




Presenting an E-Learning Model with Emphasis on Psychological Capital at Mellat Insurance

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ABSTRACT

Purpose: The objective of this research was to present an e-learning model with an emphasis on psychological capital at Mellat Insurance.

Methodology: This research is qualitative in nature and employs thematic analysis as its method. The qualitative section of the study population included experts in education, e-learning, and psychology, focusing on psychological capital. Through purposive sampling, criterion-based, the desired sample was selected, and sampling continued until theoretical saturation of the data was reached. Thus, the participants in the study included 18 experts and managers. The data collection tool in this research was semi-structured interviews. It is noteworthy that the extraction of these indices was conducted by reviewing existing theoretical foundations and implementing interview transcripts using the thematic analysis method of Braun and Clarke in ATLAS.ti software.

Findings: Based on the qualitative technique of thematic analysis, 141 initial codes were identified in 20 initial themes, and finally, 6 constructive themes were determined. The 6 constructive themes are: educational content, e-learning infrastructure, institutionalization of psychological capital, intra-organizational factors, extra-organizational factors, and effectiveness.

Conclusion: One of the main necessities for implementing an e-learning model with an emphasis on psychological capital at Mellat Insurance is to increase organizational productivity. Organizational maturity refers to the ability of the organization to respond to challenges, adapt to changes, and continuously improve. This concept addresses the organization's ability to utilize internal and external knowledge, experiences, and resources to enhance processes, improve performance, and create added value. The primary necessity is that Mellat Insurance must seek to establish an advanced and flexible educational structure that enables employees to acquire the necessary knowledge, skills, and abilities to face emerging challenges and opportunities.

Keywords: E-learning, Psychological capital, Mellat Insurance.

1. Introduction

E-learning, as one of the highly effective and vital tools in today's world, holds a unique position in society and industry. This educational method not only provides easy and widespread access to educational content and resources but is also essential in many areas due to its numerous features (Delfan Azari et al., 2022; Ebrahimi et al., 2022; Emami et al., 2024; Hajizadeh et al., 2021; Keramati, 2021; Maarefvand & Shafiabady, 2024; Rezaazadeh Taloukolaei et al., 2024; Roshani Ali bena see et al., 2017; Russell & Qiu, 2024; Sadat Mousavi & Ebrahimi, 2024; Saeidi et al., 2021; Zahed Babolan et al., 2023; Zareai, 2013). One of the important aspects of e-learning is its ability to adapt and be compatible with various conditions and rapid changes in society and the job market (Chen, 2020; Efilti & Çoklar, 2019; Fu & Weng, 2022). This method facilitates the updating of content and offers education with a modern and personalized approach, helping users become familiar with changes in technology, management, or industry (Herd, 2010; Jin, 2022; Khan, 2022; Othman, 2021).

The necessity of e-learning in today's world is also due to the high demand for continuous learning and the enhancement of individual and professional skills (Usman et al., 2021; Бочелюк et al., 2021). This trend, especially in the dynamic world of information and communication technology, is a fixed and necessary direction for individuals to keep pace with market growth and changes and to secure job positions (Ephrem et al., 2019; Fu & Weng, 2022). Furthermore, e-learning provides easy access to education for those who, for various reasons, are deprived of in-person education, such as those living in remote areas or those with physical limitations (Liu et al., 2022; Lv et al., 2023). This makes e-learning a socially inclusive tool for all individuals, securing a special place for itself (Lv et al., 2023; Mubarak et al., 2020; Othman, 2021; Usman et al., 2021).

Psychological capital is one of the key factors in the success of e-learning. This concept refers to the importance and ability of an individual to develop and utilize their psychological, social, and personal resources (Jin, 2022; Othman, 2021). In the e-learning model, psychological capital enhances individual performance and learning by providing content and activities designed based on behavioral and psychological analysis. One of the significant aspects of psychological capital in e-learning is the ability to create dynamic and interactive educational environments that increase individual motivation and participation (Ling, 2024; Liu et al., 2022; Lv et al., 2023; Mubarak et al., 2020).

Using teaching methods and content delivery designed based on psychological principles, individuals can engage in learning with maximum effectiveness and enjoyment and achieve success in mastering various subjects (Fu & Weng, 2022; Ray Cherry Hill, 2024).

Moreover, psychological capital plays a crucial role in enhancing individual flexibility in the e-learning model. This educational approach helps individuals adapt to diverse topics and different learning methods and update their skills based on the needs and changes in society and the job market. Therefore, psychological capital in the e-learning model is not only a key tool for improving individual learning and performance but also a fundamental factor in creating dynamic, flexible, and effective educational environments (Khan, 2022; Ling, 2024; Liu et al., 2022).

The e-learning model with an emphasis on psychological capital at Mellat Insurance can be a highly effective solution for the development and advancement of the company's employees. Given the importance of psychological capital in improving individual and organizational performance, using educational models based on this concept can effectively enhance employee performance and quality (Chen, 2020; Muhammad, 2022; Sönmez, 2021). The first advantage of presenting an e-learning model with an emphasis on psychological capital at Mellat Insurance is increasing employees' self-awareness and understanding of others. These models, by providing content based on psychological analyses, help employees improve their patterns and behaviors and establish more effective communications with their colleagues (Muhammad, 2022; Sönmez, 2021).

Secondly, these models provide employees with the necessary tools and skills to manage stress, improve working relationships, and manage time (Ray Cherry Hill, 2024). These efforts, in addition to increasing productivity and work quality, lead to increased employee satisfaction and reduced absenteeism (Aljaghthami & Ishak, 2019; Brandt, 2022). The third advantage is enhancing Mellat Insurance's ability to attract and retain new talents. By offering training that emphasizes psychological capital, the company can increase its appeal as a dynamic and supportive workplace, thereby attracting and retaining important and valuable talents in the insurance industry. The most significant research findings on e-learning and psychological capital are reported below.

Psychological capital has been widely studied in educational contexts, highlighting its importance in enhancing student and teacher outcomes. For instance, the relationship between school principals' quantum leadership

behaviors and teachers' psychological capital levels was investigated, showing that effective leadership can enhance teachers' PsyCap, thereby improving their overall performance and engagement (2022). Similarly, Aljaghthami and Ishak (2019) found that psychological capital significantly influences work engagement among women teachers in Saudi Arabia, suggesting that fostering PsyCap can lead to higher job satisfaction and commitment (Aljaghthami & Ishak, 2019).

Asadollahi et al. (2022) demonstrated the effectiveness of resilience training interventions on the psychological capital of underprivileged widowed women in Fasa City, Iran (Asadollahi et al., 2022). This study highlights the potential of targeted training programs to enhance PsyCap, which can be applied to educational settings to support both teachers and students. Bahadır (2020) examined the relationship between teachers' psychological capital levels and school principals' toxic leadership behaviors, revealing that negative leadership can undermine teachers' PsyCap, thus affecting their performance and well-being (Bahadır, 2020).

Brandt (2022) discussed the link between psychological capital and entrepreneurial tendencies, suggesting that high levels of PsyCap can drive innovation and entrepreneurial activities within organizations. Chen (2020) explored the relationship between psychological capital, job stress, and job burnout among special education workers, finding that higher PsyCap can mitigate the adverse effects of job stress and reduce burnout rates (Brandt, 2022).

Efiliti and Çoklar (2019) examined teachers' technostress levels as an indicator of their psychological capital levels. Their findings indicate that higher PsyCap can help teachers manage technostress more effectively, which is particularly relevant in the context of e-learning (Efiliti & Çoklar, 2019). Ephrem et al. (2019) investigated the role of perceived social norms and psychological capital in shaping entrepreneurial intentions among undergraduate students, underscoring the importance of PsyCap in fostering a proactive and innovative mindset (Ephrem et al., 2019).

Fu and Weng (2022) discussed the application and related research on psychological capital theory in higher education, emphasizing the need for integrating PsyCap development into e-learning programs to enhance student outcomes (Fu & Weng, 2022). Gautam et al. (2019) studied the impact of psychological capital on the well-being of management students, highlighting the positive effects of high PsyCap on students' academic and personal lives (Gautam et al., 2019). Guo et al. (2021) examined the mediating role of psychological capital in the relationship between

postgraduate competence and academic research performance, suggesting that enhancing PsyCap can improve research productivity and competence (Guo et al., 2021).

Jin (2022) investigated the influence of psychological capital combined with ideological and political education on entrepreneurial performance and sports morality among college teachers and students (Jin, 2022). This study highlights the multifaceted benefits of integrating PsyCap development into educational programs. Khan (2022) conceptualized the effect of psychological capital on the academic performance of education students, reinforcing the need for educational institutions to focus on PsyCap enhancement (Khan, 2022).

Ling (2024) developed and validated the Educational Psychological Capital Scale, providing a tool for assessing and enhancing PsyCap in educational settings (Ling, 2024). Liu et al. (2022) explored the effect of psychological capital and role conflict on the academic entrepreneurial intentions of Chinese teachers, emphasizing the role of PsyCap in fostering academic entrepreneurship (Liu et al., 2022).

Given the significant impact of psychological capital on individual and organizational performance, its assessment and evaluation in the organizational e-learning model is unparalleled. This examination can help the organization provide appropriate training to employees to enhance and develop their psychological capital, thereby improving organizational performance and productivity. Hence, paying attention to psychological capital in the organizational e-learning model not only improves the individual learning process and personal development but also influences the advancement of organizational goals and strategies.

2. Methods and Materials

This research is qualitative in nature and employs thematic analysis as its method. The qualitative section of the study population included experts in education, e-learning, and psychology, focusing on psychological capital. Through purposive sampling, criterion-based, the desired sample was selected, and sampling continued until theoretical saturation of the data was reached. Thus, the participants in the study included 18 experts and managers. The data collection tool in this research was semi-structured interviews.

Regarding the extraction method of these indices, it should be noted that this was done by reviewing existing theoretical foundations and implementing interview

transcripts using the thematic analysis method of Braun and Clarke in ATLAS.ti software. Additionally, concerning coding, it should be noted that the Braun and Clarke analysis process begins when the analyst considers patterns of meaning and topics that have potential appeal. This analysis involves continuous back-and-forth between data sets and the set of codes and data analysis that has been generated. In thematic analysis, coding and analysis are performed concurrently with information gathering. Through open coding, numerous themes were obtained, which were reduced to fewer categories through the iterative data process. At this stage, preliminary categories related to the indices of the e-learning model with an emphasis on psychological capital at Mellat Insurance were extracted through comparison and analysis of phenomena using raw data.

3. Findings and Results

The qualitative section of this study is based on the perspectives of 18 experts familiar with human resource

Table 1

Initial Codes from Expert Interviews

Interview	Open Code
"In my opinion, competency or mastery of tools is one of those cultural aspects, whether in general culture, including the environmental culture in which the virtual space occurs, including the manager, employee, etc."	Organizational conditions; Environmental culture; Communications
"Laws and regulations, if we consider the procedures, can be seen in culture, but laws and regulations influence the virtual space, so we add another element, the environment. So it includes environmental culture, mastery, and tools."	Laws and regulations; Managerial mastery; Empowerment (Training); Electronic tools; Personal development
"As you see, compared to the year 2019, a significant transformation has occurred in the virtual education space, moving in this direction."	Rapid and compulsory familiarity of managers with virtual education during and after the COVID-19 pandemic
"In both cases, these elements are important: purposefulness, being purposeful. Your behavioral goal must align with what needs to be done. Methodology is fundamental, as is content mastery."	Purposefulness; Methodology; Content creation; Mastery of content
"For implementing and operationalizing a technique, for example, a strategy can be family intervention strategies."	Unattainable goals for virtual education; Alignment of program and goals; Ineffective planning and strategic mismanagement
"A strategy in the virtual space can utilize online and offline capacities."	Easy access to resources (hardware, software, internet, knowledge); Online access to educational techniques; Online access to other instructors; Flexible educational processes based on time and location
"If you use existing content, your solution is to search for suitable content for your topics and localize it."	Content coherence; Dynamic educational content; Easy access to content; Self-learning content
"Creating a culture means, for example, you take two or three main strategies and align them with your programs."	Knowledge-based culture and creative development; Inadequate online education culture for employees; Proper online education culture

Phase Three: Searching for Selective Codes

This phase involves categorizing the various codes from the previous phase into selective codes and organizing all the coded data summaries. The researcher begins to analyze their codes and consider how different codes can combine to create an overarching theme. At this stage, 141 selective codes (indices) were obtained by the researcher with the help

of advisors and supervisors. In this phase, incomplete or irrelevant codes, as well as duplicate codes, were removed to achieve these selective codes.

Thematic Analysis and Coding Using Braun and Clarke's Method

Phase One: Familiarization with the Data

To gain an in-depth understanding of the content and scope of the data, the researcher must immerse themselves in the data. Immersion in the data usually involves repeated reading of the data and reading the data actively (searching for meanings and patterns).

Phase Two: Generating Initial Codes

Phase two begins when the researcher reads the data and becomes familiar with them. This phase involves creating initial codes. Codes represent a feature of the data that appears interesting to the analyst. Coded data differ from units of analysis (themes). Coding can be done manually or using software programs. In this research, manual coding was employed.

of advisors and supervisors. In this phase, incomplete or irrelevant codes, as well as duplicate codes, were removed to achieve these selective codes.

Phase Four: Forming Sub-Themes (Components)

Phase four begins when the researcher has created a set of themes and reviews them. This phase includes two stages: reviewing and refining and shaping sub-themes. The first

stage involves reviewing at the level of coded summaries. In the second stage, the validity of sub-themes is considered with the dataset. In this phase, the researcher identified 20 sub-themes (components).

Phase Five: Defining and Naming Sub-Themes (Main Dimensions)

Phase five begins when there is a satisfactory image of the themes. The researcher defines and reviews the main themes for analysis. The data within them are then analyzed. By defining and reviewing, the essence of what each theme discusses is determined, and which aspect of the data each main theme encompasses is identified. In this phase, the researchers finally identified 6 main themes (main

dimensions) through iterative review among the sub-themes, which are explainable within the given context.

Phase Six: Producing the Report

Phase six begins when the researcher has a set of fully abstracted main themes aligned with the research framework. This phase includes final analysis and writing the report, which will be presented at the end. After conducting Delphi rounds and eliminating some indices, as well as merging and increasing the number of components with the input from research experts, 141 indices were ultimately selected. These components and indices were identified in 20 dimensions for the e-learning model with an emphasis on psychological capital.

Table 2

Dimensions, Components, and Indices of the E-Learning Model with Emphasis on Psychological Capital

Constructive Theme	Basic Theme	Initial Theme
Educational Content	Analysis	Updating employee knowledge
		Improving employee performance through an educational approach
		Developing procedural justice in the workplace
		Increasing executable virtual learning options to achieve goals
	Design	Standardizing e-learning based on psychological characteristics
		Enhancing employee innovation and creativity through educational procedures
		Increasing employee flexibility based on e-learning characteristics
		Specializing the training process
		Collaborative learning process for employees
		Alignment of e-learning with employee tasks
		Dynamic e-learning content in the workplace
		Easy access to e-learning content
	Implementation	Self-learning content
		Multifaceted e-learning content (scientific, psychological, etc.)
		Increasing interaction between employees and trainers
		Online access to educational techniques and other educational resources
		Flexible educational process based on time and place
		Diversity of educational techniques
	Evaluation	Localization of e-learning methods
		Self-assessment
Conducting psychological tests (pre-test, post-test)		
Online identification of psychological and performance issues and finding effective solutions		
Cost-free and quick online tests		
Periodic comparison of work and psychological test results		
Organizational E-Learning Infrastructure	Technical Infrastructure	Multidimensional evaluation techniques
		Specializing the evaluation and testing process
	Organizational Factors	Access to online learning tools
		High-speed internet
		Fast and updated hardware
		Access to international electronic educational resources
		Organizational technological structure
		Policy-making and organizational policy for employee training
	Individual Factors	Planning based on e-learning components for employees
		Monitoring and controlling to reduce errors
		Systematic organizational coordination and organization
		Attention to the quality of employee work life
		Individual knowledge in e-learning

		Individual mental orientation
		Previous experience (success and failure)
		Age, gender, and work experience
		Cooperative spirit (collective acceptance)
		Flexibility and adaptability to the environment
		Persistence in achieving a suitable job position
		Personal development
		Creativity and innovation
		Learning ability and transfer speed
		Intuition and insight
		Self-confidence
	Managerial Factors	Management attitude towards e-learning
		Optimizing managerial decisions to increase employee efficiency
		Management support for new educational procedures
		Employee flexibility
		Participatory decision-making by employees
Internal Organizational Factors	Organizational Orientation	Management attitude towards employee status
		Employee attitude towards their work quality
		Institutionalizing and creating the necessity of e-learning as workplace training
		Change management based on global educational changes and developments
		Efforts to align the organization with the competitive environment
		Attention to collaboration based on telecommuting conditions
		Prioritizing the mental and psychological conditions of employees to achieve organizational goals
	Cultural and Social Conditions	Acceptance of new technology among employees
		Culture of using digital tools for essential and specialized training
		Building trust in electronic educational tools
		Cultural acceptance of online education due to the lack of face-to-face interaction
		Rapid and compulsory familiarity of employees with e-learning in Iran during and after the COVID-19 pandemic
		Proper online education culture for employees to improve work and personal life quality
External Organizational Factors	Access to Resources	Access to global databases
		Budgeting by supervisory bodies for effective e-learning implementation
		Transparency of governmental and organizational procedures
		Adequate governmental financial support
	Environmental Factors	Rapid changes in global educational environments
		Competitive pressure
		Economic and political sanctions as functional barriers
		Complex and inflexible structure
		Highly centralized structure
		Dictated orders from higher organizations
		Traditional structure of ministries
		Bureaucratic and cumbersome administrative processes
		Decision-makers' lack of understanding of e-learning benefits
	Planning and Policy-Making	Long-term goals for e-learning in organizations
		Long-term planning for e-learning in organizations
		Planning and management based on each organization's characteristics
		Future orientation of employees based on traditional thinking
		Establishing specialized fields for employee e-learning
		Increasing specialized knowledge
		Reviewing employee media incidents
Institutionalizing Psychological Capital	Hope and Motivation	Creating an incentive system for participation in educational programs
		Combining entertaining and educational programs
		Enacting laws to facilitate e-learning and scoring
		Establishing support and monitoring units for employee training
		Incentive system for fair ranking of employees based on e-learning
		Creating online counseling systems to assess employee status
		Creating comprehensive databases to identify hidden behavioral patterns of employees
	Self-Efficacy and Creativity	Modern employee training based on international workplace education principles

	Resilience	Designing digital educational games for employees
		Localizing the online workplace curriculum for employees
		Focusing on intellectual participation and systematic thinking in e-learning
		Developing open inter-organizational communications
Effectiveness	Improving Organizational Performance	Updating traditional structures to promote employee creativity
		Using new technologies (Internet of Things, Chat GPT, etc.)
		Adapting workplace culture and family conditions with online education facilitation
		Stress and anxiety management training for the workplace
		Using modern and updated equipment to increase employee speed and quality
		Organizational system flexibility
		Comprehensive organizational support and participation for employees
		Job stability and reducing organizational turnover with online education facilitation
		Enhancing individual dynamism based on knowledge extracted from online education
		Creating a unique educational approach for each employee
	Optimism	Increasing employee and managerial job enthusiasm through institutionalizing online education
		Planning for employee job commitment and belonging
		Planning to improve work-life quality
		Increasing human capital resilience
		Enhancing understanding of organizational justice
		Creating a positive competitive environment among colleagues
		Developing individual learning
		Improving job attitude of employees
		Enhancing job skills and knowledge
		Improving employee performance and efficiency
	Employee Satisfaction	Enhancing the organization's position in society
		Achieving internal organizational goals
		Improving organizational specialized performance
		Creating a learning and knowledge-based organization
		Knowledge-based culture and creative development
		Increasing the efficiency of organizational strategic programs
		Increasing the efficiency of organizational laws and regulations
		Increasing employee motivation
		Improving employee knowledge and executive performance
		Increasing individual employee participation
	Organizational Growth and Maturity	Better implementation of laws
		Effective communication between employees
		Improving employee behavioral performance
		Organizational profitability
		Continuous improvement of organizational intelligence
		Increasing competitive potential
		Maturing organizational leadership techniques
		Meeting the basic needs of the organization
		Active participation
		Innovation based on e-learning
Innovation in service delivery		
Creating sustainable competitive advantage		
		Keeping pace with global changes

To assess the reliability of the coding, related indices were used, ultimately resulting in 6 dimensions and 20 components. Four quantitative criteria were used to assess credibility, transferability, confirmability, and dependability: Holsti's coefficient, Scott's Pi, Cohen's Kappa, and Krippendorff's Alpha.

The correlation of expert views was calculated using Holsti's coefficient (PAO) or "Percentage Agreement Observed," which was found to be 0.887, a significant value. Considering the criticisms of the Holsti method, Scott's Pi was also calculated, resulting in 0.755. The fourth index for estimating the validity of qualitative research, Cohen's

Kappa, was 0.725 in this study. Finally, Krippendorff's Alpha was used, and its value was estimated at 0.817 in this study.

4. Discussion and Conclusion

The objective of the research is to identify an e-learning model with an emphasis on psychological capital. Based on the qualitative thematic analysis technique, 141 initial codes were identified, resulting in 20 initial themes and ultimately 6 constructive themes. The 6 constructive themes are educational content, organizational e-learning infrastructure, institutionalization of psychological capital, internal organizational factors, external organizational factors, and effectiveness. In the e-learning model with a focus on psychological capital at Mellat Insurance, awareness of the critical role of employees' psychological capital as a key factor in improving organizational performance and increasing productivity is clearly demonstrated. This educational model enhances individual knowledge and skills, strengthens psychological capabilities, and improves motivation, confidence, and stress management among employees. In this model, significant importance is placed on providing suitable educational content with an emphasis on psychological empowerment. E-learning, with its diverse content including stress management, motivation enhancement, managerial skill improvement, and developing employees' abilities to face changes, plays a crucial role in improving individual and organizational performance. Consequently, successful implementation of this e-learning model with an emphasis on psychological capital leads to increased individual knowledge and abilities, higher employee satisfaction, and improved organizational efficiency, which significantly impacts Mellat Insurance's continuous improvement and progress. Research also demonstrated that e-learning increases employee productivity in organizations (Aljaghthami & Ishak, 2019; Chen, 2020; Ma, 2023; Taştan et al., 2020).

One of the main necessities for implementing an e-learning model with an emphasis on psychological capital at Mellat Insurance is to increase organizational productivity. Organizational maturity refers to the ability of the organization to respond to challenges, adapt to changes, and continuously improve. This concept pertains to the organization's ability to utilize internal and external knowledge, experiences, and resources to improve processes, enhance performance, and create added value. The first necessity is for Mellat Insurance to seek an

advanced and flexible educational structure that enables employees to acquire the necessary knowledge, skills, and abilities to face emerging challenges and opportunities. E-learning with a focus on psychological capital can provide employees with the necessary tools to manage stress, improve motivation and confidence, and strengthen individual and organizational abilities (Aljaghthami & Ishak, 2019; Brandt, 2022; Ephrem et al., 2019; Jin, 2022; Liu et al., 2022).

The second necessity is for Mellat Insurance to focus on the organization's ability to rapidly adapt to environmental and industrial changes. E-learning with an emphasis on psychological capital can prepare employees to accept and adapt to changes. This type of training can facilitate the organization's quick response to new needs and opportunities and ensure rapid access to new information. The third necessity is that this type of training can promote a culture of continuous learning within the organization. By providing continuous and technology-based educational opportunities, the organization can enhance employee knowledge and experiences, thereby improving the quality of its services and internal processes to achieve organizational productivity. Enhancing employee knowledge and abilities directly enables the organization to better assess the market and competitors and utilize competitors' experiences (Chen, 2020; Muhammad, 2022; Sönmez, 2021).

The e-learning model with a focus on psychological capital at Mellat Insurance is a powerful tool capable of increasing organizational productivity. This educational model significantly enhances organizational productivity by improving employee capabilities and knowledge in various areas such as managerial skills, communication abilities, and stress management. By emphasizing psychological capital, the e-learning model enables employees to increase their motivation, confidence, and cognitive skills, leading to greater preparedness in facing challenges and issues. This enhancement of psychological abilities, along with easy and direct access to educational content, significantly boosts employee performance and efficiency. Moreover, the e-learning model with an emphasis on psychological capital allows the organization to create an environment capable of quickly responding to changes and industrial innovations by increasing employees' psychological tools, including stress management and motivation enhancement. This organizational enhancement leads to a significant improvement in organizational productivity and the

organization's ability to compete in dynamic and complex markets.

The e-learning model with a focus on psychological capital at Mellat Insurance is a fundamental tool for improving profitability and achieving greater competitive advantage. This educational model plays a crucial role in developing skills, increasing motivation, and boosting employee confidence. Enhancing knowledge and psychological capital, as a significant factor, enables employees to face new challenges in the insurance industry and facilitates improved performance in various organizational units.

Given the diverse educational content and empowering employees to manage stress, improve work relationships, and develop managerial skills, Mellat Insurance can significantly enhance its internal performance and interactions. These actions not only help improve the quality of customer services but also enhance the organization's profitability.

With improved employee performance, motivation, and ability to manage changes, Mellat Insurance can directly achieve higher competitive advantage and better adapt to dynamic environments and industrial changes. Therefore, the intelligent use of the e-learning model with a focus on psychological capital can be one of the main factors for improving profitability and enhancing Mellat Insurance's competitive advantage. Based on the identified criteria, practical recommendations include:

Educational Content:

- Providing e-learning courses in stress management, motivation enhancement, and time management to reduce the negative effects of stress and increase productivity.
- Offering educational materials to develop and improve emotional management skills, which can be effective in internal and external communications, managing tensions, and resolving workplace conflicts.

Organizational E-Learning Infrastructure:

- Creating a simple and documented user interface for the e-learning platform, focusing on ease of use and quick access to educational resources.
- Ensuring easy access to educational resources through various devices, such as tablets, smartphones, and computers.
- Providing interactive and engaging educational resources, such as videos, interactive tests, charts, and educational games.

Institutionalizing Psychological Capital:

- Offering diverse and continuous educational courses centered on psychological capital, such as stress management, focus and motivation enhancement, communication skill improvement, and time management for employees.
- Creating a platform to support employees' personal development through easy access to online educational resources, books, webinars, and specialized courses.

Internal Organizational Factors:

- Motivating and encouraging employees to actively participate in e-learning courses that emphasize psychological capital. For instance, offering rewards or credits to active learners and their progress.
- Promoting and reinforcing a culture of continuous learning within the organization; encouraging the enhancement of knowledge and skills in various fields and linking them to personal and professional development.
- Facilitating internal communications to share knowledge, successful experiences, and employee skills; creating a space for the exchange of ideas and knowledge among team members.
- Developing and implementing knowledge management strategies within the organization to utilize past experiences, evaluate individual knowledge, and create an internal knowledge base.

External Organizational Factors:

- Establishing active communications and collaboration with universities and research centers can help Mellat Insurance benefit from the latest research and knowledge in psychology, education, and technology, and apply this information in its e-learning models.
- Collaborating with other companies or similar industries domestically and internationally can provide an opportunity to share knowledge and successful experiences in e-learning and psychological capital.
- Developing communication networks with individuals and organizations involved in e-learning can offer significant benefits through shared experiences and the use of common knowledge.

Effectiveness:

- Providing educational content with high diversity and adaptability to meet the needs and levels of different employees, from experienced individuals to

newcomers, can enhance effectiveness. For example, offering courses with varying levels of difficulty and complexity to cater to each individual's needs and capabilities.

- Improving the user interface and interaction on e-learning platforms to make individuals feel engaged in the learning process. This can be achieved by adding interactive elements such as quizzes, interactive activities, and videos.

Authors' Contributions

Authors equally contributed to this article.

Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

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Declaration of Interest

The authors report no conflict of interest.

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Ethics Considerations

In this study, to observe ethical considerations, participants were informed about the goals and importance of the research before the start of the interview and participated in the research with informed consent.

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