

## INVESTIGATING THE FACTORS AFFECTING THE RELATIONSHIP MARKETING (CASE STUDY: INSURANCE INDUSTRY IN KHORASAN RAZAVI PROVINCE)

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**Abstract:** Present research has been conducted to answer the following question: What is the most influential factor in shaping the relationship marketing strategy in the services sector? In this study, to illustrate the dimensions of this type of marketing and how to shape it in insurance industry, after literature reviewing and analyzing of their content, three aspects of organizational internal factors, organizational external factors and moral factors have been detected as the factors forming the relationship marketing insurance services and each one's effectiveness on shaping the relationship marketing have been investigated. Hence, with scrutinizing the relationship marketing literature and developing a theoretical model, three independent variables of organizational internal factors, organizational external factors and moral factors in relation to the sample volume of 200 insurance offices have been studied. Research data have been analyzed by SmartPLS 3 and SPSS ver.22 software. The results showed that organizational external factors have the greatest impact on the relationship marketing and then the organizational internal factors and moral factors have had the greatest effect.

**Keywords:** Relationship Marketing, Organizational Internal Factors, Organizational External Factors, Moral Factors, Service Organizations.

### INTRODUCTION

In the present century, companies are constantly looking for ways to maintain good relationships with customers by superior performance. In the time of competitive, companies must try to maintain current customers and create long-term and profitable relationship with their. The main view of customer retention is that continuously provided his consent by provide superior value to him. In service industries that provide services requires communication and interaction with customers, overall customer satisfaction is based on how employees interact

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with customers. Economic enterprises must investigate to improve customer satisfaction and loyalty about factors affecting customer satisfaction and customer refer and by providing customer satisfaction to achieve their loyalty. Full knowledge of the customer and his needs requires establishing close relationships with customers (Law, Hui & Zhao, 2004). Today, due to severe complications such as frequent changes of goods and services, uncertainties, of goods and services, and multiple choices for the customers, the difficulty is compounded by buying process (Brown & Gulycz, 2006). In this turbulent environment with accelerating changes in the market, institutions have to change the way his reaction to the market, as less on products and more on customers and relationships and focus instead of short-term view, long-term vision in the fall (Osman, Hemmington & Bowie, 2009), competitive intensity and complexity, Many organizations have no choice but to accept the new world of marketing, the "relationship marketing" Instead of trading strategies and marketing measures, Marketing strategies will lead to their defense. Relationship marketing is a concept that appeared in the paradigm shift in marketing transactions, and although its role can be strong in the success of businesses, not have much attention to it. Relationship marketing in recent years has forced managers to look for more creative ways to establish a relationship of mutual benefit with the customer. In fact, relationship marketing causes the companies to receive competitive advantages such as reduced marketing costs, increase sales, marketing, by word of mouth positive effects and reducing the cost of failure marketing (Jang & *et al.*, 2008).

Relationship marketing requires maintaining, upgrading and terminate the relationship with customers, if it is necessary, so the goals of both sides in the relationship can be provided. The purpose of relationship marketing is to improve the profitability of companies constantly. Through changing in attitude marketing, it deals from marketing based on transaction (which only focuses on attracting new customers) to marketing based on maintaining customer (Osman, Hemmington & Bowie, 2009). Companies should always be watchful and careful interaction between themselves and their customers and with the knowledge and understanding of the needs and values of our customers in mind, they provide valuable goods and services to create loyalty by satisfaction and they shifted their loyalty to the cause and prevent other companies. In this context, one of the most successful approaches is relationship marketing (Chiu & *et al.*, 2005). Result of researches has shown relationship marketing is a new approach in the service industry that its main aim is establishing long-term close relationships to understand customer and supply his satisfaction. According to increased competition among companies in the world, relationship marketing is considered as a method for establishing and maintaining long-term relationships with customers; because services in insurance companies is rather a form and for most companies is difficult to distinguish the services to competitors. Therefore a large

number of insurance companies in the world use marketing approach to their relationship. On the other hand, one of the most important economic sectors that could be the source of growth and profit is the service sector, this sector has played an important role as effective part on the economy of countries.

Many developed countries have been moving towards the export of services for the global markets. so this study also noted the importance of the insurance sector in the national economy, the formation of relationship marketing in this sector has continued in order to increase sales and profitability in the long term by following question:

1. Do internal factors affect the formation of relationship marketing in the service sector?
2. Do environmental factors affect the formation of relationship marketing in the service sector?
3. Do moral factors affect the formation of relationship marketing in the service sector?
4. What is the most influential factor in shaping the relationship marketing in the service sector?

## **REVIEW OF THE LITERATURE**

For the first time relationship marketing in service organizations were presented by Berry and it has been defined as attract strategies, retain and promote customer relations (berry, 1983). Grönroos (1994) on a comprehensive definition of relationship marketing have defined mutual relationship at a profit as a process to identify, create, maintain, strengthen and, end the relationship with customers and other stakeholders if it's necessary so that the objectives of all the groups come in this regard (Grönroos, 1994), although the introduction of this new paradigm in marketing, many studies have been done in this case, including that related to different marketing approach including marketing relationship of buyer and seller relationships (Lamming, 1992; Wilson, 1995). Retail (Pressey & Mathews, 2000), and the company-the company (Morgan & Hunt, 1994) has been studied. Traditional marketing, which is based on the trading approach, while useful tools into the marketing realm, at first there was a significant development, but when to apply the approach in the field of services and trade company efforts took place, it seemed poor marketing (Coviello, Brodie & Munro, 1997). Since then, a new approach to marketing emerged. Relationship marketing compared to traditional marketing sample of transactions, the importance of establishing and maintaining relationships between customers and vendors stresses. Marketing relationship, as a way to develop long-term relationships with our customers valuable and mutually beneficial, Is used (Ravald & Grönroos, 1996). The definition of relationship marketing will be changed in the decades ahead. If marketers are going to

implement effective relationship marketing, relationship marketing is essential to understand the nature of construction (Ward & Dagger, 2007). Most observers agree that the marketing relationship is not based only on a review of individual transactions (O'malley & Tynan, 2000). While the transaction is in the form of integrated marketing, relationship marketing can be seen (Tyler & Stanley, 1999). It is believed that when a customer relationship marketing goods and services are very much in touch, performance is more, there is also an element of personal interaction and customers are willing to enter into constructive communication activities (O'malley & Tynan, 2000).

Sin *et al.* (2002) also define trust as a reliable obligations of the words of a side of relationship to the other side (Sin *et al.*, 2002). They also believe that higher levels of trust between the purchaser and the seller will increase the probability of the continuation of the relationship. The second foundation of relationship marketing which is considered is commitment. Commitment to the concept of sustainable desire of each of the partners to maintain relationships is valuable. Lu *et al.* (2004) in their study has been introduced trust, commitment, sociability, empathy, positive experience, commitment and communication as the main variables of relationship marketing (Lu & *et al.*, 2004, 259). Pressey and his colleagues (2000) have studied the retail and service sectors, since the current capacity of the sector to determine, In particular, the application of relationship marketing in supermarkets is clear. In the area of banking services, Vegholm in 2011 has shown that visual perception that customers are banks, the bankers have relationships with their customers, including small and medium-sized businesses create, As well as their ability to meet the needs of its customers depends. Hence, understanding the customers of the bank by the bank and the customer relationship management is (Vegholm, 2011). The relationship between customer satisfaction and word of mouth communication, loyalty, repeat purchases and increase the profitability of the organization have also been approved (Fernández-González & Prado, 2007). Terawatanavong, *et al.*, Founded in 2007 impact of relationship marketing: dependence, trust, commitment, cooperation and conflict management norms based on customer satisfaction throughout the lifecycle of the relationship examined. The results showed that the variables of trust and dependence with the consent of the relationship in the construction process and maturity of the relationship, while the commitment of the variables associated with puberty has been linked with relationship satisfaction. As well as conflict management variables also affect relationship satisfaction was not in decline. (Terawatanavong, Whitwell & Widing, 2007).

In a study of Grönroos (1994) as "the marketing mix to relationship marketing", it stated that because of economic developments, the new paradigm in the interest is expanded as soon as the marketing mix to relationship marketing and this is particularly emphasized in marketing services and industrial markets and

relationship marketing has known as a new paradigm in the literature (Grönroos, 1994). Molina and his colleagues in 2007 the effect of long-term relationships with bank customers and their satisfaction. Their results showed that customer confidence in banks significant impact on the bank's customer satisfaction (Molina, Martín-Consuegra & Esteban, 2007) customer relationship marketing programs that increase information flow between banks and customers, positive feeling about the bank's clients and promote, it also increases the satisfaction and strength are linked to the (Ennew, 1996). Commitment as an important factor in relations department has introduced. Now, companies in traditional markets from the perspective of long-term and short-term vision have changed, consider the market for long-term ongoing relationship with them, although the results of the view of other companies and organization, it can vary from industry to industry (Coviello, Winklhofer & Hamilton, 2006). Service companies in areas such as quality of service, commitment to customers, and improving services is important (Dawes, 2000), another study to provide a moral basis for relationship marketing has been done, relationship marketing approach has three steps (to establish, maintain, and strengthen) knows that the values including: (Trust, commitment, and effort (perseverance) is on (Murphy & *et al.*, 2007). In this study, O'Malley and Tainan in 2000 to several challenges in the implementation of the marketing relationship with customers has been mentioned. The obligation to show that the theory of social interactions on trust, commitment, communication, and interaction more emphasis. Venetis & Ghauri research (2004) findings show that, Quality of service to maintain long-term relationships with customers powerful, and this is more than confident that affect customer commitment (Venetis & Ghauri, 2004), in a study by Roberts and colleagues (2003) found that, Confidence in the quality that distinguishes the quality of services. The quality of the relationship between better behavior, the quality of services provided to customers (Roberts, Varki & Brodie, 2003), due to increasing competition among service institutions including, banks worldwide relationship marketing, as a good way to create and maintain long-term relationship with customers is considered. For services, particularly in the field of commercial banks is relatively the same way, therefore, a large number of banks worldwide, to the use of relationship marketing approach and its implementation trends have been established (Lai Man So & Speece, 2000), In studies in the field of relationship marketing based on the variables of trust, commitment, communication, and conflict management has repeatedly been pointed out (Oly Ndubisi & Kok Wah, 2005).

## **1.2. Theoretical foundations**

### **1.2.1. Moral factors**

Several articles on the concepts of values and ethics, relationship marketing, the legal and moral basis for communication exchange, measured and evaluated

(Gundlach & Murphy, 1993), Porter *et al.* in 1974 were defined commitment; it is identified: the extent to which an individual belongs to you and your organization. They used motivation, recognition of the values of the organization and the willingness of employees to join the organization to measure (Porter, 1974). Communication norms can lead to positive economic interest, the consequences are as satisfaction and commitment (Joshi, 1994), to understand the relationship marketing, features, reliability (adherence to covenants) and justice, are key concepts (Soellner, 1996), and “commitment” in the relationship marketing concept is the central (Gruen, Summers & Acito, 2000). While many of ethics, the relationship marketing process are critical, but according to Murphy and colleagues in 2007 Values or trust, commitment, and effort (perseverance), as the key to creating, maintaining, and strengthening relationships are important. Sowmya and Panchanatham (2011) according to Hall *et al.* (1970) commitment is considered a process that merge a large extent their organizational goals (Sowmya & Panchanatham, 2011).

In a study by Murphy in 2007, this collection has been introduced as the basis of ethical relationship marketing. In the late 1990s, the analysis is based on the value that marketing relationship began. The study showed that the main factor keeping the trust of customer relationships (Gwinner, Gremler & Bitner, 1998), Satisfaction, and commitment to play different roles in customer relationships (Garbarino, & Johnson, 1999). Relationship marketing in a multi-step process with three basic variables of the project. In this approach the confluence of trust, commitment, and effort (perseverance) that are considered ethical variables, provides relationship marketing success, Trust as a bridge between the two goals, Development and marketing of ethical behavior The desire to create a new way for a developed market, that is the relationship marketing, the trust is a moral value and relationships based on trust is a valuable relationships (Murphy *et al.*, 2007).

Some findings indicate that the moral behavior of a company based on criteria such as image, fashion and price that ranked by consumers which indicates that when deciding to buy, moral behavior may have been a secondary priority (Carrigan & Attalla, 2001). Successful businesses are always looking to increase customer satisfaction, other stakeholders, and the way to achieve this goal, the ethical standards have been put into effect. In other words, a good marketer, in the present decade, a marketer is committed to ethical principles (Labbai, 2007). The studies show that the moral values of corporate strategies, the long-term separation from other organizations in the industry, and become a competitive advantage that makes the company different from its competitors (Holme, 2008). This form has been developed based on the assumption that:

### **Hypothesis 1: The Moral factors between the organization and the environment affect the formation of relationship marketing**

#### **Organizational External Factors**

Environmental factors and changes in economic environment, competitive and external customer changes the orientation communication service industry companies. Most changes in the environment cause changes in the relationship marketing performance. The main reason is that changes in the environment create new markets that relationships can't survive in it (Pillai & Sharma, 2003, 649). Marketing in the course of its evolutionary stage is that marketers find new customers not only in thought; the purpose of marketing, demand management through customer growth and pushing up the maturity ladder of loyalty to organizations. So, not only to attract customer satisfaction is not enough and companies should not rely only on this issue, but it should ensure that satisfied customers are loyal are (Kotler & Armstrong, 2006), in the new age of marketing, with the aim of establishing long-term relationships and mutual interest, and most important of all client nodes will be drawn in such a way, to retain more customers and fewer customers lost, thus, in the long term market share and profitability of enterprises increases (Osman, Hemmington & Bowie, 2009) due to the growth and development of customer loyalty as a factor in the company's marketing strategy, which is to keep existing customers, increased (McMullan, 2005),

Loyalty includes a psychological process that evaluated different options which is based on different criteria (Beerli, Martin & Quintana, 2004). The concept of customer loyalty is a recipe for increasing incomes, and the first step in the evolution of customer orientation (Oly Ndubisi & KokWah 2005), marketing relationship with traditional mass marketing that seeks to increase sales is temporary. Relationship marketing and loyalty conflicts and tries to establish a permanent relationship with customers, while it may be easier to achieve consolidated competitor's products and competitive goods, or to introduce new products to the market. The ultimate goal of marketing is to increase sales in the long term (Anderson *et al.*, 1994), satisfaction and customer loyalty are linked (Silvestro & Cross, 2000), Oly Ndubisi (2005) in a study titled Effect of relationship marketing strategy on customer loyalty in banks in Malaysia evaluates the effect of four key factor of relationship marketing which are trust, commitment, relationships, and customer complaints on customer loyalty and suggested that it is necessary to foster customer loyalty. Pay special attention to four key factors of marketing relationship (Oly Ndubisi, 2005). Continuous marketing relationship depends on mutual economic benefit, but results-oriented approaches to relationships beyond the calculations of cost - benefit will be (Murphy *et al.*, 2007). Marketing relationship with such an approach. In relationship marketing, customer loyalty and customer retention are two main base is taken into account (Pressey & Mathews, 2000) and

loyalty is a key element in the communication are (Oliver, 1999). Kotler and Keller in 2006, stated: the purpose of relationship marketing long-term relationships with key bilateral satisfactory, including customers, suppliers, and distributors to earn a profit, and business is maintained (Murphy *et al.*, 2007) the hypothesis has been developed this way:

### **Hypothesis 2: organizational external factors impact on the formation of relationship marketing in the service sector**

#### **Organizational Internal Factors**

In a study for the organizational culture for relationship marketing is done, six common values (means culture of trust, commitment, teamwork, initiative, flexibility, and results position) to facilitate the promotion, relationship marketing. Buttle in 1996, states that "There is a culture of support is essential for the development of relationship marketing". Coviello, Brodie & Munro 1997 in practice have shown that it is necessary a supportive organizational culture, as a prerequisite for a successful relationship marketing orientation, to be created. Many writers to develop successful new orientation, relationship marketing, on the basic requirements agreed that Including the creation and development of corporate culture that is supportive of this new approach (Coviello, Brodie & Munro, 1997). In addition, some of the authors of the relationship between organizational culture and customer relationship management have also discovered (Foss *et al.*, 2008).

#### **Customer Relationship Management**

Implementation of customer relationship management in many organizations enhance competitiveness, increase revenue and reduce operating costs. Efficient and effective customer relationship management to increase customer satisfaction, create loyal customers and increase customer retention rate is (Kevork & Vrechopoulos, 2006). The purpose of customer relationship management, enabling the company to provide better services to customers through the introduction of automated processes reliable services, collection and processing of personal information and self-service, and trying to integrate and automate processes within the company's various customer services (Brown & Gulycz, 2006) by implementing customer relationship management process to improve customer service (Christopher *et al.*, 1995). Customer relationship management is typically as a tool set which are designed to direct sales and support teams of engineers and other professionals in the development prospects for sales, create a good business plan, dealing with customer complaints, and provide after-sales support services (Agrawal, 2003).

Today, marketing managers have realized, customer relationship management and sustainable long-term relationships with customers focused on, for both the



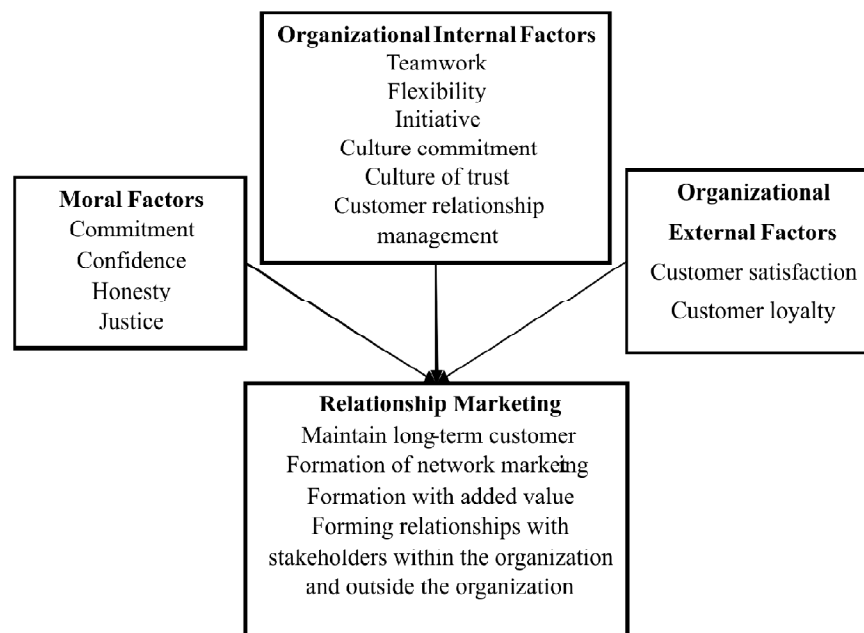
client and the company's value creation customer relationship management is more than just technology, and in fact, a process of strategic customer relationship management (Nguyen, Sherif & Newby, 2007) and marketing relationship both stressed that, maintain existing customer relationships more effectively the creation of a new customer (Zineldin, 2005).

**Hypothesis 3: organizational internal factors impact on the formation of relationship marketing in the service sector.**

**1-4) conceptual model and hypotheses**

According to the literature review and the factors identified in the conceptual model of relationship marketing in the insurance industry is provided (Figure 1).

**Figure 1: Research Conceptual Model**



Research assumptions are as follows:

- H<sub>1</sub>: moral factors the formation of relationship marketing.
- H<sub>2</sub>: organizational internal factors impact on the formation of relationship marketing in the service sector.
- H<sub>3</sub>: organizational external factors impact on the formation of relationship marketing in the service sector.

## 2. METHOD

### 2.1. Collected Data

One of the common methods of data collection in survey research, the questionnaire. The study included 35 items adapted from questionnaires and, Likert type 5 is strongly agree to strongly disagree entrees that range. Resources extracted items as follows.

<i>variable</i>	<i>reference</i>
<b>Organizational internal factors</b>	
Teamwork	Murphy <i>et al.</i> , 2007
Flexibility	Jarrat and O'Neill, 2002
Initiative	Jarrat and O'Neill, 2002
Culture commitment	Roberts <i>et al.</i> , 2003
culture of trust	Roberts <i>et al.</i> , 2003
Customer relationship management	Yau <i>et al.</i> , 2000
<b>Moral factor</b>	
Commitment	White and Schneider, 2000
Confidence	Selnes, 1998
Honesty	Buttle, 1996
Justice	Buttle, 1996
<b>Organizational external factors</b>	
Customer satisfaction	Jani, & Han, 2014
Customer loyalty	Jani, & Han, 2014
<b>Relationship marketing</b>	
Maintain long-term customer	Christopher <i>et al.</i> , 1991
Formation of network marketing	Kandampully, and Duddy, 1999
Formation with added value	Kandampully, and Duddy, 1999
Forming relationships with stakeholders within the organization and outside the organization	Kandampully, and Duddy, 1999

### 2.2. Research Samples and Population

In this study, the population research is insurance companies located in Khorasan Razavi province, As Tabachnick and Fidell (2007) as well, For example, regression, at least on a sample size of 58 is required to be calculated as follows:

$$N \geq 50 + 8M$$

Where M is the number of independent variables according to the formula to at least 74 the number of samples is required.

that the great number of companies and the lack of accurate statistics offices, insurance companies, the formula for determining the sample size and sample size were unknown to society and 200 people were identified as members of the sample.

$$n_0 = \frac{n_{0\alpha/2}^2 \cdot P(1-P)}{D^2} = \frac{(1.96)^2 \times \frac{1}{4}}{(0.07)^2} = 196 \text{ Sample Size}$$

Choosing sample was two-stage cluster random. In this case, at first three cities were selected of 15 cities over 20,000 population randomly and in the second stage of the three selected cities; Mashhad, Sabzevar and Nishapur in order 120, 40, and 40 were selected.

### 2.3. Validity and Reliability of Tools

Validity was assessed using the time factor and table 2. The results for the four-variable loadings organizational internal factors, moral factors, organizational external factors, relationship marketing shows. Before the actual data analysis, Loadings factor of all items examined, we make assumptions as well as the necessary conditions for the implementation of each of the methods of data analysis there. With regard to the qualifications mentioned in the table below, parametric statistical tests were used.

**Table 2**  
Results of loading factors

Moral factor	CF10.598	CF20.612	CF30.843	CF40.775	CF50.666	CF60.316
Organizational external factors	EF10.767	EF20.893	EF30.569	EF40.896	EF50.445	EF60.550
Organizational internal factors	OF10.288	OF20.649	OF30.791	OF40.787	OF50.742	OF60.602
Relationship marketing	RM10.905	RM20.762	RM30.883	RM40.501	RM50.879	RM60.440
						RM70.543
						RM80.852

Reliability tools using Cronbach’s alpha coefficient, the most common test for internal consistency was assessed scale is multifactorial. Table 3 shows the values of these coefficients for research elements. Because for all the components of the index is close to or above 0.7, so it can be said that the questionnaire had good reliability (Nunnally, 1978).

**Table 3**  
The results of reliability study

Relationship marketing	Organizational internal factors	Organizational external factors	Moral factors
CF	EF	OF	RM
0.733	0.849	0.894	0.874

### 3. RESULTS

#### 3.1. Demographic Characteristics of Respondents

Analysis suggests that demographic questions, 12% of respondents to the questionnaire Less than 24, 60% were 25 to 34, 15% were 35 to 44, 10% were 45 to 54, 53% were higher than 55. Between of valid respondents to the question of the gender, 74% were male and 26% were women and between respondents to the question of the education of 200 people, 17% had diploma, 26% associate degrees, 38% undergraduates, 11% graduates and 8% had a doctorate.

#### 3.2. Test Hypotheses

To understand the relationship between variables and using the software SPSS ver.22 and SmartPLS3 correlation analysis was used. Mean, standard deviation and correlation of variables according to the data in Table 4.

**Table 4**  
Correlation analysis matrix

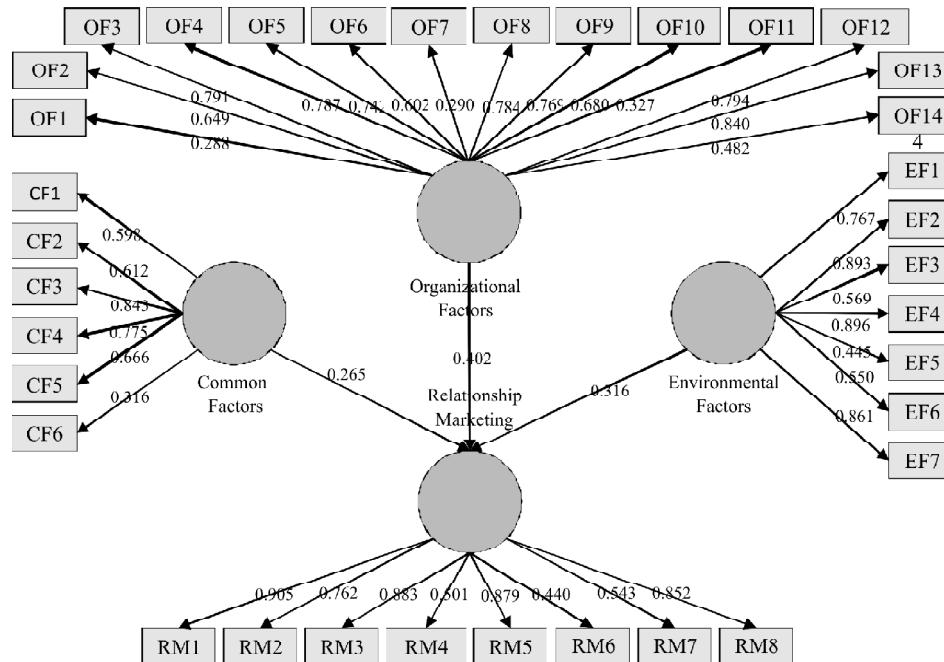
	<i>Mean</i>	<i>standard deviation</i>	<i>CF</i>	<i>EF</i>	<i>OF</i>	<i>RM</i>
CF	3.6742	0.48232	1			
EF	3.8014	0.55167	0.538	1		
OF	3.7079	0.49540	0.656	0.682	1	
RM	3.8086	0.54731	0.710	0.733	0.800	1

Correlation analysis results in Table 4 show that, in general, positive relationship between the variables is acceptable, which confirms the results of previous research. According to the information set forth in Table 5, hypothesis H1 is evaluated. Common factors in relationship marketing path coefficient obtained by the coefficient of 0.256 at the level of  $P < 0.05$  is significant, this is confirming that, common factors that affect the formation of relationship marketing. The results for the hypothesis H2 expressing approval influence of organizational factors on the development of relationship marketing direction by a factor of 0.316 at  $P < 0.05$  and the path coefficient of organizational external factors on the development of relationship marketing with a value of 0.402 at  $P < 0.05$  represents a H3 hypothesis is confirmed.

**Table 5**  
Path determination coefficients

<i>Path</i>	<i>Path coefficient</i>	<i>T</i>	<i>Results</i>
Common Factors → Relationship Marketing	0.265	2.477	Confirmed
Organizational Factors → Relationship Marketing	0.316	2.495	Confirmed
Organizational external factors → Relationship Marketing	0.402	2.731	Confirmed

Figure 2: The path coefficient and load factor agree models



## CONCLUSION

Given the results of hypothesis testing and comparing these results with studies seem, All constituent structures of relationship marketing dimensions, factors associated with internal variables provider of insurance services and the factors that shape the behavior of both sides of the relationship marketing in the insurance industry of the insurance organizations on the one hand and customers on the other hand, In this study have a moral agents, as well as the third dimension of marketing relationship that set the atmosphere on the markets for environmental services shows, the formation of a bilateral relationship between the customer and the insurance industry, provider organizations are impressive. These results are also supported by the literature (Coviello, Brodie & Munro, 1998; Grönroos, 1994; Ward & Dagger, 2007). The results of the first hypothesis test analysis also shows the importance of moral principles in the trading sector services in Iran. The results show that the parties to the transaction in the service sector is primarily the responsibility of the society and the parties respect and altruism as it is the second most important variable in terms of their choice. It seems right, honesty, and fairness of the agreement on trade in services is insurance in Iran. Since the sale of insurance services, on behalf of the buyer (the insured) for a commitment to pay an insurance company and the insurance company (insurer) in exchange

for a premium with respect to the principle of good faith, the insurer's remarks and also premium received many transactions with credit to customers will be delayed, Therefore, fairness and commitment and a high degree of trust between the parties to establish long-term relationship between the insurer and the insured influence. In addition, according to the new insurance industry in Iran than other manufacturing and service industries will be stronger because of the results of the test the second assumption justified. Because it's in the insurance industry, shopping services, on the basis of the legal basis on the one hand and the economic vigor and customers on the other hand are formed. In addition to word of mouth recommendations from friends and family, reference groups in the traditional context of the purchase of services in return, base strengthens customer loyalty, which also has its own customer satisfaction. The third hypothesis test results show that, their organizations and cultural context of the working relationship between staff and management of insurance companies on the one hand and on the other attitudes with clients, and on top of them to achieve the desired results insurance companies can forge a favorable situation to create long-term relationships with customers affected by the development. Including the obligation of the insurance company staff their organizations, which aims to attract more clients, raise the portfolio insurers and keep customers for a long time to get a premium on a continuous basis as an important factor in the development of relationship marketing is effective. In view of the competitive market of insurance services in Iran and the growing number of companies and agencies operating in the country, heads of agencies and branches of insurance companies and insurance must be in close contact with target markets the demands of customers quickly identify and respond to it. The lack of a manager in this area to provide competitive rates and contracts, get information on the market can compete ball thrown into the hands of competitors gradually the company's insurer from outside competition, in addition, the flexibility and collaboration between staff and representatives from the demands of customers with creating an atmosphere of trust between employees and directors on behalf of insurance companies and maintain favorable conditions for attracting the customers. In addition, insurance companies create and maintain the principles of customer focus and long-term bilateral relationship with their clients to their strengths.

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