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The Impacts of Qualitative Characteristics of human resources (creativity, integrity, innovation, professionalism and ethics) on the growth and profitability of the insurance industry (a case study :province of Sistan and balochestan, Iran national insurance)

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ABSTRACT

Companies are always looking for using novice methods and tools as the competitive advantages to achieve their goals, growth and profitability in the complex areas of markets. Human resources are the most important resource of any organization that has a significant impact on the company's plans. This article aims to examine the role of the role of creativity, integrity, innovation, professionalism and ethics in human resources given the process of globalization and the constant changes in the environment of the organization, the characteristics of the organization and an innovative and creative person is expressed and finally its effects in creating competitive advantage and the realization of success and profitability of insurance companies is taken into consideration. Therefore, this article reviews the insurance company in Zahedan, with an emphasis on human relations marketing, as well as surveys the impact of human resource characteristics on sales, customer loyalty and ultimately profitability.

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Introduction

Today, considering the extensive network of insurance companies, as well as its efforts to gain competitive market conditions, it is necessary for the companies to face with the challenges ahead as the best way as possible; challenges such as being remained in the competitiveness arena, processes development and organizational structure of the branch in an efficient way and most importantly to meet the demands and expectations of customers towards non-tangible goods (policies) that must be purchased.

The purpose of insurance companies are making sure the society through providing different insurances. This can occur if the company's value chain be maintained in an appropriate manner to client executives and vice versa. One of the factors that is especially more manifested in insurance companies is human resources. The reason for the prominence of human resources can be largely related to the types of giving services and encouraging the customer in return for buying the goods that have been frequently purchased, but not to feel its existence. In this respect, creativity and innovation and new ideas to deliver a variety of insurance policies and finally supporting the customer at the time of occurring possible events have particular importance and ensure the high position of the organization. Today, types of organizations are successful in the competitive conditions that constantly apply new ideas and thoughts and respond to the demands of customers and stakeholders.

It is worth mentioning that purchasing any product, determining the target market and convincing customers to buy it depends on the company's human resources and it is the people's ability in marketing that will be led to the success and profitability of the business company.

Intermediaries for selling can be a factor for the success or failure of an insurance company. The more this network is more

efficient and effective, the more success will be brought for the organization. On the other hand, its negligence and lack of efficiency can help collapse and loss of market share in the various fields of a company (Parhizi, Hossein, 2005).

Sale of insurance products discussed here require smartness of sales representative to diagnose and treat mental and requires the customer to ensure that he is not deceived. The clearance of the application and the goodwill of insurance policies provided, transparency in the rate announced and making this belief that at the time of occurrence, the insured will faces the minimum of damages and failures are the features of an insurance salesman.

Considering the needs and demands of customers and how to communicate with them

In today's competitive global market, a large supply of goods and services caused the consumers with diverse tastes have a choice of purchase in the target market. Therefore, considering the needs and demands of the customers for more dominance in the market for any company or corporation is essential and accordingly, the application of principled methods of human resource marketing for its survival and development is very important.

In insurance policy, customer satisfaction means to meet the needs of customers in insurance operations and also in cases of damages in as in a less time as possible and his/her satisfaction may attract with the coverage of risks and actual compensation of damages. It is regrettable when units of insurance policies issuance behave with their customers as "disposable customer" and not a stable and robust link is created. In cases of damages which is the best time for marketing and customer attraction, employees may cause dissatisfaction and sometimes permanent cessation of the client relationship with the insurer because of an unprofessional behavior. Such behaviors are the results of lack of professional ethics in an insurance company. Professional

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behaviors with the customers is not limited only to issuance and damages, but it consists of marketers, accountant employees, public relations and other sectors which the aim is that all components of an insurance company have customer-satisfied behavior. To provide appropriate services to insurance policyholders, insurance companies should have a close relationship with insurance purchasers, especially non-compulsory insurance buyers to be aware of their needs and to meet those needs as well as offering appropriate insurance. In today's competitive business world that there are competitiveness not only among companies of an industry, but among different industries is very high, understanding and knowledge of customer purchasing behavior creates a competitive advantage for their sub-companies. Creativity, innovation and professional ethics is a powerful tool to satisfy existing customers and acquire new customers and nothing can have as much an intended effect on the customers' faithfulness as this (Papasolomou & Vrontis, 2006).

What is human resource creativity and innovation and how it can guarantee success?

Creativity and innovation are necessary for the survival of any organization and over time, non-innovative organizations will disappear from the arena and although such an organization may be successful in the operations which is involved in a period of its life, but may eventually be forced to stop or change the system (Mohammadi and Tabari, 2008).

Creativity can be rooted in the idea that every problem can be resolved in a way that is useful and efficient; in other words, creativity is to apply mental ability to create a new concept to achieve greater success in bringing this idea to life.

Given that the insurance companies having sales of insurance cannot be considered art, it should be noted that the success of the company is defined in the ability to provide the correct selling insurance and creativity to attract customers and keep him/her and this is possible only in the light of human resource innovations.

Over time, experience has shown that the insurance companies are always one step further than their client or even supervise their future needs and subsequently make the best decision for their general welfare.

The work of insurance agents is a fundamental work, because they are dealing with people who mostly are not aware of insurance and should be explained by the agent or broker to meet their insurance needs (Chatr Monthly Review, 2008).

Of the main characteristics of services is that it is intangible. Insurance is the most intangible service and that's why the basis for establishing a relationship with customers in these kinds of services is trust with the customer.

Obviously, people who buy insurance need to know its application, they must know what rights they have gained, what are the duties and all the information should be presented by a representative of professional ethics. Naturally, representative must have sufficient knowledge to know that this issue is the basis for his classification success rate and profitability and finally customer and policyholder satisfaction should be provided with the help of skilled manpower and good service.

However, it is difficult to gain customers, but what is harder is to maintain contact with him/her in that capable human resources plays an undeniable role in this regard. In fact, customer orientation approach and customer maintenance becomes a purpose and insurance companies have decided to have more authority to their representatives in the field of satisfaction of policyholders.

Features of creative human resources with professional ethics in insurance companies

Given the above-mentioned descriptions, the obvious characteristics that can be manifested in selling intermediaries (exportation) of insurance policies and cause creativity, innovation and observing professional ethics and makes them different from other vendors should be pointed out.

It is worth mentioning that features expressed in this study are operational and caused an encouraging leap in the growth and profitability of the company in recent years.

1. Planning authority: The first thing the seller should consider before they start your insurance is to develop objectives and agenda. A successful insurance salesman should provide a weekly list of insurance and marketing activities that should be done (such as calling the insurers to extend insurance policy, personal references, setting appointments with prospective customers and posting a pamphlet to customers along with a brochures and should be consistent and serious in its implementation.

2. Durability and Stability: selling and marketing of insurance activities and its coverage requires the stability and endurance. Sometimes it takes a long time for the vendors to convince the customer to purchase insurance and provide information about its coverage. Therefore, the barriers to attract customers and how to deal with them largely determines the success of an agent.

Successful insurance agents are those who learned how to face with obstacles and are seeking for new solutions to attract customers (Naghizadeh, Abbas, 2009).

3. Hard-working and ambitious: Successful salespeople to gain customers and attract the attention of insurer. They do not wait for the customer to refer representation office; rather, they are looking for customer (Such as life insurance, which requires marketing field from representatives). They often start earlier than other colleagues for their insurance and health insurance leave office no later than competitors, and thus sell more than them.

4. Accountability: responsibility and tenacity of the vender causes the reference of the customer for purchase and revival of insurance in the future. Also, he takes responsibility for the results of operations and if the sale of its insurance is low, he/she does not blame domestic affairs, company or colleague competitors, but recognizes that only effective efforts and activities determine the results of his/her activities.

5. Elegance and attitudes: elegance, attitudes and personalities of representatives and office staff (in charge of issuing insurance policies) and their expertise in giving services and insurance coverage are important factors in attracting customers. Experiences have shown that customers can be turned to perpetual customers due to familiarity and mutual interest to delegates and staff of permanent representation to clients. Successful insurance representative is the pioneer and starter of a relationship in facing with customers (Afzali, Hanieh, 2007).

6. Cheerful and lively: due to the fact that customers are welcomed with respect and smile, they turn to permanent customers for representation and finally will be loyal to their company. Therefore, a successful insurance salesman welcome the customer and insurer with smile and affability (Heydarkhah, Mehdi, 2007).

7. Passionate and energetic: sellers should be passionate and energetic and have the ability for the activity and marketing in different fields of insurance (such as transportation, life and fire that need marketing negotiations). Successful insurance agents have positive spirits even in tough times and rarely speak of weaknesses or business of a company. When they encounter a

bad situation, they focus on positive elements rather than allow themselves to frustrate.

8. Committed and pathetic: if the dealer have passion for his/her insurance profession, the greater will be his/her chances. The reason is obvious; when they are interested to what they are doing and make more effort in their business, this passion reflects in every dialogue with the customer and for good offerings, they customers will offer to that agency. Successful salespeople are committed to their company and when a customer talks about his/her satisfaction, this issue is proud of them.

9. Humble and meek: in explaining the conditions of insurance policy and its coverage to the customer, insurance sellers have patience and take time to attract customers. If they hear a negative response from the customers, they are not disappointed and are always keen to attract customers, but try hard (Parhizi, Hossein, 2005).

10. The power for flexibility: Almost everything is changing, the seller must also be flexible and make changes in their programs in any time that was needed and have the fitness, flexibility and coordination with the corporate strategies and ventral insurance. Successful customer representatives adopt themselves with the customers and step forwards along with the technological advances and make more interests in their insurance activities from innovations (Taghizadeh, Abbas, 2009).

11. Customer Orientation: Insurance customers want more value, respect, comfort and convenience and want just prepare for them what they want. If a representative is away from the customer and insurer, he/she does not want to understand their requests and needs and transfer to the company. Successful sales intermediaries are the best option to convey their views and wishes due to the direct and long-term relation with the customer.

12. Skills of creative and professional workforce in insurance companies

Results of studies by major insurance companies has shown that sales staff have a pivotal role in the success of the company. Therefore, these staff should have necessary and sufficient qualifications. Of course, some of these characteristics are innate and some acquired. For example, knowledge and skills can be acquired through study and participation in training courses; however, proper treatment and having good habits at a vendor must inherently exist. Only in this case, the seller can be successful in building relationships and gaining customer confidence. The most useful skills in a creative salesperson is expressed as follows:

1. Proficiency in speaking: Sometimes, insurance customers are company's managers, state organizations or legal entity, however, the ability to express agent service history, appearance and personality alongside his mastery of the insurance business are all effective in influencing customers.

2. Correspondence Proficiency: Mail to customers for an insurance agency for marketing, purchasing insurance and service coverage should motivate them, thus the ability of delegate in writing letters in an appealing and attractive way is considered as his/her success factors.

3. Proficiency in working with computers: using computers and internet are among the technologies to facilitate the professional selling. Given that insurance companies are equipped with this technology and some insurance policies are issued electrically by the agent, but a successful seller causes the growth and profitability of the company by increasing their proficiency in using computers.

4. Proficiency in mobile marketing: By becoming more competitive insurance activities and increasing the value of time and time management necessary to achieve the objectives of insurance companies, the importance of effective and persistent on-attendant communication with the customers has increased. In this regard and among the different methods of customer communication, two-way communication methods such as telemarketing to attract customers will be more effective that is caused by mutual interaction that is performed in a clear and expressive way in a non-attendant way between customers and insurance agent.

5. Mastery of the principles and techniques of negotiation: negotiation is a structured dialogue that occurs between two or more people in quiet environment to establish a new communication, develop existing relationships and come to an agreement in the shortest period of time. En effective negotiation is the one which both sides feel they have won. Successful representative acts professionally in negotiations, study carefully the negotiation techniques and apply the, avoid from obscure speeches and coordinate him/herself with the customer.

Tasks of innovative and successful human resources in insurance companies

To perpetuate profitable and useful activities, insurance intermediaries and export sales are responsible for some tasks as follows:

1. Awareness of the environment: venders read newspaper in its appropriate time, use the internet and websites of insurance companies, listen to news and increase the knowledge of lateral information (such as customer culture, economic status, traditions and region needs) and use this information to improve their insurance activities.

2. Familiarity with industry: The successful vendor is required to be aware of industry news, insurance events, directives, and central insurance guidelines and show this issue in dialogue with the customers. A successful insurance agent asks two important questions earlier in the day.

A - Who is my customer and what they want?

B - Who is my competitor and what he/she does for a living?

A successful insurance agent knows his/her domestic competitors and other insurance companies in the operational field of their company and monitors their performance. **"You should put this issue in their mind to present values to their customers than that of their competitors, because value is the criteria for selection in the customer"**.

3. Systemic approach: Insurance customers can judge the whole company, so the whole company is as a system and a successful customer never pass on the customer to others, but follow his needs and requests with maintaining the systemic approach and provide appropriate services (Heidarikhah, Mehdi, 2007).

4. Balancing company's portfolio: A successful agent activates in all fields of insurance to balance the company's portfolios and use new methods of marketing and advertising methods in this regard.

5. Considering the company's mission and rules: a successful representative activate in terms of the company's rules and regulations, does not violate rules and consider the professional principles in improving the organization's objectives and achieving a suitable share of the market (Parhizi, Hussein, 2005).

6. Providing correct information from the customer (insured) to the Company: correct and up-to-date information from the agent reduces the decisions of insurance company's managers. Agents of insurance issuance should be as the main

parts of a company in order that the core of manager's decisions act with greater confidence.

7. Giving services with accuracy and speed: accuracy with speed is so important in carrying out service issues for a group of customers. Insurance agents can use these group of customers by the selection and placement of personnel who perform assigned duties and responsibilities carefully with sufficient speed and increase the health of performed operations.

8. Empathy and sympathy with customers: some customers and referents expect that insurance agents and staff guide them in the necessary times as guide and knowledgeable and sympathetic advisor with appropriate behavior. This creates areas of attraction, recruiting, insurance and trust to the agents and insurance companies and provide intended consulting services and change them to perpetual customers of the company and their representatives. Successful insurance agents play the role of advisor to the customer and help the customer purchase the intended insurance (Heydarikhah, Mehdi, 2007).

9. Relationship with customers (infiltration in the hearts): Successful representatives are available to customers and policyholders, establish a long-term relationship and interaction with them. Successful agents know that constant contact with customers helps to keep their customers. Thus, they often contact with them. They send them "thank cards", "happy birthday" cards and "Happy New Year" cards to their customers as well as call them and announce a scheduled rule for their availability.

10. Listening (to manage customers' questions): successful delegates listen to their customer to realize their needs. If a customer speaks and we do not listen to him, he/she will be disappointed. Customer relationship is based on this principle. One of the fastest ways to lose a customer is to ignore them and do not pay attention to them. This is the right of a customer to be answered in an accurate and complete way (Afzali, Hanieh, 2007).

11. Management of customer objections: Successful sales managers and representatives consider customer complaints as opportunities to make new proposals and are dealt with appropriately. More than 95% of dissatisfied customers will break their relationships without having to declare their dissatisfaction.

12. Development and delivery of values: Insurance activities today is in the competition than ever before and most members think this is the only motivator for shopping. Successful retailers recognize that price is a factor in every sale, but rarely the primary reason for selecting is a particular product. They know that a well-informed buyer can create value. They know how to face with each client to create value.

Suggestions for vendors who tend to move toward success and profitability:

To succeed in today's competitive market, which is expanding, many strategies will not be led to success. Therefore, to succeed in the future business, professional human resources that will be proceeded with the current knowledge are needed. Therefore, in this respect, some useful and important tips on successful sales professional manpower, especially insurance agents are as follows:

1. Work diligently: Set goals for every moment of your marketing activities and to achieve that goal, promptly make full use of available resources and put your thoughts into practice.

2. Listen to customer's speech carefully: Do not disconnect the professional customer's speech. Let him communicate it. Seek for important points in the customer's speech to find out their problems. In your speech and even head and hands

movement, communicate this point to the customer that "you are ready to help him and resolve his problems".

3. Thrive on understanding the customer's feelings: Try to put yourself in the shoes of customers. This is your expectation that the customer is obliged to devote all your time to you. Place great importance to your customer and explain this point in your speech and behavior.

4. Do not assume the customer as your enemies: of important steps in selling is that you should involve yourself in gaining the benefits for him through cooperation and coordination with the customer to expect benefits from him. Avoid from the thoughts full of opposition with the customer's target and imposing your wishes to him/her.

5. Focus your thoughts on your work: Familiarity and confusion in conversation with your customers are weaknesses against your customer and can undermine your function. Always act with complete mastery and note that the negative response does not disturb your thinking system and causes variation in his/her speech and actions. If you step through with complete mastery and understanding, you can maneuver in front of your customer.

6. To avoid forgetting to take your conversations with clients, try to take notes of evasive points and what are likely to be forgotten: taking note of professional customers not only makes it possible to find a suitable answer for them, but indirectly shows him/her to listen to his words willingly. This way will have the desired effect on your customer. Try to keep in mind the customer's characteristics with exact specifications. This would suggest that his presence in the office is important to you.

7. Try to keep your relationship with the customer after the transaction: familiarity and dealing with people who can be involved in your marketing work in some way should never be underestimated. You can keep the communications open even after a deal and get only one order with sending appreciation messages, timely congratulations and in different occasions. This issue is very important that the client is convinced that you still have not forgotten him after the dealing. Perhaps this person orders purchase again or introduce other people and send you back. Maintaining relationships with customers via the phone, send out brochures and catalogs, send greetings and messages of thanks and appreciation indicate your appreciative spirits.

8. Strive to keep in touch with old client whom you are familiar with his characteristics: your goods and services do not have efficiency forever and it is possible that your customer need the same goods and services. If you disconnect your relationship with him, you'll be unaware of his/her needs and will lose one customer.

9. Set up a schedule for each day: each day start the work according to which you have been prepared to before. Because an adjusted program causes not to eliminate a work or program. You should try to run the specified program in its due time.

10. Attend the meetings with a decent appearance at the meetings: when you faced with the customer, mind your appearance to create a professional, accurate and arranged image in his mind.

11. Make sure the devices in your purse is ordered: Before meeting with the customer, make sure your purse or accessories you are going to deliver them to the customer is regular. It has a positive effect on consumers.

12. Measurement and valuation of goods and services must be done from the customer perspective: value, benefit and advantage of the good or service from the customer perspective and come to this conclusion that how important are enumerated benefits for the customer.

13. Be proud of your profession and job and give importance to it: overrate your goods, services and workplace and consider it valuable for yourself and talk about them in a proud way.

14. Try to make the customer aware, not take them orders with deception and coercion: Sell your products and services based on features and benefits to customers to advertise but do not try to force him to buy and order.

15. Try to enhance the customer's awareness level towards their goods and services: be alongside the customer to find the problem but avoid assuming them foolish and ignorant because these ideas will not make your explanation convincing.

16. Always have the latest information regarding your work: do not think that the goods and services after selling cause that you have not need that information, always seek the latest information related to your work.

17. Do not be embarrassed to receive the order from the customer: your hastiness in selling the goods and services and taking orders create doubt in customers. Sometimes insistence in the time of insurance issuance put this thinking in customer's mind that hastiness in his decisions may be ultimately led to his damage, then he/she will quit the agency and seek to make sure of your suggestions with questions from other competitors in that this issue most often lead to his/her loss with the smartness of the rival and issuing the insurance.

18. Pointing out and emphasis on past successes will assure your customers: the customer considers past successes for the product quality and service importance. So you should try hard to apply your past successes as an effective advertising. Sometimes describing that the same person received his/her compensation payment in less than two days will give the hope of timely service to his/her customers.

19. Do not be fooled of major projects: move according to rules as much as possible and know that big projects can bring about large profits if you have the knowledge and resources necessary for their implementation.

20. Behave with confidence when you have been rejected from your customer: being rejected from your customer should not unsteady you. You should behave with confidence and flexibility. Remember that the answer "no" can start trying to give answer "yes".

21. Follow your works with a sense of complete responsibility: If you are not successful in marketing and sales, ask yourself where you are wrong and why the error occurred. Your liability in this case would be higher.

22. Do not underestimate the customer under any circumstances: Due to the minor nature of the transaction, the customer should not be considered unimportant. No order is small and unimportant. Sometimes due to studying this article, customers who purchase an insurance policy in the event a third party makes a short visit is the applicant of purchasing life insurance policies because of the proper and professional dealing of the seller and additionally encouraged other people to buy and refer the insurance policy.

23. Strengthening the spirit of competition and risk is taking steps on the way to victory: Most marketers try to get assured orders and are happy with the secure income that will benefit this way. However, if they make aware of competition exciting, they will reckon that there are other factors involved that can satisfy them. Competition and risk - if you have enough knowledge - is a shortcut way to success.

Conclusion

Due to the expansion of offices and insurance companies in the country, the competition gets tougher and tougher every day in this industry. In this situation, any organization should make their own best of the available resources in a desirable way to gain the highest level of profitability. According to present-day conditions with emphasis on human resources in the world today, it is the main asset and competitive advantage of leading organizations. Establishing a good working environment for employees can also greatly facilitates insurance company's managers to succeed in this competitive environment. It goes without saying what leads to the realization of the competitive advantage for the organizations, companies and industries is high-quality creative and dynamic human resources. Now if we can provide appropriate and domestic strategies to achieve to goals and ultimately profitability, we will be able to conduct human resource management towards being professional and get closer to or organizational aims step by step by creating competitive advantages.

For achieving success in current and future business, insurance seller should equip him/herself to knowledge and principles for new marketing principles. Professional knowledge and skills in sales of insurance policies (including creativity, innovation, business ethics, etc.) was necessary in the field of insurance sales for insurance intermediaries (such representative) and even should get enough knowledge regarding the types of insurance fields and the application of different insurance policies before start working in this field. The most common, most economical and most effective sales and post-sales services is the use of insurance agents across the city. But the selection and recruiting insurance agents should be done carefully and companies need to focus on the features mentioned in the articles. Generally speaking, insurance companies should select people as insurance representative who have the knowledge and experience necessary for the proper performance of the insurance company's goals and somehow are interested to insurance activities. In the end, it should be remembered that insurance representative may be different from each other from various perspectives (insurance ability, experience, marketing techniques ...) It is the duty of insurance companies to choose their own representatives according to the above characteristics and make use of them to gain a reasonable share of the market portfolio in all fields of insurance activity.

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