



INVESTIGATING THE ROLE OF ELECTRONIC CUSTOMER RELATION MANAGEMENT ON BRAND EQUITY AND THE MEDIATOR EFFECT OF MENTAL IMAGE AND CUSTOMER SATISFACTION ON IT

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ABSTRACT

In the business world of today, the need to establish and develop a stable and strong communication with customers, the relative low cost of maintenance of current customers versus finding new customers and finally the significance of focusing on key customers as the most effective profitable resources, makes the firms to invest heavily on

customer relation systems. While, a new method of thinking in insurance industry is developing that is passing from exchange marketing to the concept of relation marketing; because insurance companies have realized that in order to obtain success they should be able to persuade customers about their products usefulness and market stability. One of the management system applications is communicating with electronic customers. Therefore, the current study is done with the aim of investigating the effect of electronic customer relation management variables on the mental image of customers and the customer satisfaction of brand equity. This study from the point view of its practical goal and its descriptive analytical method is a scrolling type. The statistical society of the study includes all the customers of the Novin Insurance Institute in Isfahan city and the sample size regarding the structural equations model and according to Cochran formula for unknown or approximate communities is determined as 384 people. The data collecting tool in this research is questionnaire; in order to confirm the validity of the questionnaire we used Confirmatory

Factor Analysis and to determine the stability of the test we used Cronbach alpha coefficient that equals to 0/7. To analyze the data we used Amos software and in order to investigate the indirect effects of independent variables on dependent variables Baron and Kenny Test are used. According to the research findings, the positive meaningful effect of electronic customer relationship management on the mental image of customer and customer satisfaction from brand equity is confirmed. Also the most important effect on brand equity is the customer satisfaction with path coefficient of 0/33. While the effect of mental image and customer satisfaction on the brand equity is a positive and meaningful one.

KEYWORDS: customer relation management, brand equity, mental image, marketing strategy.

1. INTRODUCTION

Passing through the industrial economy, disappearance of business geographical borders and consequently the intensity of competition has led the customers to be mentioned as the basic pillar and main axis of the organization activities. Organizations have found that maintenance of the current customers is cheaper than attraction of new customers and the best way to keep the customers is obtaining their satisfaction. Studies also suggest that customer satisfaction may lead to an authentic brand and as a result the institution profitability.

Customer relationship management in the 90s along with the development of technology and communication as an important approach in business is defined and developed with the aim of returning to individual marketing.

While the fast development of technology and the spread of globalization has led many organizations to be able to present their products and services with the highest quality and the lowest price to customers, so that the developed technology or lower price are not considered as the sustainable competitive advantage for organizations (Rodrigo and coworkers, 2011). In such a condition, one of the most important and persistent competitive advantages for organizations are the customers. Therefore, it is essential for organizations to make strong, beneficial and continuous connections with customers regarding the importance and equity of each customer in maintenance, permanence and development of each business, in order to make their performance more effective and promote their brand equity. One way of access to this point is the application of customer relation management system in the organization. Insurance institutes utilize this type of system. Therefore, due to the increase in loyalty,

customer satisfaction, trust and totally service quality improvement in insurance institutes, the current study is done with the aim of investigating the role of electronic customer relation management influencing on the brand equity and the mediator effect of customer mental image of institute and satisfaction on it, in Sina insurance institute.

2. Theoretical basis

Today the organization managers have found that in the competitive atmosphere, disregard of customer needs and their deep and stable connections with customers, they cannot survive. This made the managers to look for new ways of reinforcing their relations with customers; so that they can provide more benefits for either customers or their own organization. They intend to make interactions with the organization in order to bring them more satisfaction from the customer side. Customer relation management is a strategy to choose, maintain and manage customers in order to make long term equity. Customer relation system is a commercial approach using software and techniques that are connected in direct or indirect ways to contribute to effective customer relation management more than before. Customer relation management uses one by one marketing in order to customize products for customers including a continuous data collecting process all customer connection time and then turning these data into the knowledge for making more effective connections with the customer for more profitability. But recently, a concept is revealed in management, especially in marketing science and systems or information called electronic customer relation management that is a substitute for customer relation management in traditional form. Electronic customer relation management (E-CRM), is a marketing, sale and integrated online service strategy that plays a role in the identification, attainment and maintenance of customers as the biggest capital of the institute. Electronic customer relation management increases and improves the relation between the company and customers by making and increasing customer relation using new technologies. The electronic customer relation management software creates profiles and histories from each organization contact with its customers. Electronic customer relation management is a combination of hardware, software, applications and managing commitments. In other words, electronic customer relation management is an instrument with the aim of contributing to organizations making interactions and maintaining customers. Using the electronic customer relation management and taking the advantage of its results, we can make a more effective contribution to the promotion of quality in provided services and consequently promote customer loyalty, trust and satisfaction. Alhi (2009) considers the difference between CRM and ECRM in how to interact with customers and use technology.

E-Customer Relationship Management Ability to supply a customer through the web, paying attention to the customer through on-line services, checking the order status, Customer relationship management offers an attitude and general experience about the use of the web (Alhi, 2009).

Table 2: Differences between CRM and E-CRM.

| Customer Relationship Management | customer relation management | Dimensions |
|--|--|-----------------------|
| Internet, Email, Mobile | Traditional instruments such as fax, telephone and so on | Customer Relationship |
| Anytime and anywhere | Time and space restrictions | Customer service |
| Personalization of information is easy for each person | No customization; customization requires significant changes in the system | Customize information |
| Customer needs | Products, duties and job instructions | System focus |

Source: Alhi (2009)

Table 2: E-CRM Customer Relationship Management Definitions.

| Definition | Research fellow | Row |
|--|-----------------------|-----|
| Customer relationship management is the component of attention to customer relationship in electronic businesses. | Jutela (2001) | 1 |
| The two main forms of communication management with the electronic customer are: 1. Management of customer relationship management 2. Management of communication with an electronic analyst customer. | Daisy (2001) | 2 |
| Managing customer relationship electronics involves attracting and retaining valuable customers and eliminating low-performing individuals. | Romano (2003) | 3 |
| E-Customer Relationship Management is one of the e-communications channels of customer relationship and interaction that uses customer opinions in decision-making for customers. | (Avignon, 2015) | 4 |
| Customer relationship management is linked to the creation, development and acquisition of individual relationships with target customers and customer groups and maximizes the value of the entire customer life cycle. | Haji Karimi (1394) | 5 |
| Developing relationships with customers in turn leads to customer loyalty. | Chang et al. (2014) | 6 |
| Electronic Customer Relationship Management is an integrated marketing, sales and service strategy that identifies, Acquiring and maintaining customers who are the company's largest capital. | Sarafraz et al (2007) | 7 |
| The management of electronic customer relationships is the result of the use of web technology and the Internet to facilitate, implement and operate crm systems. | Bagheri et al. (2012) | 8 |
| E-Customer Relationship Management enables organizations to develop customer control and customer control systems and analyze their needs. | Ameri et al. (2015) | 9 |

According to some experts, the use of electronic customer relationship management systems includes the following benefits and functions:

1. Increased customer loyalty: An electronic customer relationship management system allows the company to operate in spite of the existence of a different communication channel, Communicate with its customers individually and individually. The information provided by the electronic customer relationship management system helps the company to meet the real costs of obtaining and retaining a customer individually. Allowing this data to the company by focusing on time and resources, it will be more beneficial for the customer. A tool that a company can attract customer loyalty, Characterizing them. In fact, customer personalization software, it creates full-time profiles for each customer to use data from sources such as databases and transaction systems. This tool creates the possibility that the customer whenever they visit the company's website for purchase. The company recognizes the customer and, in view of the profile of that customer, facilitates the purchase process, which leads to customer loyalty to the company.

2. Improve customer service and support: An electronic customer relationship management system provides individualized customer repository information. This enables the company to meet customer needs at all customer contact centers with high speed and efficiency. Electronic customer relationship management technologies include search engines, online and live assistance, E-mail management, news content management and support for various languages. In fact, by having an electronic customer relationship management system, a company can:

- ✓ Receive, update and execute orders with complete accuracy;
- ✓ Record the information, costs and time for ordering information;
- ✓ View Customer Service Contracts;
- ✓ Search for the most reliable solutions and best practices;
- ✓ Become member of product and software information sites;

Access to knowledge tools that are useful in completing service orders (Unchigan et al., 2003).

3. Increasing efficiency and reducing costs: Data mining is known as a link between parts of the data, which can be a valuable source. Collecting customer-related data within a single

database, to all components within the company (Marketing team, sales force, etc.) allows them to share information and tasks with each other (Brent & Cohen, 2002).

4. Effective Marketing: Allows the company to provide customer information through an electronic customer relationship management system. To predict the types of products the customer is interested in buying. This information helps the organization to make its marketing and sales company more effective and more effective in reaching customer satisfaction. Customer data is analyzed from different perspectives in order to create appropriate marketing for greater profitability in sales of products.

On the other hand, customer segmentation improves the marketing process. Segmenting customers in accordance with their shared needs allows the company to privatize products for its customers (Romano and Fjermsmet, 2003).

2-2. Customer's mental image

The mental image of an organization is a small and intangible component that is of particular importance in the success of a business. Because the image of the organization is one of its most valuable assets (Janfeng & Zilang, 2009). The mental image reflects the issues that exist in the client's minds of the organization, Organizational image as a filter affects client perceptions of the organization's operations (Seyyed Javadin Vakimasi, 2005). Therefore, it can be admitted that the mental image in the minds of the customer is shaped through process and procedure Whereby the information in the client's mind is organized in the form of defined and categorized meanings. Hence, marketing managers must, in addition to understanding the importance and impact of the customer's mental image, make decisions and actions to control and eliminate negative factors and develop positive factors.

2-3. Customer Satisfaction

Satisfaction is an effective response, and is obtained by an expected and insecure experience that includes an observational process. After evaluating performance, customers compare their results to their expectations before buying or re-utilizing, and any differences lead to insistence. Positive assertion means that if performance exceeds expectations, satisfaction will increase, Negative insistence means that if performance is lower than expectations, it will reduce satisfaction and create dissatisfaction. According to Morgan (2000), satisfaction is often used as a prediction of future consumer purchases, because it is based on the likelihood of repeat purchasing by satisfied customers Also, due to the customer's

presentation of a product or service, satisfied with others, as someone who has tried the source of satisfaction, it reduces the acceptance of the competitors' suggestions, thus providing the ground for customer loyalty (Shahrak Moghadam et al., 2013).

2-4. Brand value

A strong brand can establish a strong, effective relationship between marketers and consumers to create incentives such as confronting competitors and creating market share; Therefore, brand strategy, as a key element in marketing, is increasingly becoming a powerful tool for achieving sustainable competitive advantage. To make full use of available resources (Freeling et al., 2011). Brand equity can be seen as a value added by measuring customer perceptions of the product, Considered (Sein Hivan & Kim, 2011). Brand value for how to use the company The potential value of its goods and services depends on product placement in the minds of customers and the creation of a brand image (Kim et al., 2008). Acer (1992), brand equity is a multi-dimensional construct that consists of awareness of brand names, perceived quality, Branding and brand loyalty. Here's a brief description of each:

1. Brand awareness (Brand); the extent to which consumers are able to remember the brand and recall and identify its related products and services (Acer and Joachamesmeller, 2000).
2. Perceived quality; is the customer's judgment about the importance of brand dimensions and preferences or preferences that ultimately force the customer to choose a good service or product (Acer, 1996).
3. Brand association - in terms of product features, customer benefits, applications, lifestyle, product category, competitors and countries. These factors play an important role in evaluating a product or service and choosing a customer because they are willing to develop a portfolio of mental imagery for a brand that has been created positively or negatively It helps. The consistency of the brand is the thoughts and ideas that people form in their minds and relate to a particular product or service (Kimpacron and Tokyur, 2010).
4. Brand Loyalty is a descriptive variable that reflects the unique differences in the behavior and style of customer purchases in a particular product class (Rahimnia et al., 2013).

3. Research hypotheses and conceptual model

The test hypotheses in this research are based on the objective of the research and the theoretical foundations are:

1. E-Customer Relationship Management has a significant positive effect on the customer's mental image.
2. E-Customer Relationship Management has a significant positive effect on customer satisfaction.
3. Customers' mental image has a significant positive effect on customer satisfaction.
4. Customers' mental image on brand equity has a significant positive effect.
5. E-Customer Relationship Management has a significant positive effect on brand equity.
6. Customers' mental image by mediating customer satisfaction on brand equity has a significant positive effect.
7. E-Customer Relationship Management has a significant positive effect on brand equity
8. E-Customer Relationship Management has a positive positive effect on the brand equity through the mediation of customers' mental image.

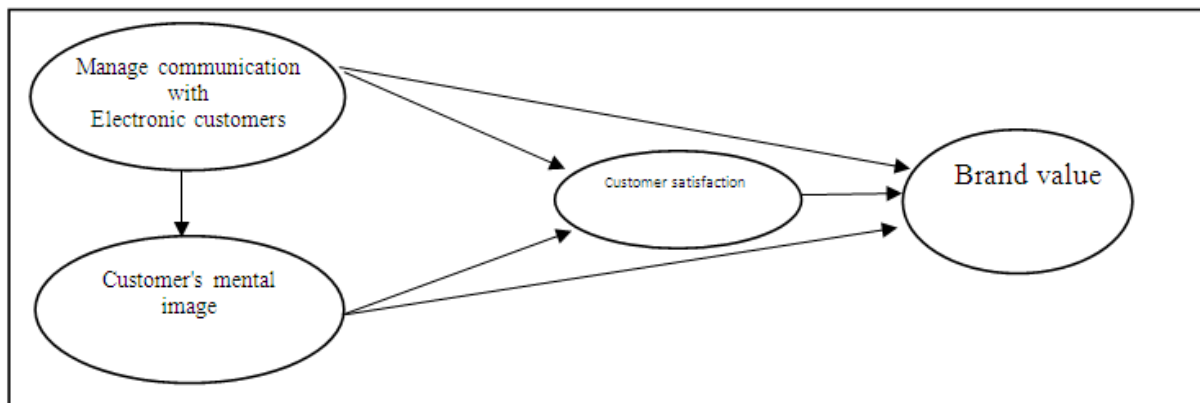


Figure 1: Conceptual model of research.

4. RESEARCH METHOD

The present study is descriptive-survey and analytical in terms of its purpose. The statistical population of this research includes all new insurance clients in the city of Isfahan. Due to the lack of access to the full list of community clients, the Cochran formula was used for unknown (N) communities. Accordingly, with confidence 95%, standard deviation of 0.05 and error margin of 5% + + sample size were determined 384 people.

$$n = \frac{z^2 P(1-P)}{d^2} = 384;$$

95% – Z Score = 1.96

P= 0/05;

d= +/-%5

n: sample size;

N: population volume (population, city, province, etc.);

P: Relation of a certain attribute population;

d: The value of the error or error rate that is usually 0.01 or 0.05 (the value of p and q, which if not available, it can be considered 0.5, and then the variance reaches its maximum value) :

q = (1-p) relative to the population without a certain attribute;

Z: The value of the normal unit of the standard unit, which is 96% at a confidence level of 95%;

The data gathering tool in this research is a Likert scale. To confirm the validity of the questionnaire, a confirmatory factor analysis to determine the reliability of Cronbach's alpha coefficient test, SPSS software was used and its value was calculated to be higher than 0.70 for all variables. Also, in order to analyze the data using Amos software and to investigate the indirect effects of independent variables on dependent variables, Baron and Kenny tests have been used.

5. FINDINGS

5-1. Descriptive Statistics

The descriptive findings of the general characteristics of the respondents include gender, age, educational level and place of residence, as shown in the table below:

Table 3: Results of Inferential Findings of the Research.

| Frequency | Number | Demographic indicators | |
|-----------|--------|-------------------------|--|
| 36/71 | 141 | Female | Gender |
| 63/28 | 243 | Man | |
| 29/94 | 115 | Between 20 and 30 years | Age |
| 42/70 | 164 | Between 30 and 40 years | |
| 27/86 | 107 | Older than 40 years | |
| 12/58 | 35 | Under the diploma | Education level |
| 38/54 | 148 | Diploma and diploma | |
| 27/34 | 105 | Bachelor | |
| 22/39 | 86 | Masters and higher | Relationship with New Insurance Company |
| 42/96 | 165 | Less than 1 year | |
| 47/48 | 132 | Between 1 and 3 years | |
| 12/76 | 49 | More than 3 years | |

5-2. Inferential statistics

5-2-1. Structural Equation Modeling Test

Using the general indexes of fitting, we can answer the question that, regardless of the specific values reported for the parameters, in general, is the compiled model supported by empirical data collected? If the answer is yes, the model is acceptable. Otherwise, you should try to correct it. To analyze the hypotheses, first of all, a developed theoretical model must fit into each hypothesis to determine if the collected data supports the theoretical model. In this Chart, E-CRM, Customer Subjective Image (CMI), Customer Satisfaction (CS), and Brand-Specific Value (BSU) are among those.

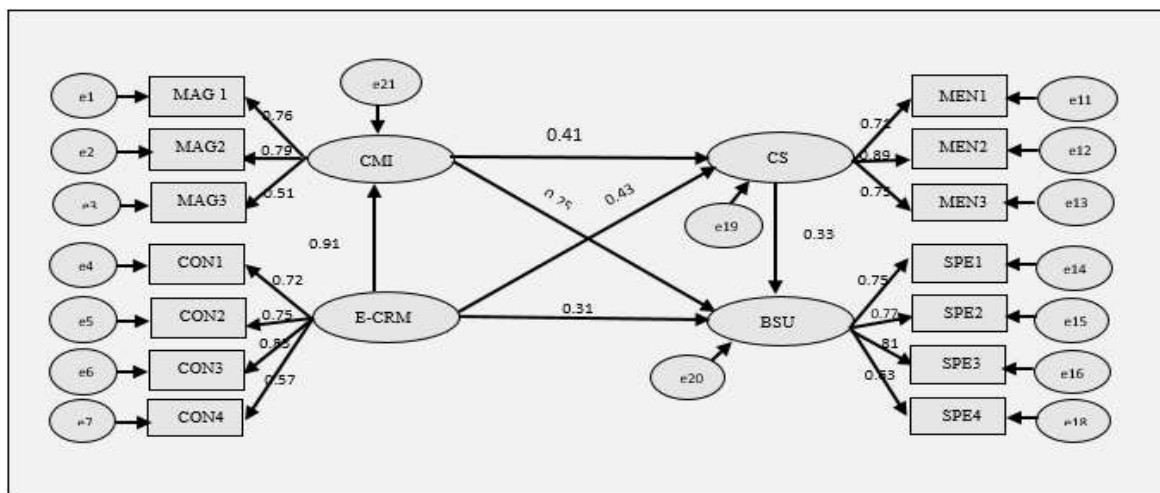


Figure 2: Fit research model.

Deciding whether a model is fit is based on several indicators, not an indicator. Therefore, in order to assess the fit of the model, it is necessary to report a wide variety of indices, because different indices reflect different aspects of fitting the model, the results are shown in Table 4.

Table 4: Structural Model Fit Approach.

| Result | Amount calculated | Allowed amount | Indicator |
|------------|-------------------|----------------|---------------------|
| acceptable | 2/38 | 3< | $\frac{\chi^2}{df}$ |
| acceptable | 0/926 | 0/90> | GFI |
| acceptable | 0/941 | 0/90> | CFI |
| acceptable | 0/08 | 0/10 < | RMSEA |
| acceptable | 0/597 | > 0/50 | PCFI |
| acceptable | 0/618 | 0/50 > | PNFI |
| acceptable | 0/060 | 0/07 < | RMR |

Appropriate fitness indexes of the model include chi-square χ^2 , GFI (goodness of fit index), AGFI (good fit adjusted index), CFI (Comparative fit index) and RMR (average root mean of second residual power) (Jacob et al., 2003). With regard to the quantitative fit indices, the results of Table 4 can be concluded that the theoretical model of research is acceptable.

5-2-2. Test of research hypotheses

To test the hypothesis, a partial index (p-value) and a significant number have been used and the condition for the significance of a relationship is this That the value of the first index (p-value) for the relationship is less than 0.05 or the second value (t-value) is more than positive and negative 1.96. The results of confirming or rejecting the hypotheses related to the research variables are shown in Table 5.

Table 5: The results confirm or reject hypotheses related to the direct relationship between variables.

| Result | meaningful | P-VALUE | Path coefficient | Direct route | Hypothesis |
|--------------|------------|---------|------------------|--|------------|
| Confirmation | 7/061 | 0/000 | 0/91 | Customer Relationship Management Customer Electronic → Customer's mental image | 1 |
| Confirmation | 2/574 | 0/005 | 0/43 | Customer Relationship Management Customer Electronic → Customer satisfaction | 2 |
| Confirmation | 6/543 | 0/010 | 0/41 | Customer's mental image → Customer satisfaction | 3 |
| Confirmation | 3/875 | 0/020 | 0/21 | Customer's mental image → Brand value | 4 |
| Confirmation | 2/046 | 0/039 | 0/31 | Manage customer electronic communication → Brand value | 5 |

Based on the results of Table 5, in the first hypothesis, the coefficient of the effect of electronic customer relationship management on the customer's mental image This path coefficient is estimated to be 0.91. According to the value of the partial index (p-value) is equal to 0.039 and the significant number is calculated as 2.116 Which is less than 0.05 and more than 1.96, respectively. Therefore, considering that the path coefficient is significant at the error level of 0.5, the management of electronic customer relationship has a positive and significant effect on the customer's mental image. In the second hypothesis, the coefficient of the effect of electronic customer relationship management on customer satisfaction is equal to 0.43, its partial index value is 0.005 And its significant number is estimated at 57.42, which, given that its value is less than 0.05 and more than 1.96, respectively, Management of

electronic customer relationship has a positive and significant effect on customer satisfaction and the second hypothesis is confirmed. In the third hypothesis, the significance of the relationship between the two variables Customer's mental image and customer satisfaction were tested. Based on the findings, its path coefficient was 0.41, its partial index value was 0.10 and its significance was calculated to be 541.6. Based on this, and considering that its values are less than 0.05 and more than 1.96, the positive and significant effect of customers' mental image variables on customer satisfaction was confirmed in the third hypothesis. The fourth hypothesis has a path coefficient of 0.25, a partial index value of 0.30 and a meaningful value of 3.875. The relationship between the two variables of customers' mental image and brand equity is confirmed. In the fifth hypothesis, the positive relationship between two variables of communication management with e-brand customers with brand equity with a path coefficient of 0.31, The value of the partial index was 0.039 and 4.26, and the hypothesis was confirmed, considering that its values are less than 0.05 and more than 1.96, respectively. To examine the indirect effects of independent variables on dependent variables, as in the research methodology, Baron and Kenny tests were used and the results related to this test are presented in Table 6.

Table 6: Confirmation of testing hypotheses related to the role of mediation.

| Result | The role of the mediator variable | Hypothesis |
|--------------|--|------------|
| Confirmation | Manage customer electronic communication → Customer's mental image → Brand value | 6 |
| Confirmation | Customer's mental image → Customer satisfaction → Brand value | 7 |
| Confirmation | Manage customer electronic communication → Customer satisfaction → Brand value | 8 |

6. CONCLUSIONS AND SUGGESTIONS

Today in the business world, senior executives have recognized that customers are the core of business activities. And the success of organizations and companies depends on the effectiveness of the image provided by the organization and its products to customers. The importance of this happens when the strategic industry, such as the insurance industry, intensifies competition and increases the number of market participants, The issue of the special value of a trademark is more than ever discussed. The present study aims to investigate the role of electronic customer relationship management on brand equity and the mediating effect of the company's mental image and customer satisfaction on it in the new insurance company. The findings of this research confirmed the positive and significant

effect of customer relationship management on the brand value of the customer. In fact, the better the level of communication management with e-customers, the areas for further promotion of the company's brand value are provided by increasing customer satisfaction and improving the customer's mental image. The results of this hypothesis are consistent with the results of research by Alfin *et al.* (2013), Lane *et al.* (2008), Tavakoli *et al.* (1396), Abbasi and others (2012). Therefore, it can be concluded that the maximum amount of communication services with electronic customers is enhanced, the brand equity value of the insurance company also increases. Also, according to the findings of this research, the management of communication with electronic customers has a positive positive effect on the image of the customers of the new insurance company. Confirmation of this relationship means that the quality of its customer relationship management is effective in improving the image of the clients of the insurance company. These results are consistent with the findings of Rahimnia and Fatemi (1394). According to research findings, image of mental image has a significant positive effect on customer satisfaction. This result is consistent with the findings of Johnny and Honey (2014) and Wurren (2012), Brothers and Associates (2011), Tavakoli and others (1396). Therefore, it can be concluded that improvement of customer image from the bank results in their satisfaction, as well as the mental image of the service company as a filter. Also, in the hypothesis of communication management with electronic customers with customer satisfaction, the positive and significant relationship between these two variables was confirmed. This result is in line with the results of research by Bashirir Khan Wafiq Khoja (2013), Eloho and Persia (2011), Si Woaks *et al.* (2011) Liu and colleagues (2008), Aghazadeh and colleagues (1395), Hasanzadeh and Fagar (1393), Khairi *et al.* (1393), Rahmatnejad and Samadi (1395). Therefore, it can be stated that since the critical moment of success and profitability of any organization, especially insurance companies, is the satisfaction of their customers. And the credibility and profitability of these companies depend on their long-term relationships with their customers, Managers of insurance companies should provide customer satisfaction by improving e-crm services. In the study of the hypothesis of communication management with electronic customers on the brand equity, the positive and meaningfulness of this hypothesis has been proven through the mediation of the customer's mental image variable. This finding is in line with the results of the research of Fawafan and others (2011), Rustami and Fellow (1394), Farhadi and others (2012) And so it can be said that managers should focus on providing the services required by customers in accordance with or even beyond their prescriptions, Create a positive image of the brand in the minds of customers because satisfied customers, in addition to being loyal to the company

and its services, It also provides for maintaining profit and reducing company expenses. Through oral-to-mouth advertising, new clients are introduced to the company.

And the long-term profits of the company, resulting in an increase in the company's share and its brand-specific value in the market. In evaluating the hypothesis of the effect of customer image on brand equity by mediating customer satisfaction on brand equity, it was found that the relationship is positive and relevant. This finding is consistent with the results of research by Aidin, Ozor (2005) and Esmailpour et al. (1394). Therefore, it can be stated that Improving the mentality of the customers towards the new insurance company will improve the brand equity of the company. In assessing the effectiveness of electronic customer relationship management on brand equity with the mediation of customer satisfaction variable, this hypothesis was confirmed. This finding is also consistent with the results of al-Qa'li and Alqqli's (1395) researches as well as scholars and scholars. So, we can say that E-CRM provides them with satisfaction by providing the facilities they need and by preserving and through oral marketing, attracting new customers will increase the margin of profit and brand value of the new insurance company. According to the results of the research, it can be admitted that given the fact that today in the consumer-oriented economy, it is intended to direct the funds and efforts to the benefit of customers. Which increases the likelihood of return on investment in customer relationship designs. In fact, it covers the growth of profitable return on the three major areas.

Sales in the long run, sales in line with existing customers, and focusing on customers who are more profitable and improve the attractiveness of potential customers that have more capabilities. These benefits are the basis for extending the value of customer relationship life from attracting him to his development and preservation. The third region is the largest profit area through the management of communication with electronic customers. In this case, the methods of gaining economic benefits and increasing the brand equity of companies in the competitive market are: A) Reduced costs of communicating with the customer; b) Additional sales and improved sales profits for the growth of return on stable and profitable capital. Manage communication with electronic customers by creating multiple channels to expand human interaction live and live, win-win situation. For the client and the organization. This will increase the satisfaction and improve the image of the company in the minds of customers and thus increase the brand value of the company, because every customer in his

relationship with the organization takes into account the benefits of this relationship, he remembers it.

From this, the senior managers of the new insurance company should focus on the needs and desires of their customers. By improving the electronic customer relationship management system, they will put the company in a better position to achieve long-term success. In this regard, it is recommended to increase the brand value of the company by creating a positive image of the company's services as a result of increased customer satisfaction, the company's E-CRM service should be assured to ensure that it is fully accountable in case of any problems.

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