

## Model Improvement Behavior of Employees Insurance Companies in Iran, Mazandaran

NABIALLAH AZIZI<sup>1</sup>

SEYED ABDOLLAH KHAVARI

Faculty of Business and Accountancy

Lincoln University College, Malaysia, Branch Iran

### Abstract:

*Opportunities Today, marketing within your business start, first of all personnel work you have to have faith. The role of human resources in advance of the organization is very important. Human resources committed by his behavior and correct and timely decisions can prevent material losses and for the organization is to create value and wealth. So having employees' satisfaction is a key factor in the success of the organization and special attention should be adhered leaders. The aim of this study " evaluation the effect of internal marketing on employees behavior (Case Study: Taavon Insurance)" is. The methodology used in this study was descriptive and correlational design, structural equation modeling. The population of this research included all employees of cooperative insurance that they are using a sample of 499 people, 217 people have chosen as an example. The validity of the professors acknowledge and reliability using Cronbach's alpha of 0.91, indicating approval is obtained reliability-is desired. Finally, the data sets were analyzed using LISREL software. Results showed that the dimensions of internal marketing and organizational behavior aspects (satisfaction, commitment and loyalty of employees) There is a significant positive impact.*

**Key words:** internal marketing, job satisfaction, employee engagement, employee loyalty.

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<sup>1</sup> Corresponding author

## **INTRODUCTION**

Since the inception of human societies, humans have been seeking physical fitness for economic, social and political purposes. Most people have experienced financial pressures due to adverse events. Some financial and insurance activities include plans to collect and unite savings and help manage people's risk to reduce these pressures and contribute to the security and economic stability of the people and even to develop and improve their situation (Liao, 2009). Given these problems, insurance companies, by providing different and innovative projects tailored to the needs of human societies, sought to provide and facilitate the financial and economic stability of people in order to avoid disruptions in the economy of households at the time of the incident and the dependents To the deceased or the incident they can benefit from the benefits of this economic supply. Insurers all over the world have done a lot of work to resolve the economic crisis and reduce their vulnerability (Ismail Zadeh, 2009).

In the world today, the services sector in the global economy has grown dramatically since World War II. In 1989, the service sector accounted for about 60 percent of GDP. Since 1950, the world-class insurance industry has grown at an annual rate of around 10%, more than the average rate of economic development in the world. The insurance industry forms a significant part of the volume of financial services. (Ismail Zadeh, 2009, p. 211) The industry has grown from 4 to 5 percent over the past years. In the year 1310, Iran began its serious activity in the field of insurance, and in 1314 the government established an Iranian insurance company among foreign insurance companies. The first private insurance company in Iran was founded in 1329. After the victory of the revolution, all the state-owned and state-owned companies were covered.

In recent years, the Government of the Islamic Republic of Iran has started privatization policy in the insurance sector and private insurance companies are operating in the insurance sector in conjunction with the public sector (Karimi, 1998). Unfortunately, despite the rapid growth of the industry in the world and the widespread provision of various types of insurance services, the industry has had very little development in terms of both qualitative and quantitative development for a variety of reasons. An insurance contract between the insurer and the insured, which are the main parties to the contract, and is concluded directly in the beneficiary's contract. According to Article 1 of the Iranian Insurance Law, dated 1316, "insurance is an agreement by which a party undertakes to compensate or pay a damages in exchange for payment or payment on the other in the event of an incident or incident". Regarding the types of risks, insurance contracts also have many types. The legal nature of insurance is not the same in general terms, and sometimes it can be distinguished between them. Different methods are presented for categorizing insurance types.

## **STATEMENT OF THE PROBLEM**

In order to improve employee behavior will help increase sales and greater efficiency through internal marketing is Tkhsysa model. Implement an internal marketing program for training, motivation, leadership workforce helps to higher levels of performance and satisfaction .The employees are the service organizations in the eyes of the customer, and they are so complex and multi-dimensional role (Mishra, 2010; p. 185). Staff are eager to meet their needs and to have it complete satisfaction and meet the needs of the organization is logic That this organization is in a better position to provide services Because that meet the needs of employees increase their motivation and thus increase their satisfaction level is That

eventually Byshteran loyalty to the organization and improve the quality of services provided by them (Ahmed and Rafiq, 2003, Hafez, 2010)

The increasing importance of the role and behavior of employees in the service sector service organizations and its results has led to the adoption of internal marketing To treat employees like customers (Mishra, 2010) at this point there is internal marketing staff within the organization's internal market form The organization is an internal market with internal customers and suppliers and meet the needs of internal customers is essential for organizational success(KH-2010) If you do not meet their needs and expectations and are calculated as a cost and not as capital assets of the Organization viewed Be providing products and services may not be appropriate and valuable to the customer (SM Javadein, common, Aghamiri and Yazdani, 1389).

Developing internal marketing approach to create a culture that fits into the Karatrym and most effective forms of behavior that will lead to providing superior customer service (Amir, God and honor, Nasiriyani, 1387) is an internal marketing must precede external marketing, otherwise, the organization may offer customer service that is incapable of doing it (Mishra, 2010, p. 189) If the service performance gap, the gap between what is expected and what is provided with better training and more staff was low (Amir, God and honor Nasiriyani, 1387) Internal marketing is aimed at ensuring that all employees about the mission of the company, including management objectives, outputs, services, products and markets that have the necessary knowledge (Mishra, 2010; p. 188). According to internal marketing was raised for the first time in 1980 and not only has had no theory has been taken against it But also a wide range and variety of academic theories have been proposed in this field (Tysayy and Wu, 2006). Internal marketing philosophy that focus on customer satisfaction and organizational productivity through continuous

performance improvement jobs that they do and the environment in which employees are focused. The idea that one of the objectives of internal marketing management, planning and creation of appropriate and flexible communication with internal groups for continuous improvement of internal processes (Ahmed and Rafiq, 2003). Manpower in insurance companies as one of the most important is the service organizations. The problem is employee behavior and effort has included research from the perspective of internal marketing to employees' behavior should be considered. This study seeks to answer the question that it refers to the impact of internal marketing on employee behavior. Whether internal marketing insurance companies on employee behavior influences them?

## **RESEARCH METHODOLOGY**

This is for quantitative and qualitative research (mixed). In an interview with the qualitative method conducted on 10 patients, the dimensions and the improvement of employee behavior component can be specified as well as the role and contribution to the improvement of employee behavior is determined by the increase in sales of insurance, then using the status quo characterized the behavior of employees in continuing to assist the improvement of the structural model shows. Liz software employee behavior in order to increase sales and the formulation of insurance offered. The method of data analysis with the method of interview conducted after theory grandd of 10 people with questions, improvement of employee behavior factors and whether this behavior will lead to more sales of insurance, it is encoded and the conceptual model we can shape it then for the analysis of data and statistical analysis using SPSS software from 20 and LISREL 8.80.). The population of the study, the number of employee's insurance companies that their number according to the latest statistics were obtained from 499 individuals. As in most research

applications of the population studied is high. Because of the high cost and time required for any research, the researcher considered necessary to study for the whole society, there is a reality by sampling the researcher, the information about the sample by analyzing data obtained through statistical inference, will extend the main society. In this study, based on a sample of 217 subjects selected by simple random sampling of the population have insurance. In this study, gathering information to answer questions for research, survey methods, it is also the library methods such as studying books, articles, journals, research schemes and the internet for information. In writing the literature and theoretical principles have been used. There are several instruments to measure variables. A questionnaire has been developed that respondents a series of questions before your answers within the context of addressing the specific variables (Danaee Fard et al., 1388).

## **FINDINGS OF STUDY**

According to the findings, the factor loadings associated with employee behavior in the next 3 are the 99% confidence level significantly. 4/4 examine the relationship between variables and hypothesis testing. In this section to review and test hypotheses using structural equation modeling are discussed. After describing the model and data collection, model with a set of known relationships between measured variables begins. As a logical extension of the model is multiple regression models. However, the analysis also includes multiple models with observed variables, but it is possible any number of independent and dependent variables and each of the equation there. The output graph of all coefficients and parameters of the model tested is significant. The significance of a factor, significant numbers should be larger than 96/1 or 96/1 is smaller.

## **HYPOTHESIS TEST RESULTS**

Based on the results of structural equation modeling to examine the research sub-hypotheses.

Hypothesis 1: There is a significant effect between employee development and employee satisfaction.

H0: There is no significant effect between employee development and employee satisfaction.

H1: There is a significant effect between employee development and employee satisfaction.

According to finding of the study, standardized coefficient is between 22/0. 80/2 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore reject the null hypothesis can be concluded relatively unknown and there is a significant effect between employee development and employee satisfaction.

Hypothesis 2: There is a significant effect between reward and employee satisfaction.

H0: Between reward and employee satisfaction there is no significant impact.

H1: Between reward and employee satisfaction there is a significant impact.

According to finding of the study, standardized coefficient is between 36/0. 45/3 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore null hypothesis is rejected and it can be concluded placed between reward and employee satisfaction there is a significant impact.

Hypothesis 3: There is a significant effect between providing perspective and employee satisfaction.

H0: Between reward and employee satisfaction there is no significant impact.

H1: Between reward and employee satisfaction there is a significant impact.

According to finding of the study, standardized coefficient is between 36/0. 45/3 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore null hypothesis is rejected and it can be concluded placed between reward and employee satisfaction there is a significant impact.

Hypothesis 3: There is a significant effect between providing perspective and employee satisfaction.

H0: Between provide perspective and there is no significant impact employee satisfaction.

H1: Between provide perspective and there is a significant impact employee satisfaction.

According to Figure 4-5 and 4-6, standardized coefficient is between 65/0. 67/6 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore reject the null hypothesis can be concluded between the offer is made and prospect and employee satisfaction there is a significant impact.

Hypothesis 4: There is a significant impact in the education of human resources and employee satisfaction.

H0: Between training of human resources and employee satisfaction there is no significant impact.

H1: There is a significant impact in the education of human resources and employee satisfaction.

According to finding of the study, standardized coefficient is between 31/0. 89/3 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore reject the null hypothesis can be concluded placed and the training of human resources and employee satisfaction there is a significant impact.



H5: There is a significant effect between empowerment and employee satisfaction.

H0: Between empowerment and employee satisfaction there is no significant impact.

H1: Between empowerment and employee satisfaction there is a significant impact.

According to finding of the study, standardized coefficient is between 51/0. 40/5 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore null hypothesis is rejected and it can be concluded placed between empowerment and employee satisfaction there is a significant impact. There is a significant influence between internal communication and employee satisfaction.

H0: There is no significant influence between internal communication and employee satisfaction.

H1: There is a significant influence between internal communication and employee satisfaction.

According to finding of the study, standardized coefficient is between 35/0. 77/2 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore null hypothesis is rejected and it can be concluded placed between internal communication and employee satisfaction there is a significant impact.

## **TEST RESULTS FRZYHHAY SECONDARY RESEARCH**

According to the results of structural equation modeling to examine the research sub-hypotheses.

Hypothesis 1: There is a significant effect between employee development and employee loyalty.

H0: There is no significant effect between employee development and employee loyalty.

H1 : There is a significant effect between employee development and employee loyalty.

### **Internal dimensions of loyalty marketing**

According to finding of the study, standardized coefficient is between 24/0. 54/2 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore reject the null hypothesis can be concluded relatively unknown and there is a significant effect between employee development and employee loyalty.

H0: Between rewarding and there is no significant impact on employee loyalty.

H1: Between rewarding and there is a significant impact on employee loyalty.

According to finding of the study, standardized coefficient is between 68/0. 85/6 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore null hypothesis is rejected and it can be concluded placed between reward and employee loyalty there is a significant impact.

Hypothesis 3: There is a significant effect between employee loyalty and provide perspective.

H0: Between provide perspective and there is no significant impact on employee loyalty.

H1: Between provide perspective and there is a significant impact on employee loyalty.

According to finding of the study, standardized coefficient is between 49/0. 43/4 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore reject the null hypothesis can be concluded between the offer is made and there is a significant impact loyalty and employee satisfaction.

Hypothesis 4: There is a significant impact in the education of human resources and employee loyalty.

H0: Between training of human resources and employee loyalty there is no significant impact.

H1: There is a significant impact in the education of human resources and employee loyalty.

According to finding of the study, standardized coefficient is between 40/0. 89/3 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore reject the null hypothesis is made and the training of human resources and employee loyalty can be concluded there is a significant impact.

H5: There is a significant effect between empowerment and employee loyalty.

H0: Between empowerment and employee loyalty there is no significant impact.

H1: Between empowerment and employee loyalty there is a significant impact.

According to finding of the study, standardized coefficient is between 51/0. 04/5 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore null hypothesis is rejected and it can be concluded placed between empowerment and employee loyalty there is a significant impact.

H6: There is a significant influence between internal communication and employee loyalty.

H0: There is no significant influence between internal communication and employee loyalty.

H1 : There is a significant influence between internal communication and employee loyalty.

According to finding of the study, standardized coefficient is between 35/0. 68/3 ratio between these two variables (rather

than absolute 96/1) shows that this relationship is significant; therefore null hypothesis is rejected and it can be concluded placed between internal communication and employee loyalty there is a significant impact.

## **TEST RESULTS FRZYHHAY SECONDARY RESEARCH**

Based on the results of structural equation modeling to examine the research sub-hypotheses.

Hypothesis 1: There is a significant effect between employee development and employee confidence.

H0: There is no significant effect between employee development and employee confidence.

H1: There is a significant effect between employee development and employee confidence.

### **Internal marketing of confidence**

According to finding of the study, standardized coefficient is between 44/0. 46/4 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore reject the null hypothesis can be concluded relatively unknown and there is a significant effect between employee development and employee confidence.

H0: Between rewarding and trust the staff there is no significant impact.

H1: Between rewarding and trust the staff there is a significant impact.

According to finding of the study, standardized coefficient is between 53/0. 61/5 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore null hypothesis is rejected and it can be concluded placed between reward and trust the staff there is a significant impact.

Hypothesis 3: There is a significant effect between providing perspective and trust staff.

H0: Between provide vision and trust the staff there is no significant impact.

H1: Between provide vision and trust the staff there is a significant impact.

According to finding of the study, standardized coefficient is between 33/0. 38/3 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore reject the null hypothesis can be concluded between the offer is made and there is a significant impact on staff loyalty and trust.

Hypothesis 4: There is a significant impact in the education of human resources and employee confidence.

H0: Between training of human resources and employee trust there is no significant impact.

H1: There is a significant impact in the education of human resources and employee confidence.

According to finding of the study, standardized coefficient is between 73/0. 10/7 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore reject the null hypothesis can be concluded relatively unknown and there is a significant impact in the education of human resources and employee confidence.

H5: There is a significant effect between employee empowerment and trust.

H0: There is no significant effect between employee empowerment and trust.

H1: There is a significant effect between employee empowerment and trust.

According to finding of the study, standardized coefficient is between 36/0. 86/3 ratio between these two variables (rather

than absolute 96/1) shows that this relationship is significant; therefore reject the null hypothesis can be concluded relatively unknown and there is a significant effect between employee empowerment and trust.

H6: There is a significant influence between internal communication and trust staff.

H0: Internal communication and trust between the staff there is no significant impact.

H1: Internal communication and trust between the staff there is a significant impact.

According to finding of the study, standardized coefficient is between 27/0. 77/2 ratio between these two variables (rather than absolute 96/1) shows that this relationship is significant; therefore null hypothesis is rejected and it can be concluded is an internal communication and trust between the staff there is a significant impact.

## **THE RESULTS OF THE RESEARCH HYPOTHESIS:**

After reviewing the assumptions underlying the research, the main research hypotheses with regard to structural equation modeling and path analysis described above. After modeling and estimation parameters, the basic question that arises is whether the measurement model, measurement model is appropriate or not. The answer to this question is possible only through the study fit. The purpose of the model is to what extent a model of consistency and agreed with the relevant data (Sheriff, 1388, p. 127). If one of these indices is not an acceptable reason to refuse the relative weakness of the model but it is an indication that this weakness may be due to sampling, sample or other factors. Criteria and compare it with the desired value for an adjusted model, showing the proper fit of the research model. The remarkable thing is that model, but

that model confirms the structural model, that model did not prove that the only valid model

## **DISCUSSION AND CONCLUSION**

Internal marketing concept refers to the fact that the organization In order to meet the needs of employees on the staff's efforts to meet the objectives and achieve the organizations vision possible (Ahmadi, 2003). The employee perceptions of organizational commitment and loyalty of employees working within the organization and implementation of its goals has a direct impact, Based on theories of organizational behavior and organizational performance helps employees to compete, The employee behavior in performance management and internal marketing is considered an integral part in various aspects of the organization One of the issues and concerns of managers and staff behavior to the organization's competitive advantage, recognizing the need for effective implementation of strategic decisions on employee behavior, requires creativity and simultaneous action staff And this is one of the main challenges of managing in cooperation with the staff (Abbasi, Salehi, 2009). The development of the internal market requires conditions, structure, culture, communication and marketing strategies that can facilitate internal. Build trust within the organization, effective communication and proper interaction between managers and employees is, and vice versa Internal marketing through a commitment to market orientation because market orientation cannot be observed in the absence of a firm commitment. Lack of commitment by providing poor services and higher costs will lead to lower efficiency. Internal marketing organization affect its business performance. Also keep motivated workforce and high satisfaction that his company helps to set goals effectively (Bellaouaied, 2011). This concept in the service sector where employees interact directly

with your customers more acceptable. So managers need to identify new processes to manage these employees in order to increase their market orientation. In the domestic market-oriented strategy can be effective in empowerment and job satisfaction and can also be a platform for greater participation in decision-making. The external dimension, this strategy with customer-oriented concepts, competition circuit and cross-functional coordination is relevant and capable of creating competitive advantage to achieve its optimum performance.

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