



Evaluate the effects of market orientation on market performance in insurance companies (Case Study: Asia Insurance Company, Guilan Province)

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Abstract. Market orientation in the insurance industry is a business culture which can be named as a tool to support services for clients. The aim of this study is the evaluation of the effect of relationship orientation and service quality orientation on market performance and the effects of these variables mediating role in the relationship between market orientation and performance of the market. To this end, six hypotheses were developed. To collect data to test hypotheses, we used a standard questionnaire containing 35 questions and were distributed among the 220 members of the Asian insurance agents in the province of Guilan as the population of research. To analyze data and test hypotheses, structural equation modeling and path analysis were used. Assumptions test results showed that in general there is a significant relationship between market orientation and market performance and variables have a major impact on this relationship. Finally, in accordance with each of these factors, the proposals for the development of market orientation in companies providing insurance services were provided.

Key words: Market orientation, Relationship orientation, Services quality-oriented, Market performance

1. INTRODUCTION

In environments that customers are free to choose better services, companies without a competitive advantage, are always in danger of losing much of the market and thus reducing their profit [1]. Researchers and marketing executives in all their research are interested to better understand of the market value caused by customer satisfaction. In fact, the chain of effects of customer satisfaction has led to customer's desired behavior and continue with increasing of the company's performance and the positive response to the market comes to peaks, which caused by essential attention to the marketing literature [2]. However, the superior performance of the company with develops and maintains competitive advantage is achievable through market orientation. Part of competitive advantage, are related to structural characteristics such as the market power, attention to the needs of employees and delivering committed services to customers but market orientation plays a major role. Market-oriented companies, looking for overt and covert needs of customers and provide superior solutions to meet those needs. This organizational culture with efficient and effective manner provides the necessary actions to create superior value for buyers and thus better performance for the organization [3]. A market-oriented company tries to satisfy internal customers as well as external customers through intelligence, intelligence dissemination and responsiveness to the information gathered. This issue about the service industry, where the perceived quality of service is the first determining factor in customer loyalty, takes more attention. But a major challenge in relation to market orientation and organizational performance is that some studies have shown that market orientation is not directly increase performance. This is because of the interface impact of other strategic orientation on the relationship between market orientation and performance [6]. Yet little research, have studied other possible consequences caused by market orientation as well as its impact on the relationship

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orientation and service quality orientation. In addition, these variables may also play a role as an intervening variable in the relationship between market orientation and market performance. The idea of this research, emanated from the findings of previous studies that have directly or indirectly approval the relationship between market orientation and market performance. In this study attempts to be tested the mediator role of relationship-oriented and services quality-oriented in the relationship between market orientation and performance through structural equation modeling in the Asian insurance subsidiaries.

2. THE IMPORTANCE AND NECESSITY OF RESEARCH

With increasing of axial about relationships and quality of services in business and achieve higher profits by having loyal customers than to attract new customers, tools to improve performance is taken into consideration. In such an environment, market success is equal to an organization that can gain the maximum possible benefit from its customers. For this purpose, it is essential that the management of organization use some strategies which they can develop and improve their performance and surpassed its competitors and most importantly, the customers can convert to loyal customers. Companies providing insurance services are like any other for-profit organizations in the pursuit of higher profits, and achieve competitive advantages in today's competitive world. Akamavi believes that the insurance companies are very interested to profit from relationships with customers; they are under severe competition pressure from competitors in the industry [7]. With the implementation of Article 44 of the Constitution on privatization activities, the first private insurance company in 1383 started to function in Iran and thereafter, from 83 years so far, 15 private insurance companies provide insurance services in the country currently. Before the start to working of private insurance companies, providing insurance services was the task of the governmental insurance companies. Since these companies were affiliated to the government and their activities were based on governmental investment, marketing and marketing principles in their activities seemed pale. But private insurance companies because they should report to their shareholders and their profits associated with their performance, these days they have attention to the marketing and its principles and given the very close competition with its competitors seek to develop improved performance and profitability in the market [8]. In fact, finding ways and strategies that can create further increase market share, increase profitability and growth in insurance premiums, today is a concern for the companies. Therefore investigation and research on the factors that can affect the cases mentioned in the company and will find a suitable solution, it is necessary.

3. THE INTRODUCTION OF VARIABLES AND EXPRESSION OF RESEARCH HYPOTHESES

Market Orientation

Research on the effects and importance of market orientation has increased in the past decade [9]. Market orientation is a set of activities and behaviors that reflects acceptance rate of marketing as a business philosophy [10]. Kohli & Jaworski argued that the term of market orientation requires the implementation of a marketing concept which means customer focus and coordinate all marketing activities towards profitability. From their perspective, market orientation has three components:

1) Intelligence Generation throughout the organization in relation to the present and future needs of customers. Market Intelligence is a wider concept from identifying the needs and preferences of our customers and covers external factors affecting it, such as government regulations, technologies, competitors and other environmental factors. Effective intelligence market is not

limited to current needs and future needs are considered. Intelligence may occur through formal and informal methods, including primary and secondary data collection.

2) Intelligence Dissemination among all groups of organization. Effective response to market demand requires the participation of all sectors of the organization. In order to adapt to market needs, market intelligence should be transmitted to all departments and members of organization. It is not just the responsibility of the marketing department and all other units are involved in it. Although the official policy of intelligence distributing is important but informal methods also have a vital role and emphasis on the dissemination of intelligence is such as the horizontal communication in service organizations.

3) Responsiveness overall to intelligence. Means to respond to market intelligence has been created and published that from the two aspects of the response design (meaning the use of market intelligence to develop programs) and a response (meaning the implementation of this program) will be considered. Respond to market intelligence in the form of target market selection, design and delivery of products / services complying with current and future needs of customers, production, distribution and promotion of products in such a way is that are considered by final customers. All units have a role in this field [11]. The researchers argue that for the effective implementation of market orientation, the involvement of senior management and the development of appropriate organizational systems is also needed [12]. In this study, the three criteria used to measure the market orientation as an independent variable.

Relationship Orientation

The concept of Relationship marketing is as a philosophy in doing successful business and as an organizational culture or distinct values that put the relationship between the buyer and seller at the center of strategic or operational thinking of organization [13]. Within the framework of customer relations, the relationship oriented can be defined as the concept of an organization involved in the creation, development and maintenance obligations, interactive and profitable transactions with selected customers during the time. The relationship influence among all of the organization's programs, and the values and norms and thus all interactions with the customer before, during and after the sale is affected. Relationship-oriented required investment to create a relationship. De, Odekerken & Iocobucci, is defined investment on customer relationships as an attention and effort on maintain, improve and enhance relationships with customers that if these relationships come to an end, it cannot be re-established. In this view, the relationship orientation as a high-level structure that by four types of investment (communication, customization, personalization and personal relationships shown) is introduced. Claycomb & Martin have identified different ways to establish and strengthen relationships with customers by companies. One of these common methods is continuity of communications. Company newsletter to keep customers informed of new features, new products, as well as personal letters, phone calls, are some of these methods to maintain communications. Customization and adaptation to customer needs, is pointing that the adaption some aspects of the service and its delivery to each customer or group of customers is unique. This means the use of customer information to provide product or service to customers as individual. Zahay & Griffin have defined personalized as the ability to focus on one individual and meet his needs as desired (like Jupiter) and considering the responses that received from the customer and compare this response with the previous communications and responses. In many companies, employees are trained to use a flexible approach to the customers who have specific or unique needs [14]. Some researchers suggest organizations to have some behavior with their regular customers, so they understand the difference with new customers and other. They argue that while the ability to personalize includes communications and specific marketing, developing customization of products and services are tailored to particular customer. In the case of personal relationships, Claycomb & Martin (2002), referred to the relationship between the company's front-line employees, the employees that directly communicate with customers and suggest that these employees have critical role in creating an

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emotional attachment to the company's in customers, and their willingness to maintain their relationship. Caruana, Pitt & Berthon recognize that marketing orientation is defined as having a close relationship with customer. In fact, nurturing relationships with customers is a particular and operational and efficiency purpose in the market-oriented company. With this interpretation, the study recommended the following hypotheses: First hypothesis: market orientation has a positive effect on relationship-oriented.

Service-Quality Orientation

In the definition of Gronroos two dimensions of services quality have been identified: Functional Service Quality and Technical Service Quality. Functional Service Quality is related to the nature of the interaction between service provider and customer and the process that customer achieves services and technical quality refers to the quality of the provided services. According to Caruana and others (1999), the structure of Marketing Orientation and service quality are linked. They believe that when they sought to establish, strengthen and develop our customer-oriented approach, the company provides the high quality in all their affairs particularly their services. Gounaris, Stathakopoulos & Athanassopoulos show, when market orientation is developed, the ability of a company in superior performance is attributed to secondary skills that better understanding from needs of the target market is possible. Understanding the needs of target customers, allow the organization to lead assets in some ways that increase the value for customers and resulting in an increase in the quality of output received by the customer. Market orientation effect on the perceived quality, has been confirmed by Webb, Webster & Krepapa (2000) and also by Chang & Chen [8]. In order to achieve our customer understanding, from quality of provided services, we focused on previous efforts and offer the following hypothesis: The second hypothesis: market orientation has a positive effect on the quality of services.

The relationship between relationship marketing and service quality, has analyzed in marketing literature from the point of view of the customer. According to Berry when we can say that companies have offered their customers the added value that for clients, a very difficult and expensive, and they cannot achieve it elsewhere. Providing added value to customers makes the customer trying to create and maintain a strong relationship with the company. Following this argument we will realize that if company wants to develop lasting relationships with customers and market-oriented, investment should focus on the quality of services. As companies seek to build long-term relationships with customers in order to keep them to the company, customers have the need to be considered individually by company and their needs will be met in accordance with what they want and their views will be considered by the company [15]. Because of this, we propose the following hypothesis: The third hypothesis: the relationship orientation has a positive effect on the quality of service.

Market Performance

Acknowledged that the performance is a multidimensional structure which is comprised of two ranges: Judgment Performance and Objective Performance [16]. Market Performance is judgment scale of performance and economic performance of the company is objective scale of performance. Surely the market performance is attributed to: the company's positioning in the market, the formation of customer satisfaction to the organization and its products, increase customer loyalty and keep them as customers of the company. Positioning in the market should be the first result of programs and activities that is used for the protection of customers and buyers (relationship orientation) and their satisfaction (service quality orientation) and can be affective response of consumers to signals that company has sent to the market. Relationship orientation, loyalty programs and service quality can shape customer perception of the company's services. If the customer has a positive image of friendly relationship, personalized and quality services, it

can be said that these activities were conducted with success. This is a feeling or effect that by both cognitive and affective aspects of the product or service has been created and is an evaluate of various aspects of the product or service [17]. Customer satisfaction of the services is significantly affected by evaluating service features and customer perceptions of equality and emotional responses. In other words, quality of service and relationship orientation should have a direct impact on customer satisfaction which eventually leads to the loyalty. Loyalty is the result of activities that seek to engage and repeat buying by customers. The quality of the relationship effects on the both of behavior intentions and behavior results. "Berry" suggests, it is expected that buyers to buy relatively more of their suppliers of goods and services which they have established better relations. Although there is no consensus about the effectiveness of customer relationship programs to loyalty. According to Verhoef, loyalty programs that contain economic reward are more useful in order to have long-term relationships with customers and increase customer share of the product. Szmigin & Bourne also show that customers generally in connection with the company of not following certain rules and act according to their own interests. As for the quality of services, because services are intangible and heterogeneous, most consumers in the choice of services and its consumption accept higher risks than to the goods. The difficulty in assessing the quality of services, causes to customer is much less willing to change their service, which has already received [18]. Therefore, consumers who have excellent experienced about service are likely to change by them decreases, so:

The fourth hypothesis: the relationship orientation has a positive effect on market performance.

Fifth hypothesis: quality orientation has a positive effect on market performance.

The relationship between market orientation and organizational performance, form a wide variety of business fields studied by researchers and it has been demonstrated a significant positive correlation. Lingsa & Greenley In 2009, with a study of the retail industry, and 766 active managers in this area in Great Britain, revealed a positive relationship between market orientations on financial performance. Tsiotsou (2010) in a study examines the relationship of market orientation on the performance of services in 329 companies of tourism service provider in Greece and Latvia. In this study were used of the standard MKTOR to measure the market orientation and the performance of services according to quality and variety of services were evaluated; After the hypothesis test results show a direct link between customer orientation and performance of services and indirect relation between rival integration and cross-sectorial coordination with service performance. Subramanian (2010), in a study examined the relationship between market orientation and business performance in 159 intensive care hospitals in the United States. In this study the scale structured MKTOR were used to measure the market orientation and business performance were evaluated by measures of revenue growth, return on investment and profit margin. After the test the hypothesis, the results show the positive relationship between market orientation and business performance in these hospitals [19]. In 2012 in a research, Jyoti and Sharma studied the effects of market orientation on performance in one of the provinces of India. Research data were collected from senior managers, employees and customers in exhibition of several cars. The results of structural equation modeling showed that there are significant relationship between market orientation and business performance. In this study, the indirect effects of market orientation on business performance through employee satisfaction and customer satisfaction became apparent [20]. In the same year (2012), Charles and colleagues examined the impact of market orientation on the performance of manufacturing firms in Kenya. Regression analysis of data collected from 147 questionnaires distributed among managers of manufacturing companies confirmed the claim. In another study (2012) to examine the relationship between market orientation and business performance, private universities in Bangladesh were evaluated. Data used in this research were collected from faculty members in the 15 private universities in Bangladesh. 314 faculty members responded to the designed questionnaire. Four performance criteria (student growth, market share, teach and quality of

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service and overall performance) was used to assess their relevance with market orientation. Finally, regression analysis showed that all the four criteria of performance, statistically have significant positive relationship and effect with market orientation in private universities in Bangladesh [21]. In the internal studies, the same communication has been confirmed in industries and different businesses, such as the banking industry (Divandari & et al, 2008; Taghizadeh & et al, 2012); Insurance industry (Abdolvand & et al, 2010; Yousefi, 2011; Nayebzadeh & Jalali, 2012); Food companies (Hoseini & Salar, 2012) and Other Industries (Rezaei Dolat abadi & Khaef Elahi, 2005; Pakdel & et al, 2011). According to several studies have confirmed this relationship, The Sixth research hypothesis is proposed: Market Orientation has a positive and direct effect on the market performance.

4. CONCEPTUAL MODEL

Study on the relationship between market orientation and performance is a field of research. One of the branches of this research, there is an intermediate variable between these two concepts. While some studies found a significant relationship between the two concepts of market orientation and performance, others denied this. So stated that there is may be mediating factors in this regard. The interpretation of intermediates in the relationship between market orientation and performance as a topic of interest in the marketing literature is studied. Previous studies in this area have been focused on the role of innovation, customer loyalty, customer satisfaction and quality as ways through which market orientation affects the performance. The present study investigates the effects of relationship orientation, service-quality orientation as "intermediate variables" importance of the relationship between market orientation and performance market with its comprehensive model of institutions providing insurance services. In the current conceptual model, market orientation is as the independent variable and relationship orientation, service-quality orientation are as the intermediate variable (dependent middle) and market performance as the dependent variable.

5. RESEARCH METHODOLOGY

This study, in terms of purpose is applied and the method of data collection is Descriptive – correlational and based on structural equation modeling methodology. Theoretical Foundations and background of research has been developed with using of library resources, Information Base and refer to the experts. The statistical population of research is including representatives of the Asian insurance company in the province of Gilan. Since the number of members of the statistical population are limited, So by using Morgan table has determined 220 samples and research questionnaire (Data collection) distributed and received randomly and by using sampling method classified among them. In this study, to collect data and analyze the information) was used the standard questionnaire Kamarrv study (2007) and was confirmed by Insurance experts and university professors. So we can ensure that the questionnaire measures the characteristics of of the study. The questionnaire consists of 35 specialized questions in four general dimensions which for the design of this part is used Likert five options. For measuring the reliability of the tool of the study was used Cronbach's alpha method. To calculate the reliability coefficient, first 30 questionnaires were distributed between the samples of population that Cronbach's alpha coefficient of the dimensions researches presented in the table below:

Table 1. Reliability of research tool.

The amount of Cronbach's alpha	Dimension
0.89	Market Orientation
0.79	Relationship Orientation
0.86	Service-Quality Orientation
0.83	Market Performance

These numbers indicate that the Research questionnaire would be the reliability or validity.

6. RESEARCH FINDINGS

6.1. Descriptive statistics of respondents

According to the information obtained from the demographic characteristics section of questionnaires, the most frequent is related to the age category of 30 to 40 years with 116 equal to 53 percent of the sample and the lowest frequency is related to the category of 50 years and above with 11 percent. In this sample, men are 132 and equal to 60% and women 88 people, or allocated 40 percent of its. Master category with 54 percent were the maximum number and associate Degree category with 14 percent, were the lowest number.

6.2. Normality test of data

Before testing the hypotheses we should test the normalizing the distribution of data. This helps researcher to select suitable statistical test for testing hypotheses. The Kolmogorov-Smirnov test in order to diagnose the type of distributed data is used. The significant level amount of data for each variable is more than the value of α , which is 0.05. On the other hand the obtained critical value (Z) for Kolmogorov-Smirnov test is less than the critical value of table (1.96), so in the significant level of 95%, there is no strong evidence to reject the hypothesis of normality of the data, thus, data for all four variables has a normal distribution. Hence there is the possibility of using parametric and structural equation in this study.

Table 2. Kolmogorov-Smirnov test to check the normality of the data.

	Market orientation	Relationship orientation	Service quality orientation	Market performance
Number	220	220	220	220
Mean	3.543	3.765	3.911	3.530
Standard deviation	.245	.451	.465	.533
The maximum deviation		.159	.179	.114
The highest positive deviation			.166	.169
The highest negative deviation			-.201	-.198
Kolmogorov-Smirnov statistic (Z)		1.105	1.276	1.355
Two-sided Significant level	.068	.069	.077	.065

6.3. Correlation analysis between variables

A kind of latent variables relations is in structural equation modeling based on correlational (agreement). Correlational is a relationship between two variables in a model, but non-directional and the nature of this type of relationship is evaluated by correlation analysis. In fact, the relationship between the variables of the model is considered before the examining of model by structural equation. Since the distribution of scores on all scales is normal, the parametric statistical methods were used that the parametric test to evaluate the correlation between variables, is Pearson's test. The obtained correlation coefficients show that variables have a positive relationship and good severity with each other.

Table 3. Correlation between variables.

Variables	Market orientation	Relationship orientation	Service quality orientation	Market performance
Market orientation	1			
Relationship orientation	.42	1		
Service quality orientation	.44	.49	1	
Market performance	.58	.53	.47	1

6.4. Test research hypotheses with structural equation modeling

After determining the correlation coefficient between variables and investigate the relationship of hypotheses, since the correlation coefficient is indicative of changes direction between variables, therefore, by using of this factor can be found in this case that do variables move together in one direction or another is moving in reverse. The important case that there is in statistical analysis is that how is relationship between independent and dependent variables, the more accurate, the exact answer to this question that how much do changes in the independent variables effect on the dependent variable, cannot be answered with a correlation coefficient, but also it is necessary to use regression analysis to answer this question. Structural Equation Modeling is a very strong multivariate analysis from multiple regression family while more specifically the development of general linear model allows the researcher to examine a set of regression equations simultaneously. Therefore, in this study to confirm or refute the hypothesis of structural equation modeling and path analysis is used in particular. Path analysis (structural model) is a technique that shows relationships between variables (independent, intermediate and dependent) simultaneously. In summary, to identify the effects of the variables presented in the conceptual model and test proposed research hypotheses have been used of path analysis. But first question raised is whether this model, is a good model? To answer this question must statistic χ^2 / df and other criteria for the suitability of the model fitting be considered. According to the LISREL output, the calculated value of χ^2 / df is equal to 3.24. Existence of lower value of χ^2 / df shows that the model is a good fit. Because whatever the value of this index is lower, the proposed model is a more appropriate model. According to following results that were obtained from the output of the software LISREL: RMSE is equal to 0.046, GFI is equal to 0.90, CFI is equal to 0.93 and NFI is equal to 0.96, P-Value is equal to 0.000 which shows the proposed model is a good model. In the following analysis of the structural model in the standard estimates and significant coefficients will be discussed. About the first hypothesis, amount of calculated path coefficient in the relationship between market orientation and relationship orientation; show that the activities of market orientation can lead to increase relations with customer. This amount was calculated 0.75. Since the significant amount of this relationship is equal to 2.35, the first hypothesis of the study is confirmed. The other hand, calculated path coefficient of impact of market orientation on quality of service is equal to 0.76 that given that the significant amount of this relationship is equal to 2.41, the second hypothesis of this study is confirmed. About a third hypothesis, based on the t-statistic the variable of relation orientation has significant and positive effect on the quality of services at the level of 95 percent and the relationship between these two variables is linear and direct; whatever ability of the company to establish ongoing relationships with more customers, more positive perceptions about the quality of services providing by insurance companies in the customer's mind will be created. Therefore, this hypothesis is confirmed. The fourth hypothesis is reflecting the impacts of relation orientation on the market performance. Obtained path coefficient is equal to 0.72 and is positive. Since the amount of $t=2.26$ also showed a significant relationship, so the hypothesis is confirmed. About the fifth hypothesis should be noted that, according to the coefficient of path 0.70 and confirmation it's significant ($t=2.85$); service quality has a direct and positive impact on market performance. Therefore, however insured persons, feel more confident about the services quality of insurance companies, so they will earn more positive experience in this case that the result is improving business situation in the market. About the sixth and final hypothesis of this study should be said calculated path coefficient value was positive and equal to 0.51 that shows direct impact of market orientation on the market performance. Since a significant amount of this relation was 2.47 and has been calculated larger than 2, so the above hypothesis is also accepted. In other words, the implementation of market orientation activities can improve the business performance. Regarding the mediating role of quality oriented and relationship-oriented should be noted since calculated indirect path coefficient for market orientation impact on market performance through

relationship-oriented $0.75 * 0.72=0.54$ and to the impact of market orientation on market performance through quality service $0.76 * 0.70=0.53$ is calculated larger than direct impact coefficient of market orientation on the market performance, therefore, these variables could play the role of intermediate variables.

Table 4. The result of research hypotheses.

Hypotheses	Path coefficient	T-statistics	Significance level	Hypothesis test results
Market Orientation to Relation Orientation	.75	2.35	.000	Confirm
Market Orientation to Service Quality	.76	2.41	.000	Confirm
Relation Orientation to Services Quality	.68	2.80	.000	Confirm
Relation Orientation to Market Performance	.72	2.26	.000	Confirm
Services Quality to Market Performance	.70	2.85	.000	Confirm
Market Orientation to Market Performance	.51	2.47	.000	Confirm

7. CONCLUSIONS AND FINDINGS

In this study, the relationship between market orientation and market performance through two intermediary or broker strategies that allow us to have better Interpretation of performance. The first result of this study is that the market orientation has been introduced with customer orientation, competitor orientation and the creation and dissemination of information, has a direct effect on relationship orientation and investment-related factors such as customization, development of communication and personal relationships. In this regard, when the company uses orientation strategies, It is necessary that provide Better service quality in both operational and technical areas, because as we have seen in the analyzes these two strategies are interdependent. The second result is to achieve better market performance through relationship orientation and service – quality orientation will not cross of two independent paths, but as mentioned these pathways are related to each other. A common assumption is that improving the quality perceived in the minds of customers will increase customer satisfaction and this increase leads to increased customer loyalty and customer loyalty will lead to profitability. Even if the results confirm that service quality has a stronger direct effect than relationship orientation on the results of market such as positioning and satisfaction, we observed that the relationship orientation affects not only directly on the performance but also indirectly effects on the market performance.

8. SUGGESTIONS

- Developing meaningful relationships with customers, to comply with customer needs and creating personal relationships with them, which will lead to profitability. Developing personal relationships with customers, will causing creating interest and commitment in customers to remain in customers group, so it will lead to increased profitability.
- Formulating necessary strategies and policies for relationships with customers such as privileged behavioral and listening to the customer for hearing his demands and meeting customer demands to keep customer, decrease complaints and conflicts and improve the company's position. Each satisfied customer can be the best advertisement for the company to acquire new customers. This leads to increase market share and will improve the company's position.
- Motivate employees to provide quality service building relationships with customers. Since the company customers are in a direct relationship with employees and they receive their service from them, so it is very important that employees have motivation and sufficient commitment to dealing with customer and keeping him for company that otherwise, all the strategies and organization investments in the absence of motivation in employees will be ineffective.

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- To motivate the employees to gather useful information from customers. Whatever company information system is stronger and more comprehensive, company responding to the needs of customers will be faster and more effectively. So if company employees who are at the forefront of dealing with customers have customers more motivated to collect information from their customers, the company will have longer steps to improve the performance and its position in the market.
- To survey and follow the market changes and the activities of competitors. Since the inattention to the activities of competitors is leading to fall behind the caravan changes in the market, therefore, it is recommended that companies consider competitors as an efficient and accurate and survey their activities.
- Putting required information of competitors and company disposal to employees. Whatever employee information of the company situation and the activities of competitors is better, Since the they are in direct contact with the customer and work Can better plan their future activities and will provide more suitable strategies for the development and improvement of performance.
- Innovation in providing services to achieve competitive advantage in the marketplace. Each new service distinct from previous services and distinguish the services of competitors can be a competitive advantage to attract customers to the company and try to keep him. So it is recommended the company act to offer new services in accordance with customer needs.
- Respect for the customer and appropriate and timely replication. One of the most important factors in keeping the customer in the company is respecting the wishes of the customer and the providing services as soon as possible. So it is recommended that the company provide the conditions for quickly responding to customer by the employees.
- Identification of customer needs and creating ready to respond to them better more effective than competitors. Whatever a company is able act to identify customer needs faster and more efficient than the competition and be able to identify and provide customer service; undoubtedly it will be more market share and profits.

9. RECOMMENDATIONS FOR FUTURE RESEARCH

- Investigating the effects of market orientation on market performance in other areas of the service industry, especially the banking industry.
- Investigating the effects of market orientation on market performance with considering innovation and customer satisfaction as variables mediating variables.
- Investigating the existing barriers in companies to market orientation and consistent with the philosophy of market orientation.
- Studying and testing research model in the wider the statistical population and comparing these with the evaluation of other insurance companies.

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