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IMPROVING THE SENSE OF APPRECIATION AND BEHAVIORAL LOYALTY OF INSURANCE CLIENTS THROUGH RELATIONAL MARKETING

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ABSTRACT

Background and purpose: relational marketing means maintaining customers, developing relations and making the relations even more attractive for customers. Relational marketing is the identification, creation and promotion of relations with customers and company's stakeholders that is gained by creating trust as the result of fulfilling the obligations. For this purpose, this study is done with the aim of investigating the improvement of appreciation sense and behavioral loyalty of insurance customers through relational marketing in Asia Insurance Company branches in Shiraz in which relational marketing is divided into four parts (direct contact, tangible reward, interpersonal communications and preferential behavior). **Method:** from the point view of methodology, this research is a correlation type. To evaluate the research variables we used Huang questionnaire (2015). The questionnaires were distributed among 385 people of statistical society which were the customers of Asia Insurance Company in Shiraz. The research method was descriptive correlation. We used Smart-PLS software to answer the questions and analyze the research hypothesis through structural equation analysis and analyzing the path using Partial Least Squares (PLS). **Findings:** according to the results obtained from path coefficient and t statistic, all dimensions of relational marketing including (direct contact, tangible reward, interpersonal communications and preferential behavior) have a meaningful effect on appreciation sense of customer and customer appreciation sense also has a meaningful effect on behavioral loyalty. **Conclusion:** improving the relational marketing and creating investment in all dimensions in insurance service companies increase

the appreciation sense in customers through which the customer loyalty will be improved.

KEYWORDS: relational marketing, customer appreciation sense, customer behavioral loyalty, Asia Insurance Company Branches.

1. INTRODUCTION

Today regarding the competitive markets and continuous change of environment, the organizations have found that they no longer confront a developing economical system with developing markets (Prentice & Loureiro, 2017); therefore, each customer has his own special value and should fight to gain more market shares 9 Liane et al, 2018). In the current period, making the customers committed has a special place and bringing up customers and making effective relations with them turns the customers of an organization into the colleagues in the company and supporters out of it (Tsoukatos& Rand, 2006). Therefore, only the committed customers with profitability and long life are considered as an investment for organizations (Rania et al). in the new age of marketing, the goal of making long-term relations with stake holder groups and most important with customer is so that maintains more customers and will lead to long-term benefits that as the result, the market share and company's profitability will be increased (Prentice & Loureiro, 2017). One of the best methods in new marketing is the relational marketing which improves customer loyalty (Huang, 2015). Appearing the idea of relational marketing in organizations has lead to the creation of a different attitude about traditional marketing in the relationship between the buyer and the seller (Brian et al, 2017). Relational marketing is defined as conducting all marketing activities to the creation, development and maintenance of relational exchanges (Huang, 2015). In the past decade, available literature has had theories about relational marketing and suppose that investment in relational marketing increases the customer trust, commitment and satisfaction with the relationship and influences on the relational mediators of performance results and the seller in turn (Palmatier et al, 2006).

Zhang and Feng (2009) claimed that in spite of many wide researches done about marketing tactics, we still don't have enough knowledge about it. Nevertheless, relational marketing plays an important role in insurance industry and can make a customer-oriented between the company and customers (Gronroos, 2004). Actually, when the competitive environment of market is turbulent, the most important issue for a seller is not providing high quality products and services but maintaining the company's current customers (Tseng, 2007).
In this situation, marketers have to design the company's strategies beyond the traditional

attitude (4Ps strategies) so that the company can achieve a stable competitive advantage. Therefore, in the meantime, relational marketing as a substitution fills the vacancy of lack of relation with customers. Relational marketing as a part of marketing strategies is going to attract and maintain customers providing high quality services for them and consequently has turned into one of the keys to success in the turbulent markets (Abdullah et al, 2014).

In other words, relational marketing tactics are methods to perform the relational marketing in action (Tseng, 2007) and the marketers are going to make an effective customer-oriented relation through these tactics, so that the company is able to attract and maintain the customers and make them loyal. Also during the recent decades, relational marketing has been the center of attention in either scientific community or performance. In the last decade of 20th century, relational marketing entered in marketing zone and during these years turned into a main method in business and marketing (Egan, 2001). Relational marketing emphasizing on loyalty as the final goal is going to make value for both parties of the exchange (Peng and Vang, 2006). A research done recently suggest that appreciation, an emotional appreciation for received advantages, is a mediator in the relation between investment in relational marketing and the results of seller's performance. Especially, investment on seller's relational marketing will reinforce the appreciation sense in customers that leads to customer performance advantage according to the mutual behavior related to customer appreciation (Huang, 2015). However, the understanding of how investment in relationship marketing increases the seller's performance results (Palmetinger et al., 2009), There is no empirical evidence on whether the various tactics of relationship marketing investment have different effects on customer perception of appreciation.

This study considers this important because different marketing tactics can change customer's feelings from appreciating behaviors. Therefore, understanding the various effects of relationship marketing tactics in customer appreciation emotions provides useful tools for marketing managers to invest in relationship marketing. Especially, in the insurance industry, insurance companies today have the benefits of having a profitable relationship with their customers because they are in a better position to use marketing tactics. The insurance industry is one of the service industries with a high level of unobtrusive service provided. Deregulation in the insurance and competition industry leads to more emphasis on quality service issues. Therefore, insurance companies began to focus more on their employees' behaviors to influence customer inference and service appreciation. In particular, the success

of insurance services depends on increasing the competitive edge through loyalty in the minds of the customer. Therefore, the study of this research in the insurance company of the city of Shiraz is very important.

While this discussion is evidently logical, there has been no review of the identification of the relationship marketing dimensions and their impact on the sense of appreciation and customer loyalty. Therefore, this research aims to investigate this gap by determining the dimensions of relationship marketing and its impact on the sense of appreciation and customer loyalty behavior. By doing so, the Asia Insurance Company has been chosen for its employees in order to influence customer perceptions during their engagement with customers. As a result, this research employs the empirical analysis of the communications network on the impact of the relationship marketing dimensions on the customer's sense of appreciation and subsequent behaviors.

2. Theoretical Foundations
2.1 Relationship Marketing

Relationship marketing is the maintenance of customers and the development of relationships and the more attractive this relationship with customers (Leo et al., 2018). Marketing is the relationship between the understanding and management of customer and supplier communications (Malanson and Dalacas, 2018). Relationship marketing identify, build, maintain and enhance relationships with customers and stakeholders through the creation of the trust company that would be achieved as a result of fulfilling obligations (Bryan et al., 2017). Pong and Wang (2006) stated that among the identified factors favored by marketing advocates that helped to grow it, the following could be mentioned: (1) increasing trends in advanced economies toward service, market orientation and informatization; (2) the increasingly global nature of competition and the more demanding and more complex customers; (3) increased fragmentation of consumer markets and rapidly changing customer patterns that require higher quality standards; (4) inadequate quality to create sustainable competitive advantage; (5) technology penetration for almost all products; Services(6) Traditional marketing uncertainty coupled with increased competition in strategic networks. Gomson (2008) believes that the relationship marketing represents a new marketing paradigm, and new theories are based on relationships and can add countless elements to traditional marketing management to produce better results.

2-2 Theory of Marketing Relationship Commitment – Trust

According to Palmair (2008), marketing theory, the relationship of commitment-trust developed by Morgan and Hunt (1994) One of the most influential marketing theories is the relationship that has been identified to date. A theory that demonstrates commitment and trust is in fact the "key" of marketing a successful relationship, there are, however, many other underlying factors affecting marketing success or failure (Palmair, 2008). It also highlights the relationship marketing model that has been identified as a key intermediary model model and focuses on a party in relational relationships as well as their trust and commitment in relationships. Because they are assumed as a key structure, both commitment and trust variables as intermediary variables between the other five previous variables, such as termination costs, interests, common values, Communications and opportunistic behaviors, and the five hypothetical outcomes include submission, willingness to leave, cooperation, practical conflict, and uncertainty in decision making (Leo et al., 2018).

2-3. Relational marketing tactics

According to Uderker Schroeder et al. (2003), the output of strong relationships (loyalty) lies not only in the utility of relationship marketing tactics (RMT) But also depends on the customer's personality. This study shows that various marketing tactics have different effects on general loyalty efforts perceived by service providers. These findings suggest that service providers need to add tangible elements to their marketing strategies to gain more loyalty from customers, such as quality products or services (Abdullah et al., 2014). A broader view of the relationship marketing tactics is suggested by Bansel et al. (2005) and points out that relational marketing tactics can be implemented through twelve (12) important factors. (Quality of service, satisfaction, value, trust, commitment, price perception, Alternative attractiveness, attitude towards change, subjective norms, replacement costs, change behavior and diversity). The authors in their study reviewed the proposed marketing tactics and test them, and referred to them as "pull", "pressure" and "containment" effects in consumer behavior change. Although positive effects were revealed, they emphasized that this study was not enough because the "stretch" factor was captured only through an overarching structure of alternative charm. They suggested that the model could be extended to wider settings and different service classes. Since the impact of various tactics is still controversial, the present study seeks to provide four important variables of thematic literature: direct contact, tangible rewards, interpersonal communication and preferential treatment in order to provide a clearer picture of their impact on the appreciation and customer loyalty. The subject

literature for each variable is discussed in future sections. In addition, as this study considers customer appreciation as an intermediary in the relationship between investment in relationship marketing and behavioral loyalty to show that there is no direct relationship.

2-3-1- Direct calls

It's important to note that direct calls indicate that direct electronic communication is used to keep your customers in check. Insurance companies also use direct calls as a regular communication tool to target specific customer groups. Direct personal communication is an instant reward (for example, a price discount); Creating an interest in a new product (or service) provides an appeal to the specific needs of customers that provide customers with real benefits (Palmetinger et al., 2009). In the relationship marketing literature, it has been confirmed that the relationship between customers and vendors increases each other's proximity and trust (Huang, 2015). Therefore, the following hypothesis can be presented

First hypothesis: direct contact has a significant impact on customer appreciation.

2-3-2- Reasonable Rewards

A concrete reward refers to a customer's perception of providing insurance companies with tangible benefits such as gifts and discount coupons. Customers who have developed a relationship with insurance companies. Waiting for some of the benefits of relationship with insurance companies. Taking into account the economic benefits of customer relationships, it may be possible to engage in relational exchanges such as tangible rewards consistent with what previous research has approved. Main motivation is to maintain long-term relationships with insurance companies (Kroppanzano & Michel, 2005). Insurance companies invest in their marketing costs in providing benefits to customers and anticipate customer reciprocity (Huang, 2015). Therefore, the following hypothesis can be presented.

Second hypothesis: A concrete reward has a significant effect on customer appreciation.

2-3-3. Interpersonal communication

Interpersonal communication is defined as the perception of customers from the extent that an insurance company is consistently balanced with its regular customers. Here it should be noted that the interpersonal relationship is different from personal sales. Interpersonal communication tactics in relationship marketing investment provide several benefits to customers. For example, insurance company dealers offer time saving benefits to help

shoppers find products and services. While customers receive social benefits through interpersonal communication between clients and insurance company representatives (Palmetinger et al., 2009). Given the social exchange theory of cross-compliance, customers must have a sense of commitment to counteract, such as the benefits of insurance companies (Huang, 2015). Therefore, personal communication should increase customer appreciation and lead to a sense of appreciation. Therefore, the following hypothesis is presented:

Hypothesis 3: Interpersonal communication has a significant impact on customer appreciation.

2-3-4 Preference behavior

Preferential behavior refers to customer perception of the behavior and service of insurance companies to permanent buyers who are better than intermediate buyers (De Valle et al., 2001). Marketing literature shows that preferential behavior allows customers to feel important. Preferential behavior provides two types of customer benefits, for example, economic and custom benefits. Following the theory of social exchange, preferential behavior such as gift cards, discounts, and customer perceptions of the recognition of a person by combining the benefits (real and symbolic, Provides in-trade exchanges between customers and insurance companies (Huang, 2015). Therefore, the following hypothesis can be presented:

Fourth hypothesis: Preference behavior has a significant effect on customer appreciation.

4.2 Customer Satisfaction and Loyalty Behavior

In the field of marketing, based on the norm of interrelationship, the customer's sense of appreciation as a customer-driven purchasing behavior is motivated by a sense of commitment to counteracting which provides benefits to the vendor (Vetzel et al., 2014). Loyalty in behavior is defined as the commitment of a customer to return to a product (or service) in the future (Huang, 2015).

In an exchange-traded relationship as a consumer, some companies recognize affiliate marketing investors (Direct calls, tangible rewards, interpersonal communication and preferential treatment). They need to feel appreciated and likely to buy and spend money (Palmether et al., 2009). As noted, social exchange theory provides a normative justification for cross-referencing and demonstrates that customer appreciation plays an important

mediator role in explaining how relationship marketing investment may play a role in increasing behavioral loyalty (and Colleagues, 2014). Based on various relationship marketing activities, customer appreciation feelings should be able to produce different behaviors based on mutual appreciation that have a positive impact on customer loyalty. Therefore, the following hypothesis is presented:

Fifth hypothesis: Customer's sense of customer loyalty has a significant effect on customer loyalty.

The conceptual model of research

Considering that the purpose of this study is to improve the sense of appreciation and behavioral loyalty of insurance clients through relationship marketing, hence the overall framework of this research is to systematically and systematically explain the above issue. Accordingly, according to the research literature and theories, an analytical model of these assumptions, relationship marketing and its impact on the sense of appreciation and customer loyalty are presented below:
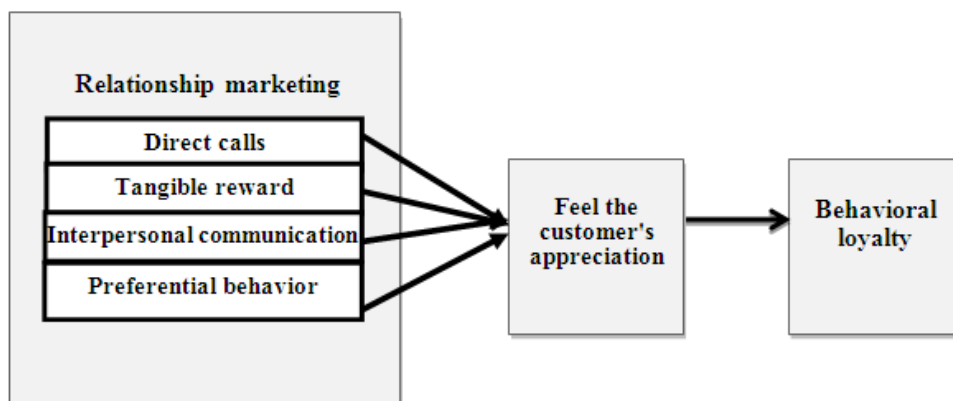

Figure 1: Conceptual Model of Research (Source: Huang, 2015).

3- METHODOLOGY OF RESEARCH

Methodologically, this research is a correlation research. The present research is a descriptive research based on how to obtain the required data and the classification of research according to their purpose. This research is applied in a descriptive-survey method. In this research, a standard questionnaire was used to collect the data needed to test the hypotheses of the research in order to formulate the bases, definitions and theoretical concepts of library resources including the documents, books and scientific articles. The questionnaire consists of three parts, 12 questions related to relationship marketing, 3 questions related to client's

sense of appreciation, and 3 questions related to customer loyalty. This questionnaire was designed and developed by Huang (2015). The content of the questionnaire was subjected to the judgment of some of the experts and professors of business and marketing management at universities. After making some corrections and obtaining the confirmation of those professors for the higher reliability and acceptability of formal validity About 30 questionnaires were distributed in the statistical society At first, understanding of some of the questions was not possible for the respondents. After several times the text translation and deletion of some questions, the questionnaire was sufficiently formal and finally, the agreed questionnaire was used as a data collection tool. The statistical population of the research is all customers of branches of insurance company of Asia in Shiraz city. In the present study, since there is no detailed information on the number of statistical population due to the confidentiality of information and the existence of competition among the companies providing insurance services, Therefore, the statistical population of the study is unlimited, and to estimate the sample size, the relative estimation formula with a margin of error of 5% and a maximum of variance of 50% is used. So the number of samples is estimated to be 385.

4. Analysis

In this research, modeling of structural equations using partial least squares method and PLS software have been used to test the assumptions and validity of the model. The PLS is a variation-based approach that requires less constraints in comparison with similar techniques of structural equations such as Laserl and Amos (Lijnder et al., 2009). The main advantage is that this kind of modeling requires less number of samples than lasers (VickSome and Watson, 2001). It is also considered as a powerful method in situations where the number of samples and items of measurement is limited and the distribution of variables can be uncertain (Heyer et al., 2010). The PLS modeling is done in two steps. In the first step, the model should be evaluated through validation and reliability analysis and confirmatory factor analysis. In the second stage, the structural model is evaluated by estimating the path between the variables and determining the fitting indexes of the model (Holand, 1999).

4-1- Step One: Measurement Model

The measurement of the model is related to the validity and reliability of the measuring instruments.

4-1-1- Validity

To assess the convergent validity, the AVE (mean extracted variance) and CR (composite reliability) criteria were used. The results of this criterion for the dimensions of the six variables in the research are shown in Table (1). Composite reliability higher than 0.7 and mean of variance higher than 0.5 are two prerequisites for convergent validity and structural correlation (Qing Lin and Qi Huang, 2009). As shown in Table (1), all composite reliability values are higher than 0.7 and mean values of variance is higher than 0.5, and this confirms that the convergent validity of the questionnaire is acceptable at a satisfactory level.

Table 1: Average results of variance extracted from research structures.

Variable Criterion	Direct calls	Tangible reward	Interpersonal communication	Preferential behavior	Feel the customer's appreciation	Behavioral loyalty
AVE	0/661	0/613	0/602	0/616	0/521	0/695
CR	0/854	0/826	0/726	0/828	0/829	0/919

In the divergent narrative, the difference between the indices of a structure and the indexes of other structures is compared in the model. This is calculated by comparing the root AVE of each structure with the values of the correlation coefficients between the structures. To do this, we must construct a matrix whose values are the main diameter, the root of the matrix of the AVE coefficients of each structure, and the lower values of the main diameter, Coefficients of correlation between each structure with other structures. This matrix is shown in Table (2). As can be seen from Table 2, Rectangular AVE of each structure has increased its correlation coefficients with other structures, which suggests the acceptability of the divergent validity of the structures.

Table 2: AVE Ratio Matrix with Structural Correlation Coefficients (Divergent Validity).

	Direct calls	Tangible reward	Interpersonal communication	Preferential behavior	Feel the customer's appreciation	Behavioral loyalty
Direct calls	0/813					
Tangible reward	0/714	0/783				
Interpersonal communication	0/608	0/622	0/758			
Preferential behavior	0/035	0/004	0/099	0/728		
Feel the customer's appreciation	0/518	0/573	0/677	0/021	0/721	
Behavioral loyalty	0/569	0/597	0/548	0/037	0/690	0/834

4-1-2- Reliability

To examine the reliability of the questionnaire, in addition to the Cronbach's alpha coefficient presented in Table 3, and confirming the reliability of the questionnaire, the PLS method is also used. The PLS method uses index reliability (Rivard and Hough, 1988). Indicator reliability is also calculated by measuring the factor loads by calculating the correlation between the indices of a structure with that construct, if this value is equal to or greater than 0.4 (Holand, 1999). Proof of this is that the reliability of that model is acceptable. But if the factor load between a question and the corresponding dimension is less than 0.4, then one can exclude that question from the model and the subsequent analysis. As shown in Fig. 2, all the values of factor loads among the structures and questions are greater than 0.4, which shows a high correlation.

Table 3: Cronbach Alpha Coefficient

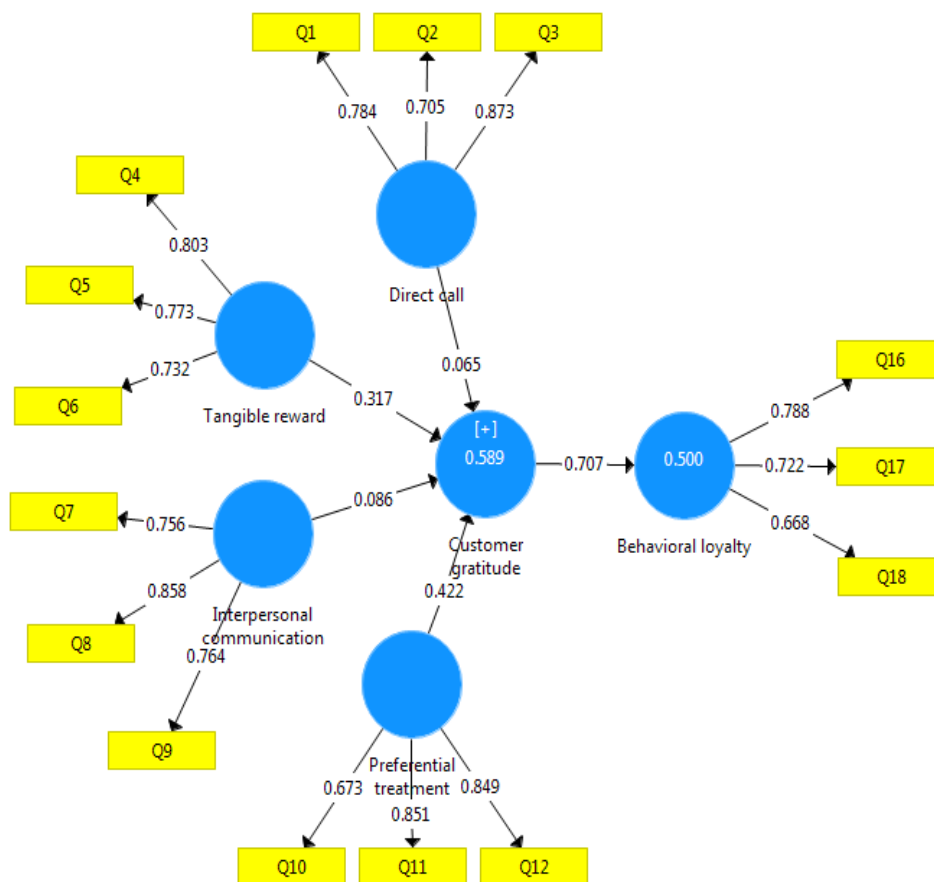| Research structures	Direct calls	Tangible reward	Interpersonal communication	Preferential behavior	Customer appreciation	Behavioral loyalty
Cronbach's alpha coefficients	0/742	0/760	0/871	0/822	0/740	0/891

Figure 2: Software output - Research sample model (path coefficients and factor load).

4-2: Second Step: Structural Model and Hypothesis Test

A structural pattern test that examines the hypothesis of research and the effect of hidden variables on each other. To confirm the research hypotheses, the Bootstrapping command of the Smart PLS software was used The output is the result of the coefficients t (Fig. 3). When the values of t in the range of more than 1/96 + and less than 1/96 are indicative of the significance of the relevant parameter and subsequently confirmation of the research hypotheses.
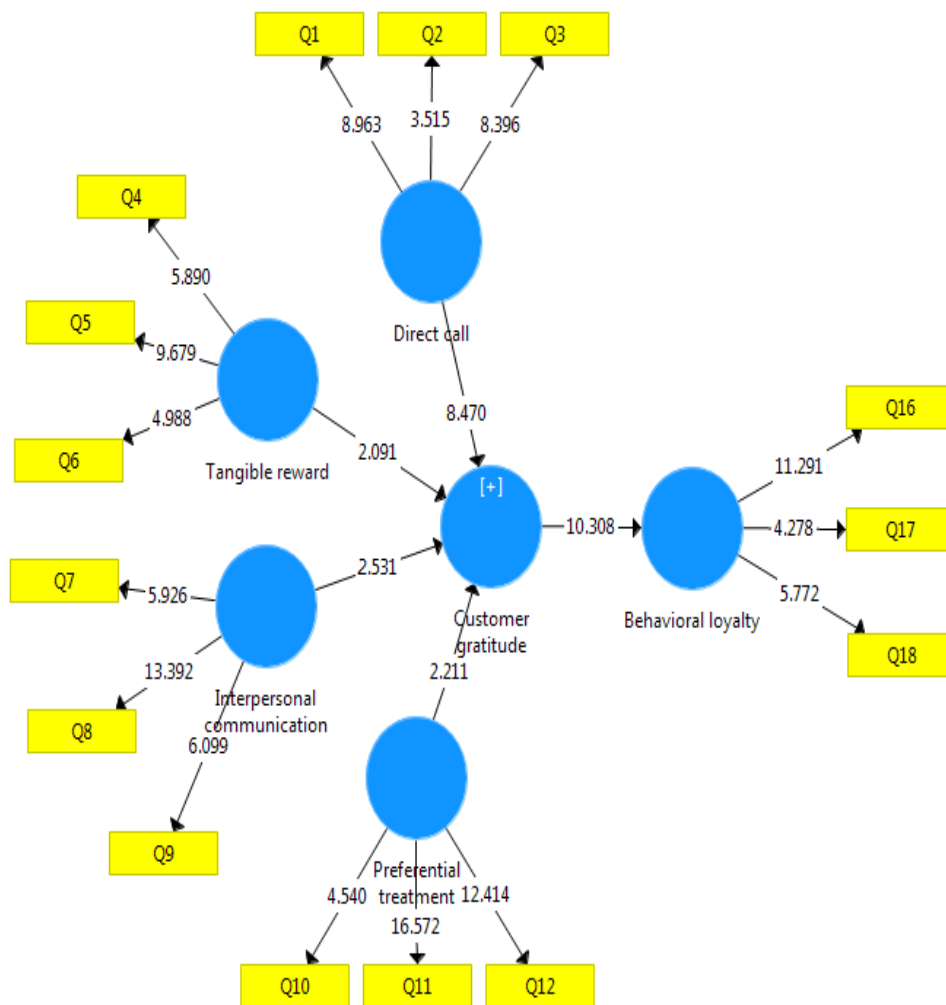

Figure 3: Software output - coefficients t.

3-4: Methods for assessing modeling models

One of the ways of evaluating modeling models is the determination coefficient (R2). The coefficient of determination (R2) determines how many percent of the variance of a dependent variable is explained and explained by the independent variable (s). It is therefore natural that this value is equal to zero for an independent variable and for a dependent variable it is greater than zero. The higher the rate, the greater the impact factor of

independent variables. Based on the model's coefficient of determination, it can be said that the relationship marketing dimensions have been able to explain the 589/0 of the variable variance of the client's appreciation. The client's sense of appreciation has also been able to explain the 0.55 of variance of behavioral loyalty variable; The client's sense of appreciation has also been able to explain the 0.500 of the variance of behavioral loyalty variables; the researchers have identified three values of 0.19, 0.33 and 0.67 as the criterion value for weak, moderate and strong R2 values. Based on this, it can be concluded that the model has a high predictive capability. The remainder is related to prediction error and can include other factors affecting customer's sense of customer appreciation and behavioral loyalty.
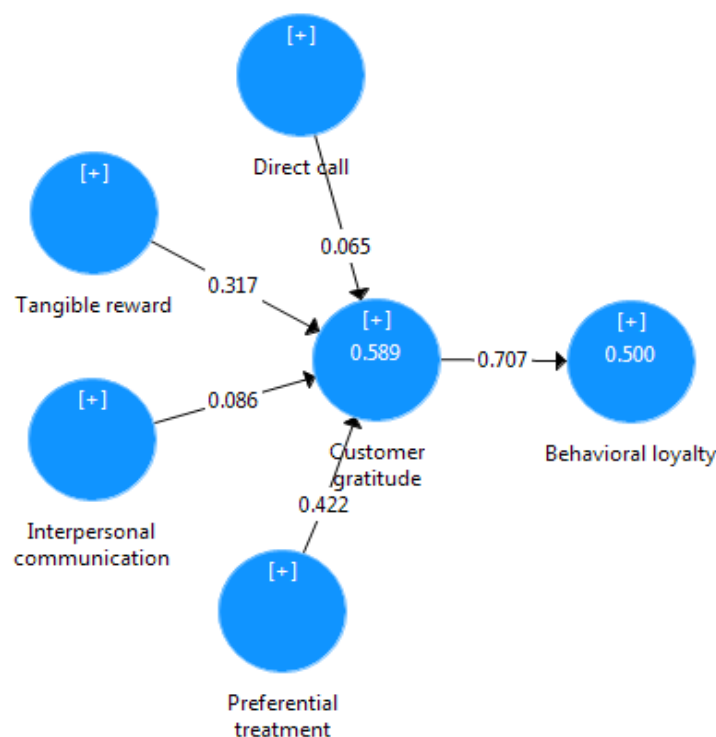

Figure 5: Evaluation of Modeling Models

4-4. Response to research hypotheses

According to the results obtained from the path coefficient and t, we can say that all aspects of the relationship marketing (direct contacts, tangible rewards, interpersonal communication and preferential behavior) There is a significant impact on the client's sense of appreciation, and the customer's sense of appreciation has a significant effect on behavioral loyalty. Thus, by improving marketing relationships and their dimensions, customer appreciation increases, thereby improving customer loyalty.

Table 4: Direct effects, t statistic and outcome of research hypotheses.

Reject or not reject the hypothesis	Meaningful	Statistics t	Standardized path coefficientβ	Hypothesis
no Reject	Sig<0.05	8/470	0/065	Direct calls ⟶ Feel the customer's appreciation
no Reject	Sig<0.05	2/091	0/317	Tangible ⟶ reward Feel the customer's appreciation
no Reject	Sig<0.05	2/531	0/086	Interpersonal ⟶ communication Feel the customer's appreciation
no Reject	Sig<0.05	2/211	0/422	Preferential ⟶ behavior Feel the customer's appreciation
no Reject	Sig<0.05	10/308	0/707	Feel the ⟶ customer's appreciation Behavioral loyalty

5. CONCLUSIONS AND SUGGESTIONS

The client's sense of appreciation represents the emotional core of the interaction and plays the key role in the development and maintenance of successful sales-buyer relationship exchanges. The purpose of this study is to examine whether different relationship marketing tactics provided by insurance company companies have a variety of effects on client's sense of appreciation and consequent behavioral loyalty. This study is a valuable result in the north. First, this study suggests that investment options in relationship marketing have a different impact on client's sense of appreciation and consequent behavioral loyalty. The second study suggests that preferential behavior among affiliate marketing tactics is the strongest tactic and the dimension of tangible rewards and interpersonal communication after this dimension affects the customer's appreciation of the customer. in the other words, Findings of this research recommends a new perspective on marketing management that companies can have loyal and loyal customers, as a result of increased use of the influence of various marketing tactics. Third, this study is an improvement in the current understanding of the relationship between marketing investment and the mutual appreciation of the appreciation. The relationship of marketing techniques to customers has been welcomed. Among the four relationships of marketing tactics provided by the Asian insurance company, preferential behavior has the most positive impact on the client's sense of appreciation and the result of behavioral loyalty, followed by reward system and interpersonal communication. These results indicate that insurance companies can increase customer loyalty and customer

satisfaction as a result of customer service on a regular basis than it is irregular clients, and provide customer-focused engagement with tangible benefits. Also, free gifts and coupons will be discounted for customers. It's interesting to note that this preferential behavior has the greatest positive impact on customer appreciation among all marketing tactics. This relationship, as compared to Wolf et al., In 2001, suggests that preferential behavior has a significant impact on investment. A possible explanation for this result may include the feeling of customer appreciation of this preferential behavior based on the different cultural backgrounds of the customers. In addition, Wolf and his colleagues saw interpersonal communication with appreciation and maintaining customer relationship. Therefore, in terms of marketing, salespeople and representatives of insurance companies should be offered a warmer relationship in order to increase their potential and motivate sellers and representatives of insurance companies to serve their customers. This offer is important today for insurance company companies for a number of reasons. Because new technologies are rapidly being used in marketing activities across multiple operating systems, and the social interactions of vendors and representatives of insurance companies with customers have declined. The relationship marketing investment has been studied here, in which this study, with four tactics for the environment of insurance companies, this research will be used to compare the effects of each relational retrieval tactic across different cultural areas.

Based on the results of this research, we can state

Sellers and agents of insurance companies try to positively influence the customer's sense of appreciation in a variety of ways, thereby creating loyalty and ultimately increasing profits.

1. Because preferential behavior among the marketing dimensions of the relationship has the greatest impact on the customer's sense of appreciation and, ultimately, customer loyalty, it is suggested that sellers and representatives of insurance companies will do more to improve the well-being of their customers, Better for regular customers and paying more attention to customers on a regular basis.

2. Sellers and representatives of insurance companies will try to positively influence the customers' sense of gratitude in order to create loyalty and ultimately increase profits.

3. Since preferential behavior among the marketing dimension of the relationship has the greatest impact on the customer's sense of appreciation and, ultimately, customer loyalty, it is suggested that sellers and representatives of insurance companies should make greater efforts for the welfare of the regular customers, the provision of services Better

for regular customers and paying more attention to customers on a regular basis.

4. The presentation of tangible rewards also has a significant impact on the customer's sense of customer appreciation and customer loyalty, thus offering rewards to customers in order to support them, providing additional services to customers and providing discounts to customers in order to support them. Leads to customer appreciation.

5. They also try to win the trust of customers in a variety of ways, such as high quality or more services, and thus affect the customer loyalty behavior that leads to repetition of their purchases, the greater use of services offered and increased market share.

6. Improving the services of insurance companies can improve their relationship marketing to competitors, thereby increasing the trust of customers. In addition, these companies can address customer complaints by providing customer satisfaction to customers, rather than giving up that brand. And with the constant awareness of their customers' opinions about the functioning of their products and services, they try to take those things into account in providing new services that make customers feel better about the brand and trust it.

7. In addition, the present study refers to several practical implications that have helped to understand the impact of proposed marketing tactics in the insurance services sector in our country and can be very useful to managers. This study helps them better understand the effects of relational marketing tactics and develop strategies that they are capable of implementing. This allows them to get a better picture of the strategy of the proper relationship to run, or strategically build new tactics to achieve customer loyalty.

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