



Investigating the Link between Service Quality and Customer-Based Performance of Social Insurance Industry: Malaysian Perspective

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Abstract

Social insurance is playing a crucial role to deliver financial services towards the customers. Hence, service quality is the keys to sustain a good performance of social insurance industry towards its customers. In Malaysia, Social Security Organization (SOCSO) is possessing the function of social insurance. This study adopts the service quality dimensions proposed by Parasuraman et al., (1988) that consist of tangibles, reliability, responsiveness, assurance and empathy. Surprisingly, little research has been done to address the importance of service quality dimensions on the customer-based performance of social insurance industry. Thus, the main purpose of the study is to investigate the appropriateness and the importance of service quality dimensions on the customer-based performance of social insurance industry in Malaysia. This conceptual paper therefore, contributes to the knowledge base of service quality dimensions by systematically investigating the importance of service quality dimensions on the customer-based performance of organization across various industries and link towards the performance of SOCSO.

INTRODUCTION

Insurance is a part of the financial service industries and plays an important role in delivering best performance to the customer (Witkowska, 2012). Basically, insurance industry consists of economic and social insurance (Levy & Schady, 2013). In general form, social security insurance includes: retirement, disability, sickness and accident (Levy & Schady, 2013). However, business insurance can be divided into property and casualty (Saad, 2015). Social security ensures the social minimum for people who: have reached retirement age, have had an accident or become sick (Levy & Schady, 2013). The objective is to protect economic security of property, and life and health of the insured. In Malaysia, Social Security Organisation (SOCSO) found to be the legal and mandatory organization that possessed the role of social insurance (Caraher, 2003). It is important for the institutions offering insurance coverage to take care of the quality of the performance to produce satisfied customer. And so the strategy of customer orientation in the insurance service seems to be the right course of action (Witkowska & Lakstutiene, 2014).

In Malaysia, SOCSO got many complaints from the customers in relation with the overall performance of the SOCSO towards the customer (The Star Online, 2009). The studies on complaint resolution found to be the best course of action to improve the performance of any organization (Pandey, 2015). In customer oriented environment, examining service quality is considered an essential strategy to improve organizational performance. A thorough review of quality management programs revealed that the ability of service providers to properly implement service quality in executing jobs may have a significant impact on individual attitude and

behavior that will reflect the performance of organization towards its customers (Osman & Sentosa, 2013; Raza, Siddiquei, Awan & Francis, 2012; Ouyang & Xie, 2010; Ismail, Abdullah & Francis, 2009a). In a quality management perspective, service quality is often seen as a result of customer satisfaction that play an important role on defining the quality of organizational performance (Osman & Sentosa, 2013; Raza et al., 2012; Ouyang & Xie, 2010; Parasuraman, Zeithaml & Berry, 1988). Within the workplace service quality program, many scholars view that tangibility, responsiveness, reliability, empathy, assurance, and organizational performance, though different, were strongly interrelated constructs. For example, if service provided by an organization did meet a customer's needs and expectations, it shows improved quality of organizational performance (Osman & Sentosa, 2013; Raza et al., 2012; Walker, Johnson & Leonard, 2006).

In local context, service quality found to be an important determinant to evaluate the performance of an organization that deliver financial services to its customers (Arokiasamy & Tat, 2014; Akbar & Parvez, 2009). Even though the nature of the relationship was significant, little was known about the role of service quality as an important predicting factor in the literature of organizational performance (Osman & Sentosa, 2013; Raza et al., 2012). Scant of studies have been done to link the role of service quality on evaluating customer-based performance of SOCSO. Therefore, this study looking at this niche segment which was not previously studied from Malaysian perspective (Ismail, Ahmad, Rose, Abdullah, Rahman & Francis, 2013). Thus, it motivated the researchers to further explore the link between service quality and customer-based performance of SOCSO.

LITERATURE REVIEW

The literature review will discuss on the link between service quality and customer-based performance of social insurance industry from Malaysian perspective, the appropriateness and the importance of service quality dimensions (tangibles, reliability, responsiveness, assurance and empathy) on the customer-based performance of SOCSO. Recent literatures have been referred to link the service quality dimensions and customer-based performance.

Service Quality and customer-based performance of Social Insurance Industry

The general objective of social insurance industry is to protect social security life and health of the insured. Institutions offering insurance coverage should take care the service quality and deliver quality customer service (Karto & Peng, 1986). And so the strategy of customer oriented service quality seems to be the right course of action (Witkowska & Lakstutiene, 2014).

The social insurance service is a product in the format of a written legal contract coupled with several related services. The services provided are in the form of activities (intangible/tangible) that one party provides the other, and such services do not lead to the ownership of anything. Insurance service is unique and stands out among other services owing to its complexity and future conditional services that entail considerable legal features (Khondar & Rahman, 1993). The insurance firms should identify approaches to make their service more tangible, and to develop a standardized quality in the face of delivering services towards its customers. During and following the issuance of the insurance document, services such as informing, educating, and motivating, make the service quality unique (Saad, 2015). Customer-based performance known as fulfillment of customers' expectations and perceptions (Parasuraman, Berry & Zeithaml, 1991). Customer-based performance deems to be an important focus of every industry that dealing with its customers. As such, social insurance industry requires to focus on its performance towards its customers by emphasizing a good service quality.

In Malaysia, SOCSO seems to be the mandatory organization that requires to conduct the functions of social insurance towards the insured. Consequently, service quality seems to be an important strategy on Social Security Organization (SOCSO), Malaysia (Rohaizat, Hassan & Davis, 2012). Many steps have been taken by SOCSO to improve service quality such as speed up claims by introducing the e-electronic service including using the short message system (SMS) and facsimile (fax) in the claiming of disablement benefit for employees involved in accident during work (Berita Harian, 2003). With these e-electronic services, employees are able to check their application status of their claim within minutes compared to a week by using letters, previously. This will indirectly improve the quality and efficiency of the SOCSO's services while utilizing advanced technology. Furthermore, SOCSO has introduced the 'PERKESO Prihatin' that ensures payment in three working days for temporary disablement benefit provided that the employees showed the original documents, complete all the necessary documents and applies for accidents (Rooshida, 2010). Therefore, the employee or his or her family must be fully compensated as quickly as possible; not only for the injuries themselves, but also for the effects they have had on him or her emotionally, intellectually and financially (Merican, 2010).

Therefore, the social insurance industry, especially in Malaysia, needs to utilize service quality in order to improve performance of the industry to meet customers' complex expectations (Jamil & Wei, 2015). Indeed, the

firm needs to match their current services with other services being offered in the global and local markets (Saad, 2015). However, to deliver a quality service, a number of measuring techniques (service quality dimensions) have emerged in previous studies that are related to the service quality concept (Saad, 2015). Service quality dimensions refer to the psychological dimensions that form the basis of a customer's perceived quality of a service. While numerous marketing researchers have attempted to define the specific dimensions of service quality, Parasuraman, Zeithaml and Berry (1985) introduced that five specific dimensions of service quality exist and apply regardless of the service industry: tangible, reliability, responsiveness, assurance, and empathy.

The stated dimensions of service quality have been adopted in many scholarly articles. However, very little discussion has been published to conclude the importance of service quality dimensions on social insurance industry. Thus, previous studies focused on service quality dimensions across various industries have been reviewed to link the appropriateness and importance of service quality dimensions on customer-based performance of social insurance industry, likely in Malaysian context.

Tangible

In insurance industry, the aspects of tangibility is given great importance, which in general referred to as physical aspects, while the organization dealing with its customers. Basically, tangibles relates with physical facilities which comprises environment and capacities of the organization, and they also importantly include the friendliness and the ways of employee interaction with their customers (Raza, Siddiquei, Awan, & Bukhari, 2012). In addition, Parasuraman et al. (1988) stated that the physical environments of an organization are part of tangibles dimension which might cover several types of facilities, materials and equipment for the purpose of communication with the customers. The physical amenities and staff appearance result in the largest incongruity between expectation and perception (Urban, 2010). It is unanimously agreed by the scholars that the physical environment must be supportive and convenient for the customers to have a favorable perception of service quality (Tuan & Mateo-Babiano, 2013).

One recent research conducted in Malaysia has stated that tangible is crucial to create a good perception of service quality on automotive insurance industry (Arokiasamy & Tat, 2014). The coverage of automotive insurance industry may differ from social insurance industry. However, the core function of both insurance industries specified on delivering welfare-economic benefits to the customer involved in accidents. Thus, tangible is appropriate and important to evaluate the performance of social insurance industry. On the other hand, previous studies focused on tangible and performance evaluation revealed that tangible is important in evaluating banking industries performance as well (Akhtar, Hunjra, Akbar, Ur-Rehman & Niazi, 2011; Sureshchandar, Rajendran & Anantharaman, 2001). Besides, tangibles also find to be an important indicator for the evaluation of telecommunication industry, soldiers' management and health industry (Akbar & Parvez, 2009; Arsanam & Yousapronpaiboon, 2014). Therefore, it can be generalized that tangible is an important dimension of service quality to examine the performance of various industries that deal with its customers. Thus, it is appropriate to adapt tangible to measure the performance of social insurance industry as social insurance industry also involves in dealing with its customers.

Reliability

In insurance industry, reliability known as the precision and timeliness of service, employees' responsibility on fulfilling the promises made to the customers and the ways of handling customer issues (He & Li, 2011). Reliability has very high influences on affecting customers' perception towards service quality. It can immensely affect the service quality perception of customers. Early research suggested reliability as one of the significant attributes on which customers form their expectations of service quality (Dabholkar 1996). Moreover, reliability as described by Parasuraman et al., (1988), is a key driver for overall service quality which relates to an organization's capability to execute the service as promised, in an accurate and dependable manner.

Studies have been proven that reliability is an important indicator of service quality to evaluate the performance of industries that deliver financial services. In Malaysia, study has been conducted in automotive insurance industry and found that reliability is an important factor to evaluate the customer-based performance of the industry (Arokiasamy & Tat, 2014). Similarly, studies have been conducted in other financial industries such as banking also stated that reliability is equally important as of other factors to evaluate the performance of the industries toward its customers (Iberahim, Taufik, Adzmir & Saharuddin, 2016; Hamed, Kamaruddin & Kamaruzziman, 2015; Selvakumar, 2015). Besides, reliability also play a crucial role in determining the performance of telecommunication industry (Arsanam & Yousapronpaiboon, 2014; Akbar & Parvez, 2009; Syed & Conway, 2006), education sector (Mamilla, Jonardhana & Anjan, 2013) and American Customer Satisfaction Index (ACSI) (Gary & Yae, 2015). It is clear that reliability is an important dimension of service quality which applicable across various industries, countries and nurture of people. Thus, reliability may become

an important indicator to evaluate customer-based performance of social insurance industry from Malaysian perspective as well.

Responsiveness

A company's willingness to assist customers refers to responsiveness in the dimension of service quality. The customers expect the organization of an industry to deliver them with service that is characteristically good, of high quality, and fast (Parasuraman et al., 1988). This would lead the consumers feeling appreciated and valued when getting the best quality during the service rendering. Therefore, this is also a very important dimension to be considered for investigation of the performance of social insurance industry towards its customers.

Scholarly literature proved that responsiveness is an important dimension of service quality, which determine the performance of financial institution (Iberahim et al., 2016; Selvakumar, 2015; Arokiasamy & Tat, 2014). Both the banking industry and insurance industry are finance based industries (Iberahim et al., 2016). Studies conducted by Iberahim et al., (2016) and Selvakumar, (2015), revealed that responsiveness is a crucial indicator to evaluate the performance banking industry. Similarly, in insurance industry, responsiveness plays an important role to ensure a good performance of the industry and to improve its customer satisfaction (Arokiasamy & Tat, 2014). Both social insurance industry and economic insurance industry come under financial industry (Roman, 2003). Thus, the importance of responsiveness towards the performance of social insurance industry is equally important as of the other insurance industry. Recent studies have also focused the importance of responsiveness on the performance of telecommunication industry (Akbar & Parvez, 2009), restaurant industry (Syed & Conway, 2006), educational sector (Ismail et al., 2009a), audit firms (Iskandar, Rahmat & Ismail, 2010), and Malaysian soldiers' management (Ismail et al., 2013). Overall, responsiveness play a crucial role to indicate the customer-based performance of various industries.

Assurance

Assurance is an important part of service quality dimension and the employees that work in the company play a crucial role to form the assurance component. The employees of the company are regarded to be skilled workers in which the consumer will have confidence and trust during the service's rendering. Therefore, in occurrences when the consumer is far from comfortable when coming face to face with the employee, there is a greater probability that the consumer would cease dealing with the company (Parasuraman et al., 1991). Thus, this component is also relevant for the investigation of this study. Similarly, this phenomenon equally important for social insurance industry dealing with monetary. This is because the customer trust on the performance of social insurance industry is important and can be generated by emphasizing the assurance of the industry.

Recent literature on assurance has been linked with the performance of banking industry (Selvakumar, 2015; Akhtar et al., 2011), automotive insurance industry (Arokiasamy & Tat, 2014), telecommunication industry (Akbar & Parvez, 2009), education sector (Ismail et al., 2009a), health industry (Wagner, 2016), Malaysian soldiers' management (Ismail et al., 2013) and health industry (Arsanam & Yousapronpaiboon, 2014). Assurance which refers to as trust and confidence including credibility and security (Nitin, Deshmukh & Vrat, 2005; Parasuraman et al., 1988) may be more appropriate to be applied in industries related to financial services such as insurance industry (Nebo & Okolo, 2016). Thus, assurance is important to evaluate the customer-based performance of social insurance industry.as social insurance industry possessed some similar functions with economic insurance industry in the context of providing monetary support to the customers in the case of emergencies.

Empathy

When the employees of a company spend extra effort and time to make the customer feel valued and extra special, this would contribute to service quality. In detail explanation, this would refer to the terms of service quality dimension which known as empathy (Parasuraman et al., 1988). As the employees have the ability to empathize with the customers by delivering individualized attention and quality service, there is a greater probability that the consumer would have a greater satisfaction towards the performance of any industry and seemingly the reputation of the industry tend to increase. Thus, this component is also a great importance for investigation of this study.

In broader context, the importance of empathy has been linked to the performance of health industries as it requires high individual attention of the medical staffs on the patient (Champlain & Anne, 2016). Besides, empathy also has been linked to play a crucial role on determining the performance of telecommunication industry (Akbar & Parvez, 2009), pharmacy services (Arsanam & Yousapronpaiboon, 2014) and banking industry (Akhtar et al., 2011). In Malaysian perspective, the importance of empathy has been linked on the performance of insurance industry, army management, and educational institutions (Arokiasamy & Tat, 2014; Ismail et al., 2013). Little discussion has been made to link empathy with the performance of insurance industry

and requires further studies to link empathy with the performance of various industry that provide insurance services (Arokiasamy & Tat, 2014). Basically, insurance industry and social insurance involves direct dealing between the workers of the industry and the customers on monetary purpose, thus it is appropriate to link empathy as an important indicator to evaluate the performance of Social Security Organisation (SOCSO).

DISCUSSION AND CONCLUSION

Managing the organizational performance of any industries that dealing with its customers, aim to encourage the creation of better service quality and deliver a quality service to the customers (Angelova & Zekiri, 2011). The customer of the industry becomes an important factor in determining whether a quality service has been received or not. The delivering of good service quality indicates a good performance of an industry. When a good service has been delivered to the customer, a positive perception towards the performance of organization manages to create among the customers and will improve the customer satisfaction as well. Therefore, SOCSO should give attention to the relevancy of service quality in organizational performance.

When service quality is not being the important part of an organization culture, it can create barriers to the success of producing a quality service (Saravanan & Rao). Organization that inculcate and enrich service quality will create a better level of performance among its customers (Douglas & Connor, 2003). In order to improve organization performance towards its customers, service quality should be directed effectively to the customers.

As a conclusion, service quality plays an important role in evaluating the customer-based performance of SOCSO. The performance of SOCSO can be enhanced by delivering a good service quality to its customers. The dimensions of service quality become the important aspect as it has the role to determine whether SOCSO practice on delivering complete and quality service or not. Therefore, to achieve a better level of performance, SOCSO must tackle all the dimensions of service quality when handling its customers. A good service quality can build customer satisfaction as it has the power to fulfill customers' expectations. Therefore, service quality is crucial for SOCSO. When service quality can be cultivated, the performance of SOCSO towards its customers will improve.

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