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Investigate Individual Features Insurer in Tend to Purchase the Insured Body Insurance (Case Study Branches and Agencies Alborz Insurance Company from the Perspective of Insurers)

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ABSTRACT: WITH THE INCREASING COMPETITION BETWEEN INSURANCE COMPANIES IN THE FIELD OF GAINING A LARGER SHARE OF THE MARKET, THE MANAGERS OF THESE COMPANIES FORCED TO LOOKING FOR WAYS TO GAIN MORE SATISFACTION AND LOYALTY OF THEIR CUSTOMERS. MEANWHILE THE ROLE OF EMPLOYEES IN INDUSTRY, IS NOT WORN FOR ANY ONE. SO WITH IDENTIFY THE INDIVIDUAL CHARACTERISTICS OF INSURER AND REVIEW ITS RELATIONSHIP WITH TEND TO PURCHASE INSURED, CAN DEVELOPED INSURANCE INDUSTRY AND PROVIDED A BETTER COMPETITIVE ENVIRONMENT. IN THIS STUDY TOTAL PURPOSE IS DEVELOPMENT AND STABILITY INSURANCE INDUSTRY THAT IN ORDER TO REACH THIS PURPOSE WE SHOULD PAY TO ATTRACT, RETAIN AND LOYALTY OF THE INSURED. THIS PURPOSE ALSO BECOMES POSSIBLE WITH EXAMINING THE RELATIONSHIP BETWEEN INDIVIDUAL CHARACTERISTICS OF INSURER AND TEND TO BUY INSURED.

KEYWORDS: GENDER, AGE, AMOUNT OF EDUCATION, BEHAVIOR, MANNER OF EXPRESSION, HONESTY

I. INTRODUCTION

TODAYS SERVICE INDUSTRIES ALLOCATED THE MAIN AND IMPORTANT SECTION FROM MARKETS IN MANY COUNTRIES TO IT SELF, IN THIS CASE, THE INSURANCE INDUSTRY HAS BEEN NOTICED THAT IN ORDER TO KEEP OWN CUSTOMERS AND GAIN COMPETITIVE ADVANTAGE THEY SHOULD ALWAYS CONSIDER IMPROVE THE QUALITY OF THEIR SERVICES (7). ONE OF THE MEASURES OF ECONOMIC SYSTEM AND FINANCE IN NEW ERA IS INSURANCE THAT IN INDUSTRIAL DEVELOPMENT HAS KEY ROLE. INSURANCE IN DIFFERENT COUNTRIES IS REACHED SUCH A POSITION THAT CAN PLAY KEY ROLE SOCIAL AND ECONOMIC DEVELOPMENT WITH CREATION TRUST IN SET ECONOMIC FACTORS.(13) TODAYS INSURANCE CAN BE CONSIDERED AS ONE OF THE IMPORTANT ELEMENT OF ECONOMIC AND SOCIAL LIFE OF THE HUMAN SOCIETIES AND GUARANTEE THE ECONOMIC CYCLE.(18) DEVELOPMENT AND GROWTH OF INSURANCE AS ONE OF THE INDICATORS OF COMMUNITIES DEVELOPMENT IS INFLUENCED BY CUSTOMER SATISFACTION WHICH ARE COMPANY'S INSURED.(17)

II. PROBLEM STATEMENT

PROBLEM OR RESEARCH TOPIC THAT RESEARCHER IS IN SEEKING TO ACHIEVE ITS SOLUTION IS INVESTIGATE INDIVIDUAL FEATURES INSURER IN TEND TO BUY THE INSURED WHICH ITS CASE STUDY IS HULL INSURANCE IN THE CITY OF RASHT IN IRAN INSURANCE AGENCIES.(2) FOR INSURANCE COMPANIES IS VERY IMPORTANT IDENTIFY AND REINFORCE THE FACTORS AFFECTING ON INCREASING THE TEND TO PURCHASE THE INSURED BECAUSE IDENTIFY AND REINFORCE OF THESE FACTORS NOT ONLY CAUSING TO RETAIN CURRENT INSURED RATHER IT WILL ALSO MAKES INCREASING THE NUMBER OF NEW INSURED.(11) IN THIS RESEARCH REVIEWS IS ON AFFECTING FACTORS ON TEND OF INDIVIDUALS TO PURCHASE INSURANCE THAT RESEARCHER EXAMINED PERSONAL CHARACTERISTICS AS AFFECTING FACTORS ON PURCHASE

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INSURANCE AND EXPRESSES INDICATORS FOR INDIVIDUAL CHARACTERISTICS INSURER THAT THE INDICATORS HAS BEEN TAKEN FROM THAT THE INDICATORS HAS BEEN TAKEN FROM ORGANIZATIONAL BEHAVIOR BOOKS STEPHEN PDF.(8) ROBBINS AND MANAGEMENT THEORIES DR DAVAR VENUS AND MEHRDAD. IN THIS RESEARCH BE TESTED ONE BY ONE THE INDICATORS PERSONAL CHARACTERISTICS TO DETERMINE THE MOST IMPORTANT FEATURES. FOR THIS REASON THAT INDIVIDUAL CHARACTERISTICS INSURER BE FORMED ALSO FROM OTHER VARIABLES, ANOTHER ISSUE IS THAT HULL INSURANCE SUCH AS SOME INSURANCE IS NOT MANDATORY AND TEND TO PURCHASE IT IN ADDITION TO INDIVIDUAL CHARACTERISTICS IS INFLUENCED BY SOCIAL AND CULTURAL FACTORS.(6)

III. PREVIOUS RESEARCH

1. A RESEARCH HAS BEEN DONE BY HAKIMI IN 2009 AS MANAGEMENT OF RELATIONSHIP WITH CUSTOMER WITH APPROACH OF KNOWLEDGE MANAGEMENT IN THIS RESEARCH ASSUMPTIONS ARE CONFIRMED HYPOTHESIS ARE CONFIRMED AND THE INTEGRATED FRAMEWORK FOR MANAGEMENT OF RELATIONSHIP WITH CUSTOMER THAT HAS BEEN PRESENTED BASED ON KNOWLEDGE MANAGEMENT. (9)
2. A RESEARCH HAS BEEN DONE BY AKHAVAN & HEYDARI IN 2011 AS KNOWLEDGE MANAGEMENT AND STRATEGIES OF MAINTAIN CUSTOMER FOR GAIN A COMPETITIVE ADVANTAGE, THE RESULT OF THIS RESEARCH IS THE NEWEST STUDIES SHOWS THAT POTENTIAL CHALLENGE BETWEEN MANAGEMENT OF RELATIONSHIP WITH CUSTOMER AND KNOWLEDGE MANAGEMENT FOR ACHIEVE COMPETITIVE ADVANTAGE. (1)
3. A RESEARCH HAS BEEN DONE BY ABDOLHOSEIN NISI & MAHMOOD RANGBARI IN 2010 AS INVESTIGATED OF AFFECTING FACTORS SUCCESSFUL DEPLOYMENT OF KNOWLEDGE MANAGEMENT, RESULT SHOWS THAT MANAGERS OF ORGANIZATION OF TELECOM AHVAZ AN AVERAGE ARE AWARE FROM IMPORTANCE OF FACTORS AFFECTING ON DEPLOYMENT OF KNOWLEDGE MANAGEMENT. (12)

IV. MODELS OF RESEARCH

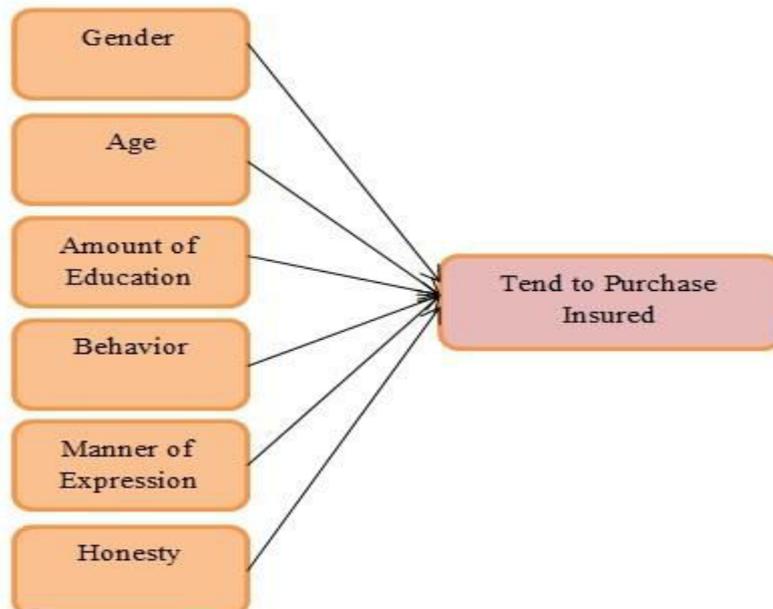


FIG1: CONCEPTUAL MODEL OF RESEARCH

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V. THE RESEARCH HYPOTHESES

1. **THE FIRST HYPOTHESIS:** THERE IS RELATIONSHIP BETWEEN GENDER OF INSURER AND TEND TO PURCHASE INSURED.
2. **THE SECOND HYPOTHESIS:** THERE IS RELATIONSHIP BETWEEN AGE OF INSURER AND TEND TO PURCHASE INSURED.
3. **THE THIRD HYPOTHESIS:** THERE IS RELATIONSHIP BETWEEN EDUCATION OF INSURER AND TEND TO PURCHASE INSURED.
4. **THE FOURTH HYPOTHESIS:** THERE IS RELATIONSHIP BETWEEN MANNER OF EXPRESSION OF INSURER AND TEND TO PURCHASE INSURED.
5. **THE FIFTH HYPOTHESIS:** THERE IS RELATIONSHIP BETWEEN HONESTY OF INSURER AND TEND TO PURCHASE INSURED.
6. **THE SIXTH HYPOTHESIS:** THERE IS RELATIONSHIP BETWEEN BEHAVIOR OF INSURER AND TEND TO PURCHASE INSURED.

VI. THEORETICAL RESEARCH

GENDER: INDIVIDUALS ARE DIVIDED INTO TWO CATEGORIES, MALE AND FEMALE. (3)

AGE: AGE OF INDIVIDUALS IN THIS STUDY BE EVALUATED WITH THE TIME GAP 10 YEARS. (15)

EDUCATION: THIS VARIABLE IS RELATED TO ACADEMIC EDUCATION OF INDIVIDUALS. (14)

BEHAVIOR: SAYS TO MANNER OF FACE INDIVIDUALS WITH CUSTOMER. (16)

MANNER OF EXPRESSION: RELATED TO PERSUADE THE INSURED BY INSURER IN THIS REGARD SHOULD BE ATTENTION TO THE MANNER OF ITS RELATIONSHIP WITH THE INSURED AND UNDERSTANDING THE NEEDS OF THE INSURED AND TRUE UNDERSTANDING OF INSURANCE FOR INSURED. (4)

HONESTY: HONESTY IS COMPONENT FROM ETHICAL PRINCIPLES THAT ITS OBSERVANCE HAS BEEN PROPOSED AS ONE OF THE MOST IMPORTANT ISSUES IN THE FIELD OF BUSINESS. (10)

VII. RESEARCH METHODOLOGY

THIS STUDY IS IN TERMS OF PURPOSE IS AN APPLIED AND IN TERMS OF DATA COLLECTION IS FIELD AND LIBRARY METHOD AND STATISTICAL POPULATION OF THIS RESEARCH IS INCLUDES ALL INSURERS WHO ARE WORKING IN AGENCIES AND BRANCHES OF ALBORZ INSURANCE IN CITY RASHT, FOUMAN AND ANZALI AND PROVIDES INSURANCE SERVICES. DATA GATHERING TOOLS IN THIS STUDY IS QUESTIONNAIRES. SAMPLING METHOD IN THIS STUDY IS TOTAL CALCULATED.

VIII. VALIDATED OF QUESTIONNAIRE

THE MOST USUAL TEST OF INTERNAL CONSISTENCY RELIABILITY, IS THE CRONBACH'S ALPHA COEFFICIENT WHICH IS DONE FOR MULTI MEASURE QUESTIONS OR CLASSIFICATIONS (5). CRONBACH'S ALPHA RESULTS AS THE FOLLOWING :

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TABLE 1: CRONBACH'S ALPHA

	MANNER OF EXPRESSION INSURER	MANNER OF BEHAVIOR THE INSURER	INSURER'S HONESTY	TEND TO BUY INSURER	TOTAL
CRONBACH'S ALPHA	0.7	0.72	0.74	0.71	0.83
No.	4	4	4	4	16

IX. METHODS OF DATA ANALYSIS

IN THIS RESEARCH IN ORDER TO ANALYZE THE OBTAINED DATA FROM DESCRIPTIVE AND ALSO INFERENTIAL STATISTICS, SPSS HAS BEEN USED.

X. TEST RESULTS

THE FIRST HYPOTHESIS: THERE IS RELATIONSHIP BETWEEN GENDER OF INSURER AND TEND TO PURCHASE INSURED.

TABLE 2: HYPOTHESIS TEST

STATISTICS CHI2	DF	SIG.	RESULT
7.75	12	0.8	LACK OF RELATIONSHIP BETWEEN TWO VARIABLES

ACCORDING TO THE ABOVE TABLE SIGNIFICANCE LEVEL OF THIS TEST IS EQUAL 0.8 THAT IS GREATER THAN 5% IN OTHER WORDS, THESE TWO VARIABLES ARE COMPLETELY INDEPENDENT OF EACH OTHER AND DO NOT HAVE SIGNIFICANT RELATIONSHIP WITH EACH OTHER.

THE SECOND HYPOTHESIS: THERE IS RELATIONSHIP BETWEEN AGE OF INSURER AND TEND TO PURCHASE INSURED.

TABLE 3: HYPOTHESIS TEST

STATISTICS CHI2	DF	SIG.	RESULT
39.98	48	0.78	LACK OF RELATIONSHIP BETWEEN TWO VARIABLES

ACCORDING TO THE ABOVE TABLE SIGNIFICANCE LEVEL OF THIS TEST IS EQUAL 0.78 THAT IS GREATER THAN 5% IN OTHER WORDS, THESE TWO VARIABLES ARE COMPLETELY INDEPENDENT OF EACH OTHER AND DO NOT HAVE SIGNIFICANT RELATIONSHIP WITH EACH OTHER.

THE THIRD HYPOTHESIS: THERE IS RELATIONSHIP BETWEEN EDUCATION OF INSURER AND TEND TO PURCHASE INSURED.

TABLE 4: HYPOTHESIS TEST

STATISTICS CHI2	DF	SIG.	RESULT
48.69	48	0.44	LACK OF RELATIONSHIP BETWEEN TWO VARIABLES

ACCORDING TO THE ABOVE TABLE SIGNIFICANCE LEVEL OF THIS TEST IS EQUAL 0.44 THAT IS GREATER THAN 5% IN OTHER WORDS, THESE TWO VARIABLES ARE COMPLETELY INDEPENDENT OF EACH OTHER AND DO NOT HAVE SIGNIFICANT RELATIONSHIP WITH EACH OTHER.

THE FOURTH HYPOTHESIS: THERE IS RELATIONSHIP BETWEEN MANNER OF EXPRESSION OF INSURER AND TEND TO PURCHASE INSURED.

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TABLE 5: HYPOTHESIS TEST

AMOUNT OF SPEARMAN CORRELATION COEFFICIENT	SIG.	RESULT
-0.04	0.63	LACK OF RELATIONSHIP BETWEEN THE TWO FACTORS

ACCORDING TO THE ABOVE TABLE SIGNIFICANCE LEVEL OF THIS TEST WITH ASSUMING CONFIDENCE COEFFICIENT 95% IS EQUAL 0.63 THAT IS GREATER THAN 5% IN OTHER WORDS, THESE TWO VARIABLES ARE COMPLETELY INDEPENDENT OF EACH OTHER AND DO NOT HAVE SIGNIFICANT RELATIONSHIP WITH EACH OTHER.

THE FIFTH HYPOTHESIS: THERE IS RELATIONSHIP BETWEEN HONESTY OF INSURER AND TEND TO PURCHASE INSURED.

TABLE 6: HYPOTHESIS TEST

AMOUNT OF SPEARMAN CORRELATION COEFFICIENT	SIG.	RESULT
0.63	0	CONFIRMING EXISTENCE THE RELATIONSHIP BETWEEN THE TWO FACTORS

ACCORDING TO THE ABOVE TABLE SIGNIFICANCE LEVEL OF THIS TEST WITH ASSUMING CONFIDENCE COEFFICIENT 95% IS EQUAL 0 THAT IS GREATER THAN 5% IN OTHER WORDS, THESE TWO VARIABLES ARE COMPLETELY INDEPENDENT OF EACH OTHER AND DO NOT HAVE SIGNIFICANT RELATIONSHIP WITH EACH OTHER.

THE SIXTH HYPOTHESIS: THERE IS RELATIONSHIP BETWEEN BEHAVIOR OF INSURER AND TEND TO PURCHASE INSURED.

TABLE 7: HYPOTHESIS TEST

	MANNER OF EXPRESSION	MANNER OF BEHAVIOR	HONESTY	TEND TO PURCHASE
STATISTICS KOLMOGROPH	1.22	2.11	2.08	1.45
SIG.	0.09	0	0	.02
RESULT	NORMAL	ABNORMAL	ABNORMAL	ABNORMAL

ACCORDING TO THE ABOVE TABLE SIGNIFICANCE LEVEL OF THIS TEST WITH ASSUMING CONFIDENCE COEFFICIENT 95% IS EQUAL 0 THAT IS SMALLER THAN 5% IN OTHER WORDS, THERE IS A POSITIVE SIGNIFICANT RELATIONSHIP BETWEEN BEHAVIOR OF INSURER AND TEND OF INSURED TO PURCHASE INSURANCE SERVICES.

XI. CONCLUSIONS

ACCORDING TO THE RESULTS OBTAINED FROM THE TEST RESULT, IN THE FIRST HYPOTHESIS SIGNIFICANCE LEVEL IS EQUAL 0.8 THAT IS GREATER THAN 5% SO THIS HYPOTHESIS TO BE REJECTED, IN THE SECOND HYPOTHESIS SIGNIFICANCE LEVEL IS EQUAL 0 THAT IS SMALLER THAN 5% SO THIS HYPOTHESIS BE ACCEPTED, IN THE THIRD HYPOTHESIS SIGNIFICANCE LEVEL IS EQUAL 0.44 THAT IS GREATER THAN 5% SO THIS HYPOTHESIS TO BE REJECTED, IN THE FOURTH HYPOTHESIS SIGNIFICANCE LEVEL IS EQUAL 0.63 THAT IS GREATER THAN 5% SO THIS HYPOTHESIS TO BE REJECTED, IN THE FIFTH HYPOTHESIS SIGNIFICANCE LEVEL IS EQUAL 0.78 THAT IS GREATER THAN 5% SO THIS HYPOTHESIS TO BE REJECTED, IN THE SIXTH HYPOTHESIS SIGNIFICANCE LEVEL IS EQUAL 0 THAT IS SMALLER THAN 5% SO THIS HYPOTHESIS BE ACCEPTED.

XII. SUGGESTIONS OF RESEARCH

1. BE IGNORED DIFFERENCE BETWEEN MEN AND WOMEN.
2. ORGANIZATIONS CAN HOLDING SEMINARS, CONSTITUTE WORKSHOPS AND IMPLEMENTATION THE TRAINING PROGRAMS UNTIL EDUCATION GOOD BEHAVIORS TO PERSONS.
3. IT IS BETTER CATALOG CREATED ABOUT HONESTY AND BE AVAILABLE TO ALL EMPLOYEES.

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4. IT IS BETTER TO BE COLLECTED ABOUT SUCCESSFUL PEOPLE WHO DID ACTED IN LARGE ORGANIZATIONS IN THE WORLD BASED ON HONESTY TO SURVIVE IN THE MIND AND OPINION OF EMPLOYEES.

XIII. LIMITATIONS OF RESEARCH

1. LACK OF CONSIDERATION OF OTHER PERSONALITY CHARACTERISTICS WHICH MAY BE MORE PROMINENT EXCEPT BEHAVIOR, HONESTY AND HOW EXPRESSION.
2. LACK OF CONSIDERATION PERSONAL CHARACTERISTICS SUCH AS WORK EXPERIENCE.
3. SHORTAGE OF SIMILAR RESEARCH IN THE FIELD OF RESEARCH TOPIC DUE TO RECENTLY SUBJECT.
4. MORE ATTENTION OF RESEARCH IN IRAN TO LIFE INSURANCE AND LESS ATTENTION TO HULL INSURANCE.
5. LACK OF CONSIDERATION A MEDIATOR VARIABLE SUCH AS SATISFACTION INSURED FOR DEPENDENT VARIABLE TO TEND TO PURCHASE INSURED.

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