



Studying the Status of Insurance Employees Stress Components and their Management in the Social Security Organization

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Abstract

The workplace of insurance employees of the Social Security Organization is a stressful environment and these conditions have reduced their performance, so the present study aimed to investigate whether the components of stress of insurance employees and their management in the insurance organization of Iran have a desirable social status. This research is applied in terms of purpose and is survey in terms of method. The statistical population included all employees and managers of the Social Security Organization of Iran that based on Cochran's formula 464 people were selected and 232 individuals were selected by stratified random sampling method appropriate to the size of the population. A researcher-made questionnaire was used to collect the required data. The Stress-Related Factors Questionnaire included 72 questions and the Stress Management Questionnaire consisted of 24 questions. The content validity of the Stress-Related Factors and Stress Management Questionnaire were 0.91.5 and 0.92.1, respectively, and their reliability was calculated to be 99.1 and 94.6, which was greater than 0.7 and was acceptable. Data analysis was performed using t-test by applying SPSS software. Considering that the significance level of the test (0.000) was less than the level of 0.001, according to the obtained means for the variables, it can be said that the status of the components of stress of insurance staff and stress management were desirable. The status of the stress components of insurance employees and their stress management was not so high that we could able to say that these factors are performed well in this organization. Therefore, managers are advised to pay more attention to individual, occupational, managerial, organizational and environmental stress-related factors in their organization.

Keywords: Employees Stress, Insurance, Social Security Organization.

Introduction

The importance and role of mental health in the workplace and employees' mental health is completely clear. Due to the importance of this issue, the World Mental Health Day in 2017 has been selected to focus on the workplace mental health and reducing employee stress (Sharifi et al., 2016).

Nowadays, employee stress and its consequences have become one of the most common problems of the present era, and organizations and companies pay a lot of money for diseases caused by stress. Some jobs are highly stressful due to the nature of the tasks and the variety of missions. Therefore, managing the stress caused by these jobs is really important (Norouzi et al., 2018).

Increasing productivity is the major goal in many organizations and it can be acknowledged that by reducing stress, productivity increases in organizations, since human resources are considered as one of the main factors in organizations and the effect of stress on these factors can reduce their efficiency and in contrast, paying attention to these factors and reducing stress can increase productivity and quality of work life (Barihe Barihi et al., 2018).

Many factors are involved in creating stress in employee such as such as environmental factors, occupational factors, individual factors and organizational factors, etc. Stress affects the performance, efficiency and effectiveness, hence the role of stress and should not be ignored. Research shows that 80% of people who refer to a doctor today are due to stress, while this percentage seems somewhat new and has not been at this level before, but certainly the main reason of visiting a doctor is because of stress and stress-related illnesses are not new (Khalid et al., 2015).

According to the estimates of the World Health Organization in relation to increasing the prevalence of mental disorders in developing countries, ensuring the health of different segments of society and in fact recognizing their psychological problems and providing appropriate services to take preventive measures and in case of problems to solve them is one the fundamental and important issues of any country (Soltani & Soodbakhsh, 2017).

Working in a Social Security Organization is one of the most stressful and difficult jobs, especially for staff who meet clients face-to-face. This organization has major responsibilities in both insurance and medical departments, which has a central organization and general departments, branches, agencies and various medical centers to carry out its duties. The main

duties of this organization generally are accidents and diseases, wage compensation, disability, retirement and death (Jafarpour & Sadra Abarghavi, 2016). Accordingly, employees who provide services to the people in this field continuously suffer gradually from a decrease in the quality of life (Nadaf et al., 2017) and (Shadmehr et al., 2019).

Investigating the management of stress-related factors in the insurance staff of the Social Security Organization of Iran can provide useful information in improving the level of proper work, which is possible through regular research and identification of stressors (Abbasi Asfajir & Mousavi Amiri, 2017). Therefore, the present study aimed to investigate whether the stress components of insurance employees of the Social Security Organization of Iran and their management are in a favorable condition.

Research Method

This research is applied in purpose and is survey in method and in terms of nature descriptive-correlation. The statistical population consists of two groups: 1. All employees of the Social Security Organization of Iran, whose number is 2067 and to determine and select the sample size, paired data method was used, i.e. for each manager two employees under his authority was considered that their number was equal to 464 people and were selected by stratified random sampling method appropriate to the size of the population. 2. Managers of the Social Security Organization of Iran (582 people) who are working in 33 general departments of social security in 31 provinces and according to Cochran's formula, 232 of them were selected by stratified random sampling method appropriate to the size of the community. In



this study, in order to collect the required data, two researcher-made questionnaires based on the study of research literature have been used.

1. Questionnaire for determining the stress
2. Related factors in the Social Security Organization of Iran, which was answered by the insurance staff of this organization and consisted of 72 five-option questions
3. Stress Management Questionnaire that has been answered by the managers of this organization and consisted of 24 five-option questions.

The questionnaires of the present study were first reviewed and approved by 15 experts in terms of face and conceptual validity, and then for its content validity measuring, the content validity ratio or CVR was used. The formula of this method is as follows:

$$CVR = \frac{n_e - \frac{N}{2}}{\frac{N}{2}}$$

Where N represents the total number of responding experts, n_e is the number of experts who have approved the item. The CVR value can be calculated for all indicators and factors. The CVR value can fluctuate between -1 and +1. When CVR = 0.00, it means that only 50% of the respondents considered the subject

appropriate. Therefore, the closer the CVR value is to one, the more respondents have identified the subject as appropriate. In this study, the validity of the Stress-Related Factors Questionnaire was calculated to be 0.91, and the validity of the Stress Management Questionnaire was calculated to be 0.92. According to the calculations, the reliability of the questionnaire (stress-related factors) using Cronbach's alpha is equal to (99.1%) and the reliability of the questionnaire (stress management) is equal to (94.6%), and these values are acceptable (greater than 0.7). Data analysis was performed using t-test by applying SPSS software.

Research Findings

Question 1: What is the status of individual factors of stress of insurance employees of the Social Security Organization?

According to (Table 1), considering that the test value (0.000) is smaller than the significance level (0.05), so the null hypothesis is rejected. In other words, according to the mean obtained for this variable, it can be said that the status of the variable of individual factors of employees' stress is in the desired state.

Table 1. The Status of the Variable of Individual Factors of Employees' Stress

Variable	Mean	t-statistic	Significance level	Lower bound	Upper bound
Individual factors of stress	3.534	19.070	0.000	0.479	0.589

Question 2: What is the status of occupational factors of stress of insurance employees of the Social Security Organization?

According to (Table 2), considering that the test value (0.000) is less than the significance level (0.05), so the null hypothesis is rejected. In other words,

according to the average obtained for this variable, it can be said that the status of the

variable of occupational factors of employees' stress is in a favorable state.

Table 2. The Status of the Variable of Occupational Factors of Employees' Stress

Variable	Mean	t-statistic	Significance level	Lower bound	Upper bound
Occupational factors of stress	3.593	19.385	0.000	0.533	0.653

Question 3: What is the status of the management factors of the insurance employees' stress of the Social Security Organization?

According to (Table 3), considering that the test value (0.000) is less than the

significance level (0.05), so the null hypothesis is rejected. In other words, according to the average obtained for this variable, it can be said that the status of the variable of management factors of employees stress is in a favorable state.

Table 3. The Status of the Variable of Managerial Factors of Employees' Stress

Variable	Mean	t-statistic	Significance level	Lower bound	Upper bound
Managerial factors of stress	3.789	28.918	0.000	0.735	0.842

Question 4: What is the status of organizational factors of insurance employees' stress of the Social Security Organization?

According to (Table 4), considering that the test value (0.000) is less than the

significance level (0.05), so the null hypothesis is rejected. In other words, according to the average obtained for this variable, it can be said that the status of the variable of organizational factors of employee stress is in the desired position.

Table 4. The Status of the Variable of the Organizational Factors of Employees' Stress

Variable	Mean	t-statistic	Significance level	Lower bound	Upper bound
Organizational factors of stress	3.391	14.434	0.000	0.338	0.444

Question 5: What is the status of environmental factors of insurance employees' stress of the Social Security Organization?

According to (Table 5), considering that the test value (0.000) is less than the significance level (0.05), so the null hypothesis is rejected. In other words, according to the average obtained for this



variable, it can be said that the status of the variable of environmental factors of

employees' stress is in a favorable state.

Table 5. The Status of Environmental Factors of Employees' Stress

Variable	Mean	t-statistic	Significance level	Lower bound	Upper bound
Environmental factors of stress	3.612	24.038	0.000	0.562	0.662

According to (Table 5) - Considering that - the test value (0.000) is less than the significance level (0.05), so the null hypothesis is rejected. In other words, according to the average obtained for this variable, it can be said that the status of the variable of environmental factors of psychological stress of employees is in a favorable state.

Question 6: What is the situation of stress management of insurance employees of the Social Security Organization?

According to (Table 6), considering that p value of the test (0.000) is less than the significance level (0.05), so the null hypothesis is rejected. In other words, according to the average obtained for this variable, it can be said that the variable status of employee stress management is in the desired position.

Table 6. Variable status of employee stress management

Variable	Mean	t-statistic	Significance level	Lower bound	Upper bound
Stress management	3.569	14.864	0.000	0.494	0.645

Discussion and Conclusion

The results showed that the variable of stress-related factors of insurance employees of the Social Security Organization of Iran is in good condition, but this rate is not high enough to say that the stress-related factors of insurance employees are in a good position in this organization. These results are in line with the findings of Ismail and Amin (2020) that showed that there is a negative and significant relationship between job stress and quality of life of female physicians. There is a negative relationship between job stress and marital

adjustment of female physicians. There is a significant relationship between quality of life and marital adjustment of female physicians (Ismail & Amin, 2020) and is in line with the findings of Draganidis and Montaza (2019) who showed that there is a significant relationship between resilience and job stress dimensions including role, communication, peer support, superior support, control and changes, and there is a significant relationship between resilience with the dimensions of demand and superior support (Razavi, 2008).

It is the responsibility of managers and employees of organizations to take responsibility for applying organizational strategies to prevent employees from being exposed to the stress in the work environment, and in this case, the role of management of higher, middle and grassroots levels of organizations is more important. The results showed that the variable of individual factors of stress of insurance employees of the Social Security Organization of Iran is in good condition, but this rate is not high enough to say that individual factors of insurance employees' stress are performed well. These results are in consistent with the findings of Razavi (2002) that showed that job changes do not have a significant effect on physical stress ($p > 0.01$), but job factors such as job type and job position have a significant effect on stress ($p < 0.02$). In this study, athletes compared to individuals was conducted with the support of the Scientific Research Council of the country (presidency). Non-athletes were less exposed to job pressures and had significantly less stress (Nasr Esfahani & Bagheri, 1997). These results are in consistent with the findings of (Nasr Esfahani & Bagheri, 1997) which showed that the most important employment and psychological stress in all employees were human issues and relationships in the workplace, accidental factors and permanent factors. Dissatisfaction with welfare-nutrition facilities and factors related to type work was in lower grades. The average of total stress in different categories was 2.02 and the standard deviation was 0.88. In total, the stress reported by employees was higher than workers, which is a significant difference at the level of 0.05. Higher levels of stress have been reported compared to day labors (Yar Mohammadian et al., 2005). The most important responsibility for increasing the mental health of employees

lies with their managers. With regard to this fact, first try to increase their level of mental health and then, with the help of an industrial and organizational psychologist, provide the necessary basis for ensuring the physical and mental health of employees. If the performance appraisal system of the employees under their supervision is not effective, significant stress will be applied to all employees and they will suffer a lot of losses in their workplace organization. Therefore, in order to be able to control the stress of employees in the organization, we must first identify and develop individual factors, and as a result, control the challenges and problems of stress.

The results showed that the variable of occupational factors of stress of insurance employees of the Social Security Organization of Iran is in good condition, but this rate is not high enough to say that the occupational factors of stress of insurance employees are treated well in this organization. These results are in consistent with the findings of Yarmohammadian et al. (2005) which showed that the positive and negative emotions of the two groups of students and the background of the entrance exam ($P < 0.001$) were also significantly different. The results also showed a significant difference between two groups in terms of psychological pressures (stress, anxiety, and depression), i.e. more psychological pressure on those not accepted in the entrance exam was imposed ($P < 0.001$). The students' families also had significantly more positive emotions than the parents of the unaccepted ones ($P < 0.001$), but there was no significant difference in negative emotion and stress ($P < 0.005$) and this indicates that today there is little difference in social roles, family expectations, aspirations and personal desires between a girl and a boy (Karadal & Saygin, 2018). Stress is one of the



downsides of an organization for not achieving the desired profitability and productivity, and in order to control it, firstly, it is necessary to provide suitable working conditions for people in the organization, and secondly, by developing effective training programs and training workshops for all employees, it is possible to prevent occupational and psychological stress in employees.

The results showed that the variable of stress management factors of insurance employees of the Social Security Organization of Iran is in good condition, but this rate is not high enough to say that the management factors of stress of insurance employees are performed well in this organization. These results are in line with the findings of Karadal and Sageen (2018) who showed that there was a significant difference between the post-test scores of the experimental and control groups in stress and job self-efficacy of coaches of Bayern Munich Football Club. Therefore, it can be concluded that the use of mindfulness-based techniques is effective in reducing stress and increasing job self-efficacy of Bayern Munich football coaches (Yunis & Abbas Tarhini, 2017) and is in consistent with the findings of Younes et al. who showed the interpersonal conflict in addition: the mediating role of missile industry workers has a significant effect (Barbuto, 2018).

The results showed that the variable of organizational factors of psychological stress of insurance employees of the Social Security Organization of Iran is in good condition, but this rate is not high enough to say that the organizational factors of psychological stress of insurance employees are treated well in this organization. These results are in line with the findings of Barbuto (2015) who showed that there is a significant difference between changes in stress and burnout between the experimental

and control groups. According to the findings, all teachers as well as other teachers and employees of similar professions are recommended to include this type of exercise in their daily routine (Pirayesh & Hatami F. (2018) and there results are in line with the findings of Pirayesh and Hatami (2018) which showed burnout ($R=0.254$ and job stress $R= -0.384$) and service compensation system ($\beta = +0.424$ and $R = +0.490$ affects job satisfaction, on the other hand, job burnout and job stress through the service compensation system have an effect on job satisfaction, as well as job stress and job burnout ($\beta = +562.5$ $R = +0.562$) (Vasei Chaharmahali et al., 2017). Factors of stress at the organizational level should be examined according to the culture of the organization or the dominant atmosphere.

The results showed that the variable of environmental factors of insurance employees' stress of the Social Security Organization of Iran is in good condition, but this rate is not high enough to say that environmental factors of insurance employees' stress are treated well in this organization. These results are in line with the extensive findings of Chaharmahali et al. (2015) which showed that the auditor's stress has a negative and significant effect on audit quality. Also, the moderating role of the variable of the first audit of the new client's financial statements strengthens the effect of auditors' stress on audit quality in a negative direction (Romejko, 2019). These results are in consistent with the findings of (Romejko, 2019) who showed that the workplace stress has a significant effect on organizational health and organizational effectiveness of the London government (Sambrook, 2019). The results showed that the variable of stress management of insurance employees of the Social Security Organization of Iran is in good condition, but this rate is not high

enough to say that the management of stress of insurance employees is treated well in this organization. These results are in line with the findings of (Sambrook, 2019) who showed that annoying behaviors and stress have a significant effect on the occurrence of dysfunctional behavior due to the mediating role of burnout in health care workers in Saint Petersburg (Johnson & Diana, 2019), and are in consistent with the findings of (Johnson & Diana, 2019) who showed that immunization training against stress is effective in reducing job stress in the elderly with Parkinson's disease, so that there was a significant difference between the post-test scores of the experimental and control groups in stress and stress. Employees with different personalities have different abilities that can affect the amount of stress that is imposed on them. If the employee does not have the necessary ability to do something, a lot of psychological pressure will be imposed on him. Another stress-related factor is experience. People who do not have enough work experience suffer a lot of stress, but with increasing experience, their stress will decrease. For this reason, novices, who do not have the experience to do various jobs related to their job and are not sure about the accuracy of their work, often suffer from a lot of stress and get angry. So it is it necessary to pay attention to these factors for the management of stress.

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