The Role and Place of Customer Relationship Management (CRM) in Establishing an Appropriate Relationship with Life Insurance Policyholders of Iran Insurance Company (IIC)

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ABSTRACT

In view of the increasing importance of customers for organizations, effective and efficient relationships with customers has become a vital issue for organizations like insurance companies and considering the current weak situation of insurance companies in life insurance policies has reduced their market share and productivity. Customer relationship management (CRM) is therefore proposed as an effective solution. CRM will play an important role in the profitability of this company (IIC). In the long run, customers' profitability will be more than in short term and insurance companies will have a better place in competition in economic recession and guarantee their customers' loyalty. In the present research, the impact of CRM dimensions like trust, commitment, mutual relationship and conflict management on customer's loyalty was measured. This research is an applied research and it is descriptive from data gathering viewpoint and it is a survey research. Statistical population of this research was life insurance policyholders of IIC in Kermanshah city between 2009 and 2011 (656 people) and 125 people were selected as sample size by means of simple accidental sampling method and questionnaire was used as data gathering tool. Results showed that trust, mutual relationship and conflict management dimensions had positive impact on CRM and this increased customers' loyalty. But commitment had no impact on CRM and therefore no role in customers' loyalty.
KEYWORDS: CRM, trust, commitment, mutual relationship, conflict management, loyalty, life insurance of IIC in Kermanshah.

INTRODUCTION

Today, we live in a world where customers' demands from businessmen, companies, and organizations (production-service, etc.) are more than before. No business can live on without satisfied customers unless it is a government-owned monopoly. It must be noticed that customers' needs and demands is increasing rapidly. Therefore companies are looking for strategies to go beyond the needs and expectations of their customers and loyalty and trust in company (i.e. company's products) will be based on mutual long-term relationship (between producer and consumer) must be substituted with customers' satisfaction concept. Therefore companies targeting must be based on smart performance increase in order to attract customers and simultaneously reducing related costs. During past years, a new viewpoint has been formed in this respect and that is customer relationship management (CRM). If this new viewpoint is understood and enacted properly it will change all parts of an organization. CRM has received a high strategic position (Hasanzadeh et al., 2010). In view of customer importance as one of the bases of an organization's life and CRM's emphasis on this subject, the followings can be introduced as necessities of CRM use (considering complexities and activities of each organization): service improvement, customer satisfaction, costs reduction, mutual relationship between company and even millions of customers. Applied characteristics of CRM are: concentration on strengthening closer and deeper relationships with customers, current customers' higher profitability with respect to new customers, customers' information analysis in order to make business decisions, effective relationships with customer based on data turned into information and internet marketing, man to man marketing and marketing through databases. Customer's place and value is very vital in today's competitive atmosphere and therefore marketing experts encourage companies to look for newer and more effective methods. Products variety presents many choices for customers and on the other hand, companies have learned that new customers attraction will cost five times as much as keeping current customers, and losing one customer is not only losing one sale item, but also it means losing all purchases of that customer that he/she could have made during his life (Katler and Armestrong, 2002).

RESEARCH TERMINOLOGY

Customer relationship management (CRM)

CRM focuses on value trading between customer and organization and it is based on the created value in this relationship, therefore, organizations try to develop long-time relationship with customers based on this value and this is one of the main goals of management. In other words, CRM tries to present benefits through mutual trading and fulfilling one's promises. CRM is a business strategy which is strengthened with technology

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progress and therefore, companies deal with useful relationships based on received and perceived value optimization of customers (Golchinfar and Bakhtaee, 2008).

CRM history
Industrial revolution period
One of the main characteristics of this period was mass production instead of manual production. New products in this period had less costs and efficiency increase and making economy were the main targets in this period.

Quality revolution period
This period started with Japanese companies presenting process continuous improvement; and this led to more high-quality products. After the introduction of novel methods of quality management like TQM, this period came to its culmination but when the number of companies in competition increased and product quality improvement culture developed, the mentioned competitive advantage was no longer effective and new methods of achieving competitive advantage seemed necessary.

Customer revolution period
In this period, producers were made to produce products with fewer costs, higher quality and variety, in other words, the producers had to pay attention to attract customers' satisfaction and keeping their former customers (Turban et al, 2008).

Trust:
Trust is a highly recognized concept in relationship marketing (Ulaga and Eggert, 2006: 315). In marketing literature, trust is defined as one of the important factors that has a vital role in influencing a customer in order to develop and maintain his/her relationship with company (Rajabelina and Bergeron, 2009, 363).

Commitment:
Commitment is one of the main variables to understand marketing power and it is also a useful tool to measure customer's loyalty probability and customers' upcoming purchases prediction. Commitment is regarded as the most general variable in buyer and seller relationships. Merman et al (1992) have defined commitment as recurrent tendency to keep a valuable relationship.

Relationships:
A relationship has been defined as the process of exchanging and sharing information formally or informally between two sides of an interaction (Sin and Tse, 2002). Anderson believes that today relationships is mutual conversation between company and its customers that happen before purchase, during purchase and after purchase (Anderson et al., 1990).

Conflict management:
Conflict is a level of disagreement between two sides that can be either perceived or obvious. When conflict is increased in a relationship, the sides lose tendency to create and keep a long-time relationship (Anderson and Kerr, 2002). But conflict management is defined as control of disagreement in work relationships. Seller's ability for conflict management to keep buyers is a vital factor. Furthermore, it must be noticed that total suppress of conflict will make the credit of a relationship disappear and both sides will separate before becoming committed to a long-term relationship (Dwyer & Schurr, 1987).

Customer's loyalty
Richard Olivier (1977) defined loyalty as : keeping deep commitment to purchase or renewed choice of a product or service, continually in future, in spite of the fact that situational effects and marketing programs can change customer behavior (Olivier, 1977).

Approaches to loyalty
Four main approaches to loyalty are as follows: attitude, behavioral, dependence and combinational.

Based on this theory, analysis of real behavior of consumer is not enough but doing a comprehensive analysis and presenting a clear description of this concept involves considering attitudes/performance structure of the consumer. Some of the indices of attitude approach are as follows: preference, purchase intention, supplier precedence.

In behavioral approach, customers' loyalty is the touchstone and focus is on purchase repetition as a loyalty index. Generally, behavioral approaches of loyalty to brand, measure the real behavior of consumer in relation to product.

Dependence approach was introduced by Dick and Basu. In this approach, this question is proposed: what is the reason for rejecting a product by a customer? They believe that it must be focused on dependence attitudes instead of abstract and absolute attitudes, because evaluation of a product or service might be highly dependent on absolute understanding or recognition.

The fourth approach is a combinational one. In this approach, loyalty is measured by customers consumption performance, tendency to brand, purchase frequency, total shopping and the newest purchase. Using this method, proper prediction power will increase customers' loyalty (Haghighi Kaffash et al, 2010).

CRM and loyalty
One of the important aspects in CRM is customer's loyalty to organization. This aspect is very complex. The following two-dimensional map shows that how combination of product- and customer-based strategies affect loyalty.
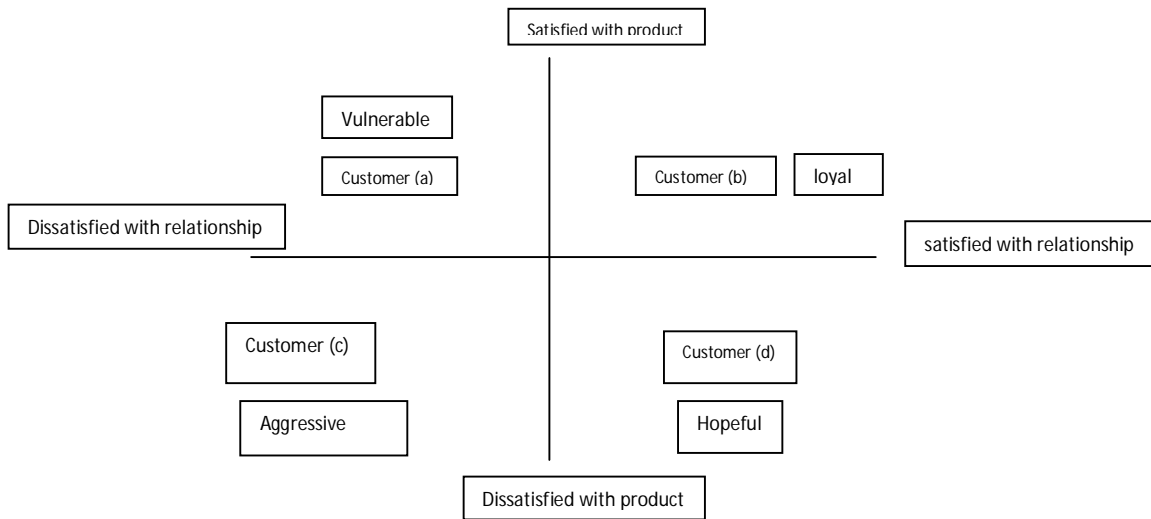
Figure 1. impact of product- and customer-based strategies on loyalty

Loyalty matrix is an economic model that shows most of the organizations' problems are connected with dissatisfied customers. Customers' loyalty can be effectively increased through matching relationship strategies with organizations products. In figure 1, customer (a) is satisfied with his/her purchase but not satisfied with organization. This kind of customer is vulnerable and very common nowadays. If an organization can increase its product's quality continually, there will be no problem and worry about customer dissatisfaction. Customer/organization relationships will affect customer's behavior towards organization. Proper management tactics and appropriate service will turn this situation into right side situation, i.e. loyalty.

Customer (b) is a customer that every organization likes to have. Organizations count on such customers. Customer (c) is a nightmare for every organization. Such a customer is one who has experienced a bad product purchase and does not have a good relationship with organization. Such a customer will not buy for second time. This customer is not satisfied with the purchased product but he/she is hopeful to have a second high-quality service or product and a good communication. Figure 1 show that how we can detect problems and improve them. Even if both (d) and (c) customers have not received a suitable product from organization, they will be hopeful to receive a better service or product in future. Customer management will turn a customer's experience into loyalty. An organization will require coordinating different activities like operations support, specification of interaction channels with customer, products and customer relations management.

Relationship between CRM and customer loyalty in life insurance:

An organization must give some advantages to loyal customers in order to keep relationship with customers, like reduction in policy cost when a new one is being issued, or reduction in executive costs. Empirical researches have proved that only one unit of increase in CRM in life insurance organizations can increase customer loyalty up to 94.5%. Insurance company must make sure that CRM and high-quality service will increase customer loyalty. Insurance measures and other services delivered to customers must be according to commitments. Insurance companies must train their employees because even one confrontation with customer must be accurate. The first confrontation of an employee

With customers will stick in customer's mind. Therefore, employees who have the first face-to-face confrontation must form the first positive impression in their minds. This is the best method to attract loyal customers. Structural policies of a system within an organization can distribute information and contact with customers and remove intra-organizational defects. Unfortunately, in some organizations do not treat their customers well or ignore them. In such conditions, organizations must contact their customers secretly and explain the reason for their mistreatments. Insurance companies can make customers loyal to them because they have a database of their customers. Insurance companies must fulfill their commitments in order to finally increase productivity and profit-making and competitiveness (Lombard &Plesis, 2012).

LITERATURE REVIEW

Pouria Yousefi (2006), master degree student of business management in Tehran University conducted a research titled:"investigation of factors effective on customers' loyalty based on CRM concepts in four frameworks: human resource, processes, technology and individuals integration". He believes that CRM starts with a work strategy. This strategy changes work processes and work processes become active through IT and finally tries to increase customer loyalty as a basic concept in CRM. This research aims to find factors affecting customers loyalty and present some suggestions to make a long-time relationship with customers.

Tayyar (2007) in a research titled:"identification of key factors of success in implementation of CRM and ranking of CRM success key factors" uses a special model to identify key factors of success in CRM implementation and ranks the factors using Friedman test in Iran Khodro Company.

Lindgreen & Antico (2005) in a study titled" customer relationship management, European banks case study" investigates CRM in service sector. The research aims to reverse- engineering CRM in order to find the best executive programs. CRM programs in European banks were analyzed in this research.

Shiah(2005) in his doctorate dissertation titled:" success key factors in accepting CRM solutions for USA in China market" conducted in Shanghai and Taiwan tried to investigate transparency, development, identification, and success key factors for American companies in china.

Vayman Glen (2002) in a paper titled:" a framework for evaluation of CRM, presented a conceptual framework for evaluating CRM bases in organizations before and after implementation of CRM. The author believes that before implementing CRM in any company, its infrastructure must be analyzed to make sure that the company is prepared for CRM, otherwise the program will fail.

Research hypotheses

H1: trust has significant positive impact on CRM in life insurance.
H2: commitment has significant positive impact on CRM in life insurance.
H3: mutual relationships has significant positive impact on CRM in life insurance.
H4: conflict management has significant positive impact on CRM in life insurance.
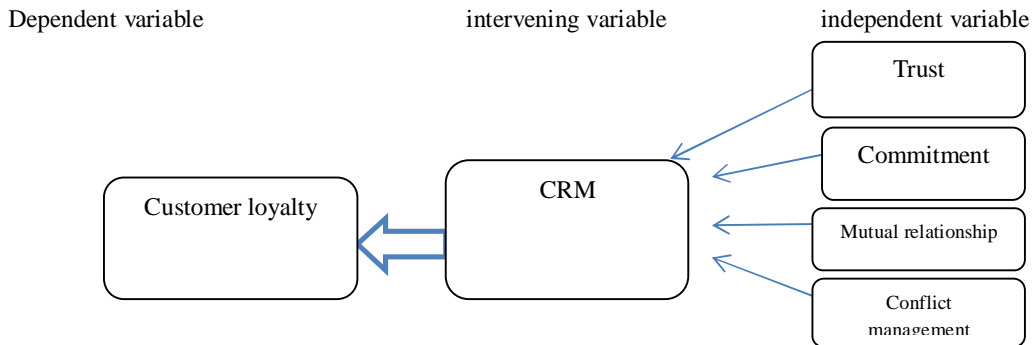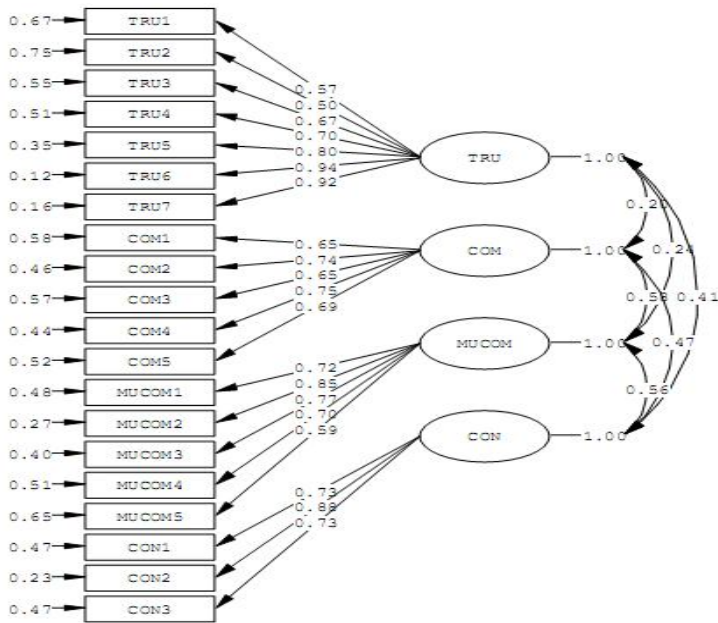H5: CRM has significant positive impact on customer loyalty in life insurance.

Figure 2. Research conceptual model

Model of measuring exogenous latent variables (independent variable)

Figure 3 shows the model of measuring latent variables in standard estimation mode. Model's factor loadings show variables effect in explaining and describing variable points variance or main factor. In other words, factor loadings show each variable (question of questionnaire) correlation with latent variables (factors). Considering figure 3, factor loadings of each question can be seen easily. For example, factor loading of the first question in trust variable is 0.57. In other words, the first question describes 33 percent of trust variable variance. 0.67 is the error value (variance that cannot be described by the first question, it is obvious that the less error means higher determination coefficient and more correlation between question and related factor). Determination coefficient value is between 0 and 1 and as it approaches to 1, variance description value increases.

Figure 3. model of measuring exogenous latent variables (independent) in standard estimation mode

Figure 4 shows the significance of coefficients and parameters obtained from the model of measuring exogenous latent variables (independent) and as it is obvious, all coefficients are significant. Significance test values that are larger than 1.96 and smaller than -1.96 prove the significance of relations. Verification or rejection of hypotheses basis (relations significance) is the investigation of model in significant coefficients mode. In 0.05 error level and two-tailed test (normal precondition), critical values are 1.96 and -1.96. If significance coefficients are more than 1.96 and less than -1.96, zero hypothesis is rejected and hypothesis 1 is verified which means significance relationship. All of the present relations in the model (one-way arrows) are a simple regression equation and their significance must be investigated.

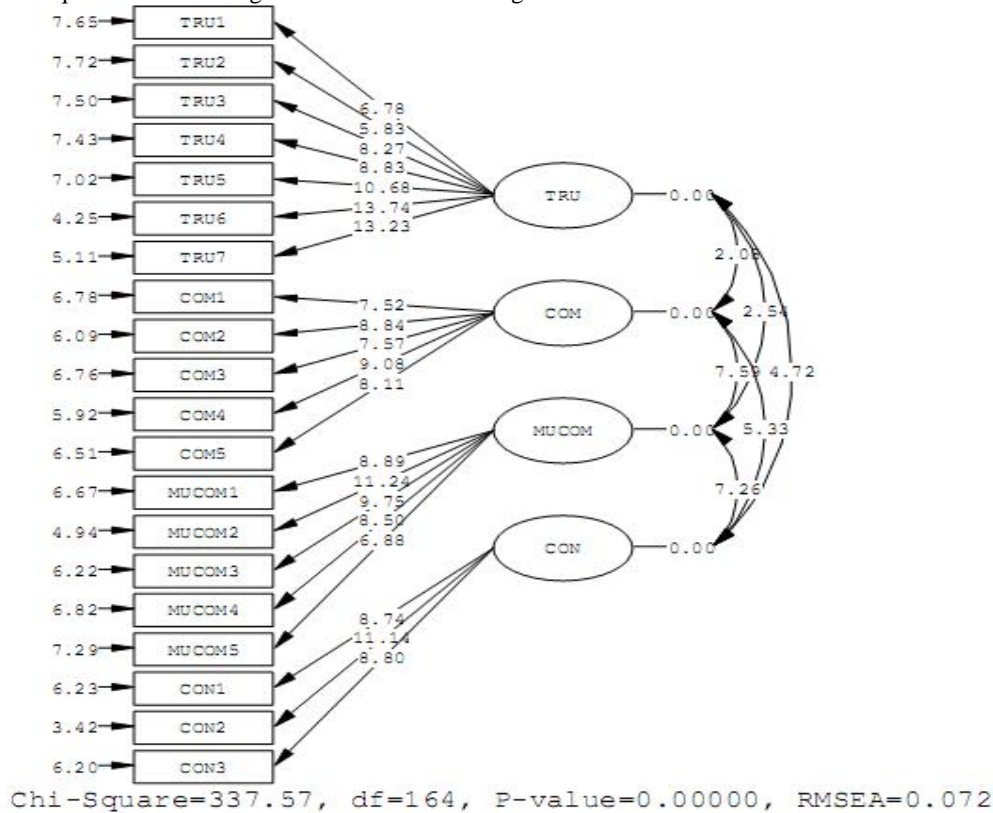Chi-Square=337.57, df=164, P-value=0.00000, RMSEA=0.072

Figure 4. model of measuring exogenous latent variables (independent) in significance coefficients mode

Estimation results (bottom part of figure) show relative appropriateness of indices. According to Lisrel output, x squared value is 337.57 which is less than 3 in relation to freedom degree (164). RMSEA value is equal to 0.072. allowable limit for RMSEA is 0.08. Indices AGFI, GFI, and NFI are equal to 0.90, 0.93, and 0.95 which show high fit. Table below show the results of factor analysis and one-sample mean test for each question.

Table 1. one-sample mean test and indices factor loadings and exogenous latent variables.

variable	index	mean	T statistic (test value = 3)	Total meaan	Total t statistic Test value=3	Factor loading
trust	TRU1	2.8800	-1.471	2.9520	-0.715	0.57
	TRU2	2.8400	-1.946			0.50
	TRU3	2.7920	-2.783			0.67
	TRU4	3.1840	2.120			0.70
	TRU5	2.9760	-0.272			0.80
	TRU6	2.9760	-0.265			0.94
	TRU7	3.0160	0.180			0.92
commitment	COM1	2.6080	-4.251	2.6528	-4.887	0.65
	COM2	2.6640	-3.670			0.74
	COM3	2.7360	-2.736			0.65
	COM4	2.5920	-4.558			0.75
	COM5	2.6640	-3.562			0.69
Mutual relationships	MUCOM1	2.9520	-0.443	2.8640	-1.780	0.72
	MUCOM2	2.8400	-1.742			0.85
	MUCOM3	2.9440	-0.588			0.77
	MUCOM4	2.7760	-2.507			0.70
	MUCOM5	2.8080	-1.943			0.59
Conflict management	CON1	3.3280	3.588	3.3120	3.929	0.73
	CON2	3.3200	3.505			0.89
	CON3	3.2880	3.034			0.73

Model of measuring endogenous latent variables (dependent variables)

Figure 5 shows model of measuring endogenous latent variables in standard estimation mode. Model's factor loadings show variables effect in explaining and describing variable points variance or main factor. In other words, factor loadings show each variable (question of questionnaire) correlation with latent variables (factors). Considering figure 5, factor loadings of each question can be observed. For example, factor loading of the first question is 0.62 in CRM. In other words, the first question describes almost 39 % of variance of CRM variable. 0.61 is error value (variance value that cannot be described by the first question, it is obvious that the less error, determination coefficients are higher and more correlation between question and related factor). Determination coefficient is between 0 and 1 and as it approaches to 1, variance description value increases.
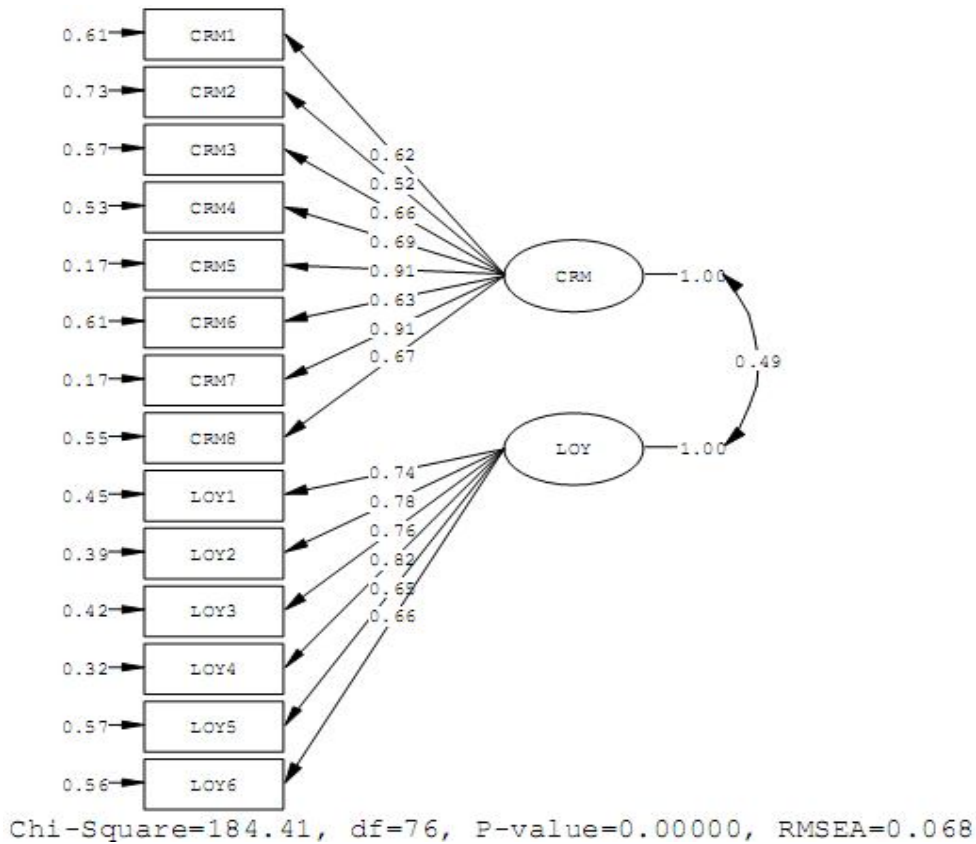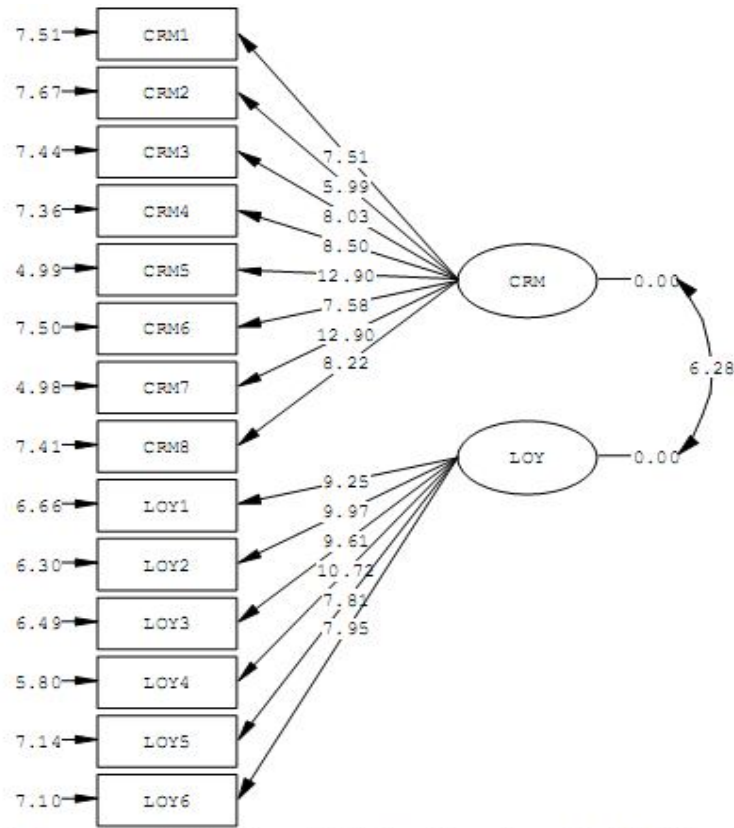

Figure 5. model of measuring endogenous latent variables (dependent) in standard estimation mode

Figure 6 show coefficients significance and all of the coefficients are significant. Values larger than 1.96 and smaller than -1.96 show the significance of relations. Verification or rejection of hypotheses basis (relationships significance) is the investigation of model in significance coefficients mode. In error level of 0.05 and two-tailed test (normal precondition), critical values are 1.96 and -1.96. if significance coefficients more than 1.96 or less than -1.96, zero hypothesis is rejected and hypothesis 1 is verified and this means significant relationship. All of the relationships in model (one-way arrows) are a regression equation and their significance must be investigated.

Chi-Square=184.41. df=76. P-value=0.00000. RMSEA=0.068

Figure 6. model of measuring endogenous latent variables (dependent) in significance coefficients mode

Estimation results (bottom parts of figure) show relative appropriateness of indices. According to Lisrel output, x squared value is 184.41 which is less than 3 in relation to freedom degree (76). RMSEA is equal to 0.068. Allowable limit for RMSEA is 0.08. Indices AGFI, GFI and NFI are 0.91, 0.95 and 0.95 respectively which show very high fit. Table below show the results of factor analysis and one-sample mean test for each question.

Table 2. one-sample mean test and indices factor loadings of indices and endogenous latent variables

variable	index	mean	T statistic (test value = 3)	Total meaan	Total t statistic Test value=3	Factor loading
CRM	CRM1	3.3200	3.329	3.3650	5.175	0.62
	CRM2	3.2880	3.174			0.52
	CRM3	3.3360	3.643			0.66
	CRM4	3.3120	3.505			0.69
	CRM5	3.5600	6.292			0.91
	CRM6	3.2960	3.029			0.63
	CRM7	3.5120	5.887			0.91
	CRM8	3.2960	2.969			0.67
loyalty	LOY1	3.3280	3.534	3.2880	4.091	0.74
	LOY2	3.2720	3.082			0.78
	LOY3	3.2400	2.765			0.76
	LOY4	3.3200	3.922			0.82
	LOY5	3.2880	2.992			0.65
	LOY6	3.3440	3.566			0.66

Research variables correlation analysis
In correlation test H0 and H1 are as follows:
H0: correlation coefficient is zero (there is no significant relationship between two variables)
H1: correlation coefficient is not zero (there is significant relationship between two variables)
As results show, there is positive and significant relationship between all exogenous latent variables (research independent variables). Furthermore, relationship value between variables trust, commitment, mutual relationship and conflict management with CRM are 0.312, 0.270, 0.385 and 40.3 and CRM relationship with loyalty is equal to 0.498.
Table 3. shows correlation matrix between all research variables.

Table3) Pearson correlation coefficient to investigate relationship between variables

		trust	commitment	Mutual relationship	Conflict management	CRM	loyalty
trust	Pearson coefficient	1	-	-	-	-	-
	Sig. level	-	-	-	-	-	-
commitment	Pearson coeff.	**235.008.	1	-	-	-	-
	Sig. level		-	-	-	-	-
Mutual relationships	Pearson coefficient	**260.003.	**489.000.	1	-	-	-
	Sig. level			-	-	-	-
Conflict management	Pearson coefficient	**388.000.	**379.000.	**437.000.	1	-	-
	Sig. level				-	-	-
CRM	Pearson coefficient	**312.000.	**270.002.	**358.000.	**403.000.	1	-
	Sig. level					-	-
loyalty	Pearson coefficient	**293.001.	**238.008.	*212.018.	**437.000.	**498.000.	1
	Sig. level						-

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Research structural model

In the following parts, structural model in standard estimation mode and significance coefficients will be studied. Figure 2 and figure 3 shows the impact of independent variable (trust, commitment, mutual relationship and conflict management) on dependent variables (CRM and loyalty). As figure 7 and 8 show, trust impact on CRM is equal to 0.15 and significance level is 2.43. Commitment impact on CRM is -0.03 and its significance level is -0.45. mutual relationships impact on CRM is 0.19 and significance level is 2.25. conflict management impact on CRM is 0.30 and significance level is 3.61 and CRM impact on customer's loyalty is 0.51 and significance level is 7.34.

Table 4) investigation of research hypotheses rejection or verification

Rejection or verification	significance	Impact factor	Research hypothesis
verified	2.43	0.15	trust impact on CRM : H1
rejected	-0.45	-0.03	commitment impact on CRM : H2
verified	2.25	0.19	mutual relationships impact on CRM : H3
verified	3.61	0.30	conflict management impact on CRM : H4
verified	7.34	0.51	CRM impact on customer's loyalty : H5

Hypotheses tests results

First hypothesis: trust impact on CRM

H0: trust does not have a positive and significant impact on CRM

H1: trust has a positive and significant impact on CRM

According to structural equations, coefficient of trust impact path on CRM is 0.15 and based on significance level 1.96<2.43 in 0.05 significance level the zero hypothesis is rejected and therefore researcher's hypothesis is verified with 0.95 certainty level and therefore trust has positive and significant impact on CRM.

Second hypothesis: commitment impact on CRM

H0: commitment does not have a positive and significant impact on CRM

H1: commitment has a positive and significant impact on CRM

According to structural equations, coefficient of commitment impact path on CRM is -0.03 and based on significance level -1.96>-0.45 in 0.05 significance level the zero hypothesis is verified and therefore researcher's hypothesis is rejected with 0.95 certainty level and therefore commitment does not have positive and significant impact on CRM.

Third hypothesis: impact of mutual relationships on CRM

H0: mutual relationship does not have a positive and significant impact on CRM

H1: mutual relationship has a positive and significant impact on CRM

According to structural equations, coefficient of mutual relationship impact path on CRM is 0.19 and based on significance level 1.96<2.25 in 0.05 significance level the zero hypothesis is rejected and therefore researcher's hypothesis is verified with 0.95 certainty level and therefore mutual relationship has positive and significant impact on CRM.

Fourth hypothesis: impact of conflict management on CRM

H0: conflict management does not have a positive and significant impact on CRM

H1: conflict management has a positive and significant impact on CRM

According to structural equations, coefficient of conflict management impact path on CRM is 0.30 and based on significance level 1.96<3.61 in 0.05 significance level the zero hypothesis is rejected and therefore researcher's

hypothesis is verified with 0.95 certainty level and therefore conflict management has positive and significant impact on CRM.

Fifth hypothesis: impact of CRM on customer's loyalty

H0: CRM does not have a positive and significant impact on customer's loyalty

H1: CRM has a positive and significant impact on customer's loyalty

According to structural equations, coefficient of CRM impact path on customer's loyalty is 0.51 and based on significance level 1.96<7.34 in 0.05 significance level the zero hypothesis is rejected and therefore researcher's hypothesis is verified with 0.95 certainty level and therefore CRM has positive and significant impact on customer's loyalty.
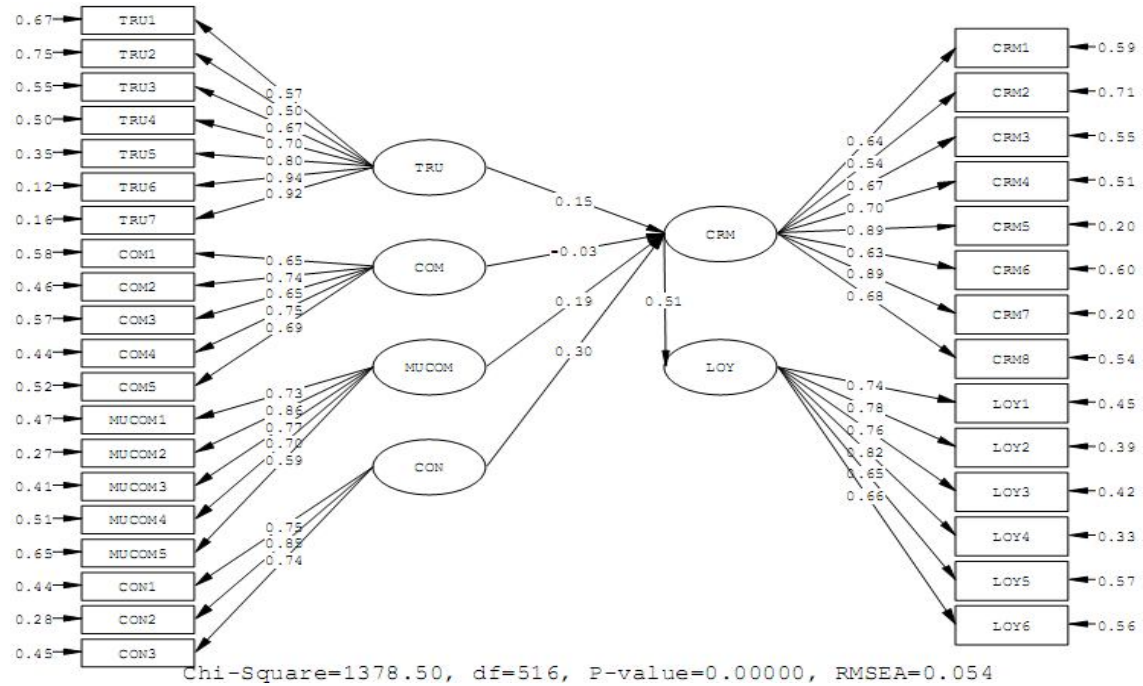

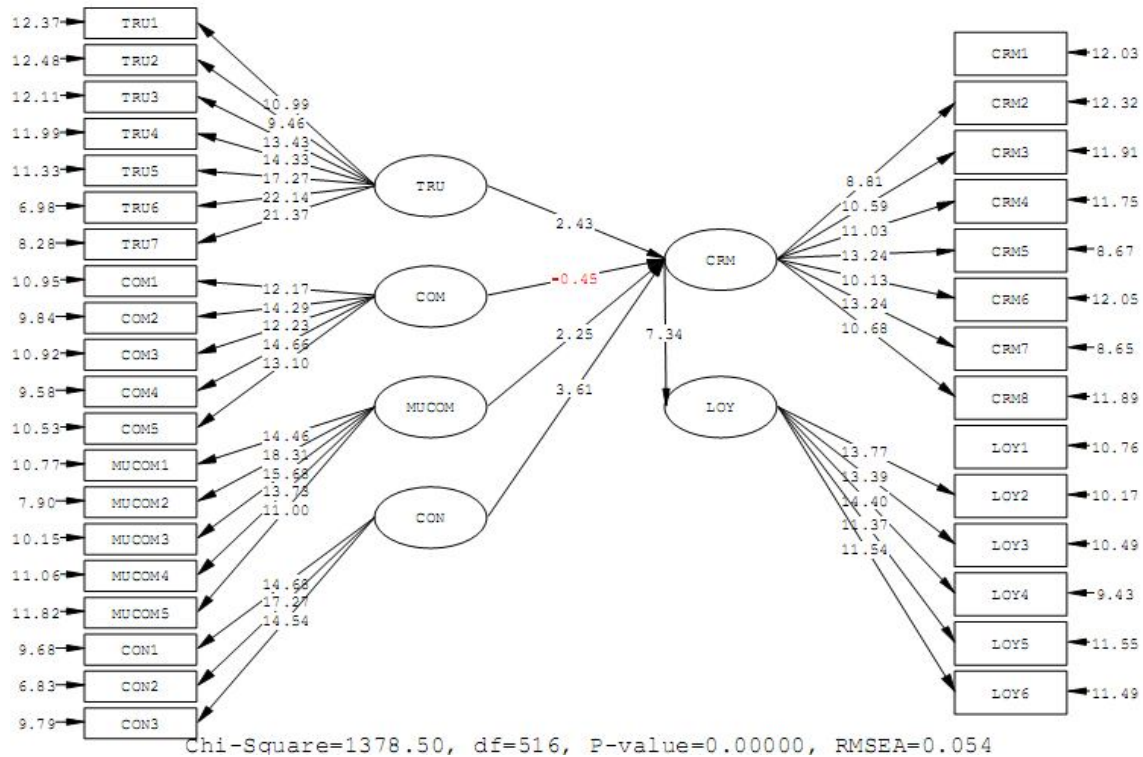Figure 7. model in standard estimation coefficients mode

Figure 8. Model in significance coefficients mode

In the next part, regression equations in structural modes will be investigated. These equations show path coefficients, significance coefficients and R-squared. R-squared equals 0.24 and 0.26 in CRM variable and customer's loyalty respectively.

$$CRM = 0.15*TRU - 0.034*COM + 0.19*MUCOM + 0.30*CON, R^2 = 0.24$$
$$\quad\quad 2.43 \quad\quad -0.45 \quad\quad 2.25 \quad\quad 3.61$$

$$LOY = 0.51*CRM, R^2 = 0.26$$
$$\quad 7.34$$

In the next part, regression equations in structural mode will be investigated. These equations show path coefficients, significance coefficients and R-squared value. R-squared value is 0.24 and 0.26 in CRM and customer's loyalty respectively.

$$CRM = 0.15*TRU - 0.034*COM + 0.19*MUCOM + 0.30*CON, R^2 = 0.24$$
$$\quad\quad 2.43 \quad\quad -0.45 \quad\quad 2.25 \quad\quad 3.61$$

$$LOY = 0.51*CRM, R^2 = 0.26$$
$$\quad 7.34$$

Table 5. model fitting

Indices of being bad		Indices of being good	
2/67	χ^2/df	0/90	GFI
		0/91	AGFI
		0/95	NFI
		0/94	NNFI
0/054	RMSEA	0/83	PNFI
		0/95	CFI
		0/95	IFI
		0/93	RFI

In research hypotheses test using structural equations model, software output proves that the fitted structural model was suitable for hypotheses test (kai-squared is 1378.5 and freedom degree is 516 and therefore kai-squared over df is 2.67 which is less than 3.).

RMSEA equals 0.054 and this shows structural model was suitably fitted. In other words, observed data are largely matched with research conceptual model. Values for GFI, AGFI and NFI are respectively 0.90, 0.91 and 0.95 which show a relatively suitable model fit. All of the model fit indices have been discussed in the following part:

Normed Fit Index (NFI) = 0.95
Non-Normed Fit Index (NNFI) = 0.94
Parsimony Normed Fit Index (PNFI) = 0.83
Comparative Fit Index (CFI) = 0.95
Incremental Fit Index (IFI) = 0.95
Relative Fit Index (RFI) = 0.93
Goodness of Fit Index (GFI) = 0.90
Adjusted Goodness of Fit Index (AGFI) = 0.91

Conclusion

In view of the results of this research and hypotheses tests, it can be concluded that trust, mutual relationship and conflict management positively affect CRM in Iran Stock Insurance company in Kermanshah and increase customer's loyalty in life insurance. But commitment does not affect CRM and it cannot have any role in customer's loyalty. Analyses show that the highest level of trust and relationships and conflict management is CRM. If customers trust in company, their sensitivity to prices will decrease. Therefore customers' loyalty can be predicted and it can be shown that trust and loyalty have positive correlation. Therefore CRM and its subsequent effects form customers' loyalty and this shows the important place of CRM in market performance.

Applied recommendations

- As the first hypothesis showed, trust has positive impact on CRM and this increase customers' loyalty. Therefore it is suggested that IIC increase customers' trust in service through implementing appropriate marketing strategies.
- Second hypothesis proved negative relationship between commitment and CRM and IIC managers can attribute this matter to the fact that customers' negative responses to some components are direct consequence of past inappropriate experiences in relation to commitment to company. Therefore it is recommended that these factors involve strategies to change customers' attitudes.

- We conclude from hypothesis 3 that IIC managers can hold classes to teach employees how to establish a good relationship with customers and increase their loyalty.
- In view of the result of the fourth hypothesis, it is recommended that work groups form in IIC in order to discuss past conflicts and reasons and causes of possible future conflicts be discussed.
- In view of the results of the fifth hypothesis, it is recommended that IIC improve CRM with performing effective plans and customers' database and company's processes so that customers' loyalty will increase customers' loyalty and therefore the number of purchases.

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