

Key success factors of knowledge management To enhance creativity and organizational learning At Insurers Companies

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Abstract: The present study examined the key success factors of knowledge management With Enhance creativity and organizational learning At Insurers have been done. Statistical community of people who are experts in the insurance industry And To select a random sample of 128 patients selected according to Morgan. A questionnaire survey has also collected That Made by the researcher And Validity content validity according to the professor and other advisors in the appropriate field Mtkhsan evaluation. Cronbach's alpha reliability of the questionnaire. And Were calculated using spss software And Acceptable alpha level (95%) were calculated. Analyze and evaluate research hypotheses SPSS software was used. The overall results of the study indicate that That When the relationship between the dependent and independent variables individual And No interaction And Factors are considered together, All seven key success factors of knowledge management and organizational learning have a positive impact on organizational creativity; Although the interaction between key success factors of knowledge management, And Brmtghyrhay dependent on simultaneous independent variables are examined, Only two knowledge-based strategies and policies And Human resource management, organizational innovation and organizational learning are enhanced simultaneously. Finally It is suggested Insurance companies Of Organizational culture of sharing, and knowledge-sharing, bonuses allocated to staff knowledge-based strategies and policies, top management support, human resource management, the use of information technologies for the successful implementation of knowledge management systems can be used to promote creativity and organizational learning. [Farshad Hajalian, Mehdi Seddighi. **Key success factors of knowledge management To enhance creativity and organizational learning At Insurers Companies.** *Rep Opinion* 2019;11(8):87-97]. ISSN 1553-9873 (print); ISSN 2375-7205 (online). <http://www.sciencepub.net/report>. 9. doi:[10.7537/marsroj110819.09](https://doi.org/10.7537/marsroj110819.09).

Key words: Knowledge management, organizational creativity, organizational learning, the key success factors

1. Introduction

Broader and more far-reaching scope of the day is. Among the significant developments in the field of management science, incidence and emergence phenomena Like Knowledge management and organizational innovation and organizational learning. The success of knowledge as an asset, must be exchanged between humans and have the ability to grow. Knowledge management is the process by which organizations identify, select, organize, disseminate and transfer important information and expertise that are part of the history of And There are generally unstructured organization aids. Another issue is that in this study, organizational creativity. Despite the long history of creativity in human life, the organization recently due to the dramatic pace of technological change, global competition and economic uncertainty have discovered That One of the key resources and sustained competitive advantage and survival, organizational creativity. This helps to sustain the creativity of the employees That When employees are creative Drkarhayshan Will enable new

and useful ideas concerning products, operations, service, or organization and procedures apply. Become a creative tool for competitiveness in the business environment Pvyavtghyyr is possible today. [Duffy, 1998]

Organizational creativity can be defined as: Organizational creativity as the development or acceptance of an idea or behavior in business That For the new organization. Reality of organizational creativity to technology or new management tasks are associated with new products or processes. [Simon, 1991]

The third argument is the research on organizational learning. Simon organizational learning, Growth Insights And Construct reproducible typing And Overview of successful organizational problems That The results of the structural aspects And The results reflect Is defined. [Smith, 2001]

Due to the uncertainty surrounding That Organizations are currently facing, Better for business, trade, Companies should be learning at Until To maintain their competitive advantage. Organizational

learning for knowledge structure provides a good basis Until In organizational development. [Teresa, 2006]

In order to develop the learning potential, Knowledge management processes as well as the complete organization. Without knowledge management in an organization can extend the capabilities of personal or group learning. Organizations and organizational members Instead of the old ways and still learning to use You can use the new methods and dynamic. Learn a negative effect on organizational learning is ineffective. [Liebowitz, 1999]

In other words, To enhance organizational creativity, knowledge must be conducted through organizational learning. [Silvio, 2006]

Important economic, social, political, cultural and even the insurance industry The country is no secret; Security and stability of the insurance industry with a platform Manufacturing and services, economic and cultural Can Appropriate and effective step in promoting the desired country. The success of the insurance industry with technical, human and material resources for economic development and financial goals that involves the scientific planning and operating its own. The study It is intended That Clear that the insurance industry like any other industry for

success in today's highly competitive world. What ways of promotion and organizational learning And Subsequently, based on the creativity, knowledge management components to And finally What strategies can be developed for learning and creative forces.

2. Theoretical fundamentation

This paper has three main – theoretical content: The first part of knowledge management The second part of organizational creativity And Third is the issue of organizational learning.

2.1. Knowledge Management.

Knowledge Management (Knowledge Management Systems (KMSs))

Knowledge management systems use modern information technology (Such as the Internet, intranet, extranet, filters, software, data warehouses) to organize, promote and facilitate knowledge management within and outside the organization, pointed. [Alavi, 1999] An active knowledge management system, a cycle of six steps that follow [Torban, 2006].

(Figure 1). Lifecycle knowledge management system for the following works:

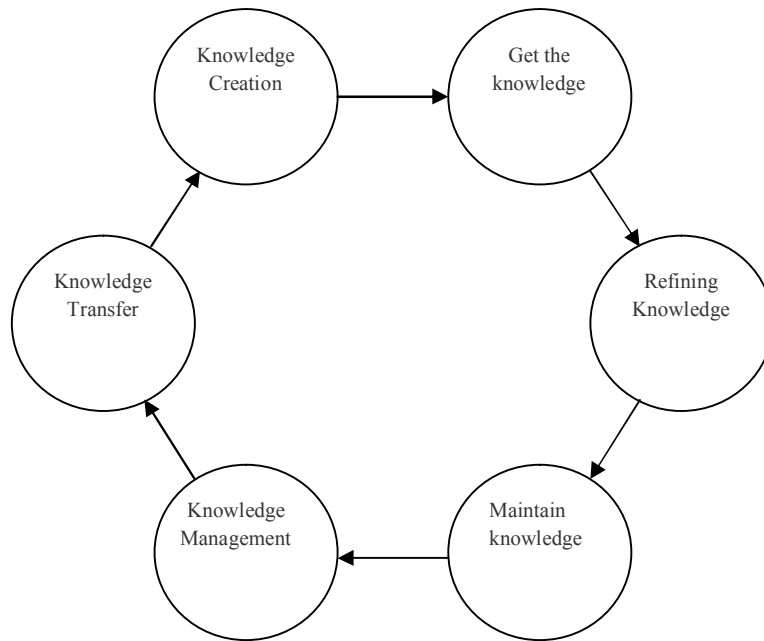


Figure 1 - Lifecycle knowledge management system

1. Creation of knowledge: Knowledge When the People, new ways of doing things found Or acquire new skills, be creates. Sometimes knowledge from outside the organization, enter the organization.

2. to acquire knowledge: New knowledge should be valued and, if reasonable, must be provided.

3. Refining Knowledge: New knowledge Should the situation be adapted And Thus be applied.

Where human insights (\rightarrow implicit function) should be in line with objective facts, to be the basis of an.

4. Saving Knowledge: The student must be a repository of knowledge in a logical way, to a store That Others in the organization to which they have access.

5. Knowledge Management: Knowledge, such a library must be kept up to date. Reviews must be relevant to confirm that it is correct and should be done regularly.

6. Transfer of Knowledge: Knowledge must always and everywhere in a format suitable for everyone in the organization needs Accessible. For the success of a knowledge management system, Several issues should be considered in connection with the management of people and cultures. Knowledge of roles including Vice President, Director, senior officials and managers, agencies, interactive groups (Community Of Practice), developers of knowledge management systems, knowledge management systems are employees. These people have an important role in the successful implementation of knowledge management. [Schneider, 1996]

Key success factors of knowledge management include:

Remember knowledge, Audit knowledge, Knowledge strategy, Training programs, Support and commitment of senior management, Trust, Professionals Network, Knowledge sharing, Organizational culture, Pilot implementation, Identify the knowledge, Business process reengineering, Knowledge structure, Capturing knowledge, IT infrastructure, The remuneration strategy, Architectural knowledge, Transparency, Friendly system for sharing And Knowledge reuse, The ability to generate creative ideas.

2.2. Organizational Creativity

Oldham and Cummings, with an emphasis on creative output, and features a creative outlet, Creativity. Includes products, ideas and trends that are fresh and valuable are defined. [Oldham, 1997]. Luthans the definition, which emphasizes As a kind of creative thinking and creative output., So that creativity is a way of thinking that generate ideas is new. [Luthans, 1995]

Levels of creativity

Two levels of creativity and innovation, including the creation of secondary [Sadeghi, 1386], which are as follows:

A- basic creativity: The level of creativity emanates from the unconscious And there's a child in everyone. Due to an unconscious person can fantasize, imagine and create new behaviors and actions are That they are fun.

B- secondary creativity: Secondary creative consciousness of words is based on reason and logic.

A person who is healthy and creative That Conscious and unconscious processes to be able to link these two levels. According to investigators and experts, a wide range of things contributed to the creative output That The most important ones are: ideas, products, solutions, and service procedures.

The most important variables that influence group creativity Including Group size, group diversity, and group cohesion is group communication system. Become a creative tool for In today's competitive business environment is dynamic and changeable. [Duffy, 1998]

The combination of creative ideas and innovation management, organizational The key institutional innovation in order to remain competitive in the long run. [Adams, 2006]

Organizational creativity are key success factors include

1. Culture Creativity [Wunram, 2000].
2. Culture in collaboration with others.
3. Structural complexity, the gap between the power of the [Mayo, 1994].
4. Management commitment and leadership [Mong, 2008], functionality and behavior of
5. employees [Smith, 2001].
6. Develop strategies for creativity [Amabile, 1997].
7. 's Strategy for creativity [Wunram, 2000].
8. Mechanism for resource management [Tsui, 2006].
9. Mechanism to recognize and allow for the creativity of local variations [Senge, 1990].
10. Mechanism for sustainable development, local knowledge [Chanal, 2004].
11. Foreign exchange and knowledge discovery [Marquardt, 1996].
12. Organizational Learning [Gomez, 2004].
13. Use and transfer of knowledge [Robb, 2003].
14. Gather knowledge [Chanal, 2004].

2.3. Organizational Learning

Organizational learning is closely related to organizational creativity.

Thus the Higher level of learning, creating greater degree of creativity in R & D managers and firms are American. [Cardinal, 2000]

Also in the research, Results were obtained That Further learning and organizational innovation is more [Weerawardena, 2006].

Argyris have described the following three types of organizational learning [Argyris, 1996]:

1 - A single-loop learning: Single-loop learning occurs when That In the context of the organization's goals and policies, errors are detected and corrected.

2 - Double-loop learning: This type of learning occurs when That Organizations to discover and

correct errors And norms, procedures, policies and objectives of the question And Tries to modify them.

3 - tricyclic learning: Occurs That Organizations learn how to run a single loop and double loop. In other words, Learn tricyclic ability to learn about the other. If organizations are not aware That Learning must happen Two forms of initial learning takes place. This means that Awareness of learning styles and processes and structures is a prerequisite for improving learning.

3. Materials AND Methods

As the aim of the present study, functional And As a way of gathering information description a survey. Based on analysis of covariance matrix Using structural equation modeling (SEM) is. This is a sample of insurance companies That There are 300 personnel. To select a random sample stage Morgan has been selected by 128 people.

A questionnaire survey has also collected That Made by the researcher And Validity Content Validity And According to Supervisor and Consultant And Other Mtkhsan this area That Appropriate level of assessment is used.

The reliability of the questionnaire Of By Alpha And Were calculated using spss software. The research hypotheses Of Statistical tests are analyzed in SPSS software.

The reliability of the questionnaire By Cronbach's alpha was calculated That Was equal to 95% That Indicating high reliability of the questionnaire.

Research hypotheses

- The main hypothesis:

H1: Some of the key success factors of knowledge management is to enhance creativity in organizations.

H2: Some of the key success factors of knowledge management, organizational learning is enhanced.

H3: Some of the key success factors of knowledge management, Increase creativity and organizational learning.

- Alternative Hypothesis

After identifying seven key success factors of knowledge management That We need to consider the impact of their creative surge, And Organizational learning Secondary research hypotheses assume the following:

H1: organizational culture has a positive effect on organizational creativity.

H2: knowledge sharing has a positive effect on organizational creativity.

H3: the allocation of bonuses to employees positively affect organizational creativity.

H4: strategies positively And Knowledge-based policies. affect organizational creativity.

H5: top management support has a positive impact of organizational creativity.

H6: Human Resource Management has a Positive impact on organizational creativity.

H7: The use of information technology has a positive impact on organizational creativity.

H8: Organizational culture has a positive effect on organizational learning.

H9: Knowledge sharing has a positive effect on organizational learning.

H10: Rewards for employees are assigned a positive impact on organizational learning.

H11: Knowledge-based strategies and policies Positive impact on organizational learning.

H12: top management support has a positive impact of organizational learning.

H13: Human Resource Management has a Positive impact on organizational learning.

H14: The use of information technology has a positive impact on organizational learning.

Concepts for evaluating and measuring knowledge management, innovation and organizational learning and their relationship with each other, 183 index Among other research papers and surveys was selected. In the form of a questionnaire among 27 cases of knowledge management experts (including academics and industry experts) are distributed That The questionnaire was answered by 20.

The binomial test was determined by That Experts seem to agree what measures and what measures have been rejected. Between 183 Index 152 Index was approved And Only 31 of the expert panel was not acceptable. Since the preparation of the assessment and measurement of 152 questionnaires were too long and boring for the population of respondents, Prioritization criteria adopted by the Friedman test was And As a final R index of 58 indicators were identified to measure the population That That Based on the criteria, a questionnaire was developed and distributed among the population. (Insurance company)

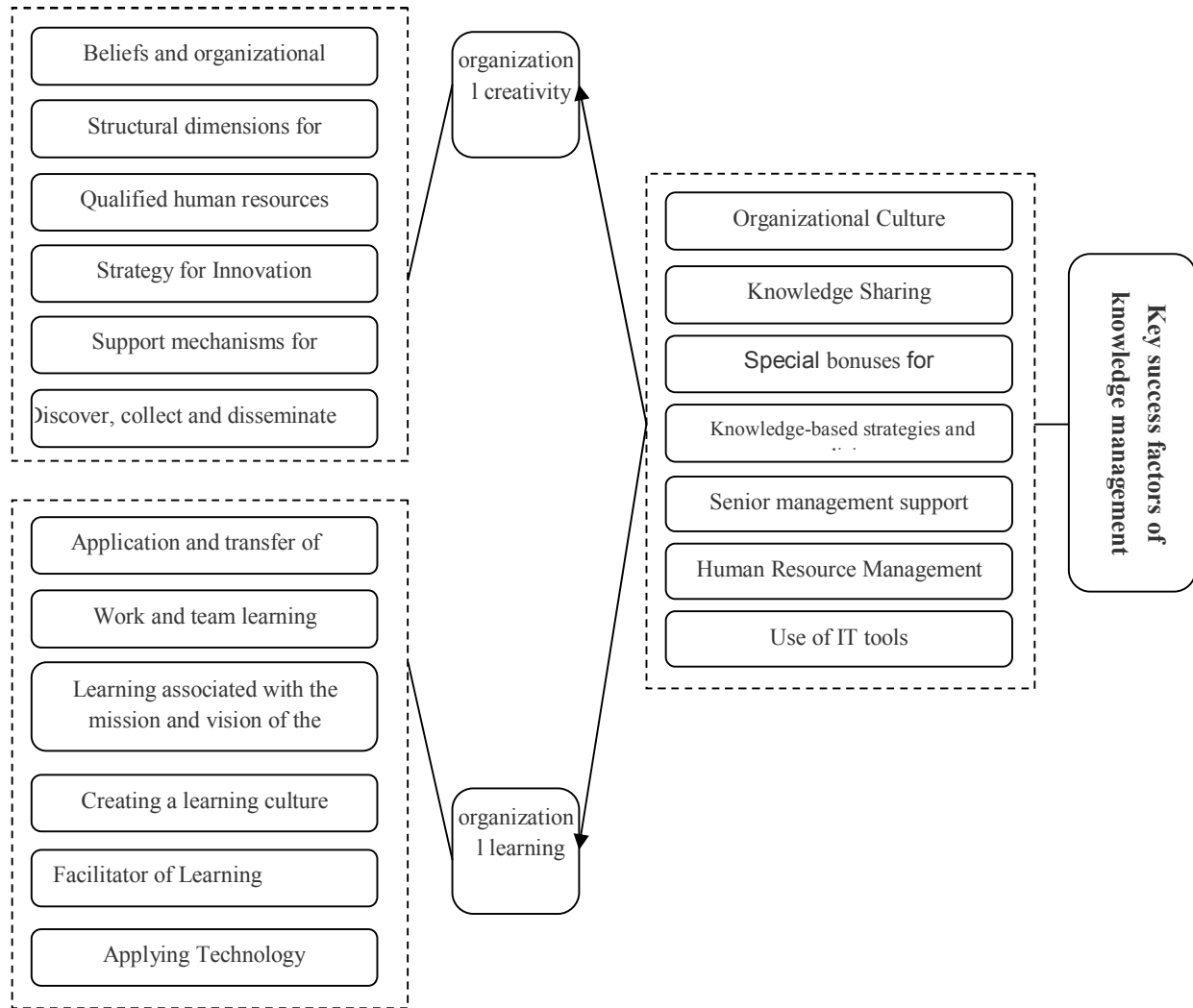


Figure 2 - Proposed Research Model

4. Findings of the research

Descriptive analysis of the data shows That 33% of respondents office And 27% regulatory And 40% have Tech. The total respondents; 13% associate degree, 73 percent of undergraduate And 14% have graduate degrees. Similarly Of respondents; 34 percent under 10 years of work experience; 59 percent worked

between 10 and 20 years And 7 percent are over 20 years of experience.

Inferential statistical analysis of the results of the study are as follows:

2.4. Alternative Hypothesis

H1: organizational culture has a positive effect on organizational creativity.

Table 1 - Results of the first hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|----------------|--------------|----------|---------------------------|------------------------|
| B | .000 | .361 | organizational creativity | organizational culture |
| Constant=1.072 | | | | |
| Farhang=.467 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between organizational culture and organizational creativity. R Square is 0.361 times the amount that is indicating that 36.1% of the changes in organizational creativity, organizational culture is affected.

H2: knowledge sharing has a positive effect on organizational creativity

Table 2 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|----------------------|--------------|----------|---------------------------|----------------------|
| B | | | | |
| Constant=.576 | .000 | .515 | organizational creativity | knowledge sharing |
| Eshtrake_danesh=.656 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between knowledge sharing and organizational creativity. R Square is 0.515 times the amount that is indicating that 51.5% of the changes in organizational creativity, knowledge sharing is affected.

H3: the allocation of bonuses to employees positively affect organizational creativity.

Table 3 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|---------------|--------------|----------|---------------------------|--|
| B | | | | |
| Constant=0630 | .000 | .665 | organizational creativity | the allocation of bonuses to employees |
| padash=.695 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between the allocation of bonuses to employees and organizational creativity. R Square is 0.665 times the amount that is indicating that 66.5% of the changes in organizational creativity, the allocation of bonuses to employees is affected.

H4: strategies positively And Knowledge-based policies. affect organizational creativity.

Table 4 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|----------------|--------------|----------|---------------------------|--|
| B | | | | |
| Constant=.736 | .000 | .563 | organizational creativity | strategies positively And Knowledge-based policies |
| Strateghi=.646 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between strategies positively And Knowledge-based policies and organizational creativity. R Square is 0.563 times the amount that is indicating that 56.3% of the changes in organizational creativity, strategies positively And Knowledge-based policies is affected.

H5: top management support has a positive impact of organizational creativity.

Table 5 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|----------------------|--------------|----------|---------------------------|------------------------|
| B | | | | |
| Constant=.797 | .000 | .632 | organizational creativity | top management support |
| hemayate_arshad=.673 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between organizational creativity And top management support and organizational creativity. R Square is 0.632 times the amount that is indicating that 63.2% of the changes in organizational creativity, top management support is affected.

H6: Human Resource Management has a Positive impact on organizational creativity.

Table 6 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|--------------------|--------------|----------|---------------------------|---------------------------|
| B | | | | |
| Constant=.693 | .000 | .617 | organizational creativity | Human Resource Management |
| manabe_ensani=.686 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between Human Resource Management and organizational creativity. R Square is 0.617 times the amount that is indicating that 61.7% of the changes in organizational creativity, Human Resource Management is affected.

H7: The use of information technology has a positive impact on organizational creativity.

Table 7 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|---------------|--------------|----------|---------------------------|-----------------------------------|
| B | | | | |
| Constant=.888 | .000 | .423 | organizational creativity | The use of information technology |
| IT=.513 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between The use of information technology and organizational creativity. R Square is 0.423 times the amount that is indicating that 42.3% of the changes in organizational creativity, The use of information technology is affected.

H8: Organizational culture has a positive effect on organizational learning.

Table 8 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|----------------|--------------|----------|-------------------------|------------------------|
| B | | | | |
| Constant=1.460 | .000 | .421 | organizational learning | Organizational culture |
| Farhang=.508 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between Organizational culture and organizational learning. R Square is 0.421 times the amount that is indicating that 42.1% of the changes in organizational learning, Organizational culture is affected.

H9: Knowledge sharing has a positive effect on organizational learning.

Table 9 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|----------------------|--------------|----------|-------------------------|----------------------|
| B | | | | |
| Constant=1.137 | .000 | .475 | organizational learning | Knowledge sharing |
| eshtrake danesh=.635 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between organizational learning and Knowledge sharing. R Square is 0.475 times the amount that is indicating that 47.5% of the changes in organizational learning, Knowledge sharing is affected.

H10: Rewards for employees are assigned a positive impact on organizational learning.

Table 10 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|----------------|--------------|----------|-------------------------|-----------------------|
| B | | | | |
| Constant=1.334 | .000 | .512 | organizational learning | Rewards for employees |
| Padash=.617 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between organizational learning and Rewards for employees. R Square is 0.512 times the amount that is indicating that 51.2% of the changes in organizational creativity, Rewards for employees s is affected.

H11: Knowledge-based strategies and policies Positive impact on organizational learning.

Table 11 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|----------------|--------------|----------|-------------------------|--|
| B | | | | |
| Constant=1.342 | .000 | .491 | organizational learning | strategies positively And Knowledge-based policies |
| Strateghi=.607 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between strategies positively And Knowledge-based policies and organizational learning. R Square is 0.491 times the amount that is indicating that 49.1% of the changes in organizational creativity, strategies positively And Knowledge-based policies is affected.

H12: top management support has a positive impact of organizational learning.

Table 12 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|----------------------|--------------|----------|-------------------------|------------------------|
| B | | | | |
| Constant=1.608 | .000 | .410 | organizational learning | top management support |
| hemayate_arshad=.548 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between top management support and organizational learning. R Square is 0.410 times the amount that is indicating that 41.0% of the changes in organizational learning, top management support is affected.

H13: Human Resource Management has a Positive impact on organizational learning.

Table 13 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|--------------------|--------------|----------|-------------------------|---------------------------|
| B | | | | |
| Constant=1.131 | .000 | .656 | organizational learning | Human Resource Management |
| manabe_ensani=.712 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between Human Resource Management and organizational learning. R Square is 0.656 times the amount that is indicating that 65.6% of the changes in organizational learning, Human Resource Management is affected.

H14: The use of information technology has a positive impact on organizational learning.

Table 14 - Results of the second hypothesis

| Coefficients | ANOVA (Sig.) | R Square | The dependent variable | Independent variable |
|----------------|--------------|----------|-------------------------|-----------------------------------|
| B | | | | |
| Constant=1.380 | .000 | .422 | organizational learning | The use of information technology |
| IT=.516 | | | | |

Value ANOVA (Sig) was less than 0.05, which indicates a linear relationship between The use of information technology and organizational learning. R Square is 0.422 times the amount that is indicating that 42.2% of the changes in organizational learning, The use of information technology policies is affected.

2.5. Relationship between the independent and dependent variables, Using multiple linear regression

After reviewing the research hypotheses, The effect of independent variables on the dependent variable using multiple regression method (Stepwise) explains. First of seven key success factor of knowledge management on organizational creativity

and range of seven key success factor of knowledge management on organizational learning variables to consider:

A: The effect of independent variables on organizational creativity

Table 15 - Results of multiple regressions Between the independent variables and organizational creativity

| R Square | Coefficients | ANOVA (Sig.) | Independent variable | The dependent variable |
|----------|-----------------------|--------------|---|---------------------------|
| | B | | | |
| .804 | Constant=.219 | | | |
| | - | .317 | Organizational culture | organizational creativity |
| | -- | .156 | Knowledge sharing | |
| | Padash =.261 | .000 | Rewards for employees are assigned | |
| | Strateghi=.159 | .003 | Knowledge-based strategies and policies | |
| | Hemayate_arshad=0.238 | .000 | top management support | |
| | Manabe_ensani=.215 | .000 | Human Resource Management | |
| | -- | .113 | The use of information technology | |

As can be seen in Table 15, Value (Sig.) ANOVA for the variable remuneration allocated to employees, strategy and policy knowledge base, senior management and human resource management support

is less than 0.05. It indicates that there is a linear relationship between these variables and organizational creativity. The amount (Sig.) ANOVA for the variables of organizational culture, sharing

information and sharing knowledge and use of technology is greater than 0.05. It indicates no linear relationship between the factors and organizational creativity. R Square value is 0.804 times Which represents 80% of the changes in organizational creativity, influence variables allocate bonuses to employees, strategy and policy knowledge base, support senior management and human resource management.

B: The effect of independent variables on organizational learning

As can be seen in Table 16, Value (Sig.) ANOVA for the variable Organizational culture, Knowledge-based strategies and policies, Human

Resource Management and The use of information technology is less than 0.05. It indicates that there is a linear relationship between these variables and organizational learning. The amount (Sig.) ANOVA for the variables of Knowledge sharing, Rewards for employees are assigned, top management support is greater than 0.05. It indicates no linear relationship between the factors and organizational learning. R Square value is 0.742 times Which represents 74.2% of the changes in organizational learning, influence variables Organizational culture, Knowledge-based strategies and policies, Human Resource Management **and** The use of information technology.

Table 16 - Results of multiple regressions Between the independent variables and organizational learning

| R Square | Coefficients | | ANOVA (Sig.) | Independent variable | The dependent variable |
|----------|---------------|----------|-----------------------------------|---|-------------------------|
| | B | Constant | | | |
| .742 | | =.636 | | | organizational learning |
| | Farhang | =.111 | .026 | Organizational culture | |
| | -- | | .430 | Knowledge sharing | |
| | == | | .449 | Rewards for employees are assigned | |
| | Strateghi | =.163 | .006 | Knowledge-based strategies and policies | |
| | _____ | | .892 | top management support | |
| | Manabe_ensani | =.416 | .000 | Human Resource Management | |
| It | =.165 | .001 | The use of information technology | | |

This is the equation of the regression line confirms That Both Knowledge-based strategies and policies and Human Resource Management Among the seven key success factors of knowledge management discussed in this paper are only That Increase creativity and organizational learning are combined.

3. Conclusion and suggestions

The final model can be seen in Figure 3. (**Knowledge-based strategies and policies** And **Human Resource Management** bold marked).

It is suggested That To improve each of these factors on the insurance company, according to the relevant criteria, the following shall apply:

A- to improve organizational innovation in insurance companies The following are recommended:

1. Management commitment and full support Of Creative activities And Creative people.
2. Increase the accountability of managers critical spirit.
3. Directors welcomed Of Challenges and changes in the organization.
4. The institutional environment For People comment And Exercised by employees At Tasks.
5. Systems and Organizational procedures for facilitating creativity.
6. Using methods of participatory decision making and decentralization in decision-making.

7. Management commitment and full support for creative people.

8. The leaders welcomed the variability employees and reward innovative ideas and practical.

9. The importance of creativity in setting goals and strategies of the organization.

10. There are strategies for moving toward a creative agency.

11. Material resources for creative people.

12. Budget For research work.

13. Budget to implement new ideas and thoughts.

14. Optimal incentive system Performance-based and fairly.

15. Create the conditions for employees to access the information they need.

16. Transfer of knowledge through the exchange of new ideas between staff.

17. Relationship and interaction with research centers, universities and consultants.

B- to improve organizational learning in insurance companies The following are recommended:

1. Use Of work experience in the past to solve problems.

2. Managers and employees work together to grow and learn and solve problems.

3. Application of information, skills and abilities of employees to perform tasks.

4. Exchange staff about the successful work and good ideas with each other.
5. Emphasizes learning as a team and encourage staff to get things done as a team.
6. Develop staff skills in line with organizational goals.
7. Relevance learning scheme And Development vision, objectives and institutional mission.
8. Recognizing the importance of learning for all employees.
9. Consider the benefits and rewards for those who teach and learn.

10. Encourage employees to do the work that needs to grow and provides learning.
11. There are computer systems for collecting and storing information.
12. The use of information technology tools for learning staff.
13. Managers help employees to use their learning in the workplace.
14. Training courses That Meet the learning needs of staff.
15. The conditions of the environment for doing research in scientific circles.

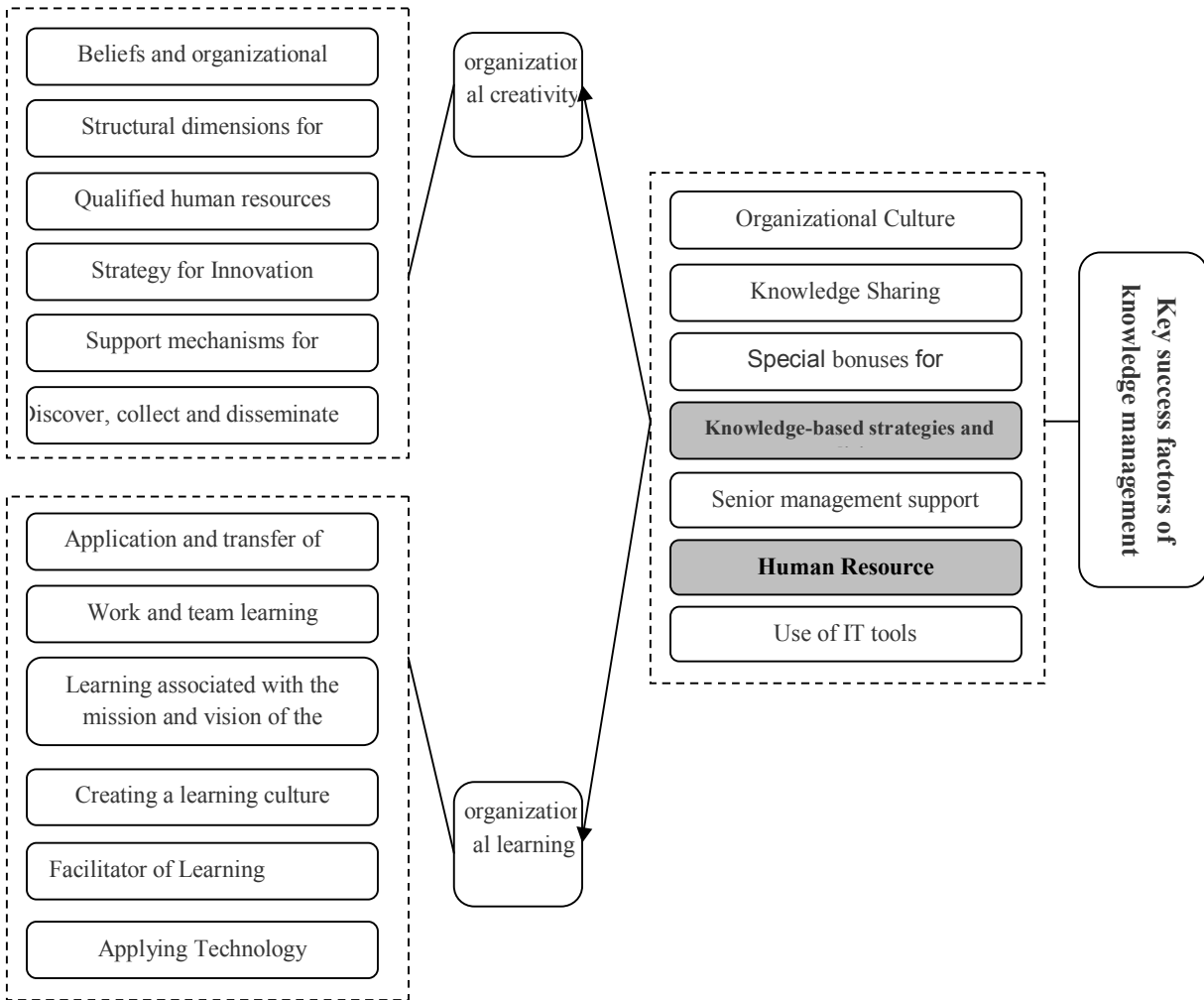


Figure 3 - Final Research Model

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