



Assess the Satisfaction of Athletes Injured in the Hormozgan Province of Sports Insurance

Salehe Mozafari and Esmail Hasanpoor*

Department of Business Management, Qeshm Branch, Islamic Azad University, Qeshm, Iran

*Corresponding Author: Hasanpoor@iauqeshm.ac.ir

ABSTRACT: This research is performed by the purpose of assess the satisfaction of athletes that suffered from sports insurance in Hormozgan province. This study is descriptive- survey and its statistical population considered all the suffered athletes that have sport insurance from the medical and sports federation. The statistical populations were 47 individuals that to collecting the primary data used to questionnaire that constructed by researcher and have 24 questions. Measurement scale is in type of five option Likert scale, and validity of the questionnaire was under the supervision of relevant experts (specialists), and Chronbach's alpha formula was used to reliability test that was approved by 87% amount, and secondary data obtained from the library research and Internet research. Statistical analysis performed using the SPSS and Excel software. Results of research showed that athletes had undesirable satisfaction of insurance costs, diversity of services, access to health care, administrative processes and acceptance of insurance with physician, and had desirable satisfaction of receive compensation time and insurance issuing agent behavior, and had moderate satisfaction of federation employee behavior .

Keywords: satisfaction, injured athlete, sport insurance, cost, service diversity, medicine and sport federation

INTRODUCTION

The customer's satisfaction is the main factor of success in many organizations and numerous researches have pointed to the relation of customer's satisfaction with face to face relation, loyalty, purchase repetition and increase of organizations profitability¹.

Now that the customers accomplish the permanence of the company in the world economy, the companies cannot be inattentive to the expectations and requests of the customer's .they must notify all their activities and powers to the customer's satisfaction. Because the customers are the only source of returning the capital. Therefore, the first origin in the world of business is to make values that the customers admire².

Services presentation is requiring relation and reaction with the customers in services industries, the customers total satisfaction is based on their experiment and how they face to the organization. Therefore it is not surprising that companies spend a large amount of their money for measuring and management the customer's satisfaction. Economy institutions must research about the effective factors on customers satisfaction and their further reference to improve their satisfaction and loyalty and find the customers loyalty by providing their satisfaction³.

The amount of customers' satisfaction determine the success or failure of the company. Therefore it is important to know to what extent the customers are satisfied⁴.

In the modern world , insurance is one of the main elements of living and economy in advanced and developing countries. Most of the people have several kind of insurance in advanced and

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developing countries. Insurance is a fund to provide life and financial damages. Insurance determine to anticipation and contrast the events in the present time that may happen in the future .and it is a kind of economic provident⁵.

Athletic insurance has an important role as a guarantee to continuance of the athletic activities in the today's community. Also athletic insurance provide financial compensation of the athletes hurts and causes protection and continuance of their activities⁶.

Theoretical basis

Athletic insurance undertake all the injuries of athletes that occur in a special time and place and conditions , that the responsible of that organization or the insured institution accept⁷.

4 groups of people may hurt in a competition field, however each group may face different hurt intensity⁷.

Medical athletic federation of Islamic Republic of Iran beginning to establish "The committee of providing athletic remedial services "in June 1990 in order to create corporal and mental security for the athletes during athletic s exercises and competitions ,its purpose is good health protection and obtaining the way to access this goal⁸.

According to the communique No. s /3/24097 dated 19/11/2013 of sport and youth ministry, the insurance membership is obligatory for athletics, preceptor, arbiters and other athletic involved. Therefore athletes entrance to the field (for exercise or competition)without athletic insurance card is not authorized ,otherwise all the events is in charge of the club responsible ,preceptor and the labels of competition and medical federation has any guarantee .(sport and youth ministry circular, 2013).

Membership fee for urban members is 100000 Rials each per and rural members 70000 Rials in 2014. (Same source). (K .S .Clark) in an article by the title of football injuries, safety standard and guarantees write: insurance professional obligations according to the experiment and its interpretation do its job in order to determine if the insurance is need and about the expenses. In the events and their direct expenses this experiment go to an identical and actual phase⁹.

According to the athletics association's requirements, the person who has no insurance, they are not allowed even to exercise. The students who have not enough insurance coverage, the expenses of ligament tear may be so prejudicial for them, especially for those who have lower income. In athletics with high risk like football and basketball, primary insurance for athletic hurts is not satisfactory and sufficient, because it just cover little breakage and contusion but not knee and ankle surgery. Therefore an insurance with deductible or annually discount amount is proposed.

Some studies are done to determine direct and indirect hurts expenses of participant in England equitation .studies show that about 4.5 million pound sterling have paid for equitation hurts during past 11 years 2006_1996. The most hurts has been because of bone breakage and spinal column hurt.

Garic Carlen¹⁰ in an article by the title of medical attention and hurts control in high school environment result in studies of 3049 participant in 19 competition during 2 years, 1181 participant have hurt in thigh and knee and ankle .By resolving the need of hurts prevention , treatment distinction , returning to initial state ,total price of all athletics hurt decreased up to 10 % between the first and second years .By the information obtained in this survey the maximum coverage of insurance medical and other factors can be determine.

Cenel and Lines (2007) in an article by the title of "champion insurance "about professional risks of insurance express that: as the athletes insurance coverage is not satisfactory , survey and changing the insurance policy is necessary in order to support the dangers that athletes face . If we want to have an insurance coverage and a total support planning for athletic events, the best way is offering a complete policy ,that include athletic hurts and sicknesses due to athletic events and finally this pattern run.

Seifali and Gudarzi⁶ In satisfaction of physical education managers, in country universities express of how to present medical athletic federation services to the injured athletic students. Data between satisfaction of the physical education managers and variables of maim compensation payment is low, also 85 % of the managers say that the rate of services offering is

not appropriate ,and 60% of them exclaim that the interval between annunciation of occurrence and receiving and compensation is 6 month that is too long. In the part of staff communication, the results of abundance distribution stating the low satisfactory of managers, also about presenting full insurance coverage, and most of them include a little proportion between insurance coverage and the kind of events. Presenting information to the athletic students evaluated rare by most of the managers.

Ahmadi and Najafi¹¹ in the survey of insurance coverage of football players in Iran professional league and its comparison with Japans professional league , express that injured player in Japans professional league has better status in wage reception during injury.

Regulations and content of contract between club and players about insurance and remedial services are almost similar in both professional league. The clubs action to the injured players in Japan professional league is more desirable in comparison with Iran. Attention to the insurance coverage for player’s family are the same in both league. The remedial services card of medical and athletic federation is not the only support for players in Iran professional league. The players of Iran are not members of athletic champion and veteran fund.

Ahmadi et al.¹² in the survey of the satisfaction about the quality of services that present in Tehran Azadi stadium showed that availability of secure services ,designing ,attraction of the stadium space has a meaningful relation with spectators satisfaction. Also there is a meaningful relation between hygiene and cleaning stadium and the manager and executive staff conduct with spectator’s satisfaction. Spectators have an undeniable role in life continuance of football industry and are the principal and important source of income for the clubs.

Amini¹³ the result of a research by the title of “determining the effective factors on insurers satisfaction and increasing the sale of insurance company by property emphasis “was that quick damage payment to the losses and quick staff accountability, meaningfully cause satisfaction of insurer and increasing sale of insurance company, and quick damage payment to the losses have a great effect on insurer satisfaction and increasing the sale of insurance company.

Dastgerdi et al.¹⁴ have a survey on satisfactory of injured athletes about insurance services of athletic medical federation in Tehran province ,it showed that various price of coverage has been the most effective factor of athletes satisfactory.

The total question of the research is that: how much is the satisfaction of athletic insurance services.

METHODOLOGY

This research method is descriptive-gauging, its population are all the injured athletes of Hormozgan province that have athletics insurance from athletic and medical federation. The population is 47 in 1392 and the four first months of 2014 and use sampling census report.

The questionnaire is used to collect initial data. Researches provide it and include 24 question. The measurement scale is of Likert 5 option spectrum, and the questionnaire validity is according to respective specialists, and Cronbach alpha formula has been used, that about 87% has been supported. Secondary data has obtained by library studies and internet researches. Statistics analysis is done by SPSS and excel software.

Table1- indicators and variables

Variable	number	average	middle	Standard deviation	min	max
Issuing officer conduct	47	3/65	3/66	/75	2	5
Date of compensation receipt	47	3/48	3/66	/71	1/67	5
Staff conduct	47	3/02	2/33	1/27	1/33	5
Administrative process	47	2/72	3	1/48	1	5
Variety of services	47	2/37	2/60	/61	1	3/40
cost	47	1/96	2	/63	1	3
Acceptability to the physicians	47	1/70	1/66	/65	1	3
Accessibility to the remedial center	47	1/29	1	/47	1	3

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According to the results inserted in the above table that arranged by maximum satisfactory to the minimum: The variable of issuing officer conduct has the average of 3/65, standard deviation 0/75, min 2, and max 5. For 50% of the responders the issuing officer conduct is equal or more than 3/66.

For the date of compensation receipt, average is 3/48, standard deviation 0/71, min 1/67 and max 5. For 50% of the responders date of compensation receipt is equal or more than 3/66.

For the variable of staffs conduct, average is 3/02, standard deviation 1/27, min 1/33, max 5. For the 50% of the responders is equal or more than 2/33.

For the variable of administrative process, average is 2/72, standard deviation 1/48, min 1 and max 5. For 50% of the responders it is equal or more than 3.

For the variable of variety of services, average is 2/37, standard deviation 0/61, min 1 and max 3/40. For 50% of the responder's variety of services is equal or more than 2/60.

For the variable of cost, average is 1/96, standard deviation 0/63, min 1 and max 3. For 50% of the responders cost is equal or more than 2.

For the variable of acceptability to the physicians average is 1/70, standard deviation 0/65, min 1 and max 3. For 50% of the responders it is equal or more than 1/66.

For the variable of accessibility to the remedial centers, average is 1/29, standard deviation 0/47, min 1 and max 3. For 50% of the responders it is equal or more than 1.

RESULTS AND DISCUSSION

The data about the variable of sexuality show that: 76/6% (36 person) of the responders are men and 23/4% (11 person) are woman in insurance of Hormozgan province. About the variable of age of insurance in Hormozgan province, the most age abundance is for more than 25, that include 20 person of responders. It means 42/6% of the responders are more than 25 year. Also 34% (16 person) are 25-20, and 14/9% (7 person) are 20-15, and 8/5% (4 person) are between 15-10. Data about the education in athletic insurance of Hormozgan province show that, 36/2% (17 person) of the responders are diploma and bachelor, 23/4% (11 person) skill, and 4/2% (2 person) are master and doctorate. Data about field of athletic show that 38/3% (18 person) of the responders are active in football, 19/1% (9 person) in volleyball, 8/5% (4 person) in basketball, 10/7% (5 person) in karate and skate, 6/4% (3 person) in jujitsu, and lower abundance about 2/1% (1 person each one) include kabedi, wushu, weightlifting.

Athletic satisfaction about insurance expenses are undesirable. The result of above research with the result of Seifali and Gudarzi in the survey of physical education managers satisfactory in country universities about the presence of medical and sport federation services are aligned that express according to the physical education managers opinion, the satisfactory about main compensation payment is low, and it cause students distrust and desperate. By attention to the athletes dissatisfaction about insurance expenses, if professional athletes separate from amateur, and define a certain amount that is proportional for each one, if federation pay a lower amount to the insurance value it can followed by athletes satisfactory.

The athlete's satisfaction about the variety of insurance services is undesirable. The result of above research with the result of Ahmadi and Najafi in the survey of athletes satisfactory about variety of insurance services for football players in Iran professional league is aligned. It express that the remedial services card of the medical and athletic federation is not the only support for players in Iran professional league. The players of Iran professional league are not members of athletic champion and veteran fund. If the federation provide provide variety classes to prevent injuring can improve athletes satisfactory efficiently.

The injured athlete's satisfaction about the accessibility of remedial center that have insurance contract and their excess is undesirable. The result of above researches with the result of Dastgerdi et al. about injured athletes satisfaction about the insurance services of athletic medical federation in Tehran province are non-aligned with a view to coverage of variety insurance. Although athletes in province pay equal amount, and in spite of province discrimination about contract with physicians and hospitals, if sport and medical federation take

a similar action to the big provinces, (equal contract with physicians and hospitals)can have more suitable popularity in the opinion of other provinces(here Hormozgan province)

The injured athletes satisfaction of administrative bureaucracy is undesirable .the result of these researches with the result of Amini, in the survey by the title of” determining the effective factors on insurer satisfaction and increasing the sale of insurance company by property emphasis” is non-aligned in staff quick accountability, that meaningfully cause insurer satisfaction. If sport and medical federation could employ members except members of sport and youth office, to facilitate injured athletes job in many town, it would be desirable in athletes satisfaction.

The athletes satisfaction about the time of the inception of athletic insurance compensation is desirable .the result of this research is aligned with the result of Amini in the survey of quick damage payment to the losses, that express: quick damage payment to the losses and staff quick accountability meaningfully cause insured satisfaction, and with the result of Seifali and Gudarzi ,1388) in the survey of the physical education managers in country universities about how to present services by medical and sport federation is aligned ,that express 85%of the managers think the rate of services is not desirable .60% of them exclaim that the period between announcing the event and compensation payment is too long about 6 month.

The injured satisfaction about insurance issuing officers’ conduct is desirable. The result of above researches with the result of Amini in a survey by the title of “determining the effective factors on insurers satisfaction and increasing the sale of insurance company by property emphasis” in staff quick accountability and the insurance issuing officer with the athletes are aligned. In this case federation can use its staff to do athletes job that prevent wasting amount of insurance and also cause continuous presence of the staff.

Athletes satisfactory of insurance acceptability to the physicians is undesirable . Federation can contract with physicians and hospitals to identity the insurance to the physicians.

The injured athletes’ satisfaction of the federation staff conduct is average. That the result of above researches with the result of Seifali and Gudarzi in the survey of physical education managers satisfactory in country universities , about the presence of medical and sport federation services , are non-aligned that express the managers have low satisfactory, that show staffs weakness in effective and desirable relation with the clients. And with the result of Ahmadi and Najafi in the survey of the action of the clubs with injured players in Japans professional league is non-aligned and its comparison with Iran professional league is aligned, that express the action of clubs with injured players in Japan is more desirable. Federation can provide convenience places for injured athletes settling in the provinces.

Results obtained from the research:

Variables	satisfaction
Cost	Inappropriate
Variety of services	Inappropriate
Accessibility to the remedial center	Inappropriate
Administrative process	Inappropriate
Date of compensation receipt	Desired
Issuing officer conduct	Desired
Acceptability to the physicians	Inappropriate
Staff conduct	Average

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