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THE SERVICES OFFERED BY THE JORDANIAN PHARMACISTS' ASSOCIATION AND THEIR **IMPACT ON ITS MEMBERS**

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Abstract

The study aimed to investigate the pharmacists' satisfaction of services provided by the Jordanian Pharmacists' Association. The independent variable (services offered by the association) had three elements: Financing (housing, cars and household items), Health Insurance and Loans (with and without interest). A systematic random sample of 80 pharmacists was chosen randomly from the membership list according to the records of the association. 26 questionnaires were excluded because either they were returned blank or not completed; therefore the unit of analysis consisted of 54 pharmacists. The survey instrument was pilot tested, and the final questionnaire was distributed in October 2014Statistical Package for Social Sciences (SPSS) was used to analyze the data collected. This analysis used data collected from a cross-section of pharmacists to examine their satisfaction at the Pharmacist Association in Amman/Jordan. The results of the study showed that the number of males exceeded the females and loans with interest has the highest impact.

Keywords: Pharmacists, Satisfaction, Financing, Loans, Households, Health Insurance

INTRODUCTION

The mission of Professional unions the so called "Civil Society Organizations "is to defend and preserve the individual rights and liberties guaranteed to every person. Individuals working in any institutions are free to organize themselves independently, free to voice their opinion and free to demonstrate against any misdoing of the government. Contemporary civil organizations in Jordan are classified into more than (12) groups one of which is the Professional Association. The Professional Associations are considered as the most important association of civil society because of their role in the trade unions. They are classified as one of pressure and interest groups that can be defined as "a group of individuals aimed at influencing the political and economic decision-making". The objectives of the Jordanian Pharmacists Association is to preserve the interests of the profession and the protection and defense of the organization; to cooperate with the ministry and all the bodies and institutions related to raising the level of pharmaceutical services provided to the public; to unite the point view of all pharmacists and maintain their rights and dignity; to maintain the ethics of the profession; to encourage the scientific research in general and in the field of medicine in particular; and to securing decent life to pharmacists and their families in case of need and aging.

The study problem and its elements

Pharmacists' union suffers from the lack of the number of pharmacists registered in it and the many complaints from those who are already registered concerning the quality of the services offered by the Association. Therefore, the purpose of this is to find out the impact of services offered by the pharmacist association and their impact on its members and to achieve that purpose the following questions have to be answered:

- 1. What is the impact of the services provided (financing, health Insurance and giving loans) by the Jordan Pharmacists Association upon its members in Jordan?
- 2. What is the impact of financing services (household services, car services and land & apartment services) upon pharmacists' satisfaction in Jordan?
- 3. What is the impact of health insurance services upon pharmacists' satisfaction in Jordan?
- 4. What is the impact of loan services upon pharmacists' satisfaction in Jordan?
- 5. Are there differences in the service provided by the Jordan Pharmacists Association for Pharmacists on their satisfaction related to moderate variables (sex, marital status, qualifications, affiliation to the union, the number of times visiting the union, and salary)?



Hypotheses

Ho1: There is no statistical significant level of (0=0.05) for the services provided by the Jordanian Pharmacists Association (financing, health Insurance and loans) on pharmacists' satisfaction in Jordan.

Ho1-1: There is no statistical significant level of (0=0.05) for the financing provided by the Jordanian Pharmacists Association on pharmacists' satisfaction in Jordan.

Ho1-2: There is no statistical significant level of (0=0.05) for the health Insurance provided by the Jordanian Pharmacists Association on pharmacists' satisfaction in Jordan.

Ho1-3: There is no statistical significant level of (0=0.05) for the loans provided by the Jordanian Pharmacists Association on pharmacists' satisfaction in Jordan.

Ho2: There are no differences at statistical significant level of (0=0.05) for the services provided by the Jordanian Pharmacists Association on pharmacists' satisfaction in Jordan related to moderate variables (gender, marital status, education level, years of membership, number of visits to the association and salary).

Independent variable Dependent variable Financing: Housing Financing Car financing Household financing Pharmacists' satisfaction Health insurance Loans

Figure 1: The Proposed Research Model

Significance of the study

Pharmacists' association is an important body of society because of its economic and political weight. This study will help the pharmacists' association in Jordan to find the best possible ways to help its members to achieve their needs which will provide security and support for them.

Because of the disparity of Pharmacists' satisfaction with the association and because a large number of pharmacists are not members of the association, the researchers wanted to highlight these disparities, and shed the light on the services available at the association in an effective way so that others who remote themselves from the association can join in.

RESEARCH METHODOLOGY

For the study purpose, a descriptive research design is adopted.

Data Sources

The current study used two sources to get data, secondary and primary sources. In the secondary source the data was collected from various available sources that include published articles, books, previous studies and website materials in order to form the theoretical framework of the study. The primary source was gathered from a questionnaire that will be designed and developed to reflect the study objectives and questions.

Population and Sampling

The population of the study consisted of the registered members of the Pharmacists' Association in Amman/Jordan. A random sample of (80) pharmacists was used to examine their satisfaction at their association. (26) questionnaires were excluded because either they were returned blank or not completed; therefore the unit of analysis consisted of (54) pharmacists

Data Collection Tool and Reliability & Validity

The tool that was used for this study is the questionnaire and in order to check the content validity of the questionnaire an academic professors and professional bodies were asked to verify the content validity of the questionnaire and on receiving their comments the needed amendments were made and the questionnaire was distributed to the study sample.

To check the questionnaire reliability Cronbach's Alpha reliability coefficients was used to calculate the study variables as seen in the following table.

Table 2: Cronbach alpha reliability coefficients

| Variable | Alpha Value |
|--------------------------|-------------|
| Services Offered | 86% |
| Financing | 83% |
| Health Insurance | 84% |
| Loans | 86% |
| Pharmacist' Satisfaction | 66% |

It is clear that all alpha values are higher than 60% which indicates that all the questionnaire statements are appropriate for this study.

ANALYSIS AND RESULTS

Statistical Package for Social Sciences (SPSS) was used to analyze data. Table (2) shows the means and standard deviations of the sample responses on the impact of pharmacists' association services on pharmacists' satisfaction.

Table 2: Descriptive statistics and the impact of pharmacists' association services on pharmacists' satisfaction

| No | Area | Mean | sd | Degree of Importance |
|----|---------------------------|------|------|----------------------|
| 1 | Housing & Land Financing | 2.92 | 0.66 | Medium |
| 2 | Car Financing | 3.41 | 1.03 | Medium |
| 3 | Medicine Financing | 3.44 | 1.11 | Medium |
| 4 | Household items financing | 3.24 | 0.90 | Medium |
| 5 | Loans with Interest | 2.76 | 0.89 | High |
| 6 | Loans without Interest | 3.42 | 0.83 | Medium |
| 7 | Health Insurance | 3.17 | 0.75 | Medium |
| 8 | Pharmacists' Satisfaction | 3.29 | 0.52 | Medium |
| 9 | Overall Degree | 3.21 | 0.57 | Medium |

The results showed that the area of housing and land financing got a mean of (2.92) and a standard deviation of (66); the car financing area of (3.41) and a standard deviation of (1.03); the field of medicine financing got a mean of (3.44) and a standard deviation of (1.11); the household items financing (3.24) and a standard deviation of (0.90); interest loans (2.76) and a standard deviation of (0.89); interest loans got (3.42) and a standard deviation of (0.83); the health insurance got (3.17) and a standard deviation of (0.75); and finally the area of pharmacists' satisfaction got a mean of (3.29) and a standard deviation of (0.52). Of the above the highest degree of importance was the loans with interest.

4 3.44 3.41 3.42 3.29 3.5 3.243 17 2.92 3 2.76 2.5 2 1.5 1 0.5 0 No Interest Housing & Medicine Financing Interest Health Pharmacists' Financing Houshold Loans Insurance Financing Satisfaction Land Loans Items Financing

Figure 2: Means and standard deviations of the sample responses

Table (3) shows the Multiple Regression analysis to measure the impact of services offered by the Jordanian Pharmacy Association on the Pharmacists' satisfaction.

Table 3: Multiple Regression analysis

| Regression coefficients | | | | | | | | | |
|-------------------------|-------|------|--------------------|----|------|--------|----------------|-------|---------------------------|
| Sig | Т | В | Indep. Variable | df | sig | F | R ² | R | Dep. variable |
| 0.00 | 7.270 | .616 | Services provided | 53 | 0.00 | 52.850 | 0.504 | 0.710 | Pharmacists' satisfaction |

Table (4) shows the t value according to sex (male, female) of the pharmacists and the results were as follows:

Table 4: t test and significant level (Genderwise)

| | J | ` | , | |
|---------------------------|------------|------|----------|------------|
| Area | Group | Mean | t | Sig. Level |
| Housing & Land Financing | Males | 3.05 | 1.020 | .315 |
| | Females | 2.85 | _ | |
| Can Financia a | NA-L | 0.00 | 4.400 | 007 |
| Car Financing | Males | 3.63 | 1.198 | .237 |
| | Females | 3.28 | | |
| Medicine Financing | Males | 3.95 | 2.613 | .013 |
| · · | Females | 3.15 | <u> </u> | |
| | remales | 3.13 | | |
| Household items financing | Males | 3.38 | .839 | .405 |
| _ | Females | 3.16 | _ | |
| | | | | |
| Loans with Interest | Males | 2.90 | .845 | .404 |
| | Females | 2.68 | | |
| Loans without Interest | Males | 3.57 | .920 | .365 |
| Loano wanout miorost | Females | 3.34 | 020 | .000 |
| | Ciliaics | 0.04 | | |
| Health Insurance | Males | 3.20 | .210 | .835 |
| | Females | 3.15 | _ | |
| | | | | |
| Pharmacists' Satisfaction | Males | 3.41 | 1.259 | .217 |
| | Females | 3.22 | | |
| Overall Degree | Males | 3.39 | 1.795 | .078 |
| O Totali Dogico | Females | 3.10 | - 1.750 | .010 |
| | i elliales | 3.10 | | |

The next step in analyzing the survey is to determine if the eight factors labeled "housing & land financing", "car financing", "medicine financing", "household items financing", "loans with interest", 'loans without interest", and "health insurance", correlate enough with affiliation of the respondents to say definitively whether one group prefers Association more than another. The completion of an Analysis of Variance indicates that there is no statistically significant difference between respondents affiliation for any of the dimensions or for the intent to return; however, there is a difference based upon gender. Table (5) shows the ANOVA results from comparing the affiliation of respondents to the eight factors presented.

Table 5: ANOVA 1 output: Sum of Squares, Df, Mean square, F-statistical, Significance

| Area | Dif Source | Sum | Deg. F | M. | F | Sig. |
|---------------------|---------------|---------|-----------------|---------|-------|-------|
| | | Squares | 3 | squares | | Level |
| Housing & Land | Between Group | 2.055 | 3 | .685 | 1.603 | .201 |
| Financing | Within Group | 21.373 | 50 | .427 | | |
| | | | | | | |
| Car Financing | Between Group | 1.380 | 3 | .460 | .421 | .739 |
| | Within Group | 54.657 | 50 | 1.093 | | |
| Madiaina Einanaina | Datusan Craun | 4.050 | 0 | FF4 | 400 | 704 |
| Medicine Financing | Between Group | 1.652 | 3 | .551 | .432 | .731 |
| | Within Group | 63.682 | - 50 | 1.274 | | |
| | | | | | | |
| Household items | Between Group | 1.562 | 3 | .521 | .630 | .599 |
| financing | Within Group | 41.309 | 50 | .862 | | |
| Laana with Interest | Datusan Craun | 4 744 | 0 | F70 | 704 | FFC |
| Loans with Interest | Between Group | 1.711 | 3 - 50 | .570 | .701 | .556 |
| | Within Group. | 40.659 | 50 | .813 | | |
| Loans without | Between Group | .287 | 3 | .096 | .131 | .941 |
| Interest | Within Group | 36.407 | - 50 | .728 | | .0 |
| | · · | | | | | |
| Health Insurance | Between Group | 2.749 | 3 | .916 | 1.711 | .177 |
| | Within Group | 26.778 | 50 | .536 | | |
| | | | | | | |
| Pharmacists' | Between Group | .529 | 3 | .176 | .642 | .591 |
| Satisfaction | Within Group | 13.731 | 50 | .275 | | |
| | | | | | | |
| Overall Degree | Between Group | .074 | 3 | .025 | .071 | .975 |
| | Within Group | 17.218 | 50 | .344 | | |

Table (6) shows the ANOVA analysis of the number of times pharmacists visit the Association using the eight factors labeled "housing & land financing", "car financing", "medicine financing", "household items financing", "loans with interest", 'loans without interest", and "health insurance" and the correlation is explained in the table below. Moreover, a dimensional Comparisons way, "Shaivism" was made to test the impact of the service provided by the Jordan Pharmacists Association on pharmacists satisfaction.

Table 5: ANOVA 2 output: Sum of Squares, Df, Mean square, F-statistical, Significance

| Area | Dif Source | Sum | Deg. F | M. | F | Sig. |
|---------------------|----------------|---------|--------|---------|-------|-------|
| | | Squares | | squares | | Level |
| Housing & Land | Between Group | 1.506 | 3 | .502 | 1.145 | .340 |
| Financing | Within Group | 21.922 | 50 | .438 | | |
| Car Financing | Between Group | 4.209 | 3 | 1.40 | 1.353 | .268 |
| | Within Group | 51.828 | 50 | 1.037 | | |
| Medicine Financing | Between Group | .712 | 3 | .237 | .184 | .907 |
| | Within Group | 64.621 | 50 | 1.292 | | |
| Household items | Between Group | 1.562 | 3 | .521 | .630 | .599 |
| financing | Within Group | 41.309 | 50 | .862 | | |
| Loans with Interest | Between Group | 1.711 | 3 | .570 | .701 | .556 |
| | Within Group | 40.659 | 50 | .813 | | |
| Loans without | Between Group | .287 | 3 | .096 | .131 | .941 |
| Interest | Within Group | 36.407 | 50 | .728 | | |
| Health Insurance | Between Group | 2.749 | 3 | .916 | 1.711 | .177 |
| | Within Group | 26.778 | 50 | .536 | | |
| Pharmacists' | Between Group. | .529 | 3 | .176 | .642 | .591 |
| Satisfaction | Within Group | 13.731 | 50 | .275 | | |
| Overall Degree | Between Group | .074 | 3 | .025 | .071 | .975 |
| | Within Group | | 50 | .344 | | |

Table 6: Summary of testing the hypotheses

| Hypothesis | Null Hypotheses | Hypotheses Testing Results |
|--|---|--|
| First Main hypo. Services Provided X Pharmacists' Satisfaction | No effect or level of statistical significance (0=0.05) for the services provided by the Jordanian Pharmacists association on pharmacists satisfaction in Jordan. | Reject the null hypothesis and accept the alternative hypothesis |
| Financing | | |
| Sub-hypo. (Housing Financing) | No effect or level of statistical significance (0=0.05) for housing financing service upon pharmacists satisfaction in Jordan. | Reject the null hypothesis and accept the alternative hypothesis |
| Sub- hypo. (Car Financing) | No effect or level of statistical significance (0=0.05) for the car financing service upon Pharmacists satisfaction in Jordan | Reject the null hypothesis and accept the alternative hypothesis |
| Sub-hypo. (Household Items Financing) | No effect or level of statistical significance (0=0.05) for household items service upon Pharmacists satisfaction in Jordan. | Reject the null hypothesis and accept the alternative hypothesis |

| | | Table 6 |
|--|---|---|
| Loans | | |
| Sub-hypo. (Loan Without Interest) | No effect or level of statistical significance (0=0.05) for loan without service upon pharmacists satisfaction in Jordan. | Reject the null hypothesis and accept the alternative hypothesis |
| Sub-hypo. (Loan with interest) No effect or level of statistical significance (0=0.05) for the loan service upon pharmacists' satisfaction in Jordan. | | Reject the null hypothesis and accept the alternative hypothesis |
| Health Insurance | | |
| Health Insurance | No effect or level of statistical significance (0=0.05) for the health insurance service upon Pharmacists satisfaction in Jordan. | Accept the null hypothesis |
| Demographic Factors | | |
| Demographic Factors | There are no statistical differences at the leve of (0=0.05) for the services provided by the Jordan Pharmacists Association upon Pharmacists' satisfaction due to demographic variables (gender, affiliation, and the number of times visiting the union). | Reject the null hypothesis and accept the alternative hypothesis in each of the (gender, affiliation, and the number of times visiting the union) |

RECOMMENDATIONS

This study is the first known attempt to solicit the opinions of the pharmacists regarding their professional satisfaction on their association. The study results have provided valuable information regarding the demographic characteristics and professional satisfaction of practicing pharmacists in the country. This information will be used to guide the pharmacists' association to plan for the future and will help to identify potential shortcomings in practice settings, and to better understand the professional satisfaction needs of the Jordanian pharmacists. Out of all this the study recommends the following:

- 1-The Jordan Pharmacists' Association should conduct introductory lectures for Jordanian pharmacists about its services.
- 2. There is an urgent need for attracting the pharmacists who are not registered as members in the association or for those who left the association for one reason or another.
- 3- Jordanian Pharmacists' Association must find ways of raising the salaries of pharmacists.
- 4- There is a necessity of searching for better health insurance by the Pharmacists' Association for its members.
- 5-The Pharmacists Association should raise the awareness of its members of their rights and familiarize them with the laws guiding that.

Further, Jordanian Pharmacists' Association should develop its relations with other civil, political, and trade unions and enhance pharmacists' participationin the social, political and economic arena in Jordan.

LIMITATIONS OF THE STUDY

One of the limitations of the study was that the unit of analysis was small due to the fact that many pharmacists' were not optimistic about change and they believe that it was useless to fill up questionnaires. The other limitation was that this study is to be considered the first of its kind because there is not much literature on this subject.

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