

## Identifying Dimensions and Components of Sustainable Entrepreneurship based on Entrepreneurial Competencies in the Country's Insurance Businesses: A Qualitative Research

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**Purpose:** The purpose of this research is to identify the dimensions and components of sustainable entrepreneurship based on entrepreneurial competencies in the country's insurance businesses. In general, the approach of this research is qualitative.

**Methodology:** This research is an applied research in terms of its goal. The statistical population included expert experts and managers in the field of entrepreneurship in the insurance industry with the conditions of more than 25 years of experience and related educations of master's degree and doctorate. In the qualitative section, 19 people were selected as a statistical sample using the snowball sampling method until the opinions were saturated. In this research, a semi-structured interview was used through in-depth interviews related to the Delphi technique. To determine the validity, face validity and content validity were used using the CVR index, and its reliability was determined by the agreement coefficient method between two coders and Cronbach's alpha. 0.88 was obtained. Data analysis was done using Delphi technique.

**Findings:** According to the obtained results, 3 dimensions, 10 components and 63 indicators were identified for the sustainable entrepreneurship model based on entrepreneurial competencies in the country's insurance businesses. Knowledge, management and personal dimensions were recognized as dimensions of sustainable entrepreneurship based on entrepreneurial skills in insurance businesses of the country.

**Conclusion:** For the knowledge dimension, (components of education, familiarity and experience), for the management dimension, (components of monitoring and decision-making, planning, commitment and promotion) and for the individual dimension, (behavioral, psychological and ethical components) were identified.

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## 1. Introduction

The concept of entrepreneurship was born with the acceleration of economic and social developments in the last few decades. In this regard, a wide range of cultural formations and training updates needed for the growth of productive and useful jobs in the form of the concept of entrepreneurship is growing. For this reason, the perception and interpretation of the concepts of entrepreneurship not only in different times, but also in different countries and even in different fields (humanities/technical/medical sciences) are very wide and sometimes different. (Karimi, kakoli, 2021)

The Corona epidemic has transformed many sectors of the economy, including insurance companies, and has faced serious operational disruptions and increasing pressure on profits. Even in the years before the Corona epidemic, only a few insurance companies have made significant profits. Only a transformative approach allows the insurance company to remain or progress in the post-Corona world. While the Corona crisis has intensified some of the major challenges facing the insurance industry, it has accelerated the move towards productivity and especially the change towards digitalization. During the next decade, insurance companies have an opportunity to improve productivity and reduce operating costs, while at the same time, they can improve the experience of their customers (Solimani et al., 2022).

Currently, the obstacles to the sustainable development of insurance businesses in the country are important issues that have occupied the minds of most of the trustees of the insurance industry. Currently, insurance companies face many challenges, such as: lack of new information technologies, lack of required financial resources, weak professional training of experts and managers of the insurance industry, strict and inflexible rules and regulations, weakness in technological infrastructure. , the low quality of insurance products, the lack of easy access of insurance policyholders to insurance services online, the weak support and supervision of the central insurance decision-making body on the performance of insurance companies and the insurance sales network, and the low level of expertise of many insurance company managers. Therefore, these obstacles are one of the main and important factors of the lack of sustainable development of the insurance business in the country. There are significant evidences that insurance companies must try to provide more stable performance compared to their competitors in order to improve and increase their competitive advantage. (Rizvani et al., 2011)

In recent years, the performance development process in the insurance industry has been compiled based on special models, methods and standards, and researchers and experts in this industry have tried to structure this process, hence the use of standard methods and methods in the stability and maintenance of people's experiences. And establishing mechanisms to increase their transactions in order to spread their tacit knowledge and experiences to others will help a lot in increasing the success of services and as a result the growth of businesses in this industry. Although the discussion of customer value in the competitiveness of competitive companies has a long history, unfortunately, in our country, the importance and position of this sector has not been addressed much in the scientific and policy-making fields of interaction with customers (Kyal et al., 2011).

Looking at the activities of service organizations, we find that these organizations have not paid much attention to service processes in line with customer value. By creating a common understanding of the insurance business logic, the insurance business sustainability model provides the possibility of analyzing and improving business management and can be an important solution for better decision making to improve the insurance business with Pay attention to increasing flexibility and adaptability. Based on this, the existing gaps in the performance of the insurance industry with the expected status in two direct (insurance companies) and indirect areas, including insurance agents and brokers, considering the need to stabilize all activities based on entrepreneurial competencies, should be examined and be noted While most companies today believe that they should pay attention to the sustainable development approach, the scope and boundaries of sustainability for Iranian companies are not clear and there is no proper understanding of the dimensions of business sustainability in our country, and to explain the operational concept of sustainability and Knowing its nature, type and content in Iranian companies, comprehensive and serious research has not been done. Anyway, due

to the fact that the stability of insurance business is very important in today's business environment and the activities of companies, therefore, it is necessary for insurance companies to analyze and predict their sustainability performance in order to achieve a competitive advantage. In this regard, in the present research, we try to identify the effective factors on sustainable entrepreneurship based on entrepreneurial skills and we aim to examine the sustainability of insurance business in a specific framework and design a model for it in the country's insurance industry. Accordingly, the main goal of this realization is to identify the dimensions and components of sustainable entrepreneurship based on entrepreneurial competencies in the country's insurance businesses.

The necessity of using sustainable entrepreneurship for development in different dimensions is obvious. Examining the cognitive factors related to "sustainable entrepreneurship" among small and medium-sized businesses leads to proper and targeted planning towards the production of green and organic products that protect the health of the society (Rozmjo et al., 2018).

Also, in addition to preventing the wastage of resources, it can be used in the correct allocation of financial and non-financial resources. In order to achieve these goals, the participation and cooperation of both the private and public sectors in accelerating this process is necessary.

The government, as a law-making and decision-making institution in major issues, must take responsibility for providing the necessary infrastructure for sustainable entrepreneurship in a constructive interaction with investors, labor and employer unions, and international institutions. It should be kept in mind that these types of businesses have a closer relationship with different strata of society (Mandlizada et al., 2015). Today, entrepreneurs consider sustainable entrepreneurship as the urgent need to produce products and services in a sustainable way and compatible with environmental changes and its surrounding actions. Sustainable entrepreneurship is a process of creating creativity that turns entrepreneurial activities into valuable companies that help the sustainable development of the social and environmental system and bring about a paradigm shift in the field of business (Balez and Binder .2011).

Considering the specific conditions of the country, the most important of which are the sanctions and the reduction of the society's income, rampant inflation and the weakness of the country's economic prosperity, the long-term presence of insurance companies and their sales network in the environment and maintaining the current conditions, strongly requires stability. It is in business models (Yousfi et al., 2022).

Therefore, in this research, we tried to determine the dimensions of insurance business models by considering the special conditions of Iran. One of the ways to achieve the goal of stability of insurance businesses is to create digital transformation in the field of activities.

The processes, abilities and business models of insurance are very important because the digitization of processes and work processes in the sales, insurance issuing, assessment and payment of electronic claims allows insurance companies to take advantage of the opportunities arising from the development. Use technology and changes resulting from it and use it in line with their strategies and priorities.

In general, digital transformation creates an attractive experience for insurers and entrepreneurs use operational processes and offers hundreds of opportunities to improve insurance business using digital technologies (Ziodar et al., 2015). By designing a local model for sustainable entrepreneurship management in insurance, it is possible to move in the direction of improving the performance of all insurers, solving existing deficiencies and problems, increasing sustainable competitive advantage for businesses at the level of insurance companies and insurance sales network, and as a result, a sustainable society. And considering the importance of sustainable entrepreneurship in the field of insurance, it is possible to be a pioneer in providing a new and practical model that is very necessary today. Also, the design of a comprehensive business model can lead to the effectiveness of the performance of insurance managers and the success of insurance companies (Baghestani et al., 2010). Conducting this research is important and necessary in two ways. One is to fill the gap in the development of competence of insurance managers in terms of theory and practice, and the other is to clarify the dimensions and components of competence of insurance managers.

Determining the contribution of each of them in the formation of the competence of managers based on paying attention to the spirit of entrepreneurship, identifying the existing conditions and providing a model as a reliable guide for establishing and institutionalizing the competence of managers in order to properly manage insurance organizations can be important and useful.

In the category of opportunity identification, both the opportunity creation and opportunity discovery approaches are of special importance. Because the creation and discovery of opportunities causes the emergence of a new space and the breadth of our surrounding world (Alizade Touli et al., 2022). In addition, although in the literature review, the researcher has reported different types of managers' competence models, but each of the previous researchers classified them according to their own work, and these classifications are different and scattered and inconsistent, so It seems that conducting this research can lead to the presentation of a comprehensive model about the competence of managers that is appropriate to the social, cultural, economic and political conditions of the country.

By identifying the core competencies required and the importance of each of them, insurance businesses will be able to plan for the development of these competencies and create a sustainable competitive advantage. Therefore, this research seeks to determine the factors and provide a suitable model to create a sustainable competitive advantage in order to develop the competitive strategies of insurance companies (Vahdati et al., 2015). The examination of the theoretical foundations shows that there are a set of special competencies, the lack of which may be an obstacle to the development of entrepreneurship in the insurance industry. Therefore, there is a growing need to identify entrepreneurial competencies in the insurance industry in order to find out what competencies they use when challenges arise. Therefore, the purpose of this research is to identify the internal and external factors affecting the stability of the insurance business at the level of the insurance industry.

The researcher seeks to identify the effective factors on sustainable entrepreneurship based on entrepreneurial competencies in the insurance industry. Identifying these factors helps to develop and strengthen them in the insurance industry, facilitate and accelerate the development of entrepreneurship and respond to the needs of today's society, and is a step towards the transformational process of the insurance system.

## 2. Methodology

The current research was applied in terms of purpose and qualitative in terms of execution method. The statistical population of the research included experts in the field of entrepreneurship in insurance businesses in Iran, who had a scientific background related to organizational entrepreneurship, and the technical characteristics of these people were described as having a work experience of more than 25 years and a master's degree or higher. According to the principle of theoretical saturation, 19 people were selected as a sample by purposeful and snowball sampling methods, and the sampled people were asked to introduce other experts if they knew them. To carry out this study, first, sustainable entrepreneurship based on entrepreneurial competencies in the country's insurance businesses was studied and based on them, and with the help of professors, questions were designed for interviewing experts. Then, the samples were identified and their inclusion criteria were checked, and after checking and confirming that they had the inclusion criteria, they were asked to introduce other experts. These experts were also examined in terms of the criteria for entering the study. All the samples were discussed about the importance and necessity of the research and they were asked to agree to participate in the research and record the interviews, although the researcher also committed to observe the ethical considerations related to the research. Finally, after they agreed to participate in the research, necessary arrangements were made regarding the place and time of the interview, and the interviews were conducted individually. In this research, a tool was used, which was a semi-structured interview tool. The interviews were conducted individually with each of the 19 people in the sample of the present study, and during the interview, in addition to noting important and key points, the interviews were recorded so that they can be reviewed again at a suitable time. The duration of the interview with each expert was 30 to 45 minutes. It should be noted that in order to check the validity of the research tool, face validity

and content validity were used using the index of content validity ratio and their reliability was obtained by the method of coefficient of agreement between two coders and Cronbach's alpha. Data were analyzed after semi-structured interviews with 19 experts of the present study using open, central and selective coding methods.

### 3. Findings

The findings of the current research, which were derived from a semi-structured interview with 19 experts for the dimensions and components of sustainable entrepreneurship based on entrepreneurial competencies in the country's insurance businesses, showed that finally 63 indicators in 10 components and three dimensions were approved by 19 They were experts, which is shown in Table 1 by dimensions and indicators.

**Table1.** Approved indicators

dimension	component	Index
Knowledge	Consciousness	Familiarity with the system and objectives of the country's insurance businesses and strategic and upstream documents
		Acquaintance with computer skills to do administrative, educational, etc
		Familiarity with the financial system, filing documents and offices, statutes, instructions and circulars
		Acquaintance of employees and managers with various scientific sources and references and communication and exchange of opinions with entrepreneurial networks and assemblies.
		Getting to know different areas of business and entrepreneurship
	Experience	Having university education related to entrepreneurship and job description
		Having enough experience in the field of employment, management and entrepreneurship
		Relevant work experience in entrepreneurship fields
		Experience of participating in entrepreneurship and entrepreneurial management courses
		Knowledge of behavioral psychology, educational sciences and entrepreneurship
Managerial	Education	Holding scientific-specialized camps focusing on visiting successful local businesses and entrepreneurship centers.
		Carrying out scientific-practical projects by employees and managers around creating motivation to solve the company's problems
		Training of entrepreneurs specializing in the fields required in different departments of the company
		Teaching the entrepreneurship process, persuading, encouraging and motivating employees and managers as one of the company's goals.
		Conducting courses on financial management methods (types of financial resources, financing and risky investment) for employees and managers.
	Monitoring and Decision making	Training employees and managers in the direction of self-efficacy in career decision-making
		Using educational experiences of other domestic and foreign organizations
		Evaluating colleagues correctly and fairly without interfering with personal opinions
		Carrying out all the affairs of the company according to the law and regulations and complying with the law by the manager
		Guiding colleagues to improve the quality of entrepreneurship and use of space and equipment

Paying attention to the problems of colleagues and expressing sympathy with them when problems arise

Observance of justice in dealings, decisions, promotion and encouragement of employees

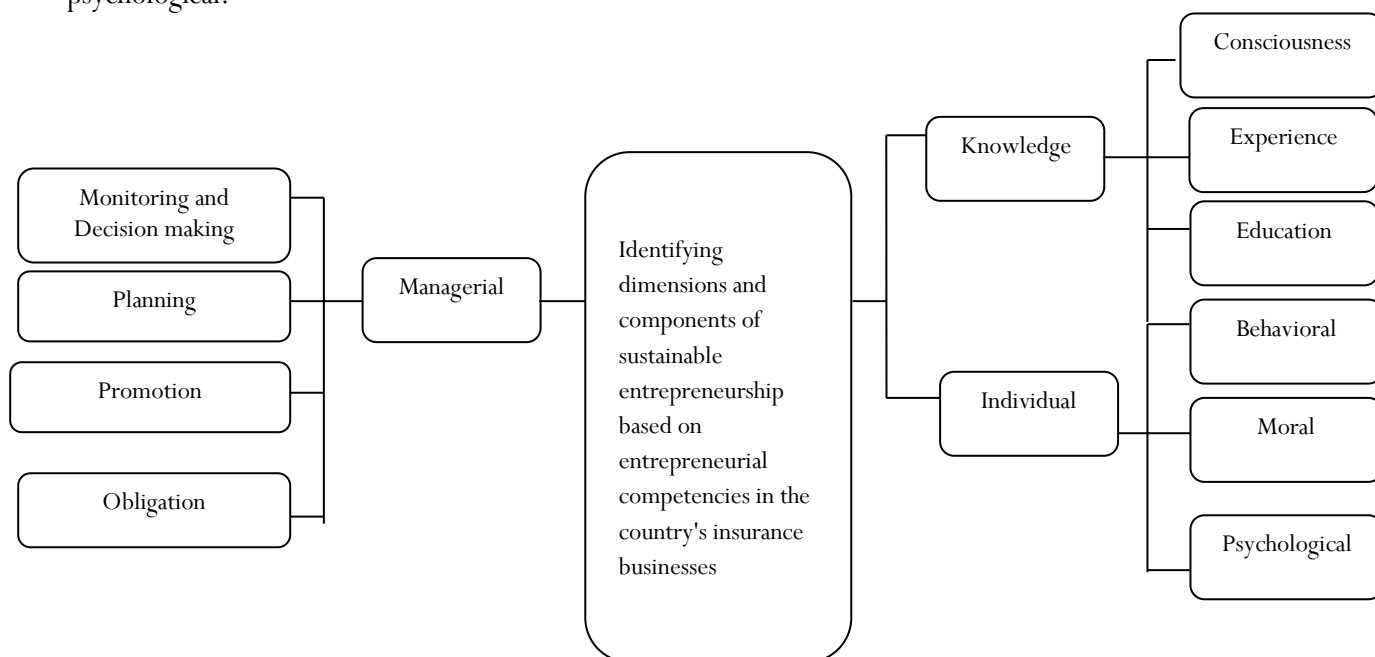
Considering the entrepreneurial approach in evaluating the performance of employees and managers

The ability to create an atmosphere where all group members in the relevant department effectively cooperate with the manager in the decision-making process and solving group problems. (team building)

Individual	planning	<p>Annual, monthly and weekly planning with specific goals in the field of entrepreneurship</p> <p>Planning for the effective and correct use of the company's financial resources and maintaining the treasury</p> <p>Planning to improve the public health of the company, provide safe conditions, develop physical education and prevent social harm.</p> <p>Planning to form an entrepreneurship committee in the company</p> <p>Planning to promote entrepreneurial spirit and culture in the company.</p> <p>Planning for quality implementation of complementary and educational activities</p> <p>Orientation of entrepreneurship basics towards the products and services of the company with relative advantage in the country</p> <p>Planning to identify and communicate and use the intellectual power and skills of employees and managers and social institutions to improve the company.</p>
	Promotion	<p>Promoting the culture of participation of employees and managers in decision-making.</p> <p>Promotion of spiritual leadership style in the company.</p> <p>Promotion of servant leadership style in the company.</p> <p>Creating interest in employees and managers for research and study</p> <p>Enhancing the spirit of creativity by including the relevant basics during training courses</p> <p>Using successful entrepreneurs to transfer tacit knowledge to employees and managers.</p>
	Obligation	<p>Learning marketing and sales methods.</p> <p>Having entrepreneurial skills and personal characteristics.</p> <p>Familiar with environmental analysis skills to identify entrepreneurial opportunities.</p> <p>Possessing the characteristic of a positive attitude towards learning and entrepreneurship as an entrepreneurial potential.</p> <p>Knowledge of the geographical environment and the capacities and abilities of the surrounding environment of the company, social institutions and...</p>
	Behavioral	<p>Having a neat and sober appearance of employees and managers in dealing with the audience</p> <p>Potential mental ability to understand and recognize phenomena and existing relationships between them</p> <p>Broadness of spirit and tolerance of opposing opinions and intellectual opponents</p> <p>The manager's self-awareness, self-control and strong belief in his skills and judgment in facing challenges</p> <p>Effort and perseverance in carrying out the activities of the company and interest in the work of employees and managers</p> <p>Strengthening the spirit of entrepreneurship in oneself and colleagues with scientific methods</p>
	Moral	<p>Adherence to Islamic values, piety, adherence to Shari'a rules and standards</p> <p>Accepting responsibility for assigned duties and being accountable for possible problems and deficiencies</p> <p>Keeping secrets and secrets of employees and managers (secret box of employees and managers)</p> <p>Accepting one's mistakes and accepting criticisms and rational opinions of others</p> <p>The words and actions of the managers are one, and they do not make false and deceptive promises</p> <p>Having a good attitude of employees and managers in dealing with all groups</p> <p>Attention to ethical principles in entrepreneurship and maintaining human and moral values</p>
	Psychological	<p>Having the characteristic of needing success as an entrepreneurial potential.</p> <p>Having the characteristic of creativity and innovation as an entrepreneurial potential.</p> <p>Possessing the characteristic of high self-confidence as an entrepreneurial potential.</p> <p>Possessing the feature of risk tolerance and high failure tolerance as an entrepreneurial potential.</p> <p>Having the characteristic of opportunism as an entrepreneurial potential.</p> <p>Having the characteristic of tolerance of ambiguity as an entrepreneurial potential.</p> <p>Possessing the characteristic of seeking independence as an entrepreneurial potential.</p>

### Dimensions and final components of research

According to the results of the analysis of the research data in both qualitative and quantitative parts, the sustainable entrepreneurship model based on entrepreneurial competencies in the country's insurance businesses is shown in graph (1). In this model, there are knowledge, management and individual dimensions and 10 components including: knowledge, experience, training, supervision and decision-making. Planning, promotion, commitment, behavioral, ethical and psychological and 33 indicators (variables) for a sustainable entrepreneurial model based on entrepreneurial competencies in insurance businesses. The country was identified. As seen in the research model, the knowledge dimension of sustainable entrepreneurship includes: awareness, experience and training, and the management dimension includes: monitoring and decision-making, planning, promotion, commitment, and the individual dimension includes: behavioral, ethical and psychological.



**Diagram1.** Dimensions and components of sustainable entrepreneurship model based on Entrepreneurial skills in insurance businesses

### 4. Discussion

This research has been carried out with the title of presenting a sustainable entrepreneurship model based on entrepreneurial competencies in the country's insurance businesses. The statistical population of the research consists of experts in the field of entrepreneurship in insurance businesses in Iran, 19 of whom were selected as a sample. The information needed for the research was collected through a semi-structured interview. Data analysis was done using the Delphi technique, which identified 3 dimensions, 10 components and 63 indicators for a sustainable entrepreneurship model based on entrepreneurial competencies in the country's insurance businesses.

The results of this research, such as behavioral, moral and psychological components, are consistent with the results of Amini et al.'s research (2021) in terms of indicators of control, creativity, individual independence, need for success and risk taking. Also, in terms of the indicators included in the components of planning and decision-making and commitment in this research, it is aligned with the results of the research of Soleimani et al. (2021) in terms of indicators of causal conditions, mediating conditions and strategies. In addition, in terms of the indicators included in the managerial and knowledge dimensions, it is similar to the research of Zahedifar et al. (2021) in terms of managerial indicators, competence, culture, defective support system,

existing research system, inefficient structural system, and consequences at individual levels. On the other hand, Ahmadi et al. (2018) in their research identified psychological and technical indicators of policy making, which are compatible with the results of this research in terms of behavioral, moral and psychological indicators. Varkianipour (2011) also introduced indicators of comprehensive and sufficient knowledge and precise planning, which are completely in line with the results of this research in the section of indicators of planning, monitoring and decision-making. Mobini (2011) management indicators of leadership, innovation, entrepreneurial strategic leadership, opportunity identification and evaluation, networking, financial management, knowledge management, idea implementation, risk taking, team building, growth management, organizational culture management, which were presented with the results of this research in the field of monitoring indicators. And decision-making, planning, familiarity, experience and education are compatible. Panahi (2011) presented the indicators of strengthening the dimension of knowledge and in-service training, allocating hours of the day to study and encouraging them to learn, which with the results of this research in The indicators mentioned in the components of familiarity, experience and training are similar. Hosseini et al. (2013) also in a research, indicators of commitment competence, communication competence, management competence, compromise and promotion competence, growth and development competence, business competence, strategic competence, and technical competence, which are with the results of this research in the indicators listed in the planning components. It is compatible with supervision and decision-making, experience, promotion and psychology. Also, the results of this research in the indicators expressed in the behavioral, moral and psychological components are aligned with the results of the research of Ruknuddin Iftikhari et al. (2015) in terms of economic, social and institutional indicators. Okulieh et al. (2021) also presented evaluation indicators of opportunity and self-efficacy and the construction and use of networks in communication, which are consistent with the results of this research in the field of indicators announced in psychological and behavioral components. Ibidoni et al. (2021) also presented indicators of organization, Atayi et al. (2020) also presented indicators of individualism, tolerance of ambiguity and market analysis, strategic learning and opportunity, which are consistent with the results of this research in the field of behavioral, moral and psychological indicators. . Hahn et al. (2018) identified innovation, integrated innovation, intermediary approaches, and platform approaches, which are somewhat aligned with the results of this research in terms of indicators related to promotion and psychological components. Ghina and Gastomo (2011) indicators of knowledge, creativity and evaluation of ideas, perspective of ethical and sustainable thinking, planning and management (skills), mobilization of resources, financial and economic literacy, mobilization of others, initiative to deal with it, uncertainty Working with others, learning through experience (attitudes), self-awareness and self-efficacy, motivation and perseverance were identified, which is largely consistent with the results of this research in the field of indicators mentioned in planning, monitoring and decision-making, psychological components. Selchuk (2011) identified motivational, organizational, environmental and human factors, which are in line with the results of this research in the section of indicators related to promotion, behavioral and psychological components. Lee, Shim, and Lee (2013) presented communication skills, administrative skills, and opportunity skills, which are somewhat consistent with the indicators of this study, including commitment skills and personal skills with commitment, planning, behavioral, and psychological components. Hogandoorn et al. (2013) identified the support structure, education and research settings (future), which is consistent with the results of this research in terms of indicators included in familiarity, experience, education and psychological components. Also, Alizad.D. Russells (2010) identified the economic, social, environmental, cultural and ethical indicators that match the results of this research in the ethical, planning, behavioral and ethical indicators. According to the results of the analysis, operational suggestions are presented as follows: The level of familiarity of employees and managers should be increased by compiling and explaining upstream documents, making resources and references available, and creating practical systems. Also, the necessary incentives to continue education and create an attractive experience in the field of entrepreneurship should be given to the employees and managers of the insurance industry. Motivational and welfare programs and scientific-



specialized camps should be organized with the focus on visiting successful local businesses and entrepreneurship centers. It is suggested to provide suitable platforms for the digitalization of insurance processes and services to facilitate easy access to policyholders in the agenda of the insurance company.

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