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Investigating the Impact of Knowledge Management and Application of Information Technology on Business Efficiency (Case Study of Asia Insurance)

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Abstract*—The purpose of this study was to investigate the effect of knowledge management and the application of information technology on business productivity (case study of Asia Insurance). The statistical population of the study consisted of all managers and experts (175 persons) of managers, experts and management factors in Asia Insurance Company. The Cochran formula (120 individuals) were selected randomly and categorized in order to collect statistical data from management questionnaires. Knowledge that was used by Shern Lason (2003), information technology containing closed questions and productivity questionnaire, Hersey and Goldsmith (1980). The face and content validity of the questionnaire was approved by 10 management experts and its reliability was confirmed in a preliminary test with 30 subjects and confirmed by Cronbach's alpha. For analyzing the data, descriptive and inferential statistics such as Kolmogorov Smirnov, T-1 and Regression were used by SPSS software. The results of the research indicate that the level of knowledge management and information technology is associated with the perception of experts from the insights of the insurance company of Asia, which indirectly affects knowledge management through information technology as well as directly affects human resource productivity. Information technology Human resource productivity is also positive.*

***Keywords*—** *Knowledge Management, Information Technology, Organizational Productivity and Human Resources, Asia Insurance*.

I. INTRODUCTION

In today's post-industrial society, organizations inevitably need to endeavor to survive and dynamically change the process, which is a good indication of their complexity. In the meantime, educational organizations are actually managing their change management and management change. In line with the role of the knowledge and skills of managers in the organization, a set of management strategies, management change (understanding change, planning change, implementing a change program and stabilizing change) should be used.

Institutions need to understand the need to create a knowledge sharing culture among employees through a process called "institutionalization of knowledge management" in order to apply knowledge management desirably. The importance of institutionalizing knowledge management in the institution is because, firstly, they have corrected employees' misunderstanding of knowledge management, and helped them understand the benefits of knowledge sharing in their career. Knowledge management discusses the accessibility of knowledge to those who need it. In this regard, the use of knowledge as a practical activity and the provision of objective strategies in the organization aimed at building mentality and the development of morality will be the basis of this institution, which must meet the scientific criteria Thus, it is possible to observe Kovets' statement that "it defines knowledge management as" the process through which the organization creates the capital derived from the thought and thought of members and knowledge-based assets. "Kluopulos And Farapaulo states that knowledge management is at work Revisiting past practices and experiences by focusing on planners to change their eyes. "Also, in the third wave of civilization, industry, production, and complex production tools, they replaced their place with the information, knowledge and tools of the soft science students, and for those who want to not be surprised at this time, and its benefits as a brilliant opportunity. It is necessary to equip itself with the requirements of this age and to lead its growing competition. In the process of growth, development and progress in the first countries of the world, due to the availability of necessary infrastructures and scientific, technical and managerial pioneering It is fast and the process moves towards the developed and developing countries, and slows down with time and space. However, the impact of the Internet, satellite, radio and television and media on the transfer of these new developments and technologies to the less developed countries will surely be realized. Thus, in today's world, customers are looking for the shortest and fastest way to apply for and buy goods. They bring the future to each and every one of the technology and become one of the key categories of futurists. Technology is indispensable for the study of the future of each area, and every individual, organization or community must identify and analyze its future technologies and determine its own path. In this approach, the insurance industry should be an economic, welfare and capital polar More than ever before, due to the fact that insurance companies, including the insurance company of Asia in order to fully support health protection as a human capital and economy of the country, as well as in order to achieve the goals envisaged in the Fourth Development Plan Law, The ability to design and provide new insurance cover to the diverse needs of comprehensive segments And help their economy. In the same vein, in recent years, the insurance industry has introduced a variety of initiatives to the community, which is facing the public eye, while the industry is struggling with the challenges and

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challenges of implementing its plans, which are the most important ones. From;

1. The impossibility of optimally utilizing the full capacity of the insurance industry and the failure to identify and accurately calculate the extent of the country's insurance requirements for relying (assignment) and not determining the actual need of the country for foreign reinsurance by the insurance industry.
2. Lack of necessary co-ordination between universities and higher education institutions with insurance companies and applied research in the insurance industry, which has caused the insurance industry to depend on the sources of technical information of foreign institutions and specialists.
3. The bugs, ambiguities and barriers contained in the Insurance Regulations of the Insurance Companies that must be reviewed by the High Council of Insurance in accordance with the needs of the country's state of affairs.
4. The fluctuations in the interest rate on life insurance policies in its associated risks, which cause ambiguity and doubt for buyers of life insurance and savings compared to bank and inflation interest rates and the development of life insurance, which is a fundamental requirement of the country. Serious damage.
5. The traditional and inadequate structure of insurance companies that do not conform to the structure of the trading companies and in many cases allows flexibility and mobility in accordance with the environmental conditions of the companies. Now, with the above, the fundamental question This research is that: What is the role of knowledge and information technology management on business efficiency

Theoretical Background

IT (IT) IT (IT) is a set of techniques that help us integrate, store, process, retrieve, transmit, and receive information. Technology focuses on the optimization and support of active systems based on information and knowledge, as well as on the knowledge and skills of using modern technologies such as computers, Internet and .... But what is more important than the definition of IT is to understand and understand the concept of information technology. In the early years of the new millennium, the information society has replaced the industrial community and millions of people around the world have turned to information businesses, and information technology has access to transfer, processing, It has made it easy to keep and exchange information, and has been the initiator of a new chapter in human life (Ebadi, p. 27)

The concept of knowledge In order to achieve its true meaning, knowledge acquires a path, which in some cases is known as the knowledge pyramid. At the base of the pyramid, data is located. Data are raw facts and certain affairs about phenomena that alone do not have a functional concept for an organization. In general, they give meaningless and unnecessary numbers. Information is the same as data that has been meaningful and targeted and communicated between the data. And knowledge is organized, interpreted, interpreted, combined, and finally processed

Beckman (1998) defines knowledge as follows:

1. Information applicable to problem solving
2. Organized and analyzed information for understanding and making information
3. Knowledge consists of facts, beliefs, perspectives, concepts, judgments, expectations, methods and empirical knowledge.

Knowledge management There are various definitions of knowledge management, which we refer to a few of them. Knowledge management is the process of creating, gaining, collecting, sharing, and applying knowledge to enhance performance and learning in an organization. Perez (1999) argues that knowledge management is the gathering of knowledge, the intellectual capabilities and experiences of individuals in an organization, and the ability to retrieve them as an organizational capital. Generally, knowledge management is the acquisition and production of appropriate knowledge for the right people at the right time and place in such a way that individuals can make the best use of knowledge in order to attain educational goals. "KM is a discipline that encourages and reinforces the creation, capture, organization, and use of information by relying on mutual support (competing and supporting the provider and recipient of information and knowledge) (Bir, 1999, to Quoted by Duffy, 2000 quoted by Petrides and Guiney, 2002) strategies and processes for creating, determining, capturing, organizing and managing knowledge information in order to best suit individuals in fulfilling the mission of the organization. »The most valuable knowledge in the organization is for individuals, but they do not want to share others with this knowledge because they are concerned about losing their control and control (Nawaban and Kim Bell, 2002) A multidisciplinary approach to achieving organizational goals is through the creation of the best way to use knowledge, which consists of designing, examining and implementing two technical and social processes to improve the application of knowledge to the benefit of all individuals (Australia, 2003: 3)

Application of Information Technology

Various definitions of information technology have been proposed, including: ICT is a technology that helps us capture, store, process, retrieve, transmit, and receive information (Mohammadi, 2002). Information technology acts as a strong empowerer and provides effective and adequate tools for all aspects of knowledge management, including hunting, sharing and knowledge use. Information technology capabilities for search, indexing, archiving and information transfer can greatly facilitate the collection, organization, categorization and dissemination of information. (MaihortaT 2000) Technologies such as Relational Database Management System, Management Systems Documents, the Internet, Intranet, search engines, performance support systems, decision support systems, e-mail, video conferencing, electronic bulletins, and newsgroups can play a fundamental role in knowledge management. To make However, information technology itself is not the heart of knowledge management and does not create knowledge, but merely serves as a backbone. Obviously, the first task of technical knowledge management

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in companies in the present era is to analyze the infrastructure of the company in relation to information technology (IT). Then, this section should be equipped in such a way that the process of storage, data processing and use of knowledge is in the right direction, because, as we know, almost nothing is done in the management of technical knowledge without information technology (long, 46). In other words, knowledge management has a very strong technology that is inseparable from it. Today, the creation of effective working organizations by eliminating information technology is about to reverse the future. In fact, knowledge management is a strategic management and requires that excellent management use the opportunities offered by IT to fully exploit its objectives (Callist, 2004). The technology should be chosen in such a way that the knowledge of individuals. To manage knowledge in government agencies, technology has to be developed to enable dynamic interactions with citizens (Abtahi and Salavat, 2006: 128).

Knowledge and information In his book "Public Policy in the Knowledge-Driven Economies," Rooney has structured experience, statistical communications, inventions, and so on: for example, they can be seen in books or posted on the Internet. Knowledge is more than structured data. Knowledge is the result of processing or perception of information by the mind. Knowledge consists of ideas and values obtained through the systematic collection of information through experience, communication and inference (Roony 2002: 35). "The Web," says: "Information can be generated through the selection and analysis of data, through knowledge choices and combinations of knowledge, and finally, through knowledge, decision making, and deeds" Webb, 1998: 11). In his 2000 paper Roberts, before entering the discussion of knowledge-based economics, defines information and knowledge as "information, data that is arranged by a meaningful pattern, information must be grounded Related to meaning. Knowledge is also defined as the application of information: knowledge is more than information, because it involves knowledge or comprehension gained through experience, insight, or learning. However, the relationship between knowledge and information is interactive. Knowledge generation depends on information, while the collection of relevant information requires the use of knowledge (Robert, 2004: 211). "Immediate" provides the opposite definition for knowledge and information: "Knowledge owns the power and capacity to perform physical activity or mental activity, so the meaning of our knowledge is basically a perceptual ability, on the other hand, information, data Are structured and shaped, and as long as they are not used by those who have knowledge and need to be interpreted and interpreted, they are not active (Foray 2004, 211). "Brazil" and "Pomerul" define information and knowledge as "information, constructive data, meaningful and meaningful data that can be expressed in a particular language. Information is usually found by the subject matter framework, can be shared and immediately applicable by the individual and based on his knowledge. In the allocation process, information becomes knowledge. This process of this process is based on previous knowledge and by the beliefs and values of the individual. Knowledge is the information that enters into the individual's argument and is ready for active use in the decision-making process or in practice. Knowledge is the output of the learning process. In general, knowledge roles are: 1- Data conversion to information 2- Extract new information from current information. 3. Acquire new knowledge (Berezillon & Pomerol 2000: 23)

The Concept of Productivity

Productivity is a concept that is used to show the ratio of the output of an individual, unit and organization. The higher the productivity of an organization, the lower the cost of producing a unit of labor. In a highly competitive world today, if we want to increase the productivity of our workplace organization, we must produce fewer human resources, less capital, less time, less space and, in general, less resources. The productivity of an organization depends more than any other factor on the knowledge, skills, abilities, attitudes and behavior of its employees. There is a positive correlation between the two factors of productivity and the quality of work, and in order to better understand the concept of productivity, it is necessary to get acquainted with the definition of the quality of work. Quality includes goods and services that meet the needs of the consumer and the provider of income. It is noteworthy that the quality of a product is at its highest and its price may be at the lowest level (1999). Also, productivity is one of the important concepts in the economy that shows how to use the factors of production in the production of the product. In general terms, productivity is the ratio of output to inputs. Productivity is considered as one of the important sources of economic growth in countries and increasing the competitiveness of the firm. So that advanced and developing countries have achieved a significant share of their economic growth through this Planning to improve productivity To achieve productivity improvement, programs should not be written often due to the fact that they are not damaging to the people who need to implement them, and do not have a good executive instruction, failures Leads to In order to design a comprehensive and comprehensive program in order to improve productivity, we must follow the steps and steps above.

1- Analysis of the position of organization or company
2. Designing an Improvement Program in Productivity
3. To create the necessary motivation and knowledge about productivity
4. Run the program
5. Evaluation of the program (Taheri, 1378)

Measuring Productivity

Productivity is a measure of performance and evaluates the relationship between inputs (that is, what we use in production) with outputs or output or output (that is, what we obtain). Inputs include: machinery, materials, tools, human resources, capital, land, energy, management, time, and so on. Trademarks are: goods and services. Since resources (inputs) are limited, they should be used optimally through the

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implementation of productivity management. Workers and employees, producers, consumers, and in other words all the people and the country benefit from higher productivity. As stated in the previous chapter, the combined cycle productivity management cycle has four stages. (A) Measuring and measuring productivity (B) Evaluating productivity (C) Planning for productivity improvement (D) Improving productivity. Each organization at the stage of measuring the productivity according to the type of activity, including production or service, selects a number of performance indicators that are appropriate to the operations of the organization and, based on their analysis, evaluates the entire set of each of its units. In the next step, the planning of acceptable levels of productivity (goals) in the next period, along with strategies getting to it is determined. Finally, in the fourth stage, the process of improving productivity is taken in accordance with several methods, so that in the next round of the productivity management cycle, the overall productivity index of the past will tend to improve.

Conceptual Model of Research

All research studies are based on a conceptual framework that identifies the variables and relationships between them (Eduard Zou et al., 2008, p. 23). And since each research requires a conceptual model that is in the form of an appropriate analytical tool , Variables and relationships between them. In this research, the researcher introduces a selected model by combining the models of the experts. The conceptual model of this research is based on the knowledge management dimension based on human, structural and technological indicators Knowledge management is a measured, explicit, and principled principle for the renewal and use of knowledge to increase the impact and return of knowledge on knowledge capital (Weig, 1997, 33). This definition is based on man, structure and technology. In fact, knowledge management focuses on the three main subjects of human, structure, and information technology, and strives to create the proper structure and processes, and the necessary infrastructure infrastructures of the organization, as well as focusing on human beings and preparing him as a business student. Production and the proper use of knowledge for organizational goals (Azraz, 2005, 35)

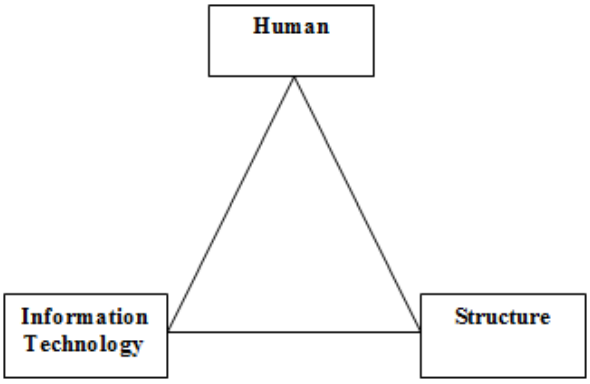

Chart 1 Basic Knowledge Management Bases K. M. B

Some writers have presented the human resource productivity model as follows (Afraz, 2001). The effective factors of human resource productivity are: (a) wanting (b) abillity (c) Possibility. These three factors include all the necessary external and internal resources related to human resource productivity in the organization as follows (A) Internal factors: involves the factors of desire and ability. These factors have a direct relationship with human resources and indirectly with the organization. External factors: Includes the possibility of having an agent. This factor has a direct relationship with the organization and indirectly with human resources. In the meantime, the role of wanting from the other two factors, namely, ability and ability, is greater and it can be said that this factor as an accelerator affects two other factors. The general features of the three factors are as follows: 1. Wish: It gives you energy, motivates you and leads you to decide whether or not to do work. In fact, seeking a function is a function of the value system and the norms governing the individual, as well as the system of evaluation and rewarding in the organization. Each individual decides whether or not to do things.

2. Exercise: Indicates how the energy generated from the desire to be used correctly. It depends on the ability, experience, specialized knowledge and at the end the physical and mental abilities of the individual. 3. Possibility: to provide the appropriate and necessary substrates for the use of energy generated. This agent is dependent on the organization and environmental factors such as authority and responsibility, tools, technology, resources, organizational structure, rules, methods, and so on. The more the factors are in the organization, the greater the cost of human resources and behavioral competencies. Therefore, if one of the factors is not taken into account, the competence and productivity of human resources are either limited or rapidly decreasing (Arak, 1384,146 -148)

Human resource productivity model and knowledge management with strategic approach

Here is a model for combining three models of resource productivity sources of knowledge management bases, human resource productivity model and knowledge management. With the difference that in the model of knowledge management bases, based on the human base, structure and information technology, it is based on the four pillars of human, process, structure and information technology, and man as the most important intellectual capital, has the core competencies, Competitive advantage as well as the main focus of knowledge in the organization is located at the center of gravity and the point of view. The structure and information technology and knowledge process are based on the direction of knowledge management with a strategic approach that according to the mission and goals of the organization and the direction of the functions and organization of the organization to realize These goals are analyzed by analyzing external environmental threats and opportunities and internal strengths and weaknesses.

Combining these models with a strategic approach in Module 2 is evident.

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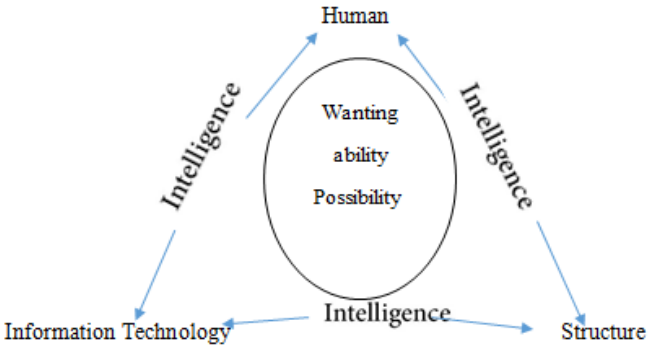

Chart 2 Source: Zahedi, Najari, 2008

Since the word productivity is directly related to the term management, so that management's attention to the issue of employee productivity also provides for this category. External factors: The factors that affect the organization from outside, and the management of the organization is not able to control them in the short term. Internal factors or controllable factors or internal factors: These factors are within the scope and authority of individuals and managers within the organization, which can be utilized with high productivity through thoughtful and proper management (Taghavi, Sajjadi, Third National Safety Conference, p. 257) In this approach, after evaluating the productivity and identifying the strengths and weaknesses of the organization, they have taken action on the planning of productivity for their period, and the corrective and preventive measures taken to create the ground for continuous improvement in interest The organization's venture is used. The cycle of productivity is similar in all systems, including manufacturing and services, as well as government and nongovernmental organizations. (Khaki, 1377, p. 96)

Theories

A. Main hypotheses

Knowledge management and the use of information technology affects business productivity.

B. Hypotheses:

1. Knowledge management and the use of information technology can affect on wanting factor for business
2. Knowledge management and the use of information technology can affect on ability factor for business
3. Knowledge Management Influences the Possibility factor of Business through Information Technology Components.

Statistical Society: The statistical population of the study was all managers and experts (175 people) managers, experts and management factors in the insurance company of Asia, which was selected randomly by stratified random sampling based on Cochran formula (120).

Research Methodology: This research is based on the goals set forth in the study "Impact of Knowledge Management and Application of Information Technology on Business Efficiency". The present study is a applied research method that is conducted in a descriptive survey approach. The purpose of the survey is to identify the society under study. Hence, in the survey research, the systematic collection of information from the samples takes place. The researcher in this type of research tries to do what is without any interference or inference Mentally report and take objective results from position. The purpose of this method is to describe, record, analyze and interpret existing conditions.

Data Gathering Tools

To collect data, three knowledge management questionnaires (38 questions), productivity (26 items) and information technology (69 items) were used. The validity of all three questionnaires was approved by the professors from experts. For hand the reliability of the questionnaire was performed in a preliminary study with 30 subjects and reliability was calculated using Cronbach's alpha method. For the productivity coefficient of 0.77, the knowledge management questionnaire was 0.84 and the information technology inventory 0.88.

Data analysis method In this research, descriptive statistics including mean and standard deviations and inferential statistics methods including Fisher test were used to compare the correlation coefficient in independent samples, Pearson correlation coefficient, and multivariate regression. To analyze the data obtained from the samples, Descriptive statistics and inferential statistics methods were used. In fact, the variables of the research were first tested using descriptive statistics methods and then analyzed by SPSS software, so that according to descriptive statistics, the data in The format of frequency distribution tables and central indicators and dispersion were presented and according to two-dimensional tables and statistics, and appropriate tests of the relationships between them were investigated.

Research Findings

To determine the factors affecting productivity and productivity, and how to measure the productivity of the production factors, there are different approaches. A group of these approaches are methods based on the production process that can be used to measure the productivity of the factors of production (Nasr Esfahani and Razavi , 2010). As stated above, the findings of the statistical survey tables reveal the relationship between knowledge management, information technology and the productivity of the development insurance company.

TABLE. Test results of variables

Error rate	Meaningful level	Test ratio	Ratio observed	Frequency observed	Likert Spectrum	Research variables
0/05	0/000	0/50	0/22 0/76	9 23	Medium and less - above average	knowledge management
0/05	0/000	0/50		8 30	Medium and less - above average	Productivity of Development Insurance Company
0/05	0/50	0/50		8 33	Medium and less - above average	Information Technology

Based on the table, because the significance level is smaller than the error rate and the observed ratio is greater than the test ratio, the assumption that the effect of knowledge management is higher than the average level Is confirmed, and

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the assumption of the role of knowledge management's influence on information technology and insurance company's productivity is higher than the average level is confirmed

Test of research hypotheses

Hypothesis 1: Knowledge management and the application of information technology on the factor (human resource efficiency) demand, the business of the insurance company of Asia is influential.

Univariate regression to examine the relationship between knowledge management and application of information technology with the human resources of the insurance company of Asia

Meaningful level	F value	Averages of squares	The freedom Degree	Sum of squares	Source of change
0/001	7/595	0/250	1	0/258	Regression
		0/440	117	51/892	Remaining
			118	52/321	Total

According to the results of Table, with emphasis on the F value and a significant level greater than 0.05, it can be argued that there is no significant relationship between the management of the knowledge of the managers of the insurance company and the IT. In other words, there is no predictive power of information technology in this company through knowledge management, which may suggest that knowledge management can support information technology and, on the other hand, this is a two-way relationship, because information technology also manages knowledge in achieving He supports his goals.

Hypothesis 2: Knowledge management, the use of information technology (human resource productivity) can affect the quality of insurance in Asia.

Univariate regression to examine the relationship between knowledge management and application of information technology with the human resources of the insurance company of Asia

Meaningful level	F value	Averages of squares	The freedom Degree	Sum of squares	Source of change
0/001	8/498	0/240	1	0/345	Regression
		0/284	117	33/365	Remaining
			118	33/366	Total

According to the results of Table, with an emphasis on the F value and a meaningful level of less than 0.05, it can be argued that there is a significant relationship between knowledge management and HR human resources of the Asian insurance company. In other words, the ability to predict the human resource efficiency of the Asian insurance company is through the knowledge management of the company. Hypothesis 3: Knowledge management influences the possibility of having a business through the components of IT at work (HR productivity).

Univariate regression to examine the relationship between knowledge management and application of information technology with the human resources of the insurance company of Asia

Meaningful level	F value	Averages of squares	The freedom Degree	Sum of squares	Source of change
0/001	10/559	4/294	1	4/289	Regression
		0/404	117	47/935	Remaining
			118	52/232	Total

According to the results of Table, with an emphasis on the F value and a meaningful level of less than 0.05, it can be argued that there is a significant relationship between knowledge management and human resource productivity in the insurance company of Asia. In other words, there is the ability to predict knowledge management through the use of human resources in the insurance company of Asia. Therefore, regression coefficients are necessary.

Regression coefficients related to prediction of KM through human resource productivity of the Asian Insurance Company

Meaningful level	Amount T	Beta coefficient	Amount B	R^2	Predictive variable	Criterion variable
0/001	3/250	0/286	0/63	0/081	Human Resource Productivity	knowledge management

Regarding the one-variable regression coefficients, it can be argued that there is a significant positive relationship between knowledge management and human resources productivity of the Asian insurance company. Thus, with the increase of knowledge management in this company, human resource productivity also develops. Human resource productivity also has the potential to predict 8% of knowledge management.

Multivariate regression to examine the relationship between knowledge management and information technology with the human resources of the insurance company of Asia

Meaningful level	F value	Averages of squares	The freedom Degree	Sum of squares	Source of change
0/005	5/570	2/270	2	4/543	Regression
		0/406	116	47/689	Remaining
			118	52/232	Total

According to the results of Table , with an emphasis on the amount of F and a significant level less than 0.05, it can be argued that there is a significant relationship between knowledge management and information technology and human resource efficiency of the Asian insurance company. . In other words, the ability to predict human resource productivity in the Asian insurance company is through the management of knowledge and information technology. Therefore, regression coefficients are necessary.

Regression coefficients associated with prediction of information technology and human resource productivity through knowledge management in the insurance company of Asia

Meaningful level	Amount T	Beta coefficient	Amount B	R^2	Predictive variable	Criterion variable
0/002	3/246	0/285	0/266		Human Resource Productivity	knowledge management
0/437	0/776	0/068	0/087	0/088	Information Technology	knowledge management

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Considering the multi-variable regression coefficients and the t-value and significance level, it can be argued that there is no significant positive correlation between the management of knowledge of managers with information technology and human resource productivity in the insurance company of Asia. Therefore, knowledge management alone can not predict human resource productivity. But the information technology of the insurance company of Asia has the ability to predict human resource productivity. Also, the management of the knowledge of the managers of the insurance company through information technology, the ability to predict the productivity has human resources

II. Conclusion

The findings of this study showed that 67% of the samples were male and 33% were female, and 9% of the research samples were 28 or less than 28 years, 59% at the age range of 29-38 years, 26 Percentage are between the ages of 39-48 and 6% 49 or more than 49. The number of 16 samples has a diploma and less than a diploma, 21 have a bachelor's degree, 64 have a master's degree And 19 people have PhD degrees. The number of 53 subjects is officially recruited, 33 are contracted and 34 have contractual employment status. And in terms of service experience, samples of 62 Also, in the inferential findings, for data to be natural, since the significance level for all three questionnaires is greater than the level of the test, it is $\alpha = 0.05$, so the distribution of data in all three questionnaires has a normal distribution It should be. For this reason, a parametric test was used to test the hypotheses. The results of this study show that knowledge management and information technology affect the productivity of human resources in the development insurance company. Information technology affects the human resource context. It was also found that KM alone could not benefit Involves human resources as a prospective goal, but it directly and indirectly affects information technology.

III. Recommendations and Suggestions

Suggestions arising from the research It is recommended that managers of insurance companies, especially Asian insurance, use knowledge management in order to apply information technology for human resource efficiency. It is recommended that the managers of insurance companies, especially the insurance company, pay attention to the application of technology in order to develop productivity in different aspects of the organization. In this regard, it is necessary to pay attention to the intangible factors and its mediator role in linking knowledge management with human resource efficiency. By making scientific studies, they are informed about their impact and their optimal use. What has been considered in the fourth plan of economic, social and cultural development of the country about the insurance industry is a comprehensive development and deepening of the culture of insurance at the community level. Considering theoretical foundations and research background as well as research findings, in order to solve the problems And the challenges facing the insurance industry, especially the insurance industry, are the following solutions and recommendations for each hypothesis:

A) Knowledge management and application of information technology affects business productivity.

• Providing more interactions between the insurance industry and research and research institutes to conduct research and insurance research.

B) Knowledge management and application of information technology affect the motivating factor for business

• Designing an organizational structure based on knowledge management and application of information technology for an insurance company that requires flexibility and mobility in accordance with environmental conditions and conforms to the principles and conditions of a trading company.

Promotion of public awareness and public life insurance claims as a result of the development of marketing and sales of these insurance policies with the aim of increasing social welfare and ensuring the future of the various strata of society.

C) Knowledge management, the use of information technology can affect the workability of the business. The gradual and gradual liberalization of the premium rate setting in the form of tariffs, which is a prerequisite for the ability to compete healthy in the business environment of insurance.

• Designing and developing a variety of insurers to support low income groups in society.

• Amendments to the Insurance Regulations of the Insurance Companies and Amendments to the Regulations on Technical Reserves for Life and Non-life Insurance.

D) Knowledge management influences the possibility of having a business through IT-enabled components.

• Creating centralized databases based on the market situation, economic, social, and cultural structure in the composition of economic sectors, and based on which it is possible to design insurance products that are tailored to the needs of the customer.

• Modifying and eliminating laws and regulations that conflict with the activities of an enterprise. For this purpose, it is possible to create general and specific fields of insurance.

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