



GUIDELINS FOR IMPROVING THE PERCEPTION OF RIGHTS OF THE INSURED PERSONS, CASE STUDY OF SOCIAL SECURITY OFFICE OF KHONKAEN PROVINCE

Nongnuch Chanchu¹

Ruchirat Patanathabutr²

¹ *Master student, Master of Business Administration Program, College of Graduate Study in Management, Khon Kaen University*

² *Assistant Professor Ph.D, College of Graduate Study in Management, Khon Kaen University*

Abstract

This independent study aims to examine the perception of the insured persons on rights and conditions for old-age benefits in order to offer suggestions to improve their perception and to overcome the perception problems regarding the benefits through a case study of the Social Security Office of Khon Kaen Province. The researcher has collected documentary data and field data using a questionnaire to survey 400 insured persons, Article 33 and Article 39, in Muang District, Khon Kaen Province. The data analysis consists of descriptive statistics which include percentage, mean value and standard deviation, as well as the analysis of variance using T-test and F-test values. According to the hypothesis testing, the insured persons of different genders, age groups, marital statuses, education levels, organization types and insured durations share the same level of perception of old-age benefits, while the insured persons of different work positions possess different levels of perception of old-age benefits with a significant statistical difference at 0.05. In addition, the insured persons obtain news and information about old-age benefits from the Social Security Office's leaflets and advertisements and the human resources department, respectively. In terms of old-age benefits, the perception of descendant rights and general information is found at the high level, while the perception of conditions for the benefits and duration of old-age benefit request is at the low level. Therefore, to improve the perception, proactive public relations strategies should be employed by increasing the number of leaflets and advertisements through the human resources department, having the officers provide the insured persons with the information at different workplaces every 3 months and advertising on the Internet and community radio. These practices are to be taken in order to provide development guidelines for increasing the perception of the benefits and decreasing complaints and appeals.

Keywords: insured persons under Article 33, insured persons under Article 39, old-age benefits

Introduction

Social security is a social protection program for employees and insured persons, which aims to create security and income protection insurance for the people [1] under the concept of sharing hardship and happiness. The social security contribution is collected from employers, employees and the government as a central fund for helping employees who are in need or saving for after retirement. The collection of contribution for old-age benefits started on December 31, 1998. The social security office have found that insured persons and employees still do not know the information about the old-age benefits that they will receive according to the Social Security Act 1990. They do not know the matters of the law, their rights, or the conditions to receive the benefits as old-age pension or old-age gratuity. After knowing that they can apply for the benefits and they want to receive the old-age gratuity, their conditions only allow them get the old-age pension. In addition, those who know their rights send in an application late. According to the law, submitting the application more than 1 year late results in the loss of rights. As a consequence, there are appeals and complaints as recorded in the statistics [1] in the table 1.

Therefore, the researcher is interested in exploring the perception of the insured persons on news and information about the old-age benefits in order to develop the guidelines for improving the perception of old-age benefits for the insured persons and the Social Security Office of Khon Kaen Province.

2. Research Objectives

The objectives of this independent study are to examine the perception of the insured persons on rights and conditions for old-age benefits and to offer guidelines for improving the perception of old-age benefits for the insured persons and the Social Security Office of Khon Kaen Province.

3. Methodology

This applied research adopted descriptive social science research methodology to interpret, analyze and assess the data gathered from a questionnaire completed by the service users at the Social Security Office in Muang District, Khon Kaen Province. The researcher employed descriptive analytical method (Triola, 1995)[2] to present the research, while descriptive statistics were used to explain dispersion of the data, frequency, mean value, and standard deviation. In addition, the researcher used inferential descriptive statistics to explain relations between the data and hypotheses and the method of inference was utilized to draw conclusions about the population.

3.1 Framework

This study concerns the insured persons under Article 33 and Article 39 in Muang District, Khon Kaen Province. The main inputs include genders, age groups, marital statuses, education levels, income levels, work positions, organization types and insured durations. The research instrument used in this study is a questionnaire constructed based on the

demographic theory [3], the generation theory [4], the perception theory [5], communication theory [6] and convenience sampling was also implemented [7]. The results will be used to provide suggestions and develop guidelines for improving the perception of the insured persons on old-age benefits as illustrated in the following figure 1.

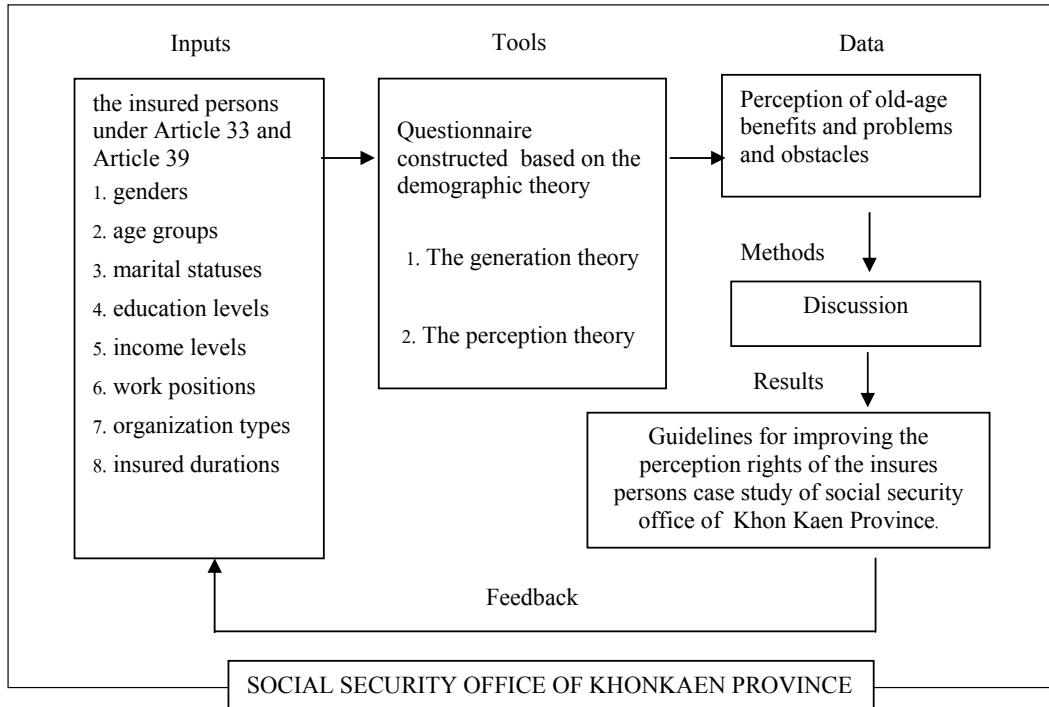


Figure 1 Framework

3.2 Hypothesis

The insured persons of different genders, age groups, marital statuses, education levels, monthly income levels, work positions, organization types and insured durations share the same level of perception of old-age benefits.

3.3 Scope of the study, population and samples

The scope of this study is limited to the perception of rights and conditions concerning the old-age benefits as well as problems and obstacles in the perception of old-age benefits. To increase the perception of old-age benefits, the study aims to offer guidelines for both the insured persons and the Social Security Office of Khon Kaen Province. The samples are 400 insured persons under Article 33 and Article 39 in Muang District, Khon Kaen Province.

3.4 Research instruments and validation

Content validation of the questionnaire was conducted in March 2015 by the help of an expert and the questionnaire was then read, criticized and revised. In addition, an index of

consistency (IOC) was employed to examine the quality of the research instrument and, as a result, the IOC value was 100. The questionnaire was then used in this study and the Likert scale was used to measure the level of opinion.

3.5 Data collection

The data was collected from 400 insured persons under Article 33 and Article 39 in Muang District, Khon Kaen Province, during March 23-31 and April 1-3, 2015, which equals 10 working days in total. With a convenience sampling method, the researcher obtained the data from 40 respondents each day, using an interview and a questionnaire conducted by the researcher.

After the questionnaires had been collected, the researcher reviewed the questionnaires and analyzed the data using a microcomputer. The researcher then used SPSS for Windows Version 19.0 to analyze statistical data, including percentage, mean value, standard deviation, t-test and ANOVA.

3.6 Research conditions

The hypothesis testing was used to accept or reject the null hypothesis (H_0). The null hypothesis was accepted when the computed significant value was 0.05 or higher and the null hypothesis was rejected when the computed significant value was less than 0.05.

4. Results

4.1 General information

According of the general information, the researcher has found that from 400 insured persons, 68.20% of them are female and 31.80% of them are male, 57.50% of them are 25-40 years old, 51% of them are legally married, 37% of them have a bachelor degree, 44.50% of them have an average monthly income of 9,001-15,000 baht, 46% of them are general employees, 34.50% of them work in industrial factories and 50.25% of them have been insured persons for more than 10 years.

4.2 Media channels of general information and information about old-age benefits

According to the channels of general information concerning the old-age benefits, 44.50% of the insured persons receive the information from television and 40.70% of them obtain the information on the Internet. In addition, 44.80% of the insured persons learn about the old-age benefits from the leaflets, 43.30% of them receive the information from the human resources department, and 35.80% of them study the information themselves or learn about it from their colleagues.

4.3 Perception of old-age benefits

In terms of the perception of the insured persons on the conditions for old-age benefits, 85% of the samples know the information about the descendants who will receive the



benefits, 84.50% of them know general information, 62.50% of them understand the conditions for the benefits, and 56.50% of them know about the benefit request submission.

4.4 Problems and obstacles in the perception of old-age benefits

Concerning the problems and obstacles in the perception of old-age benefits, inadequate information on television is rated 4.08, inadequate information on radio is rated 4.05, and inadequate information on leaflets is rated 3.88 and the inadequate number of leaflets about the old-age benefits is also rated at the high level.

4.5 Recommendations from the insured persons

According to the suggestions received from the insured persons, 47.91% of the insured persons think that there should be more information channels, such as advertisements and leaflets, the language used in the advertisements should be easy to understand, and there should be newsletters that are sent to the insured persons regularly. Next, 16.67% of the insured persons recommend there should be both a hard copy manual for the insured persons and the downloadable version of the manual should also be available on the Social Security Office's website at <https://www.sso.go.th>. In addition, 14.58% of them think that there should be briefing sessions on information and practices of the Social Security Office conducted for employees at their workplaces and there insured persons should be able to choose between old-age pension and old-age gratuity.

4.6 Comparison of perception of old-age benefits

In comparing the perception of old-age benefits based on the demographic inputs the researcher has found that the insured persons of different genders, age groups, marital statuses, education levels, monthly income levels, organization types and insured durations have the same level of perception of old-age benefits, while the insured persons of different work positions have different levels of perception of the benefits with a significant statistical difference at 0.05

4.7 Guidelines for improving the perception of old-age benefits for the insured persons and the Social Security Office of Khon Kaen Province

According to the discussion with colleagues, the researcher has come up with guidelines for increasing the perception of old-age benefits which employ proactive public relations strategies, including increasing the number of leaflets and advertisements through the human resources department, having the officers provide the insured persons with the information at different workplaces every 3 months and advertising on the Internet and community radio.

To improve the perception of the old-age benefits, the proposed projects are as follows:

1. A project on writing blog posts on the Internet and creating a Facebook group to give information and answers to questions concerning current circumstances

2. A project on saving before spending to prepare for a quality retirement using leaflets or posters with comprehensive language
3. A project on managing mobile service units to assist the insured persons at different locations
4. A project on creating manuals for the insured persons

5. Discussion

The perception and conditions of the old-age benefits can be discussed as follows:

5.1 With regard to the descendants, 85% of the insured persons know that the descendants who will receive the benefits after their death are legitimate child, husband or wife and parents. Therefore, the insured persons should be encouraged to save some money for mitigating financial risk after their death.

5.2 Concerning the general information about the old-age benefits, 84.50% of the insured persons regarding the general information is found at the high level. There are 2 types of benefits, including old-age pension and old-age gratuity. The information should also be published on the Internet and leaflets so that the insured persons who are interested in these matters can access the information through these 2 channels.

5.3 On the subject of conditions for the benefits, 62.50% of the insured persons understand the conditions for the benefits and this is rated at the low level. This conforms to the study conducted by Narongchai Chaowarin (2008)[8] on the Social Security Act 1990 through a case study of the rights to request for old-age benefits, stating that employers and the social security office do not inform the insured persons about their rights to request for the benefits and this has led to rejection of the request. Therefore, it is important to provide the insured persons with the information about these conditions to prevent the loss of their rights to the benefits.

5.4 Regarding the old-age benefit request, 56.50% of the insured persons know about the one-year submission duration for the old-age benefit request and this is rated at the low level. This is in line with the study of Wanchai Kwanmuang (2012)[9] which has found that the insured persons lose their rights to put in the benefit requests and the contributions then fall back to the fund because the duration for the request submission is too short. Therefore, the information about benefit request submission should be advertised and the request submission duration should also be extended. In addition, the insured persons should be able to put in the request form at any social security offices within 1 year.

In comparing the perception of the insured persons on the old-age benefits based on the demographic theory, the insured persons of different genders, age groups, marital statuses, education levels, monthly income levels, organization types and insured durations have the same level of perception of the benefits, while the insured persons of different work positions possess different levels of perception of the benefits with a significant statistical difference at 0.05



6. Recommendations

6.1 Recommendations for the Social Security Office of Khon Kaen Province

According to the findings, the Social Security office of Khon Kaen Province should adopt the proactive public relations strategies by carrying out projects focusing on 4 areas, including suggestions on conditions for the benefits, benefit requests, descendants and general information. The activities, for example, may include advertising on the Internet and community radio, having the officers provide the insured persons with the information at different workplaces every 3 months. These will help enhance the confidence among insured persons or employees and increase the reliability of the organization.

6.2 Recommendations for future studies

In the future, there should be studies on the guidelines for increasing the perception of the insured persons on conditions for the benefits and duration of benefit requests, the factors influencing the perception of conditions for the benefit and duration of benefit requests as well as the effects of different media in supplying information, which will help improve the service of the Social Security Office in the future.

7. Acknowledgement

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Table 1: There are appeals and complaints as recorded in the statistics

Year	Appeals	Complainers
2011	57	21
2012	62	17
2013	64	16
2014	89	76
Total	272	130