



## **Identifying the Indicators of Managers' Competency and Investigating Their Status in Iran Insurance Branches**

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### **Abstract**

The role of human resources in the organization is very important because of its scarcity, worth, succession and inimitability. In this respect, the competencies of managers as the most important human resource are more important. Therefore, determining the competencies required by management in order to promote efficiency and improve the quality of services seems necessary. Due to the importance of the subject, the aim of the present research is to identify the indicators of managers' competency and investigating their status in Iran insurance branches. The research method was descriptive-survey. The statistical population consisted of three groups: 1) Experts familiar with the theories of managers' competence that 15 people were selected selectively. 2) Senior, basic and middle managers of Iran insurance branches (582 people) selected based on Cochran's formula, 232 people selected based on stratified random method proportion with the volume. 3) All employees of Iran insurance branches (2,067 people) that to determine and select the sample size, the paired data method, that is for each manager (two subordinate employees of the same manager) were considered that their number was determined equal to 464 people. Based on previous studies, research literature and surveying experts by Delphi technique approach totally 18 indicators and 54 questions were identified to assess managers' competence. The content validity of the questionnaires was 0.91.5, and its Cronbach's alpha coefficient was estimated 0.86 and confirmed. Data analysis was performed using one-sample t-test by applying SPP software. The results indicate that according to the base mean 3.00 and the significance level of less than 0.05, the status of the variables of individual competence (3.510), technical competence (3.596), managerial and interactive competence (3.682), general competence (3.504) and duty competence (3.616) in the Iran insurance branches were in desirable situation. But this ratio is not high enough that can be said the indicators are doing well in this organization, so they need to be strengthened.

**Keywords:** Individual Competence, Technical Competence, Managerial and Interactive Competence, General Competence, Duty Competence, Insurance Organization

### **Introduction**

In the last decade, innovation and knowledge has been converted to the center of the economic development of countries

and has led to extraordinary economic growth in these countries and the physical economy has given its position to the knowledge based economy in which the

most important factor of production is not labor and capital, but knowledge, skill and technology (Becker, 2017). According to (Mahbanoie et al., 2016), the organization's strategic database is not in the memory of computers, but in the brains of its managers and employees. As the work environment becomes more diverse and different than ever, organizations should strengthen the capabilities and competencies of staff, regardless of race, age, religion, and gender. Accordingly, management thinkers believe that the knowledge and skill of employees are the most important source of competitive advantage of any organization. (Pourkarimi & Sedaghat, 2014) that the role of human resources is very important due to scarcity, worth, succession and inimitable. In this respect, the competencies of managers as the most important human resources are more important. In the current turbulent business world, organizations are trying and competing to identify and attract the most competent managers as a competitive advantage (Imani Abdul & Ghodrati, 2016). If the selection of managers is done correctly and appropriately, it will have organizational and social benefits, so it is appropriate for organizations to try to find the most competent, qualified, committed and best people among the job applicants in the community, especially to serve in sensitive public and private agencies such as the Social Security Organization and carry out the desired operations based on correct programs and policies (Haj Karimi et al., 2011). This is very important for the managers of organizations that are associated with a set of human resources with various cultures and values. Therefore, the selection and appointment of managers will be one of the most important and sensitive issues in the work process of any organization. Therefore, in order to select and appoint managers and distinguish and

select the most competent individuals some criteria and standards are required, so that qualified and competent people take the responsibility of organizational positions (Pourabedi et al., 2016).

(Rezayat et al., 2011) defines managers' competencies as characteristics that are associated with successful performance and believes that these characteristics should show themselves in observable behavioral patterns and make a positive and beneficial difference. (Ranaei et al., 2012) states that the competency model is a set of success factors, that include the behaviors required for excellent performance in a particular job. (Zareie Matin et al., 2014) believe that the competency model can be used to identify competencies needed to improve performance in their current work and preparing for other jobs, and to identify gaps and shortcomings. According to (Niazmand & Mohammadi, 2014), the competency model is a descriptive tool for identifying the required competencies for the activity of a particular role in a work, occupation, organization, or industry. In simple terms, the competency model is a behavioral description of job that should be defined according to each job and profession.

With these details, the purpose of the present article is to identify the indicators of managers' competency and to examine their status in Iran insurance branches (Brown, 2016).

## **Methodology**

This research is applied and developmental in terms of purpose and has collected data through field researches method. The statistical population consists of three groups; 1) Experts familiar with the field of managers' competency that according to the criteria, having scientific researches and



articles related to the subject of the research, availability, experience, appropriateness of the field of study, doctoral degree, teaching at the university that by non-random sampling method of selective type 15 people were selected. 2) Senior, basic and middle managers of the Iran Insurance branches (582 people) who according to Cochran's formula, the sample size of 232 people were determined and selected by stratified random sampling method appropriate to the class size. Thus, from the 32 Iran insurance branches in each province and city, based on the degree of development, several provinces and insurance branches located in these provinces were selected to determine the sample size. 3) All employees of Iran insurance branches (2,067 people) that to determine and select the sample size, the paired data method, that is for each manager (two subordinate employees of the same manager) were considered that their number was determined equal to 464 people. A questionnaire was used to collect data. 1) The model design and approval questionnaire consists of 21 questions in the topic of managers' competence and with the Delphi technique; after obtaining the opinion of experts, the number of questionnaire items was changed to 18 and 6 items, respectively. 2) Managers' competency questionnaire, which was answered by senior, basic and middle managers and consisted of 54 questions. The questionnaires of the present research were first investigated and confirmed by 15 experts in terms of face and conceptual validity, and then to assess its content validity, the content validity ratio (CVR)

method was used. The formula of this method is as follows:

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

In this research, the validity of managers' competency questionnaire was determined by 15 experts and university professors, that the validity of its questionnaire was estimated at 0.915 ratio and Cronbach's alpha coefficient was estimated equal to 0.86%, which are acceptable in terms of research (greater than 0.7). In order to analyze the data, the one-sample t-test has been used by applying SPSS software version 21.

## Results

### *Identification and Screening of Managers' Competency Indicators by Delphi Technique*

Based on previous studies, research literature and conducted interviews, totally 15 indicators of managers' competency were identified. In the first phase of the Delphi technique, these criteria were provided to the experts in the case study area, and these experts were asked to present suggestions on the combination of some criteria in the form of a new criterion, and finally no index was added to these sub-criteria. The description of managers' competency indicators can be observed in (Table 1).

**Table 1:** Summary of Managers' Competency Indicators in the First Round of Delphi Technique

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

In the second step of the Delphi technique, first, 18 managers' competency indicators have been screened to select the criteria that are more important and appropriate. Then, by experts in this field composed of 15 people selected in the sample and were

familiar with all sub-indicators, according to the Delphi method, each one of the criteria was examined based on the purpose. Delphi technique has been used for the initial screening of the identified criteria (Table 2).



**Table 2:** Summary of the Second Round of Delphi Technique for Managers' Competency

| Components                            | Subcomponents                             | Expert 1 | Expert 2 | Expert 3 | Expert 4 | Expert 5 | Expert 6 | Expert 7 | Expert 8 | Expert 9 | Expert 10 | Expert 11 | Expert 12 | Expert 13 | Expert 14 | Expert 15 | Mean |
|---------------------------------------|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|------|
| Individual Competence                 | Responsibility                            | 5        | 4        | 5        | 5        | 5        | 5        | 5        | 4        | 5        | 5         | 5         | 4         | 5         | 5         | 5         | 4.8  |
|                                       | Honesty and Commitment                    | 3        | 4        | 5        | 4        | 5        | 4        | 5        | 5        | 3        | 5         | 5         | 5         | 5         | 5         | 5         | 4.5  |
|                                       | Work Experience                           | 5        | 4        | 5        | 5        | 5        | 4        | 5        | 5        | 4        | 4         | 4         | 5         | 5         | 4         | 4         | 4.5  |
| Technical Competence                  | Resource Management                       | 5        | 5        | 5        | 4        | 5        | 5        | 5        | 5        | 5        | 5         | 5         | 4         | 5         | 5         | 5         | 4.9  |
|                                       | Guide and Route Determination             | 4        | 5        | 5        | 4        | 5        | 3        | 5        | 4        | 5        | 5         | 5         | 5         | 4         | 5         | 4         | 4.5  |
|                                       | Service Management and Improvement        | 5        | 5        | 5        | 3        | 4        | 4        | 5        | 5        | 5        | 5         | 5         | 5         | 4         | 5         | 4         | 4.6  |
| Managerial and Interactive Competence | Participation and Teamwork                | 4        | 5        | 5        | 4        | 4        | 5        | 4        | 4        | 5        | 5         | 5         | 5         | 5         | 5         | 5         | 4.7  |
|                                       | Communication with Others                 | 4        | 5        | 3        | 4        | 4        | 5        | 4        | 4        | 5        | 5         | 5         | 5         | 5         | 5         | 3         | 4.4  |
|                                       | Adherence to Up-to-Date Ethics and Values | 5        | 5        | 5        | 5        | 4        | 5        | 5        | 5        | 5        | 5         | 5         | 5         | 4         | 4         | 5         | 4.8  |
| General Competence                    | Perceptual Competence                     | 3        | 5        | 4        | 4        | 4        | 5        | 5        | 5        | 5        | 4         | 5         | 5         | 5         | 4         | 5         | 4.5  |
|                                       | Innovation Competence                     | 5        | 5        | 5        | 4        | 4        | 5        | 5        | 4        | 5        | 4         | 4         | 5         | 5         | 4         | 5         | 4.6  |
|                                       | Executive Competence                      | 5        | 4        | 5        | 5        | 5        | 4        | 5        | 5        | 5        | 4         | 5         | 4         | 4         | 5         | 5         | 4.7  |
| Social Competence                     | Teamwork                                  | 5        | 4        | 4        | 5        | 5        | 4        | 5        | 5        | 5        | 4         | 4         | 4         | 4         | 4         | 4         | 4.4  |
|                                       | Leadership                                | 5        | 4        | 5        | 5        | 5        | 5        | 5        | 5        | 5        | 5         | 4         | 4         | 4         | 3         | 4         | 4.5  |
|                                       | Networking                                | 4        | 4        | 4        | 5        | 5        | 3        | 4        | 5        | 4        | 5         | 5         | 4         | 4         | 4         | 4         | 4.3  |
| Duty Competence                       | Technology Management                     | 4        | 5        | 4        | 5        | 5        | 5        | 5        | 5        | 4        | 5         | 5         | 4         | 5         | 4         | 5         | 4.7  |
|                                       | Marketing Management                      | 4        | 3        | 4        | 5        | 4        | 5        | 4        | 5        | 5        | 3         | 5         | 4         | 3         | 4         | 5         | 4.2  |
|                                       | Financial Management                      | 5        | 5        | 4        | 5        | 5        | 5        | 4        | 5        | 5        | 4         | 4         | 5         | 5         | 5         | 4         | 4.7  |

The Delphi technique continued in two rounds and was stopped in the second round by reaching the final agreement. Finally, the remaining 18 indicators in the second round have all obtained score above 3 again. Therefore, the Delphi technique has been stopped and the identified indicators of the managers' competency have been used for the final analysis.

*Testing Question 1: What Is the Status of Individual Competence in Iran Insurance Branches?*

According to (Table 3) considering that the p-value test (0.000) is less than the significance level (0.05), so the zero hypothesis is rejected. In other words, according to the mean obtained for this variable, it can be said that the status of the individual competency variable is in the desired position.

*Testing Research Questions*

**Table 3.** Status of the Individual Competency Variable

| Variable              | Mean  | T Statistic | Significance Level | Lower Limit | Upper Limit |
|-----------------------|-------|-------------|--------------------|-------------|-------------|
| Individual Competency | 3.510 | 12.317      | 0.000              | 0.428       | 0.592       |

**Question 2: What Is the Status of Technical Competence in Iran Insurance Branches?**

According to (Table 4) considering that the p-value tests (0.000) is less than the

significance level (0.05), so the zero hypotheses are rejected. In other words, according to the mean obtained for this variable, it can be said that the status of the technical competency variable is in the desired position.

**Table 4.** Status of the Technical Competency Variable

| Variable             | Mean  | T Statistic | Significance Level | Lower Limit | Upper Limit |
|----------------------|-------|-------------|--------------------|-------------|-------------|
| Technical Competency | 3.596 | 13.565      | 0.000              | 0.510       | 0.683       |

*Question 3: What Is the Status of Managerial and Interactive Competence in Iran Insurance Branches?*

According to (Table 5) considering that the p-value tests (0.000) is less than the

significance level (0.05), so the zero hypothesis is rejected. In other words, according to the mean obtained for this variable, it can be said that the status of the managerial and interactive competency variable is in the desired position.



**Table 5.** Status of the Managerial and Interactive Competency Variable

| Variable                              | Mean  | T Statistic | Significance Level | Lower Limit | Upper Limit |
|---------------------------------------|-------|-------------|--------------------|-------------|-------------|
| Managerial and Interactive Competency | 3.682 | 16.635      | 0.000              | 0.602       | 0.763       |

*Question 4: What Is the Status of General Competence in Iran Insurance Branches?*

According to (Table 6) considering that the p-value tests (0.000) is less than the significance level (0.05), so the zero

hypothesis is rejected. In other words, according to the mean obtained for this variable, it can be said that the status of the general competency variable is in the desired position.

**Table 6.** Status of the General Competency Variable

| Variable           | Mean  | T Statistic | Significance Level | Lower Limit | Upper Limit |
|--------------------|-------|-------------|--------------------|-------------|-------------|
| General Competency | 3.504 | 12.083      | 0.000              | 0.422       | 0.587       |

*Question 5: What Is the Status of Social Competence in Iran Insurance Branches?*

According to (Table 7) considering that the p-value tests (0.000) is less than the significance level (0.05), so the zero

hypothesis is rejected. In other words, according to the mean obtained for this variable, it can be said that the status of the social competency variable is in the desired position.

**Table 7.** Status of the Social Competency Variable

| Variable          | Mean  | T Statistic | Significance Level | Lower Limit | Upper Limit |
|-------------------|-------|-------------|--------------------|-------------|-------------|
| Social Competency | 3.260 | 5.478       | 0.000              | 0.166       | 0.353       |

*Question 6: What Is the Status of Duty Competence in Iran Insurance Branches?*

According to (Table 8) considering that the p-value tests (0.000) is less than the significance level (0.05), so the zero

hypothesis is rejected. In other words, according to the mean obtained for this variable, it can be said that the status of the duty competency variable is in the desired position.

Table 8. Status of the Duty Competency Variable

| Variable        | Mean  | T Statistic | Significance Level | Lower Limit | Upper Limit |
|-----------------|-------|-------------|--------------------|-------------|-------------|
| Duty Competency | 3.616 | 16.071      | 0.000              | 0.541       | 0.692       |

## Discussion

Based on previous studies, research literature and surveying experts in the case study area, totally the 6 indicators of managers' competency were identified, that the results obtained from investigating their status according to the base mean 3.00 and p-value test (0.000) which was less than the significance level (0.05) are as follows:

The status of the individual competency variable (3,510) in the Iran insurance branches was in a desirable condition. But this ratio is not high enough based on which we want to say individual competence is being performed well in this organization. These results are consistent and in line with the findings of (Mahbanoie et al., 2016) which showed that the factors of understanding individual differences, change management, financial management, group formation, crisis management, understanding the mission of the organization, recognizing the realities of the organization, continuous learning, human resource management, planning, participation, customer orientation, technical skill, steadfastness, attention to the interests of the organization, attention to the challenging goals are among the components of the managers' competency assessment scale. On this basis, it can be said that the competencies of managers in the individual field require effective communication and high social relations, continuous learning, interpersonal understanding, professionalism, teamwork and leadership, desire for being superior, social accountability management, and so on.

Individual competence is very important for the managers of Iran insurance branches.

The status of the technical competency variable (3,596) in the Iran insurance branches was in a desirable condition. But this ratio is not high enough based on which we want to say that the technical competence in this organization is being performed well. These results are consistent and in line with the findings of (Imani Abdul & Ghodrati, 2016) who identified 8 main dimensions of competence including: general knowledge and awareness, intelligence and talent, values and attitudes, personality traits, communication skills, decision making skills, leadership abilities and managerial abilities. In the qualitative model of this research, it was specified that the general and specialized knowledge of the manager has a special and basic position in order to optimally manage human resources for service management and improvement, as well as to guide and determine the path. It is essential for Iran insurance managers to have sufficient knowledge and science in the field of insurance affairs of the organization.

The status of the variable of managerial and interactive competence (3.682) in Iran insurance branches is in a desirable situation. But this ratio is not high enough that on this basis we want to say that managerial and interactive competencies are doing well in this organization. These results are consistent and in line with the findings of (Pourabedi et al., 2016) who designed and recognized the model of managers' competency of the educational departments of Ferdowsi University of Mashhad and



identified a list of 70 competencies from the perspective of 92 experts and organizations. Having determined the frequency of each competency, it became clear that the competencies of communication, participatory and team working, leadership, technical expertise, strategic thinking, empowering, planning, organizing had the highest emphasis and also a list of 46 cases of competencies was extracted, among which the competencies of knowledge management, technology, information management, research, communication, participatory management and human resource management had been emphasized more than all cases. Then, during the interview process with 15 successful department managers of the university, a list composing of 52 competencies required by managers was prepared, among which the competencies of expertise and gaining experience, communication, time management, organizing/rule of law, planning, strategic thinking, confidence building, problem solving and perseverance were emphasized and stated more than other competencies. At final stage, the hypothetical model of competencies required by the managers of the educational departments of Ferdowsi University of Mashhad, including 37 competencies, were presented that the order of importance is: open-mindedness, communication and interaction, adherence to professional ethics, responsibility and accountability, confidence building, leadership, planning, educational planning, teamwork, accepting criticism, conflict management, scientific-academic attitude, systematic attitude, coordination, meritocracy, organizing, time management, negotiation skill, problem solving, continuous improvement and progress, rational thinking, determination, practical adherence to Islam, decision making,

organizational commitment, individual skill, being a model, performance management, creativity, empowering, innovation, strategic management, flexibility, ingenuity, information management and technical expertise, organized in the form of 6 clusters of organizational results achievement, communication, personality traits, perceptual, technical, and values.

The status of the general competence variable (3.504) in the Iran insurance branches was in a desirable situation. But this ratio is not high enough that we want to say on this basis that general competence is being performed well in this organization. These results are consistent and in line with (Pourabedi et al., 2016) findings which showed that there is a correlation between managers' individual and social competence and management effectiveness and also there is a significant correlation between all variables of managers' competencies dimensions (individual and social dimensions) and their effectiveness. No significant correlation was observed between managerial skills, personality traits and managers' attitude and insight and effectiveness. Also it is consistent and in line with the findings of (Zareie Matin et al., 2014) who designed the competency model of managers in the cultural organizations of the country and suggested three central competencies (cultural character, cultural motivation and soft intelligence), eight main competencies and 23 sub-competencies. On this basis, it can be said that in order to realize organizational goals, competent and skilled people should be located at the top of the affairs. Obviously, except a competent manager, no one else will be able to realize the expectations of an organization, and a competent manager is someone who has both management knowledge and also can make proper use of experiences. There must

be the criteria and standards for selecting the competent people, and these criteria must be chosen in a way that they can be measured. Therefore, it is expected that when the components, axes and dimensions of competence are determined, the selection and appointment of managers should be done according to these dimensions and components, and the relevant priorities should be observed to prevent the wastage of strength and capital.

The status of the social competency variable (3.260) in the Iran insurance branches was in a desirable situation. But this ratio is not high enough that we want to say on this basis that social competence is being performed well in this organization. These results are consistent and in line with the findings of (Brown, 2016) which showed that there is a correlation between managers' individual and social competence and management effectiveness and also there is a significant correlation between all variables of managers' competencies dimensions (individual and social dimensions) and their effectiveness; no significant correlation was observed between managers' managerial skills, personality traits and attitude and insight and effectiveness. Prioritization of the effect of each of the sub-indices of the variables has also been specified (Imani Abdul & Ghodrati, 2016).

## **Conclusion**

The status of the duty competence variable (3.616) in the Iran insurance branches was in a desirable condition. But this ratio is not high enough that we want to say on this basis that the duty competence is being performed well in this organization. These results are consistent and in line with the findings of which showed that the competence of human resource managers is effective in the framework of the Islamic

value system and the concept of managers' skills in the field of human resource management, and the concept of capabilities and individual characteristics of managers have the highest and the concept of knowledge and awareness of managers has the lowest importance. What has a basic role in the well-being of a society is the competence and having all conditions of the managers and agents of that society. In organizations, the success of the organization in achieving organizational goals and missions also depends on the existence of competent and worthy managers; therefore, the selection of the best agents and managers deserves a lot of attention and investigation, and criteria should be considered for measuring individuals and their selection. Competencies have many and diverse advantages for organizations and managers at various levels.

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