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Analysing the Influence of Corporate Governance on Customer Satisfaction in Burundi Social Security Institutions with Reference to Mutual of Public Service

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ABSTRACT

The study set out to analyze the influence of Corporate Governance on customer satisfaction in the Mutual of Public Service in Burundi. The study adopted a post-positivism which is based on the philosophy which states that researchers should use the mixture of approaches and employed a descriptive and correlational research design. The study used the sample size of 138 determined from the population of 210 computed using Slovin's formula. The results indicate a positive relationship between Corporate governance and Service quality (r=.732, p-value<.01); a positive relationship between service quality and customer satisfaction (r=.534, p-value<.01) and a positive relationship between Corporate governance and Customer relationship (r=.681, p-value <.01). The findings also indicate that the combination of corporate governance and service quality predict only 27.1% of the variance in customer satisfaction in Mutual of Public Service. Service quality (Beta=.354, t=5.679, Sig=.000) is a better predictor of the customer satisfaction than the corporate governance (Beta=.216, t=2.693, Sig=.003) though both were statistically significant. This was supported by the qualitative results from interview guide where most respondents highlighted on other factors that affect the satisfaction of clients in the Mutual of Public service. The study recommends a critical assessment of structures, systems and policies applied by the government to make them more responsive to customers need and suitable to social security institutions.

Keywords: Corporate Governance, Service Quality, Social Security, Social Security Institutions, Customer satisfaction

Introduction

Over the recent past, the world economy has been caught up in what can best be described as Corporate Governance Euphoria. Serving as an impetus to this trend since late 1990s and the early years of 2000s, is what one can justifiably consider to be the worst sweeping corporate s-candals that saw the demise of what formerly were considered to be the world's corporate Abor and Biekpe (2007) observed that the reasons responsible for growing corporate governance included; world-wide wave of privatization of the past two decades, the takeover wave of the 1980s, the deregulation and integration of capital markets, the 1997 east Asian crisis, and the series of recent corporate scandals in the US and elsewhere.

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In many countries, the overall performance of social security schemes has been disappointing. While this may be attributable to a broad range of economic and political factors which are beyond the control of a social security organization, often it is also due to weaknesses in the design of the scheme and mismanagement. According to the International Labor Organization (ILO) Social Security (Minimum Standards) Convention, 1952 (No.102) the government is ultimately responsible for the proper administration of contributory and non-contributory social security schemes, and for the solvency of the schemes. The persons protected, and possibly employers and the government, are to participate in the supervision of schemes which are not directly administered by the government. In the latter case there may be a consultative committee whose members include persons specifically chosen to represent protected persons or employers. The following groups have crucial roles in the development, management and supervision of social insurance schemes. They have an important bearing on the achievement of good governance, and they should all be involved in the governance of social security: The State, employers, workers, beneficiaries, social security organizations.

Experience in Africa illustrates the linkage between the efficient governance of social security, a sound infrastructure and a favorable economic and political environment. If there is hyperinflation, political unrest, poor human resources development, insufficient resources to meet basic needs and ineffective communications, it is not surprising that a social security scheme does not operate as it should.

But even given these negative factors, there is much that can be done to provide more effective governance, and this is recognized in many countries. Good governance is the key to effective social security schemes. It involves strategic and macro policy issues, organizational arrangements and administrative operations. This is the framework for the conception, development and monitoring of sound and viable social security programmers.

The East African Community was set up by the Treaty for the establishment of the EAC 1999. In Article 120 of the treaty, social security and social protection are visualized as social welfare rather than as rights. The Partner States undertake to cooperate with respect to employment, poverty alleviation programs and working conditions; vocational training and the eradication of adult illiteracy in the Community; the development and adoption of a common approach towards disadvantaged and marginalized groups, including children, the youth, the elderly and persons with disabilities through rehabilitation and provision of among others, foster homes, health care, education and training.

When the EAC Protocol on the Common Market (2010) was drafted, it also did not envision social security as a right. The protocol recognizes the need for Partner States to “coordinate and harmonize their social policies to promote and protect decent work and improve the living conditions of the citizen for the development of the Common Market” (Article 39 (1)). They also agree to coordinate and harmonize their social policies relating to,

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inter alia: good governance, the rule of law and social justice, promotion and protection of human and peoples' rights, and the promotion and protection of the rights of marginalized and vulnerable groups.

In Burundi, the Constitution does not provide much by way of social security. The provisions that are related to social security are very general. However, Article 37 provides that any worker may defend as provided by law their rights and interests, either individually or collectively or through trade union action and that the right to strike is exercisable under conditions defined by law. Burundi has three social security schemes, namely: Institut National de la Securité Social (INSS); Mutuelle de la Fonction Publique (MFP) and Office National des Pensions et Risques Professionals (ONPR) which covered the Burundians estimated at only 10% of the population.

The Burundian code of Social Security 1999 is common to all social security and social security schemes. However, the government is developing a new national social security policy while there are plans to implement the overreaching and general Social Security Code in the coming years. The basic insurance schemes covered by the code include the following: Maternity insurance scheme for medical care, sickness and maternity benefits; Occupational risks scheme for work related accidents and occupational diseases; Pension plan for old age, disability and survivors' benefits; and Family benefits scheme (Article 8).

The Mutuelle de la Fonction Publique (MFP) (Mutual of Public Service) is one of the Burundi Social security Scheme in charge of Maternity insurance for medical care, sickness and maternity benefits.

However, the survey done by Dunamai Global and G.K Engeneering in October 2017 on satisfaction of insured persons in the MFP show that 36.7% found that the MFP is useful for them in all services, 41.7% find it useful in the hospitalization service, 57.7% in the purchase of medicines, 36.6% in the medical consultation and 27.6% for the laboratory service. It should be noted that for 6.2%, the MFP is not useful in any service whereas his mission is to manage health insurance system for easy access to quality service and satisfy maximum of customers which is not the case. In addition, that survey shows that policyholders do not know the difference between the responsibilities of the MFP and those related to the providers of care in hospitals, clinics and health centers to make a good judgment on the quality of services provided. It also shows that few affiliates are aware of the services covered by insurance apart from general health and maternity care and access to medicines. They are only 13.7% to know the coverage of medical care and glasses and 26% for laboratory and medical imaging services. Therefore, this study aimed to analyze the contribution of Corporate Governance on Customer satisfaction in Burundi social security institutions with reference to Mutual of Public Services (MPS) a public social security institution created by Decree No. 100/107 of 27 June 1980 with the mission of managing the health insurance scheme - maternity for easy access to quality services. Its vision is to be the Leader for Universal Maternity Health Insurance in Burundi whereas her values are:

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solidarity, equity, responsibility, visibility innovation, accountability/transparency.

Literature Review

Corporate governance is a system used to direct and control an organization. It includes relationships between, transparency and accountability of the organization's stakeholders, as well as the laws, policies, procedures, practices, standards, and principles which may affect the organization's direction and control (Cadbury, 1992). It also includes reviewing the organization's practices and policies regarding the ethical standards and principles, as well as the organization's compliance with its own code of conduct. Corporate governance has become one of the most topical issues in the modern business world today. Spectacular corporate failures, such as those of Enron, WorldCom, the Bank of Credit and Commerce International (BCCI), Polly Peck International, and Baring Bank, have made it a central issue, with various governments and regulatory authorities making efforts to install stringent governance regimes to ensure the smooth running of corporate organizations, and prevent such failures (Al-Baidhani, 2014a). With Rajesh Chopra (2012), corporate governance is the set of processes, customs, policies, laws, and institutions affecting the way a corporation is directed, administrated or controlled. Corporate governance also includes the relationships among the many stakeholders involved and the goals for which the corporation is governed.

Today, with increased competition, service quality has become a popular area for academic studies and has been recognized as a competitive advantage and supportive relationship with satisfied customers (Zeithmal, 2000). Also, quality of service has become an important tool in the service industry. According to Saghier and Nathan (2013), service quality is an important concept in the service industry and is more important for financial service providers who have difficulty in showing their customers product differentiation. Moreover, several studies have been pursuing quality of service, and a number of theories and models have been developed to address this issue and highlight the importance of implementation and different dimensions. Furthermore, there are numerous definitions and measures of service quality, but there is no consensus on a single definition. Quality of service has been defined as an overall evaluation done by the customer service (Eshghi et al., 2008), while other researchers have defined the customer service as the extent to which services meet customers' needs or expectations. In addition, quality of service is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of the performance of the service (Parasuraman et al., 1994).

Roest and Pieters' (1997) define that service quality is a relativistic and cognitive discrepancy between experience-based norms and performances concerning service benefits. Caruana (2002) define Service quality as the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance (Parasuraman et al., 1985). The definition of service quality was further developed as "the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of

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how firms in that industry should perform. While other researchers Taylor & Cronin (1994) view service quality as a form of attitude representing a long-run overall evaluation, Definitions of service quality hold that this is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Lehtinen & Lehtinen, 1982; Lewis & Booms, 1983, Gronroos, 1984; Parasuraman et al., 1988)

Service quality refers to the overall attitude toward delivering a service and meeting customer expectations. Service quality may be defined in terms of physical quality, interactive quality and corporate quality of the organization. The tangible elements of services influence in developing customer perceptions toward the service personnel's behavior and play a significant role in customer perceptions toward service quality (Khare, Parveen & Rai, 2010). Service quality is the extent to which a service meets customers' needs, and it also involves a comparison of customer expectations with their perceptions of actual service performance (Das, Kumar & Saha, 2010), and has become a significant differentiator and the most powerful competitive weapon which many leading service organizations possess. Leading service organizations strive to maintain a superior quality of service in an effort to gain customer loyalty, therefore, a service organization's long-term success in a market is essentially determined by its ability to expand and maintain a large and loyal customer base (Wong & Sohal, 2003).

Customer satisfaction has been treated as one of the most important factors for all company and firms that provide products or services. It is all company's goal to achieve customer satisfaction and through that the company will gain competitive advantages to stay survival. In addition, Marketers consider satisfying customers as a key element of business activities especially in competitive market (Anderson, 2005). Customer satisfaction has been one of the top tools for a successful business. Customer satisfaction is defined as an overall evaluation based on the total purchase and consumption experience with the good or service over time (Fornell, Johnson, Anderson, Cha & Bryant, 1996). With marketing, customer satisfaction also comes along with it which means it ascertains the expectation of the customer on how the goods and services are being facilitated by the companies. Actionable information on how to make customers further satisfied is therefore, a crucial outcome (Oliver, 1999.) A satisfied customer often stays loyal longer and is likely to patronize the firm in future. Customer satisfaction can be conceptualized as either transaction-specific satisfaction or cumulative satisfaction. Transaction-specific satisfaction is a customer's evaluation of her or his experience and reactions to a specific company encounter. Cumulative satisfaction refers to customers overall evaluation of patronage experience from inception to date (Tahir and Abu-Bakar, 2007).

During past few decades the interest of academics and researchers has been increased to measure the relationship between service quality and customer satisfaction. Both customer satisfaction and service quality are considered as extensive and vast subjects of research and many studies related to customer satisfaction are conducted in the area of service settings (Oliver and Swan, 1989; Cadotte, Woodruff and Jenkins, 1987; Swan and

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Trawick, 1980). Service quality has been reported as having apparent relationship to customer satisfaction as customers cannot get satisfaction without service quality. Service quality is a key point that leads to customer satisfaction. The provision of service quality leads to customer satisfaction. This is because providing quality service results in customer satisfaction. Customer satisfaction is viewed as customers' perception on the fulfillment of their needs and desires (Gerson, 1993; Oliver, 1997). Together with this era's globalization, people's quality of life is changing, which in turn, leads to an increasing demand for greater quality services. As a result, the idea of customer satisfaction and experience has increased essentially (Halvorsrud, Kvale, & Folstad, 2016). As noted by Wagenheim and Reurink (1991), organizations that provide customer service focuses on the goal to satisfy customers' needs and expectations effectively and efficiently, which shows the importance of identifying and understanding the customer's needs in service line. The importance of customer satisfaction in service line can be seen through the significant numbers of researches carried out in different industries (airline, telecommunication, bank, police, education, health, etc.) throughout the years (Hussain, 2016; Kaura, Durga Prasad, & Sharma, 2016; Keningham, Aksoy, Andreassen, Cooil, & Wahren, 2006; Munteanue, Ceobanu, Bobalca, & Anton, 2010; Sahoo & Ghosh, 2016). Since customer satisfaction has been considered to be based on the customer's experience on a particular service encounter (Cronin & Taylor, 1992) it is in line with the fact that service quality is a determinant of customer satisfaction. This is because service quality comes from outcome of the services from service providers in organizations. Regarding the relationship between customer satisfaction and service quality, Oliver (1993) first suggests that service quality would be antecedent to customer satisfaction regardless of whether these constructs were cumulative or transaction specific.

As far as corporate governance is concerned, the recent economic crisis, the failure of multiple businesses as well as past corporate scandals have made it necessary for companies to improve their auditing standards, be more transparent and have better monitoring mechanisms in place. It is worth considering, that better monitoring mechanisms and greater transparency, could most likely help in avoiding any fraudulent behavior and thus any reputation damaging. Bednar et al. (2012), after examining governance practices and specifically the adoption of mechanisms such as poison pills, found that governance choices have an impact on corporate reputation as well as managerial reputation. Governance practices within an organization are noticeable and affect not only upper management, but also employees in lower levels. Corporate governance is not only about the relationship between employees, shareholders and management, but also about the development of core skills and activities of the corporation; it allocates power and responsibility, typically between senior management, shareholders and employees (Lower, 2009). Like shareholders, workers depend on the care, skill and good faith of the management (Greenfield, 1998).

Customer satisfaction is the state of mind that customers have about a company when their expectations have been met or exceed over the

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lifetime of the product or service. The achievement of which indicates and leads to company loyalty and product repurchase (Cacioppo, 2000). Because of his nature, customer satisfaction is more of a function of the psychological state or behavior, much care should be taken into consideration in measuring it quantitatively and also in the processing of the data. A number of benefits can be derived from customer satisfaction measurements. Customer satisfaction can change overtime. The changes in the level of customer satisfaction could be a result of greater experience with the program components; or the changes may be associated with a reevaluation of the original experiences and the context of those experiences. Changes in the level reasons or explanation of such changes suggest that the timing of measurement is important and measuring and interpreting customer satisfaction can be challenging (Hillabrant, 2003). Measuring customer satisfaction is a relatively new concept to any companies that have been focused exclusively on income statements and balance sheets.

Since Corporate Governance serves the common interests of numerous stakeholders and many studies have established its significant impact on performance of firms, they have to understand the principles of Corporate Governance and strategy to be implemented to uplift their Corporate Governance standards. The generally accepted principles of Corporate Governance are Transparency, Accountability, Responsibility and Fairness. Companies now recognize that the new global economy has changed things forever. Increased competition crowded markets with little product differentiation and years of continual sales growth followed by two decades of flattened sales curves have indicated to today's sharp competitors that their focus must change (Cacippio, 2000). Customer satisfaction programs are considered to be weapons that many companies use in fighting the battles in today's marketplace (Lenz, 1999). Organizations usually invest in customer satisfaction measured because they assume that satisfied customers will engage in a number of behaviors beneficial to the company and demonstrate a long-term commitment to their brand. These behaviors and actions include but are not limited to, continuation of the customer relationship, deepening of the customer relationship through cross-selling, and referrals to new customers (Murphy, 2001). Of all the gaps contextual gaps majorly existed as none of the reviewed studies were particular to the social security institutions in Burundi. The purpose of this study was to examine the contribution of Corporate Governance on customer satisfaction in the Mutual of Public Service in Burundi with a view of promoting customer services, understanding complaints and profitability.

Methodology

The study adopted descriptive and cross-sectional research design and employed quantitative approach. The total population of 210 gave the sample size of 138. Both probability and non-probability sampling whereby simple random and purposive sampling were used. This study used both primary and secondary data. Questionnaire survey was used to collect data from the customers and employees. To ensure the validity and reliability of the instrument, the

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researcher employed expert judgment method. After constructing the questionnaire, the researcher contacted experts in this area to go through it to ensure that the instrument was clear, relevant, specific and logically arranged. Also, a pre-test was conducted in order to test and improve on the reliability and validity of the instrument. Cronbach's Alpha test was employed to measure the reliability. Since all Content Validity indices for all experts and Alpha coefficients were above 0.7, then the items/questions selected for the study were relevant to the study variables. The data collected from field was edited, coded and entering into computer in the SPSS (22.0) version to generate various results. Then correlation coefficient was used to illustrate the existence of the relationship between variables and the regression analysis was used to explain how the independent variables affected the dependent variable.

Results and Discussion

The section presents the respondents views on whether corporate governance and service quality influence the satisfaction of customers. Spearman correlation coefficient was used to determine the degree of relationship between the study variables as shown in the table below.

Table 1. Correlational results

	1	2	3
Corporate governance (1)	1.000		
Service quality (2)	.732**	1.000	
Customer satisfaction (3)	.681**	.534**	1.000

**. Correlation is significant at the .01 level (2-tailed).

Results in table above show a positive relationship between Corporate governance and service quality (r= 0. 732, P-value < 0.01). These results show that the greater the good corporate governance, the greater the number of persons that will be served by Mutual of Public Service and hence, higher levels of satisfaction. This implied that with proper corporate governance through accountability, transparency, and board responsibility, service quality is enhanced thus success of mutual of public service. This is in line with the George Chege (2015) who found that Corporate Governance heavily influences the quality of the service.

Results indicate a positive relationship between service quality and customer satisfaction (r= 0.534, P-value < 0.01), which means that the higher the service quality among customers of Mutual of Public Service, the higher the likelihood of these customers being satisfied. The above result is in line with Cronin, Brady, and Hult (2000) who say that customer satisfaction is found to be dependent on the quality of service offered to the customer and is one of the tools to increase value for customers. They also highlight that more value for

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customer means higher satisfaction, which can benefit the organization in long run, and generate higher revenue (Homburg, Koschate, and Hoyer, 2006; Jayasankaraprasad & Kumar, 2012). In addition, Bitner (1990) mentioned that good service quality leads to satisfaction and consumer satisfaction increased the evaluation of service quality again.

Results in table above show a positive relationship between Corporate governance and customer relationship (r= 0.681, P-value < 0.01). This means that a positive change in governance effect on customer satisfaction in Mutual of Public Service. The result is in line with Brown and Caylor (2004) who says that corporate governance provides the structure through which the objectives of the company are set, and the means of attaining those objectives and monitoring performance are determined. Customer satisfaction is an important organizational outcome. Imala (2007) and Omanga (2013) assert that the success of a business depends on whether it creates a satisfied customer. A great deal of marketing research has found positive effects of customer satisfaction. Satisfied customers tend to repurchase more and spread positive words about the focal firm.

Regression analysis was used to examine the level, to which corporate governance and service quality determine customer satisfaction.

Table 2. Regression results

Model	Standardized coefficients		
	Beta	t	Sig
Constant		2.746	.024
Corporate governance	.216	2.693	.003
Service quality	.354	5.679	.000
R- Square = .271, Adjusted R- square = .298, F= 43.612, Sig = .000			

Results in table above indicate that the combination of corporate governance and service quality predict only 27.1% of the variance in customer satisfaction in Mutual of Public Service. Service quality (Beta=.354, t=5.679, Sig=.000) is a better predictor of the customer satisfaction than the corporate governance (Beta=.216, t=2.693, Sig=.003) though both were statistically significant. The low value of the adjusted R Square value is a revelation that, there were other variables other than service quality and corporate governance that influenced customer satisfaction.

Conclusion and Recommendations

The study of the influence of corporate governance on customer satisfaction indicates that the independent variables do contribute greatly to customer satisfaction in Mutual of Public service. Therefore, all organization should focus on governance in terms of transparency, accountability, and board responsibility.

Based on the findings, the study recommends that:

(i) Mutual should multiply agents in hospitals and health centres to facilitate its customers;
(ii) Pharmacies should be available with sufficient medicines;
(iii) Service quality needs to be advocated for as it influences the satisfaction of customers;
(iv) The organization should understand the expectations of the customers and

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tries to provide prompt services as long as they have paid for it;

(v) The organization should ensure that all mutual of public service staff are aware of the principles of good governance and adhere to them in their daily activities;

(vi) The organization should deal with customers' complaints and focus on the expectations of customers towards their services;

(vii) The organization also should know if the customers have best interest of employees at heart.

Authors Declaration

We declare that this study is an original research by our research team, and we agree to publish it in the journal.

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