

# TO EVALUATE THE EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT ON CUSTOMERS' COMMITMENT (Case Study: Insurance Companies of Lorestan Province)

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**Abstract:** *This study examines the impact of customer relationship management processes on customer satisfaction, customer loyalty, output of customer relationship management, general judgments about customer relationship management and its impact on customer commitment. This research is descriptive, that it has been implemented as a field. Survey are all customers of insurance companies in the province who are unlimited, and 135 clients were selected by stratified random sampling method using the sample, a sample of study. Used equipment for data collection, is a questionnaire. Cronbach's alpha was used to study the reliability of research tools and content and construct validity have been used to check the validity. Factor analysis and path analysis were used to test the hypothesis. The results show that, customer relationship management processes have a significant positive impact on customer satisfaction, customer loyalty, output of customer relationship management, and overall judgment about customer relationship management, as well as customer relationship management processes have a significant and positive impact on customer commitment.*

**Keywords:** *Customer relationship management, customer loyalty, customer commitment, customer relationship processes*

## INTRODUCTION

In the age of post-industrial and global business development managers, faced with unfamiliar and surprising trends and events. In an era when pace of change is accelerating and the presence of transnational corporations has created a new climate change and theories of management with the slogan "Think global, act local" and it stirred the competitive environment rules traditional main concern of analysts and managers, is to identify the nature of the changes, and the implementation of effective strategies for dealing with the new challenges, challenges, strategies based on past experience, is responsible for them (and Piers Robinson, 1: 2004).

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Customer relationship management is a business strategy, which is reinforced by advances in technology, and the company is beneficial relationship, based on the optimization of customers' perceptions of value, through it (Alto Pvschmn 2, 1: 2004). the need to maintain and develop a strong and lasting customer relationships, low cost of maintenance of existing customers, to find new customers, and finally, the importance of focusing on key customers, the most effective sources of profitability, driven Firms have to make investment in customer relationship systems, seriously (Ameli and Mobarhan, 5: 2006). The main issue that organizations focused on it is ongoing relations, high-level with customers and clients, and timely respond to their needs and demands. Creating and communicating with customers, has special importance for different companies, especially insurance companies. Responding to customer needs, with the flexibility and adaptability, is one of the key opportunities for these companies in contrast to the older and larger competitors. The organization needs to customers to realize the benefits relationship. For this reason, customer relationship management evaluation tool is important, especially when, it varies from state to state (Lindgreen 3, 70: 2005).

The insurance industry is rapidly changing and competitive. In such a situation, understanding of customer needs is essential to the progress and survival. Research conducted on the components of CRM and customer commitment, but the majority of them are theoretical, and fewer have been studied experimentally and comprehensive. Therefore, in view of the importance of this issue, this study examines the impact of customer relationship management processes, the dimensions of customer satisfaction, customer loyalty, customer relationship management outputs, and general judgments about CRM, in the province insurers individually and then discusses the impact of customer relationship management processes and customer commitment.

### **History and Theoretical Foundations**

Customer relationship management is an approach that introduces consumers, as the core business, and as the success of the company depends on effective management of relationships with them (Ghaffari, 2009). No organization can survive without loyal and satisfied customers. Moreover, due to the fact that customers' expectations are constantly increasing, organizations are required to act beyond the satisfaction of basic needs of consumers, and due to loyalty, long-term and profitable bilateral relationship (Aaker, 1991).

A general view, every customer is satisfied or dissatisfied after receiving a service or purchase, and use of a product. In fact, this feeling arise due to meet customer expectations and supplier performance. Depending on the expectations of customers and received goods and services are equal to each other, or good,