

The Relationship between Different Aspects of Relationship Marketing by Attracting the Policyholder at Novin Insurance Companies of Hamedan province, Iran

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Abstract: The purpose of this study was to investigate the relationship between different aspects of relationship marketing by attracting the policyholder at Novin insurance companies of Hamedan province, Iran. The method of this study was correlation type. Statistical population were all Novin insurance company employees and affiliated agencies that were 12 individuals (32 branches) among them 92 individuals were selected randomly as sample based on Morgan table. To collect the data questionnaire were used and data were analyzed using Pearson correlation. Result indicated that there was the significant relationship between confidence building the insurance company and attracting the policyholder. There was a significant relationship between proper communication and attracting the policyholder. Competence and expertise and attracting the policyholder had significant relationship with each other. Also, there was the significant relationship between conflict management of managers and attracting the policyholder.

Key words: Customer, Customer Orientation, Insurance.

Introduction

Conditions are constantly changing, so, we should also change. Otherwise we will pay a heavy price for the lack of change. In the field of international trade, the main objective of companies and industrialists is the gaining a greater share of the consumer market and whatever is going, the use of scientific principles and techniques of marketing were considered increasingly (Golchin-Far, 2002). In modern marketing, products and services tailored to the demands and needs of customers were attended instead of searching customers for goods and services produced. In other words, the main focus of thought and practice in modern marketing is providing customer satisfaction and the creation of value. Therefore, customers will intend to the produced product or the desired service. So that, marketing can be considered as customer satisfy for requirements and demands (Moosa-Khani & Mohammad-Nia, 2006). Marketing management is the targeted effort that its aim is to achieve an optimal exchange with definite markets. What is considered as the basis for this effort is very important. By investigating the intellectual foundations of marketing can understand the importance and valuable status of customers, organization and society. Trading is focused only on the effectiveness of the combined elements of

marketing, nowadays has shift to the relationship-based marketing and establishing effective communication with customer. In hence, existence a strong relationship between customer satisfaction and profitability were accepted and supplying and improving the customer satisfaction were changed to very important operational objective of most organization (Empsie et al., 2005). So, companies should be overseer and careful about interaction between themselves and their customers and by correct recognition and understanding of customer needs and considered values, valuable goods and services provide for them that by satisfaction, make loyalty in them. So the proper marketing would be cause to attract and retain customers in the long term. Relationship marketing is one of these solutions that will help to attract long-term customers (Samiee & Walters, 2003). Therefore, the purpose of this study was to investigate the relationship between different aspects of relationship marketing by attracting the policyholder at Novin insurance companies of Hamedan province.

Materials and Methods

The method of this present study is descriptive-correlation type. Statistical society was all Novin insurance company employees and affiliated agencies that were 12 individuals (32 branches). Based on Morgan table, 92 individuals were selected by sampling and randomized methods. In the implementation of investigation, after presenting a preliminary description about measure tools and object of the implementation of test, methods to responding to the tests were described for participants in details. About moral considerations, after obtaining testimonial from persons and given the necessary awareness, they were given the assurance that the information will be used only in this study and will be protected from abuse. To measure the research variables, questionnaire was used. Standard questionnaire of Ndubisi (2005) were evaluated the relationship marketing that included 23 questions. The question of these questionnaire were 5 questions in confidence building the insurance company, 5 questions in proper communication with customers, 5 questions about competence and expertise, 5 questions in conflict management of managers in organizations and 3 question about insurance company's commitment in providing quality services. Also, for attracting the policyholder, were used 5 questions. In this study, academic achievement was the grade point average of students. To evaluate the validity of questionnaire, Cronbach's alpha coefficient was used. Result indicated that at table 1. It can be said that questionnaire had optimal validity. To analyze the data, Pearson correlation was used. Significant level of present study were considered $p < 0.05$.

Table 1. Validity table of research tools

Variable	Question number	Validity
Total questionnaire	23	0.80
Relationship marketing	25	0.83
Attracting the policyholder	5	0.79

Results

The result of Kolmogorov-Smirnov test indicated that the data had normal distribution ($p < 0.05$). To investigate the relationship between different aspects of relationship marketing by attracting the policyholder was used the Pearson correlation. Result showed that at table 2. It can be said there was the significant relationship between confidence building the insurance company and attracting the policyholder. Commitment of providing quality services and attracting the policyholder had significant relationship. Proper communication and attracting the policyholder had significant relationship. Competence and expertise and attracting the policyholder had significant relationship. Also, there was the significant relationship between conflict management of managers and attracting the policyholder.

Table 2. Correlation between research variables.

		Confidence building	Commitment of providing quality services	Proper communication with customer	Competence and expertise of employees	Conflict management of managers
Attracting the policyholder	r	0.632	0.694	0.561	0.382	0.654
	p	0.00	0.00	0.00	0.00	0.00

Discussion and Conclusion

The purpose of this study was to investigate the relationship between different aspects of relationship marketing by attracting the policyholder at Novin insurance companies of Hamedan province, Iran. Result showed that there was the significant relationship between confidence building the insurance company and attracting the policyholder. That's mean, in the above statistical society, it is believed that whenever customers realize that the organization were considered profit and suitable services in insurance absorption, therefore, they will try to buy more insurance policies in affiliated agencies. This should be associated with customer confidence in the organization so, the customer can buy the insurance policy with peace of mind and reassurance to environment. The manager of insurance agency can performance some services such as they can satisfy the customers by proper marketing and special respect to buy the insurance policy. Hence, insurance agency manager can ensure the payment of compensation in the event of damage and create the secure future. Finally, the relationship marketing concept will be implementation and the customers will cost their financial resources for the issuing of insurance policy with greater certainty after gaining trust by the organization. Other findings indicated that the commitment of providing quality services, attracting the policyholder and the issuance insurance policies had significant relationship. So, it were indicated that providing quality services such as insurance appropriate counseling will cause the increasing customer types based on respondents. In fact, providing desirable services is considered as form of marketing. Because the customers observe the your comfort in all fields such as transfer of funds, obtaining and buying insurance at the appropriate time, the installment payment and so on. Therefore, the customers enter into negotiations in the type of insurance with company by more willingness. Proper communication and attracting the policyholder had significant relationship. This study showed that the customers try to buy the insurance policy from company based on beneficial relationship that causes by organization whether through the media and whether through the employees. So, insurance companies should try to attract the customers trust by better relationship and using the communication tools such as short message system, internet, and television and so on. Competence and expertise of agency employee and attracting the policyholder had significant relationship. This research revealed that competence and expertise of employee in accountability, consultancy and doing activities related to customers can cause the customer satisfaction and finally, their attraction and loyalty. There was the significant relationship between conflict management of managers and attracting the policyholder. This investigation indicated that proper management and appropriate and effective using of conflict, meanwhile improving performance and promoting organizational relationships, could be prevent the unnecessary conflicts between employees and by answering and suitable performance of employee could supply customers satisfaction and consequently attracting and issuance them. This matter may occur in the event of payment compensation to customers and managers should serve much better and at the appropriate time by appropriate management. According to the findings suggest that organization can supply the good environment by revision in insurance and education systems that the customers rely on the company and its systems. For example, increasing the reliability in payment compensation system in the event of an accident can cause the increasing customer confidence in the company. Increasing the speed of payment and providing the optimal and uninterrupted service through the organization, the accuracy of the respective authorities in the payment of related damages cause the customer more confidence to organization. Senior managers of organization should focus on the management approach towards customers for improving quality and quantity of services offered the insurance system such as logistics support and the allocation of resources and upgrades the software and hardware systems status for presenting the better services. Therefore, the field of more insurance attraction was supplied. Because, different insurance companies has been created in recent years. Hence, private companies have taken advantage of the new systems than other insurance companies. So, they can attract the customers more than other insurance companies.

Conflict of interest

The authors declare no conflict of interest.

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