THE EFFECT OF RECRUITMENT, TRAINING AND PERFORMANCE APPRAISAL ON THE SATISFACTION OF PALESTINIANS INSURANCE CUSTOMERS: A PROPOSED FRAMEWORK

Mahmoud A. Salahat[*]

ABSTRACT

Insurance plays particular part in economy development around the world, but in Palestine, this vital sector is not functioning well, and one of the reasons behind its performance is the satisfaction of insurance customers. Customer satisfaction is affected by many variables. And this paper focuses on Recruitment, Training and Performance Appraisal. Since, there is a debate in literature about the significant relationship between human resource practices on customer satisfaction. Based on that, this paper clarifies the role recruitment and selection, training and performance appraisal in customer satisfaction. And it proposes a framework for this relation, further, this paper focuses on Palestinian insurance sectors and satisfaction of its customer, this issue wasn't studied before in this country according to the literature review, finally this suggests new training model which is passport to success, it was adapted by Palestinian experts to be fit with the Palestinian environment.

Keywords: Recruitment, Training, Performance Appraisal, Customer Satisfaction

[*] PhD Scholar, Univeristi Utara Malaysia UUM, Malaysia

Lecturer, Palestine Ahlyia University collage PAUC, Palestine

Introduction

Insurance is a crucial element in economic growth, it serves as financial intermediary and risk transferor (Ward & Zurbruegg, 2000). Moreover, insurance companies are source of jobs , for instance, around 1 million person are working in European insurance's firms besides allot of indirect works like brokers; IT companies and auditing firms etc… (Liedtke, 2007). Furthermore during the previous decade insurance sector seen particular development, from 1997 to 2004 the growth rate was 82 percent (Arena, 2008). Also, the following years seen additional growth in this sector, the following table summarize the insurance sector growth around the world since 2008 to 2012 (Marketline.com, 2014).

Table 1: insurance global growth from 2008 to 2012

Year	Billions of US dollars	Percentage of growth
2008	4,070.6	
2009	4,063.7	(.02) %
2010	4,240.8	4.4 %
2011	4,354.7	2.7 %
2012	4,523.7	3.9 %

Source: Insurance Industry Profile 2014

While the expected growth in global insurance sector till 2017 is:

Table 2: Expected Growth of Global Insurance market.

Year	Billions of US dollars	Percentage of growth
2012	4,523.7	3.9 %
2013	4,681.9	3.5 %
2014	4888.3	4.4 %
2015	5,106.5	4.5 %
2016	5,337.6	4.5 %
2017	5,563.1	4.2 %

Source: Insurance Industry Profile 2014

Problem Statement

In Palestine, insurance sector employs around 1060 direct worker and more than 250 agents in West bank and Gaza Strip, the amount of insurance premiums in Palestine by the end of 2012 were: 146,594,735 US dollars, on the other hand the paid compensations for the same year is:

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories
Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gage as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

International Journal of Management, IT and Engineering
http://www.ijmra.us

362

98,022,691 US dollars (Federation, 2013). Also, Palestinians have very small insurance industry, it participate with 1.5 percent in Palestinian Gross Domestic Product (GDP), whereas the normal contribution is 12 percent. Along the same line, number of Palestinians who have insurance coverage is 150 thousand whereas the normal average is 60 percent, and the value of assets that are insured is 5 billion US dollars, in spite of the estimated amount of assets in Palestine is 50 billion US dollar (Federation, 2012).

Actually previous indictors reveled that, insurance industry in Palestine has many problems. According to the scholars, there are many reasons behind these problems. One of these problems is the satisfaction of insurance customer. Since, Palestinian insurance companies applied inappropriate practices either internally or externally (El-Jafari et al., 2003). Other study asserted that, the reason behind the declining in Palestinian insurance sector performance refers to the lack of trust between customers and insurance firms beside the lack of qualified workers in insurance firms (Quzat, 2009). Also Palestinian insurance customers are dissatisfied with the marketing and promotional practices of the insurance firms in Palestine (Abu Amra, 2011). Furthermore, there is dissatisfaction with the commitment of insurance firms in paying the accrued compensations to the customers, and most of insurance claims are waiting in courts (Sabri & Jaber, 2006). So, there is a mess in this sector in Palestine (Al-Safeer, 2013), and Palestinian insurance companies must focus on their customers satisfaction either individuals or firms (El-Jafari et al., 2003).

Along the same line, customer satisfaction (CS) is affecting by many factors, one of these is human resources managements (HRM) practices (Deshpandé, Farley, & Webster Jr, 1993); (Kumari, Usmani, & Husain, 2013); (Rogg et al., 2001); (Dhammika, 2010); (Delaney & Huselid, 1996). But, literature review showed that, there is a debate between different studies about the significant influence of HRM practices on CS, since some studies concluded that, the relationship between HRM practices and CS is significant (Kumari et al., 2013); (Dhammika, 2010), while other studies asserted that the relationship is not significant (Rogg et al., 2001); (Delaney & Huselid, 1996). So, which parts of HRM practices bundle is more effective on CS of Palestinian insurance sector. This is the first gap of this paper. Moreover, literature review

reveled that there is no previous studies about the satisfaction of Palestinian insurance CS, and this is the second gap of this paper.

Literature Review

Customer Satisfaction

during the present century CS seen new dimensions, since markets are changeable continuously and consumers became demanding with high expectations and less loyalty (Chopra, 2009). Also, CS is state of feelings either disappointment or happiness, it happened when customers compare between their expectations before and after goods and services' consumption (Kottler, 2000). Moreover, the relationship between CS and financial performance of the firm is highly positive (Thomas, 2013). Furthermore, insurance is not an exception. Insurance is a service (Zhang, Vonderembse, & Lim, 2006), which means insurance firms must plan carefully to maintain their customer in satisfaction state, especially, insurance users depend on external physical characteristics to assure the value of the insurance policies (Khurana, 2013). So, the quality of service is the password toward achieving organizational goals (Wells & Stafford, 1995).

Along the same line, many theories talked about CS in service sector such as Three-Factor Theory of CS (Matzler, Sauerwein, & Heischmidt, 2003); (Füller & Matzler, 2008), this theory clarified that, satisfaction of service customers need integration between three factors, and the most crucial element in creating CS is the performance of service providers (Deng, Kuo, & Chen, 2008); (Matzler et al., 2003). Also, Servqual theory proposed scale to evaluate the quality of service since it is way to gain CS (Naik, Gantasala, & Prabhakar, 2010); (Miazee & Rahman, 2011). Finally, Stakeholders Theory, as one of CS theories was built on Resource-Based View theory which is one of HRM theories (Verbeke & Tung, 2013). So. CS is related with the performance of serive providers, that's why this study used kottler definition of CS, since the acctual quality of service depend on the performance of the employees (Deng et al., 2008).

Human resource Management (HRM practices)

Human resources management (HRM) is an important managerial tool, it is the organizer of many critical functions in the firm, such as , training, developing, maintaining and motivating the human factor (Cenzo & Robbins, 1998). it is a group of activities aim to develop the human

aspects through hiring and recruiting, rewarding and evaluating (Dessler, 2002). Besides, HRM plays a strategic role in the firm. Also, HRM field was developed in early of 1980s to participate in developing the strategic management, then HRM acquired strategic role, and many authors wrote about the strategic human resources management (SHRM) (Wright & McMahan, 1992). Also, the good employment of HRM will lead to long term competitive advantage (Muscaly & Muntean, 2013).

Actually, HRM practices are a set of policies and strategies, which are related to human capital of the firm, management must adopt and implement these policies to ensure that its employees are working effectively and efficiency in order to reach the firm's goals (Anthony, Kacmar, & Perrewe, 2002). Moreover, Human Resources Certification Institute (HRCI) asserted that, the persons who work in HRM field have to gain good understanding about critical areas such as: training and development; compensation etc.. (Cenzo & Robbins, 1998). So, the relationship between HRM practices and CS is very strong, for example stake holders theory adopted Recourse-Based view theory in its framework (Verbeke & Tung, 2013). And resource based view proposed that, organization must work on their on competitive advantages, through their own human resources (Jackson & Schuler, 1999), (Barney, 1991); (Jackson & Schuler, 1999). Besides, Malcom Baldrige National Quality Award (MBNQA) named HRM practices as one of the critical factors toward applying effective totla quality management (Dale et al., 2001), and CS is the the main objective of Quality Management (Anderson, Rungtusanatham, & Schroeder, 1994).

But, which componenets of HRM practices bundle have more effect on CS, literature review reveled that, previous studies used diiferent HRM pratices, the following table will show some of these studies

Table 2.2: HRM practices in previous literature.

#	HRM practices of the study	Author
1	Performance appraisal, Workforce diversity, Training, recruiting, Selection and Competitive compensation	(Kundu & Malhan, 2009).

Continued

Table 2.2 Continued

2	HRM planning, Recruitment, Training, Compensation, Performance Appraisal, Internal Communication and Job Design.	(Loo & Beh, 2013).
3	Training, Performance Review, Policy, hiring, testing and Job Description.	(Rogg et al., 2001);
4	Training, security, compensation and evaluation	(Kumari et al., 2013)
5	HRM Planning, Recruitment, Training, Performance Appraisal, Compensation and Relations	(Absar et al., 2010)
6	Compensation, Performance Appraisal, Training and development	(Shipley & Kleiner, 2005)

This paper adopt the more effective HRM practices according the literature review, and then use these practices in designing the proposed framework of this study.

Many studies asserted there is a significant relationship between recruitment and and selection with CS (Athanassopoulos, Gounaris, & Stathakopoulos, 2001); (Van der Wiele, Boselie, & Hesselink, 2002); (Heskett & Schlesinger, 1994); (Rust et al., 1996). Also, many studies assured the realtionship between training and CS: (Meuter et al., 2000); (Smith, 1976); (Ahearne, Mathieu, & Rapp, 2005); (Piercy, 1995). Along the same line performance appraisal has significant relationship with CS (Barger & Grandey, 2006); (Combs et al., 2006); (Langhorn, 2004); (Andaleeb, 1998). So, the following sections will show in details, recruitment and selection; training and performance appraisal.

Recruitment and selection

Recruiting and selection (R&S) refers to attracting the best candidates to the current job vacancies and selection is the following process which refers to selecting the most qualified candidate for the job vacancy (Dessler, Griffiths, & Lloyd-Walker, 2004). Unfortunately, large numbers of firms are mainly focusing on hard technical skills when they attract new employees, and give little importance for soft and behavioral skills. Moreover, soft skills are very important in current century, since many changes and new technologies became a basic requirement for the success of business in different sectors (Mitchell, Skinner, & White, 2010). Thus, R&S is a very critical factor on the effectiveness of the firm toward reaching CS and total quality management (Ahmad & Schroeder, 2002). Furthermore, soft skills defined as: personal capabilities and qualities, it is the level of commitment of the employee that make him/ her distinguished and unique in comparison with other employees who perform the same job (Perreault, 2004). Along the same line one of the most important soft skills is Customer Service skill (Mitchell et al., 2010).

Also, in some cases, during the interviews, interviewers can discover if the candidate's soft skills developable or not, so employers must give this point critical awareness and looking for traits and features that assure the qualifications of the proposed employees through the steps of recruitment and selection process (Ahmad & Schroeder, 2002). Furthermore, recruitment process took its importance form the benefits that it provides to the employers, since it gives the candidate a complete overview of the future job's duties and responsibilities, also the employer will assure that this candidate understood the objectives of the firm (Khan, Khan, & Ahmed, 2013); (Nehmeh, 2009). That's why recruitment has three stages: collecting the applicants; maintain them and participating in choice decision (Breaugh & Starke, 2000).

Similarly, employers must give high attention to the selection process, since selecting unique employee with needed skills will participate in achieving good outputs , the good selection also will save allot of money and time, since the employers avoided wrong choosing (Dessler, 2002). Also, selection process has many stages, such as screening; filling the application form; examining the applicant; interviewing the applicant; background examination if needed; medical checkup then job offer (Cenzo & Robbins, 1998). Moreover selection tools are: job application;

curriculum vitae; interviews, testing the background of the applicants and his/her references; (Wright, Domagalski, & Collins, 2011).

In the past, the list of candidates was very limited. It contained only the active job seekers who applied directly to the company or sent their CVs. But today, employers can use E- recruitment to enlarge the pool of candidates and then enlarging the space of selection (RoyChowdhury & Srimannarayana, 2013).

Actually, Resource-Based View theory designed the way toward the competitive advantage. It suggested conditions for getting distinctive situation, which are: firm, resources must be valuable; seldom; imperfectly mobile; and inimitable (Barney, 1991) the most important traits that have direct relation with customer satisfaction are communication; teamwork; cross-functional activities; empowerment, and education, so if right persons with high skills are recruited and selected then customers of the firm will be satisfied and also total quality management implementation will generate good results. Thus, firm can reach the desired competitive advantage (Ahmad & Schroeder, 2002).

Also Socio-Technical Systems Theory assured the importance of paying attention to the selection process, since through this process firms can generate a sustainable competitive advantage (Barney, 1991). Along the same line, recruiting and selection is very crucial factor in every organization. So, HR leaders must searching for effective workers in recruiting process (Kumar & Mishra, 2012). Especially in attracting the candidates, since the more candidates for the vacancy the more selection effectiveness, so recruitment message must be planned and designed very well in terms of content and outreach it must include full information about the job characteristic such as salary; career paths and the package of benefits to attract the best job seekers, since the awareness of job seekers and intentions to apply to an organization were correlated with the total amount of information provided in an advertisement of the firm (Roberson, Collins, & Oreg, 2005).

So, based on previous facts that related to recruitment and selection process and from the Resource-View Theory and Socio-Technical Systems Theory, the fit linking between recruiting

and selection and quality of service is very important determinant in reaching CS. But this fit does not take its place spontaneously, so management and employers have to provide serious efforts to produce a fit recruitment and selection process, this requires allocating both financial and human resources, who can execute the different steps of recruiting and selection on the best way. So, the result of these efforts is seldom employees and difficult for competitors to imitate (Barney, 1991). And this makes the firm near to reach the satisfaction of its customers.

Training

Training is defined as the process of teaching the employees the required knowledge; skills and capabilities which are very essential for their work (Berge et al., 2002); (Dessler, 2002), it is a critical practice, and essential for all managerial levels, in different business sectors, since it is the way to develop the abilities of employees to deal with job successfully (Tzafrir & Gur, 2007); (Khan et al., 2013). Further, "positive transfer of training is defined as the degree to which the trainees effectively apply the knowledge, skills and attitudes gained in training for the job" (Jaidev & Chirayath, 2012, p.54). Actually, service providing process is done through the interaction between service employees and consumers, so the performance of employees during this process is determining the quality of service provided and then the level of CS (Malhotra & Mukherjee, 2003).

Also, the quality of service become higher if the employees are more qualified to provide high quality service according to the customer needs. So, the role of service training is very clear here, (Berry & Parasuraman, 2004); (Tsai & Tang, 2008). Moreover, service training programs will improve the process of connection between employees and customers, it develops their abilities and motivations in serving customers, also the process of empower the abilities of employees could be called internal marketing. Employees training (internal marketing) will produce service with high quality, then the firm's customer will touch and evaluate the difference of service quality by comparing the performance of employees before and after training, so, their satisfaction level will be higher (Tsai & Tang, 2008).

Along the same line training affects significantly the soft skills of employees toward improving the abilities in field work. To achieve this destination, very well planned training programs must

be prepared and provided by management to its employees (Al Khoury et al., 2014). So, employers must provide pre-training, during-training and post-training activities (Jaidev & Chirayath, 2012). Further, employees could be trained during many ways such as on-the- job training (training in actual workplace) or off-the-job (lectures; videos; role playing; computer based training). Moreover employers can develop their employees abilities through different ways like job rotation; assistant-to position; lectures and seminars; simulation; mentoring and couching (Cenzo & Robbins, 1998). The mentioned training and development techniques will enlarge organizational capabilities and empower the employees performance, thus the company becomes more able to provide better quality service to the customers (Mathis & Jackson, 2011).

Also, some studies examined the effective of different kinds of training form employees' view point, it found that, 70 percent of employees prefer on job training, and 58 percent assured that continued education/training is important, while 26 percent said that seminars is very effective in transferring the know and skills and 19 percent of employees preferred structured mentoring training sessions, the same study declared that 54 percent of employees felt that the training is more effective when it was provided by employers themselves (Insights, 2013).

Also, nowadays it is useless for companies to depend only on university and training centers in developing the employees' abilities and kills, since there is a big difference between education and training. Education is traditional way of transfer the knowledge in class room whereas training is depends on personal involvement and commitment beside experiential gains. Similarly, both managers and employees must be exposed to training programs. Managers need training in certain topics such as self awareness training, especially for new managers, they need training programs in designing their language and behaviors to create the needed effect, also managers need communication training either written or verbal communication with different kinds of people. Along the same line managers need training programs in organizational skills, such as management, planning and work process as well as top management objectives, by these training programs manager performance will be effective (Jain & Anjuman, 2013).

For employees, many training topics are needed, there are many training modules to carry out this duty, and one of these models is Passport to Success (PTS). Which was created in 2011 by

the International Youth Foundation (IYF) and Global Environment Fund (GEF), the main objective behind this partnership is to help the youth to empower their personal competencies, develop effectively their working skills and team work, participate in planning and executing the projects, PTS is international training model, in Palestine, PTS was adapted and localized by team of experts, to fit the Palestinian environment needs. PTS was divided into six chapters; personal competences, problem solving and conflict management, Wellbeing and Health Behaviors, Effective Work Habits, Entrepreneurship and Service Learning. Each module contains critical training topics; such as listening, developing confidence in self and others, personal values, managing conflict, problem solving, communication skills, time management, understanding and Satisfying your Customers, goals setting, presentation skills, tame work and other training topics. These topics were built and structured carefully to ensure that, the targeted skills inside each module will transfer smoothly to the beneficiaries, if it will be provided by good and certified trainers (IYF, 2011).

Practically speaking training will empower the abilities of employees and managers toward firms' objectives and CS, on the same line theory of quality management linked between the training and CS, since quality management theory is looking for developing customer orientation among management and employees to give the firms the opportunity to provide high quality service and then became more competitive in the market place (Sit et al., 2009). So, business leaders must take the importance of training in their consideration when they plan to empower CS.

Performance appraisal

Performance appraisal is a managerial tool that's used by the employers to evaluate the individual performance of the human capital (Cenzo & Robbins, 1998), it aims to check the performance of employees during certain period of time based on professional standards, and then provide the evaluated person with the feedback (Dessler, 2002). Traditionally, performance appraisal used to measure the results of human efforts in order to develop their performance. So, it focused on the differences between individuals, without taking in the consideration the constraints of the system, such as leadership style and the environment of the firm. This kind of appraisals will affect the employees negatively , since the management look only for the

individual errors (Lam & Schaubroeck, 1999). Further, the traditional performance appraisal is using quantitative methods to examine the employees' performance (Eccles, 1990). Whereas, some of performance' aspects are less measurable by using quantitative techniques. For example, quality improvement, on the same time employee's progress and promotion is related to the performance appraisal results (Lam & Schaubroeck, 1999).

On the other hand, quality management pioneers tried to propose new approach of performance appraisal, to serve the total quality management objectives (Waldman & Kenett, 1990), and the primary objective of total quality management is CS (Anderson et al., 1994). So, this approach has different view toward performance appraisal, system of the firm must be evaluated rather than individuals, as the critical point of the appraisal, since 80 percent of performance problems are occurring because of the system (Lam & Schaubroeck, 1999). On the other hand job outputs are the results of system and personal behaviors, so performance must be appraised based on how the job was done and what is the results through making the appraisal as a linking point between performance and outcomes (Carson, Cardy, & Dobbins, 1992). The following table will compare between the traditional performance appraisal approach and quality performance appraisal approach.

Table 4: comparison between the two approaches of performance appraisal

Aspect of comparison	Traditional Approach	Quality Management Approach
Guiding value	Attributed to individuals	Attributed to the system
Information background	Individual behavior, Compliance to the system	Work group participation, continuous improvement of system
system Rating scale	Five or more scale	Three scale categories
Primary objectives	Control, documentation	Development; solving problems
The role of supervisor	Supervisor as referee	Supervisor as a coach, peers as colleagues, clients as customers
Leadership practices	Directional, evaluative	Facilitative; coaching
Appraisal frequency	Occasional	Frequent
Degree of formality	High	Low

| Reward practices	Individual orientation	Group orientation

Source: Bowman, 1994

The previous table showed the main differences between two approaches, the quality approach try to solve the problem that face most of firms which is the lack of quality focus, this problem happened because of system and production process, quality approach performance appraisal suggested that, quality management objectives will achieved when the workers work together in a team work, and also by depending on customers feedback then the system and workers will be effective (Bowman, 1994).

The proposed framework

As this paper showed earlier the theoretical linkages between HRM practices generally and CS, such as quality management theory and strategic human resources theory, and many studies as this paper showed before talked about the relationship between recruitment and selection, training and performance appraisal with CS, based on that, this paper proposes the following framework to clarify how recruitment and selection works with training and performance appraisal to create a positive results on the satisfaction of Palestinian insurance customer:

Figure 1: The effect of recruitment and selection, training and performance appraisal on CS
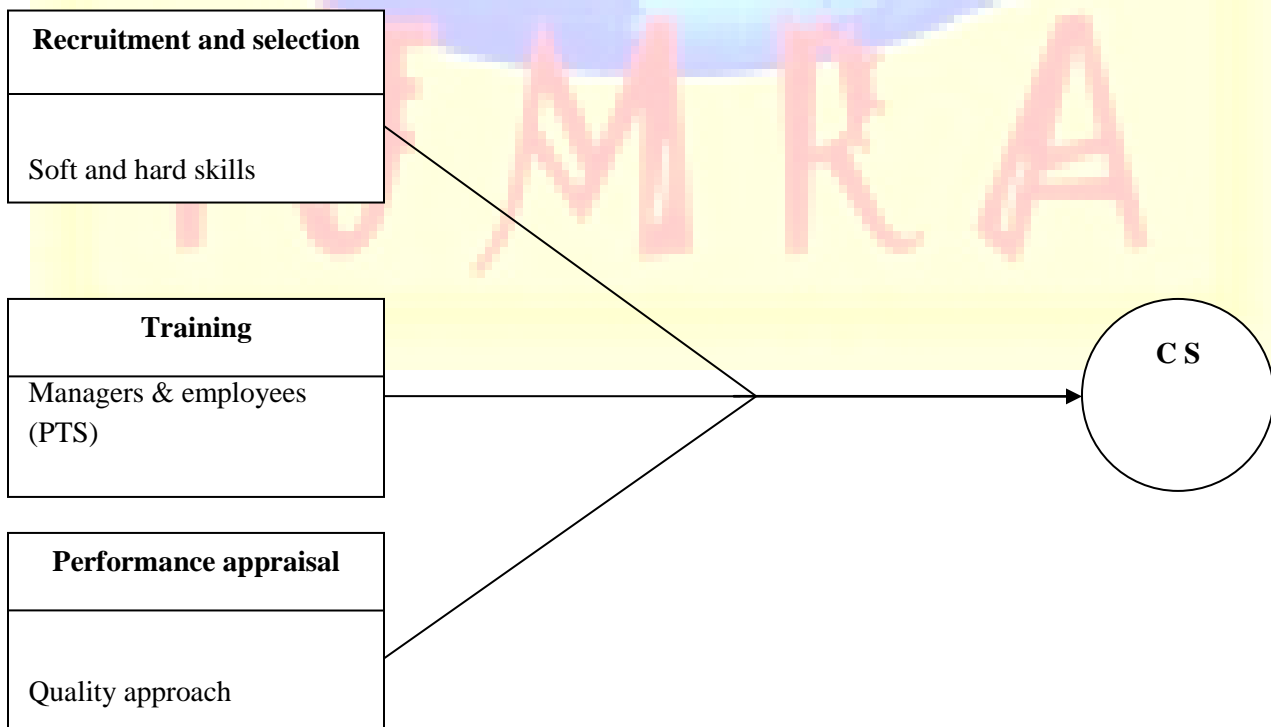
Globally, Insurance has great effect on the economy, unfortunately the actual situation of Palestinian insurance sector is suffering from many problems, especially in term of CS, this paper focused on the main practices of HRM that affect CS. So, the above analysis showed the role of recruitment and selection is critical in creating and maintaining CS, by targeting good employees with hard and soft skills. Also, training plays crucial role in developing employees toward CS orientation, by providing good training for managers in many areas such as self awareness training for new managers, communication skills and training programs in organizational skills, such as management, planning and work process.

Furthermore, employees need special training program to develop their abilities, skills and competencies, this paper suggested the training model of passport to success which is new training model it is fir for Palestinian environment. Along the same line, performance appraisal also has great affect on the CS. So, organizations must depend on the quality approach of performance appraisal in order to reach the desired CS, this paper introduced a framework to be applied by insurance companies in Palestine, it will open the door for academicians and scholars for additional future studies in this subject, in Palestine and other countries, where the performance of insurance sector is suffering. On the other hand this study will help provide the practitioners with new tools and methodologies to reach the better state of CS, and also it will benefit the Palestinian insurance firms, in creating a deeper understanding of how the CS.

References

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories
Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gage as well as in Cabell's Directories of Publishing Opportunities, U.S.A.
International Journal of Management, IT and Engineering
http://www.ijmra.us
374

Absar, et al. (2010). Impact of Human Resources Practices on Job Satisfaction: Evidence from Manufacturing Firms in Bangladesh. *Petroleum-Gas University of Ploiesti Bulletin, Economic Sciences Series, 62*(2).

Abu Amra. (2011). *The Effect of Promotional Practices of Insurance Companies in Gaza on Customer Satisfaction.* Islamic University - Gaza.

Ahearne, Mathieu, & Rapp. (2005). To empower or not to empower your sales force? An empirical examination of the influence of leadership empowerment behavior on customer satisfaction and performance. *Journal of applied Psychology, 90*(5), 945.

Ahmad, & Schroeder. (2002). The importance of recruitment and selection process for sustainability of total quality management. *International Journal of Quality & Reliability Management, 19*(5), 540-550.

Al-Safeer. (2013). Mess in insurance Sector of Palestine, who is responsible? Retrieved 29TH MARCH, 2014, from http://alsafeernews.com/ar/articles/7816.html

Al Khoury, et al. (2014). EMPLOYEES'PERCEPTION ABOUT THE EFFECT OF TRAINING ON PROMOTION: EVIDENCE FROM LEBANON. *Global Journal of Business Research (GJBR), 8*(2).

Andaleeb. (1998). Determinants of customer satisfaction with hospitals: a managerial model. *International Journal of Health Care Quality Assurance, 11*(6), 181-187.

Anderson, Rungtusanatham, & Schroeder. (1994). A theory of quality management underlying the Deming management method. *Academy of management review, 19*(3), 472-509.

Anthony, Kacmar, & Perrewe. (2002). *Human resource management: A strategic approach* (5th ed.): Harcourt College Publishers Fort Worth, TX.

Arena. (2008). Does Insurance Market Activity Promote Economic Growth? A Cross-Country Study for Industrialized and Developing Countries. *Journal of Risk and Insurance, 75*(4), 921-946.

Athanassopoulos, Gounaris, & Stathakopoulos. (2001). Behavioural responses to customer satisfaction: an empirical study. *European journal of marketing, 35*(5/6), 687-707.

Barger, & Grandey. (2006). Service with a smile and encounter satisfaction: Emotional contagion and appraisal mechanisms. *Academy of Management journal, 49*(6), 1229-1238.

Barney. (1991). Firm resources and sustained competitive advantage. *Journal of management, 17*(1), 99-120.

Berge, et al. (2002). The increasing scope of training and development competency. *Benchmarking: An International Journal, 9*(1), 43-61.

Berry, & Parasuraman. (2004). *Marketing services: Competing through quality*: Simon and Schuster.

Bowman. (1994). At last, an alternative to performance appraisal: total quality management. *Public Administration Review*, 129-136.

Breaugh, & Starke. (2000). Research on employee recruitment: So many studies, so many remaining questions. *Journal of management, 26*(3), 405-434.

Carson, Cardy, & Dobbins. (1992). Upgrade the employee evaluation process. *HR Magazine, 37*, 88-88.

Cenzo, & Robbins. (1998). *Personnel* (3rd ed.).

Chopra. (2009). Marketing Strategy for the 21st Century. *Journal of Marketing & Communication, 5*(1).

Combs, et al. (2006). How much do high-performance work practices matter? A meta-analysis of their effects on organizational performance. *Personnel Psychology, 59*(3), 501-528.

Dale, et al. (2001). Total quality management and theory: an exploratory study of contribution. *Total Quality Management, 12*(4), 439-449.

Delaney, & Huselid. (1996). The impact of human resource management practices on perceptions of organizational performance. *Academy of Management journal, 39*(4), 949-969.

Deng, Kuo, & Chen. (2008). Revised importance–performance analysis: three-factor theory and benchmarking. *The Service Industries Journal, 28*(1), 37-51.

Deshpandé, Farley, & Webster Jr. (1993). Corporate Culture Customer Orientation, and Innovativeness in Japanese Firms: A Quadrad Analysis. *Journal of marketing, 57*(1).

Dessler. (2002). *Human Resources Management* (9th ed.). New Jersey: Prentice Hall.

Dessler, Griffiths, & Lloyd-Walker. (2004). *Human Resource Management, Frenchs Forest, N.S.W. : Prentice Hall* (2 ed.).

Dhammika. (2010). Human Resources Management's Contribution to the Implementation of Strategies for Customer Satisfaction: the Case of 3 Star hotels in Sri Lanka.

Eccles. (1990). The performance measurement manifesto. *Harvard business review, 69*(1), 131-137.

El-Jafari, et al. (2003). Palestinian Service Sector and Its Role in Economic Development. *Palestine Economic Policy Research Institute, Ramallah, Palestine*.

Federation. (2012). 1st Palestinian Insurance Conference Retrieved 27th march, 2014, from http://www.pif.org.ps/afiles.php?id=41

Federation. (2013). Insurance Mirror Magazine   Retrieved 26th March, 2014, from http://www.pif.org.ps/userfiles/14th%20Issue[2013042925115].pdf

Füller, & Matzler. (2008). Customer delight and market segmentation: An application of the three-factor theory of customer satisfaction on life style groups. *Tourism management, 29*(1), 116-126.

Heskett, & Schlesinger. (1994). Putting the service-profit chain to work. *Harvard business review, 72*(2), 164-174.

Insights. (2013). .Employees' Motivation for Training. *American Society for Training & Development*, 67(69), 14.

IYF. (2011). *Passport to Success*.

Jackson, & Schuler. (1999). Understanding human resource management in the context of organizations and their environments. *Human Resource Management: Critical Perspectives on Business and Management, 2*.

Jaidev, & Chirayath. (2012). Pre-Training, During-Training and Post-Training Activities as Predictors of Transfer of Training. *IUP Journal of Management Research, 11*(4).

Jain, & Anjuman. (2013). Facilitating the Acquisition of Soft Skills Through Training. *The IUP Journal of Soft Skills, 7*(2), 32-39.

Khan, Khan, & Ahmed. (2013). The Nature and Impact of Human Resource Management (HRM) Practices (A Review). *International Journal of Information, Business and Management, Vol. 5, No.1, 2013, pp. , 5*(1), 123-138.

Khurana. (2013). Relationship between Service Quality and Customer Satisfaction: An empirical study of Indian Life Insurance Industry. *Journal of Research in Marketing, 1*(2), 35-42.

Kottler. (2000). *Marketing Management* (10th ed.). New Jersey: Prentice-Hall.

Kumar, & Mishra. (2012). Measuring Human Resource Functions: A Comparison of Public Sector and Private Sector Organisations. *Management Insight, 7*(1).

Kumari, Usmani, & Husain. (2013). HR Management Practices and Customer Satisfaction: The Mediating Effect of Effective Supply Chain Management Practices. *Global Business & Management Research, 5*.

Kundu, & Malhan. (2009). HRM Practices in Insurance Companies: A Study of Indian and Multinational Companies. *Managing Global Transitions: International Research Journal, 7*(2).

Lam, & Schaubroeck. (1999). Total quality management and performance appraisal: An experimental study of process versus results and group versus individual approaches. *Journal of Organizational Behavior, 20*(4), 445-457.

Langhorn. (2004). How emotional intelligence can improve management performance. *International Journal of Contemporary Hospitality Management, 16*(4), 220-230.

Liedtke. (2007). What's Insurance to a Modern Economy?*. *The Geneva Papers on Risk and Insurance-Issues and Practice, 32*(2), 211-221.

Loo, & Beh. (2013). The Effectiveness of Strategic Human Resource Management Practices on Firm Performance in the Malaysian Insurance Industry. *International Journal of Academic Research in Business & Social Sciences, 3*(5).

Malhotra, & Mukherjee. (2003). Analysing the commitment–service quality relationship: a comparative study of retail banking call centres and branches. *Journal of Marketing Management, 19*(9-10), 941-971.

Marketline.com. (2014). Global Insurance. [Article]. *Insurance Industry Profile: Global*, 1-31.

Mathis, & Jackson. (2011). *Human resource management: Essential perspectives*: Cengage Learning.

Matzler, Sauerwein, & Heischmidt. (2003). Importance-performance analysis revisited: the role of the factor structure of customer satisfaction. *The Service Industries Journal, 23*(2), 112-129.

Meuter, et al. (2000). Self-service technologies: understanding customer satisfaction with technology-based service encounters. *Journal of marketing, 64*(3), 50-64.

Miazee, & Rahman. (2011). E-Service Quality and Customer Satisfaction: A Study of Online Customers in Bangladesh.

Mitchell, Skinner, & White. (2010). Essential Soft Skills for Success in the Twenty-First Century Workforce as Perceived by Business Educators. *Delta Pi Epsilon Journal, 52*(1).

Muscaly, & Muntean. (2013). Defining Aspects Of Human Resource Management Strategy Within The General Strategy Of The Modern Organization. *Annals of Faculty of Economics, 1*(1), 1526-1535.

Naik, Gantasala, & Prabhakar. (2010). Service quality (Servqual) and its effect on customer satisfaction in retailing. *European Journal of Social Sciences, 16*(2), 231-243.

Nehmeh. (2009). What is organizational commitment, why should managers want it in their workforce and is there any cost effective way to secure it. *Swiss Management Center (SMC) retrieved at www. swissmc. ch.*

Perreault. (2004). *Basic Business-Business Educators Can Take a Leadership Role in Character Education.* Paper presented at the Business Education Forum.

Piercy. (1995). Customer satisfaction and the internal market: marketing our customers to our employees. *Journal of Marketing Practice: Applied Marketing Science, 1*(1), 22-44.

Quzat. (2009). *Analysis the factors behind the low growth of insurance sector in palestine.* Isalmic university - Gaza.

Roberson, Collins, & Oreg. (2005). The effects of recruitment message specificity on applicant attraction to organizations. *Journal of business and psychology, 19*(3), 319-339.

Rogg, et al. (2001). Human resource practices, organizational climate, and customer satisfaction. *Journal of management, 27*(4), 431-449.

RoyChowdhury, & Srimannarayana. (2013). Applicants' Perceptions on Online Recruitment Procedures. *Management and Labour Studies, 38*(3), 185-199.

Rust, et al. (1996). The satisfaction and retention of frontline employees: a customer satisfaction measurement approach. *International Journal of Service Industry Management, 7*(5), 62-80.

Sabri, & Jaber. (2006). Palestine Country Profile: The Road Ahead for Palestine: Financial Policies Issues. *Available at SSRN 1098035.*

Shipley, & Kleiner. (2005). Compensation management of commissioned sales employees. *Management Research News, 28*(2/3), 2-10.

Sit, et al. (2009). TQM and customer satisfaction in Malaysia's service sector. *Industrial Management & Data Systems, 109*(7), 957-975.

Smith. (1976). MANAGEMENT MODELING TRAINING TO IMPROVE MORALE AND CUSTOMER SATISFACTION1. *Personnel Psychology, 29*(3), 351-359.

Thomas. (2013). Linking customer loyalty to customer satisfaction and store image: a structural model for retail stores. *DECISION, 40*(1-2), 15-25.

Tsai, & Tang. (2008). How to improve service quality: internal marketing as a determining factor. *Total Quality Management, 19*(11), 1117-1126.

Tzafrir, & Gur. (2007). HRM Practices and Perceived Service Quality: The Role of Trust as a Mediator. *Research & Practice in Human Resource Management, 15*(2).

Van der Wiele, Boselie, & Hesselink. (2002). Empirical evidence for the relationship between customer satisfaction and business performance. *Managing Service Quality, 12*(3), 184-193.

Verbeke, & Tung. (2013). The future of stakeholder management theory: a temporal perspective. *Journal of Business Ethics, 112*(3), 529-543.

Waldman, & Kenett. (1990). Improve performance by appraisal. *HRMagazine: on human resource management, 35*(7), 66.

Ward, & Zurbruegg. (2000). Does insurance promote economic growth? Evidence from OECD countries. *Journal of Risk and Insurance*, 489-506.

Wells, & Stafford. (1995). Service Quality in the Insurance Industry. *Journal of Insurance Regulation, 13*(4).

Wright, Domagalski, & Collins. (2011). Improving employee selection with a revised resume format. *Business Communication Quarterly, 74*(3), 272-286.

Wright, & McMahan. (1992). Theoretical perspectives for strategic human resource management. *Journal of management, 18*(2), 295-320.

Zhang, Vonderembse, & Lim. (2006). Spanning flexibility: supply chain information dissemination drives strategy development and customer satisfaction. *Supply Chain Management: An International Journal, 11*(5), 390-399.

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories
Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gage as well as in Cabell's Directories of Publishing Opportunities, U.S.A.
International Journal of Management, IT and Engineering
http://www.ijmra.us

380