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**EFFECT OF POLICY AND SERVICE QUALITY OF SOCSO ON CLIENT  
SATISFACTION, MODERATED BY CLIENT KNOWLEDGE.**

**By**



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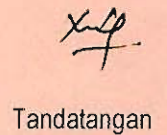
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## ABSTRACT

The number of complaints made by SOCSO's clients towards SOCSO gradually increase. Therefore, the annual goals of SOCSO are not consistently achieved. The policy makers and the service providers of SOCSO need to understand the client's perception on the quality of service offered. Thus, this research attempted to study the effect of policy and the perceived service quality of SOCSO on client satisfaction. Besides, the study also examined the moderation effect of client knowledge on client satisfaction. This study was conducted all over Malaysia through the stratification of sampling in each state of the country. Five hundred and seven questionnaires were distributed but only 384 questionnaires were usable, yielding a response rate of 75.74%. The findings revealed that there are direct relationships between policy, perceived service quality and client satisfaction. The findings also showed that client knowledge moderated the relationships between policy, perceived service quality and client satisfaction. The theoretical implications of the study is the inclusion of client knowledge as the moderator in assimilation contrast theory. The practical implication of the study is assisting the organization to rework policy structure of SOCSO which consist of deductions and compensation coverage. The study concludes with limitations and suggestions for future work while some recommendations have been made to improve client satisfaction.

**Keywords:** Policy, perceived service quality, customer knowledge, client satisfaction.



## ABSTRAK

Jumlah aduan yang dibuat oleh pelanggan PERKESO terhadap PERKESO semakin meningkat. Oleh itu, matlamat tahunan PERKESO tidak dapat dicapai secara konsisten. Pembuat polisi dan penyedia perkhidmatan PERKESO perlu memahami tanggapan pelanggannya terhadap kualiti perkhidmatan yang ditawarkan. Oleh itu, kajian ini telah mengkaji kesan polisi dan tanggapan kualiti perkhidmatan PERKESO terhadap kepuasan pelanggan. Selain itu, kajian ini juga telah mengkaji kesan penyederhanaan pengetahuan pelanggan terhadap kepuasan pelanggan. Kajian ini telah dijalankan di seluruh Malaysia dengan menggunakan kaedah persampelan berstrata di setiap negeri yang terdapat di Malaysia. Sebanyak 507 borang soal selidik telah diedarkan dan hanya 384 daripadanya boleh digunakan, menghasilkan kadar maklum balas sebanyak 75.74%. Hasil kajian mendedahkan bahawa terdapat hubungan langsung antara polisi, tanggapan kualiti perkhidmatan dan kepuasan pelanggan. Dapatan kajian juga menunjukkan bahawa pengetahuan pelanggan menyederhanakan hubungan antara polisi, tanggapan kualiti perkhidmatan dan kepuasan pelanggan. Implikasi teoritis hasil daripada kajian ini ialah pengenalan pengetahuan pelanggan sebagai penyederhana dalam teori asimilasi kontraksi. Implikasi praktikal hasil daripada kajian ini ialah membantu organisasi untuk mengubah suai struktur polisi PERKESO yang terdiri daripada potongan dan liputan pampasan. Kajian ini disimpulkan dengan batasan kajian dan cadangan untuk kajian akan datang, di samping beberapa saranan untuk meningkatkan kepuasan pelanggan

**Kata Kunci:** Polisi, tanggapan kualiti perkhidmatan, pengetahuan pelanggan, kepuasan pelanggan.



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## List of Abbreviations

ATM	Automated Teller Machine
AVE	Average Variance Extracted
CBA	Cost Benefit Analysis
CFA	Confirmatory Factor Analysis
CMV	Common Method Variance
CSQ	Client Satisfaction Questionnaires
HRM	Human Resource Management
ILO	International Labor Organization
LISREL	Linear Structural Relations
MVA	Motor Vehicle Accidents
OSH	Occupational Safety and Health
PERKESO	Pertubuhan Keselamatan Sosial
PHD	Philosophy of Doctoral
PLS	Partial Least Square
PLS-SEM	Partial Least Square-Structural Equation Modeling
PMR	Penilaian Menengah Rendah
PSQ	Pay Satisfaction Questionnaire
SBM	School of Business Management
SEM	Structural Equation Modeling
SERVQUAL	Service Quality
SMS	Short Message System
SOCSSO	Social Security Organisation
SPM	Sijil Pelajaran Malaysia
SPSS	Statistical Package for the Social Science
SRP	Sijil Rendah Pelajaran
STPM	Sijil Tinggi Pelajaran Malaysia
UK	United Kingdom
VIF	Variance Inflation Factor



## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of Study

Social Insurance is a part of the financial service industries and plays an important role in delivering best performance to the client (Witkowska, 2012). In general, insurance industry consists of economic and social insurance (Levy & Schady, 2013). Social security insurance includes: retirement plan, disability, sickness and accident coverage (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). In Malaysian context, Social Security Organization (SOCSO) found to be the legal and mandatory organization of social insurance (Laws of Malaysia, 2006). SOCSO was established in 1971 and it is similar as of the general roles play by the social insurance industries in worldwide (Rajan, Aziz & Manab, 2018).

In Malaysia, every employee whose wages below RM3000 are compulsory register under SOCSO protection plans. Those registered employees refer to the clients of SOCSO. Therefore, SOCSO does obligate to deliver a good performance towards its clients. The clients who had involved in occupational accidents are eligible to receive the benefits of SOCSO (Noor & Rahman, 2016).

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Survey Questionnaire



**UNIVERSITI UTARA MALAYSIA 06010 UUM SINTOK,  
KEDAH DARUL AMAN, MALAYSIA**

Dear Participant,

Thank you for agreeing to participate in this research.

I would appreciate it if you could answer the questions carefully as the information you provide will influence the accuracy and the success of this research. It will take no longer than 30 minutes to complete the questionnaire. The questionnaire consists of FIVE (5) sections. Please read the instruction for each section and please answer ALL the questions.

Please be assured that all information will be treated with the strictest confidentiality and will be used for academic purpose only. If you have any questions regarding this research, you may address them to me at the contact details below.

Thank you for your kind support and the time taken in answering this questionnaire.

Yours sincerely,

**Dinesh Kumar A/L Saundra Rajan**

PhD Candidate

Graduate School of Business Management

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Contact No: 014-602 763

## Section A: Background Information

Please tick (x) in the appropriate box or fill the space provided.

No	Items	
1.	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
2.	Ethnicity	<input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Other (Please specify:.....)
3.	Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow <input type="checkbox"/> Widower
4.	Age	<input type="checkbox"/> 18-25 <input type="checkbox"/> 26-33 <input type="checkbox"/> 34-41 <input type="checkbox"/> 42 – 49 <input type="checkbox"/> 50 and above
5.	Highest education level	<input type="checkbox"/> Primary school certificate <input type="checkbox"/> SRP / SPM / STPM <input type="checkbox"/> Diploma or equivalent <input type="checkbox"/> Bachelor's degree or equivalent <input type="checkbox"/> Other (Please specify:.....)
6.	Employment status	<input type="checkbox"/> Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Temporary
7.	Working experience	<input type="checkbox"/> 0-5 years <input type="checkbox"/> 6-10 years <input type="checkbox"/> 11-15 years <input type="checkbox"/> 16-20 years <input type="checkbox"/> 20 years or more
8.	Number of years in the present company	<input type="checkbox"/> Less than 1 year <input type="checkbox"/> 1-5 years <input type="checkbox"/> 6-10 years <input type="checkbox"/> 11-20 years <input type="checkbox"/> More than 20 years
9.	Types of Sectors	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Management <input type="checkbox"/> Construction <input type="checkbox"/> Others

10.	Job Title	<input type="checkbox"/>	Operator	<input type="checkbox"/>	Non-executive
		<input type="checkbox"/>	Executive	<input type="checkbox"/>	Assistant Manager/ Manager
		<input type="checkbox"/>	Others		

### Section B: Client Satisfaction

Please tick (/) in the appropriate box to indicate your level of agreement for each statement below.

1-strongly disagree      2-disagree      3-neither agree nor disagree      4-agree  
5-strongly agree

Item	Statement	1	2	3	4	5
1.	The client-based performance of SOCSO has meets my needs.					
2.	I believe that the required benefits are obtained from SOCSO.					
3.	I believe the overall benefits obtained from SOCSO are fair.					
4.	I am satisfied with the help received from SOCSO.					
5.	I believe that the benefits obtained from SOCSO helps me to deal more effectively up to the period of rehabilitation,					
6.	In an overall, I am satisfied with the policy and service quality of SOCSO.					

### Section C: Client Knowledge

Please tick (x) in the appropriate box to indicate your level of agreement for each item below.

1-strongly disagree    2-disagree      3-neither agree nor disagree      4-agree  
5-strongly agree

Item	Statement	1	2	3	4	5
1.	I am familiar with the policies of SOCSO.					
2.	The policies under SOCSO were clearly explained.					
3.	I have a clear understanding on the entire process of claim settlement.					
4.	Employee's rights on SOCSO were clearly explained.					
5.	I believe that SOCSO does educate the public about the role of social insurance.					
6.	The knowledge about the rules and regulations of SOCSO were given.					

7.	I have a clear understandings about the procedures involved during claiming process.					
8.	I knew the person that I should meet and discussed in order to make a claim from SOCSO.					
9.	I aware the purpose of monthly deduction made by SOCSO.					
10.	The aim of the compensation payment made by SOCSO is understandable.					
11.	I have been provided proper resources to access the information about SOCSO.					
12.	The sources of information about SOCSO are easily accessible.					

### Section D: Policy

Please tick (x) in the appropriate box to indicate your level of agreement for each statement below.

1-strongly disagree    2-disagree    3-neither agree nor disagree    4-agree  
5-strongly agree

Item	Statement	1	2	3	4	5
<b>Deduction</b>						
1.	I believe that the deduction by SOCSO is fair.					
2.	The rate of deduction is associated with the rate of compensation paid by SOCSO.					
3.	I agree with the current policy executed by SOCSO towards the deduction.					
4.	I believe that the monthly rate of deduction is too high as compared to the rate of compensation obtained from SOCSO.					
5.	I believe that the deduction SOCSO does not give me any burden.					
<b>Compensation Coverage</b>						
6.	I believe that the compensation paid by SOCSO is fair.					
7.	I believe that the compensation rate is associated with the severity of injury.					
8.	I believe that SOCSO does consider severity of injury when allocating compensation.					
9.	I believe that the provident of compensation is lower as compared to the severity of injury.					
10.	Sometimes, I do feel that the current compensation system is not really align with the severity of injury.					
11.	I believe that the compensation coverage is associated with monthly deduction made by SOCSO.					

12.	I believe that the provision of compensation on medical expenses is sufficient.					
13.	I believe that the duration being set for the settlement of claim is worth for waiting.					

### Section E: Service Quality

Please tick (x) in the appropriate box to indicate your level of agreement for each statement below.

1-strongly disagree      2-disagree      3-neither agree nor disagree      4-agree  
5-strongly agree

Item	Statement	1	2	3	4	5
<b>Tangibles</b>						
1	SOCSO has up-to-date equipment to assist the client.					
2	SOCSO's physical facilities are visually appealing.					
3	SOCSO's employees have a good appearance and performance.					
4	The appearance of the physical facilities of SOCSO is in keeping with the type of services provided.					
<b>Reliability</b>						
5	Whenever SOCSO promises to do something by a certain time, it does so.					
6	When I have problems, SOCSO is sympathetic and reassuring.					
7	SOCSO should be dependable.					
8	SOCSO provides its services at the time it promises to do so.					
9	SOCSO keeps its records accurately.					
<b>Responsiveness</b>						
10	SOCSO does tell the clients exactly when the claiming process will be performed.					
11	I do receive prompt service from SOCSO's employees.					
12	The employees of SOCSO are always willing to help clients.					
13	The employees of SOCSO are too busy to respond to client requests promptly (-).					
<b>Assurance</b>						

14	I can trust the employees of SOCSO.					
15	I feel safe in my transactions with SOCSO's employees.					
16	The employees of SOCSO are polite.					
17	The client get adequate support from SOCSO to do their jobs well.					
<b>Empathy</b>						
18	SOCSO does give me individual attention.					
19	The employees of SOCSO do not give me personal attention (-).					
20	The employees of SOCSO do know what my needs are.					
21	SOCSO does have my best interests at heart.					
22	SOCSO does have operating hours convenient to all their clients.					

\*(-) negative sentence, recoding required.



**UUM**  
Universiti Utara Malaysia



**Borang Soal Selidik**



**UNIVERSITI UTARA MALAYSIA  
06010 UUM SINTOK, KEDAH DARUL AMAN  
MALAYSIA**

Tuan/Puan,

Dengan segala hormaynya dimaklumkan bahawa saya merupakan pelajar Universiti Utara Malaysia (UUM) Sintok dan kini sedang melanjutkan pelajaran di peringkat doktor falsafah di Pusat Pengajian Siswazah Kolej Pengurusan Perniagaan, Universiti Utara Malaysia.

Bagi memenuhi syarat pengajian tersebut, saya diwajibkan menjalankan serta menyempurnakan satu penyelidikan bertajuk: *Effect of policy and service quality of Social Security Organisation (SOCSO) on client satisfaction, moderated by client knowledge*. Kajian yang akan dijalankan hanya untuk tujuan akademik sahaja dan segala maklumat yang akan diperolehi adalah SULIT DAN RAHSIA.

Untuk makluman tuan-tuan dan puan-puan, soal selidik yang diedarkan ini merupakan soal selidik kajian peringkat rintis sebelum kajian sebenar dilakukan. Ianya bertujuan untuk mendapatkan maklum balas berkaitan dengan soalan-soalan yang digunakan dalam kajian ini seperti jelas atau tidak kenyataan dalam soal selidik. Oleh yang demikian adalah penting soal selidik ini dijawab sejujur dan seikhlas yang mungkin agar analisis kajian ini dapat membantu ketepatan kajian kejayaan dalam penyelidikan ini.

Ahkir sekali, maklumat dalam soal selidik tersebut hanya bertujuan untuk akademik semata-mata dan segala maklumat tersebut adalah RAHSIA. Jika ada sebarang soalan berkaitan penyelidikan ini, sila hubungi saya seperti maklumat yang tertera di bawah.

Terima kasih atas sokongan dan masa tuan/puan dalam menjawab soal selidik ini.

Yang benar,

**Dinesh Kumar A/L Saundra Rajan**

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## Bahagian A: Maklumat Latar belakang

Tandakan (/) dalam kotak atau ruangan kosong yang disediakan.

No	Item-item	
1.	Jantina	<input type="checkbox"/> Lelaki <input type="checkbox"/> Perempuan
2	Etnik	<input type="checkbox"/> Melayu <input type="checkbox"/> Cina <input type="checkbox"/> India <input type="checkbox"/> Lain-lain (Nyatakan:.....)
3	Status Perkahwinan	<input type="checkbox"/> Bujang <input type="checkbox"/> Kahwin <input type="checkbox"/> Janda <input type="checkbox"/> Duda
4	Age	<input type="checkbox"/> 18-25 <input type="checkbox"/> 26-33 <input type="checkbox"/> 34-41 <input type="checkbox"/> 42 – 49 <input type="checkbox"/> 50 Dan ke atas
5	Tahap Pendidikan	<input type="checkbox"/> Sijil Sekolah Rendah <input type="checkbox"/> SRP / SPM / STPM <input type="checkbox"/> Diploma atau bersamaan <input type="checkbox"/> Ijazah sarjana muda atau bersamaan <input type="checkbox"/> Lain-lain (Nyatakan:.....)
6	Status Pekerjaan	<input type="checkbox"/> Tetap <input type="checkbox"/> Kontrak <input type="checkbox"/> Sementara
7	Pengalaman Pekerjaan	<input type="checkbox"/> 0-5 tahun <input type="checkbox"/> 6-10 tahun <input type="checkbox"/> 11-15 tahun <input type="checkbox"/> 16-20 tahun <input type="checkbox"/> 20 tahun ke atas
8	Jumlah tahun bekerja di syarikat terkini.	<input type="checkbox"/> Kurang daripada 1 tahun <input type="checkbox"/> 1-5 tahun <input type="checkbox"/> 6-10 tahun <input type="checkbox"/> 11-20 tahun <input type="checkbox"/> Lebih daripada 20 tahun
9	Jenis Sektor Pekerjaan	<input type="checkbox"/> Pembuatan <input type="checkbox"/> Pengurusan <input type="checkbox"/> Pembinaan <input type="checkbox"/> Lain-lain: (Nyatakan.....)

10	Jawatan Pekerjaan	<input type="checkbox"/> Operator	<input type="checkbox"/> Bukan eksekutif
		<input type="checkbox"/> Eksekutif	<input type="checkbox"/> Penolong Pengurus/ pengurus
		<input type="checkbox"/> Lain-lain: (Nyatakan.....)	

### Bahagian B: Kepuasan Pelanggan

Tandakan (/) dalam kotak yang sesuai untuk menentukan tahap persetujuan anda bagi setiap pernyataan yang berikut.

1-sangat tidak setuju    2-tidak setuju    3-neutral    4-setuju    5-sangat setuju

Item	Penyataan	1	2	3	4	5
1.	Prestasi PERKESO yang berlandaskan pelanggan telah mencapai kehendak diri saya.					
2.	Saya percaya bahawa faedah-faedah yang diperlukan daripada PERKESO telah diperolehi.					
3.	Saya percaya bahawa, secara keseluruhan faedah-faedah yang diterima daripada PERKESO adalah adil.					
4.	Saya berpuas hati dengan bantuan yang diperolehi daripada PERKESO.					
5.	Saya percaya bahawa segala bantuan yang diperolehi daripada PERKESO membatu menguruskan diri saya dengan lebih efektif sepanjang waktu pemulihan.					
6.	Secara keseluruhan, saya berpuas hati dengan prestasi berasaskan pelanggan yang ditawarkan oleh PERKESO.					

### Bahagian C: Pengetahuan Pelanggan

Tandakan (/) dalam kotak yang sesuai untuk menentukan tahap persetujuan anda bagi setiap pernyataan yang berikut.

1-sangat tidak setuju    2-tidak setuju    3-neutral    4-setuju    5-sangat setuju

Item	Penyataan	1	2	3	4	5
1.	Saya mengetahui dasar-dasar PERKESO.					
2.	Dasar-dasar PERKESO telah diterangkan dengan jelas.					

3.	Saya mempunyai pemahaman yang jelas mengenai keseluruhan proses tuntutan.					
4.	Hak-hak pekerja ke atas PERKESO telah diterangkan dengan jelas.					
5.	Saya percaya bahawa PERKESO mendidik orang ramai mengenai peranan PERKESO.					
6.	Pengetahuan tentang peraturan dan undang-undang PERKESO telah diberikan.					
7.	Saya mempunyai pemahaman yang jelas mengenai langkah-langkah yang terlibat sepanjang proses tuntutan.					
8.	Saya telah mengetahui pihak yang perlu berjumpa dan berbincang untuk membuat tuntutan daripada PERKESO.					
9.	Saya sedar akan tujuan potongan bulanan yang dibuat oleh PERKESO.					
10.	Saya memahami akan tujuan bayaran pampasan yang telah dibuat oleh PERKESO.					
11.	Saya telah diberikan sumber maklumat yang sesuai untuk mengakses maklumat tentang PERKESO.					
12.	Bekalan Sumber maklumat PERKESO dapat diakses dengan mudah.					

### Bahagian D: Polisi

Tandakan (/) dalam kotak yang sesuai untuk menentukan tahap persetujuan anda bagi setiap pernyataan yang berikut.

1-sangat tidak setuju    2-tidak setuju    3-neutral    4-setuju    5-sangat setuju

Item	Penyataan	1	2	3	4	5
<b>Potongan</b>						
14.	Saya percaya bahawa potongan yang dibuat oleh PERKESO adalah adil.					
15.	Kadar potongan yang dibuat oleh PERKESO adalah berkait dengan kadar pampasan yang dibayar oleh PERKESO.					
16.	Saya bersetuju dengan polisi potongan terkini yang dilaksanakan oleh PERKESO.					
17.	Saya percaya bahawa kadar potongan bulanan adalah sangat tinggi berbanding dengan kadar pampasan yang diterima daripada PERKESO (-).					

18.	Saya percaya bahawa potongan yang dibuat oleh PERKESO tidak membebankan.					
<b>Perlindungan Pampasan</b>						
19.	Saya percaya bahawa kadar pampasan yang dibayar oleh PERKESO adalah adil.					
20.	Saya percaya bahawa kadar pampasan setimpal dengan keparahan kecederaan.					
21.	Saya percaya bahawa PERKESO mempertimbangkan keparahan kecederaan apabila memperuntukkan pampasan.					
22.	Saya percaya bahawa pemberian pampasan adalah rendah apabila dibandingkan dengan keparahan kecederaan (-).					
23.	Kadang kala, saya berfikir bahawa sistem pampasan PERKESO tidak selaras dengan keparahan kecederaan (-).					
24.	Saya percaya bahawa perlindungan pampasan yang diberikan oleh PERKESO adalah berlandaskan pada kadar potongan bulanan.					
25.	Saya percaya bahawa pampasan yang diterima dapat menampung perbelanjaan perubatan.					
26.	Saya percaya bahawa peruntukkan masa untuk membuat penjelasan adalah bernilai untuk ditunggu.					

\*(-) negative sentence, recoding required.

### Bahagian E: Tanggapan Kualiti Perkhidmatan

Tandakan (/) dalam kotak yang sesuai untuk menentukan tahap persetujuan anda bagi setiap pernyataan yang berikut.

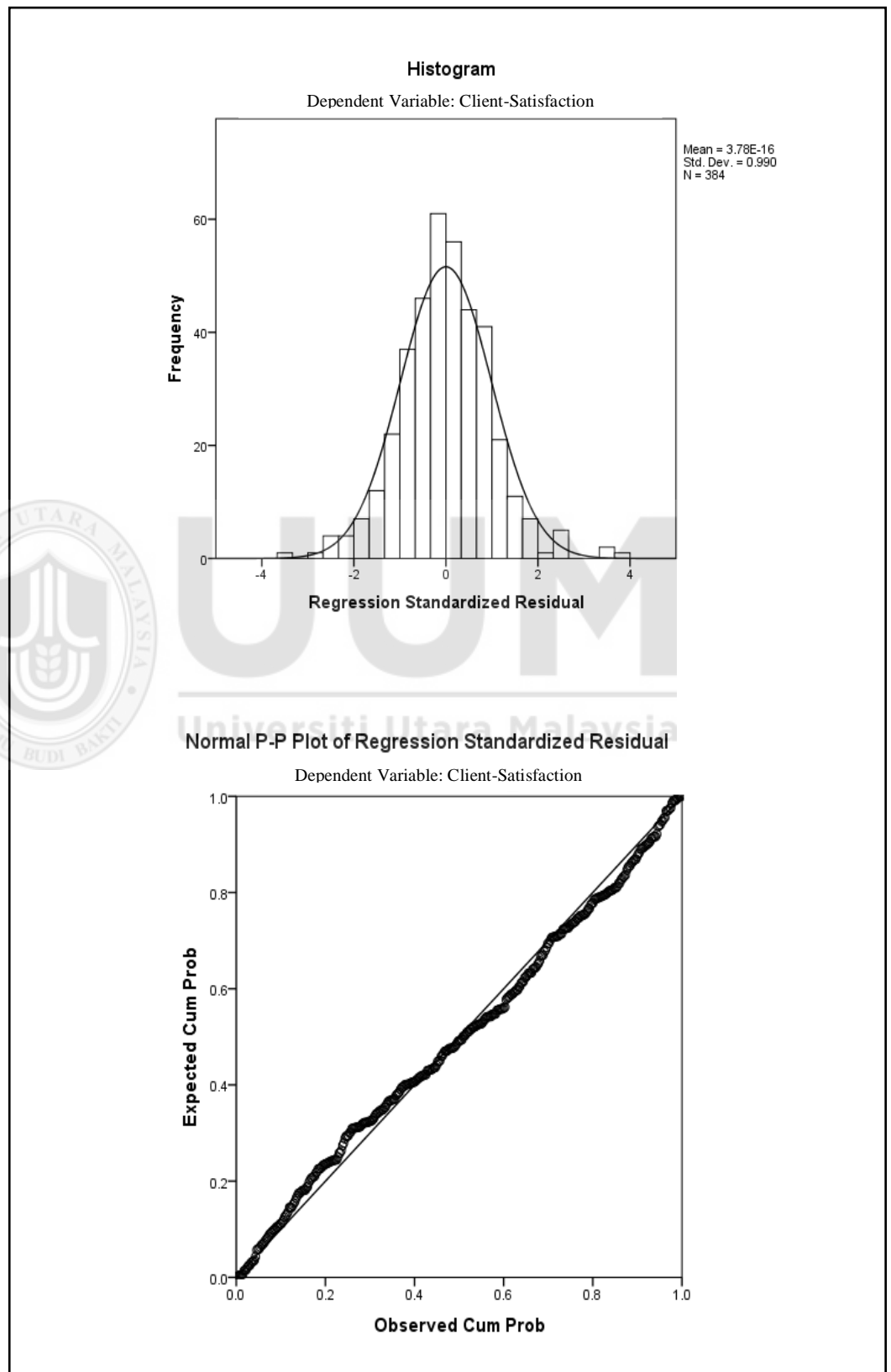
1-sangat tidak setuju    2-tidak setuju    3-neutral    4-setuju    5-sangat setuju

Item	Penyataan	1	2	3	4	5
<b>Ketara</b>						
1	PERKESO mempunyai peralatan yang telah dikemaskini untuk membantu pelanggan.					
2	PERKESO mempunyai kemudahan fizikal yang dapat menarik perhatian secara visual.					
3	Pekerja PERKESO mempunyai penampilan dan prestasi yang baik.					
4	Penampilan kemudahan fizikal di PERKESO adalah selaras dengan jenis perkhidmatan yang diberikan.					
<b>Kebolehpercayaan</b>						
5	PERKESO mampu untuk bertindak dalam jangka masa yang dijanjikan.					

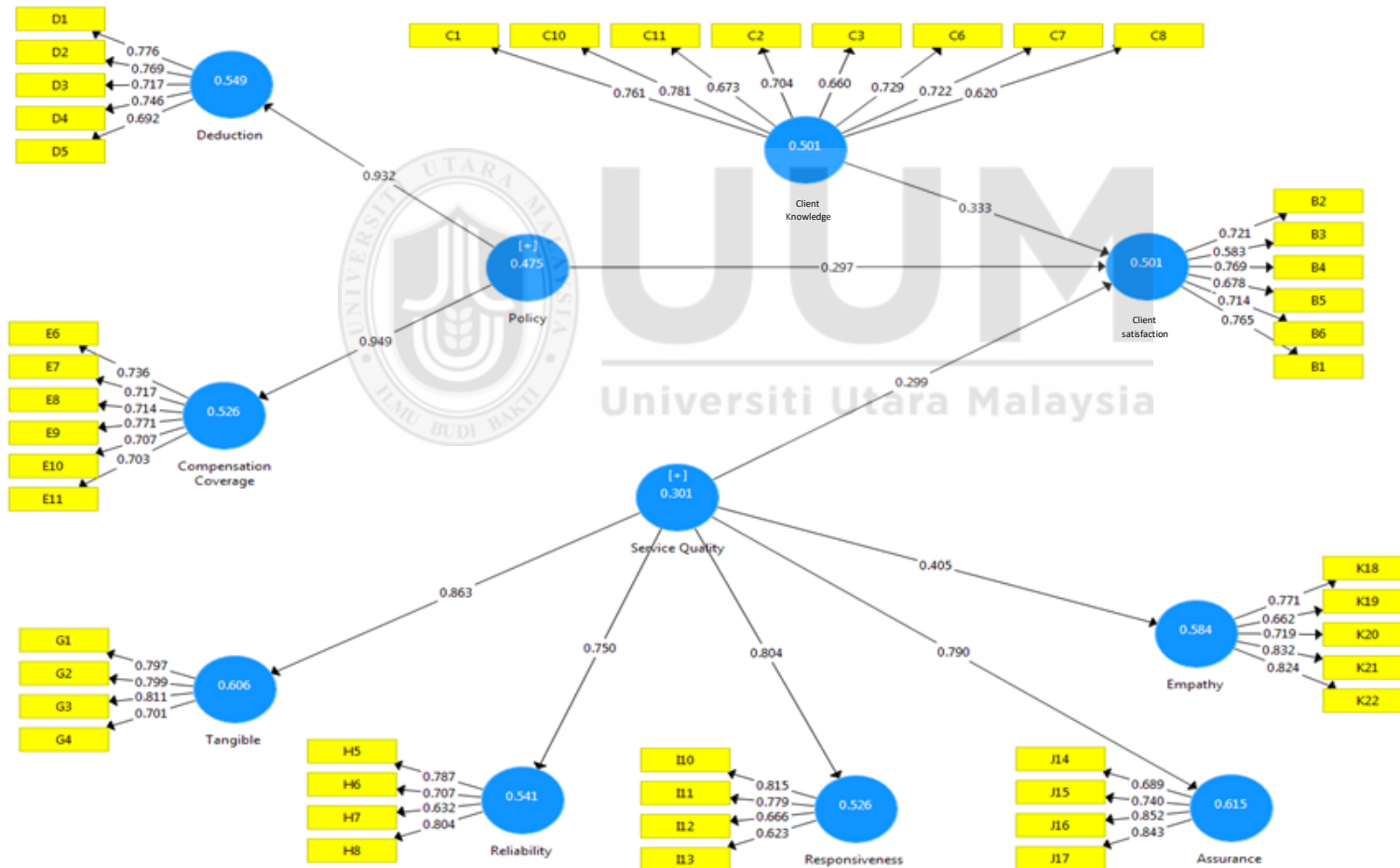
6	Apabila saya menghadapi sebarang masalah, PERKESO sentiasa bersimpati dan meyakinkan.					
7	PERKESO seharusnya boleh dipercayai.					
8	PERKESO memberikan perkhidmatannya tepat pada masa yang dijanjikan.					
9	PERKESO menyimpan rekodnya dengan tepat.					
<b>Responsif</b>						
10	PERKESO memaklumkan dengan tepat kepada pelanggan bila proses tuntutan akan dilakukan.					
11	Saya menerima perkhidmatan dengan segera daripada pekerja PERKESO.					
12	Pekerja PERKESO sentiasa bersedia untuk membantu pelanggannya.					
13	Pekerja PERKESO terlalu sibuk untuk membalas permintaan pelanggan dengan segera(-).					
<b>Jaminan</b>						
14	Saya boleh mempercayai pekerja PERKESO.					
15	Saya berasa selamat dalam transaksi saya dengan pekerja PERKESO.					
16	Pekerja PERKESO adalah bersopan santun.					
17	Pihak pelanggan mendapat sokongan yang secukupnya daripada PERKESO untuk melaksanakan tugas mereka dengan baik.					
<b>Empati</b>						
18	PERKESO memberikan perhatian secara individu kepada saya.					
19	Pekerja-pekerja PERKESO tidak memberikan perhatian secara individu kepada saya (-).					
20	Pekerja-pekerja PERKESO mengetahui keperluan saya.					
21	PERKESO mempunyai minat terbaik saya.					
22	Perkeso mempunyai waktu operasi yang memudahkan kesemua pelanggannya.					

\*(-) negative sentence, recoding required.

### Histogram and Normal Probability Test



### Appendix 3 Measurement Model





## Appendix 4

### Structural Model with Moderating Effect (full model)

