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# Identification and Ranking effective factors in creating creativity and innovation in relation to market

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### **ABSTRACT**

The present study sought to identify And Rating Setting up Factors Effective create creativity And Innovation the door Relationship with Market has been. On the other hand, a descriptive exploratory research method is considered as an applied object. For this reason, by reviewing the literature and interviewing the experts using the Delphi method, firstly identify the index this was done by the indicator Research in three dimensional issues the force Work, personality Organizational and structure process was developed that, according to the identified sub-criteria in each dimension, designed the questionnaire and verified its validity and reliability. According to the questionnaire's collection, cluster sampling O single stage Available from a sample of 145 people working in the office (with a history of 3 years and older) to use network analysis to prioritize the following criteria in each dimension that according to the results of Next Force Business factors included a "train-thejob" with the highest coefficient of 0.275 weight and component " Acceptance Technology ' with Coefficient Weighing 0.148, Has The least Level Coefficient Impact, in terms of organizational character of "virtual teams" with the highest impact factor of 0.339 weight factor "product design" weighted by a factor of 0.033, the lowest level impact factor are identified, as well as the structural components of the operating process "architecture based on decentralized" weighing 0.361 highest impact factor and component of "automation and information Technology" weighted by a factor of 0.172, the lowest level impact factor were obtained.

# Keyword:

Identification and Ranking, Creativity, Innovation, Educational Strategies

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#### 1-Introduction:

The success of today's organizations, including universities, industries, etc., relies heavily on creativity, innovation, discovery and invention. Higher education in all societies is considered to be the main factor in the development and development of the community, and universities as an executive of higher education have an effective role in the development of human resources and this role is indisputable. Because of the benefits that creativity at the individual and social level requires, we need a large amount of research to understand the factors affecting creativity and the enhancement of creative skills, in order to create creativity in environments such as universities and other organizations that need it. Research in this field has emphasized that creativity belongs to specific individuals, and cannot be influenced by the characteristics that focus on creative people. Over time, researchers have found that the features that make creativity appear in everyone or in people . Research has not confirmed the intrinsic nature of these features. Thus, it is possible to identify, to cultivate and to strengthen them the field of creativity, which is one of the factors influencing the creativity of the individual factors which originates from the person's characteristics, is one of the most important factors of the individual whose influence on creativity has been verified and confirmed. Personality traits, risk taking, self-efficacy, self-management, careerrelated knowledge, skills and motivation (Clique and Tactics, 2010: 55).

In today's environment, when organizations face a global competitive environment, there is always a need for radical changes and job creativity. The global competitive force has forced today's organizations to work on new methods after decades of continuation of their working practices and procedures, so that organizations are no longer stable and of a kind They have relatively stable stability and, for most of these organizations, they use change management skills and, with some courage and dare, try to make fundamental changes within the organization (Ghaderi, 2009: 60) These organizations must be in a position to respond quickly to environmental threats and to take advantage of existing opportunities, in other words, to have an agile structure and organization. This requires rapid and fundamental changes in organizations . On the other hand, the internal environment of the organization must be such that employees have a thorough knowledge of the cause and the process of implementing changes, in order to have sufficient motivation. In such a situation, the role of transformational leaders is intense Will be more . Organizations need to develop creative and empowering forces for survival and development because of the rapid transformation of the competitive environment. One of the influential factors in developing this feature in human resources is the attention to management practices and leadership of corporate executives. (Mirkamali, 1390: 71).

Innovation to the presentation of products and services resulting from the application of creativity in the field Different types of work are defined by the firm Or knotted. Innovation to Application Idea Title These are the ones that are new to the company Considering being new, in Includes products and processes with value added; To So Which to

A direct face to the institute or to Indirectly creates added value for customers (Dehghan et al., 1391: 91).

Syncla (1997) the trend of market learning to the title is worth for a company Knows that the tendency of companies to create and use knowledge is effective. In fact, he says that the learning tendency is worthwhile, the company's behavior, the processes for access to diverse information, the development of a shared understanding of information The Company is guided by the company and generates new knowledge or new organizational insights in the company. Also, Harrison and Leech (2005) states Create a learning organization with the notion of knot learning Has eaten; As the learning organization is an organization that has an explicit focus on the production and acquisition of knowledge that is It is potentially useful for the organization, which in fact refers to the concept of a learning orientation.

Innovation is a tool to change the organization. What to innovate the title is the answer to the changes in the events in the internal and external environment, whether to the title of the monopoly motion affects the environment, develops the environment Be. Company There should be more time for innovation And the most important innovation Are those that allow the company to achieve a variety of competitive advantage and thus to improve the performance of their firm (Qlaychy et al., 1391: 33).

Creativity is one of the factors and variables that can influence the productivity of human resources in organizations and industries. Nowadays, as we witness the intensive competition of organizations to achieve the most recent technology and power resources, creative and innovative employees are the most expensive human capital of a high rank, and effective confrontation with the everincreasing environmental changes depends on being creative . Since providing the organization's goals involves the capability of a powerful human resource, it is one of the tasks of the educational system that, by continuously presenting ideas, plans and methods of modern education, educate staff to be able to be alone Decide to find new solutions to issues and take responsibility for work (Algra et al., 2011: 42). Although environmental changes have led organizations to be two ways of being creative or dying, they usually do not properly understand the factors affecting creativity and do not know how to creatively raise their employees. The most important reason for the need for creativity is the challenge. Today, organizations all over the world face two challenges of globalization and competition, and the way to dominate them is to get ideas, plans, and new ways of dealing with them (Choi et al., 2012: 33). Innovation is another variable that affects the productivity of human resources in relation to the market. In the world of intense competition in the market, today's successful organizations are innovating. Organizational innovation is a way forward and ahead of competitors in the world of competition. According to Drucker From the managerial point of view, innovation means a change that creates a new dimension of performance, but from the organizational perspective of innovation it means exploiting a new idea ( Munseff et al. 2012: 41 ). In fact, it is referred to as the process of creating, developing and implementing a novel idea or behavior of innovation. It should be noted that

innovation can be considered as an organizational change for responding to or influencing the external environment. Innovation is a management system that emphasizes the mission of the organization, is looking for exceptional for new opportunities. Drucker believes that successful innovation requires a focused and purposeful workforce. Innovation is a key factor in creating world-class competition that leads to organizational growth, incorporating future success, as well as an engine that allows organizations to take on a sustainable economy in the global economy (Chiayi and Kesuri, 2014: 81).

Gaining performance and work to the title of the firm's success rate is defined in achieving organizational goals related to growth in sales, profitability, and market share. Gaining performance and the work is structured in two dimensions. One dimension is objective performance, which includes financial and market factors including the profitability and market share and the rate of return on capital. Next, it is a judgment function that includes factors that focus on customers and employees, including quality of service, customer satisfaction, and employee satisfaction. (Amirpour et al., 1395: 12).

Fast growth firm by economical, fast changes ambiguity peripheral and torn Issues other causes have been discuss innovation the door organization the from Importance Upper Enjoyed. Innovation the door Firm by services and From Sentence It's Industry Insurance, categories relatively new over two decade the past pose have been and the literature wide around It's the door Now the shape Making Is. entire organization by governmental and Private to development, Growth And Sustainability arena competitive Today to creativity and Innovation organizational need have until the door format It's able to respondent needs and wish By customers. To cause existence changes Lately Industry insurance the door Background Private Making and release this Industry, Innovation and creativity the door Products and services supply have been by company by insurance and Processes It's more from before Importance. Industry Insurance In the shadows competition and innovation the door markets Internal and foreign the door Exposed changes fundamental the structure commercial put taken In this regard, according to the information presented, it is trying to determine whether the relationship between creativity and innovation in insurance marketing strategies and are these factors identifiable? Is the feedback of this research to provide effective teaching strategies?

#### 2- Literature review:

In a study by Razzaghi (1397) titled "Innovation and creativity on awareness From name and sign commercial with the door opinion take variable Mediator Marketing Media By social" It was reported that the media by social Evolution big Arena to earn and work and Marketing Internet creation have done, so this article To subjects From Such as Marketing Media by social And the effect It's to earn Worker Principles fundamental the door marketing Media, Relation Among Network By Social, creation awareness from name and sign commercial and Innovation and creativity can deals. Target from This Research Survey the effect Innovation and creativity awareness from name and sign commercial with the door opinion take variable mediator marketing media by social Is. Method Research From Viewpoint Practical and for the sake of it descriptive

Survey Is. Society Statistical Research contains managers, experts senior and experts the part Sale Industry Pipe and connections state Tehran between 284 People. To total the product data the from questionnaire use have been Assessment questionnaire from the scales Likert Five option on continuum totally agree until the totally I disagree. Reliability questionnaire Research In the other from the console The through Alpha Cronbach Survey It turned out and in all Items In level of case confirmation. To mean narrative questionnaire from comments Experts Use have been Is. in this research direction parsing and data analyzing by the tests regression and method equations structural use effortless. To Analysis Data the from Soft Statistical software use have been Is, the door Survey hypothesis First Research Specified It turned out That Innovation and creativity on awareness From name And sign commercial positive effect There. In Review Hypothesis Second Research Also specified it turned out That Indicator marketing Media By social the door Relation among Innovation and Creativity consciousness.

Jafari and Amirnezhad (1396) investigated the impact of organizational culture (based on Hofstede's model) on organizational creativity and organizational culture on creativity. In the prediction of creativity through cultural indicators, Hofstede included Maleism / womanist, individualism / grouping, ambiguity, power distance; all the indicators have a significant effect on creativity.

Ahmadi (1395) the relationship of creativity and innovation By Ray Human resources and achieved the results that there is a direct and significant relationship between creativity and employee innovation with human resource productivity. The variables of creativity and innovation can predict productivity; there is a meaningful and direct relationship between the dimensions of creativity and human resource productivity. Also, the components of black and flexible can predict productivity.

Tabatabaiyan et al. (1395) investigated the impact of the environment created on child creativity (review of the environmental characteristics affecting the child's creativity in Tehran's children's centers) and achieved these results, which, given the factors affecting environmental behavior "The environment is effective in enhancing creativity, with its complexity, stimulation, flexibility, rehabilitation and interaction," she said. Also, if the environment is designed in such a way that the principles of the psychology of the environment in relation to the physical and psychological characteristics of children can be met, it can provide a suitable platform for the development of children's creativity.

Mahmood and colleagues (2018), in their study of market orientation, pivot learning and business performance, investigated the intermediary effect of innovation and the relationship between these variables in the banking system. The questionnaire was distributed to managers of these banks in an accessible manner . The results of the research showed that there is a relationship between market orientation and innovation and the axiological learning of banks . Innovation also plays a role as a mediator in the relationship between market orientation and business performance. Axis learning also serves as a link between market orientation and innovation.

Rasla (2017) investigated the relationship between customer orientation, company innovation and performance in a

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research entitled Customer Orientation, Innovation and Corporate Performance. In the conceptual model of this research, innovation capabilities play a mediating role. The results of the research show that customer orientation, innovation capabilities and company performance have a positive relationship. Wang and Miao (2015) in a study entitled impacts creativity The market in order to implement the innovation and sales performance began and the results show the effect of creativity may be as a culture of innovation is by the by the sale of fully functional by implementing innovation **meet.** 

Anderson and Craig (2013) in a study entitled managers in the creativity of their business in market relations and the results of the three paradoxes to show that Iran Fashion Yi faced with such a process of processes: a) (B) of the stress the need for follow-up of the structure and the release of dozens of serious D, b) (B) of the openness and coordinate organizational problems, and c) Fe obligation to leave the B and B priority of this paragraph (b) of this and the perspective of the  ${\bf organization}$ .

Paprika and Nghi (2013) in a study entitled creativity of the assessment presented in the labor market. Our assessments are now of how staff HR The company of merchants that are important to creativity when hiring graduates Alths the plan just in terms of the rate of the rand, which in the field of creativity and the knowledge and tools that are often used to size G is used for an individual patient. In the second part we analyzed responses Students of the university teachers of Rastan Deb who participate in these surveys are based, and finally Few of them related to human resources experts statements about investigations related to creativity in the comparison of the Europe Union They do.

#### 3- Data analysis:

#### 3. Delphi technique

Use the Delphi technique to identify the index there are 15 indicators due to two rounds Agreement of the majority Experts in Domain very little (0.01) and Took so were approved. Which in table (1) this indicator are shown:

Table (1) - Indicators approved

Tuble (1) Indicators approved				
Indicator number	Indicator Description			
1	Tool			
3	Education While Serve			
6	the reception Technology			
7	Ease Understand Have been Use			
8	Usefulness Understand Have been			
11	Nature Strategy			
13	Come out Sourcing			
14	Teams virtual			
16	Planning Strategic			
17	Organization virtual			
21	Designing Service ( product )			
23	Alignment			
24	Architecture based on Lack of Focus			
26	Application System Management Knowledge			
28	automation And Technology Information			

According to the results obtained index Identified were tools, training While Service, acceptance Technology, ease understand have been use, usefulness understand nature, nature Strategy out outsourcing teams virtual planning Strategic, organization virtual design services (product), alignment, architecture based on lack of focus, application

system management Knowledge and automation and information Technology.

#### 3-2. Analytic Network process Technique

The concept version of the study (Fear of the super-dose of the gene in software) in this study in order to ranking the factors leading to creativity and innovation in relation to the market and provide educational strategies in this regard analytic process network technique is used. Total of 145 of

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these bad Members of the experts in the field of creativity and innovation concepts have been studied. In examining the model, the scores given to each of the components in contrast to the other two components (Compared three pairs of) the weighted scores in the tables of May The following are visible:

#### 3-2-1. Components of labor issues:

Table (2) - The comparison of the following matrix calculation of the components of the" labor issues"

Technology Acceptance	Perceived usefulness	Ease of use	Tool	Compatibility
4	5.99	5	5	training during military
				service
6	5.50	2		Tool
5	4			Ease of use
4				Perceived usefulness

According to the results obtained from the application of pairwise comparisons in the Analytic Network Process the variable component scores of the original "labor issues" compared with each other as shown in the table above. The rate is variable adjustment of the components of "labor issues" compared with each other, is equal to 1.130.

However, according to the results of comparisons of the components of this variable, the variable component can be ranked below "labor issues" to be paid the following table: Results of Paired Comparison Matrix in Variable Analysis of Labor Force Issues;

According to MySQL Super decoction to rank the factors leading to creativity and innovation in relation to the market and provide educational strategies, in this regard, the following factors related to the variable "labor issues" evaluate and rank Were included.

According to the dominant form of output obtained in the above-mentioned analysis of the ranking factors "labor issues" based on the output weighting matrix above are as follows.

Weighted matrix of labor issues:

Table (3) - rank of the factors "labor issues"

Rating	Sub-factors Sub-factors	Weight
2	Tool	0.161
3	training during military service	0.275
1	Technology Acceptance	0.148
4	Ease of use	0.241
5	Perceived usefulness	0.175

According to the results of the super matrix rankings showed that in the following components of labor issues, a "job training" with a weight of 0.275 have the highest impact factor has been the development of creativity and innovation. The components of "technology acceptance"

with a weighting coefficient 0.148, the lowest level of the impact factor as one of the dimensions and sub-components of labor issues on the development of creativity and innovation in Pasargad Insurance.

3-2-2. Components of organizational character:

Table (4) - The ether of the calculation compared to "organizational character"

The nature of the strategy	product design	virtual organization	The virtual	Outsourcing	Compatibility
5.99	5	4	7	5	Program planning
5	5	4	2		Outsourcing
5.99	4	1			The virtual
3	4				virtual organization
7					product design

According to the results obtained from the application of pairwise comparisons in the Analytic Network Process a score below the variable components of the original "corporate character" compared with each other as shown in the table above. The rate is variable adjustment of the components of "corporate personality" compared with each other, is equal to 0.221.

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However, according to the results of comparisons of the components of this variable, the following components of variable ranking "corporate personality" to be paid the following table:

Results pairwise comparison matrices in the analysis of the changing nature of the organization;

According to MySQL Pro Super decision to rank the factors leading to creativity and innovation in relation to the market

and provide educational strategies in this regard, the main variable component related to "corporate personality" assessed and ranked they took.

According to the dominant form of output obtained in the above-mentioned analysis of the ranking factors "corporate personality" based on the output weighting matrix above are as follows:

Weighted matrix of the nature of the organization:

Table (5) Rank of the of the factors, "organizational character"

Rating	Sub-factors	Weight
2	The nature of the strategy	0.196
3	Outsourcing	0.111
1	The virtual	0.339
4	Program planning	0.053
5	virtual organization	0268
6	Service design ( product )	0.033

According to the results of the super matrix rankings showed that in the sub-components of organizational character, of " the virtual " with a weight of 0.339 has the highest impact factor of creativity and innovation has been . The components of the " product design " with a weighting

factor of 0.033, the lowest level of the impact factor as one of the dimensions and sub-components of organizational character of the development of creativity and innovation in relation to the market in Pasargadae insurance can be .

# 3-2-3. Components of the process:

Table (6) Mather of the "process structure"

Tuble (0) Number of the process structure							
Application of knowledge management system	The alignment	Decentralized architecture	Compatibility				
4	4	5	automation				
5	2		Decentralized architecture				
4			The alignment				

According to the results obtained from the software application in the analysis of paired comparisons in the network process, the following grades component of the variable "technology architecture of information" compared with each other as shown in the table above. It should be noted that the rate of adaptation sub-components of the variable "technology architecture of information" compared with each other, equal to 0.975 can.

However, according to the results of comparisons of the components of this variable will be ranked on subcomponents variable "process is a process of " payment : According to the output of software Super Decision to rank the factors leading to creativity and innovation in relation to the market and provide educational strategies in this regard, the following factors related to the original variable, "process structure" as follows were evaluated and ranked.

According to the dominant form of output obtained in the above analysis of the relevant factors in the ranking of " the process of the process of " based on the matrix output as follows weighting above are:

Weighted matrix of the process:

Table (7) Rank paragraph of the of the factors, "process structure"

Rating	Sub-factors	Weight
2	The alignment	0.261
3	Decentralized architecture	0.361
1	Application of knowledge	0.206
	management system	
4	Automation and Information	0.172
	Technology	

According to the results of the super matrix rankings showed that in the sub-components of the process to be a factor "architecture based on decentralized" weighing 0.361 highest impact factor is the creativity and innovation. The components of " Automation and IT " with a weighting coefficient 0.172 , the lowest level of the impact factor as one of the dimensions and sub-components of the process of the process of the creative, to be innovative and to Pasargadae is the insurance company is .

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2. By what method the M of the problems of creativity and innovation in the way of market access insurance, to provide educational strategies for use of the capabilities of identification?

In this research, using the Delphi method to identify the barriers and problems of creating creativity and innovation the door Methods of marketing Insurance To Purpose Presentation Strategies training was carried out, so that the two attempted to identify indicators and then to rank the dimensions and metrics methods of MCDM Based on the criteria identified by using TOPSIS and analytic network process of Has been used .

3. Each of the one of the problems of creativity and innovation in the way of market -seeking insurance in order

to provide educational strategies for use of the capabilities of the their time in the ranks of the placed.

In order to rank the dimensions and metrics of network analysis Process and TOPSIS is used:

#### 3-3. rating of the use of techniques TOPSIS

After review and rating of the components of each of the three dimensions of effective creative to be the innovator of the insurance company Pasargadae, continue to evaluate and rank the components of the main creativity of d and innovation of the company concerned.

In table (8) the computational results to rank the dimensions are:

			Ta	ible (8) -	Sumn	ary re	sults t	o calcu	late th	e num	ber of	dimen	sions		
indexes		weights		index	ndex av		index average		Rhythmic matrix Normalized			Distance from Ideal	Distance from Ideal		
				es								Matrix		Negative	Positive
Labor issues	0.6524	0.828	0.935	1	6.1	7.8	9.1	4.0	6.5	8.4	0.4	0.7	0.9	0.718	0.367
		6		2	6.0	7.8	9.3	3.9	6.5	8.5	0.4	0.7	0.9	0.721	0.370
				3	5.4	7.7	8.7	3.5	6.0	8.1	0.3	0.6	0.8	0.679	0.408
				4	5.5	7.3	8.6	3.6	6.1	8.2	0.3	0.6	0.9	0.687	0.403
Organizational	0.6905	0.852	0.95	1	5.7	7.4	8.6	3.9	6.3	8.2	0.4	0.6	0.9	0.704	0.375
character		4		2	6.2	7.9	8.8	4.3	6.7	8.6	0.4	0.7	0.9	0.747	0.341
				3	5.2	7.1	8.7	3.6	6.1	8.3	0.3	0.6	0.9	0.692	0.399
				4	5.2	7.1	8.8	3.6	6.1	8.3	0.3	0.6	0.9	0.694	0.399
				5	6.0	7.7	8.9	4.1	6.6	8.5	0.4	0.7	0.9	0.730	0.354
process structure	0.6905	0.842	0.945	1	5.5	7.2	8.4	3.8	6.1	7.9	0.4	0.6	0.8	0.679	0.393
		9		2	5.5	7.1	8.4	3.8	6.0	8.0	0.4	0.6	0.8	0.678	0.395
				3	4.4	6.3	8.0	3.0	5.3	7.5	0.3	0.5	0.8	0.616	0.462
				4	4.1	6.0	7.9	2.8	5.0	7.4	0.3	0.5	0.8	0.599	0.484
Maximum le	vel of posi	tive inde	x	MAX	9.3										

From table results (8) will be the (9) as the final results of the first technique, coefficients near the dimensions obtained.

# Table (9) Close rank coefficient index of dimensions

	Tuble () Close faint exemptions of dimensions								
Row	Performance	Total intervals of negative	Total intervals of positive	CC i	Rating				
	Indicators	ideal	ideals						
1	Labor issues	3.473	1.925	0.32697	2				
2	Organizational character	3.507	1.901	0.580527	1				
3	process structure	3.208	2.198	0.10225	3				

Of the form (2) as a summary graphic of the results tables (8), we can see that the dimension of the dimensions identified after "one **of the organizers of"** is. The indicator issues of the goal of the work in terms of multiples are near very little difference with the index.

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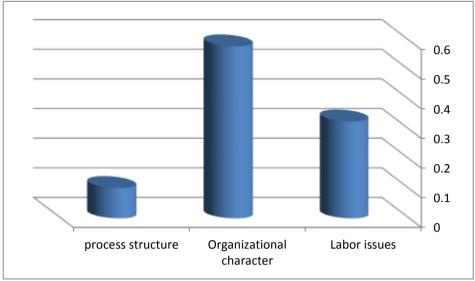


Figure (1)- Chart Comparison of Dimensions with respect to Proximity Coefficients 3-4. Table comparing the results of Analytic Network process of and TOPSIS

Table (10) Table Comparison of ANP & TOPSIS

		(10) 14010 0011111011 01111	12 00 2 01 010	
Row	Performance	TOPSIS Method	ANP Method	Rating
	Indicators			
1	Labor issues	0.32697	0.31458	2
2	Organizational	0.580527	0.552699	1
	character			
3	process structure	0.10225	0.132721	3

This section attempts to compare the results of the analysis of the network of the TOPSIS that according to the results obtained in both techniques characters organizational issues of the work and structure of the process, respectively, as the options were weighed obtained in TOPSIS respectively 0.580527, 0.32697 and 0.10225, respectively the weight through network analysis process of respectively 0.552699, 0.31458 and 0.132721, respectively.

#### 4. Conclusion:

The aim of the research is to identify and rank of the factors affecting the door The development of creativity and innovation the door Relationship With Market Presentation Educational Strategies the door This especially is . Therefore, a review of the literature and interviews with experts using the Delphi method, first, to identify indicators of action that would index of research in the next three issues of the work, character and organizational structure of the division process, which according to sub identified in each Then, the questionnaire was designed and validated and its validity and reliability. According to the questionnaire, using the grid of network process analysis, priority was given to the following criteria in each dimension. According to the results, in the labor force dimension, factors includes a "train-the-job" with a weight of 0.275 has the highest rate component of " Acceptance of Technology " by a factor of weight of 0.148, has the lowest level of the coefficient of influence on the character of the organization of "the virtual" with a weight of 0.339 has the highest impact factor and the factor " product design " with a weighting factor of 0.033, the lowest level impact factor identified were also in the components of the process to be a factor " architecture based on decentralized " weighing 0.361 highest impact factor and component of " Automation

and IT " with a weighting coefficient 0.172, the lowest level impact factor were obtained .

Using TOPSIS to prioritize the index were the result according to the comparison results of the analysis of the network of the topsis that according to the results obtained in both techniques characters organizational issues of the work and structure of the process respectively, as the options were weighed obtained in TOPSIS respectively 0.580527, 0.32697 and 0.10225, respectively the weights in the network process of respectively 0.552699, 0.31458 and 0.132721, respectively.

# 4-1. The suggestions are based on the results of the questions

According to the results of the research, the following suggestions are provided for each question:

- 1. With regard to the first question deadlock research based on creativity and innovation in marketing practices of insurance in order to provide educational strategies for use of the capabilities of their Possibilities such as paying attention to workforce, personality Organizational and Process Structure.
- 2- With regard to the second question survey to determine the appropriate method to identify obstacles and problems innovations in insurance marketing practices to provide educational strategies for use of its capabilities. Are you Possibilities such as contextual meetings. Measure the staff performance periodically. O, the use of the feedback system has made it possible to provide direct feedback to managers.
- 3. According to the third question of research based on ratings deadlock innovations in marketing practices of insurance in order to provide educational strategies for use of the capabilities of their Proposed the following:

Given that force Job factors are identified as the most important factor To focus on training, attention to bonuses, meritocracy, and teamwork.

Considering that the organizational character was identified as the second factor To things like improving the organizational culture, planning Strategic, outsourcing and design of new and diverse services tailored to the needs of individuals.

In the process of structural components that have been identified as the third factor suggests. To be used in such areas as using intelligent performance assessment systems, using knowledge management, and using optimization systems and technology in the organization.

#### 4-2. Proposal for future research

- \* It is suggested to researchers to consider other benefits of organizational innovation.
- 1. To The researchers suggest that to be Research by next Take Based on the example of the big more Do Day.
- 2. Suggest you to be the door Future research To Do Empirical research the door the relationship between the variables studied.
- 3. This method of network analysis and TOPSIS for ranking was used in the study later be other methods of multi-criteria decision as analytic hierarchy process fuzzy, DEMATEL, VIKOR or methods of structural equation modeling used.

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