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Prerequisites and consequences of relationship marketing in the insurance industry

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ABSTRACT

This study aimed to investigate the prerequisites and consequences of relationship marketing in the insurance industry (insurance case study Pasargad). Using satisfaction variable as the independent variable, and loyalty as the dependent variable, the program acceptance relationship variables and quality of relationship as an intervening variable, the study model is formed. This study, in terms of the purpose, is applicable and in terms of method is the correlation. Required data is collected using a questionnaire and survey method. The population of this research is Pasargad insurance agencies clients in the city of Qazvin and random sampling - simple method was used and acceptable total of 117 samples were collected. Data were analyzed using Spss software and method analysis techniques and results show that between satisfaction and the quality of the relationship and loyalty variables, there is a positive and significant relationship. In addition, positive effect of client on its loyalty through the quality of relationship variable has been confirmed. But between the satisfaction and acceptance of relationship program, positive correlation was not observed. Also the positive impact of customer's satisfaction on loyalty through communication campaign variable was not confirmed.

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INTRODUCTION

Today, marketers are seeking solutions and information to create its own clients, because this would reduce operating and marketing costs and profitability will increase [12]; therefore, in today's perspective, marketing consists of the client development, the matter of satisfaction, loyalty, effective communication with him or her and quality in his view [7]. In any organization, whether products or services, the most important factor for the preservation of the organization is customers. If the organization is able to attract customers to be successful in their loyalty, can provide on its long-term growth and survival [1]; so according to change in today marketing and increasing transaction in servicing, development and survival allocates to the persons who can create strong and high quality relationship with customers and use properly from the results of this relationship.

Relationship marketing through attitude change in the marketing (only attract new customers) toward the maintain customer -based perspective (long-term relationship) helps this. Also insurance companies, if want the principles of implementing the relationship marketing means the acquisition, retention and customer growth, should replace a direct relationship between insurers and consumers to their old relationship patterns leading to their customers maintenance and thus constantly improve their beneficiaries. Thus, this fact is inescapable that without the creative relationship between customers (policyholders) and without insurance agencies and without offering high quality services cannot imagine a bright future for insurers. In this context, the insurance companies, to be efficient, need to get sufficient information from customers and their relationships with them (the Amirshahi and Safyanyan, 1386). However, over the past decade, the insurance industry had the acceptable growth but has not concerned the customer's maintenance and creating lasting relationships with them. But over the last few years by increasing the number of private insurance companies, competition among them had a significant increase [4]; so the most important thing in a successful marketing strategy is creating sustainable

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and long-term relationships with clients. At the same time, applying relationship marketing strategies in Iran insurance industry is the emerging phenomenon and like any other innovation, compliance by the insurer will be met with resistance or go slow and is time consuming. But one of the ways of expanding adoption of this relationship is effective is coordination and closing of the programs with the wishes, needs and expectations of policyholders;

Because satisfied buyers and policyholders are the only source of insurance companies revenue in the present and the future and not paying attention to them is associated with success and failure.

Therefore, given the emerging nature of this phenomenon in Iran by enough researches have in this area can provide a way for more people to participate in these programs. So obviously, check the prerequisites and consequences of relationship marketing can lead to customer's satisfaction and loyalty, and ultimately help to improve the performance of insurance companies.

With regards to this issue and its impact on corporate performance should evaluate whether the relationship marketing has what kind of prerequisites and consequences of the insurance industry?

The Theoretical Framework of The Research and Development of Hypotheses:

The customer is the only source of company profitability in the present and future, but a good customer that makes greater benefit it always may be lost, because the competition for good customers is intense [20]. Today companies need to put emphasis on maintain existing customers and build long term and profitable relationships with them. The original vision of customers retain is to provide more value to the customer's fulfilled satisfaction continuously. [28]. In fact, the satisfaction is the evaluation based on the comparison between company performance and customer expectations. Customer satisfaction depends on the comparison between initial expectations and actual results; in fact, the satisfaction comes when expectations are confirmed. It means that if the observed quality is more than the expected quality, then the customer will be unhappy. (Espejel, 2008). Customer's satisfaction is the key factor in the success of many organizations and in many studies, the relationship between customer satisfaction and word of mouth communication, loyalty, repeating of purchases and increasing the profitability of the companies are mentioned. Customer's satisfaction provides benefits for the company, in fact, higher levels of customer satisfaction leads to greater loyalty (the crown born namin, 1382, 175). Customer's satisfaction can lead to behaviors such as loyalty and positive word of mouth. [8].

Loyalty is one of the main goals of relationship marketing [40]. Most scholars consider the loyalty as positive attitude to an existing (shows, product or service) and protectionist behavior of it. Some researchers have mentioned customer loyalty as a key source of competitive advantage against competitors, and know it as a key to the survival and growth of the company [24]. In fact, loyalty occurs when customers feel strongly about the organization to best satisfy their needs. In view of the above principles first research hypothesis will be discussed as follows:

H1: the satisfaction affects customer loyalty.

Admission of programs is said as attracting the customer's tend to accept the relationship marketing program offered by the company. Relationship marketing programs, are a key tool in relational marketing that are defined such as running processes in comparative and collaborative activities and programs to customers without intermediaries, which are the final consumer, to create or increase the economic value by reducing cost [35]. One reason that these programs fail is that customers fail to participate in these programs. Therefore, understanding the factors that effectively arose customers to engage in relationship marketing program, is essential for organizations. Especially if the agents before the organization does its original investment to create the communication programs, they can be understood [11].

If we are willing to remain successful customer relationship and keep the customer in the center of attention, we should encourage the customer's interest. For this reason, many companies have developed products and additional services and added additional services to it, thereby be distinguished from its competitors. Additional services by the customer will be valued. Also enhancing and the quality of services provided to customers is an essential element in the marketing relationship. This collection results in creating of an attempt that leads to " customer's returns to company » (Pressy and Mathews, 2000, 273). For a campaign to be successful, not only it must be accepted by the company itself, but customers should accept it. The customer shall be obliged to join the program. If customers predict received positive rewards, are more likely to accept them. When a customer was identified as a member of the program and the program received incentives and rewards, positive reinforcement in communication will be created. Adrkn has been stated this as follows: orientation conscious and constant in customer's communication with the seller [32]; means the customers who wish to maintain a constant trend and relatively permanent to communicate with the shops.

Customer's satisfaction is a degree that determines success in communicating with the customer. Customer loyalty as a repeat purchase behavior that is stimulated by the activities of a marketer is defined, it is based on an actual purchase behavior or desires of the client for becoming a re-client is conceptualized. Therefore, the following hypotheses are proposed as follows:

H2: the satisfaction impacts the acceptance of the program.

H3: The relationship programs reception affects loyalty.

H4: satisfaction impacts on loyalty by accepting the association program.

Quality communication are tools that looking for an overall assessment of the size and power of communication. Because this relationship will introduce the needs and expectations of the involved parties based on a contact or succeeded or failed event [6]. The quality of the relationship is the relationship power measurement between buyer and supplier and in other words, looks for relationship power measurement among the sections and find the fact that, if the buyer at the time of purchase face with inappropriate treatment by the seller, is still will continue to buy? Or not? [19] the quality of the relationship is a composite measure of the intensity and depth of relationships and make insights in order to the performance change. [29]. Quality of customer relationships, actually describes the relationship that its result is satisfaction, loyalty, positive oral statements, collaboration, sales growth and customer retention [24]. But this structure consists of three parts: the satisfaction of relationships, trust and commitment [29,14,15,16].

Satisfaction is defined as a effective response of customer to relationships [34]. In fact the satisfaction of communication is the public confirmation of relations by the members. [10]. But the confidence is defined as the level of customer's assurance to the reliability and integrity of the company. Trust between buyer and seller leads to greater efficiency and longer-term relationships [31]. Commitment refers to the extent that a customer is willing to invest in a relationship and maintain [15,30]. Commitment is one of the most important variables to understand the marketing power and this useful tool for measuring customer's loyalty and prediction of likely future purchases of customers. Commitment is defined as a lifelong desire to maintain good relations. [30]. Considering these principles can be posed:

H5: satisfaction affects the communication quality.

H6: loyalty affects the communication quality.

H7: satisfaction effects on loyalty through the communication quality.

Based on the theoretical framework proposed conceptual model is as follows:

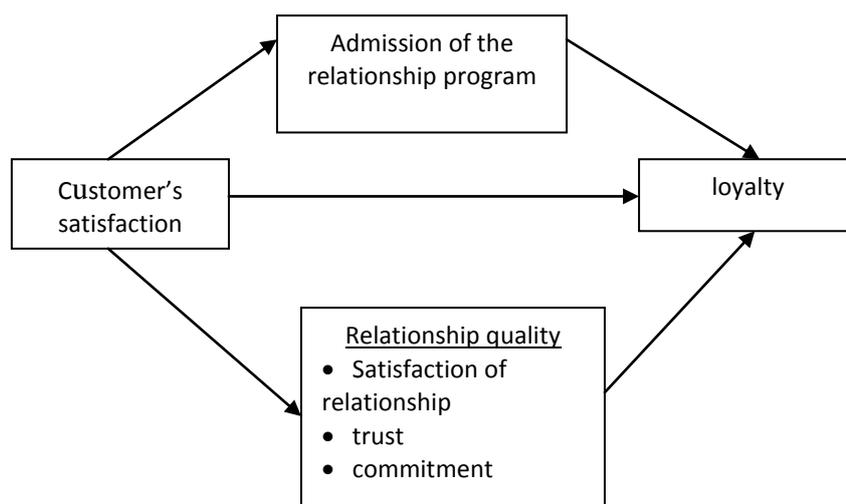


Fig. 1: coceptual model of the research

Methodology of The Research:

The present study since it can apply its expected results to enhance the marketing director's vision of companies in the relationship marketing it is established as « Applicative » and on the executing strategy is descriptive using the survey. In the analyzing of the data dimension, since the relationships between variables are examined, is the correlation type. The study population included 28 representatives in the city of Qazvin that the sample used in this study were selected from among the customers who purchase repeatedly and the questionnaires were distributed among them. Cochran formula to determine the sample size is as follows:

$$n = \frac{\left(\frac{Z_{\alpha}}{2}\right)^2 \times p \cdot q}{\epsilon^2}$$

Z: Standard normal value that is extracted based on the standard normal probability table.

P: Estimation of proportion of variable quality

D: the error.

In this formula, each of the values of z, p, q and d are as follows:

Z=1.96
 P=0.5
 Q=0.5
 D=0.1

After computing the numerical value of n equal to 96 and by adding 30% of this amount to the number 96, number 125 will be obtained. So 125 questionnaires were the distributed and 117 acceptable questionnaires were returned.

To define the concepts and indicators, variables and formulate theoretical literature of research library studies (taking notes) is applied. The questionnaires and statistical analysis, the hypotheses are tested. This research tool is composed of library and field. The survey questionnaire includes 4 questions about satisfaction, 2 questions about the acceptance of the association, of which 12 questions about the quality of relationship of which satisfaction of communication and each one's trust includes 3 items and commitment includes 6 questions. The 2 questions are also on loyalty which is measured by Likert.

Table 1: Indicators table

Variable	index	Variable in English	The number of questions
S:satisfaction	-	Satisfaction	Four
RPR	-	Relationship program Receptiveness	two
RO	Relationship Satisfaction (RS)	Relationship Satisfaction (RS)	three
	trust	Trust(T)	three
	Commitment	Commitment (C)	six
L	-	loyalty	two

For validation, in this study, for data collection, standard questionnaire was used in the study of Aji and Clark (2010) Vashly and colleagues (2011), was considered as the work base. First the questionnaire that was in English was translated by the researcher into Farsi and then back into English by another translator, actually using a reverse translation no significant difference was observed with the first questionnaire, that indicates the validity of the questionnaire. The alpha coefficient was used to assess the reliability of the technique. The alpha coefficients were calculated for 20 separate questions of the questionnaire, which was applied to 117 samples, was obtained number 0.913, which indicates that the questions enjoy sufficient reliability.

Findings of The Research:

In the first research hypothesis, the t -statistic of this test was 8.896 and is much larger than 1.96. This suggests that there is a significant correlation between these two variables, which means that any amount of satisfaction is high as compared to the high level of customer loyalty. The second hypothesis test, t-test as the result of assessment of the effect of satisfaction on the relationship program reception is 0.77 and since this amount is less than 1.96, indicate that there is no significant relationship between the two variables, means that the change in the satisfaction was not associated with the adoption of the program. According to research data and statistics calculated the third hypothesis is confirmed. T-statistic data of the relationship between relationship programs acceptance and loyalty shows 2.79 that is greater than 1.96 and shows that there is a significant correlation between these two variables.

To test the fourth hypothesis Solebel test was used. Z statistic of test after analyzing the hypothesis was 0.741 and 0.459 significance level that was larger than 0.05, which means that customer's satisfaction does not impact on loyalty by accepting the connection. According to research data and statistics calculated the fifth hypothesis is confirmed. T -statistic data of the relationship between satisfaction and the quality of the relationship was 18.63 that was much larger than 1.96, indicating a significant relationship between satisfaction and quality of relationship. In other words, these two variables are changed in line with each other and with the satisfaction the quality of communication between the company and customer is improved. According to research data and statistics calculated sixth research hypothesis is confirmed. T -statistic of Relationship between relationship quality and loyalty is 27.7 and much larger than 1.96 and represents a significant relationship between the two variables, This means that the quality of the relationship between customer and company go up proportionally increases customer loyalty to the company. According to research data and statistics calculated seventh research hypothesis is confirmed. Z statistic of Sobel after testing the hypothesis 6.79 and significance level was 0.000, which is less than 0.05, so customer satisfaction on customer loyalty through quality of communication is effective. Tables 2, 3 and 4, respectively, show briefly the results of hypotheses testing, including test t, z -statistics and regression coefficients.

Table 2: statistic T for variables

hypothesis	method	Description	Statistic T	Table value	Conclusion
1	L → S	Satisfaction effects on loyalty.	8.896	1.96	Has effect
2	S → RPR	Satisfaction effects on RPR	0.77	1.96	Has not effect
3	RPR → L	RPR effects on loyalty	2.79	1.96	Has effect
5	S → RQ	Satisfaction effects on RQ	18.63	1.96	Has effect
6	RQ → L	RQ effects on loyalty	7.27	1.96	Has effect

Table 3: statistic Z for variables

hypothesis	Method	Description	Statistic Z	Confidence level	Conclusion
4	S → RPR → L	Satisfaction effects on loyalty through RPR	0.741	0.05 < 0.459	Has not effect
7	S → RQ → L	Satisfaction effects on loyalty through RQ	6.79	0.000 < 0.05	Has effect

Table 4: Results of regression coefficients for determining the variable portion of satisfaction, acceptance of the relationship and relationship in the explanatory of loyalty variable

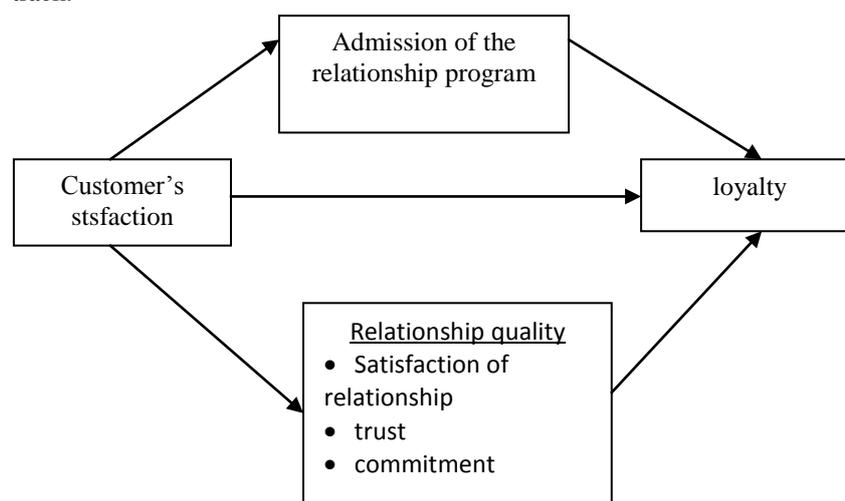
Variable	Non-standard coefficient		Standard coefficient	Significance level	Linear statistics	
	B value	standard error	B value		olerance	VIF
constant	0.140	0.176		0.429		
Satisfaction	-0.106	0.108	-0.115	0.332	0.248	4.037
Relationship quality	0.953	0.131	0.856	0.000	0.249	4.023
PRP	0.108	0.039	0.164	0.006	0.993	1.007

Based on the output from the above table, the coefficients of the linear equation and done zero coefficient test, it becomes clear that the quality of communication and acceptance of the correlation coefficients of the regression equation is significant. In addition, it also varies according to the quality standards associated coefficients (0.856) and accepting the connection (0.164) has the highest impact on customer loyalty variable.

Table 5: Effect of direct, indirect and all independent variables on the dependent variable customer's loyalty

variables	Kinds of effects		
	direct	indirect	Total
Customer's satisfaction	-0.115	0.754	0.638
Customer's relationship quality	0.856	-	0.856
PRP by customer	0.164	-	0.164

In Table 5, the direct effects are the standardized regression coefficients which are used to calculate the indirect effect of customer satisfaction on customer loyalty by assembling of multiplying the coefficients of the standard of two- track.

**Fig. 2:** The model of analyzing the track

Discussion And Conclusion:

In surveys, classifying the collected information and describing them are such analysis processes of the research data, that with the help of descriptive statistics will describe the data collected. Demographic characteristics used in this study included age, sex, marital status, age, education level, employment status and type of job. Of the 117 members of the sample, 53 (45.3 %) were male and 64 (54.7%) were women, the marital status of the subjects was 70 (59.8%) were single and 47 (40.2 %) were married, in terms of age, the highest

frequency (34/2 %) of people aged 25 years and less and the least frequency (17.9%) of people aged 45-36 years, in terms of education level the most frequency studies (43.6%) of those with a bachelor's degree and the least frequency minimum (13.7%) of the patients were under diploma. In terms of employment, 58 of patients (6/49 %) were employed. Of those who were employed, 31 (53.4 %), government jobs and 27 (46.6%) were non-governmental job. Seven hypotheses were tested that the results of the study support five hypothesis and two hypothesis are rejected, means that a significant positive relationship between satisfaction with quality and loyalty, also between the variables accepting relationship applications and quality of the relationship with loyalty it is confirmed, In addition, a significant positive impact of customer's satisfaction on loyalty by quality variable of relationship is also confirmed. But the between satisfaction and acceptance of relationship program no significant positive correlation was found, as a positive impact of satisfaction on loyalty through acceptance of relationship program variable was not confirmed.

Practical Suggestions:

Each organization by establishment and maintenance of customer's relationships, have the potential to increase lifetime value of customers. Strengthen relationships with customer's leads to gather support from them toward an organization that is a vital and valuable resource for future benefits and opportunities of the market. For this reason, if the companies can increase their customer satisfaction, can create loyal customer for them. Loyal customers of the company keep the name of your organization in their mind and this itself will lead to increasing of customer share and maintenance of it.

The customer that is satisfied of the product or service of a company, more likely is aware of the relationship between buyer and seller, this consent of their relationship will be effective on customer loyalty, because customers tend to back and re-cost in the company.

Satisfied customers wishing to participate in the program, resulting in a stronger relationship will be established with the company and likely will continue subsequent purchases of the company. Obviously, this reflects their loyalty to the company, resulting in reduced cost of attracting new customers.

The quality of the relationship between service providers and customers will lead to customer loyalty. Quality of the relationship is associated with the purchase because satisfied customers are not willing to change their service providers, but they tend to cost more than other customers. They purchase much greater and greater frequency, so long as the quality of communication between staff and clients is at the desired level, the desire to refer to the company again increases.

Nature of the insurance companies requires moving toward their customers and retaining them, because they have to survive on existing customers whatever they can maintain their customers they will be more successful. Accordingly, to increase customer satisfaction and creating proper relationships that lead to the desired result, it is necessary to design management programs in order to retain their loyal customers and the rate of increase repeating purchases, they can create a club for loyal customers, so that customers can become members and enjoy special benefits and services.

Managers also need to train their employees, communication skills in dealing with customers and strengthening the belief in them that without the effective and lasting relationship with their customers the company would not be able to achieve remarkable success. As a conclusion, it is recommended to managers of insurance companies identify different factors that influence on the satisfaction of insurers and quality of the relationships and coordinate their activities in order to increase it, in order to have loyal customers.

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