

Original Article

Satisfaction of patients presenting to health insurance offices: using data mining method

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Abstract

Background: The quality of healthcare services can be determined by patient satisfaction as it affects the performance, sustainability, and durability of health services. The aim of this study was to analyze the satisfaction of patients presenting to health insurance offices by using the data mining method.

Method: A cross-sectional study was conducted on those who referred to the offices of the Health Insurance Organization (e.g., Kerman, Sistan and Baluchestan, Hormozgan and Yazd provinces) who were selected by non-random cluster sampling. A researcher-made questionnaire consisting of 79 items was used for data collection. Face and content validity of 0.86% was obtained using the views of five academic experts. Cronbach's alpha coefficient of the questionnaire was 0.966. Data were analyzed by SPSS-18 software.

Results: The studied variables regarding quality service indicators included speeding up the administration of affairs, non-discrimination between clients, empathy with clients, keeping clients' secrets, politeness and kindness, paying attention to the needs and wishes of clients. Access to information, raising awareness, payment of compensation, attention to the rights of the disabled, rule of law and clarification of matters and criticisms were in a favorable condition, and service quality is the only unfavorable indicator in health insurance offices.

Conclusion: Governments are required to respect people's rights regardless of skin color, race, religion, gender, and in the present study, the satisfaction of clients with the performance of insurance service offices was evident.

Keywords: Data Mining; Health; Insurance; Patient Satisfaction.

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Introduction

Citizenship rights are under the main categories of human social life in the present era. The relationship between individuals and governments led to the establishment of laws to establish acceptable standards to create favorable conditions for social relations of citizens in health insurance offices (HIO) and government (1). Today, more emphasis is placed on the rights of citizens than their duties and responsibilities. Civil, political

and social rights and people's rights are very important because people may have minimum economic, security, social, health, etc. standards (2). Citizenship rights in HIO and its various dimensions are the main concerns of legal and political thinkers in history, because it has been examined many times in most fields of humanities such as law, politics and philosophy (3). Citizenship rights in the Constitution of the Islamic Republic of

Iran are very diverse, because the Constitution of the Islamic Republic of Iran is divided into several main categories, including constitutional rights, economic rights, political and jurisprudential rights, and administrative rights. After the relative explanation of the concept of citizenship in the field of health, insurance offices should clearly define the concept of citizenship and answer questions such as who is a citizen and what are its characteristics (4).

A citizen who is aware of the citizenship rights in the HIO calls for purposeful participation, that is, citizens seek to cooperate in the HIO for a better position in their society. They actively cooperate to participate in the decision-making process in their city and place of residence. This allows citizens to participate in the planning and decision-making process of the HIO and provide public services. Citizenship awareness not only helps people to claim their rights, but also provides them with much wider personal and social responsibilities. In the 21st century, traditional power institutions such as governments, large and private companies, schools and the like cannot solve the problems of urban life without people's participation.

Citizen rights include the protection of human rights and dignity that must be observed in the HIO, which ultimately obliges governments to respect the rights of individuals in a political system regardless of skin color, race, religion, gender, etc. Therefore, this study was conducted with the aim of analyzing patients' satisfaction from visiting insurance offices in HIO using data mining techniques.

Methods

Study design: This study was cross sectional and we used data mining techniques to determine patient satisfaction from the aforementioned multi-centric data.

Sampling: The statistical population of the study comprised all the people presenting to Health Insurance Organization offices (Kerman, Sistan and Baluchestan, Hormozgan, and Yazd provinces) in 2020. The sample size was estimated to be 384 people using Cochran's formulas from unlimited study population. The sample was selected by non-random cluster sampling.

Patient Satisfaction: The patient treatment data in HIO was useful in understanding the factors that affect patient satisfaction and how personal experience of the patients is related to them. Patient satisfaction proved to be highly correlated to personal experiences as well as expectations, health status.

Questionnaire and data collection: A researcher-made Questionnaire was used to evaluate citizenship rights in HIO. This inventory had 79 items on a 5-degree Likert ranging from strongly disagree to strongly agree scored from 1 to 5. The inventory investigates citizenship rights in 14 dimensions, i.e., providing quality services, expediting the way affairs are run, non-discrimination between clients, empathy with the client, keeping the client's secrets, respecting politeness and kindness, meeting the client's needs and demands, access to information, awareness-raising, making compensation payments, attention to the rights of persons with disabilities, law-abiding and transparency of the process and criticism.

The Dimensions items related to each component consisted of providing quality services (1-5), Speeding up the work (6-10), no discrimination between clients (11-15), empathy with the client (16-20),

Table 1. Content validity of the citizenship rights inventory in HIO

Options	X	f	f/N	X. P(X)/N
Completely appropriate	1	215	0.54	0.54
Appropriate	0.75	125	0.32	0.24
Relatively appropriate	0.50	51	0.13	0.075
Inappropriate	0.25	4	0.01	0.0025
Completely inappropriate	0	0	0	0.86
Total	-	395	1	

Table 2. Cronbach's alpha coefficients by variables

Questionnaire	Number of items	Cronbach's alpha
Factors related to citizenship rights according to Islamic culture	174	0.967
Citizen rights in the organization	79	0.966

keeping client's secrets (21-25), observance of politeness (26-30), pay attention to the client's needs and demands (31-35), access to information (36-40), awareness-raising (41-45), making compensation payment (46-50), attention to people with disabilities (51-64), legality (65-69), transparency of the affairs (70-74), accepting criticism (75-79).

Formal and content validity of 0.86% was obtained using the views of five academic professors of $(X. P(X) / N = 0.86)$ in Table 1.

The questionnaire showed acceptable internal consistency (Cronbach's alpha 0.96) (Table 2). To analyze the data, a one-sample t-test was used using SPSS-18 software.

Results

The results of the evaluation of the demographic characteristics of the samples showed that the age group under 30 years old was the lowest group and women participated more than men. There was no

significant difference between the provinces, but there was a significant difference between the age, sex, education and family income level between the samples (table 3).

The analysis of patients' satisfaction referring to HIO using data mining methods shows that the employees of the organization enjoy critical thinking, they can freely express their opinions on various issues. Interviews with the media are not questioned, the organization interacts well with them. Mass media, the organization does not complain about the disclosure of data, HIO staff immediately deal with the client's affairs, provide the necessary information to the client, pay attention to complaints and recommendations, make new instructions public, rules and new rules are set.

In order to determine the components of citizenship rights in the health insurance organization, based on the theoretical framework of the components of providing

Table 3: Sociodemographic and clinical characteristics of the patients ($n = 384$).

Characteristics	N=384 (%)	p. value
Provinces	Yazd	90 (23.4)
	Kerman	114 (29.7)
	Sistan and Baluchestan	100 (26.1)
	Hormozgan	80 (20.8)
Ages	<30	19 (4.9)
	31-40	103 (26.8)
	41-50	125 (32.6)
	>50	137 (35.7)
Sex	Female	205 (53.4)
	Male	179 (46.6)
Education	Under Diploma	15 (3.9)
	Diploma	196 (51.1)
	Bachelor	116 (30.2)
	Master's degree and above	57 (14.8)
Family income	Low	103 (27)
	Middle	246 (64)
	High	35 (9)

quality services, speeding up handling of affairs, non-discrimination among clients, empathy with clients, keeping clients' secrets, respect for courtesy and kindness, attention The client's needs and wishes, access to information, awareness, the possibility of compensation for possible damages, attention to the rights of the disabled and disabled people, legalism, transparency of the affairs process and criticism were considered and the results showed that (Table 4):

The situation of citizenship rights in HIO was desirable ($P < 0.05$, $t = 9.845$). The situation of citizenship rights in HIO was (T: 9.845, sig:0.001).

The situation of providing high-quality services in HIO is desirable ($P < 0.05$, $t_{384} = 2.599$), so there is a significant difference between the mean and the theoretical average (test value). The situation of high-quality services in HIO was (T: -2.599, sig:0.010).

The situation of expediting the way affairs is run in HIO is desirable. ($P < 0.05$, $t_{384} = 4.533$), so there is a significant difference between the mean and the theoretical average The expedition of handling the affairs in HIO was (T value:4.533, sig:0.001).

The situation of non-discrimination among clients in HIO is desirable.

($P < 0.05$, $t_{384} = 4.646$), so there is a significant difference between the mean and the theoretical average (test value). The situation of non-discrimination among clients in HIO was (T value:4.464, sig:0.001).

The situation of empathy with the client in HIO is desirable ($P < 0.05$, $t_{384} = 5.835$), so there is a significant difference between the mean and the theoretical average (test value) obtained The client in HIO was (T value:5.835, sig:0.001).

The situation of keeping clients' secrets in HIO is desirable ($P < 0.05$, $t_{384} = 5.401$), so there is a significant difference between

the mean and the theoretical average (test value) obtained The keeping clients' secrets in the situation of in HIO is (T value:5.401, sig:0.001).

The situation of politeness and kindness in HIO is desirable ($P < 0.05$, $t_{384} = 7.341$), so there is a significant difference between the mean and the theoretical average (test value) The situation of politeness and kindness in HIO was (T value:7.341, sig:0.001).

The situation of attention to the needs of the client in HIO is desirable ($P < 0.05$, $t_{384} = 8.876$), so there is a significant difference between the mean and the theoretical average (test value) The status of attention to the needs and wants of the client in HIO was (T value:8.876, Freedom degree:383, sig:0.001).

The situation of access to information in HIO is desirable. The significance level is less than $\alpha = 0.05$ ($P < 0.05$, $t_{384} = 9.639$), so there is a significant difference between the mean and the theoretical average (test value) The situation of attention to access to information in HIO was (T value:9.639, sig:0.001).

The situation of attention to awareness-raising in HIO is desirable. The significance level is less than $\alpha = 0.05$ ($P < 0.05$, $t = 10.888$), so there is a significant difference between the mean and the theoretical average (test value) The situation of awareness-raising in HIO was (T value:10.888, sig:0.001).

The situation of making compensation payments in HIO is desirable ($P < 0.05$, $t_{384} = 9.249$), the t value and the mean difference is positive, the situation of attention to making compensation payments in HIO was (T value:9.249, sig:0.001).

The situation of attention to the rights of the disabled in HIO is desirable ($P < 0.05$, $t_{384} = 9.424$), so there is a significant difference between the mean and the theoretical average (test value) obtained

The situation of attention to the rights of the disabled in HIO was (T value:9.424, sig:0.001).

The situation of law-abiding in HIO is desirable ($P < 0.05$, $t_{384} = 7.569$), so there is a significant difference between the mean and the theoretical average (test value) the situation of law-abiding in HIO was (T value:7.569, sig:0.001).

The situation of attention to the transparency of the affairs process in HIO is desirable ($P < 0.05$, $t = 5.386$), so there is a significant difference between the mean and the theoretical average (test value) the situation of attention to the transparency of affairs in HIO was (T value:5.358, sig:0.001).

The situation of accepting criticism in HIO is desirable ($P < 0.05$, $t = 5.532$), so there is a significant difference between the mean and the theoretical average (test value) the situation of accepting criticism in HIO was (T value:5.532, Freedom degree:383, sig:0.001).

Discussion

The results of the research showed that the model presented in order to explain the pattern of citizenship rights in service organizations according to Islamic culture in the health insurance organization has an

acceptable fit. The factors related to citizenship rights according to Islamic culture include the right to life, the right to dignity, the right to equality, the right to security and the right to freedom, and the components of citizenship rights in the health insurance organization are based on the theoretical framework of fourteen components, including providing quality services, speeding up the handling of affairs, non-discrimination among clients, empathy with clients, keeping clients' secrets, respect for courtesy and kindness, attention to clients' needs and wishes, access to information, awareness, the possibility of compensation for possible damages, attention to the rights of the disabled and Disabled people are legalism, transparency of affairs process and criticism. According to the results obtained, there is a significant relationship between the right to life, the right to dignity, the right to equality, the right to security, and the right to freedom with citizenship rights in the health insurance organization.

As the results suggested, it can be said that the situation of citizenship rights in HIO was desirable. As regards the provision of high-quality services, can be said that the status of high-quality services in HIO was not good.

Table 4. Factors related to citizenship rights in health insurance (IHO)

Statistics	N	Mean	SD	Mean Diff	T statistic	p. value
Citizenship rights	384	3.34	0.691	0.347	9.84	0.001
high-quality services	384	2.88	0.871	-0.115	-2.599	0.01
Expediting the way affairs	384	3.216	0.934	0.216	4.53	0.001
non-discrimination among clients	384	3.22	0.944	0.223	4.46	0.001
Empathy with the client	384	3.28	0.971	0.289	5.83	0.001
Keeping clients' secrets	384	3.28	0.971	0.289	5.401	0.001
Politeness	384	3.36	0.981	0.367	7.34	0.001
Attention to the needs	384	3.44	0.991	0.448	8.87	0.001
Access to information	384	3.51	1.046	0.514	9.63	0.001
Attention to awareness-raising	384	3.53	0.969	0.538	10.88	0.001
Compensation payments	384	3.508	1.076	0.508	9.24	0.001
Attention to the rights of the disabled	384	3.46	0.962	0.462	9.42	0.001
law-abiding	384	3.39	1.014	0.391	7.56	0.001
Attention to the transparency of the affairs process	384	3.28	1.036	0.284	5.38	0.001
Accepting criticism	384	3.27	0.959	0.271	5.532	0.001

The results suggested that such components as providing quality services, expediting the way affairs are run, non-discrimination between clients, empathy with the client, keeping the client's secrets, respecting politeness and kindness, meeting the client's needs and demands, access to information, awareness-raising, making compensation payments, attention to the rights of persons with disabilities, law-abiding and transparency of the process and criticism, it can be said that the situation of indicators in HIO was desirable.

The findings of our research are consistent with the research of Roshan (19) and Khodadadi Dehkordi and Alidoost (20) regarding the variables of transparency and accountability and legal laws and regulations. Regarding the variable of senior managers' support and having a system thinking, it is somewhat consistent with the research of Seliani et al (21). One of the factors is the non-enforcement of citizenship rights, which is in line with the results of this research regarding the variable of education. The results of the research are in line with the research of Ramezani Anuri and Nasrullahi Quds (22) who stated the dimensions of having freedom of speech, accountability, managerial factors, education of laws and regulations from the dimensions of citizenship rights.

Other results of the research showed that there is a significant relationship between the components of the right to life (improvement of public health, protection from natural disasters, relief, preservation of religion, preservation of property, preservation of life and preservation of reason) and citizenship rights in the health insurance organization. There is a significant relationship between the components of the right to dignity (preservation of social values, preservation of human dignity, social rights and intellectual rights) and citizenship rights in the health insurance organization. There is

a significant relationship between the components of the right to equality (social justice, legal justice, respect for the rights of the poor, equality before the law and public participation) with the rights of citizens in the health insurance organization. There is a significant relationship between the components of the right to security (life security, financial security, social security, mental security, sexual security, and family security) with citizenship rights in the health insurance organization. There is a significant relationship between the components of the right to freedom (freedom of thought and thought, freedom of the press, freedom of opinion, freedom of speech, freedom of civil gatherings, free choice and freedom of the pen) with citizenship rights in the health insurance organization.

According to the results of the research, it can be suggested to managers to use the citizenship rights model to organize training courses to improve the support of managers. Considering that education is one of the basic components of the presented model, it is suggested that an educational and explanatory conference be held with the presence of managers, experts, and staff of the organization related to the protection of citizen's rights and the promotion of the health of the administrative system and the development of the moral values of the society. Also, the guidance of the employees who are on the threshold and exposed to administrative violations should be done by referring to training courses, warning and counseling before committing the violation. Since the education of laws and regulations is one of the important aspects of the model presented in this research, it is recommended that the general public, especially the clients, be aware of their rights, duties and mutual expectations and the organization (in the form of brochures, sending SMS, information base, etc.). ..) to find out about their citizenship rights. Since freedom of speech is one of the basic variables of the research model, it is

suggested to give employees the right to freely express their opinions and make suggestions about administrative decisions and processes.

The results indicate that there is a positive and significant relationship between cultural policies and their components (social participation, social security, social trust) with citizenship rights in government organizations, i.e. With the increase of social cohesion, social participation, social security, social trust, quality of life and environment, citizenship rights are strengthened in government organizations, which in confirmation of these results, Ziari et al. (22) show human dignity is an essential issue that should be addressed through education and awareness-raising programs, as well as the level of awareness of citizens to better advance the goals of awareness-raising has mentioned the role of cultural policies in the realization of important and effective citizenship rights. Ansari and Nazari (23) state that from the Islamic perspective, religious and cultural issues guide the rights of citizens in society. Javid (24) states cultural policies and cultural indicators have a decisive role in citizenship rights (25) have concluded that in terms of cultural indicators, they are the direction of reviving citizenship rights. Jovana (26) in a study showed that the variables of social cohesion, social participation, social security and social trust have positive, direct and significant effects on the observance of citizenship rights. Baker (27) has concluded that strengthening cultural indicators leads to respect for citizenship rights in organizations. Based on these results, it can be said that when the organization tries to reduce public dissatisfaction with government organizations, improving security in the community is one of the goals of the organization (28).

As the results suggested, HIO employees have the adequate information to respond to the clients' needs, HIO equipment is up-to-date, the employees handle the clients'

affairs at the time set, they treat clients equally, they spare no effort to help the clients, employees greet the clients, the employees abide by the laws and rules and seek to meet the clients' needs.

According to the results, managers at the organization have forbidden the HIO staff from any discrimination when providing services, the organization seeks an equal distribution of wealth in the community, the HIO employees provide services according to rules and directives, there is no customized work in this organization, bribery is prohibited in this organization, the work is performed in line with set rules rather than on relations or nepotism. In this organization, special services have no place for some clients, violations are treated legally, no discrimination is applied in the affairs, no difference is applied between the clients, the offending HIO staff are treated legally, there is no difference in handling complaints, the investigating process of the complaint is the same for all clients, the organization officials introduce the HIO staff or the offending client to relevant organizations without discrimination, the organization backs the poor, the organization investigates the affairs of the weak and pays special attention to the works of the disabled, there is no discrimination in providing services to different clients, employees and officials are the same against the laws, no gender discrimination, no social and cultural discrimination is applied.

The information security in this organization is well-established, the HIO staff look at the clients when speaking to them, the HIO staff are well-spoken and open-minded people, the staff eagerly listen to the client's questions and solve the client's problems carefully.

Articles related to the research topic are described below, it should be stated that citizens' awareness in HIO does not arise only by their gathering together, rather, it is required to establish urban entities to

materialize the participation. On the other hand, reserving the rights and awareness of them does not suffice, as these rights will bear no sense if they are not claimed and not properly implemented. It is clear that awareness is the first and most basic step in this direction; however, developing countries (including Iran) have not made much progress in this area. Ghahramani & Davodpour concluded that citizens in Iranian HIO are not well aware of their citizenship rights (6).

A study entitled *The Impacts of Citizenship Rights and Customer Participation on Efficiency, Satisfaction, and Commitment of HIO Employees and the Concept of Job Turnover*. The researchers investigated the customers, employees, and directors of a large electronics company as a case study. This research examined the direct impacts of customer participation and his/her citizenship rights on the efficiency, satisfaction, and commitment of HIO employees as well as the indirect effects of customer participation and his/her citizenship rights on the concept of job turnover (7). Recent research results demonstrate that the general knowledge of Americans living in San Francisco was relatively ten times higher than that of the people living in Jakarta, Indonesia, albeit indicating a direct relationship with education (8).

Buchko, investigated in a study the citizenship rights-based behaviors in HIO and organizations and considered seven types of values (e.g., justice, sacrifice, communication, teamwork, trust, freedom of expression) as citizenship rights (9). The findings suggested a relatively high relationship between meeting citizenship rights in HIO and trust in colleagues, a moderate relationship between organizational citizenship behavior and trust in clients, between meeting citizenship rights and trust in high school principals, and between trust in colleagues and trust in high school principals (10).

Wang et al., researched to investigate the status of citizenship rights in HIO (11). In a trusting culture, people feel trust, fairness, and openness towards others. Managers have confidence in themselves and believe that other managers, professional technical staff and company workers are capable and motivated to succeed (12). It can be said that the organizational climate variable has positive, direct and meaningful effects on the observance of citizens' rights (13). It can be said that the moral values of the organization, organizational justice as a background and observance of citizens' rights are important in the organization (14).

There is a significant relationship between service compensation systems, organizational support and compliance with citizens' rights. And personality traits can play a significant mediating role in the relationship between organizational support and compliance with citizenship rights (15). In the study of Ajlouni et al., it has been stated that there is a significant and positive relationship between organizational justice and compliance with the citizenship rights of faculty members of public universities in North Jordan (16). Today, more emphasis is placed on the rights of citizens than on their duties and responsibilities. These rights include civil, political, and social rights, among which the rights of individuals, i.e., natural rights for benefiting from the minimum standards of economic, security, social security, health, etc., are more important (17). In the Islamic society and in its practical culture, that means what should be adhered to in practice, dignity should have a high position, human dignity also plays a significant role in maintaining the social system, human society needs a system that relies on it to maintain human relationships and the degree of perfection. It is impossible to hope for many reforms and improvements in a society where people do not respect each other's rights (18).

Conclusion

The analysis of patients' satisfaction referring to HIO using data mining methods shows that the employees of the organization enjoy critical thinking, they can freely express their opinions on various issues. Interviews with the media are not questioned, the organization interacts well with them. Mass media, the organization does not complain about the disclosure of data, HIO staff immediately deal with the client's affairs, provide the necessary information to the client, pay attention to complaints and recommendations, make new instructions public, rules and new rules are set. And it is announced to the public, the necessary information is displayed on the boards, all services are provided to the clients, the way of doing things is shown in the charts and tables on the boards, the way of managing the organization is announced to the clients. Therefore, it is recommended that policymakers and planners of the insurance industry use the results of the present study appropriately.

Authors' contribution

Ebrahim Mokhtari and Masoud Pourkiani developed the study concept and design. Saeed Sayadi acquired the data. Zahra Shokoh and Mahdi Mohammad Bagheri analyzed and interpreted the data, and wrote the first draft of the manuscript. All authors contributed to the intellectual content, manuscript editing and read and approved the final manuscript.

Informed consent

Questionnaires were filled with the participants' satisfaction and written consent was obtained from the participants in this study.

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Conflict of interest

The authors declare that they have no conflict of interests.

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