Examining the relationship between organizational learning culture, and customer satisfaction in insurance industry

Alireza Maleki*

Faculty of Management, Department of Business, Central Tehran Branch, Islamic Azad University, Tehran, Iran
*E-mail: maleki.ar87@yahoo.com

Abstract

Today, insurance industry as one of the most important and most vital community service systems is run with competitive surprising changes. In such circumstances, paying attention to organizational learning culture, job satisfaction and customer satisfaction is very important for managers and they consider it as a competitive advantage which changes the performance of this industry. Based on researcher's observations, it seems that in this industry organizational learning culture, job satisfaction and customer satisfaction are not desirable. Therefore, it can be argued that the major concern of the researcher, which is also the reason for choosing this issue, is that whether there is a significant relationship among the organizational learning culture, job satisfaction and customer satisfaction in the insurance industry? For this purpose, a sample of 384 people was selected and hypotheses of the research were examined. The results indicate that there is a significant relationship between job satisfaction and organizational learning culture; there is also a significant relationship between organizational learning culture and customer satisfaction in the insurance industry; Besides, there is a significant relationship between organizational learning culture and customer satisfaction through mediator variable of job satisfaction in the insurance industry; and finally there is also a significant relationship between job satisfaction and customer satisfaction in the insurance industry.

Keywords: Organizational learning culture, job satisfaction, customer satisfaction

Introduction

Culture of organizational learning is a culture which supports gaining information through sharing and distribution of learning and support and strengthens continuous learning and applies it for improvement and organizational development (Poordehkordy, 2011). Job satisfaction is also considered as one of those organizational studies and research topics whose amount of attention and its importance in organizations is very considerable, and it is often said that "happy employee is an effective one" and a happy employee should be satisfied with his/her job. The importance of job satisfaction stems from the fact that most people spend almost half of their waking hours at workplace. The results of the researches show that employees with higher job satisfaction are in a better condition in terms of physical and intellectual abilities. On the other hand, experts believe that in case no one pay enough attention to the real needs of employees, we will be faced with reduced productivity in the organization. Interest and positive attitude toward the job will result in more effort and ultimately will cause expenses reduction. Therefore, many sociologists and psychologists thinkers paid attention to job satisfaction of staff in their discussions, and consider this problem from a particular angle since in today's world human resources are a vital and strategic source for organizations. The increasing attention, has changed human resources to the first customers of organizations who make achieving the organizations' goals possible (Abtahi, 2008). On the other

hand, introducing the measurement of customer satisfaction as one of the main requirements for quality management systems in all businesses has happened as one of the important developments in the last decade of the twentieth century in the philosophy of quality improvement (Mortazavi and Hadadian, 2005). However, by the late twentieth century customer satisfaction was a kind of slogan, but now monitoring customer satisfaction is a key element in the international standards of quality management such as ISO 9779.

Statement of the problem and significance of the study

The concept of organizational learning culture is defined as a set of norms and values about activities which are carrying out in an organization. These norms and values should support systematically from deep attitude whose aim is to achieve high levels of organizational learning. Elements of organizational learning culture are obtaining information, interpreting information and cognitive and behavioral changes (Baharestan et al. 2012).

On the other hand, workplace is like a second home to people and even more there are people who spend most of their time at work. So it is obvious that the workplace environment must also meet the minimum mental and psychological needs of people to both earn money, upgrade their professional knowledge and skills, and to serve faithfully and be effective. Therefore, decision makers have to identify factors affecting employees' satisfaction in a priority order and adopt and implement practical solutions to increase the level of satisfaction in their organization. These factors are different in any organization according to its requirements, goals that follows and nature of that organization. Factors such as: income, social status, environmental conditions, and so on. Job satisfaction is also an important factor in line with increasing the efficiency and personal satisfaction in the organization. All managers are looking for increasing job satisfaction of their employees in different ways. Creating job satisfaction among employees is probably not a high speed process but with very high momentum will fade. We may have all conditions for keeping employee satisfaction in a high level, but only a manager's bad communication will cause the effects of these conditions to approach zero (Shokrizadeh, 2004).

Moreover, customer satisfaction and the need for ongoing monitoring and assessing it, is one of the notable issues of organizations and firms. Customer satisfaction and dissatisfaction are not in conflict with each other. In fact, customer satisfaction is the result of the characteristics of product or service which is supplied and urges the customer to buy and use it. On the other hand, customer dissatisfaction stems from defects and deficiencies in the product or service that cause complains of the customers. The results of studies on the failure of the unsuccessful organizations' causes shows that 66 percent of them do not consider customer satisfaction as a priority. In customer-oriented organizations, fully satisfied customers repurchase six times more than satisfied customers over a period of one to two years (Shahidi, 2010).

Current century, twenty-first century, is the century of pattern changing. A century in which we should apply all our efforts to understand the future. Organizations, in the twenty-first century, are endlessly facing with change. To enable them to compete effectively in fully competitive markets, the key point will be how they learn, and produce new knowledge and consequently how this knowledge will be managed by the organizations (Babaei, 2004). Nowadays, organizations' managers and leaders understand to see learning as something valuable, and to foster an organization which seek for learning in an effective and sustainable way for successfully creating a better future; and to adapt itself with changes for survival(Huang et al., 2006). Now, many companies compete according to product quality and customer service because advances in technology will increase consumer expectations to receive appropriate and on-time services and they are no longer ready to accept all kinds of commodity. As a result, organizations which are not able

to meet consumer expectations will be removed from competition automatically. In today's competitive market, customer retention is critical for success in any business and since retention of existing customers is easier and less costly than to attract new customers, effective attention to customers' demands for goods and appropriate after-sales service is not only a help to solve current problems but also is a way to create satisfaction and loyalty in customers (Asgharpour, 2003). Although the importance of organizational learning culture, job satisfaction and customer satisfaction is obvious to everyone, but above-mentioned are some of them.

Research Objectives and Questions

Given the importance and necessity of organizational learning culture, job satisfaction and customer satisfaction the researcher aimed to conduct a research whose main target is to investigate the relationship between organizational learning culture and customer satisfaction in the insurance industry. In the meantime, he aimed to examine the relationship between organizational learning culture and job satisfaction and also between organizational learning culture and customer satisfaction through mediating variable of job satisfaction, as well as the relationship between job satisfaction and customer satisfaction as the study's secondary objectives. Therefore, major and minor questions related to the objectives of the study can be explained as follows:

The main question

• Is there a significant relationship between organizational learning culture and customer satisfaction in the insurance industry?

The secondary questions

• Is there a significant relationship between organizational learning culture and job satisfaction in the insurance industry?

• Is there a significant relationship between organizational learning culture and customer satisfaction through mediating variable of job satisfaction in the insurance industry?

• Is there a significant relationship between job satisfaction and customer satisfaction in the insurance industry

Literature Review

Habibpour Dehkordi (2011) conducted a study entitled "Study the effect of organizational learning culture on organizational commitment and job satisfaction, a Case Study of Gas Company of Chaharmahal and Bakhtiari Province " whose participants were 152 people. In this study, in 2010, using a random sampling method, the importance of having a strong organizational learning culture within organizations which improve the performance of employees and organizations, and cause them to have commitment to the organization and finally increase job satisfaction is expressed.

Baharestan, Dolat Abadi and Sadr (2012) conducted a study entitled "Analysis of relationship between organizational learning culture, innovative culture and innovation in the food industry of Kerman (Case of Study: Companies: Zamzam, Oil and Pegah Kerman)" in which they used questionnaire as their instrument for data collection. The results of the community route's analysis and statistical sample of 629 and 238 members of staff who were selected randomly – in a classified way, revealed that for strengthening organizational learning culture organizations must pay special attention to the way information are obtained and emphasis on interpreting the information; they also should try to go through processes related to each variable completely and accurately to increase the impact of learning on innovation capability.

Asady Nejad, (2011) conducted a study entitled "study the effect of organizational learning culture on employees' creativity in Gilan Regional Electric Corporation" in Khordad 2011 and the results showed that organizational learning culture has had a multi-dimensional organizational

learning culture impact on employees' creativity, including three dimensions: continuous learning, teamwork and integrated system.

Elahovy Nazari. (2012) conducted a study entitled "study the Effect of organizational learning culture on the culture of innovation and creativity in Saderat Bank (Case Study of branches and departments of north of Tehran)" whose results show that organizational learning culture has direct, positive and strong effect on innovation.

Also Zareian (2013) conducted a study entitled "Exploring the relationship between organizational learning culture and organizational capacity; whether transformational leadership has an important moderating effect?" whose participants has consisted of 450 employees, managers and professors of management faculties of Beheshti University and Tehran University. The findings show that transformational leadership moderates the relationship between organizational learning culture and organizational capacity.

DJ1 Research also, (2005) showed that there is a significant relationship between organizational learning culture and learning motivation with internal service quality, and organizational learning culture explains 5% of the internal service quality's variance. Egan and his colleagues' study showed that there is a relationship between organizational learning culture and non-financial variables such as motivation to transfer.

Hays and Hill (2001) also showed that motivating employee and organizational learning is positively associated with perceived service quality. They concluded that having motivated employees and the ability of organizational learning is essential to achieve higher service quality. McCloy & Wise, (2002), also showed that motivating employees is necessary for the organization to improve the performance through learning for the purpose of developing the performance of people. In this regard, LePine et al., (2004), also showed that the motivation for learning is positively associated with learning performance.

The aim of this research was to study the role of communication processes of organizational learning culture with customer satisfaction. Organizational learning culture has a major impact on improving performance and organizational innovation capability, and motivates employees, improves the quality of services and motivates learning in its various dimensions. In this study, job satisfaction is considered as a mediator variable.

Finally, the researcher has tried to provide a definition for organizational learning culture, but there wasn't the same view in relation to its definition. However, in general, it can be defined as "particular attention in how we classify and analyze the data to maintain and increase the level of commitment and capacity of the organization along with job satisfaction and organization's customers".

Theoretical Foundations
Learning organization
Learning organization is an organization that applied all intellectual power, knowledge and experience of the organization in order to make changes, and improve continuously for development and finally manage it. Having systems and processes for making learning possible, publishing it in the organization and creating value for learning, encouraging people at all levels, this organization causes people to learn regularly from their jobs.

Organizational Learning
Organizational learning consists of all the methods, mechanisms and processes which are applied within the organization in order to achieve learning. The factors contributing to the creation and growth of learning organization and organizational learning are: enablers, culture and supportive environment of learning.

Enablers are a collection of factors that help organization to become a learning organization using information technology, applying conscious policies, supporting and encouraging learning in all processes and current operations by behavior and actions of leaders and managers who make culture.

Culture and supportive learning environment will lead to creation of a learning organization when the culture which is needed exists. Some of these cultural characteristics are:

Values and beliefs that enter people's conversations and working life, and in language, speech, and behavior of individuals in higher levels express vital cases of the organization. But the biggest barriers to the organizational learning, i.e. creation of the empire and using information as power, take place due to pride and prejudice. It also happens when learning organizations create different organizational space with the view of investment for allocating time and money, and by sharing information and experience.

If all enabling factors and cultural factors are provided but the necessary environment for the growth of learning organizations is absent, all efforts will be futile or at least ineffective.

Customer definition

Customer is someone who pays the expenses in exchange for services and goods which receives. Another definition says that the customer is an individual or a group with whom you exchange value. According to this definition even Suppliers are considered as customer while in the first definition buyer is the customer of Supplier!

Importance of customer

To demonstrate the importance of customers and the necessity of preserving them it should be noted that the cost of attracting a new customer is five to eleven times more than keeping an old one and to increase customers by two percent, we have to pay 10 percent, and this means losing a customer is equal to loss of 100 other customers. So we can conclude that customer satisfaction is a prerequisite for all subsequent successes of companies and a top priority of management versus other objectives such as profitability, more market share, product development, etc. because the probability of repurchase of completely satisfied customers (happy) from your company is six times more than just satisfied customers.

It should be borne in mind that the most valuable asset of any organization is customer trust and confidence and choosing a loyal and permanent customer and is the only condition for the survival and continuity of activities of each company. Therefore, senior managers should personally be adherence pattern of customer satisfaction to be able to promise less than their power and act more than they promised to gain customers' trust.

All these cases are true while 98% of dissatisfied customers tend to be competitors' customers without complaint and more interesting is that just listening to dissatisfied customer complaints is 90% of the job and solving it is seven percent; the last three percent of the attracting and maintaining customer satisfaction process is to follow-up the customer satisfaction.

Defining CRM customer relationship management (Conway)

Any customer should surely see something in the service or goods which is provided that makes him/her come to the vendor. In this regard, each encounter of the seller with this customer is considered an experience for him / her. If the experience is good, makes customers come back, otherwise it will cause customer not to have any future purchases. This is true that if the customer spends his/her capital elsewhere, this is the vendor who is fired.

Two notes on customer loyalty

Note 1: To sell something to a loyal customer there is no need to pay costs of marketing etc.
Note 2: A customer with a bad experience can withdraw 8 customers from the organization.

New technologies have affected today's business conditions. For instance, there was no balance between company and customer information - Information asymmetric - and customers would accept vendor' information. But now it is not like that anymore. This information balance has been achieved for the customer not only about the target company, but the customer has the ability to have information about similar companies who can meet his/her needs and we should not forget that the world is moving from Product-based toward Service-Based and technology has made the point of customer communication to be further and further away.

Characteristics of an appropriate CRM is that along with being available for customers and employees, helps those customers who are valuable for the system to expedite decision-making process and analysis and estimation of services.

The concept and definition of customer satisfaction

A kind of response to expectations and final results after consumption (Tesse and Wilton, 1988) as well as an emotional reaction which is obtained from the comparison between the results of purchase with some of determined pre-purchase standards (Hall Steer, Hartmann and Skimer, 1994). Also it can be an ultimate psychological feeling of customer's inconsistent expectations in relation to her/his initial expectations (Oliver, 1981), which cause creation, development and maintenance of customer satisfaction by adding other available features to other emotions which are created after purchase (Oliver, 1992) and judgment that is created during consumption of a product or service toward it (Oliver 1996) and is important in several aspects.

Satisfaction evaluation process emphasizes at least on two intervening factors:

A) outcome   B) source or standard

Philip Katler defines satisfaction in this way: Individual's pleasant or unpleasant feelings that emerges from the comparison between product's performances with consumer's expectations. In this definition customer's satisfaction follows the product performance and his/her expectations: if product performance is less than expected, the customer will be unhappy and if the goods are in line with the expectations, the customer is happy; finally if product performance is higher than expectations, customer will be acquiescent or in other words, be vivacious.

Job Satisfaction

"Job satisfaction is the level at which people love their jobs"; in a way that some people enjoy the work and consider it as an important part of life. Others hate it and they do it only because they have to do it or "the difference between the amount and intensity of individual needs and the level at which those needs are met in jobs" which in another words in this definition, job satisfaction is a direct function of the degree to which the environment is consistent with the structure of individual needs.

Types of job satisfaction

Ginsberg and his colleagues refer to two types of job satisfaction:

Inner satisfaction: that comes from two sources. First, the feeling of joy that a man gains only from employment and activity. Second, the pleasure an individual experiences due to witnessing the progress or doing some social responsibilities and showing individual abilities and tastes.

Exterior satisfaction: that is related to the conditions of employment and workplace and it is changing and evolving all the time. Workplace conditions, wages and bonuses, type of work and relations between worker and employer are among the external factors that can be pointed out.

Conceptual model of Research

The aim of this study is to examine the relationship between organizational learning culture and customer satisfaction in the insurance industry, so the variables of the research can be explained as follows:

Regarding the introduced variables and hypotheses of the study, research model is as follows:
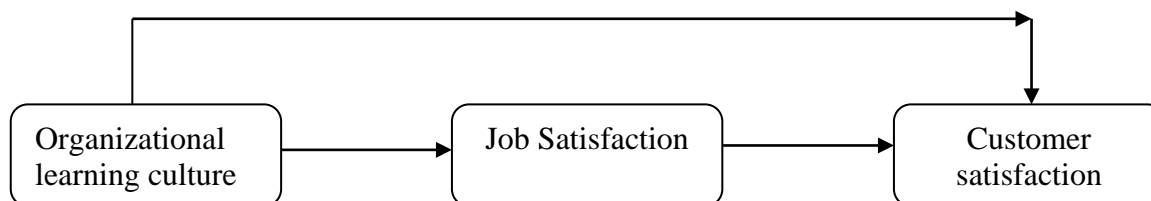

Figure 1: Conceptual model of study

Research Hypotheses

Assumptions that in this study using previous studies, were examined are as follows:

1. There is a significant relationship between organizational learning culture and customer satisfaction in the insurance industry.

2. There is a significant relationship between organizational learning culture and job satisfaction in the insurance industry.

3. There is a significant relationship between organizational learning culture and customer satisfaction in the insurance industry through mediator variable of job satisfaction.

4. There is a significant relationship between job satisfaction and customer satisfaction in the insurance industry.

Research methodology

The present study, based on the nature and method of research, is a descriptive – survey one. Total units that have at least one common trait, define a participants' population; since the study's population consisted of Iran Insurance Company's experts and policyholders, and their number is fixed, Cochran formula was used to determine the minimum sample size required:

$$n = \frac{Nz^2 a/2 \, P(1-P)}{(N-1)d^2 + z^2 a/2 \, P(1-P)}$$

N=401 → n=384.1

p=q=0.5

Cochran formula was also used for unlimited community to determine the minimum sample policyholders' size required.

$$n = \frac{z^2 pq}{d^2}$$

The point which is necessary to be mentioned on this formula is that if the p value is not available, it can be considered 5/0 value (Azar and Momeni, 2008), which in this case, this formula will give us the largest and most conservative possible number that in this study it was considered number 5/0. By substituting the parameters in above-mentioned formula, the required sample size is 384/16 people and 400 questionnaires were distributed among the population which from this number 385 completed questionnaires were the basis of analysis.

Therefore, the minimum required sample size of Iran insurance experts was 196 people and the number of required policyholders was 385 people that this number considered as the basis of analysis.

It is worth noting that according to population being scattered and from several levels, we used stratified sampling method. In societies where selection of samples directly from members of the community is not possible, in such circumstances, we use random multi-stage cluster sampling. Random cluster sampling is similar to simple random sampling. The difference is that in cluster sampling, groups are randomly selected rather than individuals. Cluster sampling superiority is that it is used when the selection of a sample from community members is difficult or impossible. (Dr. Delavar, 2002, 94) Random sampling method is also used when for selecting a part of society or the entire society, all members of the population have an equal and certain chance for being selected. (Sekaran, 2008)

Data collection method
Library Studies

Since it is a descriptive study, like many descriptive studies this method of data collection is used for data collection in literature review and clarifying the theoretical issues; therefore, needed data was collected by reading books, articles and other researchers' studies.

Field studies
Questionnaire

To collect data for a survey of customers, staff and testing assumptions, this method has been used. The data collection tool in this study is questionnaire and experts and insurance policyholders of Iran insurance has been surveyed while using the insurance products and services.

Questionnaire type

The questionnaires are divided into two categories of open and closed: closed questionnaire requires giving short answers or choosing an answer from the multiple choices, but open-ended or unlimited questionnaires requires a free response of respondents stating their own words. (Bast, 1992, pp. 218, 221) In this study, a series of closed questions with five-item Likert scale was used as the questionnaire package, the structure of questionnaire consisted of two parts which in the first section questions has been raised on gender, age, type of employment, work experience, education, and organizational status and in the second part a series of closed questions has been used.

Data Scale

Type of scale that is used in this research is an ordinal scale. For ranking research data, the scale of "Likert" has been used. In Likert scale the respondent is not asked to just comment about a case, but asked to choose among several categories of answers and express his/her opinion.

Table 1: Scoring of Questionnaire (Likert Spectrum)

5	4	3	2	1
E- Strongly agree	D - Agree	C - Neutral	B - Disagree	A. Strongly Disagree

Validity of questionnaire

Questionnaire's validity was achieved in two ways:

1. Content validity: After researchers, supervisor and consultant professors' review, questionnaire has been designed based on experts' comments and was approved by management experts.

2. Face validity: Experts announced their views on wording, phrases and study's questionnaire words during two stages of pre-test and by their views announced, the face validity of the questionnaire was accomplished.

Calculating the reliability of research instrument

A reliable and valid tool is a tool that enjoys reproducibility and equal measurement. One of the tools for measuring reliability (authenticity) which is used widely is measuring the reliability by Cronbach's alpha method that is easily calculated using SPSS software and its formula is as follows:

$$r_a = \frac{j}{j-1}(1 - \frac{\sum s_i^2}{s^2})$$

Where:

J = Number of sub-category tests of questionnaire or test

S_i^2 = The following variance test

$= S^2$ = Total variance of test

Whatever the obtained percentage is closer to 100%, it indicates the reliability of the questionnaire. It is noteworthy that alpha coefficient of less than 60 percent is usually considered weak, range of 70 percent is acceptable and more than 80 percent considered good, although the closer the reliability coefficient is to 1, the better it is (Sekaran, 2002, 385).

Table 2: Reliability Statistics

N of Items	Cronbach's Alpha
20	0.815

In recent questionnaire with pre-test and using SPSS software, Cronbach's alpha coefficient of 0/815 was achieved which represents the reliability of the questionnaire. The population of this study is consisted of 401 individuals of Iran insurance policyholders in Tehran.

Table 3: Cronbach's alpha coefficients for each of the questions

Question	1	2	3	4	5	6	7	8	9	10
Cronbach's alpha	0/75	0/69	0/78	0/81	0/83	0/85	0/77	0/72	0/70	0/69
Question	11	12	13	14	15	16	17	18	19	20
Cronbach's alpha	0/71	0/73	0/82	0/69	0/70	0/68	0/78	0/81	0/83	0/85

Data analysis

Demographic characteristics of respondents of the questionnaires

As demonstrated in Table 4, in terms of gender majority of respondents (nearly 64 percent) in this study are men. It also consisted of a higher percentage of married people and the results suggests that women have a more positive perception of the relationship between organizational learning culture and customer satisfaction.

Table 4: Distribution of statistical curve units in terms of population and marital status

Marital status				Gender			
Single		Married		Women		Men	
Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency
43/89%	157/6	56/11%	201/9	36/7%	132/12	63/3%	227/88

In terms of age distribution, respondents aged between 51 to 60 years were the least that almost all of them have been from among customers. Most respondents, with 38/9 Percentage, is allocated to individuals less than 30 years (Table 5).

In terms of education, according to data resulted from the questionnaires, the lowest rate of respondents are consisted of Diploma and Associate Degree Group.

Table 5: Distribution of the curve in terms of age

Above 60 years		Between 51 to 60 years		Between 41 to 50 years		Between 31 to 40 years		Less than 30 years	
Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency
25/83%	92/88	25%	90	26/11%	93/96	19/17%	70/95	89/3%	140

The largest number of respondents are also dedicated to the Bachelor group (Table 6).

Table 6: Distribution of statistical units of the curve in terms of education

Master Degree		Bachelor		Associate Degree		Diploma	
Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency
33/33%	119/88	57/22%	205/92	3%	10/8	6/11%	21/96

Also in terms of employees' experience, the lowest frequency was in individuals with experience of under 5 years and frequency percentage of 19/17%, and the highest rate of this amount is among individuals with over 26 years of experience and a frequency of 26/39% (Table 7).

Table 7: Distribution of the statistical units of the curve in terms of experience

Older than 26 years		16 to 25 years		6 to 15 years		Under 5 years	
Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency
26/39%	93/6	22/5%	81	18/61%	96/66	17/19%	68/76

Validation of study's model by Correlation coefficients and regression analysis

Correlation coefficient is a statistics for measuring the strength of the linear relationship between two variables, and it is defined in a way in which it varies between a ranges of 1 to -1. Values close to 1 and -1 indicate a strong correlation between the two variables, while the more these values are closer to zero, the less strength of the correlation between the two variables is obtained so that in the zero point two variables have no relationship with each other.

So, after collecting raw data and extract them for analyzing this information, we use the following correlation coefficients:

1. Pearson correlation coefficient is used to determine the frequency, type and direction of the relationship between two interval variables (quantitative) or an interval variable and a relative variable.

2. Spearman correlation coefficient which is the nonparametric corresponding of Pearson correlation coefficient and uses variable's ranks instead of their values and one of the advantages of Spearman correlation coefficients toward Pearson correlation coefficient is that if one or more data is very large compared to other numbers, other data are not affected because they are only calculated by ranks.

3. Kendall's correlation coefficient which is a nonparametric test and is used to measure the amount of relationship between nominal and ordinal variables and also the amount of coordination between the views to analyze.

The regression analysis was also used to examine and test the study's hypotheses.

Research findings

For this purpose, we first express each hypothesis and then will use null hypothesis and one to test it and testing level or 0/01 decision criterion also will be used. After rejecting the hypothesis of "no relation" and confirming the hypothesis of existence of relationship, we will use regression analysis to find the direction of the relationship and its result. It should be noted that in all stages, variables are named as follows:

X1: Organizational learning culture
X2: Job Satisfaction
X3: Customer satisfaction

Hypothesis 1

There is a significant relationship between organizational learning culture and customer satisfaction in the insurance industry. For this, we first examine the relationship between these two variables:

A) Design of hypothesis H0:

There is no significant relationship between organizational learning culture and customer satisfaction in the insurance industry. H0: P=0

B) Design of hypothesis H1:

There is a significant relationship between organizational learning culture and customer satisfaction in the insurance industry. H1: P≠0

Table 8: Pearson's Statistics amount of variables x1 and x3

Correlations		x1	x3
x1	Pearson Correlation	1	.424(**)
	Sig. (2-tailed)		.000
	N	360	360
x3	Pearson Correlation	.424(**)	1
	Sig. (2-tailed)	.000	
	N	360	360
** Correlation is significant at the 0.01 level (2-tailed).			

As is clear from Pearson's results, the hypothesis of these two variables being irrelevant is rejected and their correlation value is 0/424. Also correlation value of Kendall is equivalent to 0/487 and Spearman's correlation is 0/633 which all illustrate the relationship between the variables.

Table 9: Kendall and Spearman Statistics amount of variables x1 and x3

Correlations				x1	x3
Kendall's tau_b	x1	Correlation Coefficient		1.000	.487(**)
		Sig. (2-tailed)		.	.000
		N		360	360
	x3	Correlation Coefficient		.487(**)	1.000
		Sig. (2-tailed)		.000	.
		N		360	360
Spearman's rho	x1	Correlation Coefficient		1.000	.633(**)
		Sig. (2-tailed)		.	.000
		N		360	360
	x3	Correlation Coefficient		.633(**)	1.000
		Sig. (2-tailed)		.000	.
		N		360	360
** Correlation is significant at the 0.01 level (2-tailed).					

Results of regression analysis also indicates that the relationship between organizational learning culture with customer satisfaction is the effect amount of 0/398 which is also meaningful since its value of t-test statistic is higher than 2. It also had significant regression pattern because its F statistic is equal to 29/599.

Table 10: Regression Results

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.193	1.880	.000	9.143	.000
	x1	.398	.073	.276	5.440	.000
a Dependent Variable: x3						

Hypothesis 2

There is a significant relationship between organizational learning culture and job satisfaction in the insurance industry. For this purpose, we also first analyze the correlation between these two variables.

A) Design of hypothesis: H0

There is no significant relationship between organizational learning culture and job satisfaction in the insurance industry.H0: P=0

B) Design of hypothesis: H1

There is a significant relationship between organizational learning culture and job satisfaction in the insurance industry.H1: P≠0

Table 11: Pearson's Statistic amount of variables x1 and x2

Correlations		x1	x2
x1	Pearson Correlation	1	.276(**)
	Sig. (2-tailed)		.000
	N	360	360
x2	Pearson Correlation	.276(**)	1
	Sig. (2-tailed)	.000	
	N	360	360
** Correlation is significant at the 0.01 level (2-tailed).			

Pearson's test results indicate a correlation between two variables is by amount of 0/276 Moreover.

Table 12: Kendall and Spearman Statistic amount of variables x1 and x2

Correlations			x1	x2
Kendall's tau_b	x1	Correlation Coefficient	1.000	.578(**)
		Sig. (2-tailed)	.	.000
		N	360	360
	x2	Correlation Coefficient	.578(**)	1.000
		Sig. (2-tailed)	.000	.
		N	360	360
Spearman's rho	x1	Correlation Coefficient	1.000	.734(**)
		Sig. (2-tailed)	.	.000
		N	360	360
	x2	Correlation Coefficient	.734(**)	1.000
		Sig. (2-tailed)	.000	.
		N	360	360
** Correlation is significant at the 0.01 level (2-tailed).				

The statistics amount of Kendall and Spearman are 0/578 and 0/734 respectively, which indicate a correlation between variables.

Furthermore, Regression Results shows that the regression pattern is 78/665 due to the amount of F, and impact coefficient of organizational learning culture variable is equal to 0/223 that is significant (meaningful) as its t-test statistic is equal to 8/869.

Table 13: Regression Results

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.077	.648	.000	17.099	.000
	x1	.223	.025	.424	8.869	.000
a Dependent Variable: x2						

Hypothesis 3

There is a significant relationship between organizational learning culture and customer satisfaction through mediator variable of job satisfaction in the insurance industry. For this, we first investigate the correlation status between these two variables.

A) Design of hypothesis: H0

There is no significant relationship between organizational learning culture and customer satisfaction through mediator variable of job satisfaction in the insurance industry.

H0: P=0

B) Design of hypothesis: H1

There is a significant relationship between organizational learning culture and customer satisfaction through mediator variable of job satisfaction in the insurance industry.

H1: P≠0

Table 14: Pearson's Statistic amount of variables x1 and x2 and x3

Correlations		x1	x2	x3
x1	Pearson Correlation	1	.276(**)	.424(**)
	Sig. (2-tailed)		.000	.000
	N	360	360	360
x2	Pearson Correlation	.276(**)	1	.544(**)
	Sig. (2-tailed)	.000		.000
	N	360	360	360
x3	Pearson Correlation	.424(**)	.544(**)	1
	Sig. (2-tailed)	.000	.000	
	N	360	360	360
** Correlation is significant at the 0.01 level (2-tailed).				

Pearson's Statistic for these two variables of X2 and x3 shows the values of 0/276 and 0/424 which is the optimal value and shows correlation. Kendall and Spearman Statistics also shows amounts of 0/487 and 0/633 respectively for variable x3 , and 0/578 and 0/734 for variable x2 which indicate a correlation between variables.

In studying the relationship between organizational learning culture and customer satisfaction through the mediating variable of job satisfaction, "job satisfaction" is placed as the interface between organizational learning culture (independent variable) and customer satisfaction (dependent variable).

Table 15: Kendall and Spearman Statistic amount of variables x1 and x2 and x3

Correlations			x1	x2	x3
Kendall's tau_b	x1	Correlation Coefficient	1.000	.578(**)	.487(**)
		Sig. (2-tailed)	.	.000	.000
		N	360	360	360
	x2	Correlation Coefficient	.578(**)	1.000	.655(**)
		Sig. (2-tailed)	.000	.	.000
		N	360	360	360
	x3	Correlation Coefficient	.487(**)	.655(**)	1.000
		Sig. (2-tailed)	.000	.000	.
		N	360	360	360
Spearman's rho	x1	Correlation Coefficient	1.000	.734(**)	.633(**)
		Sig. (2-tailed)	.	.000	.000
		N	360	360	360
	x2	Correlation Coefficient	.734(**)	1.000	.819(**)
		Sig. (2-tailed)	.000	.	.000
		N	360	360	360
	x3	Correlation Coefficient	.633(**)	.819(**)	1.000
		Sig. (2-tailed)	.000	.000	.
		N	360	360	360
** Correlation is significant at the 0.01 level (2-tailed).					

Since it cannot be included in a single model as predictor variable, and also due to being in classified or ordinal (ranking) sizes, regression analysis is impossible.

Hypothesis 4

There is a significant relationship between job satisfaction and customer satisfaction in the insurance industry. For this purpose, we also first analyze the correlation between these two variables.

A) Design of hypothesis: H0

There is no significant relationship between job satisfaction and customer satisfaction in the insurance industry. H0: P=0

B) Design of hypothesis: H1

There is a significant relationship between job satisfaction and customer satisfaction in the insurance industry. H1: P≠0

Table 16: Pearson's Statistic amount of variables x2 and x3

Correlations		x2	x3
x2	Pearson Correlation	1	.544(**)
	Sig. (2-tailed)		.000
	N	360	360
x3	Pearson Correlation	.544(**)	1
	Sig. (2-tailed)	.000	
	N	360	360
** Correlation is significant at the 0.01 level (2-tailed).			

Pearson's test results indicate a correlation between the two variables by amount of 0/544 Spearman Statistic amount are also 0/655 and 0/819 respectively, which indicate a correlation between variables.

Table 17: Kendall and Spearman Statistic amount of variables x2 and x3

Correlations			x2	x3
Kendall's tau_b	x2	Correlation Coefficient	1.000	.655(**)
		Sig. (2-tailed)	.	.000
		N	360	360
	x3	Correlation Coefficient	.655(**)	1.000
		Sig. (2-tailed)	.000	.
		N	360	360
Spearman's rho	x2	Correlation Coefficient	1.000	.819(**)
		Sig. (2-tailed)	.	.000
		N	360	360
	x3	Correlation Coefficient	.819(**)	1.000
		Sig. (2-tailed)	.000	.
		N	360	360
** Correlation is significant at the 0.01 level (2-tailed).				

The result of this regression analysis indicate meaningfulness of the regression pattern used in the case of these two variables since its F-statistic is equal to 150/367 and the impact coefficient of job satisfaction variable is equal to 0/199. This amount is also significant, because its t-test statistic is equal to 12/262 and shows a desired value.

Table 18: Regression Results

Coefficients(a)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.137	.482	.000	23.102	.000
	X3	.199	.016	.544	12.262	.000
a Dependent Variable: x2						

Conclusion and Recommendations

One of the fundamental principles of excellence in organizations is customer orientation. Based on customer orientation's principle, organization that wants to excel, must create a sustainable value for the customer and act beyond his/her expectations.

Until now, many researchers have attempted to develop a model for measuring customer satisfaction of insurance services. Including efforts of two countries, Greece, Kenya, and also in Iran we can refer to Dana insurance company. Measuring customer satisfaction with each model has different results; since each of them consider different factors as factors affecting customer satisfaction.

Disagreement about the number of customer satisfaction's constituent and influencing factors makes the managers in charge confused about which model to use for their organizations.

A model that could well evaluate all factors affecting customer satisfaction is an urgent need for an organization that takes steps on its path to excellence.

Regarding the relationship between organizational learning culture and customer satisfaction which in this study is significant as the mediator variable of job satisfaction, we can say that

promoting process of organizational behavior level, which will happen by increasing the quantity and quality of organizational learning culture at all levels of the organization, will result in increasing the customer satisfaction as the main variable and improving job satisfaction as the mediator variable.

And, regarding the importance of customer satisfaction role in insurance companies, managers of Iran Insurance Company should use a dynamic and strategic approach to promote their employees satisfaction. They should consider their human resources as a source for strengthening and differentiation of their services from their competitors; and at specified intervals assess the satisfaction of their policyholders with the services they received because it enables them to identify their strengths and deficits which over time will result in improvement of the quality of their services. Iran Insurance Company's results of the evaluation of customer satisfaction, using the proposed model to evaluate the relationship between satisfaction of policyholders and staff satisfaction utilizing 5-point Likert scale, shows that employees' satisfaction of Iran Insurance Company is associated with customer satisfaction. Regarding the fact that Iran Insurance Company is the largest insurance company in the country that has more than 50 percent of the country's insurance market and enjoys various support of government, the company's senior managers should pay more attention to the needs and expectations of their policyholders and make a positive impact on improving customer satisfaction through establishment of organizational learning programs and promotion of satisfaction among their employees.

Limitations and suggestions for future research

Some of the limitations of this study are as follows:

Some employees' lack of cooperation in the process of data collection due to being busy and high workload, and also exhaustion of the participants (Iran insurance employees) regarding their being in direct contact with the customers demanded a lot of time to gain the trust and agreement of subjects for allocating accurate responding time to the questions and receiving correct answers.

Unfamiliarity of company's senior officials in planning to improve employee's satisfaction, and reliance on traditional and unscientific methods along with the lack of information, insufficient resources and lack of access to reliable and new sources, and longtime interval between presentation of the proposed pattern and acceptance by the company, have been among limitations of the study.

Moreover, the implementing qualitative researches to find out the defects and providing appropriate solutions and using other methods of data collection such as qualitative interview to help getting more and more complete information is suggested for this study which should be done in further research based on long-term observations or interviews regarding real implementation in companies in order to provide beyond insights and deeper understanding on the possible factors. Evaluation and qualitative comparison of job satisfaction and customer satisfaction in governmental and private insurance industries is done as a whole and after examining the legal shortcomings and insufficiencies, and structural barriers to human resources' management in organizations.

References

Abtahi, S.H. (2008). Human resources management strategies (case study) Tehran, Pooyand publication.

Asadi Nejad, M. (2011). The effect of organizational learning culture on employees' creativity of Gilan Regional Electric Company. M.A. Thesis, Faculty of Humanities and Social Sciences, Payam Noor University of Tehran.

Asgharpour, A. (2003). Identifying and ranking the factors affecting satisfaction of Iran Khodro cars' customers in Tehran, using the analytic hierarchical process (AHP). M.A. thesis, Tarbiat Modarres University.

Azar, A., & Momeni, M. (2008). Statistics and its Application in Management, Volume II, Tehran, Samt publication.

Babaei, A. A. (2004). Integration of knowledge management and organizational learning, Tadbir, 146.

Baharestan, O., Rezai Dolat Abadi, H., & Mohammad Sadr, M. (2012). Analysis of the relationship between organizational learning culture, innovative culture and innovation in Kerman's food industry (Case Study: Zamzam, oil and Pegah Kerman Companies). Tehran, Canonization of Innovation and Creativity.

Elahovy Nazari, E. (2012). Studying the effect of organizational learning culture on the culture of innovation and creativity in Saderat bank (Case Study of branches and departments of north of Tehran). M.A. Thesis, Faculty of Accounting and management, Payam Noor University of Tehran.

Habibpour Dehkordi, M. (2011). Study the effect of organizational learning culture on organizational commitment and job satisfaction: A Case Study of Gas Company of Chaharmahal and Bakhtiari Province, Tehran, the first Congress of organizational learning's Pathology.

Irannejad Parizi, M. (2008). Research methods in social sciences, Tehran, Institute of Management Research and Training publication.

Mortazavi, S., & Haddadian, A.R. (2005). Assessing and determining intermediate customer satisfaction index» Distributors (by using CSM Combined method and CSI Index Case Study: Shahd Iran Company), Payam Management, 90 and 96.

Rafipour, Faramarz, (2001) , special techniques of research in social sciences , Tehran , joint release of the fourth edition .

Shahidi, Sh. (2010). Studying the way of effectiveness of different dimensions of Grönroos model on customer satisfaction in quality of services in Tehran hotels, Tehran University Faculty of Management.

Shokrizadeh, R. (2004). Providing a methodology for measuring customer satisfaction, Tehran University Faculty of Management.

Swift R. S (2001). Accelerating Customer Relationship: using CRM and technologies; Prentice Hall: New Jersey.

Zareian, M. (2013). Studying the relationship between organizational learning culture and organizational capacity; whether transformational leadership has an important moderating effect?. M.A. Thesis, Faculty of Management and Economics, Tarbiat Modarres University.