

## **A Sociological Study on Social Trust of Social Security Organization's Insured Population (Case Study: West Tehran Social Security Branches)**

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**Abstract:** *Social trust is one of the foundations for social order in society. Trust in any organization is affected by various factors such as customer satisfaction, service quality, staff skill and taking into account the customer orientation and service receivers' satisfaction principles. This research seeks to study the sociological study of social trust of the insured population of social security organization. The theoretical framework of this research is based on the Zetomka and Parasuraman theory and the research method is a survey and the research tool is questionnaires used for 364 of the insured population in West Tehran Social Security Branches selected through multistage cluster sampling. Based on the results, there is a positive and significant relationship between social trust and customer satisfaction ( $r = 0.70$ ), service quality ( $r = 0.64$ ), organizational performance ( $r = 0.73$ ), and staff skill ( $r = 0.69$ ) variables. Also, there is a relationship between customer satisfaction and organizational performance (0.85 = value), service quality (0.74 = value), and staff skills (0.82 = value).*

**Keywords:** *social trust, west Tehran social security branches, customer satisfaction, service quality, staff skill, organizational performance.*

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### **Introduction**

Trust is an interdisciplinary topic that emanates from courses such as psychology and sociology and according to Tyler, trust is the basis for understanding how to create effective partnerships within organizations. It means that trust is a key element in increasing participation and satisfaction. Experts point out that trust can lead to cooperation among individuals, groups and organizations. Today, organizations are looking for new ways to promote participation of individuals and groups and benefit its effects (Panahi, 2007: 89). Social trust creates consensus, integrity, and solidarity in the society and allows individuals to communicate easily with each other, and through this facilitating action, trust is considered as one of the most important dimensions of social capital (Coleman, 1998: 456).

Today, communication and the realization of cooperation between people requires trust. In an era in which relationships between individuals and groups are slippery and rapidly changing, trust, which is largely based on inferences and interpretations of the motivations, personality and the conscience of others, is the central issue of the organizations that their growth and existence require understanding the way to create effective collaboration in organizations. Trust is a key factor for cooperation. Our trust in an organization can be based on our trust in the person or people working in that organization, and our trust in a person can be due to our trust in the organization in which the person works. trust in the organization and trust in people are interlinked through the tasks and situations that individuals have in the organization and the roles played by them in the organization, and by increasing organizational trust, weaknesses in other resources necessary to improve productivity, will somehow be compensated in some degrees (Ahmadi & Asgari, 2015: 113). Trust in any organization is affected by different factors. The results of organizational studies indicates that today one of the most important tendencies in management science is paying attention to the principle of customer orientation and satisfaction of service recipients, in a way that in the administrative and executive system of the country, the

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satisfaction of people from the services of governmental entities is one of the main indicators in efficiency and development measurement of the organization. Individual recognition of the customer is vital. If an organization fails to collect at least the characteristics of the most important customers, it will not be able to implement individual programs. In the process of customer-orientation in the organization, the most important step is the identification of the customer and his expectations. Customer identification and expectations are not available except by referring to him and his views. The customer's tailored identification will lead to proper planning and controlling of the customers' expectations level, and consequently the quality level of the products and services will be improved.

Today, various types of economic enterprises, from small newly established companies to transnational corporations, have recognized the importance of customer satisfaction. All of them have understood well that maintaining current customers is more profitable than attracting new customers, as a result of which marketing units have deviated from spending time and money on advertising and focus on customer satisfaction techniques. This has become so important that it has become a decisive factor in the success rate for businesses active in the public service sector. Organizations and companies that focus on the needs of consumers or customers, which means pay attention to product quality and customer service delivery, are more successful in competition. A service or product that fails to meet the needs, wishes and expectations of the customers is not ideal (Jafari, 2014: 39). Each organization or company should consider the right combination, proper function, durability and appropriate price for each product or service. Customers help us identify the suitability and the only thing we have to do is to ask them. Today, a small part of a company does not provide services, but the entire organization from top executives to ordinary staff, all play a part in meeting the needs of existing and potential customers. Even if a person is not in a position to directly support the customer, he can support the employees who provide the customer services. Satisfied customers are the source of corporate profits. Companies that cannot keep their customers satisfied will be removed from the market in the long run. Providing high quality services to customers continuously creates competitive advantages for the company (Amirkafi, 1994 42-43).

In today's turbulent world, organizations will last forever which improve their performance. The social security organization is one of the organizations that to provide services, needs an active role of the customer. In a way that in some cases, in the absence of customers' cooperation, the Organization faces challenges in service provision. In case for service provider organizations for which the produced product or competitive market is of high importance, the existence and growth of the organizations highly depend on customer satisfaction, and customer satisfaction guarantees success of the organizations in a competitive environments. Customers will be satisfied when the organization recognizes their needs, is committed to know their opinions and has staff who have the customer's satisfaction as one of their main goals. This is a move in which the service delivery is more transparent and optimized. Strengthening the relationship between people and officials, and agents of the Social Security Organization, will make the Organization more strong and a strong tool for creating and maintaining coherence. The Social Security Organization of Iran is a social insurance organization. This public non-governmental organization is responsible for compulsory coverage of wage-earners, and the voluntarily coverage for self-employed.

Fathzade, declaring that the social security organization is an organization based on trust and respect for the client, indicated that organizations will succeed and excel, which create new needs and move towards dynamism and by relying on accountability increase public trust. He emphasized that the public trust in the organization is of the most important principles and added: "Employers and insured are the partners of the organization and our goal is to strengthen the attraction and trust, and we must upgrade the trust of people to the organization by providing new services and good support." (Social Security, 2017). Trust in social security organizations will lead to organizational commitment, job satisfaction and organizational citizenship behavior. Hence, trust in this organization and awareness of its level among people is of particular importance to officials. Trust in the social security organization is an abstract type of trust and is based on trust in specialized systems. In fact, trust in this situation is a mechanism for solving the problem of cooperation of people with institutions. In other words, the more people use this

service, the greater their trust in the abstract system will be. The social security organization is one of the organizations that to provide services, needs an active role of the customer. In a way that in some cases, in the absence of customers' cooperation, the Organization faces challenges in service provision. In case for service provider organizations for which the produced product or competitive market is of high importance, the existence and growth of the organizations highly depend on customer satisfaction, and customer satisfaction guarantees success of the organizations in a competitive environments. Customers will be satisfied when the organization recognizes their needs, is committed to know their opinions and has staff who have the customer's satisfaction as one of their main goals, and this cannot be done without measuring their trust. This research, while investigating the factors affecting trust, will provide an accurate assessment of the people's expectations and demands of the social security organization, and this will help social security authorities in planning to improve relationships based on cooperation and trust between people and the social security organization.

### **Literature Review**

Trust in organizations is affected by a number of factors that in all investigative research, three important factors are the service quality, customer satisfaction and organizational performance. Satisfaction with the performance of employees is influenced by various factors that can affect the quality of service to the people both within and outside the system, and it is always expected that there is a close relation between people dignifying of and clients satisfaction in governmental entities and performance improvement, provided that the behavior of the employees of the executive system and the expectations of the customers are ensured. Service quality leads to increased customer satisfaction and productivity, because cost reduction leads to increased beneficiaries satisfaction, so productivity can be increased. Providing high quality services to the community as much as possible, accountability of all people against their responsibilities and authorities, and most importantly satisfying people are of the most important goals and policies of the organization. Here are some researches done in this area;

The results of Khoini, Dodangeh and Afshar's research (2017) indicate that satisfaction, customer orientation and commitment between the seller and customers of the Iran insurance company have a significant role in increasing the trust in insurance and, with increasing their customers' trust, and the customers themselves will be a factor in advertising insurance company and visit increase. The source of customer's trust from seller's ethical behavior is an important factor in determining customer satisfaction and loyalty. The seller's ethical behavior plays a crucial role in customer loyalty by attracting customer trust. There is also a reciprocal relationship between customer trust in seller and customer's trust in the company, but the impact of the latter is more than the impact of customer trust on the former. That is, the customer's trust in the seller company affects customer loyalty. Customer-perceived ethical behavior plays an important role in customer-seller relationships, affects customer's satisfaction, trust and commitment to the seller. They also state that they have a positive impact on customer's commitment to the seller.

The results of Nasrabadi, Hamami and Obeidi (2016) show that there is a positive and significant relationship between the quality of services of the social security organization, the performance assessment of the social security organization and civil participation, and trust in the social security organization. Trust in institutions has a direct relationship with performance and the quality of the same institutions. Service style, type of service and behavior with the client lead to citizen's participation, and the increased participation of citizens in the society suggests their optimism and their good opinion towards the social security organization and participation is an effective factor in the trust of individuals in the Social security organization. The results of Ahmadi and Asgari Dehabadi's research (2015) show that there is a significant relationship between service quality, service satisfaction, performance and trust, and between customers' loyalty and trust. Service provider organizations have a very important role to play in the community, and to increase trust, customer's loyalty need to be increased. The results of the Shariat (2014) study show that all variables of the way to communicate with the user, the accountability of Internet services, satisfying the needs of the insured, and ensuring the reliability (security) of Internet services have a meaningful impact on the satisfaction of the insured.

- Walter, Mueller and Helfert's (2018) results show that customer satisfaction and trust are the main factors in customer commitment. Services quality and service delivery leads to satisfaction and sustainability of long-term relationships and customer trust, and frequent referrals and access to valuable resources and the opposition of new ideas reflect the commitment and interaction of customers with the organization. In industrial organizations, communication values are the core of customer commitment and the sustainability of relationships.
- The results of Erken's research (2018) show that trust in subordinates in financial organizations leads employees to pay attention to customer service without proper attention to monitoring and this leads to higher returns for organizations. Trusting the subordinates will make the staff increase their skills and make more efforts to attract rich customers. The durability and profitability of financial institutions are trustworthiness and loyalty of wealthy customers. To this end, customer satisfaction increases with identification of needs and the allocation of facilities in the fastest possible time and improve customer service quality. Meeting customer needs leads to attracting customers trust, and relying on the staff prevents heterogeneity of service quality across service based media and reduces organizational and mental pressures.
- The results of Khadka and Maharjan (2017) suggest that service and type of service provision are important factors in customer satisfaction, but the employees need training in order to improve the quality of services, and appropriate advertising is required to attract customers with proper informing which results in expedited access to services and increased satisfaction. Service quality and customer satisfaction are factors affecting the trust of customers in commercial organizations, and with increasing of the customer satisfaction, profitability in business also increases.
- The results of Sindhul and Arif's (2017) research show that there is a positive and significant relationship between the type of communication and observance of ethical standards and accountability with customer loyalty and trust. Satisfaction increases the reputation and trust of telecommunication companies, and ultimately suggest that service provider organizations should be able to properly identify clients' needs in order to increase trust among customers and publish their scientific and ethical information correctly and use modern ways to serve and increase the staff skills in engaging and responding to customers.
- The results of Zayad, Kishada, Norailis and Wahab (2015) research show that customer satisfaction is the only variable that significantly affects customer loyalty. Satisfaction with Islamic banks means a greater tendency to understand the great service and its benefits, and the only way to maintain a customer is to attract trust, and banks need to rethink their banking strategies to keep customers and attract customers.
- The results of Ghiasvand's research (2014) indicate that the level of people's trust in the performance of the staff of the municipality and the mayor himself in the two dimensions of instrumental trust and cognitive value are the same. Trust in municipality performance also addresses a set of instrumental behaviors and expectations, as well as a cognitive value dimension of trust, and with regard to the level of activities and services under the social security organization, a major part of the trust in the performance of the social security organization relates to the rules and legal activities of its organizational structure. On the other hand, it is partly related to face-to-face interactions in terms of expanding skills and increasing efficiency, and training employees and monitoring their performance can increase public trust level in municipality performance.
- The results of Heidari's research (2014) indicate that the proper functioning of the courts has the highest positive and direct correlation with the level of trust in political and non-political institutions. Failure to adhere to the rules, the feeling of increased social crime, the prevalence of favoritism and foreign media affect the level of trust in institutions. Compliance with internal rules and regulations by authorities and people, especially the proper functioning of the courts, has the greatest impact on the level of institutional trust of repliers. The impact of the performance of specialized organizations and institutions on distrust has been far more decisive than the impact of foreign media.
- The results of Saei and Hayati (2013) show that trust in the police is a function of the linear combination of organizational transparency and organizational accountability, the appearance

of actors and their performance. Trust in organizations will result in organizational commitment, job satisfaction and organizational citizenship behavior. Increasing responsiveness decreases abusive and non-accountability and increases the credibility. In the organizational environment, the use of the equipment necessary to dignify the client and comply with the administrative and ethical charter will result in citizens becoming acquainted with the said environment and thus creates a sense of security, reliability, predictability, and calmness, and as a result it creates the trustworthy atmosphere.

- The results of Niazi & Shafayi (2013) show that citizens' trust in police is due to a number of factors, among which the role of the police in securing society and the social status of the police among citizens is of particular importance. The police's behavior with the people and the people's attitude to them has an important role in increasing trust in Police and contributes to increased security. Also, police performance, the way of reporting and informing increase trust in police.
- The results of Hajjani, Rezaie and Fallahzadeh's research (2012) indicate that the level of citizens' trust in Tehran's urban management is at a low level, and accountability, normative unity and organizational transparency in the municipality organization are among the most important factors of positive change and promotion of the level The trust of the citizens of Tehran in Tehran's urban management.
- The results of the research, Mohammad Jafar (2012), show that there is a significant relationship between employers' education and their trust in the social security organization. Also, there is a direct relationship between the sense of social security and previous experiences and communication media and the amount of information with the trust of employers in the organization. Finally, by regression analysis, it was determined that the transparency and informing variable have the greatest impact on employers' trust in the social security organization.
- The results of Hezarjaribi and Morovati research (2011) show that there is a significant relationship between gender, Internet usage, participation in virtual social networks, participation in scientific, literary and cultural societies, and socio-economic base variables and social trust. There is also a significant relationship between the type of university and the content of the field of study and social trust. As individuals become more exposed to information and communication technologies, their biases become less and their ability to accept others increases. In fact, the individual is somewhat more tolerant in accepting others by the use of the Internet.
- The results of Mohammadi and Zanganeh's research (2011) show that there is a significant relationship between feeling secured, institutional trust, administrative corruption, hope of meeting the needs, formal and informal groups membership with the level of citizen's trust in the municipality organization. In order to increase the trust of citizens in the Municipality, solutions have been developed such as establishing a framework for social justice and non-discrimination, changing the way the city is managed, and increasing the sense of security.
- The results of Bakhshi's research (2010) show that the organizational accountability, efficiency and transparency and participation play a decisive role in social trust and to strengthen the trust of citizens, of the officials shall reform and enhance organizational and staff performance.
- The results of the research by Sobhaninejad, Feli and Ghobadi (2010) indicate that the Iranian society is in the transitional stage and it has faced cultural delay in a way that there is not any harmony between the old patterns and new ones. As a result, those who occupy the bases do not well meet society's expectations and cause unpredictability in the behavior of individuals, which leads to greater unreliability of society. People highly trust in educational, sports and cultural job groups. Seventy percent of people have a high level of trust in these guilds, but at the same time they have a low level of trust in commercial and business groups and groups with which they have economic and monetary ties. Failure to adhere to ethical values and government policies is one of the main reasons for distrust in financial and economies groups.
- The results of Mohammadifar, Ahmadi and Hashemi's research (2010) show that there is a difference between performance and expectation. The observed distance in all variables is negative, which means that the studied entities have not been able to fully cover the needs of

the clients. The greatest difference was in the trust in addressing the complaints and the least in the variable of trust in the staff skills. There is also a significant relationship between satisfaction and trust in organizations. Trust has a significant impact on the level of customer satisfaction and standardization and increasing the sensitivity of employees and managers to improve it is recommended. There is a large gap between expectations and performance, and in order to overcome it while managing customer expectations, it is necessary to modify behavior and actions, but long-term expectations have to be considered too.

- The results of Hashem Zahi and Jahbin (2009) indicate that there is a meaningful relationship between socio-economic status, feeling secured, satisfaction with the performance of the judiciary variables and trust in the performance of public relations of the judiciary, and satisfaction with the performance of the judiciary, feeling secured, the socio-economic base affect the trust toward the judiciary, respectively. The level of expertise in work, seriousness, competence and responsibility, attention to others and the readiness to help and guide the staff and managers lead to increased trust and satisfaction with performance.

### **Theoretical Foundations**

According to Talcott Parsons, trust is the reason for unity, social cohesion and stability and order. He believes that individuals ignore personal interest for the sake of gaining a group position. Trust, in fact, gives these expectations that the others fulfill their duties and commitments and understand others' situations. He knows a system cohesive that one can trust in its staff in fulfilling their duties. This contributes to the sustainability and order of the social system (Anaam, 2001: 25). In his constructive and functional approach, Niklas Luhmann takes note of trust and believes that trust is a kind of social relationship with its own rules. In his opinion, trust is an inevitable and necessary mechanism for reducing the social dilemmas of members and elements of social systems and organizations. Without trust, people will face many dilemmas in the world, and no human will be able to stand up against such problems, so that without trusting a community, one will not be able to get out of bed in the morning. Bayat, 2009: 45).

Peter Blau (1964) argues that social interactions create social solidarity through the creation of a kind of social trust, separation of role and interdependence. The exchange is possible only through the parallel growth of mutual trust, and since social exchange is inherently lacking in the precision of value and accuracy in price, and the exchange time is unclear, so trust appears to place the value, price, and time. Nevertheless, he emphasizes that individual interest is an essential condition of exchange, not ethical norms. Individuals make their commitments to the past services because they benefit from them in the future (Chalabi, 1996: 26). Robert D. Putnam considers social trust based on two related sources, i.e., the norms of mutual trade and the networks of civil society. Trust facilitates cooperation, and the higher the level of trust in societies, the more likely it will be to cooperate. The more social capital is used, instead of depreciation and depreciation, as it happens in the physical world, the more will increase (Ebrahimi Deilami, 2005: 52). According to Putnam, social trust is the most important component of social capital, and believes that voluntary cooperation where there is a substantial accumulation of social capital in the form of exchange rules and networks that can facilitate the effectiveness of society through appropriate actions, self-engagement is facilitated through social capital (Putnam, 1999: 167).

Francis Fukuyama defines trust as the expectation that a society governs, regulates and co-operates a part of other members of the community based on common norms. According to this definition, trust is a consequence of normal practice that alone forms social capital based on the definition of the Fukuyama (Australian Productivity Commission, 2008: 21). Fukuyama puts a finger on one of the cultural characteristics, namely, attraction in society or social trust. "The prosperity of a country, like its ability to compete, is conditional on an inclusive cultural characteristic, that is, the level of trust that affects society" (Fukuyama, 2007: 15). He considers the performance of organizations and society in the context of trust as one of the main indicators of social capital.

According to Claus Offe, Trust means the belief that others by doing or refusing to take action will help me / us to achieve welfare and refrain from hurting me / us. It is believed in various actions that the

witnesses and those directly involved in this connection are the nature of this belief and the amount of trust, the belief in the effects of other activists on my well-being or ours, a false belief, not only with the risk of being wrong, It also has a more tangible risk of injury (Zeinabadi, 2010: 16). The continuity of trust and trustworthiness for trusted and trustee is a useful function that, according to Offe, these functions, in addition to inner pleasure of the relationship of trust and intimacy that they create, make the seller and buyer of the "trust market" satisfied. Trust distributors, which means those who trust, benefit from "justified" trust. Trust is a substitute for social control resources and helps to save on transaction costs (Sadeghi, 2011: 39). In organizations, the trustworthiness of the individual (the director and employees of the social security organization) can protect the person from deviations from everyday tasks and increase his independence and ability. Their relationship of trust and solidity is as trustworthy as it is related to the trusted individual. In fact, trust is a two-way phenomenon (Tajbakhsh, 2005: 189). Offe believes that constructive function of institutions is their ability to shape tendencies and to inform behavioral tendencies. In his view, the constructive function of an institution is realized only if people living in or under the control of these institutions are cognitively acquainted and saturated with the normative ideas embodied in them. According to Offe, institutions have two functions for making trust. Their first function is to build trust through a method which facilitates trustworthiness through reducing concerns which arise from trusting strangers. In line with the second function, institutions such as the insurance company, social security systems and courts can compensate for the loss of trust in others, or at least reduce the amount of harm. The more solid individual social rights are, the easier it will be to build trust-based relationships. In general, institutions create trust in strangers in two ways. First, they encourage the information due to moral validity and their constructive impact on others. Second, because of the social protection rights they provide, they can be related to the dangers of social trust, because they represent the special values and their performance is such that the reason and motive of loyalty and obedience to these values provide (Offe, 2005: 111). For Ronald Inglehart, mutual social trust is one of the prerequisites for civic culture and sustainable democracy. He believes that mutual trust is part of a sustainable cultural sign that leads to the survival of democracy. Trust has a role in creating a sense of participation and cooperation, helping people to balance their interests in accordance with others' desires and interests, and provide political leaders with the opportunity to make reforms, and most importantly, it makes and strengthens communication and dialogue (Inglehart, 2003: 24). Social trust is a degree of cognition and confidence to other that makes the social interaction easier, faster, more inclusive, and purposeful. This other can be a person, a structural entity, or even an abstract issue. Zetomka believes trust as a kind of bet on future actions of others in the future. In this theory, the functional capabilities and structural context of trust or distrust are separated from each other. Zetomka refers to the three criteria of fame, performance, and appearance in terms of functionality, and assumes in the structural field the five macro structural conditions that they trust suppliers. These five situations are as follows: 1. normative solidarity 2. Sustainability of social order, 3. Transparency of organization, 4. Familiarity with the environment, and 5. Accountability of the organization. For Ztomaka, expecting mutual action requires a combination of action and trust that may lead to two types of perceptions expecting the return of something given to another and expecting loyalty and mutual trust (Zetomka, 2005: 59).

The theoretical framework of this research is based on the perspective of Piotr Zetomka and the theory of service quality of Parasuraman. Zetomka considers the five conditions as the source of the emergence of a culture of trust and, on the other hand, the source of the emergence of a culture of distrust: the first condition is normative unity and integrity and against that normative turmoil; the second condition is the stability of the social system and the opposite of it is fundamental change. If the communication network of groups, associations, institutions, organizations and regimes are durable, stable and continuous, clear milestones in social life, a sense of security, provides support and comfort will be perceived. When talking about the stability of the social system and the sustainability of culture, communication does not mean that social change or even social transformation should not take place, because "social change is consistent with trust, but only when these changes are gradual, systematic, predictable, trust will remain within the society. The third condition for culture of trust is the transparency in the organization and the opposite is inclusive secrecy. In Zetomka's view, access to information about performance, capability, level of progress, as well as reduction of damage between groups, associations, organizations and regimes creates a sense of security and predictability; on the

contrary, the underlying state of concealment of some things is threatening and should be hidden. Gossip, nonsense, and conspiracy theories are high and people are skeptical in trusting. Zetomka, inspired by Giddens, considers the fourth condition of the emergence of the culture of trust as the familiarity and the opposite of it is a strangeness. He feels familiarity creates confidence. As Giddens also emphasizes, "familiarity is the main point of trust"; when an environment is entirely different, strange and unfamiliar, uncertainty and anxiety can increase (Zetomka, 2005: 144). The fifth condition of Zetomka, is the accountability of individuals and institutions and the opposite is considered arbitrarily and irresponsibility. Zetomka explains about this condition that when a set of institutions are empowered, accessible, and literally performing, they will reduce the risk of abuse by setting benchmarks and providing a framework for controlling and monitoring the behavior of individuals by these institutions and the order and routine work is maintained. On the other hand, the lack or inability of the accountable actors opens doors to arbitrary and irresponsibility.

According to Zetomka's theory, the trust that individuals have in citizens is due to three factors "reflectivity of trust", which is estimated by themselves in a less or more rational way. The attitude of basic trustworthiness derives from socialization and the "trust culture that prevails in the society and imposes normative limitations on individuals." The culture of trust is shaped by the historical experiences of a society (the tradition of trust and the current structural field) (Zetomka, 1996: 43). Zetomka believes in his theoretical model that the structural ground, results in trust culture if there is a functional context, and by separating the structural and functional contexts, provides a comprehensive and thorough theory of trust culture. In his view, there are some roles that involve different dual and heterogeneous expectations. Now, if some of these expectations are not met, there is a risk of distrusts. In the meantime, some of the expectations associated with trust depend not only on the goals but also on the characteristics of those who trust. Probably, some personality traits that are tricky and instrumental in expectations are based on the functionality, and other personality traits that are oriented toward easy expectations and cognitive and sensory-based values emphasize on honesty, fairness, charity and help (Zetomka, 2007: 66). Hence, the level of activities and services of the social security organization are related to the official regulations and the legal activities of its organizational structure, and on the other hand, it is partly related to the characteristics of the ethical and individual behavior of the officials (Bakhshi, 2010: 45-44).

In terms of Parasuraman, the quality of everything is part of its nature and is considered a part of it. The exact description of the term is difficult and vague. From the point of view of the quality system, it refers to all the qualities that meet the customer's needs. The more and better people use organizational services, the greater their trust in abstract systems will become. Accordingly, trust in the social security organization is defined as a set of behaviors that are expected from employees and management of the organization. The expectation created can be the source of many of the behaviors that are accompanied with trust (Robbins and Judge, 2017: 55-54). According to Parasuraman, trust is due to the function and type of service that leads to customer satisfaction. Service quality leads to customer satisfaction, and customer satisfaction has led organizations to try to provide services or goods by identifying the needs of the audience. The amount of fulfillment of these demands defines the as quality. Quality is a dynamic situation that is associated with the production, the provision of employee's services, processes, and the environment and can reach the level of customer expectations or even beyond that. Satisfaction is a measure of organizational performance. Trust in the organization is a major source of satisfaction. Satisfaction and trust in the organization are directly related to each other, and trust depends on factors such as staff skill, responsibility and discipline.

## **Method**

The research method is quantitative, sectional and survey-based, the research tool is questionnaire (researcher made questionnaire) and analytical unit is at micro level. Regarding validity and reliability of the questionnaire, the validity of the questionnaire was confirmed by the professors in this field. Validity of indicators is based on nominal validity. The validity of the main indexes of the research was carried out using internal reliability method and for this purpose, the Cronbach's alpha coefficient was used. The statistical population of this study was from the West Tehran Social Security Branches. In

this research, a multi-stage cluster sampling method was used because of the structure of the statistical society and the sample size was 364 by using the Cochran formula. Social trust is the good opinion of a person toward other people in the society, which increases and facilitates the individual's social relationships with them. From Johnson's point of view, trust is the connection with another person, and asking for clear acceptance and support from others, self-completion in relation with and compliance with others' expectations. Johnson conveys the elements of trust as openness, participation, acceptance, and co-operative tendencies and trust-based behavior (Mohammadi and Zanganeh, 2011: 158). Social trust refers to socially-acquired socially-accepted expectations and commitments that individuals have toward each other and towards organizations and institutions. In this research, trust in the social security organization in terms of satisfying customer expectations is studied in terms of two dimensions of 1. Instrumental trust (compliance with law, accountability, competence and efficiency), and 2. Trustworthiness (honesty, commitment and responsibility, and financial health).

**Research Findings**

According to the research findings, 59.6 percent of respondents are male and 40.4 percent female and most respondents are male. The minimum age of respondents is 17 years and the maximum is 83 and the average age of respondents is 38 years and most respondents (38.8%) have bachelor's degree and most of them (37.6%) are freelancers. 34.9% of respondents are single and 65.1% are married and 50.4% of respondents have moderate economic status. 75 percent of the respondents earn below 3,000,000 tomans, with the lowest income of 1,000,000 and the highest income of 20,000,000 tomans and their average income is 25,000,000 tomans, and most respondents (39.3 percent) have referred to the social security organization for the purpose of changing and updating the medical booklet of the social security organization.

The results of Table 1: 15.7% of respondents are low, 49.2% of the respondents are moderate and 35.2% of respondents are highly satisfied with the performance of the staff of the social security organization. (40.4%) of the respondents are highly satisfied with staff skill, and (59.3%) are low satisfied with service quality and (45.9%) trust in the social security organization and the value of trust (46.2%) is high and instrumental trust (50%) Is moderate.

*Table (1): Distribution of trust in the Social Security Organization*

variable	The statistics	Average	medium	Index	Standard deviation	levels			grade
						low	moderate	high	
Service provision		23,27	23	23	3,13	7,4	59,3	33,2	medium
skill		25,98	27	27	4,45	20,6	39	40,4	high
Organizational performance		49,25	50	50	7,02	15,7	49,2	35,2	medium
Trustworthiness		20,86	21	23	3,33	17,6	36,3	46,2	high
Instrumental trust		32,35	32,50	32	4,17	11,5	50	38,5	medium
trust		53,21	54	58	6,67	15,1	39	45,9	high

**The first hypothesis:** Based on the results of Pearson test, with a confidence interval of 99% and a significant level of sig = 0.000, there is a significant relationship between the performance of the social security organization and the level of trust of the insured persons of West Tehran Social Security Branches. In other words, respondents who are satisfied with the organization's performance have a great deal of trust in the social security organization.

**Second hypothesis:** Based on Pearson test results, at a confidence interval of 99% and with a significant level of sig = 0.000, there is a significant relationship between customer satisfaction and the level of trust of the insured persons of West Tehran Social Security Branches. In other words, respondents who are satisfied with the organization's performance have a great deal of trust in the social security organization.

**Third Hypothesis:** Based on the results of Pearson test, a 99% confidence interval with a significant level of sig = 0.000 there is a significant relationship between the service quality and the level of trust of the insured persons of West Tehran Social Security Branches (r = 0.64). In other words, improving the quality of service increases the level of trust of insured persons.

**Fourth hypothesis:** Based on Pearson test results, in the confidence interval of 99% and with a significant level of  $\text{sig} = 0.000$  there is a significant relationship between the staff skill and the level of trust of the insured persons of West Tehran Social Security Branches. In other words, by improving the staff skills, the level of trust of the insured will also increase. Also, there is a positive and significant relationship between staff skill and instrumental trust ( $r = 0.62$ ) and trustworthiness ( $0.61 \text{ sig}$ ).

*Table (2): Pearson Test between Social Security Organization and Social Trust*

Variable	Instrumental trust	Trustworthiness	Social trust
Organizational performance	0,622	0,638	0,732
Customer satisfaction	0,607	0,646	0,702
Service quality	0,593	0,557	0,649
Staff skill	0,625	0,614	0,697
Number	364	364	364

## Results

Trust is one of the most important challenges faced by organizations around the world. The trust of the people is the largest capital that each organization has, and this graceful capital is achieved gradually over time and hardly by the honest efforts of the members of the organization and, of course, the support of the regulatory bodies. Trust is one of the most important aspects of human relationships and provides the basis for the partnership and cooperation among members of society, accelerates the participation of partnerships in various economic, political, social and cultural fields, and increases the eagerness of individuals to collaborate with different groups of society. Social trust is an important factor in the growth and development of society and the need for the formation of social relations and links. The need for proper and prompt service to the client in the social security organization depends on trust in the functioning of the social security organization, and the social security organization must improve its performance and services in order to achieve mutual trust and win trust. The Social Security Organization will succeed in meeting its goals and maintaining a balance between present and future needs when it is trusted by citizens. The results of the research indicate that there is a relationship between the performance of the social security organization and the level of trust of the insured persons of the West Tehran Social Security Branches ( $R = 0.73$ ), which is in compliance with the results of Nasrabadi, Hamami and Obeidi (2016), Ahmadi and Asgari Dehabadi (2015), Ghiasvand (2014), Heidari (2014) Saeie and Hayati (2013), Niazi and Shafayi Moghadam (2013).

The Social Security Organization is one of the largest organizations that serve the society by changing the structure and governmental tendency in the framework of Ministry of Welfare and Social Security in pursuit of the Islamic Republic of Iran's goals and objectives. The current performance of the Social Security Organization, with a centralized management and hierarchical structure, on the one hand, and a variety of demands and expectations of insured persons, requires compliance with common patterns of service quality with a aim to better serving and conducive to dignify the client in its true sense. In this regard changing functional structures, standardization, inventing new ways to increase effectiveness and efficiency in the social security organization shall take place (Shiran, 2013: 2). Organizational performance is a measurable result of organizational decisions and measures that indicate the success rate and achievements achieved and is a function of the effectiveness and efficiency of organizational operations. In fact, measuring the performance is not an objective but an instrument for measuring the effectiveness of management and information from events and their reasons and play an important role in increasing the trust of insured persons. Social trust is the most important element of social capital and the precondition for collective participation, that is, the greater the Social trust, the greater expectation of social participation will be. Social security insurance can greatly increase trust The performance of the social security organization and the type of service provided to insured persons have an important role in increasing the trust and satisfaction of the insured in the West Tehran Social Security branches and increasing and accelerating service provision.

Also, there is a relationship between customer satisfaction and the trustworthiness of insured persons of West Tehran Social Security Branches ( $r = 0.70$ ), which is in compliance with the results of Khoeini, Dodangeh and Afshar (2017), Ahmadi and Asgari Dehabadi (2015) Ghiasvand (2014), Zayad, Kishad,

Norailiz and Wahab (2015) Walter, Mulhouse and Hillford (2018), Khadka and Maharjan (2017) Sanhedu and Arif (2017). Customer is one of the most important environmental factors for any organization. Management experts have identified customer satisfaction as one of the most important tasks and priorities of corporate management and considered the need for sustained commitment and satisfaction by top executives to satisfy their customers as a prerequisite for their success.

Managing relationships with customers is a commercial strategy to optimize and enhance the value of the organization in the long run, and customers are the most important assets of organizations. Recognizing the elements and components of customer relationship management in order to strengthen, develop and institutionalize it in the organization is a necessity (Moghly & Bandipour, 2009: 74). Customer relationship management is a process consisting of customer monitoring, collecting appropriate data, managing and evaluating data, and ultimately creating the actual advantage of information extracted from their interactions (Kim et al., 2010: 317). The more social security organization can increase its ability to communicate and provide customer service and to assure them and meet their needs and requests as soon as possible, organizational efficiency and performance with specific requirements and in accordance with the organization's goals will be achieved and customer satisfaction will be gained. In modern management theories customer orientation and satisfaction of service receivers are considered to be of the main directions. In administrative and executive systems, people's satisfaction with the services of governmental entities is one of the main indicators of efficiency measurement and growth, and development and includes components such as speed and accuracy in customer service, how to behave and feedback with recipients of governmental entities. The organization must institutionalize the culture of dignifying the customer in the organization. Of course, the cooperation and glorifying of the people is taught by the public relations, but it is necessary for the employees to internalize this value and become a taboo. For this purpose, in the First step, employees' incentives shall be met by paying and timely meeting the demands of employees, and later the process and factors that lead to customer satisfaction shall be identified by the specialist forces, and take the necessary steps.

There is a relationship between the service quality and the level of trust of the insured persons of the West Social Security Branches (0.64), which is in compliance with the results of Ahmadi and Asgari Dehabadi (2015), Ghiasvand (2014) and Niazi and Shafayi Moghaddam (2013), Zayad, Kishad, Nuralliz and Wahab (2015) Walter, Mullet and Hillford (2018). Service quality indirectly leads to increased customer satisfaction and productivity as cost reductions increase stakeholder satisfaction. So productivity can be increased in this way. Providing high quality services to the community, accountability of all individuals against their responsibilities and authorities, and most importantly satisfying the people are of the most important goals and policies of the Government. Achieving this is only possible by revising some changes in existing fields, especially human resources, as a pillar of the organization that is directly related to achieving the goal. To this end, by increasing the motivation and satisfaction of the employees' needs and increasing their awareness, customer satisfaction can be increase, which requires a systematic, practical and scientific program. First, the process and the way to work and address the problems shall be presented in the form of charts in each outsourcing agency, and the related services must be in a range and category, and the handling of complaints and protests must be made publicly and immediately so that the trust of the people in the Social Security Organization increases and as a result satisfaction rises. Due to the emotional and mental conditions of the client, the staff should be prepared to face any circumstances. We shall by providing services in the short and proper time, prevent inflammation and increase satisfaction. For this purpose, the quality of services in the outsourcing agencies and the process of executing any work should be specified. Given the fact there are standards for quality and quantity of services. These standards should be communicated to recipients of public services. As well as announcing quality and quantity standards for services, the results of organizational performance should be published and made public, and accurate information on how services are provided, their costs and the people who need to provide services shall be made public. methods for complaints from administrative misconduct are foreseen, and the losses incurred by service recipients must be adequately compensated and, in general, the all quantity and quality of services provided in outsourcing agencies shall be defined in order to accurately measure the productivity and

performance of the social security organization, and this is not possible except by increasing the information of the people and the clients about the performance and services provided in the outsourcing agencies. Providing desirable high quality services to the community, the accountability of all individuals about their responsibilities and authorities, and most importantly, the satisfaction of the people are of the most important goals and policies of the government. Achieving this is only possible by revising some corrective changes in existing fields, especially human resources, as a pillar of the organization that is directly related to achieving the goal. To this end, by increasing the motivation and satisfaction of the employees' needs and increasing their awareness, customer service satisfaction can be increased, which requires a systematic, practical and scientific program. First, the process and the way to work and address the problems shall be presented in the form of charts in each system and organization, and the related services must be in a range and category, and the handling of complaints and protests must be made publicly and immediately so that the trust of the people in the Social Security Organization increases and as a result satisfaction rises. One of the main problems of this organization in comparison with other organizations is in the way of services provided to clients. The clients of this organization do not have normal condition and there is not the possibility of returning and repeating services, so it is better to have employees according to the client's emotional and mental conditions, and by providing timely and accurate services to them, prevent inflammatory situation and increase satisfaction. In general, public relations is a communication channel that transfers the demands and expectations of the client to the managers and staff. Also, public relations by internal and external communication, informing nature, organizational thought assessment and organizational advertising, influences on organizational productivity and by customer orientation has an effective role in service quality, increasing the skills of employees, and customer satisfaction and increases the effectiveness of the organization.

Another result is the relationship between the staff skill and the level of trust of the insured in the West Tehran Social Security Branches  $r=0.69$ , which is in compliance with the research results of Ghiasvand (2014). Satisfaction with the performance of employees is influenced by various factors that can affect the quality of service to the people both within and outside the system, and it is always expected a close relation between dignifying of the people and satisfaction of clients in governmental entities and performance improvements, provided that the behavior of the employees of the executive system and the expectations of the customers are met. The degree of people's satisfaction with employees in governmental entities depends on several factors, including motivation, education, skills and culture governing the organization. Also, frequent meetings in the organization and the advancement of ethics, clarification of ambiguities and answering the questions of the workers in the way of providing services to the people will be very effective.

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