STUDYING THE EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT ON THE QUALITY OF RELATIONSHIP, FROM THE PERSPECTIVE OF THE IRAN INSURANCE INDUSTRY CUSTOMERS

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ABSTRACT

Organizations have to focus on beneficial and key customers in order to maintain in competitive field. One of the techniques that can help organization in this regard is customer relationship management which strengthens the relationship with customers. This study aims to evaluate the effects of customer relationship management on the relationship quality (satisfaction, trust, commitment). This study, is practical from the purpose prospective, and is descriptive from method of data collection prospective and is a correlation study. Population of study contains third-party insured of the Iran insurance company in Mashhad. In this study, simple random sampling is used and questionnaire designed by researcher was used to collect data. Reliability and validity of the data collection tool was approved in pre-test section. Lastly the data from 385 questionnaires from statistical population were collected and analyzed. Also in order to analyze the data, structural equation modeling and Amos software were used. Results demonstrate that the customer relationship management has a positive and significant effect on quality dimension of relationship. This means that when customers have a better understanding of the company’s customer relationship management then they will have a more positive view of the quality of the relation with company. Therefore, their satisfaction, trust and commitment will increase.

KEYWORDS: customer relationship management (CRM), relationship quality, the insurance industry

INTRODUCTION

In recent years, major changes have occurred in the provision of insurance services in the world. Also Insurance companies in Iran have not been ineffective in these changes. Moreover, we are faced with another revolution in the country, the presence and activity of many private insurance companies in the country. According to the fact that prior to the issue of private insurance companies’ activities, competition among governmental insurance companies was not considered
so important, the issue of the value of the insurance customers and to attract valuable customers have not focused. But because of private insurance companies’ activity competition level has increased among insurance companies and the thing that has got more important for insurance companies in our country is to attract new and beneficial customers. In addition to being required to attract new customers, State insurance companies should try more to protect their valuable customers. To accomplish this, the insurance companies are the first need a tool to be able to identify valuable customers. Customer relationship management (CRM) is the tool that can make it possible for them. CRM is a method that uses related software and technologies to achieve self-management in order to improve operational processes of sales, marketing and customer service Ing and Lung (2012) and, Wang and Feng (2012) showed that the implementation of CRM technology improves customer relationship quality, thus increasing customer satisfaction and market share of the company. Relationship quality is a strategy for attracting, retaining and growing customer relationships which is made up of the three factors of satisfaction, trust and commitment (Jose-Ramon et al., 2013). Luis Vieira (2013) recognizes relationship quality as a key competitive advantage for the company that trust is the most important part of it. Cheng Yu and Tang Wei in 2013 examined the impact of different types of relationship-oriented marketing on life insurance in Taiwan, and demonstrated that the relationship quality (satisfaction, trust, commitment) is influenced by CRM, service quality and various types of relationship-oriented marketing. They also expressed that the good quality of a relationship with customers causes increase in customer’s loyalty and company Insurance products and services oral advertising by them. In the past studies researchers have discussed the relation between CRM and quality of this relation from the prospective of institutes and up to now any study have discussed this issue from the prospective of customers of insurance company. Therefore, according to this issue and the research gap in this field, this study investigates the effects of CRM on the quality aspects of relation, which includes three factors of customer satisfaction, trust and commitment. As Iran insurance company is various in its services, present research focuses on the services of third party insurance. Third party insurance services must be renewed each year secondly the person who owns a car should be able to use a third party Insurance service as long as he/she is the car owner.

LITERATURE REVIEW

CUSTOMER RELATIONSHIP MANAGEMENT

In today's business environment which its significant characteristic is increasing competition, any business including manufacturing and service could not run stable and successful without "happy and satisfied customers". More importantly, consumer’s expectations and demands are growing day by day and this trend will increase. Therefore, organizations must bring profitable and key customers into focus in order to maintain in competitive field. One of the techniques in this regard which will assist the organization is CRM that improves customer relation that will be explained by following concepts.

In recent years a lot of technologies are used in order to support business functions and processes better. Customer relationship, as one of the most famous practical business management systems plays an important role in helping the organization in order to communicate with their customers
and gaining experiences through better understanding of the these customers (fakhredaei, 2006). CRM is fundamentally about understanding customer’s needs and increasing this knowledge to increase sales and improve services. CRM illuminates boundaries between sales and services and coordinates activities of organization about the customers. Its ultimate goal is increasing customer share and customer retention through their satisfaction. Satisfied customers are loyal and get valuable customers so that this issue directly affects the company's revenue stream (Vafi, 2005). CRM is a comprehensive approach which will integrate and coordinate sales, marketing, customer service and other functions face to face with customer so that to bring the highest benefit for the organization (Ghanbari, 2006). In spite of the fact that the importance of CRM has been known widely as a successful strategic approach since 1990, but still there is no unity definition of it (Ko et al, 2008). Those who benefit from CRM system, each of them offer a unique definition. Parvatiyar and Sheth (2001), has defined CRM as "a comprehensive strategy and process to attract and retain chosen customers to create higher value for the organization and the customer." This concept includes a combination of marketing activities, sales, customer service and supply chain organization to achieve higher efficiency and effectiveness. Another approach believes CRM as a strategy or philosophy. Vest (2001) says: "In Full most case, CRM is a strategy or philosophy, not a technology that is designed to increase profitability and customer satisfaction." CRM is a concept that enables organizations to produce unique products or services for each customer. CRM also gives the impression to the customer that they are considered to be important, so new marketing opportunities are created based on customer’s preferences and record (Amirirazavi, 2010).

RELATIONSHIP QUALITY AND ITS CONSTITUENT ELEMENTS
The quality of the relationship between buyers and suppliers is the subject of strategic analysis of the transaction parties (Jose et al, 2003). Hence, since 1990 interest to things that make long-term relationships between organizations and their customers, or in other words relationship-oriented marketing has grown widely. Hagiginasab and colleagues (2010), define the relationship-oriented Marketing a set of marketing activities that will result directly to create, develop and maintain successful transactions. In relation-oriented marketing organization gain a deep knowledge about customer’s behavior, demands, problems and satisfactions and through this process present a distinct product in comparison with other competitors so that it results to earn stable competitive advantage of organization. In other words, high quality of relationship for transaction parties has positive results. These results for the organization include customer retention, facilitating planning to reduce operating costs, and for customers continuity of offer to customers and reduce risk. Therefore nowadays the issue of quality of relationship has been taken into consideration of research marketing and researchers have studied its different aspects. Aurier and Lanauze (2011) showed that the aspects of quality of the relationship include trust-credit, generosity-credit and emotional commitment. They found that customer trust increases customer attitude loyalty to the company. Alejandro and colleagues (2010) considered commitment, trust, satisfaction and opportunism as basis of relationship quality and showed that relationship quality has an indirect relationship with the customer loyalty. Athanasopoulou (2009), with review of various studies concluded that three major factors related to quality are: commitment, satisfaction and trust. De Cannière and colleagues (2009) suggested that the quality of the relation illustrates confidence, commitment and satisfaction is directly related to the consumer's purchase intention. Papista and Dimitriadis (2012) pointed out that the main factors
related to quality are: satisfaction, commitment, Sincerity, love and mutual dependence. Regarding given definitions above, many researchers agree that trust, commitment and customer satisfaction are key factors in assessing the quality of the relationship. For example Chakrabarty and his colleagues (2007), Ndubisi (2006) and Shwu-Ing Wu and Pei-Chi Li (2011), concluded that the quality of relationship is formed from satisfaction, trust and commitment. Therefore, in this study three main indicators of quality of relationship are commitment, satisfaction and trust that will be described below.

**Customer Satisfaction:** Kim and Cha (2002) have proposed the concept of customer satisfaction in the marketing literature first. Customer satisfaction is defined in different ways. Having in mind that the customer satisfaction is an ambiguous and abstract concept, there are numerous definitions in industry and services sectors. Here is given one of the widely used definitions. "Satisfaction is typically a judgmental evaluation before deciding on a particular transaction that directly can be known as a general feeling, well defined as perceived quality function (Kim and Cha, 2002). Satisfaction is a level of performance that meets customer expectations. If the service provider does not act in accordance with customer expectations, a relationship cannot continue. Crosby and colleagues also expressed that the satisfaction includes quality assessment of all previous interactions with the service provider (Oliver, 1999).

**Commitment:** Moorman et al. (1992), quoting from Morgan and Hunt, define commitment as a desire to protect relationship. As well as Callaghan (1995) who also believes that the commitment is a factor for both sides of transaction to achieve their desired goal in an identical and unified method. Commitment is a very important structure to keep a long term relationship which Continuation of relation with the partner will occur while the maximum efforts are guaranteed to maintain. Efforts must also be convinced that the commitment is a critical variable to assess the quality of the relationship. So it can be considered that the commitment is a critical variable to assess the quality of the relationship. The commitment is the buyer’s willing to maintain the relationship with the seller. Commitment can be a psychological state that leads a person to invest in order to maintain the relationship (Garbarino and Johnson, 1999). Commitment is discussed as one of the most important aspects of the relationship. Similar to the trust, commitment is an important factor in successful communication (Morgan and Hunt, 1994). Creating commitment is he central agent to engage relationship-oriented marketing (Garbarino and Johnson, 1999).

**Trust:** Doney and Cannon (1997) define trust as the perceived credibility and benevolence of a target. Morgan and Hunt (1994) define it as perception of assurance in the exchange, partner's reliability and Honesty and believe that trust is the basis of relationship commitment. They stated that assurance will result when one party confide to the other party rightly. Assurance creates the belief that opposite side is sure and confident and will collaborate strongly, honestly, fairly and good. Berry (1991) states that relationship-oriented marketing has been created based on trust. Also trust is said to be an important factor in building and improving the quality of the relationship based on the promising and acting the promise and commitment (Hewett and Bearden, 2001). Trust structure rises particularly with creating interest in relationship-oriented marketing. Several researchers have expressed that the trust is the main cause for creation and development of a successful customer relationship and customer loyalty.

**THE RELATIONSHIP BETWEEN CRM AND RELATIONSHIP QUALITY**
CRM can reduce costs or uncertainty of customers in transaction which increases the relation between customer and company. Crosby et al. (1990) showed that CRM increases the quality of relationship. Also Shwu-Ing Wu and Pei-Chi Li (2011) have found that customers who have more relationship with the company, have more positive understanding about the CRM function and generally have positive viewpoints about the quality factors such as: trust level, satisfaction and commitment. Since these factors are very necessary for relationship quality, it is so clear that CRM has more active and positive effect on relationship quality. So we can say that customers will have more positive opinion about relationship quality when they understand the CRM activities better.

**THIRD PARTY INSURANCE**

In our country in 1995 with the passage of the law "Mandatory liability insurance of owners of motor vehicles against third parties" adoption from European legislation, effective steps were taken to prevent any increase in losses and damages caused by the accident and with reviewing this law, the new law passed in 2008. The third party insurance covers the damages to the third party of car accidents as its name indicates and since it is considered for car then it covers the damage which car drivers cause for third parties in car crash (Dehghani and Abbasqolibeik, 2011). Third party insurance is one of the most important products of the insurance industry because it is like showcase which insurers expose their products behind its window for customers. Performance of insurance companies in this field is in the way that affects the other fields of insurance and perhaps it is the key for insurers to enter insurance market (Sehhat et al. 2011). Third party insurance is the best-selling product of Iran insurance company.

**CONCEPTUAL MODEL OF RESEARCH**

Based on the discussed in study background conceptual model of research can be presented in terms of the Figure 1. This conceptual model is composed of two main parts. The first part is a customer relationship management (CRM). Since in this research CRM activities are from customer’s point of view, then the CRM variable are considered related to more various communication channels, less costs for providing services to customers, the time spent for providing services and quick and easy access to insurance services, because these parameters cause increase in satisfaction, trust and commitment to customers. These three variables are main indicators of relationship quality that make up the second sectors of the model. It is worth noting that the relationship between these variables has also been approved in a survey by Shwu-Ing Wu and Pei-Chi Li in 2011, took experimentally in different Hotels in Taiwan.
Thus with respect to research background and the relationship between variables in the model, the following hypotheses are intended for this research:

Hypothesis 1: CRM has a significantly positive effect on customer satisfaction.
Hypothesis 2: CRM has a significantly positive effect on consumer trust.
Hypothesis 3: CRM has a significantly positive effect on customer commitment.

**METHODOLOGY OF RESEARCH**

In terms of purpose our research is applicative, and its method based on data collection is descriptive and correlation. The population of research is all customers who use the services of third party insurance in Mashhad city. Sampling method in this study is simple random sampling. Because of limitation of our statistical population and inability of researcher to codify the statistical population framework, the number of samples is determined based on the Cochran formula with 95% certainty level, and 50% agreement rate and 5% error rate and the number of samples is 385 persons. In this study, two groups of variables are used. Hidden variables are variables that cannot be observed or assessed directly. Observed variables are a set of variables that are used in order to define or understand a set of unobserved variables or variables. In this study, there are one hidden variable as relationship quality and four observable variables. Variables: satisfaction, trust and commitment are the dependent variables that are related to relationship quality and CRM variable is the independent variables. The data gathering tool was a researcher-designed questionnaire. This questionnaire includes five sections (population demographic data, CRM, commitment, trust, satisfaction) and 24 questions based on a Likert five optional range. Online questionnaire were used to collect data firstly, but due to not sending back the questionnaire proportional to sample size (only 100 people responded online to the questionnaire) presence questionnaire distribution method was used and 285 questionnaires were
distributed face to face and total number of 35 questionnaires were incomplete and finally 350 questionnaire was used in the analysis. The validity of the questionnaire was measured using the validity method of CRM and relationship quality structures (satisfaction, trust, commitment). Since all of the coefficients of factors are greater than 0.6, so the questionnaire has good validity. Cronbach's alpha was used to evaluate the reliability of the questionnaire and the results are presented in Table 1. According to data in the table, the alpha value for all coefficients are greater than the minimum acceptable value, 0.7, thus reliability of the questionnaire is confirmed.

**TABLE 1: RELIABILITY STATE OF VARIABLES (CRONBACH’S ALPHA)**

<table>
<thead>
<tr>
<th>Hidden variable</th>
<th>Observable variable</th>
<th>Cronbach’s alpha coefficient</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRM</td>
<td>-</td>
<td>0.86</td>
</tr>
<tr>
<td>Relationship quality</td>
<td>Satisfaction</td>
<td>0.77</td>
</tr>
<tr>
<td></td>
<td>Trust</td>
<td>0.78</td>
</tr>
<tr>
<td></td>
<td>commitment</td>
<td>0.80</td>
</tr>
<tr>
<td>average</td>
<td></td>
<td>0.9</td>
</tr>
<tr>
<td>Total reliability</td>
<td></td>
<td>0.93</td>
</tr>
</tbody>
</table>

Source: Research data

In order to analyze data and test the hypothesis, after determining evaluation level of variables, statistical method of structural equation modeling is used to test the fit model test and research hypotheses.

**DATA ANALYSIS**

The data analysis methodology of every research is selected based on structure of questions, theories, nature of data and objectives of research. In this study, structural equation modeling approach is used for data analysis. Structural equation modeling approach is used because this model assesses the causal relations between variables coherently. The effect of independent variables on dependent variables can be measured using this model and also the reciprocal effects of independent variables. In this study, software Amos was used in order to test the model fit and the research hypotheses as described below.

**DESCRIPTIVE ANALYSIS OF THE DATA**

In the study, 350 questionnaires were assessed which contained 75.4% men and 24.6% of women responded the questionnaire. Also people aged between 19 to 66 years and the average age was 35 years. From the aspect of education, 41.7 percent of them have diploma degree, 12.3 percent associate degree, 34.3 percent bachelor’s degree and 11.7 percent of them are in master’s degree and above. According to Table 2, 31.4 percent of insured use third-party insurance because they were forced and 68.6% did because they felt that they need this insurance service.
TABLE 2: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS POPULATION

<table>
<thead>
<tr>
<th>Gender</th>
<th>Education</th>
<th>Reason of buying third-party insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>Diploma and less</td>
<td>By Compulsory</td>
</tr>
<tr>
<td>Female</td>
<td>Associate</td>
<td>By need</td>
</tr>
<tr>
<td>Frequency</td>
<td>Bachelor</td>
<td></td>
</tr>
<tr>
<td>264</td>
<td>146</td>
<td>110</td>
</tr>
<tr>
<td>86</td>
<td>43</td>
<td>240</td>
</tr>
<tr>
<td>146</td>
<td>120</td>
<td>31.4</td>
</tr>
<tr>
<td>43</td>
<td>41</td>
<td>68.6</td>
</tr>
<tr>
<td>120</td>
<td>11.7</td>
<td></td>
</tr>
<tr>
<td>41</td>
<td></td>
<td></td>
</tr>
<tr>
<td>110</td>
<td>34.3</td>
<td></td>
</tr>
<tr>
<td>240</td>
<td>11.7</td>
<td></td>
</tr>
<tr>
<td>31.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>68.6</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Research data

TEST OF THE CONCEPTUAL MODEL AND RESEARCH HYPOTHESES
In this study, in order to assess the effect of two variables of CRM (the independent variable) and the aspects of the relationship quality (as dependent variables) the structural equation modeling approach is used. The conceptual model of research consists of a structural model (effect of CRM on the aspects of relationship quality) and the two measuring models (measuring two variables of CRM and the relationship quality (satisfaction, trust, commitment)). The first step in conducting this test is to draw a conceptual model of research by the software. Figure 2 shows how to map the conceptual model.

FIGURE 2: DEPICTS THE STRUCTURAL MODEL AND THE MEASURING IN THE AMOS SOFTWARE

By performing the Structural equation modeling test in software, the fit indicators are presented which shows that the claimed conceptual model are fitted by the experimental data. Unlike
conventional statistical tests that will be approved or rejected by a statistic, bunch of index are introduced in the structural equation model. Status of fitted indicator for the conceptual model of the study is presented in Table 3.

### TABLE 3: OUTPUT OF EARLY MODEL OF CRM ON THE RELATIONSHIP QUALITY

<table>
<thead>
<tr>
<th>Classifying the indicators</th>
<th>Indicator’s name</th>
<th>Primary model</th>
<th>Acceptable fit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute fit indicators</td>
<td>chi-square cover level</td>
<td>0.13</td>
<td>P&gt;5%</td>
</tr>
<tr>
<td></td>
<td>Goodness indicator of fit</td>
<td>0.95</td>
<td>GFI&gt;90%</td>
</tr>
<tr>
<td></td>
<td>Goodness indicator of corrected fit</td>
<td>0.94</td>
<td>AGFI&gt;90%</td>
</tr>
<tr>
<td>Adaptive fit indicators</td>
<td>Normalized fit indicator</td>
<td>0.94</td>
<td>NFI&gt;90%</td>
</tr>
<tr>
<td></td>
<td>Adaptive fit indicator</td>
<td>0.99</td>
<td>CFI&gt;90%</td>
</tr>
<tr>
<td></td>
<td>Relative fit indicator</td>
<td>0.99</td>
<td>RFI&gt;90%</td>
</tr>
<tr>
<td></td>
<td>Increasing fit indicator</td>
<td>0.99</td>
<td>IFI&gt;90%</td>
</tr>
<tr>
<td>Goodness fit indicators</td>
<td>Normalized goodness fit indicator</td>
<td>0.72</td>
<td>PNFI&gt;50%</td>
</tr>
<tr>
<td></td>
<td>Root mean square of estimated error</td>
<td>0.02</td>
<td>RMSEA&lt;10%</td>
</tr>
<tr>
<td></td>
<td>Normalized chi-square to freedom</td>
<td>1.11</td>
<td>Value between 1 and 3</td>
</tr>
</tbody>
</table>

As shown in Table 3, most of parameters of fitting of the model are in good condition. For example, the chi-square model significance level is more than 5% which shows that the experimental data adequately support the conceptual model of the research. Also the root mean square of estimated error is less than 10 percent that confirms the fit to model. Acceptability of other parameters in the model can be seen in software outputs. The general confirmation of the model does not mean that all relationships in the model are confirmed and therefore the relations in the model should be verified separately, and because of that the partial fit indicators of model should be verified. In other words, after the overall fit of the model, partial relationship of model should also be tested to see whether the partial relationships defined in the model fit well or no. Significance of indicator of partial fit of model is shown in Table 4.
As Table 4 demonstrates, the first research hypothesis (effect of CRM on customer satisfaction of insurance services) has been approved. Given the significance level of this relationship, which is quite a bit less than 5%, it can be accepted that performance of CRM system influences the customer satisfaction of the customer’s perspective of Iran Insurance Company. However, the effect of CRM on customer satisfaction is (0.81), which suggests a direct and powerful effect of CRM on customer satisfaction. The effect of CRM on customer trust is (0.53) which shows the powerful and positive effect of CRM on customer trust for insurance company services. Also with respect to the significance level less than 5%, the second hypothesis is confirmed too. Ultimately CRM has a significant and positive effect on customer’s commitments related to insurance services with (0.95) subjective bar and this means that the more positive understanding customers have about the CRM activities used by insurance company, their commitment to insurance services will increase more too. According to the fact that its significance level is less than 5%, this hypothesis is approved too. The third figure illustrates the general view of conceptual model with estimated coefficients.

**TABLE 4 : PARTIAL INDICATORS OF FIT MODEL**

<table>
<thead>
<tr>
<th>Conceptual model relations</th>
<th>Estimation</th>
<th>Standard error</th>
<th>Critical rate</th>
<th>Significance level</th>
<th>Hypothesis</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRM ---&gt; satisfaction</td>
<td>0.81</td>
<td>0.08</td>
<td>9.79</td>
<td>***</td>
<td>first</td>
<td>confirmed</td>
</tr>
<tr>
<td>CRM ---&gt; trust</td>
<td>0.53</td>
<td>0.06</td>
<td>8.22</td>
<td>***</td>
<td>second</td>
<td>confirmed</td>
</tr>
<tr>
<td>CRM ---&gt; commitment</td>
<td>1.16</td>
<td>0.11</td>
<td>10.95</td>
<td>***</td>
<td>third</td>
<td>Confirmed</td>
</tr>
</tbody>
</table>

*** Symbol in significance level Column means that its value is less than 0.001.

**FIGURE 3: CONCEPTUAL MODEL OF RESEARCH**
CONCLUSION

As it was discussed, performance of CRM technology in insurance companies has an extreme effect on insurance sale and marketing both from aspect of competitive atmosphere in the market and because of nature of insurance products and customers emotional approach, therefore the investment in this technology will create the competitive advantage. Thus in first step, creating a chart or organizational unit with this name is necessary in companies and sale units of insurances companies (using experienced and expert manpower) so that by comprehensive performance of this technology in all fields, effective effort will be done in order to increase the satisfaction, trust and commitment of current customers. In this study, customer’s perspective about CRM performance and its impacts on quality aspects of relationship in Iran insurance company is verified. The results of research show that the verified companies are acting well in CRM performance and therefore in creating good relationship with the customers. In this study, with discussing the research hypothesis and model test, the positive effect of CRM performance on customer satisfaction was approved (that was the first hypothesis). This means that CRM performance by the insurance companies will cause rise in customer satisfaction in insurance services. This is in agreement with the findings by Sharif Din and his colleagues (2010) Taherpouri and Tayebitolou (2010). Also the findings by this research about other hypothesis of research showed that the positive effect of CRM on customer trust is confirmed. This is in agreement with the findings by Ghafouriyan (2009). And finally the results of research showed that CRM has a significant and positive effect on customer commitment. As Shwu-Ing Wu and Pei-Chi Li (2011) indicated in a study on the tourist hotels of Taiwan that when customers have more knowledge of CRM activities, they will understand the quality of relation with company better. Then their commitment to the services provided by hotel will increase. So CRM is considered to be a competitive advantage for Taiwan tourist hotels. Thus these hotels have to try to provide more quick services and more fantastic experiences for customers in order to increase customer’s commitment. Like more researches, this research faced some problems and limitations that the most important one was that the authorities and experts of insurance company did not cooperate in designing questionnaire and customers were not willing to respond the questions or did not answer the questions completely which caused some questionnaires to be thrown away. Finally with respect to the results of research some recommendations are presented that will help Iran insurance company significantly to improve the quality of customer relationships and then customer satisfaction.

1- Iran insurance company is better to provide simplifications like installments payment of insurance premium and discounts in various occasions for customers. So this will cause more customer satisfaction and not attracting them by the competitor companies.
2- The Iran insurance company should take a policy that the insured scores can be transferred to the new vehicle after selling the old one.
3- This company should arrange the appropriate number of branches and compensation payer personnel with the customers to prevent rush and waist in time and therefore customer’s dissatisfaction.
4- Company should always verify the customer satisfaction and report the results to different units in order to expand the insurance services and correct the probable defects.
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