, the customers

are totally known and specially receive their service or product from the private sector and pay its cost, while in the public sector, all citizens should be considered as a customer although all of them are not buyer and do not want specific services from the government. (Alvani and Danaeifard, 2001, p. 296).

In the private sector, everyone who pays more money can gain better services with higher quality, while in the public sector such action is unjust and discriminatory (Alvani and Danaeifard, p. 297).

3. From the traditional point of view, a customer is someone who purchases company or organization's product, in other words, a customer is someone who receives goods or services. This definition is no longer clear and complete. A better definition of a customer is "someone who the company or organization intends to influence his/her behavior through creating values (Tanner and Daitoro, 1997, p. 38).

The concept of customer satisfaction

It is believed that customers' satisfaction will affect their future actions toward organization. These actions include readiness and willingness to reuse, intention toward recommending the product to others, willingness to pay the price without haggling or trying to find suppliers who offer the same product at the lower price (Kavoosi and Saghaei, 2005, pp. 5-6).

Customer's satisfaction is achieved when a company is able to meet their expectations. If the company's performance is below their expectations, the customer will be dissatisfied and if it is equivalent to expectations, he/she will be satisfied, and if it is over, he/she will be very pleased and happy (Kotler and Armstrong, 2006).

Customer satisfaction is the degree of utilitarian which is received by customer due to different properties of goods. It is, also, a profitable source and a reason for the continuation of organizations' activities (Paulin et al, 2006).

Customer's satisfaction will have an incredible impact on the present and future life of an organization. A satisfied customer acts as a company's advertising speaker by attracting all people toward company's products or services (Shen et al., 2000).

Customer's satisfaction is considered as an initial factor in determining customers' repurchase and his/her purchase behavior. Researchers focus on the role of customer satisfaction in expectations, perceived performance, and satisfactory which are considered as dominant pattern in most of the researches (Burns and Neisner, 2006). The most important point in the customer satisfaction is that how service companies can assess customer satisfaction or dissatisfaction level of the service provided to them. If service companies are going to satisfy their customers, first they must investigate the factors that cause satisfaction or dissatisfaction (Ziethaml and Bitner, 2003).

Giese and Cote (2000), stated that despite having some differences in definitions of customer satisfaction by an overall attitude, some common issues could be found as follow:

1. The customer's satisfaction was truly a response (emotional or mental),
2. This response emphasized on particular issues (expectations, goods, experience, consumption, etc.).
3. The response was given at a particular time (after consumption, after the decision to buy, or both of them).

The benefits of customer's satisfaction

According to Schlesinger theory (1994), Desired Service Lifecycle, a feeling of satisfaction leads to an increase in the endurance threshold of overpay for a required product, thereby

benefits and the amount of wages paid to employees can be increased. This reduces the labor force withdrawal and replacement in addition to providing employees' job satisfaction and improving Job competence; it is also more likely to provide customer's satisfaction. The results of the Larker's studies (1998), showed that companies that met the ACSI model to study customer satisfaction were rating over 75 and had a substantial increase in shareholder value (Saghaei, 2012).

Customer's satisfaction benefits are as follows;

- Encourage repeat business and loyalty,
- Make customers away from competitors,
- Improve and enhance the reputation and affirmations,
- Attract Public trust,
- Reduce the cost of attracting new customers,
- Reduce the cost of mistakes,
- Create a competitive advantage,
- Sustainable development (Venus and Safaeian, 2002).

Dissatisfied customers

Customer's dissatisfaction stems from lack of success in meeting his/her needs. Advertisements, past experiences, personal needs, verbal ads and subjective image of service provider are some factors which determine these expectations (Michel, 2001).

Cary (2003) defined a collection of customer's feasible response to his dissatisfaction due to the purchase process, consumption or possession of goods and services as customer's complaining behavior. In his vision customer complaint was not an immediate response, so it was a process that depended on initial creative factors directly and depended on the position and time conditions indirectly.

Measures which are done by dissatisfied customers not only terminate to lack of product's use, seller's services, and direct conflict toward them, but also will include some factors such as communicating with store management, informing friends and family members, informing the media and referring to consumer's supportive references (Heung and Lam,2003). According to Arnold (2004), probability of lack of purchase of unsatisfied customers who do not complain is much more than others.

Day and London analyzed complaining behavior of dissatisfied customers in a division which can be seen in Figure 1 (Klerke and Donoghue, 2006).

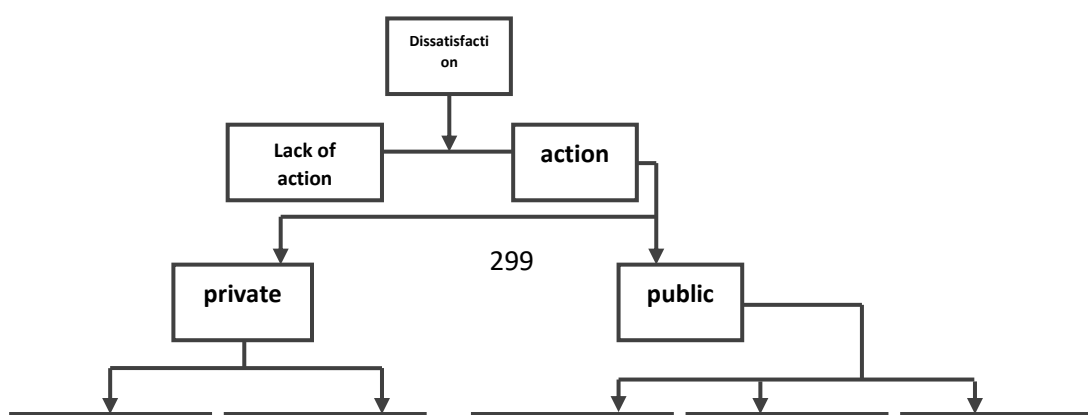


Figure 1: customers' complain behavior division (Day and London, 1977, p. 432)

Foundations of relationship marketing and customer's satisfaction

Researchers have presented different foundations of relationship marketing, in several countries with different cultures. In this paper variables such as trust, commitment, communication, competence and conflict management are selected as independent variables and main foundations of relationship marketing by implementing Ndubisi and Wah model (2005); then their significant effect on customer satisfaction are investigated.

1. Trust: Shen et al. defined "trust" as the belief that made relationship's one party rely on the other party's words and commitments. They also argued that higher levels of trust between buyer and seller relationship would enhance the probability of relationship's continuity.

Raoul and Perrien (2005), recognized that trust was a key component of the relationship and led to high level of customer satisfaction which subsequently led to the company's success in customer preservation. Also, it was proved that, in many cases, there was a positive relationship between trust, satisfaction and loyalty of customer (Myung et al., 2011).

2. Commitment: It refers to expressed or implied obligation of transaction parties to establish a mutual relationship. It also provides both parties' satisfaction by making dependency between them, and practically prevents the formation of partnerships with other partners, though with similar facilities and benefits (Dwyer, 1987).

3. Competence: Experts have defined competence as relationship parties' perception of the skills, abilities and knowledge needed to effective performance for the opposite side (Smith and Barclay,1997).

4. Communications: Anderson and Narus (1990) defined communication as the process of exchange and sharing credible information ,which are formal or informal at corresponding time, between the parties. Companies ensure dissatisfied customers to take action to remove the source of dissatisfaction by appropriate and effective communication (Ndubisi and Wah, 2005).

5. Conflict management: The way of managing potential or revealed conflicts, can solve the problem or create crisis as well as involve customers' satisfaction or dissatisfaction (Rusbult et al.,1988). If conflict is managed carefully and diligently, it will become one of the most important tools of organization's development (Olcum and Haucfazhoglu, 2004).

The research's conceptual model

Since the research follows the impact of adherence to relationship marketing on customer (client) satisfaction, and this requires considering the original foundations of relationship

marketing (i.e. trust, commitment, communication, competence, and conflict management) the following proposed research’s model is intended:

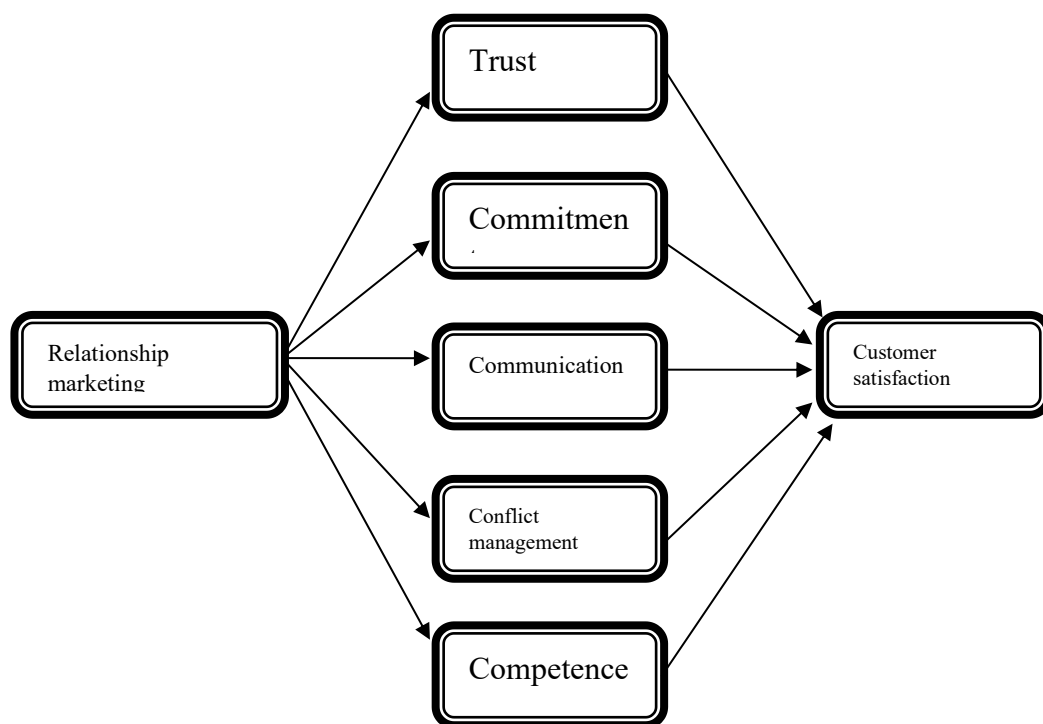


Figure 2: research’s model

Research Objectives

The main objective: determination of the impact of adherence to relationship marketing on clients satisfaction in the branches of social security funds.

Inferior objectives of this study are as follow:

1. Determination of the effect of the Social Security trust on client satisfaction.
2. Determination of the effect of Social Security commitment in providing services on client satisfaction.
3. Determination of the effect of Social Security communication’s quality on client satisfaction.
4. Determination of the effect of conflict management by Social Security managers on client satisfaction.
5. Determination of the effect of Social Security staff’s competence and expertise in providing services on clients satisfaction.

Research hypotheses

The main hypotheses: adherence to relationship marketing influences Social Security’s client satisfaction.

Inferior hypotheses of this research are:

1. The Social Security trust affects the fund’s customers’ satisfaction.
2. The Social Security commitment in providing services affects the fund’s customers’

satisfaction.

3. The Social Security communication's quality affects the fund's customers' satisfaction
4. Conflict management by Social Security managers affects the fund's customers' satisfaction
5. The Social Security staff's competence and expertise in providing services affects the fund's customers' satisfaction.

The research necessity

It is trivial that the employers' commitment to Social Security Funds, which is one of the pillars of Social Security System, and their obligation to pay fund's claims timely, prevent insurance avoidance, reduce the claims against the Fund in jurisdictions and many other cases indicates the importance of customer satisfaction among employers, more than ever. But the concept of relationship marketing in this case is important because on one hand the fund's type of product includes a variety of services to employers and the insured, and on the other hand nonstop services last from 6 months up to 60 years. The trilateral relationship between the employer, the insured and the government is a pillar of the Social Security Fund; and relationship marketing is an approach that can help create a more dynamic, efficient and effective communication. It is clear that having a more efficient and more effective Social Security System leads to greater coverage, staff's security and generative configuration of country. It also helps efficient promotion and thereby will provide economic promotion, social security and political stability.

Therefore, it is important to investigate the effect of adherence to relationship marketing and its key dimensions that are trust, commitment, communication, conflict management and competence, on Social Security Fund's customers' satisfaction, as well as studying the results.

Research methodology

1. Research type

With regards to the aims of this study to investigate the effect of adherence to relationship marketing on clients satisfaction of Social Security Fund's branches, this is a descriptive-causal study from field branch, and it is an applicable study in its nature.

2. Data collection's methods

A) Library Studies

library resources, including articles, thesis and researches related to the subject are used to gather information in the context of theoretical basic and research literature.

B) Field researches

A questionnaire made by the researcher is used to collect data and its validity and reliability is tested. This questionnaire is composed of three parts, namely, attached letter, 30 specialized questions the answers of which are specified in a range of five options Likert (totally disagree, disagree, moderate, agree, strongly agree), and demographic questions that obtain information of respondents in 6 domains, including gender, age, educational level, duration of premium payments, monthly income, type of relationship with the Social Security Fund (principal insured or consequential, principal pension or consequential, and natural or legal employer).

3. Statistical population, sample and sampling method

A) Statistical population

Current research includes all clients of social security fund’s branches in Isfahan city which are classified in two main groups, namely, principal or consequential insured and pensioners, their population was about 950,000 people till April,20012 , according to the Department of Social Security Administration of Isfahan State.

Table 1: The number of principal or consequential insured and pensioners (Department of Social Security Administration of Isfahan State – April, 20012)

The number of principal or consequential insured and pensioners- April, 2012									
Total covered population	pensioners				Insured			branch	row
	summat ion	consequ ential	numb er	File	summat ion	Consequ ential	princi pal		
184146	27829	11968	16761	14086	155417	93054	62363	Isfaha n-1	1
204346	31569	14474	17095	13919	172777	112041	60736	Isfaha n-2	2
235049	42882	19758	23124	18890	192167	121255	70912	Isfaha n-3	3
165980	25097	12441	12656	10911	140883	87709	53174	Isfaha n-4	4
160094	25256	11858	13398	11170	134838	79470	55368	Isfaha n-5	5
Total covered population in Isfahan city: 949615 people									

B) The sample size

In the present study the sample size is obtained equal to 384, by using Morgan and Krejcie table (1970), and taking into account various factors , desired potential accuracy, reliability coefficient equal to 95% and statistical community size.

Sample Volume/size	Sample Volume/size	Population Volume/size	Sample Volume/size	Population Volume/size	Sample Volume/size
100	80	500	217	6000	361
110	86	550	224	7000	354
120	92	600	236	8000	357
130	97	650	242	9000	358
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381

200	132	1000	278	75000	382
210	136	1100	285	≥ 000	384

Table 2: A part of the sample size values table based on the number of population and standard error (0.05) (Morgan and Krejcie, 1970, p. 608)

C) Sampling method

In this research simple random sampling procedure was used to achieve desired sample size to meet the equal opportunity principle for people to join in the sample. Thus, the questionnaire was distributed among 384 selected people from the total population covered by branches of Isfahan city including 950,000 people, who were both principal or consequential insured and pensioners, according to the latest statistics available by April, 2012.

4. Assessment questionnaire reliability and validity

In this study, Cronbach's alpha coefficient was used to assess the reliability of the questionnaire. First, the variance of scores on all questionnaires and the total variance should be calculated and then the alpha coefficient could be calculated by the following formula:

$$\alpha = \frac{k}{k-1} \left[1 - \frac{\sum S_i^2}{S_x^2} \right]$$

Where α is Cronbach's alpha coefficient and k is the number of questionnaire. Let S_i^2 be the i th question's variance and S_x^2 be the total variance.

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In this study, Cronbach's alpha coefficients were calculated by SPSS software and a preliminary study (pre-test), which gave 40 questionnaires out randomly among the clients of a Social Security's branch in Isfahan city. The results of 36 completed and compiled questionnaires are visible in Table 3.

Table 3: reliability coefficient of hypothesis related to questionnaire/research variables, resulted from pretest

alpha coefficient	Number of items	variables	
0/863	5	independent	trust
0/875	5		commitment
0/709	5		communication
0/869	5		competence
0/225	5		Conflict management
0/898	5	dependent	satisfaction
0/914	30	Overall questionnaire	

345 questionnaires were returned among 384 distributed questionnaires, that represents an acceptable returning rate of 90%. 5. Data Analysis

At first, research's data related to respondents general properties is analyzed by using frequency criteria, frequency percentage and aggregate frequency percentage. In the test section of research's hypothesis, at first data normal state was studied by using Kolmogorov – Smirnov test, then hypotheses were examined by using multivariable's regressions test. Independent T-test was also used to investigate the mean relationship of research's variable based on two independent variables that are employment's nature and utilized gender. The research's variables were estimated by ANOVA test, based on their demographic characteristics, they also were prioritized in terms of importance by the Friedman test. Data was analyzed with SPSS19software.

Test for normality of variables' distribution

H0: Data are distributed normally.

H1: Data are not distributed normally.

Results of Kolmogorov – Smirnov test in Table (4-11) show that all of the factors in investigated sample follow a normal distribution, since the significance level is more than 5%. Therefore, parametric statistical tests are used to test the hypotheses.

Table 4: Kolmogorov – Smirnov test

significance level	statistic	
0/060	1/325	trust
0/156	0/088	commitment
0/095	0/107	communication
0/079	0/119	competence
0/087	0/109	conflict management
0/091	0/108	satisfaction

Findings

A) descriptive findings

Demographic studies' results which are shown in Table 5 indicate that the most frequent clients were male. In the case of age, 31-40 year age group is accounted for the highest value. Most of clients' educational level is diploma and most people have an income between 133 to 200 dollars. Most clients were covered by a compulsory insurance with a premium payment record between 6 to 10 years and among people who were questioned non-employers were more than employers.

Table 5: Demographic distribution of the sample

Frequency percentage	frequency	variable	
64%/3	222	male	gender
34%/5	119	female	
2%/9	10	Less than 20 years	age
25%/2	87	21-30 years	
40%/3	139	31-40 years	
21%/2	73	41-50 years	
9%	31	More than 50 years	
9%/3	32	Less than diploma	Educational level
40%/9	141	diploma	
40%	138	bachelor of science/art	
5%/8	20	Master of science/art	
0%/3	1	PHD	
22%/3	77	Less than 133 dollar	income
47%/2	163	133-200 dollar	
18%	62	200-333 dollar	
5%/5	19	333-666 dollar	
0%/9	3	More than 666 dollar	
9%	31	Less than 1 year	The period of premium payment
23%/8	82	1-5 years	
27%	93	6-10 years	
19%/7	68	11-20 years	
15%/7	54	More than 20 years	
45%/8	158	compulsory	The type of premium*
22%	76	arbitrary	
7%/8	27	retired	
18%/8	65	natural	Employer nature
20%/6	71	legal	
60%/6	209	non-employer	

* 84% of respondents did not have respond to the premium type.

B) Analytical results

The mean of each variable was compared with the value 3 by using single-sample t-test. The results are given in Table 6. Given the significance level of trust, satisfaction and commitment variables less than 5%, their mean difference with the value of 3 was significant. So investigated factors were strongly involved in statistical population but the mean of variables such as communication, competence and conflict management did not differ significantly from the value of 3 which indicated average presence of mentioned factors in the statistical population.

Table 6: single-sample T-test (test value = 3)

significance level	Freedom degree	t	Mean difference	
0/000	344	13/880	0/57159	trust
0/000	344	6/801	0/27478	Commitment
0/685	344	0/406	0/01391	Communication
0/814	344	-0/235	-0/00930	Competence
0/228	344	1/208	0/03663	Conflict management
0/000	344	6/602	0/30174	satisfaction

Inferior hypotheses test

Hypothesis 1: Social Security trust affects clients’ satisfaction.

H₀: Social Security trust does not affect clients’ satisfaction.

H₁: Social Security trust affects clients’ satisfaction.

The results of the regression analysis in Table 7 showed that there was a positive linear relationship between trust and customer’s satisfaction, with the error level of 5%. This illustrated the positive impact of trust on customer satisfaction. Therefore, the zero hypothesis was rejected and the research hypothesis was accepted. Thus, the Social Security trust had a significant impact on clients’ satisfaction. The model determination coefficient was 0.325. This indicated that 32.5% of the changes in clients’ satisfaction were affected by Social Security trust. The regression equation of satisfaction based on trust can be provided as follow:

$$\text{satisfaction} = 5.219 + (0.632) \text{ Trust}$$

According to the above equation if trust enhances a unit, 0.632 of a unit will be added to satisfaction.

Table 7: Regression results of satisfaction in terms of trust

Independent variables	B	Standard error	Beta coefficient	t	Significance level
constant	5/219	0/900	-	5/801	0/000
trust	0/632	0/049	0/570	12/833	0/000

R= 0/570 R²= 0/325 F= 164/685 Sig=0

Thus, our results confirmed the inferior hypothesis 2-5 as follows:

Hypothesis 2: Social Security commitment in providing services affects clients’ satisfaction.

The model determination coefficient was R²=0.375. This indicated that 37.5% of the changes in clients’ satisfaction were affected by Social Security commitment. The regression equation is as follows:

$$\text{satisfaction} = 5.183 + (0.691) \text{ commitment}$$

According to the above equation if commitment enhances a unit, 0.691 of a unit will be added to satisfaction.

Hypothesis 3: Social Security communication’s quality affects clients’ satisfaction.

The model determination coefficient was $R^2=0.247$. This indicated that 24.7% of the changes in clients' satisfaction were affected by Social Security communication's quality. The regression equation is as follows:

$$\text{satisfaction} = 6.503 + (0.663) \text{ communication's quality}$$

According to the above equation if communication's quality enhances a unit, 0.663 of a unit will be added to satisfaction.

Hypothesis 4: The Social Security employees' competence and expertise affects clients' satisfaction.

The model determination coefficient was $R^2=0.291$. This indicated that 29.1% of the changes in clients' satisfaction were affected by Social Security employees' competence and expertise. The regression equation is as follows:

$$\text{satisfaction} = 7.192 + (0.623) \text{ employees' competence and expertise}$$

According to the above equation if employees' competence and expertise enhances a unit, 0.623 of a unit will be added to satisfaction.

Hypothesis 5: conflict management by Social Security managers affects clients' satisfaction.

The model determination coefficient was $R^2=0.261$. This indicated that 26.1% of the changes in clients' satisfaction were affected by conflict management by Social Security managers. The regression equation is as follows:

$$\text{satisfaction} = 4.823 + (0.77) \text{ conflict management}$$

According to the above equation if conflict management enhances a unit, 0.77 of a unit will be added to satisfaction.

The main hypothesis will be confirmed by considering 1-5 inferior hypotheses certification by research findings which confirm the significant effect of relationship marketing's foundation on Social Security Funds' client satisfaction. Therefore, adherence to relationship marketing affects social security fund's client satisfaction.

In order to determine the multi-relationship between marketing dimensions and the dependent variable of satisfaction, multiple regressions were used. The results are as follows:

Table 8: Multiple regressions' results of satisfaction in terms of relationship marketing dimensions.

Independent variables	B	Standard error	Beta coefficient	t	Significance level
constant	-0/057	0/208		-0/273	0/785
trust	0/217	0/061	0/196	3/533	0/000
commitment	0/307	0/067	0/272	4/561	0/000
communication	0/080	0/071	0/060	1/116	0/265
competence	0/181	0/063	0/157	2/886	0/004
Conflict management	0/262	0/075	0/174	3/501	0/001

R= 0/694 R²= 0/481 F= 62/653 Sig=0

The model determination coefficient is 0.481. So 48.1 % of the changes in clients' satisfaction can be explained by different dimensions of relationship marketing. According to regression coefficients of communication variables, since the significance level is more than 5%, in presence of other variables, it does not have a significant effect on satisfaction. However, the significance level of other variables is less than 5%. Thus, in general, trust, commitment, competence and conflict management have a significant impact on client satisfaction.

Proposed research model which implements obtained values from data regression analysis is as follow:

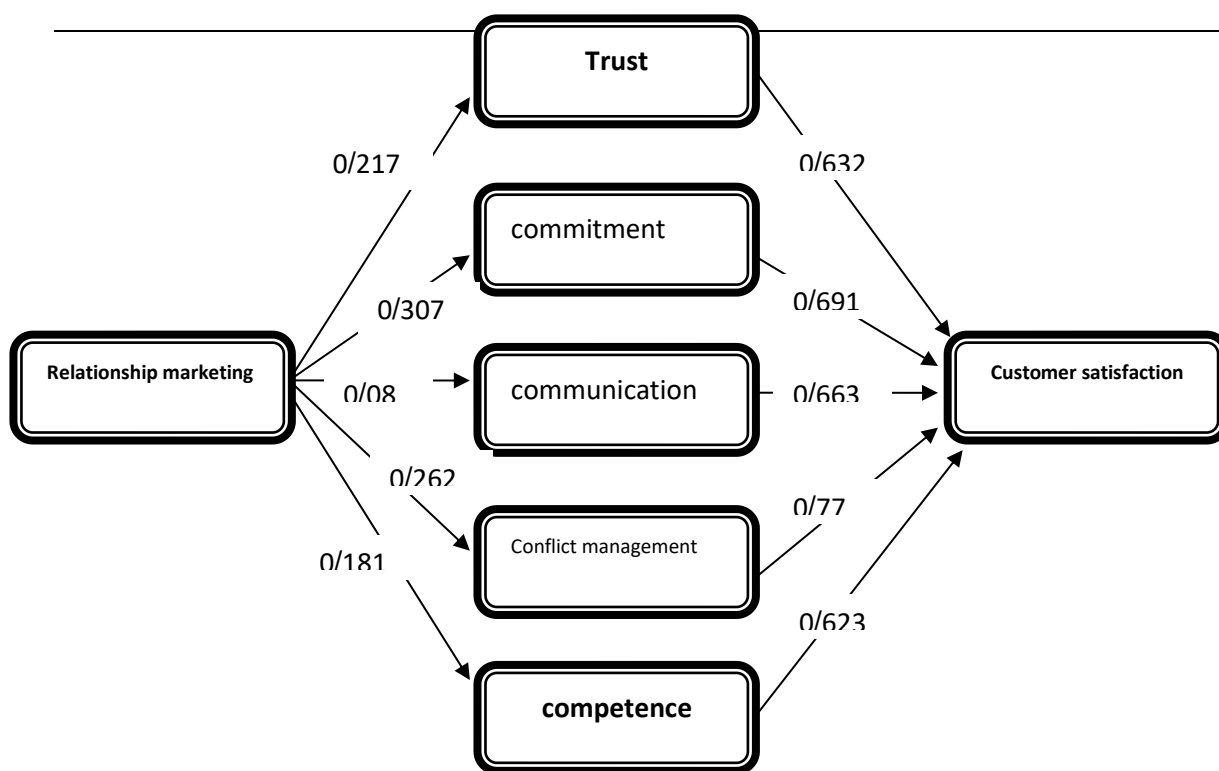


Figure 3: Quantitative research model

Variable ranking based on Friedman test

The results of table 9, using Friedman test, indicate that the importance of investigated variables or factors is not the same according to respondents' opinion, since the significance level is less than 5% , the mean rank of dimensions are not equal. The mean rank of these factors are shown in table 10 .

Table 9: Friedman test results

344	Number of
320/861	Chi-square statistic
5	Freedom degree
0/000	Significance level

Table 10: Friedman test and factors' mean rank

Mean rank	
4/73	trust
3/86	satisfaction
3/83	commitment
2/92	Conflict management
2/84	competence
2/83	communication

Variables mean independent t-test results based on the factors such as gender and employer's nature suggest that there is not a significant difference between variables (i.e. trust, commitment, conflict management , competence, communication and satisfaction), according to respondents. ANOVA test also points out that in clients' point of view, according to component of age, education, insurance record and income there is not a significant difference between factors; but according to the type of insurance payment, except for tow variables i.e. conflict management and satisfaction, there is not a significant difference between the mean of others investigated variables.

Conclusions

The effect of Social Security trust on client's satisfaction has been confirmed in the current study. It also confirms findings of Molina et al. (2007), and suggests that trust factor leads to satisfaction and promotion and preservation of relationship, by assuring customers about meeting their needs and demands.

The demonstration of client's satisfaction, which is affected by the social security commitment in providing services, is consistent with the results of Ndubisi and Wah (2005). Thus, the organization's commitment to continuous improvement and providing desired services leads to relationship usefulness and volubility and consequently customer's satisfaction.

Social Security communication's quality affects clients' satisfaction. This is consistent with Ayopo et al. (2010) findings, and Ndubisi and Wah (2005) results. We strive to provide accurate, appropriate, relevant and timely information to inform and align customers' perceptions and expectations with the organization. This indicates attempt to preserve, promote and evaluate the relationship that causes satisfaction.

As the fourth hypothesis is confirmed based on competence and expertise of Social Security's staff's effect on customer satisfaction, it also confirms Ndubisi and Wah (2005). So an organization's staffs' skills and abilities in providing services to clients increases efficiency and

effectiveness , while reducing customers costs, and thereby results in customer satisfaction. Similarly, conflict management by Social Security managers affects clients' satisfaction. This confirms Ndubisi and Wah (2005), and Ranjbarian and Barari(2009), respectively.

Thus, the ability of organizations' managers in mitigating the effects of resulted conflict and taking advantage of it, leads to stability and peace in the organization's environment as well as improvement of services provided to customers, and their Satisfaction. Although the extension and diversity of social security funds in various ways on the one hand and the multiplicity of effective factors on customer's satisfaction and social security fund's nature and its difference with other organizations (for example, manufacturing firms) on the other hand has made it difficult to conduct a comprehensive study, the results of this study may be applicable to other service organizations.

Suggestions

About hypothesis 1;

1. Promoting and developing of a system for records' internet viewing. This ensures stakeholders by creating the possibility of accessing, observing and recording the possible defects.
1. Moving toward Electronic Social Security and providing distance services. This is a big deal in current procedures transparency, insurance calculation, official process speed, reduction in the cost of fund's customer, and ensuring them.
2. Allocating more financial resources to social security investment's sector. This ensures customers about investments' safety and leads to the fund's survival, with regard to the important task of Fund on investing, preserving and enhancing customer deposits' value in a safe and profitable investments.

About hypothesis 2;

1. Trying to upgrade the quality of insurance and health care services provided to the insured and retirees. This expresses Social Security concern to provide qualified service to customers. It is also a commitment to meet its obligations.
2. expanding insurance coverage to cover more employees and ensure them. Indeed, this fulfills duties and obligations which legislature has considered as Article 29 of the constitution for the Fund.
3. Attempting to support entrepreneur's employers more ,the ones who are going to increase making new jobs. Indeed, this support considers protecting the country's workforce and human as the development's centerpiece and indicates Social Security move on fulfilling its commitment towards peace and security in the society.

About hypothesis 3;

1. Making a system for sending SMS to inform customers and Insured. This uses date technologies to ease and speed communication bridges with customers and funds and to provide receiving useful, effective and timely information.
2. Encouraging researchers to conduct investigations centered on social security funding to support articles and thesis. Strengths and weaknesses can be found better by researchers who are not in the fund, this helps efficient and proper planning in the short term and long term. Furthermore, effective and efficient communication with them will help Fund's efficiency and performance improvement.
3. Providing seminars and training courses on social security rules and structures. This leads to customers' familiarity with the current rules and procedures of the

fund and facilitate and improve their relationship with the social security, thereby it will follow their satisfaction.

About hypothesis 4;

1. Assessment and update training content in-service for staff to institutionalize culture of customer-oriented and qualitative and quantitative improvement on expert knowledge of staff. It is not possible to institutionalize culture of customer-oriented and strengthen knowledge of employees without effective and targeted training programs which will lead to customers' satisfaction.
2. The feasibility and implementation of services quality assessment model according to the nature, quantity and quality of social security services. It is necessary to understand strengths and weakness and ongoing evaluation of current condition to achieve desired condition. Competent and expert staffs are among the requirements for a desired service system with a bidirectional interactive.
3. Renovating and equipping social security branches' buildings with creating and developing indoor/outdoor landscape.

The mental and physical relaxation while reducing stress on employees and customers, and potential environmental conflicts may also lead to increased employee productivity.

About hypothesis 5;

1. Installing the rating system in units that are faced with overcrowding. This causes peace and stability in the branches' environment by avoiding stress which is due to overcrowding.
2. Createing the possibility of employees' distant work. This reduces the potential conflict in the workplace in addition to increasing the efficiency and effectiveness of employee and social security's cost saving.

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