The Impact of Sales Competencies on Sales Performance of Insurance Companies in Jordan

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Abstract

The study aimed to identify the impact of sales competencies on sales performance of Jordanian insurance companies. The primary data, it was obtained by developing a questionnaire and distributing it to the study sample, as the study population consisted of (24) insurance companies operating in Jordan and the study sample was limited Department directors, department heads and sales representatives working in insurance companies in Jordan, whose number is (237) employees, and the number of valid and appropriate questionnaires for statistical analysis was (234) . The study used the descriptive analytical method, relying on the (SPSS) software for statistical analysis purposes. The study found, as a main result, the existence of a statistically significant impact of sales competencies in their dimensions (competency of company knowledge, competency of self-management, competency of teamwork, competency of training and skills) on sales performance in its dimensions (sales volume, sales innovation, merit sales work, mastery of sales work, perseverance in selling work) at insurance companies in Jordan. The study recommended that there is a need to provide sales employees by a specialized training programs from one period to another to equip them with sales competencies, skills and tactics that enable them to adapt to sales work and develop the principle of participation and teamwork through teamwork, motivating to develop themselves to be reflected on their personal characteristics, and informing them by the main strategies and directions in the company to improve sales performance.

Keywords: Sales Competencies; Sales Performance; Jordanian Insurance Companies.

Introduction

The insurance sector is important in the business environment, and it is one of the main pillars of the economies of countries and stimulating investment and economic growth and guarantor of trade exchange operations, and insurance services are among the services that provide protection and safety from damages and losses that threaten individuals and companies. The similarity of the characteristics of insurance services requires the search for innovative means to attract customers so that the institution can survive and continue and ensure excellence in the market and face the increase in competition seeking to attract customers to buy from its various insurance services. Sales through good planning, good guidance for the sales team, selection of qualified salesmen, and control over their activities, as they have a great influence on customers' decision to persuade them to buy the insurance service, thus they have an effective role in creating demand and increasing sales. (Karawani, Maryam. 2018).

Given the importance of the great role of marketing activity, it is important to have these competencies for this activity in insurance companies, as the selling competencies represented in the merit of knowledge of the company, which seeks to develop the ability to develop appropriate strategies to face the changes in the environment surrounding the companies, and the merit of training, which has a role in qualifying employees And training them to work efficiently and effectively, and the competence of working with a team spirit to walk in parallel to achieve the set goals, in addition to the competence of self-management to enhance employees' self-confidence, and benefit from their personal characteristics and motivations.

The application of these competencies leads to improving sales performance, achieving success, leading the market and facing changes that occur in the business environment (Al-Taie et al., 2018).

The sales performance is one of the most important indicators for economic institutions and indicates the reciprocal relations with the target markets, and because the sales process is a communication process that includes economic, social, and behavioral aspects, it is necessary to talk about the contact party represented by the sales representatives, which is considered one of the executive tools for the selling plans and strategies of the institutions. Thus, sales representatives are the face of the organization, so it is necessary for sales representatives to possess competencies that reflect a positive image of the company.

Insurance companies must focus on the sales competencies of salesmen, believing in their importance in reaching customers. The sales representatives have received the attention of many researchers and this is evidenced by many studies that shed light on the sales performance, as it can be measured through quantitative indicators such as the volume of sales, the number of insurance contracts... etc. and the qualitative indicators represented in the methods of communication with customers and management The sales operation (Mujahideen and Fateh, 2015).

Research Problem

Where the problem of the study lies in the inability of workers in the sales work to deal with many variables, which led to their inability to build trust between the company and customers, and the inability to build long-term relationships with customers so that companies have a base of customers who maintain loyalty to the company In view of the similarity in the characteristics of the service provided by the companies, the relationship between insurance companies and customers is in fact an unconventional relationship and is not based on awareness of the need, advantages and importance of insurance services and is not based on loyalty and trust for a particular company. Accordingly, the role of sales competencies that insurance companies must adopt in finding a sales team that possesses the sales competencies necessary to improve sales performance, convince customers of the importance of insurance services, build a long-term relationship and create loyalty among customers. The sales performance of insurance companies in Jordan. To achieve the purpose of this study, the following study questions were answered:

The main question: Is there an impact of sales competencies in its dimensions (company knowledge, self-management, training and skills, and teamwork) on sales performance in its dimensions (sales volume, sales innovation, selling work merit, sales mastery, and salesperseverance) with the Jordanian insurance companies?

The main question emerged from the following sub-questions.

The first sub-question: Is there an impact of sales competencies in its dimensions (company knowledge, self-management, training and skills, and team work) on sales volume at Jordanian insurance companies?

The second sub-question: Is there an impact of sales competences in its dimensions (company knowledge, self-management, training and skills, and team work)) on sales innovation in Jordanian insurance companies?

The third sub-question: Is there an impact on the merits of sales in its dimensions (company knowledge, self-management, training and skills, team work)) on selling work merit in Jordanian insurance companies?

The fourth sub-question: Is there an impact of sales competencies in their dimensions (company knowledge, self-management, training and skills, and team work)) on sales mastery in Jordanian insurance companies?

The fifth sub-question: Is there an impact of sales competencies in their dimensions (company knowledge, self-management, training and skills, team work)) on sales perseverance in Jordanian insurance companies?

Research Significance

The significance of study emerged in that it investigated the literature on sales competencies with its dimensions (company knowledge, self-management, training and skills, and team work) and sales performance in its dimensions (sales volume, sales innovation, selling work merit, sales mastery, and sales perseverance).

As well as to provide local and Arab scientific libraries with important theoretical and practical material, in particular with sales competencies and sales performance, which will open new horizons for researchers to address this topic from other aspects with the aim of reaching more comprehensive studies, which will contribute to supporting theoretical literature in general.In addition to all this study it will contribute to directing the marketing decision-makers of the insurance companies in Jordan to the role that sales merits play in developing effective operational plans and programs for salesmen in the sales work, and taking the necessary decisions to improve the sales performance through knowledge of the sales work and their training.

And enhancing their knowledge of understanding market variables and enhancing self-confidence to build a coherent team, in a way that allows them to have a good understanding of customer behaviors and trends to attract and influence him in order to buy the insurance services offered by these companies, as well as build a long-term relationship through the application of relationship marketing, which in turn is reflected in improvement The level of sales performance in insurance companies.

Research Hypothesis

Based on the study problem and its questions, the hypotheses were formulated as follows:

Main hypothesis (Ho-1): There is no statistically significant effect at the level of significance (α = 0.05) of sales competences in its dimensions (company knowledge, self-management, training and skills, and team work) on sales performance in its combined dimensions (sales volume, sales innovation, selling work merit, sales mastery, and sales perseverance) with Jordanian insurance companies.
The following sub-hypotheses emerged from the main hypothesis:

The first sub-hypothesis (Ho1-1): There is no statistically significant effect at the level of significance (α = 0.05) of sales merits by remitting them (company knowledge, self-management, training and skills, and team work) on sales volume in Jordanian insurance companies.

The second sub-hypothesis (Ho1-2): There is no statistically significant effect at the level of significance (α = 0.05) of sales merits by remitting them (company knowledge, self-management, training and skills, and team work) on sales innovation in Jordanian insurance companies.

The third sub-hypothesis (Ho1-3): There is no statistically significant effect at the level of significance (α = 0.05) of sales merits by remitting them (company knowledge, self-management, training and skills, and team work) on selling work merit in Jordanian insurance companies.

The fourth sub-hypothesis (Ho1-4): There is no statistically significant effect at the level of significance (α = 0.05) of sales merits by remitting them (company knowledge, self-management, training and skills, and team work) on sales mastery in Jordanian insurance companies.

The fifth sub-hypothesis (Ho-1-5): There is no statistically significant effect at the level of significance (α = 0.05) of sales merits by remitting them (company knowledge, self-management, training and skills, and team work) on sales perseverance in Jordanian insurance companies.

Research Model

To achieve the purpose of this study and to reach its objectives in determining the extent of the relationship between the independent variable and the dependent variable, the researchersdesigned the study model shown in Figure (1).
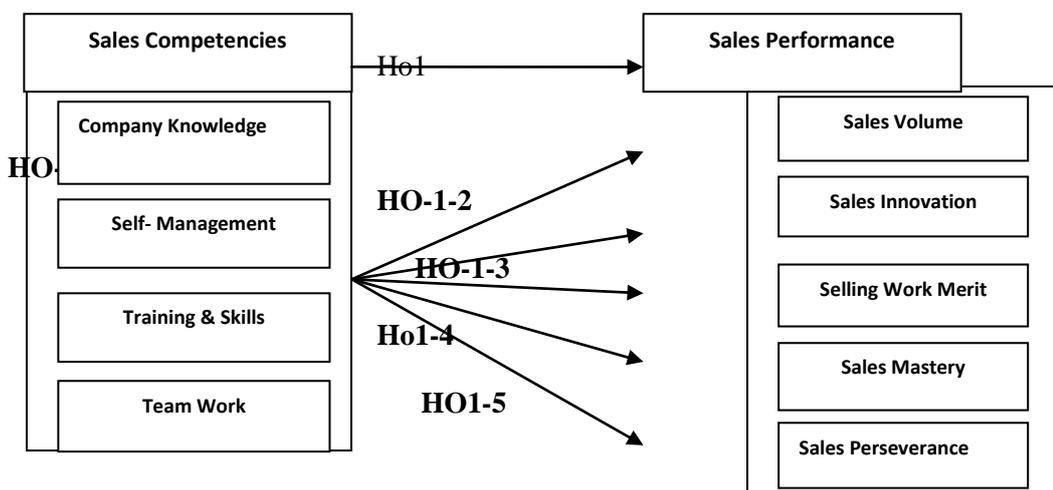
Literature Review and Previous Studies

Awareness of the conceptual and intellectual structure of sales competencies enables companies to understand the rules of the game, and contributes to achieving the highest investment in their knowledge, competencies and experiences in a way that leads them towards achieving growth, survival and development through the advancement of sales representatives and sales workers to achieve the quantitative, qualitative and strategic goals that companies seek and the ability to Selling insurance services characterized by similar characteristics in light of market conditions characterized by change and the presence of many challenges and uncertainties in the market. (ChaitaliRiddhish Shah, 2016).

Sales competencies are concerned with developing the competencies and skills of sales workers because they represent companies in front of customers and reflect the positive or negative image of the company and thus the sales workers have become playing a major role in building long-term relationships with customers and converting them from one-time purchase to repeat purchase and loyalty to the company through embrace relationship marketing and the ability to understand and satisfy customer service needs (Hohenschwert, 2013).The ability to perform the sales process in a way that achieves the highest return from sales is closely related to the competencies of the salesperson. These competencies include qualities such as knowledge and skills, which are visible external elements, as well as hidden elements such as values, motivations, and attitudes (Al-Mamun et al., 2016).

Sales competencies defined as skills, knowledge's, attitudes, and behaviors that must be provided by sales workers in order to perform his work effectively and efficiently to achieve positive results that help in developing the sales process in business organizations. (Al-Taie, 2009). Competencies are also defined as knowledge, experience, attitude, the desire to work in different circumstances and the ability to adapt to changing circumstances (Sypniewska, 2013). Avhad, &Giri (2020) believes that the importance of competencies stems from the extent to which competencies contribute to the ability to exploit strengths and knowledge of weaknesses to address them, and the ability to provide knowledge and understand strategies and market trends as well as acquiring skills and avoiding the loss of the competent human element represented in the team Selling.

Organization's strategic knowledge and trends and the work it help sales men's of taken the appropriate decisions to correct the paths and size the available opportunities resulting from the changes in the work environment, and understanding of the whole organization based on understanding the role of all divisions and departments in the company (administrative, marketing, technical and productive) practiced by the organization in addition to contributing to taking strategic decisions help the organization achieve its long-term goals. (Al-Taie et al., 2018).

Managing oneself is subjecting oneself by sales men's is to set a plans, rules and controls, with a sense of self-direction, self-control and control during the process of self-development. Self-management is the way that helps you move forward in your life with greater flexibility, easier and better through setting goals, managing time and getting rid of anxiety, which in turn gives people more opportunities to engage in multiple activities (Wehmeieret. al.2020).

The relationship between the training process and the sales performance in good training in the event of a deficiency in it, and directs those involved to work to provide them with the skills and knowledge that ensure changing their behavior for the benefit of the organization in which they work, as the training aims to raise productivity by the individual acquiring new knowledge that allows discovering deficiencies in his trends and inclinations and improves from its sales performance.. (Luqman and Hamdoun, 2019).

Teamwork must maintain survival and continuity and give the required results by enabling team members to continuously develop and develop their skills and capabilities and develop their capabilities over time. The teams must strive to achieve the goals of the organization with the highest level of quality in addition to cooperation, participation and self-rejection within the sales team to achieve the concept of teamwork. It aims to create a friendly and comfortable environment between team members who are willing to participate, cooperate and synergize together to achieve effective team work. (O'Neill, & Salas, 2018).

Sales performance has been defined as an integrated process in itself and consists of several stages. In order to achieve good performance and deal with customers at all stages, the sales representative must be armed with ingenious capabilities and skills, as a number of empirical research has been conducted to prove that these competencies have a significant impact on sales performance(Punwatkar, & Varghese, 2014).

Sales performance can be defined as the level of sales achieved by companies during a specific period of time through the sales plan established and which the company follows in the process of selling its services and comparing the selling performance with other periods within certain quantitative indicators. (Mujahideen and Meddah, 2015).

While the literature on measuring the volume of sales work provides many directions for evaluating the sales process, sales performance is evaluated, for example, by completing the sale, and there is another approach in evaluating sales performance and includes several indicators, the most important of which are sales volume, market share, the number of contracts concluded, their quality and duration, The time used to complete the sales work. (Mujahideen and Maddah, 2015). Innovation defined as the process of bringing about fundamental or additional changes to products or procedures that lead to adding something new to the organization to work on increasing the added value provided to customers, which contributes to increasing the private stock of knowledge in the organization (Belghoul and bin lehrash 2017). The merit of the sales business was defined as a comprehensive concept of the ability of salesmen to use personal skills and knowledge to complete the sales process. (Auspicious, 2016). Work mastery is also defined as the performance and completion of the tasks required of the sales individual without defect, skill, accuracy and sincerity, adherence to requirements and compliance with controls related to the use of certain techniques, and keenness to perform work in a timely manner and without delay, and strive to develop work to better levels (Bensalah, 2017). Perseverance in the sales business defined as the ability to overcome negative obstacles and situations, as perseverance affects the level of individuals' effort, endurance and flexibility in facing the obstacles and difficult situations they face in performing their work. Thus, the individual's ability to withstand the pressures (Padayachee, 2019).

Elias & Ammar. (2017), the study found that the training of salesmen contributed to providing them with many skills that would enable them to do their work efficiently. Mujahideen and Maddah (2015), the most important results is that the effect of the level of self-confidence that the salesman possesses on his level of selling performance is due to the fact that the salesman's confidence in his ability to complete the deal successfully before meeting the customer makes him determined to persuade him in all possible ways, the performance of the salesman is affected by the extent to which he has technical information about the product. Auspicious (2016),sales skills have a relationship and a positive impact on excellence in customer service (service quality and superiority of competitors), and sales skills have a positive relationship and impact on customer service excellence (service exceeds customer expectations). Sypniewska, (2013), the results indicate that by influencing the development of one competency, it is possible to develop another set of competencies. It is an important aspect of developing training programs for vendors. The study resulted in verifying the hypotheses and that the group of individual competencies distinguishes the levels of influences in multi-level marketing from one another. Punwatkar, & Varghese,(2014), the study results indicate that product knowledge, ability to listen, persuasive skill, dealing with objections and the ability to deal with others are the main competencies that affect the performance of the seller.

Research Methodology and Sampling

The researchers adopted the descriptive and analytical approach, relying on field application to collect and analyze data, and then test the hypotheses. The researchers prepared a questionnaire covering all paragraphs of the dimensions of the study variables, where the descriptive approach focused on presenting the response in terms of the mean value and the standard deviation, while the analytical approach appears by testing the hypotheses and the study model, in terms of multiple regression analysis. The study population was covered all Jordanian insurance companies registered with the Ministry of Industry and Trade is (24) company. The stud sample was used is the comprehensive sampling which was restricted to the marketing departments of the investigated insurance companies, and it was represented by all the marketing directors, heads of departments and their sales employees with an overall (237) employees.

Data Analysis

The Cronbach's Alpha coefficient used of internal consistency and validity of the questionnaire as a data collection tool for the present study to measure the level of internal consistency of the resolution paragraphs.

Table(1): Internal Coherence Coefficients (Alpha Cronbach)

Variable	Sub. Variables	Coherence coefficient of internal consistency
Sales Competences	Company Knowledge	0.83
	Training & Skills	0.83
	Team Work	0.91
	Self-Management	0.90
The overall		0.96
Sales Performance	Sales Volume	0.89
	Sales Innovation	0.88
	Sales Work Merit	0.91
	Sales Mastery	0.90
	Sales Perseverance	0.92
The overall		0.95
Overall		

Descriptive Statistics

The arithmetic averages and standard deviations were extracted for the dimensions of sales competencies, and the table below illustrates this:

1st.: Dimensions of the independent variable: Sales Competences:

The arithmetic averages and standard deviations were extracted for the dimensions of sales competences, and the table below shows in table (2):

Table (2): Arithmetic Averages of Sales Competences Dimensions

No.	Rank	Variable	Mean	SD	Level
1	1	Company Knowledge	3.91	.782	High
2	2	Training & Skills	3.91	.777	High
3	3	Team Work	3.73	.864	High
4	3	Self-Management	3.73	.848	High
		Overall of Sales Competences	3.81	.763	High

Table (2) shows that the arithmetic averages ranged between (3.91- 3.73), where company knowledge and training and skills shows the highest arithmetic average of (3.91), while team work and self-management shows lowest arithmetic average of (3.73), and the overall arithmetic average was (3.81).

2nd..: Dimensions of the dependent variable: Sales Performance:
The arithmetic averages and standard deviations were extracted for the dimensions of sales performance, and the table below shows in table (3):

Table (3): Arithmetic Averages of Sales Performance Dimensions

No.	Rank	Variable	Mean	SD	Level
1	3	Sales Volume	4.24	.875	High
2	5	Sales Innovation	4.24	.800	High
3	1	Selling Work Merit	4.22	.874	High
4	4	Sales Mastery	4.20	.829	High
5	2	Sales Perseverance	4.16	.841	High
		Overall of Sales Performance	4.21	.804	High

Table (3) shows that the arithmetic averages ranged between (4.24- 4.16), where sales volume and sales innovation shows the highest arithmetic average of (4.24), while sales perseverance shows lowest arithmetic average of (4.16), and the overall arithmetic average was (4.21).

Testing of Hypothesis:

H01 There is no statistically significant impact at the level of significance (α = 0.05) of sales competences in all its dimensions (company knowledge, self-management, training and skills, and team work) on sales performance in its dimensions (sales volume, sales innovation, selling work merit, sales mastery, and sales perseverance) in Jordanian insurance companies: To verify the validity of this hypothesis, multiple regression analysis was used for the impact of sales competences on sales performance of Jordanian insurance companies: Test for the significance of the coefficients of the simple regression equation

Table (4) shows the values of the regression coefficients for the estimators and their statistical tests

Independent Variables	R	R2	B	F	Sig.
Sales Competences	.784	.615	.827	370.205	.000

Dependent Variable: Sales Performance

Table No. (4) indicate that the explained discrepancy amounted to (0.615), meaning that the sales competencies interpreted a value of (61.5%) of sales performance, and a statistically significant positive impact of sales competences on sales performance of insurance companies in Jordan, as the value of F(370.205) and in statistical terms (0.000).Accordingly, the null hypothesis was rejected and the alternative hypothesis is accepted which mean that there is a statistically significant impact at the level of significance (α = 0.05) of sales competences dimensions on sales performance dimensions.

H01-1: There is no statistically significant impact at the level of significance (α = 0.05) sales competences in all its dimensions (company knowledge, self-management, training and skills, and team work) on sales volume: To verify the validity of this hypothesis, multiple regression analysis was used for the impact of sales competences on sales volume in Jordanian insurance companiesas shown below:

Table (5): Coefficientsa

Model 1	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.004	.209		4.801	0.00
Company Knowledge	.252	.104	.225	2.417	.016
Training & Skills	.137	.057	.173	2.413	.017
Team Work	.115	.046	.152	2.527	.012
Self-Management	.243	. 101	.236	2.407	.017

a. Dependent Variable: Sales Performance(sales volume)

Table(5) indicate that there is a statistically significant positive impact of the company knowledge on the volume of sales volume, as the value of t. is 2.417, in statistical significance of 0.016, and the presence of a statistically significant impact of skills and training on sales volume, as the value of t.shows 2.413, in statistical significance of 0.017, and the presence of a significant positive impact statistically for teamwork on sales volume, as the value of t. was 2.527, in statistical significance 0.012, and it was found that there is a positive statistically significant impact of self-management on sales volume, as the value of t.shows 2.407, in statistical significanceof.017.

H01-2: There is no statistically significant impact at the level of significance (α = 0.05) sales competences in all its dimensions (company knowledge, self-management, training and skills, and team work) on selling work merit: To verify the validity of this hypothesis, multiple regression analysis was used for the impact of sales competences on sales innovation in Jordanian insurance companiesas shown below:

Table (6): Coefficientsa

Model 1	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.975	.194		5.025	.000
Company Knowledge	.249	.097	.232	2.580	.010
Training & Skills	.135	.050	.199	2.694	.008
Team Work	.226	.088	.232	2.554	.011
Self-Management	.201	.094	.202	2.138	.034

a. Dependent Variable: Sales Performance(sales innovation)

Table(6) indicate that there is a statistically significant positive impact of company knowledge on sales innovation, as the value of t. was 2.580 and in statistical significance.010, and the presence of a statistically significant impact of training and skills on sales innovation, as the value of t.shows 2.694 in statistical significance. Statistically for teamwork on sales innovation, as the value of t. was 2.554 in statistical significance of.011 and it was found that there is a statistically significant positive impact of self-management on sales innovation, as the value of t.showed 2.138, in statistical significance of.034.

H01-3: There is no statistically significant impact at the level of significance (α = 0.05) sales competences in all its dimensions (company knowledge, self-management, training and skills, and team work) on selling work merit: To verify the validity of this hypothesis, multiple regression analysis was used for the impact of sales competences on selling work merit in Jordanian insurance companiesas shown below:

Table (7): Coefficients a

Model 1	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.163	.191		6.087	.000
Company Knowledge	.184	.057	.227	3.252	.001
Training & Skills	.140	.056	.175	2.515	.013
Team Work	.171	.087	.178	1.964	.050
Self-Management	.383	.092	.392	4.149	.000

a. Dependent Variable: Sales Performance(selling work merit)

Table(7) indicate that there is a statistically significant positive impact of company knowledge on selling work merit, as the value of t. was 3.589 in statistical significance. Statistically significant positive for the teamwork on selling work merit, as the value of t. was 2.579 in statistical significance of.011, and it was found that there was a positive statistically significant impact of self-management on selling work, as the value of t.was 4,151, in statistical significance of .000.

H01-4: There is no statistically significant impact at the level of significance (α = 0.05) sales competences in all its dimensions (company knowledge, self-management, training and skills, and team work) on sales mastery: To verify the validity of this hypothesis, multiple regression analysis was used for the impact of sales competences on sales mastery in Jordanian insurance companiesas shown below:

Table (8): Coefficients a

| Model 1 | Unstandardized Coefficients | | Standardized Coefficients | | |
	B	Std. Error	Beta	T	Sig.
(Constant)	1.163	.191		6.087	.000
Company Knowledge	.184	.057	.227	3.252	.001
Training & Skills	.140	.056	.175	2.515	.013
Team Work	.171	.087	.178	1.964	.050
Self-Management	.383	.092	.392	4.149	.000

a. Dependent Variable: Sales Performance(sales mastery)

Table (8) indicate that there is a statistically significant positive effect of the merit of knowledge of the company on sales mastery, as the value of t. of 3.252, in statistical significant of .001, and the existence of a statistically significant impact of training and skills on sales mastery, as the value of t. ofwhich shows 2.515 in statistical significant. Positive statistically significant for teamwork on perfecting sales mastery, as the value of t. was 1.964 and in statistical significance of 0.050, and it was found that there was a positive statistically significant impact of the self-management on sales mastery, as the value of t. was 4.149 in statistical significant of .000.

H01-5: There is no statistically significant impact at the level of significance (α = 0.05) sales competences in all its dimensions (company knowledge, self-management, training and skills, and team work) on sales perseverance: To verify the validity of this hypothesis, multiple regression analysis was used for the impact of sales competences on sales perseverance in Jordanian insurance companiesas shown below:

Table (9): Coefficients a

| Model 1 | Unstandardized Coefficients | | Standardized Coefficients | | |
	B	Std. Error	Beta	T	Sig.
(Constant)	1.530	.192		7.973	.000
Company Knowledge	.146	.049	.207	2.982	.003
Training & Skills	.191	.061	.250	3.129	.002
Team Work	.223	.087	.241	2.549	.011
Self-Management	.428	.093	.454	4.619	.000

a. Dependent Variable: Sales Performance(sales perseverance)

Table (9) indicate that there is a statistically significant positive impact of company knowledge on sales perseverance, as it showed a value of 2.982 and in statistical significance of .003, and the presence of a statistically significant impact of the training and skills on sales perseverance, as the value of t.showed of 3.129 in statistical significance.Also, the presence of a statistically significant positive effect of the merit of teamwork on perseverance in the sales work, as the value of t. was 2.549 and in statistical significance of.011, and it was found that there is a positive statistically significant impact of the self-management's on sales perseverance, as the value of t. was 4,619, in statistical significance of .000.

Results Discussion

- The results of testing the hypothesis of the main study found that there was a statistically significant effect at the level of significance (α = 0.05) of sales competences dimensions (company knowledge, self-management, training and skills, and team work) on sales performance dimensions (sales volume, sales innovation, selling work merit, sales mastery, and sales perseverance) in Jordanian insurance companies.

This indicates that insurance companies must be keen on sales competencies in terms of developing the knowledge competencies of the company through understanding the organization, understanding the industry and taking appropriate strategic decisions, in addition to their keenness to train and develop the capabilities of sales workers and the development of team spirit and teamwork as well as benefit from the self-abilities of sales personnel's have and take advantage of them in favor of the sales work and performance.

- The results of the sub-hypothesis test of the impact of sales competencies dimensions (company knowledge, self-management, training and skills, and team work) at the level of significance ($0.05 = α$) on the dimensions of the dependent variable, sales performance separately, each separately (sales volume, sales innovation, selling work merit, sales mastery, and sales perseverance), respectively, with a statistically significant effect for each of them.

Recommendations

Based on the results of the study tests, the researcher makes the following recommendations:

-There is a need of providing sales personnel's by a specialized training programs to equip them with new sales competencies, skills and tactics that enable them to adapt to the sales work in line with the nature of insurance services and target customers in order to improve sales performance.

-There is a need of informing the sales staff of company strategies and vision through special awareness orientations to raise the level of awareness and knowledge they have to enable them to work accordingly in all marketing practices, particularly sales.

-The need to establish a team-based work culture among sales employees to be the basis for their success in their sales work and to achieve the desired sales goals of insurance companies, whose services require a professional behavior that is specific to the work of sales staff towards their customers.

-There is a need for establishing a culture of self-reliance in the sales work based on the application of the concept of self-management among sales employees and its content of good behavior and positive behavior, and to demonstrate the art of sales work with high merit and efficiency to enable them to convince their target customers of insurance services that actually require high-level professional competencies.

-There is a need for enhancing the culture of creativity and innovation in sales methods of sales employees in an effort to develop them in line with the professional developments in the sales work to enable them to acquire sales opportunities on the one hand and to overcome the obstacles and sales problems with the target customers.

- There is a need of conducting more specialized studies in the areas of sales work due to its importance for companies as it is the real resource and capital of companies in light of the financial returns resulting from the volume of sales resulting from the performance of the companies' sales staff.

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