

Observing the Relation between Working Life Quality of Staffs and Satisfaction of the Customers in Razi Insurance Co.

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Abstract

The present research observes the relation between working life and satisfaction of customers in Razi insurance company. Statistical population of this research is all staffs and customers of mentioned company. The sample size of this study is 148 people. Data collection in this study is questionnaire and Cronbach's alpha coefficient was used for its reliability using simple random sampling method and random classification method was distributed. Also in this study, data collection was done through library and field method. The present research is based on the goal of applicable research and also gaining required data through descriptive and correlational researches. To analyze data, the questionnaire in field of inferential statistics, Kolmogorov–Smirnov tests and also structural equation model, available in 20 SPSS, 8 LISREL packages have been used. The gained results indicated that :there is meaningful and direct relation between the quality of working life and the satisfaction of the customers .Also closer inspection indicated that :there is direct and meaningful relation between fair and adequate payment , safe and healthy working environment, opportunities for growth and continuous security, the rule of law on the organization of working, social dependence of working life, the overall atmosphere of life, social integration and the development of human capabilities, so by increasing working life quality, more satisfaction would be gained for the customers.

Key words: Quality of working life, satisfaction, customer satisfaction, Razi Insurance.

Introduction

People all over the world after passing many years found out the prominent role of technician, specialist, skilled and motivated, innovative human resources in development of country's economy (Nosrat Panah et al 2012:188) nowadays the meaning of working life quality in modern management have been changed to the major social issues around the world (Karbakhsh 2012:14) on the other hand , Experts in management considered the satisfaction of the customers as Experts in management, customer satisfaction is considered as the most important tasks and priorities of the managers at the companies and also considered constant commitment of senior managers to attract the satisfaction of the customers as a precondition for success. (Aalo 2002:67)

Nowadays one of the main goals of the organizations is gaining the satisfaction of the customers, as there is obvious and strong relation between working quality, the satisfaction of the customer and profiting. Satisfied customers would probably return to their acceptable companies, while dissatisfied customers would probably find the other providers, so the key to survival of organizations is keeping customer's satisfaction. (Mirae et al 2008:28)

Statement of problem

It could be asserted generally that working life quality of the staffs is equal to imagination of staffs from an organization from physical and psychological desirability of workplace. (Sharif zadeh and Abasi 2008:69).

Available people in an organization are having different needs, so the organization would be successful which meet the needs of more human needs; the same proportion also the customer satisfaction would be increased. (Abasloo 2008:30)

Oliver describes customer satisfaction as complete surrender. In fact satisfaction is gained through the judge of the customer about the specifications of the product or service to meet the needs of the customer in optimum level. (Ranjbaran et al 2012:58). Nowadays great challenge of service is high quality service and satisfaction of customer. In service organizations regarding the fact that staffs in the organization are having standing role in service quality provided to the customer; staff performance has a significant impact on satisfaction of the customer (Karimi, Jafari, Ramezan 2011:3). The present research is to observe the relation between working life quality and satisfaction of the customers in insurance industry.

Theoretical foundations and research background:

Human resources are the most valuable resource for the organizations. They form the organizational decisions, offer solutions and finally solve the problems of the organization. On the other hand one of the most interesting methods of motivation is attracting attention to working system quality plans or working life quality. The concept of life quality in all aspects is established to gain organizational optimum results. (Mohajerani & Sayad 2008:68)

The satisfaction of the customers is one of the most important reasons of organization success, especially in service organizations (Noor-el-Nesa 2008:98). Nowadays there is no way for the organizations trying to compete in market and offer various goods to the customers, but more attention to the customers and their needs. (Ghasemzadeh et al 2013:50).

Working life quality

Improving working life is a group of activities in the organizations to create organizational impact based on human growth and perfection; the process which staffs and the managers of organizations learn how to cooperate. On the other hand, this concept is related with job satisfaction. Job

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satisfaction is considered the imagination of staffs about their working conditions. Therefore, job satisfaction is the general opinion of the people about their jobs. The staffs with high job satisfaction are having positive attitude against their jobs. (Sahrifzadeh & Abasi 2008:69)

Morhed & Griffin defined working life quality as capability of the staffs in fulfilling their needs by using the experience they gained in the organization. In this definition, creating opportunity to meet the needs of individuals or staffs is emphasized (Golchin 2008:15)

The quality of working life is one of the development techniques tries to provide Triple factors (satisfaction & motivation, responsibility and commitment to work) it means: working life quality is one of the development techniques of the organization designed to improve working of the organization through entering more humanistic and democratic workplace and also interfering the staffs in planned decisions (Soltani & Dastani 2010:50)

Working life quality plans

It includes effective specifications on working place satisfaction, efficiency of the staffs such as: Rewarding, work flow, management style and the physical environment. Working life quality plans pay special attention to the working groups and job enrichment. Liz and Kernz considered working life quality improvement essential for the organizations. They believe that high life quality could lead to keep the staffs in the organization. (Soltani & Dastani 2010:51) working life quality improvement plan is the cooperation of managers and staffs to improve working life condition and efficiency. According to Molen working life quality improvement is usually in relation with job, job design and requirements, working environment, decision making process and job opportunities in organization. Goodman describes working life quality improvement plans as an attempt to rebuild organization multiple dimensions and form a system that offer changes during the time. (Mohajerani & Sayadi, 2008:69) .

Working life quality and involvement of the staffs

One of the most common methods to create high quality working life is involving the staffs. Involving the staffs includes the collection of disciplined methods interferes the staffs to make decision so affect their relation with the organization. By

involving the staffs, they would feel responsible, even on made decision and they have cooperated in. (Golchin, 2008:19)

Satisfaction of the customer

Experts in business management, considered customer satisfaction as the most important tasks and priorities of the organization management and considered constant commitment of senior managers to attract customers as a precondition for success.(Sadeghi far, 2011:46)

The satisfaction of customer goes beyond the done positive impact in the company. Such action not only forces the staffs to do activities, but could be considered profiting source for the company. The satisfaction of the customer could lead to many advantages for the company and higher level of satisfaction for the customer could lead to loyalty of customers. By reviewing related literature to issue, two approaches to define satisfaction would be gained:

In first approach satisfaction would be gained after consumption of product for the customer.

In second approach, satisfaction is the process of customer assessment and realization through product consumption experience or using products (Goodarzi ,Ramezani 2010:170)

Teso & Milton defined satisfaction as following: the reaction of the customers to assessing the realized difference between prior expectations or to some extent normal yield and the actual yield of the product that could be gained after consumption. (Karimi Jafari& Ostad Ramezan, 2011:5)

The advantages of customer satisfaction

The satisfaction of the customer could cause many advantages for the company. Good customers in long time could be advantageous to continuous attract of new customers to replace the customers who are disconnected to the company. High quality satisfaction is type of insurance against probable mistake of the company that is inevitable in the cases such as change in the production of goods or not on time services. Permanent customers are more tolerant in dealing with such situation as due to good prior experiences would ignore inconsiderable mistake. Therefor it isn't strange that attracting the satisfaction of the customer is one of the most important duty of the organization and in stitution (Mohammadnia,2007)



Figure 1: customer satisfaction advantages (mohammadnia, 2007:63)

Table1: The summery of the research in this scope is mentioned in table1

rows	Prior researches	results
1	Motinho and Smit(2000)	Relation between service and satisfaction of the customers
2	Gabriel and Es(2000)	The positive impact of life quality improvement and quality of business environment on urban growth
3	Mihlis et al(2001)	Introducing the satisfaction of customer as a modern method to assess job quality of the companies and organizations
4	Horest Heart et al(2005)	The positive impact of life quality improvement on improvement of human source and working life quality
5	Vinot(2010)	Among the factors to identify the quality of working life quality are job opportunities, participative management and work environment

Research hypothesis

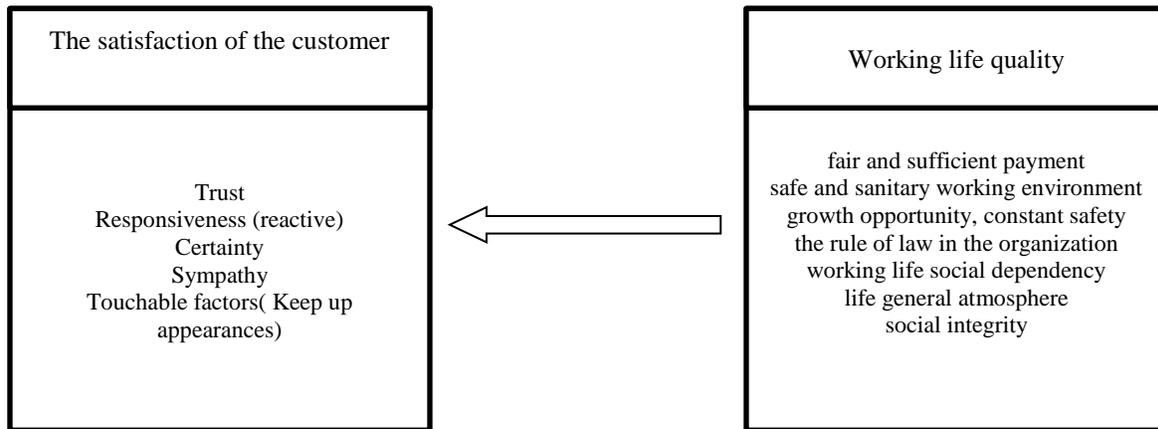
The main hypothesis

There is relation between working life quality of the staffs and the satisfaction of the customers in Razi insurance Co.

Research subsidiary hypothesis

- there is meaningful relation between fair and sufficient payment and satisfaction of the customer in Razi insurance Co.
- there is meaningful relation between safe and sanitary working environment and the satisfaction of the customer in Razi insurance Co.
- there is meaningful relation between growth opportunity, constant safety and the satisfaction of the customers in Razi insurance Co.
- there is meaningful relation between the rule of law in the organization and the satisfaction of the customer in Rzaai insurance Co.
- there is meaningful relation between working life social dependency and the satisfaction of the customer in Razi insurance Co.
- there is meaningful relation between life general atmosphere and the satisfaction of the customer.
- there is meaningful relation between social integrity and the satisfaction of the customer in Razi insurance Co.
- there is meaningful relation between human capability development and the satisfaction of the customer in Razi insurance Co.

Research Model



Research psychology

According to the fact that research goal is observing the relation between working life quality of staffs and the satisfaction of the customers in Razi insurance Co. research could be considered applicable in the term of the goal. In the term of collecting, the data is descriptive and correlational. In present research before hypothesis test, normality of studied variables by Kolmogorov-Smirnov one sample (KS) was observed. According to the normality of all variables, to observe

hypothesis, Pearson Spearman correlation coefficient was used. To analyze data SPSS 20, LISREL8 and EXCEL soft wares have been used and 0.05 meaningfulness was considered.

Data analysis and research results

Research variables quantitative description

In this section descriptive indices value of working life variables, related dimensions, the satisfaction of the customers and related dimensions are shown in table3. For better understanding of calculated mean in below table, Hair grading scale used as following is used (Hair et al 1998:85)

Table2: Hair grading scale

3.67-5	2.34-3.66	1-2.33
high	Medium	low

Table3: descriptive indices value about research variables (n=148)

variable	aspects	mode	mean	average	Standard deviation	minimum	maximum	Variable quality
Working life quality	fair and sufficient payment	3.8	3.8	3.4	1.0	1.0	5.0	average
	safe and sanitary working environment	4.0	3.8	3.8	0.8	1.8	5.0	High
	growth opportunity, constant safety	4.0	4.0	3.6	0.8	1.0		average
	the rule of law in the organization	4.0	3.7	3.7	0.9	1.5	5.0	High
	working life social dependency	3.5	3.5	3.2	1.0	1.0	5.0	Average
	life general atmosphere	5.3	3.5	3.4	1.0	1.0	5.0	average
	social integrity	4.0	3.8	3.8	0.9	1.0	5.0	high
	human capability development	4.0	4.0	4.0	0.8	1.6	5.0	High
	general	4.0	3.8	3.8	0.8	1.4	5.0	High
The satisfaction of the customer	Trust	4.0	4.0	4.0	0.7	1.6	5.0	High
	Responsiveness	4.0	4.0	4.1	0.6	2.0	5.0	High
	confidence	4.0	4.2	4.2	0.6	2.0	5.0	High
	sympathy	4.0	4.0	4.0	0.6	2.0	5.0	High
	Touchable factors	4.0	4.0	3.9	0.6	1.7	5.0	High
	general	4.0	4.0	4.0	0.5	2.0	5.0	High

Hypothesis test

To observe the main hypothesis of research (the relation between working life quality and satisfaction of the customer in Razi insurance Co. Pearson and Spearman correlation coefficient was used. The research results indicated that: there is meaningful relation between working life quality and the satisfaction of the customer in Razi insurance Co. this relation is direct and harsh (table4)

Research subsidiary hypothesis results

The subsidiary hypothesis of this research focuses on the observation of relation between working life quality with the satisfaction of customer in Razi insurance Co. and all done by using Pearson and Spearman correlation coefficient and gained results confirmed the positive and meaningful relation between factors and variables and is mentioned in table5.

Table4: correlational coefficient between working life quality and the satisfaction of the customers in Razi insurance Co.

variable	The satisfaction of the customer						relation	Type of relation
	correlation							
	Pearson						Spearman	
Working life quality	Correlation(r)	meaningfulness	number	Correlation(r)	meaningfulness	number	yes	direct
		0.589	<0.001*	148	0.474	<0.001*	148	

*in 0.05 meaningfulness

Table5: correlational coefficient between working life quality factors and the satisfaction of the customers in Razi insurance Co.

variable	The satisfaction of the customer						relation	Type of relation
	correlation							
	Pearson						Spearman	
Fair and sufficient payment	Correlation(r)	meaningfulness	number	Correlation(r)	meaningfulness	number	yes	direct
		0.536	<0.001*	148	0.469	<0.001*	148	
safe and sanitary working environment	0.471	<0.001*	148	0.432	<0.001*	148	yes	direct
growth opportunity, constant safety	0.559	<0.001*	148	0.469	<0.001*	148	yes	direct

the rule of law in the organization	0.528	<0.001*	148	0.507	<0.001*	148	yes	direct
social integrity	0.516	<0.001*	148	0.510	<0.001*	148	yes	direct
Life general space	0.559	<0.001*	148	0.481	<0.001*	148	yes	direct
human capability development	0.491	<0.001*	148	0.483	<0.001*	148	yes	direct

0.05 meaningfulness level

Conclusion

According to research main hypothesis , there is direct relation between working life quality and the satisfaction of the customer in Razi insurance Co. and proving that can leads to the fact that :by increasing working life quality , the satisfaction of the customer would be increased that is a proof for existence of relation between these two variables.

According to the results of the research related to the relation of working life quality factors and the satisfaction of the customer, it could be asserted that: all factors of working life quality factors could be suitable factors for the customer satisfaction, so to increase the satisfaction of the customers, such factors could be used. Among working life quality factors, sufficient and fair payment is having the highest impact on the satisfaction of the customer.

After observing the first subsidiary hypothesis, it is shown: there is direct relation between working life quality and the satisfaction of the customer after implementing fair and sufficient payment. It proves that: by increasing fair and sufficient payment, the satisfaction of the customer would be increased. Even the person who talks about non-material and moral incentive at work, considers the necessity to get adequate and fair wages compared with the duties, responsibilities and working conditions and also compare with the colleagues inside or outside of the organization as the important issue in his life.(Abtahi, 2007:174). Fair and sufficient payment in spite of financial aspects includes provision of condition for the staffs to feel respect, value, progress and job security.(Yusefi & Moradikhah, 2011:58)as the result mentioned issue could affect the potential of responsibility and empathy of the staffs.

After observing the second subsidiary hypothesis, it is indicated: there is direct relation between working life quality and the satisfaction of customer in Razi insurance Co. regarding safe and sanitary working place. Proving the mentioned issue indicates that: by increasing safe and sanitary working place, the satisfaction of the customer would be increased.

Sanitation means: keeping the staffs away from the disease and help them having healthy physical and mental status to protect the staffs from related damage to working incidents. Such factors are important as the staffs are healthy and work in safe working environment are more efficient, as prospective managers are supporting the enhanced health and safety plans. Nowadays, due to legal considerations, all organizations are obliged to consider health care and safety of staffs.

Working environment in organization is among the important issues that is continually discussed and emphasizes on the importance and method of creating suitable and efficient working place for human sources. A safe environment could impact the growth of staff value, and also the increase of their capabilities and efficacy. Also it could cause the creation of

satisfaction feeling among the human sources to do their duties with high spirit and feeling of safety to gain acceptable results in the organization(Abtahi 2007:376).

After observing the third subsidiary hypothesis it is indicated: there is direct relation between working life quality and the satisfaction of the customer in Razi insurance Co. proving the mentioned issue show: by increasing growth opportunity and constant safety, the satisfaction of the customer would be increased. In Herzberg's theory, providing growth opportunities and constant safety is equal to providing the field to improve individual capability, progress opportunities and also opportunities to use gained skills and provision of income and employment safety and are considered among the motivational factors. Therefore, it would lead to motivation enhance of the staffs.

Job security concept means: the provision of individual capabilities by the organization, in the way from expertise and empowerment view, the organization get dependent to the individual and even outside, and there would be necessity to the capability and expert of the staff. (Soltai 2000:28) therefore, by empowering the staffs, the satisfaction of the customer would be increased.

After observing the fourth subsidiary hypothesis, it is indicated: there is direct relation between working life quality and the satisfaction of the customer in Razi insurance Co. regarding the role of law aspect and proving the mentioned issue showed: by increasing the role of law in the organization, the satisfaction of the customer would be increased.

Kermani believes: to enter competitive environment and the use of market mechanisms to survive, change should be felt more and more. Therefore change and reform plans should be approved to meet the needs and expectation of society, so to faster success and compatibility with the environment and gain service quality increase and organizational agility, the satisfaction of the staffs and the customer, the role of law is offered in the organization. (Nikpoor and Salajoghe ,2010:181)generally , the law and role is the part of official values in the organization that is effective to form the behavior of the staffs. Therefore, having more understanding on the behalf of the staffs regarding the role of law in the organization, it means: the more provision of freedom of speech without fear of reprisals from higher authorities and penetration of rule of law to human domination is, the better operation of staff against the customer would be.

After observing the fifth subsidiary hypothesis, it is indicated: there is direct relation between working life quality and the satisfaction of the customer in Razi insurance Co. regarding working life social dependency. Proving the mentioned issue indicates that: by increasing the working life

social dependency, the customer satisfaction would be increased.

The understanding of the staffs about the performance of organization social responsibility is called working life social dependency. Kaminz and overly indicated that: the organizations without social responsibility would lead the staffs to ignore their working record and value.

Having better understanding of organizational purpose and goal on behalf of staffs and also respect of the managers against the laws, more in line with the organization the staffs would be and they would react better against responsiveness, empathy and confidence with customers.

After observing the sixth subsidiary hypothesis it is indicated: there is direct relation between working life quality and the satisfaction of the customer in Razi insurance Co regarding life general space. Proving the mentioned issue indicates that: by increasing life general space, the satisfaction of the customer would be increased.

The balance between working life and staff's other life section including: Leisure time, education and family life would lead the staffs to spend more time with their family and friends so would have more time to do private affairs and as result would lead to increase of spirit and motivation among the staffs for more service in the organization and be in line with it. As the result having better life general space among the staffs, better reaction of the staffs in responding, trust and empathy with the customer would be.

After observing the seventh subsidiary hypothesis it is declared: there is direct relation between working life quality and the satisfaction of the customers. Proving the mentioned issue indicates that: by increasing social integrity, the satisfaction of the customer would be increased.

To calculate the quantitative value of the social integrity, different researchers emphasized on one or several aspects of social integrity. Chan et al 2003 calculated the social integrity through the rate of individual's trust against each other and also their cooperation. (Karimi, Moghari et al 2011 :188)by increasing the trust among the staffs and support of the staffs by each other , the satisfaction of the staffs would be increased. The results of the research indicated that supervisors, senior and influential staffs are the sources who newcomers ask information from. Therefore high social integrity in organization would lead to facilitating communications and exchanging experiences and information. Also one of the important factors of social integrity in the organization is the existence of the atmosphere of cooperation and trust between the staffs that would lead to support of the staffs from each other.

After observing the eighth subsidiary hypothesis, it is indicated: there is direct relation between working life quality and the satisfaction of the customer regarding development of human capabilities. Proving the mentioned issue indicates that: by increasing human capabilities development, the satisfaction of the customer would be increased. Among the important survival factors in the organizations, quality and capability of human resources could be considered. In other words, the importance of human resource is higher than new technologies, financial and material resources. The role of efficient capable and knowledgeable human resources in fulfilling organizational

goals is undeniable. Human resources is considered as the most important, expensive and valuable asset is an organization. Capable human resource could create capable organization. (Agha Baigi 2012:99).

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