

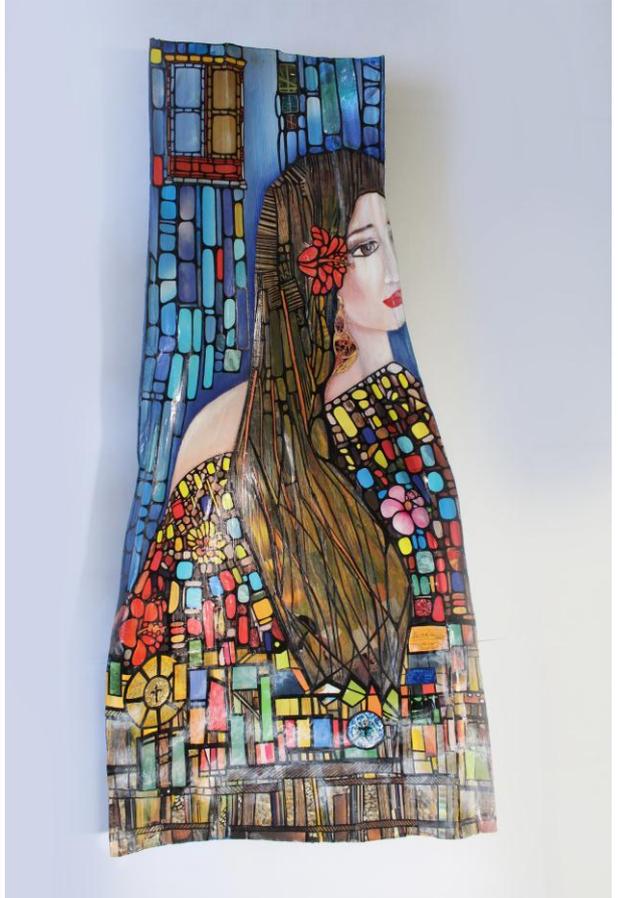
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Sustainable value to the customer through the relationship between quality and marketing

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Abstract

The purpose of this study is to present the perspective built on both overall quality management and relationship marketing via different methods such as the experimental approach and statistical analyses. The current research revealed that overall quality management and its dimensions (i.e. management leadership, workers' participation, kaizen, workers training) support the process of customer loyalty; however, they do not improve this process. As a conclusion, the key to the success of insurance companies is the leadership thought which leads the company towards success in a competitive environment in the insurance sector.

Keywords: Overall Quality Management, Leadership, Participation.

Valor sostenible para el cliente a través de la relación entre calidad y marketing

Resumen

El propósito de este estudio es presentar la perspectiva basada tanto en la gestión de la calidad general como en el marketing de relaciones a través de diferentes métodos, como el enfoque experimental y los análisis estadísticos. La investigación actual reveló que la gestión de la calidad general y sus dimensiones (es decir, liderazgo de gestión, participación de los trabajadores, kaizen, capacitación de los trabajadores) respaldan el proceso de lealtad del cliente, sin embargo, no mejoran este proceso. Como conclusión, la clave del éxito de las compañías de seguros es el pensamiento de liderazgo que lleva a la compañía hacia el éxito en un entorno competitivo en el sector de seguros.

Palabras clave: Gestión global de la calidad, liderazgo, participación.

1. INTRODUCTION

The concept of marketing is one of the important topics which contributes to the creation of value to the customer through successful communication. Currently, the insurance sector faces intense competition in addition to the conversions in customers' needs and expectations. These changes make it necessary to pay more attention to increase the quality of insurance services which is considered the scale of business success. In other means, quality became the competitive feature which decides the capability of any industrial or service institution to enter the international competition market. The focus is

directed towards the concept of overall quality management of services to improve the quality of services and insurance processes. Relationship management, on the other hand, aims at increasing customer profitability and at providing the best services to customers. Furthermore, several studies proved the positive relationship between relationship management and business performance. Relationship marketing supports the flow of information between the insurance companies and the customers to increase positive feelings towards these companies and thus increase the satisfaction of customers and their commitment, which are the dimensions of the sustainable value of the customer. Moreover, the international competition environment forces organizations to care about customers and to provide high quality services. The required quality cannot be achieved without an adaptation of overall quality management at all levels to fulfill the sustainable competitive feature.

The current study consists of four sections. The first one involves the research methodology. The second section discusses the theoretical background of the study. Section three presents the practical part of the research. Finally, section four presents the conclusions and suggestions. An exploratory approach is used in this study. A questionnaire is used to collect data in order to develop a reliable valid standard tool which connects the variables of overall quality management and relationship marketing with the dimensions of creating sustainable value of the customer. A purposeful sample of managers and heads of departments is selected. The sample size is

(119) individuals. The hypotheses are tested by some statistical analyses, one of which is path analysis.

The research problem focuses on a very important research question: What is the effect of overall quality on the sustainable value, and how does the customer relation with the insurance company affect the research sample? The research methodology showed that the importance of this study is derived from the importance of customers and of the management specialized in managing them. When managers recognize the gaps between customers and insurance companies' management, then they will succeed in filling these gaps and in building bridges with the profitable customers in the present and the future. The relationship created can be strengthened by studying the elements of overall quality management and accommodating the other unresearched variables.

The main goal of this study is to reveal the researched relationship of customers with insurance companies and how to support it. The most important hypothesis revealed in the current study is the hypothesis of path analysis which claims that the effect of overall quality management varies regarding customer value under the interference of relationship marketing and its dimensions. The findings of the study suggest that overall quality management and relationship marketing support the sustainable value of the customer. The study recommends a continuous support to active management leadership in insurance companies by involving managers in training workshops and

increasing significant and financial support to increase their production.

2. METHODOLOGY

2.1. The research problem

Currently, most service organizations produce intangible products represented by services. The level of this value is related closely to the way organizations market their services. It is also related to the level of communication between the organization and its customers in addition to the quality of the services it offers, which is the goal of the overall quality management system. The research problem follows these questions:

- How much overall quality management is applied in the researched insurance company?

- What is the importance of relationship management in the researched insurance company?

- How much sustainable value of the customer is applied in the researched insurance company?

- Do elements of overall quality management support the achievement of the sustainable value of the customer?

- Is there a positive significant relationship between the three variables (i.e. overall quality management, relationship marketing, and customer value) and their sub-dimensions?

- How much overall quality management affects the achievement of customer value with or without the existence of relationship marketing?

2.2. Purpose of the Study

The purpose of the current study is to discover the level of applying overall quality management by the researched organization. It also aims at investigating the application of relation marketing and the comprehension of the sustainable value of the customer by the researched insurance company. Furthermore, the study tests the relationship between overall quality management, relationship marketing, and the sustainable value of the customer. It explains the effect of overall quality management on the sustainable value of the customer through relationship management. The results and recommendations of the study lift the level of overall quality management, relationship marketing, and the sustainable value of the customer in the researched organization.

2.3. Hypothetical research plan

The hypothetical research plan of the study is designed based on the results of surveying the literature related to customer's relationship management and its role in achieving the dynamic balance based on insurance marketing performance. After reviewing the literature and modern studies in the field, the hypothetical research plan of this study is developed to reflect the dimensions of the researched phenomenon represented by the problem of the study and its philosophical perspectives which state the existence of customers' relationship management to achieve the dynamic balance of marketing in the light of marketing performance in the Iraqi insurance company.

The hypothetical plan of the study refers to the decided hypotheses. The two-headed arrow represents the correlation, whereas the one headed arrow represents the impact hypothesis. That is why arrow (1) represents the first correlation hypothesis which refers to the relationship between overall quality management and the sustainable value of the customer, arrow (2) represents the second correlation hypothesis between the overall quality management and relationship marketing, arrow (3) represents the third correlation hypothesis between relationship marketing and the sustainable value of the customer, and arrow (4) represents the fourth correlation hypothesis which is the path analysis hypothesis. It is the impact of overall quality management on the sustainable value of the customer through relationship settlement.

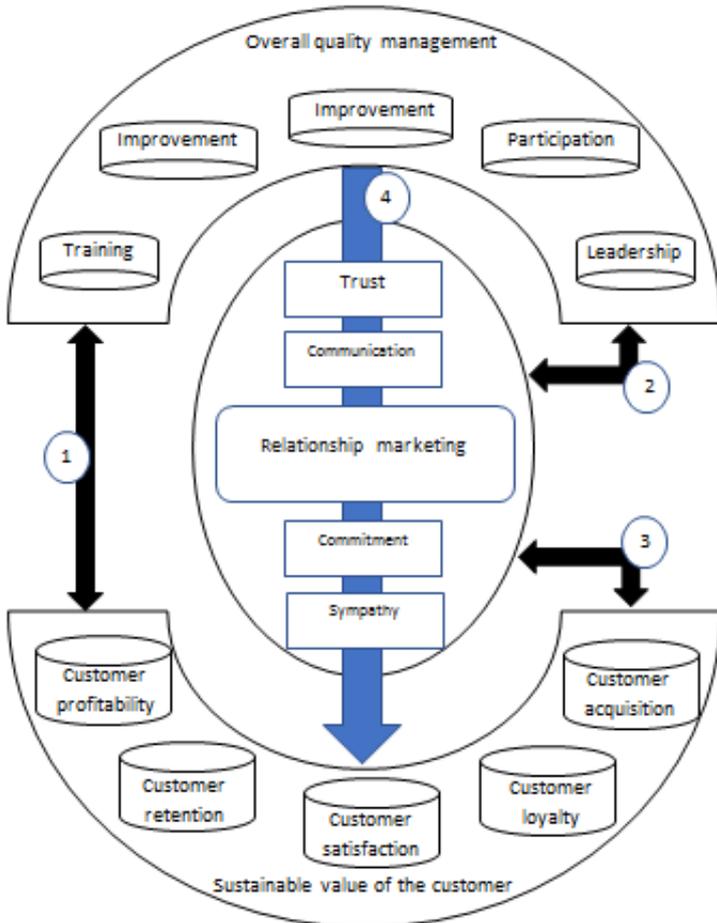


Figure 1. The Hypothetical Research Plan

2.4. Research hypotheses

1- First main hypothesis: there is a significant correlation between the dimensions of overall quality management and the sustainable value of the customer.

2- Second main hypothesis: there is a significant correlation between relationship marketing and the sustainable value of the customer.

3- Third main hypothesis: the impact of overall quality management increases in the sustainable value of the customer under the interference of relationship marketing indications.

3. THEORETICAL BACKGROUND

3.1. Overall Quality Management

1- The concept of overall quality management

Overall quality management means that all workers in the organization contribute to the improvement of the quality of the product or the service which does not make this improvement limited to the quality assurance department.

Overall quality management is considered one of the modern intellectual and philosophical concepts which became the main concern of researchers for approximately three decades. Quality is not limited to goods quality anymore, but rather it includes services offered to customers as well. There are many attempts to define the concept of overall quality management. All these attempts tried to reveal one of the qualities of overall quality management. Altaweel &

Alubaidi defined it as “the wide used method in trade organizations. It focuses on high quality in goods and services. It is used as part of the organization not as a separate program. It includes all executive units in all levels of the organization” (Altaweel & Alubaidi, 2010: 238).

Altaweel & Alubaidi defined it as a “strategic philosophy aims at achieving work excellence by using and applying material processes, tools, and techniques in addition to human resources” (Altaweel & Alubaidi, 2010: 18). Stephen and Ronald defined it as the development and retention of the abilities of the organization to improve the quality continuously and to meet the customer’s needs in addition to seeking quality and applying it in all sides of work starting at determining the customer’s needs and ending by knowing his satisfaction about the services provided. Talib et al. (2010) defined it as an organized management, which succeeds in all important products and services. Based on this framework, overall quality management is considered as a managerial method of the organization which depends on the quality and the contribution of all members. It aims at a long success by satisfying the customer and benefiting all members of the organization and the society. It becomes clear from the literature reviewed that there is no globally unified definition for overall quality management. Altaweel & Alubaidi (2010) noticed that the overall quality management definition can be classified into two kinds based on the final goal and activities which target these goals.

Based on the previous concepts, we can come out with a unified definition of overall quality management as an overall, continuous

method of improving and developing the quality of goods and services products to meet the changing needs of the customer based on the environment, technology, and knowledge and to create the sustainable value of the customer and increase his loyalty.

2. The Importance of Overall Quality Management

Overall quality management is considered as an outlet to increase the flexibility and the activity of the organization in addition to increasing the sustainable competitive feature because it meets the expected and unexpected needs of customers. The importance of overall quality management is represented by its role as a tool used by big companies to exceed their rivals. What is the meaning, then, when an organization produces the goods or provides the best services without requirements or after selling services conditions, or if it commits small mistakes such as sending an account statement to the wrong customer? What is needed is a complete program to apply overall quality management in all activities of the organization. The unique service became the core of competition between companies because insurance offers are similar in all insurance services. Thus, insurance services performance became one of the greatest competition weapons in guaranteeing the sustainability and growth of services organizations in insurance companies. The importance of overall quality management focuses on the achievement of several goals, including the decrease of customer's complaints, support of the organization's reputation, increase the market share and the ability to compete, and increase the satisfaction of the customer.

3. Dimensions of Overall Quality Management

Several researchers study the overall quality management discussing a number of its dimensions as shown in table (1).

Table 1. Dimensions of Overall Quality Management

Name of researcher and date	Dimensions
Abu Zaid &Jazi, 2007	Support of supreme leadership, customer attention, workers participation, building work teams, overall quality management training, workers evaluation, determining criteria of service measurement.
Abbas, 2008	Workers participation, continuous improvement, training, reflexive contrast.
Uoja, 2010	Incentives and wages perspective, focus on the customer perspective, perspective of training workers, continuous improvement.
Loke et al, 2011	Leadership, strategic planning, focus on the customer, operations management, information analysis, focus of human resources.
Abu Ziada, 2011	Support of supreme management, focus on the customer, workers participation, workers training, and focus on improving insurance operations, strategic planning, effective communication, taking decisions based on data.
Masejane, 2012	Leadership and supreme management, strategic planning, human resources management, operations management, culture of the organization, managerial information system, communication, continuous improvement, customer's satisfaction.
Aidi, 2013	Focus on the customer, continuous improvement, focus on the competitive managerial needs.
Al Bairaqqdar, 2013	Focus on the customer, focus on fulfilling workers' needs, focus on operations, and focus on the competitive managerial needs.

3.2. Relationship Marketing

1- The concept of relationship marketing

Berry was the first one to use relationship management in 1983. The importance of this trend increased with the increase of environmental changes and the focus on services marketing other than goods marketing, which led to more interest in the customer. It is preferred to use relationship marketing as a strategy to market intangible goods and services which needs more credibility. Such services are those which are difficult to evaluate when consumed. This relationship can be initiated between the organization and the customers. This concept is a transformation from traditional marketing to relationship marketing, making sure to provide excellent service to customers to fulfill their needs and support their loyalty to the organization. Table (2) explains the difference between traditional marketing and relationship marketing.

Table 2. the difference between traditional marketing and relationship marketing

<u>Traditional marketing</u>	<u>Relationship marketing</u>
Focuses on selling goods and services Focuses on the features of the product more than serving the customer Less commitment towards the customer Medium communication with the customer Quality is the interest in the product only	Focuses on customers retention Focuses on the benefits of the product in addition to serving the customer High commitment towards the customer High communication with the customer Quality is the interest in all

Palmatier defined relationship marketing as “the process of creating, supporting, and ending the necessary relationship with customers after exchanging the profit” (Palmatier, 2008: 17). It was defined by Gummesson (1994) as a set of relationships, networks, and participations. Talib et al. (2010) defined it as a social managerial process that gives the individual and the group what they need by exchanging valuable products with the customer. Talib et al. (2010) defined it as a continuous process related to the creation of an additional value of the customers (Hien, 2006). Talib et al. (2010) defined it as the strategies that support profit by focusing on the value of relationships between the seller and the customer in a timeline (Shammout, 2007). Irfan and Kee (2013) defined it as a performance philosophy based on the policy of keeping current customers rather than attracting new ones by understanding what the customer needs to achieve satisfying profits (Almurad & Aldulaimi, 2012). Jalili (2008) defined it as the activities done by the insurance company to attract and keep rich customers (Leverin & Liljander, 2006). The researchers of the current study see that relationship management is all activities and programs which can build and support strong relationships with the current and expected customers, and offering the best services for them to fulfill their continuous needs.

2. The importance of relationship marketing

Relationship marketing helps organizations overcome marketing challenges reflected by the environmental changes. It achieves profits to both the organization and the customers. Relationship marketing

wins the customer's loyalty by providing the additional value of the customer and fulfilling his needs (Ismail, 2009: 240). It is capable of retaining current customers, which decreases the cost of getting new customers 5-10 times. A raise of 10% in keeping customers decreases 10% of the operation cost. On the other hand, a raise of 5% in keeping customers increases 84% of the profits in the long run and leads to a raise in the value of the customers and the competitive quality of the organization (Ramkumar & Saravana, 2007).

3. The relationship between customer relationship management and relationship marketing

The customer relationship management is considered as one of the roots of relationship marketing. Relationship marketing is the organization's philosophy to keep customers. Customer relationship management achieves this philosophy because it is the infrastructure of managing customers' data and business management. However, without understanding customers' tastes customer relationship management cannot succeed. The key of its success is the coordination with relationship management (Ramkumar & Saravana, 2007). Both concepts complement each other. One of the faces of relationship marketing is the activities of active communication with customers. This communication cannot be active without a direct communication with every customer. Such communication requires a mechanism that includes customer relationship management to recognize customers' needs (Yaseen, 2010).

4. Dimensions of relationship marketing

A number of researchers investigated relationship marketing dimensions from various points of views based on their environment and study. Table (3) shows a summary of the trends of some of these researchers.

Table 3. Dimensions of relationship marketing from the point of view of some researchers

Researcher and date	Dimension
Leverin & Liljander, 2006	Satisfaction, relationship development, customer loyalty
Dithan, 2009	Trust, commitment, communication, reciprocity, satisfaction
Bolajoko et al., 2010	Trust, commitment, communication, interior marketing, support and coordination
Gilaninia, 2011	Trust, commitment, communication, struggle management
Taleghani, 2011	Trust, commitment, communication, bonding, common values, sympathy, reciprocity
Sohail, 2011	Trust, commitment, communication, struggle management
Jumaev et al., 2012	Sympathy, commitment, trust, value, struggle management
Jesri, 2013	Trust, commitment, communication, struggle management, competence

The researchers in this study have selected the dimensions which are suitable for the nature of the work of the insurance company in the Iraqi environment. They are as follows:

1- Communication: it refers to all formal and informal communications between the insurance companies and the customers which are measured by time, suitable information, validity, accuracy, and date of achieving the service. Good communication decreases the struggle (Sohail, 2012; Jesri et al., 2013).

2- Commitment: it means keeping the relationship with the other party. Commitment is measured by the stratification of insurance services with the customer's needs. It is the sacrifices offered by the seller and the buyer to keep the relationship, or the will to keep a long-life relationship. Commitment is an essential element in relationship management (Sohail, 2012; Jesri et al., 2013).

3- Trust: it means how much the customer trusts the insurance service. It is measured by warranty, quality of insurance services, validity of the promises, and commitment of the insurance company (Jesri et al., 2013).

4- Sympathy: all parties can be aware of the conditions of the other party. This element is important because it targets the understanding of customers' needs. This element focuses on providing additional services and keeping up with customers' expectations with a concentration on the fact that customers' relationships is a common responsibility of all workers in the organization (yaseen, 2010).

3.3. The Sustainable Value of the Customer

1- The concept of the sustainable value of the customer

The concept of the sustainable value of the customer is one of the modern concepts in the literature of modern marketing. Almusawi defined marketing as “the creation of customer’s value. Marketing started to look for a marketing opportunity to support the customer’s value by fulfilling his needs and offering valuable products” (Almusawi, 2007: 71). Abdul (2012) defined customer’s value as the difference between total customer’s value and total customer’s cost. Abdul defined it as “the understanding of customers’ needs to fulfill them by the organization” (Abdul, 2012: 159).

Abdul (2012) discussed the sustainable value of the customer as the current value of the expected future flow of a customer’s purchases all his life. In other words, it is the yields of the customer discounted based on the fund and risk. Talib et al. (2010) defined it as the current profit value which the organization will gain from the current customer in a number of years.

That is why sustainable customer’s value is the job that cares of building customer’s value and supports it by fulfilling customers’ needs. Thus, it guarantees the sustainable dealing of the customer with the organization and achieving high profits.

2. The importance of the sustainable value of the customer

The attention increased about the customer's value in the late eighties of the last century, when Abdul (2012) suggested value standard. His study was considered the base of studies that discussed values topic derived from Maslow needs ladder theory and social features. There are reasons that calls organizations to understand the sustainable value of the customer, which are knowing the financial needs of the organization that will be spent on the marketing efforts, profits measurements, support of goods and workers' incentives, and improving decisions concerning the quality of marketing efforts to retain the customer, in addition to knowing how to deal with customers and meet their needs.

3. Dimensions of the sustainable value of the customer

Based on the reviewed resources, the researchers of this study selected some dimensions, which are:

1- Customer acquisition: customers are considered as targeted investments for the organization to gain profit. Acquiring the customer is one of the goals of the organization to compete with each other. To successfully acquire customers, the organization should understand the behavior of the customer to impact his acquisition by understanding his psychological state. Acquisition is gaining new customers. The importance of

acquiring customers differs according to the life of the organization. The organization in its beginning focuses on acquiring customers, but when it develops it focuses on the way of keeping customers.

2- Customer's loyalty: researchers differ in defining loyalty because of the different bases of each researcher. A group of researchers see that loyalty is achieved by an actual behavior represented by recurring the purchase. In other words, the loyal customer buys the same brand successively three or four times. Another group of researchers considered loyalty as a positive belief of the customer about the brand, commitment towards it, and continuity in purchasing it. Loyalty is also the will of the customer to buy a certain brand, keep it, and not to ask about something different.

3. Customer satisfaction: Talib et al. (2010) defined customer satisfaction as the psychological status resulted from the purchase. It is an individual condition resulted from a cognitive evaluation that takes place during the purchase. Many studies found that positive satisfaction raises the level of customer's loyalty which provides profits to the organization and decreases the costs of future dealings. It increases the market ratios and decreases the costs flexibility. Some studies considered the relationship between satisfaction and loyalty. They concluded that there is a positive relationship between satisfaction and customer complaints.

4. Customer retention: the organization should understand customers' needs to keep its relationship with them and to retain them. It should care about workers who are in direct contact with the customers and coordinate between the departments of the organization to guarantee the provision of the best services to the customers.

5. Customer profitability: It is the specification of the organization's funds and costs to understand the profitability of each customer. Based on several field studies, there are less than one-third of the companies which claim that they know their customers' profitability. Many of these companies use random methods to count customers' profitability which might cause wrong decisions. In some cases, scholars might consider customers as the most profitable group to the company. However, after a while they reveal that they are not profitable at all. Generally, business organizations may try to decide customer profitability.

4. THE PRACTICAL SIDE OF THE STUDY

4.1. Recognizing the Reality of the Research Variables in the Researched Organization

In this research, we try to investigate the reality of the main research variables through the sample responses of the questionnaire

items by using frequencies and percentages, Mean, standard deviation, and correlation coefficient derived from the standard deviation and Mean.

4.2. Organization of the Research Variables

1- Overall quality management (X)

Statistical Mean and standard deviation are used to organize the importance of the overall quality management variable to arrive to the correlation coefficient variable to specify the responses and tendencies of the research sample. Table (4) explains that the dimensions (managerial leadership (X1)) came first from the point of view of the research sample in comparison to other variables. It was revealed that its Mean is (3.92), its standard deviation is (0.44), and its correlation coefficient is (11.1%).

Table 4. Significant organization of the variable of overall quality management based on Mean, standard deviation, and coefficient variation

	Dimensions	Mean	standard deviation	and coefficient variation	Significance organization
X1	Managerial leadership	3.92	0.44	11.1%	First
X2	Workers participation	3.89	0.49	13%	Fourth
X3	Improvement	3.73	0.51	14%	Fifth
X4	Operations improvement	4.00	0.43	11.7%	Second
X5	Workers training	3.96	0.46	12%	Third
X	Overall quality management	3.90	0.36	9%	

Operations improvement (X4) took the second position with (4.00) Mean, (0.43) standard deviation, and (11.7) coefficient variation; which indicates that the research sample paid a secondary interest to operations improvement. The third variable is the sub-variable (workers training (X5)). Its Mean is (3.96), its standard deviation is (0.46), and its variation coefficient is (12%). The fourth variable based on significance is (workers participation (X2)). Its Mean is (3.89), its standard deviation is (0.49), and its variation coefficient is (13%).

2- Organizing significance based on variation coefficient of relationship marketing (Z)

To organize the significance of relationship marketing (Z), a variation coefficient is used based on the Mean and standard deviation. Table (9) explains that commitment (Z3) gained the first position compared to the other dimensions. Its Mean is (3.40), its standard deviation is (0.55), and its variation coefficient is (0.160). Moreover, trust (Z1) gained the second position with a (3.32) Mean, (0.54) standard deviation which is why the variation coefficient is (0.164). This is to indicate that the research sample paid a secondary attention to trust. Third, communication (Z2) came. Its Mean is (3.55), its standard deviation is (0.76), and its variation coefficient is (0.214). Table (5) explains that sympathy (Z4) came fourth in contrast to other dimensions. Its Mean is (3.44), its standard deviation is (0.74), and its variation coefficient is (0.214).

Table 5. Significance of relationship marketing based on coefficient of variation, Medium, and standard deviation

	Dimensions	Mean	standard deviation	and coefficient variation	Significance organization
Z1	Trust	3.32	0.54	0.164	Second
Z2	Communication	3.55	0.76	0.214	Third
Z3	Commitment	3.40	0.55	0.160	First
Z4	Sympathy	3.44	0.74	0.215	Fourth
Z	Relationship marketing	3.34	0.55	0.161	

3- Significance based on coefficient of variation of the responsive variable the sustainable value of the customer (Y)

To organize the significance of coefficient of variation of the sustainable value of the customer (Y), a coefficient of variation is used based on the Mean and standard deviation. Table (11) shows that (customer loyalty (Y2)) had the first position compared to the other dimensions. The Mean is (4.24), standard deviation is (0.48), and the coefficient of variation is (11.2%). On the other hand, (customer satisfaction (Y3)) has the second position with (3.92) Mean, (0.57) standard deviation, and (14.6%) coefficient of variation; which indicates that the research sample paid secondary attention to the response. Table (6) explains that (customer acquisition (Y1)) came third concerning significance with (3.54) Mean, (0.62) standard deviation. The result of coefficient of variation is (17.4%). (Customer retention), on the other hand, and (customer profitability) have the fourth and fifth positions successively.

Table 6. Significance of sustainable value of the customer based on coefficient of variation, Medium, and standard deviation

	Dimensions	Mean	standard deviation	and coefficient variation	Significance organization
Y1	Customer acquisition	3.54	0.62	17.4%	Third
Y2	Customer loyalty	4.24	0.48	11.2%	First
Y3	Customer satisfaction	3.92	0.57	14.6%	Second
Y4	Customer retention	3.02	0.61	20.0%	Fourth
Y5	Customer profitability	2.77	0.71	25.5%	Fifth
Y	Sustainable value of the customer	3.50	0.46	13.0%	

4.3. Testing the Research Hypotheses

4.3.1. Path Analysis Hypothesis

The third main hypothesis in the current study states that the impact of overall quality management increases in the sustainable value of the customer under the interference of relationship marketing indications. This hypothesis is classified into the following sub-hypotheses:

- 1- The impact of managerial leadership increases in the sustainable value of the customer with the interference of relationship marketing.

- 2- The impact of workers participation increases in the sustainable value of the customer with the interference of relationship marketing.

3- The impact of continuous improvement increases in the sustainable value of the customer with the interference of relationship marketing.

4- The impact of operations improvement increases in the sustainable value of the customer with the interference of relationship marketing.

5- The impact of workers training increases in the sustainable value of the customer with the interference of relationship marketing.

This study adopts the path analysis, which is one of the suitable statistical analyses to reveal such relationships. Table (7) refers to a direct and indirect effect. The following is a detailed explanation of the main and sub-hypotheses:

Table 7. The impact of the variable overall quality management (X) through the dimensions of the variable relationship marketing (Z) in the sustainable value of the customer

Impact directions			Indirect to X
Impact of overall quality management (X) through trust (Z1) in the sustainable value of the customer			0.10
Impact of overall quality management (X) through communication (Z2) in the sustainable value of the customer			0.12
Impact of overall quality management (X) through commitment (Z3) in the sustainable value of the customer			0.18
Impact of overall quality management (X) through sympathy (Z4) in the sustainable value of the customer			0.06
Direct to X = 0.21	Total impact of X = 0.67	R ² = 0.52	Meaningful value 0.00

Based on the orientation of the study, results of table (2) can be induced to reflect the orientation of the impact of overall quality

management (X) on the sustainable value of the customer through the dimensions of relationship marketing. It achieved (0.21) direct impact. Data of table (7) shows that the indirect impact of overall quality management through trust (Z1) is (0.10), whereas its indirect impact through communication (Z2) is (0.12). The direct impact through commitment (Z3) is (0.18), and the indirect impact through sympathy (Z4) is (0.06). These values indicate that the total impact is (0.21) which is represented as $R^2 = 0.52$. The meaningful value of the sample is (0.00). The results refer to an increase of the impact as a result of commitment. The less impact is with sympathy.

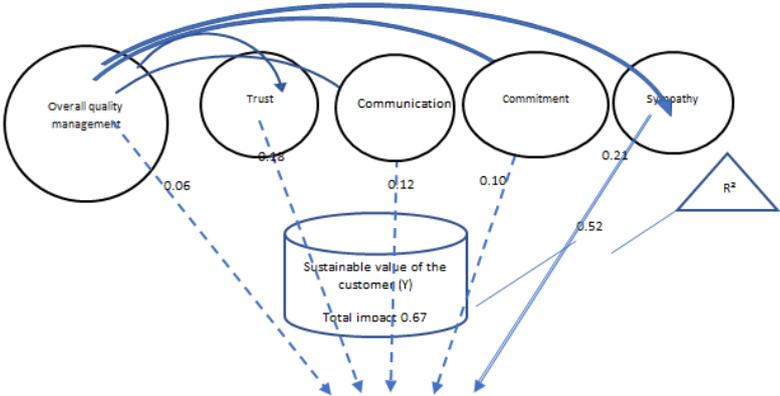


Figure 2. Path analysis for direct and indirect impact of overall quality management (X1) through dimensions of relation marketing (Z) on the sustainable value of the customer

Path analysis of the sub dimensions is as follows:

1- The first sub hypothesis of the second main hypothesis suggests that (the impact of managerial leadership increases in the sustainable value of the customer with the interference of relationship marketing). This

hypothesis followed path analysis to reveal such relationships. Table (8) reveals the details of the direct, indirect, and total impact. Table (8) the impact of the variable managerial leadership (X1) through the dimensions of the variable relationship marketing (Z) in the sustainable value of the customer.

Table 8. The impact of the variable managerial leadership (X1) through the dimensions of the variable relationship marketing (Z) in the sustainable value of the customer

Impact directions			Indirect to X
Impact of managerial leadership (X1) through trust (Z1) in the sustainable value of the customer			0.09
Impact of managerial leadership (X1) through communication (Z2) in the sustainable value of the customer			0.11
Impact of managerial leadership (X1) through commitment (Z3) in the sustainable value of the customer			0.16
Impact of managerial leadership (X1) through sympathy (Z4) in the sustainable value of the customer			0.07
Direct to X1 = 0.17	Total impact of X1 = 0.61	R ² = 0.44	Meaningful value 0.00

Results assure the impact of managerial management (X1) on the sustainable value of the customer through trust (Z1). The direct impact is (0.09). Table (8) reveals that the indirect impact of managerial leadership through communication (Z2) with a value of (0.11). Its indirect impact through commitment (Z3) is (0.16) and through sympathy is (0.07). The total impact value is (0.61) with a specification value of (R² = 0.44). Other (0.46) variables are not included in the sample. The meaningful significance is (0.00).

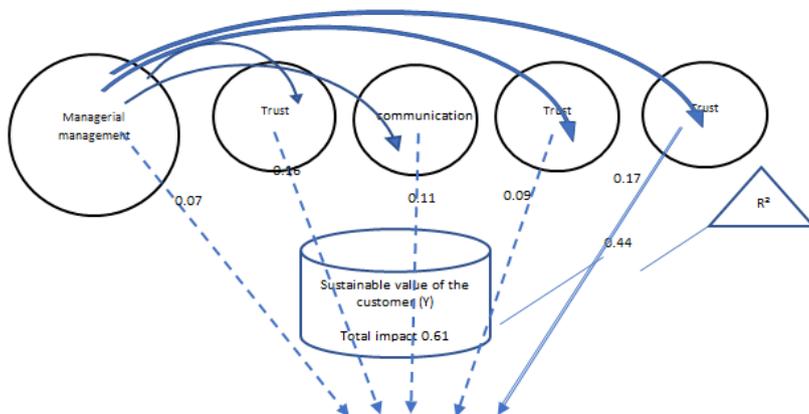


Figure 3. Path analysis for direct and indirect impact of managerial management (X1) through dimensions of relation marketing (Z) on the sustainable value of the customer

2- The second sub hypothesis of the second main hypothesis suggests that (the impact of workers participation increases in the sustainable value of the customer with the interference of relationship marketing). This hypothesis followed path analysis to reveal such relationships. Table (9) reveals the details of the direct, indirect, and total impact.

Table 9. The impact of the variable workers participation (X2) through the dimensions of the variable relationship marketing (Z) in the sustainable value of the customer

Impact directions		Indirect to X	
Impact of workers participation (X2) through trust (Z1) in the sustainable value of the customer		0.11	
Impact of workers participation (X2) through communication (Z2) in the sustainable value of the customer		0.17	
Impact of workers participation (X2) through commitment (Z3) in the sustainable value of the customer		0.08	
Impact of workers participation (X2) through sympathy (Z4) in the sustainable value of the customer		0.06	
Direct to X2 = 0.09	Total impact of X2 = 0.51	R ² = 0.36	Meaningful value 0.00

Results assure the impact of workers participation (X2) on the sustainable value of the customer through trust (Z1). The direct impact is (0.11). Table (9) reveals that the indirect impact of managerial leadership through communication (Z2) with a value of (0.17). Its indirect impact through commitment (Z3) is (0.08) and through sympathy is (0.06). The total impact value is (0.51) with a specification value of ($R^2 = 0.36$). Other (0.64) variables are not included in the sample. The meaningful significance is (0.00).

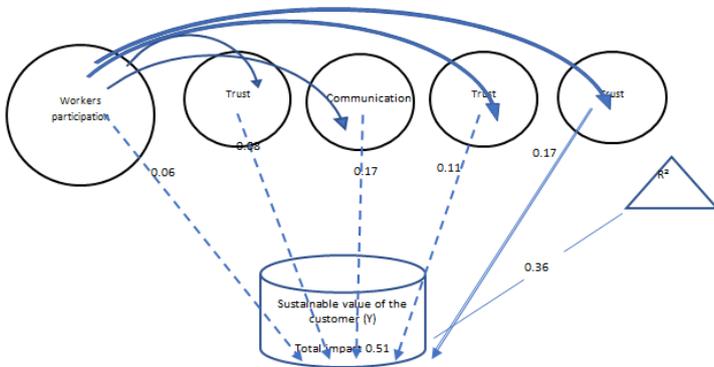


Figure 4. Path analysis for direct and indirect impact of workers participation (X2) through dimensions of relation marketing (Z) on the sustainable value of the customer

3- The third sub hypothesis of the second main hypothesis suggests that (the impact of improvement development increases in the sustainable value of the customer with the interference of relationship marketing). This hypothesis followed path analysis to reveal such relationships. Table (10) reveals the details of the direct, indirect, and total impact.

Table 10. The impact of the variable improvements development (X3) through the dimensions of the variable relationship marketing (Z) in the sustainable value of the customer

Impact directions			Indirect to X
Impact of improvements development (X3) through trust (Z1) in the sustainable value of the customer			0.11
Impact of improvements development (X3) through communication (Z2) in the sustainable value of the customer			0.17
Impact of improvements development (X3) through commitment (Z3) in the sustainable value of the customer			0.08
Impact of improvements development (X3) through sympathy (Z4) in the sustainable value of the customer			0.06
Direct to X2 = 0.09	Total impact of X2 = 0.51	R ² = 0.36	Meaningful value 0.00

Results assure the impact of improvements development (X3) on the sustainable value of the customer through trust (Z1). The direct impact is (0.11). Table (9) reveals that the indirect impact of managerial leadership through communication (Z2) with a value of (0.17). Its indirect impact through commitment (Z3) is (0.08) and through sympathy is (0.06). The total impact value is (0.51) with a specification value of (R² = 0.36). Other (0.64) variables are not included in the sample. The meaningful significance is (0.00).

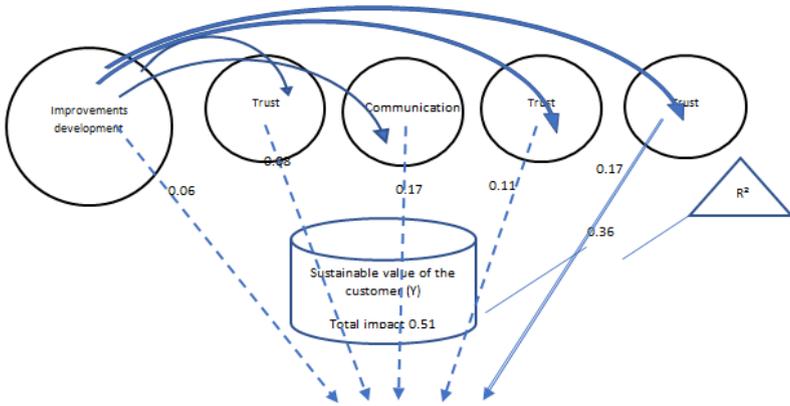


Figure 5. Path analysis for direct and indirect impact of improvements development (X3) through dimensions of relation marketing (Z) on the sustainable value of the customer

The fourth sub hypothesis of the second main hypothesis suggests that (the impact of operations improvement increases in the sustainable value of the customer with the interference of relationship marketing). This hypothesis followed path analysis to reveal such relationships. Table (11) reveals the details of the direct, indirect, and total impact.

Table 11. The impact of the variable operations improvement (X4) through the dimensions of the variable relationship marketing (Z) in the sustainable value of the customer

Impact directions			Indirect to X
Impact of operations improvement (X4) through trust (Z1) in the sustainable value of the customer			0.08
Impact of operations improvement (X4) through communication (Z2) in the sustainable value of the customer			0.24
Impact of operations improvement (X4) through commitment (Z3) in the sustainable value of the customer			0.15
Impact of operations improvement (X4) through sympathy (Z4) in the sustainable value of the customer			0.07
Direct to X4 =	Total impact of X4 =	$R^2 = 0.49$	Meaningful value 0.00
0.27	0.81		

Results assure the impact of operations improvement(X4) on the sustainable value of the customer through trust (Z1). The direct impact is (0.08). Table (11) reveals that the indirect impact of managerial leadership through communication (Z2) with a value of (0.24). Its indirect impact through commitment (Z3) is (0.15) and through sympathy is (0.07). The total impact value is (0.81) with a specification value of ($R^2 = 0.49$).

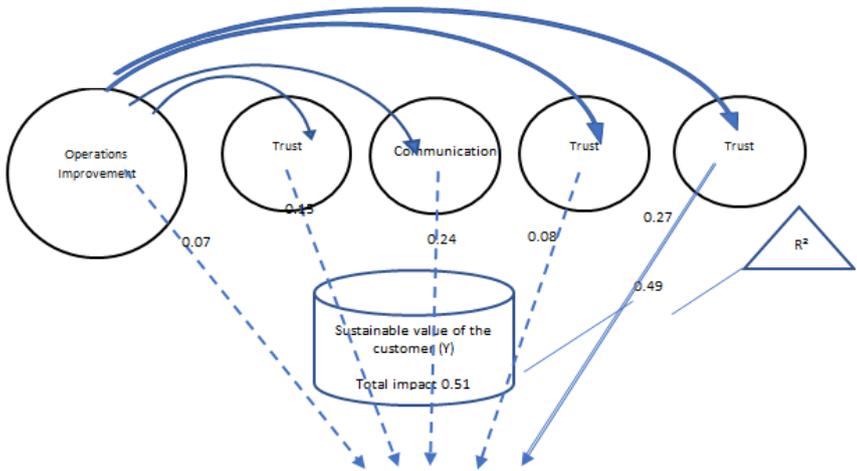


Figure 6. Path analysis for direct and indirect impact of operations improvement(X4) through dimensions of relation marketing (Z) on the sustainable value of the customer

The fifth sub hypothesis of the second main hypothesis suggests that (the impact of workers training increases in the sustainable value of the customer with the interference of relationship marketing). This

hypothesis followed path analysis to reveal such relationships. Table (12) reveals the details of the direct, indirect, and total impact.

Table 12. The impact of the variable workers training(X5) through the dimensions of the variable relationship marketing (Z) in the sustainable value of the customer

Impact directions			Indirect to X
Impact of workers training(X5) through trust (Z1) in the sustainable value of the customer			0.09
Impact of workers training (X5) through communication (Z2) in the sustainable value of the customer			0.25
Impact of workers training (X5) through commitment (Z3) in the sustainable value of the customer			0.13
Impact of workers training (X5) through sympathy (Z4) in the sustainable value of the customer			0.07
Direct to X2 = 0.19	Total impact of X2 = 0.73	R ² = 0.41	Meaningful value 0.00

Results assure the impact of workers training (X5) on the sustainable value of the customer through trust (Z1). The direct impact is (0.09). Table (13) reveals that the indirect impact of managerial leadership through communication (Z2) with a value of (0.25). Its indirect impact through commitment (Z3) is (0.13) and through sympathy is (0.07). The total impact value is (0.73) with a specification value of (R² = 0.41). Other (0.59) variables are not included in the sample. The meaningful significance is (0.00).

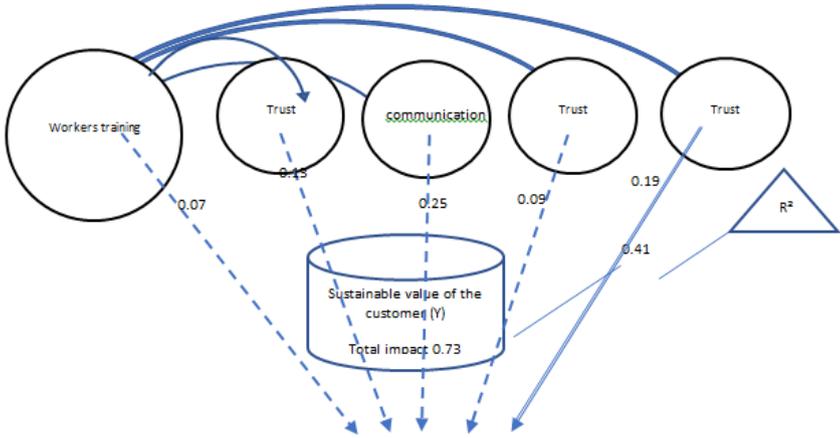


Figure 7. Path analysis for direct and indirect impact of workers training (X5) through dimensions of relation marketing (Z) on the sustainable value of the customer

5. CONCLUSIONS

1- It was revealed that the interest of the sample was focused mainly on managerial leadership. This result indicated that the key to the success of insurance companies is the leadership thought which leads the company towards success in a competitive environment in the insurance sector.

2- Commitment is the best variable from the perspective of the research sample regarding the variable of relationship marketing among the four other variables (i.e. trust, communication, commitment, and sympathy).

3- Customer loyalty is the first important variable among the variables of the sustainable value of the customer. It supports the profitability of the organization because of increasing the market ration of the customer.

4- It was revealed that overall quality management and its dimensions (I.e. managerial leadership, workers participation, continuous improvement, operations improvement, and worker training) supported the process of customer acquisition.

5- It was revealed that overall quality management and its dimensions (i.e. managerial leadership, workers participation, continuous improvement, operations improvement, and worker training) supported customer loyalty but did not support customer loyalty.

6- It was revealed that overall quality management and its dimensions (i.e. managerial leadership, workers participation, continuous improvement, operations improvement, and worker training) supported customer satisfaction.

7- It was revealed that overall quality management and its dimensions (i.e. managerial leadership, workers participation, continuous improvement, operations improvement, and worker training) did not support customer retention.

8- It was revealed that overall quality management and its dimensions (i.e. managerial leadership, continuous improvement, and operations improvement) supported customer loyalty but (workers participation, workers training) did not support customer loyalty.

9- It was revealed that relationship marketing and its dimensions (trust, communication, commitment, and sympathy) supported customer acquisition.

10-It was revealed that relationship marketing and its dimensions (trust, communication, commitment, Sympathy) supported customer loyalty.

11-It was revealed that relationship marketing and its dimensions (trust, communication, commitment, and sympathy) supported customer satisfaction.

12-It was revealed that relationship marketing and its dimensions (trust, communication, commitment, and sympathy) supported customer retention.

13-It was revealed that relationship marketing and its dimensions (trust, communication, commitment, and sympathy) supported customer profitability.

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