

Investigating the Factors Affecting the Ethical Decision-Making of Insurance Salespeople (A Case Study of Iran Insurance Company)

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Abstract: Salespeople in the insurance industry are faced with challenging decision-making conditions and this issue increases the risk of unethical behavior for them. This study aims to investigate the issue of professional ethics in terms of manager's supervision, corporate objectives and role ambiguity in ethical decision-making of the representatives of the insurance industry. Also in this research, attitudes, behavioral perceptions and mental and ethical norms of the staff as an intermediary and interface have been considered in line with ethical decision-making. This study is a descriptive-survey research in terms of nature and method. The data collection tool is a researcher-made questionnaire which was put at the disposal of the active brokers in the agencies of Iran insurance company. Results of path analysis testing on the research data indicate a positive interaction between supervisory roles of managers, sales goals with attitude, perceived behavioral control and mental norm of insurance services salespeople. Further, the positive relationship between the variable of role ambiguity and interface variables is only significant at the level of the attitude change of insurance sellers and the relationship between the path coefficients of intermediate variables and ethical decision-making of insurance sales agents has been also positive and significant.

Key words: Ethics, ethical decision-making, insurance salesmanship, perceived behavioral control, moral obligations

INTRODUCTION

Today, most of the behaviors and decisions of the staff and managers of the organization are under the influence of ethics. Ethics or morality is a set of values which determine the rightness or wrongness of behaviors and decisions of the individual or organization (Rafiei and Zahedi, 2013). Since, manpower is considered as one of the most important organizational success factors, individuals' judgment about the rightness or wrongness of affairs makes an impact on the quantity and quality of their performance and consequently performance of the company and organization.

Ethics as the regulator of social relationships among humans is of great importance because as an internal system it has the ability to ensure ethical practices in the employees and create an ethical system. The role of ethics in decision-making is important and decisive. Hence, the issue of ethics in organizational management has become one of the research discussions. The problem is that although organizations have established some rules for their brokers and agencies, circumstances may arise concerning the sales conditions that create

an opportunity to put the ethics at stake. Since, environmental brokers and sellers operate with relative lack of supervision, the organization's ethical codes may be overlooked in these circumstances. On the other hand, because the sellers are essentially responsible for income generation of the company through the sale of service they may be involved in unethical behaviors to retain their jobs. Additionally, since the salespeople are usually evaluated based on performance and short-term goals it is possible that the sales negotiations between the seller and customer pave the way for bad faith and magnification of services on the part of the seller (Abbasnezhad, 2011).

The present study deals with the problem of ethical behavior in terms of the impact of the manager's supervision, corporate objectives and role ambiguity on the behavior and decision-making of sellers and compliance with ethical issues in transactions. Indeed, this research shows to what extent the mentioned factors can guide the employee behavior. This study addresses the sellers of insurance companies who are typically faced with challenging decision-making conditions and this increases the risk of unethical behavior for them.

Literature review: Sehat *et al.* (2012) conducted a study entitled “The Role of Ethics in Reducing Insurance Companies Fraud from the Perspective of Customers”. In this study, the policyholders in the automobile section of insurance companies were considered as the statistical population. That is a sample of the policyholders of Iran, Asia and Persian insurance companies was selected and participated in completing the questionnaires. The research findings reveal that the role of ethics in reducing the rate of insurance companies fraud is positive.

Ahmadi and Jahani (2012) examined the influence of demographic variables and the organization’s code of ethics on ethical perceptions and attitudes of managers. This research was carried out among the managers of the headquarter of industrial development and renovation organization of Iran and subsidiary companies. The findings demonstrated that age, gender and education level are effective in ethical assessment. On the other hand, the organization’s code of ethics had a symbolic role and in some instances, lack of awareness of the middle managers and supervisors of the organizations code of ethics was revealed.

Lam and Guicheng explained the relationship between ethical decision-making and organizational performance in companies and institutions at micro, medium and macro levels. This research was performed in order to provide a solution for Taiwanese entrepreneurs so, that they act better in relation to business ethics. The results suggest that decision-making based on business ethics and organizational performance is directly obtainable from the high level of individual and organizational ethics. Haron conducted a research entitled “The Factors Affecting Unethical Behavior in Insurance Indicators”. This study aimed to explain the relationship between the manager’s supervision, role ambiguity and sales goal with the intention of doing the unethical behavior. Besides, it investigated the attitudes, perceived behavioral control, mental norms and moral obligation as an intermediary and also the relationship between the influence of monitoring, role ambiguity and sales goal with unethical behavior. The results of this study proved that there is a relationship between the influence of the manager’s supervision, role ambiguity and sales with the intention of doing the unethical behavior. According to this study, attitude partly affects the relationship between the influence of monitoring, role ambiguity and sales goal with the intention of doing the unethical behavior. This research shows that there is a need for continuous monitoring of managers, support, encouragement and safe roles and providing ethical regulations and clear sales goals in order to minimize the unethical behaviors in the factors and indicators of insurance industry.

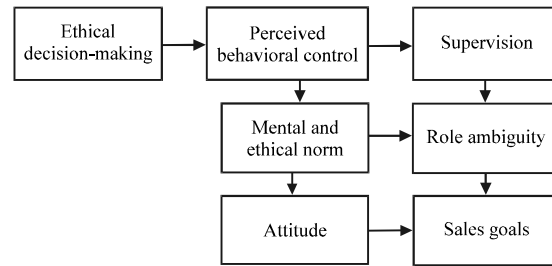


Fig. 1: Research conceptual model taken from the study by Haron

In a research entitled “Dissolution of Ethical Decision-making in Organizations with Comprehensive Review”, Jackson demonstrated that an individual who has inner moral compass and acts based on a well-developed internal model does not care about external rewards and punishments in the practice of ethical behavior and does moral actions regardless of them. He also stated in his results that organizational culture at the organizational level is regarded as an important factor in the ethical behavior of employees.

Research conceptual model: The model of this research which is based on the model proposed by Haron investigates the factors affecting attitude, behavioral intention and behavior of insurance salespeople towards ethical decision-making and includes the factors of manager’s supervision, sales goals, role ambiguity, attitude, perceived behavioral control and mental and ethical norm. Accordingly, this study has examined 12 hypotheses in connection with the effect of these variables on the behavior and attitude of insurance sellers towards ethical decision-making. To summarize the hypotheses, these relationships have been expressed in the form of the research conceptual model (Fig. 1).

MATERIALS AND METHODS

This study is a quantitative research in terms of nature and is an applied research in terms of purpose. Also, it is considered among causal relationship studies and out of inferential methods, variance-covariance analysis was used to conduct it.

Statistical population and sampling method: The statistical population of this study comprises the sellers of Iran insurance in insurance sales agencies of Mashhad. Through simple random sampling method and using Cochran sampling formula as below, 200 individuals were selected as a sample from among the managers, marketers and salesmen of these agencies:

Table 1: Sampling of Iran insurance agency in the regions of Mashhad

Region	No. of the agencies received from the supervision of branches	The selected agency through judgmental random sampling
North	323	71
East	118	27
West	107	15
South	236	37
Total	784	150

Table 2: Questionnaire structure

Latin	Variables	Questions	No. of questions
Supervisory Directors (SD)	Ability to monitor	1-6	6
Role Ambiguity (RA)	Role ambiguity	7-12	6
Sales Goals (SG)	Sales goals	13-15	3
Perceived Behavioral Control (PBC)	Perceived behavioral control	16-18	3
Attitude (A)	Attitude	19-21	3
Mental and Ethical Norms (MEN)	Mental and ethical norms	22-24	3
Ethical Decision-Making (EDM)	Ethical decision-making	25-26	2

$$n = \frac{NZ_{\alpha/2}^2 p(1-p)}{d^2(N-1) + NZ_{\alpha/2}^2 p(1-p)}$$

$$Z_{\alpha/2} = z_{0.025} = 1.96$$

In this formula, α is the critical number of the normal table at the error level and confidence coefficient has been tested at the level of 95%. P is the proportion of people who give their opinion to confirm the hypothesis and because we have no information about it we have put it as equal to 0.5. e is the estimation accuracy or maximum error which we have made equal to 0.075 in this study. So, according to the values we have:

$$\frac{1200(0.5)(1-0.5)}{(0.075)^2 1200 + (1.96)^2 (0.5)(1-0.5)} = 200$$

For selecting the sample from the existing agencies of Iran insurance in Mashhad (784 agencies) based on the regions and with the cooperation of branch supervision, stratified random sampling was employed according to Table 1-3. To choose the elected branches, the name of each agency was written on a paper and by classifying them based on the received ratings and through judgmental sampling, 150 Iran insurance agencies were randomly selected from among the named papers.

Data collection tool: The main research tool for gathering the data and information is a questionnaire consisting of 7 sections. These sections include 26 questions which have covered all the research variables and the perceptions of the respondents about ethical decision-making have been asked based on 5-point Likert scale from strongly disagree to strongly agree. Factors of manager’s supervision, sales goals and role ambiguity were the independent variables of the research (Table 2).

Table 3: Composite reliability and Cronbach’s alpha of the main research variables

Symbols	Name of the variables	Composite reliability
A	Attitude	0.884
EDM	Ethical Decision-Making	0.866
MEN	Mental and Ethical Norms	0.907
PBC	Perceived Behavioral Control	0.929
RA	Role Ambiguity	0.842
SD	Ability to monitor	0.878
SG	Sales Goals	0.838

Questionnaire reliability test: To assess the validity of the research tool, Cronbach’s alpha test has been used as in the following Table 3. According to the table, the values of Cronbach alpha coefficient and composite reliability have been shown. As can be observed, these coefficients are all higher than 0.7. Thus, the measurement model (questionnaire) enjoys appropriate structural reliability (Table 3).

RESULTS AND DISCUSSION

Descriptive statistics of the observations: Analyzing the demographic characteristics of the research shows that 39.09% of the respondents were men and 53.63% were women. The 37.72% were aged between 31 and 40. Also, 57.27% had a bachelor’s degree and after that 28.63% had an associate degree. In the sample under study, people with the work experience between 6 and 10 years form the highest number of the respondents.

Research structural model: With the analysis of data, the following structural equation modeling with path coefficients or beta coefficient (β) has been obtained. The probability of t-value is shown in the model of Fig 2. Coefficients of determination (R^2) within the blue circle of each latent endogenous variable (i.e., a latent variable that has been assumed to be affected by one or more other latent variables) have been provided in Fig. 2 and 3. This coefficient indicates the percentage of the variance of a latent variable which can be explained by the latent variables affecting it.

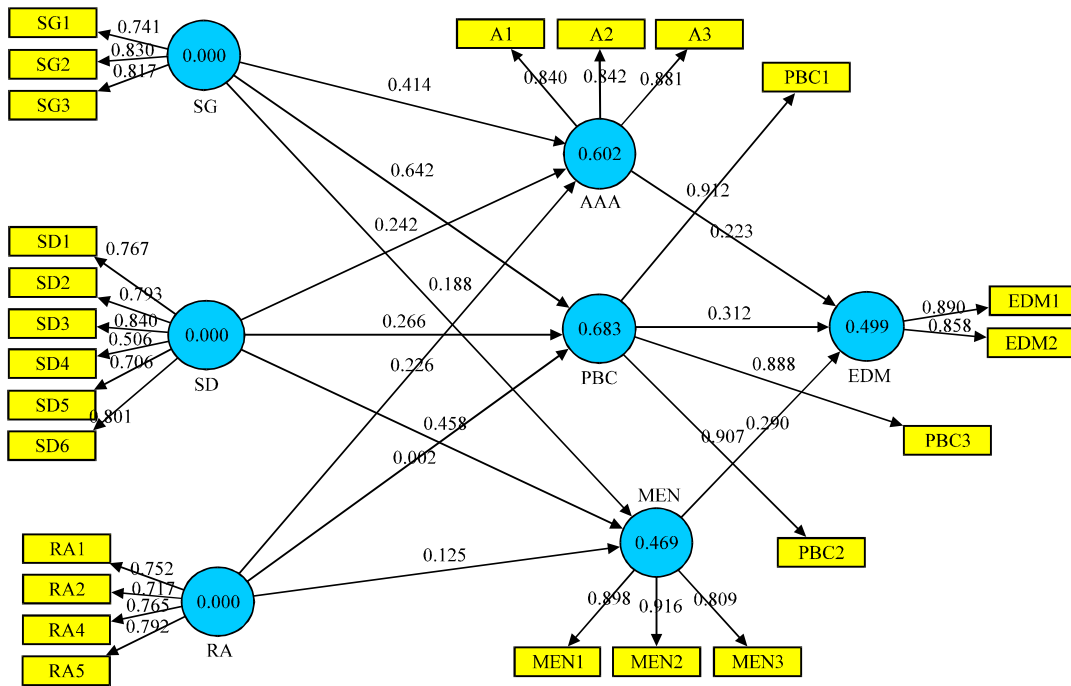


Fig. 2: Fitted conceptual model in the case of standard estimate

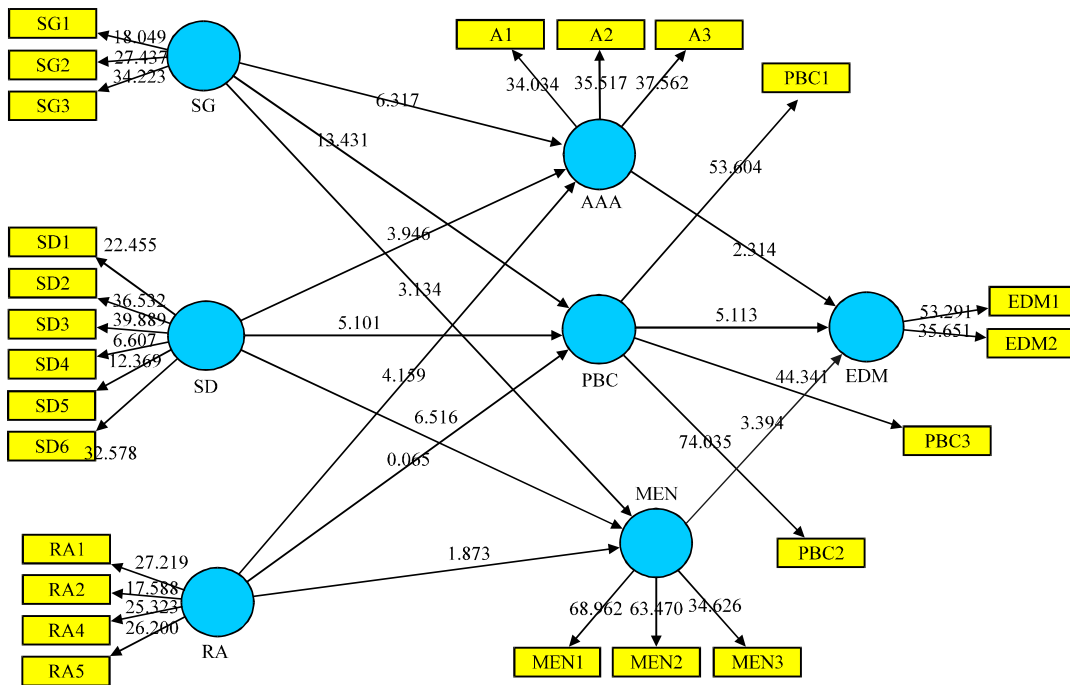


Fig. 3: Fitted conceptual model in the case of significance of parameters

Investigation of the research hypotheses: In this study, we deal with the investigation of the research hypotheses and testing each of them. To confirm or reject the hypotheses, the probability of t-value has

been used. If the value of probability statistic is greater than the range of 1.96-1.96, the relevant hypothesis is confirmed at the error level of 0.05 (Table 4).

Table 4: Testing the significance of path coefficients

Hypothesis	The relationship between variables	Path coefficients	t-values	Significance	Confirmed rejected
1	Manager's supervision with seller's attitude	3.948	-	p>0.05	Confirmed
2	Manager's supervision with perceived behavioral control	0.266	-	p>0.05	Confirmed
3	Manager's supervision with mental and ethical norm	0.458	-	p>0.05	Confirmed
4	Sales goals with seller's attitude	0.414	-	p>0.05	Confirmed
5	Sales goals with perceived behavioral control	0.642	-	p>0.05	Confirmed
6	Sales goals with mental and ethical norm	0.188	-	p>0.05	Confirmed
7	Role ambiguity and seller's attitude	0.226	-	p>0.05	Confirmed
8	Role ambiguity and perceived behavioral control	0.002	-	p>0.05	Rejected
9	Role ambiguity and mental and ethical norm	0.125	-	p>0.05	Rejected
10	Attitude and ethical decision-making	0.223	-	p>0.05	Confirmed
11	Perceived behavioral control and ethical decision-making	0.312	5.113	p>0.05	Confirmed
12	Perceived behavioral control and ethical decision-making	0.290	3.394	p>0.05	Confirmed

Significance level: 0.05

Hypothesis 1: Manager's supervision has a significant impact on the seller's attitude. In examining the effects of manager's supervision on the seller's attitude as can be seen in Fig. 1, the path coefficient has been estimated to be 0.242. Considering the Fig. 2, $t = 3.948$ (for the significance of a coefficient, its significance number should be outside the range of 1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is significant at the error level of 0.05 that is there is a relationship between manager's supervision and the seller's attitude in branches of insurance. Therefore, hypothesis 1 is confirmed. Additionally, we can conclude that about 24.2% of the changes relating to the seller's attitude are explained by the manager's supervision and this is the significance value. In other words, given the beta coefficient it is found that if the manager's supervision changes by one unit, the seller's attitude changes by 0.242 of unit.

Hypothesis 2: Manager's supervision has a significant impact on perceived behavioral control. In assessing the effects of manager's supervision on perceived behavioral control as can be observed in Fig. 1, the path coefficient has been estimated to be 0.266. Considering the Fig. 2, $t = 5.101$ (for the significance of a coefficient, its significance number should be outside the range of 1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is significant at the error level of 0.05 that is there is a relationship between manager's supervision and perceived behavioral control in branches of insurance. Hence, hypothesis 2 is confirmed. Further, we can conclude that about 26.6% of the changes relating to perceived behavioral control are explained by the manager's supervision and this is the significance value. In other words with regard to beta coefficient it is found that if the manager's supervision changes by one unit, perceived behavioral control changes by 0.242 of unit.

Hypothesis 3: Manager's supervision has a significant impact on mental and ethical norm of the seller. In investigating the effects of manager's supervision on mental and ethical norm as can be observed in Fig. 1, the path coefficient has been obtained to be 0.458. According to Fig. 2, $t = 6.516$ (for the significance of a coefficient, its significance number should be outside the range of 1.96-1.96. Which in this case, it is less than the significance level of 0.05). It can be concluded that this path coefficient is significant at the error level of 0.05 that is there is a relationship between manager's supervision and mental and ethical norm in branches of insurance. So, hypothesis 3 is confirmed. Besides, we can conclude that about 45.8% of the changes relating to mental and ethical norm are explained by the manager's supervision and this is the significance value. In other words, given the beta coefficient it is revealed that if the manager's supervision changes by one unit, mental and ethical norm changes by 0.458 of unit.

Hypothesis 4: Sales goals have a significant impact on the seller's attitude. In examining the impacts of sales goals on the seller's attitude as can be seen in Fig. 1, the path coefficient has been obtained to be 0.414. According to Fig. 2, $t = 6.317$ (for the significance of a coefficient, its significance number should be outside the range of 1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is significant at the error level of 0.05 that is there is a relationship between sales goals and the seller's attitude in branches of insurance. Thus, hypothesis 4 is confirmed. Moreover, we can conclude that about 41.4% of the changes relating to the seller's attitude are explained by the sales goals and this is the significance value. In other words, given the beta coefficient it is found that if the sales goals change by one unit, seller's attitude changes by 0.414 of unit.

Hypothesis 5: Sales goals have a significant impact on perceived behavioral control. In evaluating the effects of

sales goals on perceived behavioral control as can be seen in Fig. 1, the path coefficient has been estimated to be 0.642. Based on Fig. 2, $t = 13.431$ (for the significance of a coefficient its significance number should be outside the range of 1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is significant at the error level of 0.05 that is sales goals have a relationship with perceived behavioral control in branches of insurance. Therefore, hypothesis 5 is confirmed. Additionally, we can conclude that about 64.2% of the changes relating to perceived behavioral control are explained by the sales goals and this is the significance value. In other words, given the beta coefficient it is found that if the sales goals change by one unit, perceived behavioral control changes by 0.642 of unit.

Hypothesis 6: Sales goals have a significant impact on mental and ethical norm. In examining the effects of sales goals on mental and ethical norm as can be observed in Fig. 1, the path coefficient has been estimated to be 0.188. Based on Fig. 2, $t = 3.134$ (for the significance of a coefficient its significance number should be outside the range of 1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is significant at the error level of 0.05 that is sales goals have a relationship with mental and ethical norm in branches of insurance. Therefore, hypothesis 6 is confirmed. In addition, we can conclude that about 18.8% of the changes relating to mental and ethical norm are explained by the sales goals and this is the significance value. In other words, with regard to beta coefficient it is found that if the sales goals change by one unit, mental and ethical norm changes by 0.188 of unit.

Hypothesis 7: Role ambiguity has a significant impact on the seller's attitude. In examining the effects of role ambiguity on the seller's attitude as can be seen in Fig. 1, the path coefficient has been estimated to be 0.226. Considering the Fig. 2, $t = 4.159$ (for the significance of a coefficient, its significance number should be outside the range of 1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is significant at the error level of 0.05 that is there is a relationship between role ambiguity and the seller's attitude in branches of insurance. Therefore, hypothesis 7 is confirmed. Further, we can conclude that about 22.6% of the changes relating to the seller's attitude are explained by the role ambiguity and this is the significance value. In other words, given the beta coefficient it is found that if the role ambiguity changes by one unit, the seller's attitude changes by 0.242 of unit.

Hypothesis 8: Role ambiguity has a significant effect on perceived behavioral control. In assessing the effects of role ambiguity on perceived behavioral control as can be seen in Fig. 1, the path coefficient has been estimated to be 0.002. Considering the Fig. 2, $t = 0.065$ (for the significance of a coefficient, its significance number should be outside the range of 1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is not significant at the error level of 0.05 that is there is no relationship between role ambiguity and perceived behavioral control in branches of insurance. Therefore, hypothesis 8 is not confirmed.

Hypothesis 9: Role ambiguity has a significant effect on mental and ethical norm. In investigating the impacts of role ambiguity on mental and ethical norm as can be seen in Fig. 1, the path coefficient has been obtained to be 0.125. Considering the Fig. 2, $t = 1.873$ (for the significance of a coefficient, its significance number should be outside the range of 1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is not significant at the error level of 0.05 that is there is no relationship between role ambiguity and mental and ethical norm in branches of insurance. Therefore, hypothesis 9 is rejected.

Hypothesis 10: Attitude has a significant impact on ethical decision-making. In examining the effects of attitude on ethical decision-making, as can be seen in Fig. 1, the path coefficient has been obtained to be 0.223. According to Fig. 2, $t = 2.314$ (for the significance of a coefficient, its significance number should be outside the range of 1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is significant at the error level of 0.05; that is there is a relationship between attitude and ethical decision-making in branches of insurance. Therefore, hypothesis 10 is confirmed. Further, we can conclude that about 22.3% of the changes relating to ethical decision-making are explained by attitude and this is the significance value. In other words, given the beta coefficient it is found that if attitude changes by one unit, ethical decision-making changes by 0.242 of unit.

Hypothesis 11: Perceived behavioral control has a significant impact on ethical decision-making. In analyzing the effects of perceived behavioral control on ethical decision-making as can be seen in Fig. 1, the path coefficient has been obtained to be 0.312. Considering the Fig. 2, $t = 5.113$ (for the significance of a coefficient, its significance number should be outside the range of

1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is significant at the error level of 0.05 that is, there is a relationship between perceived behavioral control and ethical decision-making in branches of insurance. Therefore, hypothesis 11 is confirmed. Besides, we can conclude that about 31.2% of the changes relating to ethical decision-making are explained by perceived behavioral control and this is the significance value. In other words, given the beta coefficient it is found that if perceived behavioral control changes by one unit, ethical decision-making changes by 0.312 of unit.

Hypothesis 12: Mental and ethical norm has a significant impact on ethical decision-making. In studying the effects of mental and ethical norm on ethical decision-making as can be observed in Fig. 1, the path coefficient has been obtained to be 0.290. Given the Fig. 2, $t = 3.394$ (for the significance of a coefficient its significance number should be outside the range of 1.96-1.96. Which in this case it is less than the significance level of 0.05). It can be concluded that this path coefficient is significant at the error level of 0.05 that is there is a relationship between mental and ethical norm and ethical decision-making in branches of insurance. Therefore, hypothesis 12 is confirmed. Moreover, we can conclude that about 29.0% of the changes relating to ethical decision-making are explained by mental and ethical norm and this is the significance value. In other words, given the beta coefficient it is found that if mental and ethical norm changes by one unit, ethical decision-making changes by 0.290 of unit.

CONCLUSION

In this study, according to the findings and results of the research, some suggestions regarding the factors affecting the ethical decision-making of insurance salespeople are offered in line with the performance and method of most companies.

Since in the present study, it was revealed that the manager's supervision makes an impact on the factors of attitude, perceived behavioral control and mental and ethical norm of the seller, i.e., the manager's supervision has a significant relationship with these factors, the main factor for the success of the seller is effectively related to the manager's supervision despite the fact that the seller enjoys the management support and his roles have been determined.

Since in this research, it was found that sales goals, supervision and role ambiguity affect the ethical decision-making of the seller and the sellers should be

constantly adjusted with the expectations and sales objectives of the company and its policies, the main factor is the existence of ethical decision-making.

With good supervision and clear roles, the sellers have more tendency towards conforming to mental norms and moral obligations.

The sellers should monitor their roles in the establishment of communication, motivation and ongoing support for the customers because these actions will improve their morale. Development of a positive attitude can reduce the role ambiguity. Thus, the sellers adapt themselves to social norms and ethical behaviors in sales activities.

Management can cause to promote the company through additional discretionary bonus payments to sellers. Consequently, sellers are motivated and strive to achieve the sales goals. Therefore, the need to engage in unethical behavior is eliminated. Constant monitoring of the sellers' performance and holding regular meetings with them and also stimulating motivation and using advice for sellers can increase the company sales.

Real sales goals should be set for each fiscal year and the programs of the company should be regulated to introduce the new services in the performance plan so that the sellers are able to have better plans for achieving the best performance.

The training program to raise the skill level of the representatives should be organized so that the market needs are met. So, it is necessary to include human skills, communication skills and interaction skills.

Managers and supervisors should also develop their supervisory skills in order that their ability to provide support and advice helps the performance of the company sales team.

As to the first hypothesis indicating the significance of the relationship between the manager's supervision and the seller's attitude if in evaluating their work performance, the sellers are aware of their own abilities, needs and feelings in line with the company's objectives, they better do their works and programs. In the meantime, managers can organize the employees' actions and programs and lead them in the direction of the company's strategies.

Concerning the second hypothesis and its significance, the sellers do not make the information relating to the customers and company available to others through controlling their unconscious behaviors and under the supervision of the management. In this way, they achieve the sales policies that are the main objective of the company.

As regards the third hypothesis indicating the significance of the relationship between supervision and

mental and ethical norms, the sellers under the supervision of the management should have moral commitment to customers' information and be honest with customers about the payment of compensation.

Regarding the fourth hypothesis indicating the significance of the impact of sales goals on the seller's attitude if the company's objectives are important to the seller and are formed as an important principle for him all of his efforts are for achieving the goals.

As to the fifth hypothesis stating the significant relationship between sales goals and perceived behavioral control, the seller should not reveal the information relating to the company and customers to other companies in order that the sales policies of the company improve.

Concerning the sixth hypothesis suggesting the effect of sales goals on mental and ethical norm, the sellers should observe the company's principles and criteria and should not exceed the dos and don'ts. In this case, the objectives of the company whose main goal is top sales are satisfied.

With regard to the seventh hypothesis indicating the influence of role ambiguity on the seller's attitude, the sellers should be aware of planned objectives and their own business goals.

In connection with the eighth hypothesis stating the effect of role ambiguity on perceived behavioral control, the sellers should control their feelings in the payment of compensation and support the corporate objectives and attract the customer's satisfaction.

In relation to the ninth hypothesis demonstrating the influence of role ambiguity on mental and ethical norm of the seller, the sellers should be aware of the importance of their role and take responsibility.

As to the significance of the relationship between attitude and ethical decision-making of the seller, the sellers can monitor their attitudes, emotions and beliefs by

controlling their planned behaviors and lead them in the right direction of corporate objectives and customer satisfaction.

Concerning the significance of the relationship between perceived behavioral control and ethical decision-making of the seller, the sellers can change their unconscious behaviors into conscious ones through their own skills and by controlling their planned behaviors and direct their intention and purpose for better and higher sales.

In connection with the twelfth hypothesis indicating the relationship between mental and ethical norm and ethical decision-making of the seller, since mental norms have the greatest effect on unplanned behaviors they should be directed based on the principles and objectives of the company so that they have better decision-making in providing the services and payment of compensation to customers.

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