

**Review Article**

## **The Relationship between Connectivity Capabilities of Insurance Company Representatives on their Performance**

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### **ABSTRACT**

This study examined the relationship between connectivity capability representatives of insurance companies and their performance in the city of Sanandaj. The population of this study included low and high sales representatives' insurance companies in the city of Sanandaj. Classified sampling method was used to determine the sample size and sample size was 93. For this purpose, a questionnaire made for connectivity capabilities was used and standard questionnaire Paterson's job was used for performance assessment. This research method is descriptive of a kind correlational. Cronbach's alpha reliability for both variables referred to respectively 0.88 and 0.90. The final findings of research showed a significant relationship between job performance and connectivity representatives of insurance companies in the city of Sanandaj. In the level low and high representatives of sales and, customer relationship and communication within the organization there is no significant difference. But there are significant differences in external communication and low sales representatives if they want to upgrade their level of sales necessary to strengthen its external communication.

**Keywords:** connectivity capabilities, job performance, customer relationship, communication within the organization, external communication

### **[I] INTRODUCTION**

Today's communication capabilities, which can be an advantage for a company instead of giving the relationships and networks, acquire a broader business and significantly to the company's ability to manage such a complicated relationship is concerned. In commercial markets, such communication capabilities not only as a guarantee for mutual understanding (bilateral) and benefits in customer relations are considered to be relevant, but also a source of market knowledge and strategic flexibility and are effective in the formation process (Heath and Brza, 1: 2001).

Individual performance in an organization depends on the type of personality and organizational role and also the success and organizational conditions. The terms of the environment, culture, emotion, communication skills, empowerment, job performance is studied and taken into consideration. The quality structures within the enterprise, as a result of employees' perceptions of objective and tangible aspects of the organization, the perseverance, commitment, work ethic, and a positive impact of the utmost importance. A sense of empowerment

also enables employees to feel that they can act in their work for good. In addition, intervention capability, which enables employees to feel that they can do their work entirely (Bargezar and Mohammadi, 2011).

Communications covers the whole range of issues. Any definition of the topic and the nature of communication can be pretty ordinary or very complicated and complex is handy. We can distinguish aspects of communication on the basis of these definitions describing different, but the same cannot be found a single definition (Leo, 1992; quoted Zarei and Yusef-Zadeh, 2010). Sin and colleagues (2002, 660) that communication, especially communication by helping to resolve disputes in a timely manner and Aligning the perceptions and expectations will help to promote confidence between the parties in relation (Leo, 1992; quoted Zarei and Yousef Zadeh, 2010). Edwin Emery, defines the concept of communication in the the general sense: the transfer of information technology, human thought and behavior from one person to another (Sarookhani, 2008; quoted in Abbas Pur and Barotyran, 2010). In this study, the relationship between communication capabilities and job performance was investigated, to answer the question is whether there is a significant relationship between communication capabilities and job performance?

## **[II] THEORETICAL BACKGROUND AND MODEL PRESENTATION**

Communication consists of all the movements and techniques that managers should establish a healthy relationship and an effective system for managing the organization and achieving optimal efficiency in their work (Rezaeian, 2012, 16). Communication is the transmission of meaning and concept, from the sender to the receiver (Farhangy, 2006, 6). According to Anderson and Yates (1989, 319) relationship is important to build and maintain relationships and communication between the parties regarding the possible usually occurs at low levels because the communication takes time and effort that the parties might time and motivated do not have to invest in it (Farhangy, 2006, 6).

In a group or organization communication plays four roles: 1. Control, 2. Motivate, 3. Expression of the Emotions and 4. information.

None of the four task is not superior to the other. For the group to act in an effective manner and must exert some control over their members, in their motivation to do good things. It should also adopt a method that people throw out what is in their hearts (emotions express themselves) and finally make sensible decisions on virtually any type of communication in the group or organization on the flora. Communication phenomenon one or more roles to play the TPU (Parsaeian and the Aaraby, 2011, 585).

## **[III] THE CONCEPT OF PERFORMANCE**

Performance: Performance is the quality or mode of function. Therefore, organizational performance refers to how an organization functions. The most famous definition of performance offered by Indigo Partners (the process that explain the quality of past actions effectiveness and efficiency). According to this definition, the performance is divided into two components: 1) efficiency describing how to use the resources in the production of products or services, the relationship between the real and the ideal combination of inputs to produce specific outputs; and 2) the effectiveness of the descriptions the degree of achievement of organizational goals (Rahnavardy, 31: 2008). The Performance is a result of the interaction of ability and motivation. If people only have the ability and motivation, doing your work well. Organizational functions and job conditions can increase the individual features and to remove obstacles that interfere with job performance, help. Ability and motivation can lead to performance, but organizational barriers can restrain them. Good job performance ability and incentive needs. Organizational barriers, such as poor training can interfere with good job performance (Spector, 59: 2008).

Therefore, it is necessary to note that high job performance does not guarantee having the ability and motivation; and to improve employee job performance providing suitable job conditions and eliminate organizational barriers is of great importance. Industrial and Organizational Psychology further efforts in the selection focused on identifying abilities and skills required for specific jobs and find people who have these qualities. First of all, procedures related to employee job analysis to determine job required four factors that consist of (1. Knowledge, 2. skills, 3. abilities, and 4. other characteristics of the individual). After four characteristics identified, the solutions of choice for people with these characteristics can be used. It features four different traits are concerned, most of the selection tools are designed to assess abilities. Finally, in addition to the functionality that their employees can use their knowledge and skills training, increased. If the organizations have a workforce that have the attributes necessary for good performance, these three steps must be performed in sequence: job analysis, selection and training (Mahdad, 68: 2006).

#### **[IV] THE LITERATURE REVIEW**

Bigelow and others (2012) in his study examines the relationship between job performance and job satisfaction among employees Gilan Regional Electricity. They concluded that the hypothesis Positive relation between job satisfaction and job performance between regional power staff is Gilan province. Nesbi (2008) in a study to examine the relationship between organizational intelligence and creativity and job performance based pay model Albrecht. The results showed that no significant relationship exists between all components of organizational intelligence and job performance. Lopez (2005) study entitled The relationship between burnout and mental health found that self-esteem is associated with burnout and job performance. Wright and colleagues (1995), according to the Meier model, the role of

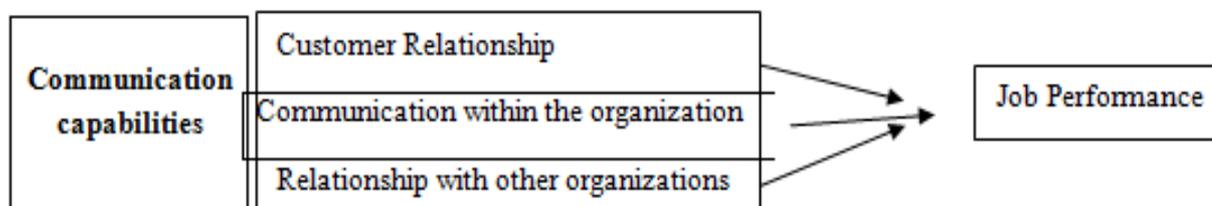
personality in performance and argue they were investigating the personality traits such as self-esteem of the individual differences in value, performance, or believe reflects the needs. So they were proposed that the motivation of people to do the job reflects the personality and attitude reflects a person's ability to do the job. So they hypothesized that performance should be predicted by the interaction between the ability of character. Witt et al (2002) interactive relationship between personality traits and organizational policies with underlying performance with a sample of 540 employees of an organization examined. The data collection instruments were: Personality Inventory (five major contributor) and performance data fields (job sacrifice, relieving interpersonal). The results showed that the conscience significantly associated with dedication job

And compatibility with relieving a significant relationship between extraversion and the individual is relieving an interpersonal relationship. Kakrmn (2012) in a study titled "Effective Communication Skills for library management: relationships between managers and librarians" concluded that communication skills as one of the skills used by managers to increase job satisfaction used an enormous impact on the Performance librarians, user feedback and thus the success and advance the goals of the library. Bragard (2010) A study was conducted on 96 medical students, came to the conclusion that communication and emotional management skills training significantly increased the participants' self-efficacy and the stress they could be reduced. Joon-hee et al (2010) in research, communication skills through role playing to teach students of psychology and medicine. The results showed that students of both disciplines his self-efficacy level after the intervention than before the education, the higher estimate. Students their skills in communication, motivational interviewing, empathy and reflection of feelings and change better than the previous estimate.

**[V] CONCEPTUAL MODEL**

This conceptual model is a theoretical model, based on the study of relationships between a

relationship between variables that are involved in the dynamics studied position, press. The conceptual model of this study suggest the



number of factors that are more important. Research Activities within the framework of examining the issue logically flows. The researcher has released research on rational beliefs combining to create a scientific basis for the review of the issue under investigation is a special place. In short, the conceptual model of the

**Fig: 1.** conceptual model of research (taken from the model of Source: Zahedi et al., 2010)

The population in this study has been selected, the best-selling and least selling representatives of public and private insurance companies, which number 380 representatives for the 20 insurance companies are operating in the city of Sanandaj. With regard to the topic of this article by visiting representatives of insurance companies selling low-best-selling were identified and their number reached 93 people were given a questionnaire designed the study. Questionnaire has 27 questions and the questionnaire was used to evaluate the communication capabilities that were approved by the supervisor to evaluate the job performance Paterson standard questionnaire was used Representatives.

potential impact of marketing communication. Thus, the overall structure of research, study and measure about relations following:

In this questionnaire, the value of Alpha is about 0.824 and now, this coefficient is calculated for each variable separately.

**[Table-1].**values of Cronbach Alpha for each of the variables

variables	Alpha
Job performance	0.859
Customer Relationship	0.862
Communication within the organization	0.783
Relationship with other organizations	0.804
<b>Overall</b>	0.824

**6.2. Investigation of the normality of data**

Here, the assumption of normality of data is tested in 5% significance level using Kolmogorov – Smirnov method and results are summarized in table 2. As shown in table, in all of the cases, significance level is evaluated higher than 5% and hence, there is no reason for rejecting the null hypothesis based on normality of data. In other words, research data is normal so parametric tests used to evaluate hypotheses.

**[VI] RESULTS**

**6.1. Reliability test**

To calculate the reliability coefficient of the measurement tool, various methods are used such as Cronbach Alpha. In this paper, to determine the reliability of the method, Cronbach Alpha is used.

**[Table-2].**results of Kolmogorov – Smirnov test

	communication capabilities	Job performance	Customer Relationship	Communication within the organization	Relationship with other organizations
<b>Mean</b>	7.2	7.9	7.3	6.9	6.3

<b>Standard deviation</b>	.86	.65	1.01	1.2	1.5
<b>Kolmogorov statistic</b>	.56	.61	.57	.27	.16

**6.3. Test of research hypotheses**

1. There is a positive relationship between communication capabilities and performance of the insurance companies’ representatives. According to the results table (table 3) because the level of significantly is smaller than 0.05 so H0 is

not confirmed and the research hypothesis that “there is a positive relationship between communication capabilities and performance of the insurance companies’ representatives” has been accepted.

**[Table-3].results of Pearson’s correlation between communication ... and job performance**

	<b>Job performance</b>	
<b>communication capabilities</b>	Pearson correlation coefficient	0.652
	significance level	0.000
	number of	93

So between job performance and communication capabilities in insurance company representatives’ there is a positive relationship and the correlation coefficient is equal to 0/652.

2. There is a positive relationship between Customer Relationship and performance of the insurance companies’ representatives.

According to the results table (table 4) because the level of significantly is smaller than

0.05 so H0 is not confirmed and the research hypothesis that “there is a positive relationship between Customer Relationship and performance of the insurance companies’ representatives” has been accepted. So between job performance and Customer Relationship in insurance company representatives’ there is a positive relationship and the correlation coefficient is equal to 0/504.

	<b>Job performance</b>	
<b>Customer Relationship</b>	Pearson correlation coefficient	0.504
	significance level	0.000
	number	93

**[Table-4].results of Pearson’s correlation between Customer Relationship and job performances**

3. There is a positive relationship between Communication within the organization and performance of the insurance companies’ representatives.

According to the results table (table 5) because the level of significantly is smaller than 0.05 so H0 is not confirmed and the research hypothesis that “there is a positive relationship

between Communication within the organization and performance of the insurance companies’ representatives” has been accepted. So between job performance and Communication within the organization in insurance company representatives there is a positive relationship and the correlation coefficient is equal to 0/504

**[Table-5].results of Pearson’s correlation between Communication within ... and job performance**

	<b>Job performance</b>	
<b>Communication within the organization</b>	Pearson correlation coefficient	<b>0.504</b>
	significance level	<b>0.000</b>
	number	<b>93</b>

4. There is a positive relationship between Communication with other organization and performance of the insurance companies' representatives.

According to the results table (table 6) because the level of significantly is smaller than 0.05 so H0 is not confirmed and the research hypothesis that "there is a positive relationship between [Table-6].results of Pearson's correlation between Communication with other ... and job performance

Communication with other organization and performance of the insurance companies representatives" has been accepted. So between job performance and Communication with other organization in insurance company representatives' there is a positive relationship and the correlation coefficient is equal to 0/487.

Communication within the organization	Job performance	
	Pearson correlation coefficient	0.487
	significance level	0.000
	number	93

After reviewing the role of communication capabilities representatives of insurance companies on their performance and acknowledge that communication capabilities and its components have a positive correlation with the performance of insurance companies. Next, it is checked that each of the three dimensions of

[Table-7].Results of The mean scores of Friedman test of communication capabilities dimension in high sales representatives

communication capabilities between low and high sales representatives. In this regard, using the Friedman test ranking each factor in low sales representatives and high sales representatives. The results of which are shown in Tables of 6 and 7.

communication capabilities dimension	mean scores	ranking
Customer Relationship	2.34	1
Communication within the organization	2.18	2
Relationship with other organizations	1.47	3

Results show that the mean rank in the high sales representatives of 'customer focus' by a factor of 2.34 on a priority basis, so that the greatest effect on performance. 'Internal communications' by a

factor of 2.18 in terms of importance in the second priority and so on 'external communication' by a factor of 1.47 in the last priority (III) is located.

[Table-8].Results of the mean scores of Friedman test of communication capabilities dimension in low sales representatives

communication capabilities dimension	mean scores	ranking
Customer Relationship	2.37	1
Communication within the organization	1.58	3
Relationship with other organizations	2/5	2

Results show that the mean rank in the high sales representatives of 'customer focus' by a factor of 2.37 on a priority basis, so that the greatest effect on performance. 'external communications' by a factor of 2.05 in terms of importance in the second priority and so on

"Internal communication' by a factor of 1.58 in the last priority (III) is located.

After prioritizing the dimensions of communication capabilities in low and high sales representatives, at a later stage using Analysis of variance to investigate whether differences in

dimensions of connectivity in low and high sales representatives will be discussed. [Table-9].Results of Analysis of variance to investigate differences in dimensions of connectivity in low and high sales representatives

dimensions	Variations	Sum of squares	Degrees of freedom	The mean squares	F statistic	Sig
Customer Relationship	Intergroup	0.352	1	0.352	0.316	0.578
	Within group	38.97	35	1.114		
	All	39.32	36			
communication within the organization	Intergroup	0.732	1	0.732	0.465	0.501
	Within group	40.94	26	1.575		
	All	41.67	27			
Relationship with other organizations	Intergroup	10.137	1	10.137	4.226	0.049
	Within group	67.163	28	10.399		
	All	77.300	29			

Based on the results indicated in Table 8, According to The significance level of Customer Relationship is equal to 0.578. so there is no significant difference in the Customer Relationship between low sales representatives and high sales representatives of insurance company. And also According to The significance level of communication within the organization is equal to 0.501. so there is no significant difference in the communication within the organization between low sales representatives and high sales representatives of insurance company. but According to The significance level of Relationship with other organizations is equal to 0.049. so there is a significant difference in the Relationship with other organizations between low sales representatives and high sales representatives of insurance company.

**[VII] CONCLUSION AND RECOMMENDATIONS**

In each research, researcher intends to repeat the previous researches using the same models in another population and investigate the theoretical concepts in the form of a new model. In both cases, at the end of research, researcher presents a comparison between results of his/her work and that of previous works and finally, recommendations are provided.

In this section, according to results, applied recommendations are presented for managers of

the company and then, some other useful recommendations are presented as well.

The results show that communication capabilities representatives of insurance companies have a significant positive impact on their performance. As communication capabilities in customer relationship, internal communication and external communication in All three dimensions has a positive impact on performance representatives of insurance companies. In the level low and high representatives of sales and, customer relationship and communication within the organization there is no significant difference but there are significant differences in external communication and low sales representatives if they want to upgrade their level of sales necessary to strengthen its external communication. According to above, following recommendation are presented to representatives of insurance companies to upgrade their level of sales:

- Comfort establish friendly relationship with our customers and representatives. And as it is with your customers through their issues.
- Insurance representatives will listen to our customers' critiques.
- Representatives to identify their customer needs and to solve their customers' problems.
- Representatives Closely with the sales and have a good relationship. And try to pass messages to the fastest way to branch and if

there are communication barriers in their efforts to remove these barriers.

Also according to the results of research to improve the performance of the proposed guidelines, including the following:

- Representatives to follow of Regulations and administrative discipline.
- Representatives of the work and functions that have accepted their plight.
- Representatives regardless of their superiors monitoring work honestly and be sympathetic towards their work and provide them with good quality.
- Representatives must be serious in their work and do work in solving problems.
- With our customers with courtesy and respect and in trying to solve their problems and to increase their knowledge to work.
- In the privacy of their profession and is working trying to follow the other.

Other factors that can improve job performance are to be named as follows:

- Feedback to improve organizational performance and employee performance is useful and necessary role in the development of attitudes and behaviors of employees plays. Therefore, by increasing the effective feedback, reactions to the staff and upgrade it to the high level necessary to improve organizational and individual performance.
- Occupational independence.
- Clear objectives, clear and pre-planning for the job.
- Employees' awareness of their responsibilities and they know what the expectations to fulfill
- Do not do things that should be done differently.
- Lack of task assigned inconsistent with the provisions of the policy
- Working with two or more groups that are not doing things differently.
- Do not do things that were acceptable for some people and for others is unacceptable

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