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Presenting a Model of How Managers' Competence Affects the Development of the  
Organization in Iran Insurance Branches

Presentación de un modelo de cómo la competencia de los gerentes afecta el desarrollo  
de la organización en las sucursales de seguros de Irán

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## Resumen

El sistema de seguros en Irán, para poder dinamizar y mantener su equilibrio, necesita realizar cambios en sus valores, actitudes y creencias, y como resultado, el desarrollo de la organización, para que de esta manera pueda presentar valiosos y calificados servicios a las personas, y de esta manera necesita herramientas de apoyo para tener éxito, que una de estas herramientas son los gerentes competentes y apelantes a sus competencias. Debido a la importancia del tema, el propósito de la presente investigación es presentar un modelo de cómo la competencia de los gerentes afecta el desarrollo de la organización en las ramas de seguros de Irán. El método de investigación fue descriptivo-encuesta. La población estadística estuvo conformada por tres grupos: 1) Expertos familiarizados con las teorías de la competencia de los gerentes y el desarrollo organizacional, que 15 personas fueron seleccionadas de manera selectiva. 2) Gerentes superiores, básicos y medios de las sucursales de seguros de Irán (582 personas) seleccionados según la fórmula de Cochran, 232 personas seleccionadas según la proporción del método aleatorio estratificado con el volumen. 3) Todos los empleados de las sucursales de seguros de Irán (2,067 personas) que para determinar y seleccionar el tamaño de la muestra, el método de datos emparejados, es decir para cada gerente (dos empleados subordinados del mismo gerente) se consideró que su número se determinó igual a 464 personas. Se utilizó un cuestionario para recopilar datos. Modelo de cuestionario de diseño que se basó en estudios previos, literatura de investigación y expertos en encuestas en el área de estudio de caso, y se identificaron un total de 18 indicadores y 54 preguntas para la competencia de los gerentes y 6 indicadores y 18 preguntas para el desarrollo organizacional. La validez de contenido de los cuestionarios fue 0,91,5, 0,94,9 y el coeficiente alfa de Cronbach fue 0,86 y 0,99,1, respectivamente. El análisis de los datos se realizó mediante el modelado de ecuaciones estructurales aplicando el software LISREL versión 8.8. Con base en los resultados, la fuerza de correlación de la competencia individual (0.47), competencia técnica (0.79), competencia gerencial e interactiva (0.72), competencia general (0.63), competencia social (0.89) y competencia del deber (0.42) con el desarrollo de la organización en las sucursales de seguros de Irán con un nivel de error del 5% y la estadística t superior a 1,96 mostró que las correlaciones observadas son significativas. Por tanto, es necesario prestar especial atención a los indicadores de competencia de los directivos.

**Palabras clave:** Recursos humanos, competencia de gerentes, desarrollo organizacional, desarrollo de servicios, seguros en Irán

## Abstract

The insurance system in Iran, in order to make dynamic and maintain its balance, needs to make changes in its values, attitudes and beliefs, and as a result, the development of the organization, so that in this way it can present valuable and qualified services to the people, and in this way it needs support tools to be successful, that one of these tools is competent managers and appealing to their competencies. Due to the importance of the subject, the purpose of the present research is to present a model of how the competence of managers affects the development of the organization in the Iran insurance branches. The research method was descriptive-survey. The statistical population consisted of three groups: 1) Experts familiar with theories of managers' competence and organizational development, that 15 people were selected selectively. 2) Senior, basic, and middle managers of Iran insurance branches (582 people) selected based on Cochran's formula, 232 people selected based on stratified random method proportion with the volume. 3) All employees of Iran insurance branches (2,067 people) that to determine and select the sample size, the paired data method, that is for each manager (two subordinate employees of the same manager) were considered that their number was determined equal to 464 people. A questionnaire was used to collect data. Model design questionnaire that was based on previous studies, research literature and surveying experts in the case study area, and totally 18 indicators and 54 questions for managers' competence and 6 indicators and 18 questions for organizational development were identified. The content validity of the questionnaires was 0.91.5, 0.94.9, and Cronbach's alpha coefficient was 0.86 and 0.99.1, respectively. Data analysis was performed using structural equation modeling by applying LISREL software version 8.8. Based on the results, the correlation strength of individual competence (0.47), technical competence (0.79), managerial and interactive competence (0.72), general competence (0.63), social competence (0.89) and duty competence (0.42) with the development of the organization in the Iran insurance branches at an error level of 5% and the t-statistic greater than 1.96 showed that the observed correlations are significant. Therefore, it is necessary to pay special attention to the competency indicators of managers.

**Keywords:** Human Resources, Competence of Managers, Organization Development, Service Development, Iran Insurance.

## Introduction

Today's world is full of complexities that have made organizations face with numerous problems in the field of growth and excellence, and have made managers as planners, organizers and leaders of the convoy of humanity face many challenges. Also, social changes, rapid technologies and the development of new missions in organizations have made the need for flexibility and readiness to face new conditions an inevitable affair. Therefore, in our era, in order to survive and progress and even maintain the status quo, the flow of innovation and development orientation in the organization must be continued to prevent its stagnation and destruction (Jokar et al., 2018). Since the development of the organization composes the main essence of the improvement and excellence of the organization and the correct and effective performance of management duties in general depends on it, and the existential philosophy of organizational excellence creates an inseparable link with the development of the organization, thus the topic of organization development is considered a valuable and important topic in a way that some experts believe that all the success and improvement of the organization depends on development. Accordingly, (Hazrati, 2020) believes that the development of the organization composes the principle and basis of planning because obviously the plan, program, and policy cannot exist unless the development of the organization is on the agenda (Barbuto, 2020).

Considering the current conditions of Iran and the lack of appropriate structures in all sectors, especially the insurance sectors of the country, it is also the case that in our country managers are appointed to manage various sectors without having special skills and based on relationships instead of criteria, and after being located in their position they do everything so as not to lose their power, which this issue has caused the emergence of many organizational challenges in the country. Therefore, it can be said that the presence of competent managers can be useful and effective in solving problems and organizational development (Mactaggart, 2016). Because competent managers present rational justifications in making organizational decisions and do not sacrifice the organization for their wrong and inappropriate decisions; on this basis, (David, 2018) states that competent managers examine and understand the problem (recognizing the problem, need and opportunity) in the organization, seek the presentation of best solutions, choose the best options, make necessary review in implementing their organizational plans and decisions, and think more about the benefit of the job and the organization than their personal benefit and thus they address the development of their organization (Sandra, 2016). Weaknesses in selection and employment have led to the shortage of effective leaders in insurance companies such as Iran Insurance Company. While one of the companies which is in the center of attention and is among the priorities for the development of insurance services, is Iran Insurance Company (Asgari et al., 2015). Insurance companies, in which managers make decisions in extremely dynamic and unpredictable conditions, face many changes and transformations and increasing pressure to reduce costs, improve quality and make optimal use of limited resources. The point is that without a precise definition of criteria, they choose managers by comparing the ratio of their appropriateness with their mental model, while the individual model may not be related to the personal characteristics required in that job (role) (Deci, 2020).

Therefore, in order to select and appoint managers and distinguish and select the most competent people, criteria and standards are needed so that qualified and competent people take the responsibility of organizational positions. Because achieving sustainable productivity, creativity, innovation and appropriate quality of life depends on efficient, effective, intelligent and committed management and human resources (Avolio, 2020). In 2009, the WHO Eastern Mediterranean Regional Committee emphasized the importance of management and leadership in service and insurance centers and it has been mentioned in the report: Service and insurance centers around the world compose an important and costly part of the insurance system. These organizations consume about 50-70% of the government credits of insurance. However, there are many challenges related to the performance of these centers and their impact on the insurance system, and in the Eastern Mediterranean region, poor management of insurance companies is as one of the factors of low performance of these centers (Molan, 2017).

Therefore, this issue requires paying special attention and emphasis on the competencies of managers and organizational development in Iran Insurance Company so that the promotion of insurance services in the country in the future with the support of managers' protection and efficiency can be witnessed. With these details, the main issue of the present research is to present a model of how managers' competence affects the development of the organization in the Iran insurance branches.

## **Materials and Methods**

This research is applied and developmental in terms of purpose and has collected data through field researches method. The statistical population consists of three groups; 1) Experts familiar with the field of managers' competency and the development of the organization according to the criteria, having scientific researches and articles related to the subject of the research, availability, experience, appropriateness of the field of study, doctoral degree, teaching at the university, that by non-random sampling method of selective type 15 people were selected. 2) Senior, basic and middle managers of Iran insurance branches (582 people) that according to Cochran's formula, the sample size of 232 people were determined and selected by stratified random sampling method appropriate to the class size. Thus, from the 32 Iran insurance branches in each province and city, based on the degree of development, several provinces and insurance branches located in these provinces were selected to determine the sample size. 3) All employees of Iran insurance branches (2,067 people) that to determine and select the sample size, the paired data method, that is for each manager (two subordinate employees of the same manager) were considered that their number was determined equal to 464 people. A questionnaire was used to collect data. 1) Model design questionnaire that was based on previous studies, research literature and surveying experts in the case study area, and totally 18 indicators for managers' competence and 6 indicators for organizational development were identified as explained in (Table 1) and (Table 2).

**Table 1.** Summary of Managers' Competency Indicators

Main Construct	Components	Subcomponents
Competence of Managers	Individual Competence	Responsibility
		Honesty and Commitment
		Work Experience
	Technical Competence	Resource Management
		Guide and Route Determination
		Service Management and Improvement
	Managerial and Interactive Competence	Participation and Teamwork
		Communication with Others
		Adherence to Up-to-Date Ethics and Values
	General Competence	Perceptual Competence
		Innovation Competence
		Executive Competence
	Social Competence	Teamwork
		Leadership
		Networking
Duty Competence	Technology Management	
	Marketing Management	
	Financial Management	

**Table 2.** Summary of Organization Development Indicators

Main Construct	Components	Subcomponents
Organization Development	Conceptual Development	The Role and Necessity of the Organization
		Objectives of the Organization
	Structural Development	Strategic Orientation
		Organizational Plan
	Functional Development	Underlying and Support Actions
		Functional Considerations

2) Managers' competence questionnaire was answered by senior, basic and middle managers and has consisted of 54 questions. 3) The organization development questionnaire has consisted of 18 questions. The questionnaire questions were arranged in a five-option range from completely appropriate to completely inappropriate. The questionnaires of the present research were first investigated and confirmed by 15 experts in terms of face and conceptual validity, and then to assess the content validity, the content validity ratio (CVR) method was used. The formula of this method is as follows:

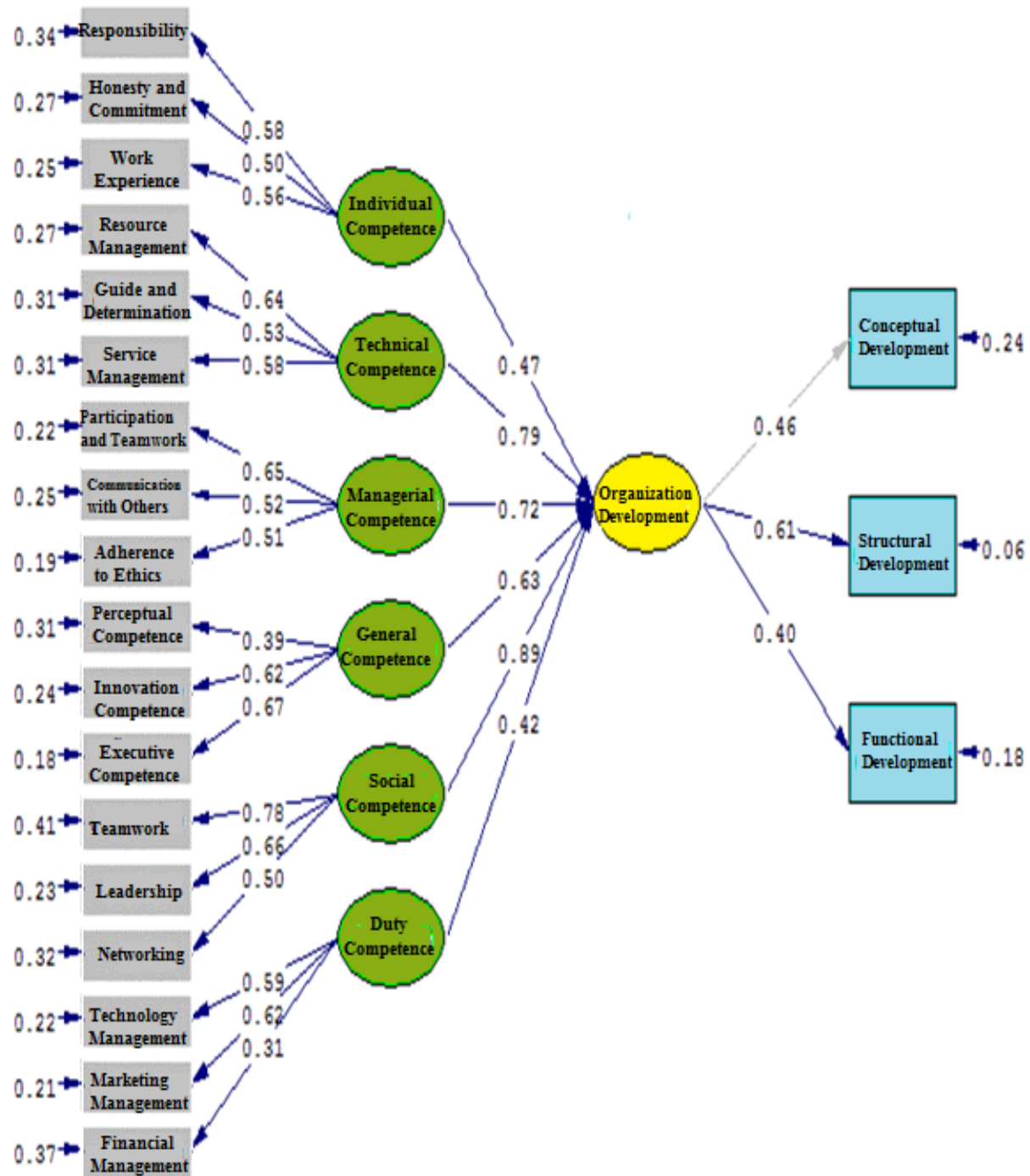
$$CVR = \frac{n_e - \frac{N}{2}}{\frac{N}{2}}$$

The content validity of the managers' competency questionnaire was calculated and confirmed at 0.91.5 ratio and the organization's development questionnaire was calculated and confirmed at 0.94.9 ratio. According to the performed calculations, the reliability of the managers competency questionnaire using Cronbach's alpha is equal to 0.86% and the reliability of the organizational development questionnaire is equal to 99.1%, that these values are acceptable in terms of research (greater than 0.7). Data analysis was performed using structural equation modeling by applying LISREL software version 8.8 at a significance level of 0.05.

## **Result and discussion**

The final model of the final structural equations for measuring the relationship between the components of managers' competency and the development of the organization has been presented in (Figure 1).

Presentación de un modelo de cómo la competencia de los gerentes afecta el desarrollo de la organización en las sucursales de seguros de Irán



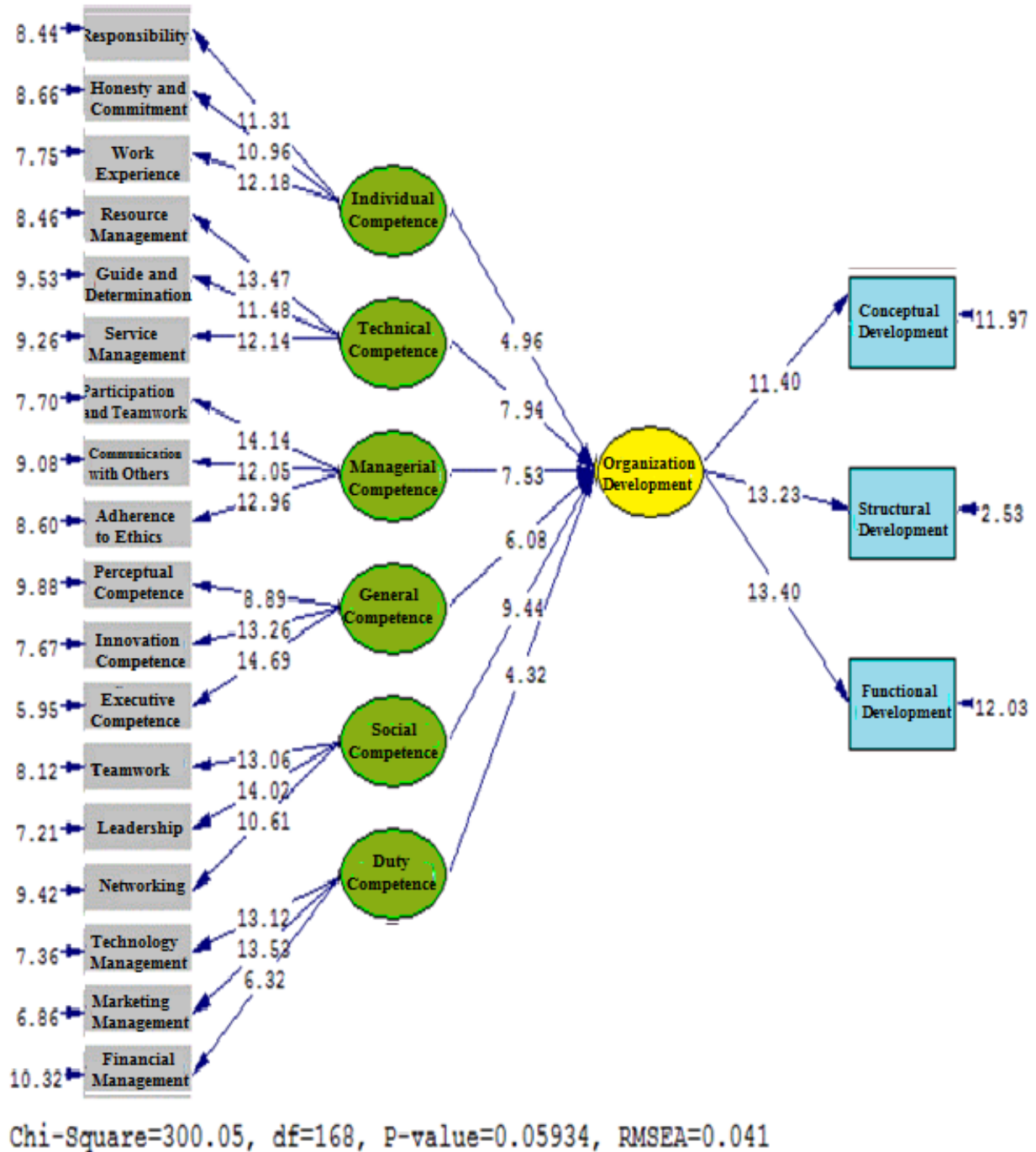
Chi-Square=300.05, df=168, P-value=0.05934, RMSEA=0.041

**Figure 1:** Results of Confirming the Final Model of the Relationship between the Components of Managers' Competence and Organizational Development

The results obtained from measuring the significance of the model data have also been presented in (Figure 2).



Presentación de un modelo de cómo la competencia de los gerentes afecta el desarrollo de la organización en las sucursales de seguros de Irán



**Figure 2:** T-Value Statistics; the Results of Confirming the Final Model of the Relationship between the Components of Managers' Competence and Organizational Development

Based on Diagrams 1 and 2, the test of research hypotheses is as follows:

**Hypothesis 1 Test: Individual competence has a significant effect on organizational development in Iran insurance branches.**

The strength of the relationship between the variables of individual competence and organizational development has been calculated equal to 0.47, which shows that the correlation is strong and desirable and of a direct type. The t-test statistics has also been obtained 4.96, which is greater than the critical value of t at the error level of 5% that is 1.96, and shows that the observed correlation is significant. Hypothesis 1 is therefore confirmed.

Hypothesis 2 Test: Technical competence has a significant effect on organizational development in Iran insurance branches.

The strength of the relationship between the variables of technical competence and organizational development has been calculated equal to 0.79, which shows that the correlation is strong and desirable and of a direct type. The t-test statistics has also been obtained 7.94, which is greater than the critical value of t at the error level of 5% that is 1.96, and shows that the observed correlation is significant. Hypothesis 2 is therefore confirmed.

Hypothesis 3 Test: Managerial and Interactive competence has a significant effect on organizational development in Iran insurance branches.

The strength of the relationship between the variables of managerial and interactive competence and organizational development has been calculated equal to 0.72, which shows that the correlation is strong and desirable and of a direct type. The t-test statistics has also been obtained 7.53, which is greater than the critical value of t at the error level of 5%, that is 1.96, and shows that the observed correlation is significant. Hypothesis 3 is therefore confirmed.

Hypothesis 4 Test: General competence has a significant effect on organizational development in Iran insurance branches.

The strength of the relationship between the variables of general competence and organizational development has been calculated equal to 0.63, which shows that the correlation is strong and desirable and of a direct type. The t-test statistics has also been obtained 6.08, which is greater than the critical value of t at the error level of 5% that is 1.96, and shows that the observed correlation is significant. Hypothesis 4 is therefore confirmed.

Hypothesis 5 Test: Social competence has a significant effect on organizational development in Iran insurance branches.

The strength of the relationship between the variables of social competence and organizational development has been calculated equal to 0.89, which shows that the correlation is strong and desirable and of a direct type. The t-test statistics has also been obtained 9.44, which is greater than the critical value of t at the error level of 5% that is 1.96, and shows that the observed correlation is significant. Hypothesis 5 is therefore confirmed.

Hypothesis 6 Test: Duty competence has a significant effect on organizational development in Iran insurance branches.

The strength of the relationship between the variables of duty competence and organizational development has been calculated equal to 0.42, which shows that the correlation is strong and desirable and of a direct type. The t-test statistics has also been obtained 4.32, which is greater than the critical value of t at the error level of 5% that is 1.96, and shows that the observed correlation is significant. Hypothesis 6 is therefore confirmed.

The output of LISREL software indicates the appropriateness of the proposed research model, so that the root mean square error of approximation (RMSEA) is 0.041, the normalized Chi-square value (CMIN/DF) is equal to 1.786, and the value of goodness of fit index (GFI) is equal to 0.96. Other indicators for fitness of the proposed research model have been presented in (Table 3).

**Table 3: Fitness Indicators of the Main Research Model**

<b>Index</b>	<b>Reported Value</b>	<b>Acceptable Limit</b>
Root Mean Square Error of Approximation (RMSEA)	0.041	Equal to or lower than 1
Normalized Chi-Square (CMIN/DF)	1.786	Equal to or lower than 3
Goodness of Fit Index (GFI)	0.96	Equal to or higher than 0.9
Adjusted Goodness of Fit Index (AGFI)	0.94	Equal to or higher than 0.9
Comparative Fit Index (CFI)	0.95	Equal to or higher than 0.9
Normed Fit Index (NFI)	0.96	Equal to or higher than 0.9
Tucker-Lewis Index (TLI)	0.97	Equal to or higher than 0.9
Incremental Fit Index (IFI)	0.94	Equal to or higher than 0.9

Based on the results, it was specified that the correlation and strength of the relationship between the two variables of **individual competence and organizational development in Iran insurance branches** is desirable and these results are consistent and in line with the findings of (Dubois et al., 2015) and (Hwang & Kuo, 2018). In explaining this research finding, it can be said that managers, because of the position they have, can create

valuable successes as well as failures for the system under their management. Therefore, establishing a competency-based approach by employing competent people at the level of high-rank employees and managers, establishing meritocracy processes, changing the view from a job-based approach to a competency-based approach, and paying attention to training competent and task-oriented leaders in organizations strengthen the necessity of requiring a comprehensive model of duty competence-based management in the field of public and private sectors management, especially Iran Insurance Company. If the selection of managers in organizations is based on competence, achieving the quantitative and qualitative goals of the organization will not be far away to achieve, because competent managers consider the honest serving of the organization as their duty and to improve the conditions of the organization and also the positive performance of employees do their best and do not spare any effort. On this basis, it can be said that individual competence is one of the necessities that should be considered by organizations and its management.

Based on the results, it was specified that the correlation and strength of the relationship between the two variables of **technical competence and organizational development in Iran insurance branches** is desirable and these results are consistent and in line with the findings of (Ajdarinejad, 2017) and (Mohammadi Lankarani, 2020). On this basis, conducted investigations show that the managers of the organization as organizational helmsmen need technical knowledge, modern managerial skills and necessary competencies in technical and specialized fields in order to be able to access information and financial resources of the organization and as a result, organizational, individual, group, and professional and so on improvements in addition to giving identity and professionalism in the organization. On the other hand, managers face many challenges for effective management of organizations. Addressing these challenges requires competence in various dimensions and in large areas and a variety of skills. Many managers have accepted that competence is a combination of three elements: a) the skill and ability based on which the manager acts, b) the knowledge, experience and perception that shape the decisions of managers, c) the individual characteristics, values and attitudes that managers have. In order for management to be successful and effective, it is necessary to benefit from inherent and acquired competencies and capabilities. Accordingly, (Morgeson, 2018) believe that intelligence test cannot be a predictor of success in the workplace, but the competency test should be used. In various organizational environments, senior managers need different competencies; in other words, there are few competencies that are common to all managers and it is believed that maximum performance is achieved when a person's capacity and talents are compatible with the needs of the job and the organizational environment. According to this view, it can be said that the field of competency in various levels and dimensions has a great value for the managers of organizations, because organizations can achieve their goals by competent and capable managers.

Based on the results, it was specified that the correlation and strength of the relationship between the two variables of **managerial and interactive competence and organizational development in Iran insurance branches** is desirable and these results are consistent and in line with the findings of (Hazrati, 2020) and (Jokar et al., 2018). On this basis, it can be said that the success of today's organizations depends on their human

resource capitals, and this point is a completely accepted and is an undeniable fact, and organizations need to identify and develop managerial competencies at the individual level for their survival. Because today our organizations are facing a shortage of knowledgeable and competent human resources and this point has made organizations face with many challenges, so it can be said that the existence of clear managerial and interactive competence in the organization can help developing and training employees, effective communication and solving problem and change management and ultimately interpersonal awareness. On the other hand, today for the transformation of the organization, improving the performance and development of its employees, the position of the competence of managers in the organization must be explained.

Based on the results, it was specified that the correlation and strength of the relationship between the two variables of **general competence and organizational development in Iran insurance branches** is desirable and these results are consistent and in line with the findings of (Mactaggart, 2016) and (Barbuto, 2020). On this basis, it can be said that the activities carried out in the field of developing the approach of major areas of competence in the organization and its impact on human resource development in recent decades have made this point to be considered as one of the strategic goals and object tives in the field of human resources and organizations of developed and developing countries, and organizations should gradually emphasize the necessity and importance of identifying their required competencies at the macro and micro levels and emphasize compiling the purposeful and rapid competency models. And the reason for this is that competency models in organizations by using the knowledge, skills, abilities and other required personal characteristics lead to organizational excellence and thus improve the human resource situation in the organization.

Based on the results, it was specified that the correlation and strength of the relationship between the two variables of **social competence and organizational development in Iran insurance branches** is desirable and these results are consistent and in line with the findings of (Dubois et al., 2015) and (Avolio, 2020). In explaining this research finding, it can be said that managers' social competencies can influence the development of the organization and change management and implement the planned changes effectively. The development of the organization can create the necessary ability to respond to environmental requirements through purposeful development of capabilities and competencies to make the organization more effective. On the other hand, it can be said that the weakness of managerial knowledge in managers and key competencies in them and the fact that knowledge and rationality are not the basis in decision makings is as a major obstacle to the success of organizations, which causes the emergence of many problems and challenges for organizations that need detailed.

## Conclusion

Based on the results, it was specified that the correlation and strength of the relationship between the two variables of duty competence and organizational development in Iran insurance branches is desirable and these results are consistent and in line with the findings of (Mactaggart, 2016) and (David, 2018) and (Sandra, 2016). In explaining this research finding, it can be said that in the present era, the importance of position and the role of managers as designers, directors and main administrators of the organization is not hidden from anyone. Success in playing the role and fulfilling this heavy responsibility more than anything is related to the ability, effectiveness and competence of managers. The effectiveness of managers also basically depends on their competence, skill, and the level of knowledge, insight and ability. Considering that the meritocracy system in any country will cause its strength, acceptability and legitimacy; therefore, the selection and choosing competent managers at the top of organization is important. Organizations should strengthen the competencies and capabilities of their managers regardless of race, age, religion and gender. And this point is important because competent managers can act with tact and prudence on important organizational issues when making decision and decision making and provide the means of organizational success, because competent and capable managers perform organizational duties skillfully, effectively and correctly and by equipping themselves with a variety of leadership styles play a clear role in the bright future of the organization.

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