

Customer Relationship Management and its Impact on Enhancing the Organizational Reputation of Jordanian Insurance Companies

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Abstract: This study aimed to investigate the impact of customer relationship management (CRM) on enhancing the organizational reputation (OR) of Jordanian insurance companies. The study is based on four dimensions to measure CRM: customer reaction, customer knowledge, customer value, and customer satisfaction. Organizational reputation was measured by three dimensions: innovation, quality of service, and social responsibility. The descriptive-analytical method was used to achieve the study objectives, and a questionnaire was used to collect the needed data. Numerous statistical methods were used, the most important of which was simple and multiple regression coefficients. The results indicated that there are high levels of CRM and OR in Jordanian insurance companies. They also showed a significant impact of CRM on OR. The researcher recommends that Jordanian insurance companies should reflect their positive image and reputation to their employees to transfer this to their social environment. Furthermore, they should work with the principle of benchmarking to be aware of the latest practices in CRM and their applications in a practical way.

Index Terms: Customer Relationship Management (CRM); Organizational Reputation (OR); Customer Reaction; Customer Knowledge; Customer Value; Customer Satisfaction; Innovation; Quality of Service; Social Responsibility.

1 INTRODUCTION

CRM is one of the most crucial techniques that help businesses survive, especially in the face of the demands and rapid changes of the contemporary environment. Consequently, activating CRM by determining customers' value and importance, sharing knowledge, and interacting with them in a structured and systematic way leads to customer satisfaction and loyalty, and undoubtedly reflects at the organizational performance (Msgoni et al., 2018). The reputation of an organization is built by stakeholders, such as customers, proprietors, personnel, and others. A good reputation is considered to be an important long-term asset that delivers many benefits to the organization, including ease of attracting and retaining professional personnel and elevating customer perceptions of the organization's goods and services (Croucher et al., 2019). OR management requires an ability to understand the business environment and track and respond to marketplace modifications in the right manner, additionally, it requires customer-oriented strategy, and a clear, vision and strategy to recognize and respond to consumer needs (Esther et al., 2017). The researcher believes that to achieve a successful OR, a company needs to manage customer relations correctly, with the intention of attaining satisfaction and loyalty of the current consumer as well as attracting new customers. The insurance sector is considered to be one of the crucial sectors supporting the Jordanian economy, with the total contribution of insurance premiums to the gross domestic product being 2.14%.

This has stimulated the scientific curiosity of the researcher to study the impact of CRM on enhancing the OR of Jordanian insurance companies.

2 RESEARCH PROBLEM & QUESTIONS

Plentiful research has indicated that organizations that neglect customers and do not manage their relationships effectively will not be able to retain them, while organizations with strong customer relationships are more profitable than their competitors. These organizations are able to retain their customers and to achieve customers' satisfaction and loyalty, due to the fact that communication with customers enables the organizations to alter and introduce new products according to their needs (Al-Azab and Al-Rumaidi, 2020). Organizational reputation is a multi-dimensional phenomenon representing the evaluation of the organization based on multiple features by stakeholders such as customers, investors, employees, and others (Esther et al., 2017). Having an excellent OR is considered to be a credit that protects the organization, so that it can retain its customers and decrease the threats it could face. Thus, building and maintaining a good OR is critical and affects many aspects, such as economic values, employee morale, and the organization's competitive position (Kim, 2017). The researcher believes that customers are the most important stakeholders that allow an organization to survive as a result of buying its products. Consequently, effectively managing customer relationships by following up on their reactions and responding to their desires and needs may enhance customer perceptions about OR. For this reason, the problem of the study can be explored through the following questions:

- What is the relative importance of CRM in Jordanian insurance companies?
- What is the relative importance of the OR in Jordanian insurance companies?
- What is the impact of CRM on the OR of Jordanian insurance companies?

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3 STUDY OBJECTIVES

- Identify the level of the relative importance of CRM in Jordanian insurance companies.
- Identify the level of the relative importance of the OR in Jordanian insurance companies.
- Discover the impact of CRM on the OR of Jordanian insurance companies.

4 STUDY MODEL

Based on the study hypotheses, a hypothetical study model (Figure 1) was designed.

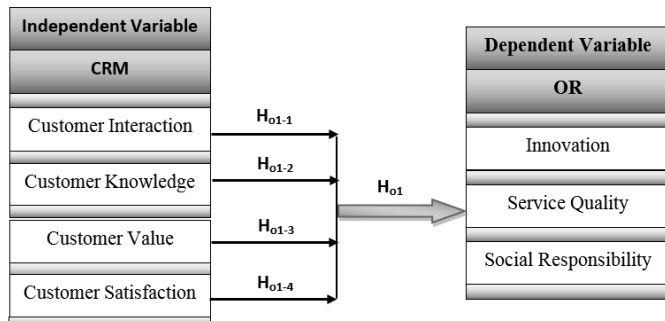


Figure -1-: Study model

5 STUDY HYPOTHESES

H₀₁: There's no significant impact at the level of significance ($\alpha \leq 0.05$) of customer relationship management dimensions on organizational reputation in Jordanian insurance companies.

H₀₁₋₁: There's is no significant impact at the level of significance ($\alpha \leq 0.05$) of customer interaction on organizational reputation in Jordanian insurance companies.

H₀₁₋₂: There's is no significant impact at the level of significance ($\alpha \leq 0.05$) of customer knowledge on organizational reputation in Jordanian insurance companies.

H₀₁₋₃: There's is no significant impact at the level of significance ($\alpha \leq 0.05$) of customer value on organizational reputation in Jordanian insurance companies.

H₀₁₋₄: There's is no significant impact at the level of significance ($\alpha \leq 0.05$) of customer satisfaction on organizational reputation in Jordanian insurance companies.

6 THEORETICAL BACKGROUND

6.1 Customer Relationship Management (CRM)

CRM requires an organizational approach at all levels of work and all functions of the organization including marketing, production, customer support, and so on. Which requires direct and indirect contacts with customers, so organizations ought to pay extra attention for it (Abdavi et al., 2018). there may be no standard definition of CRM, however there is agreement that it relates on the whole to the coordination of customer strategies and business procedures, to achieve long-term goals associated with their satisfaction and loyalty and lift the effectiveness of business in a way that ensures long-term partnerships with customers and great value for both parties WHICH can be expressed in cash value (Pohludka and Štverková, 2019). CRM can be considered as a way or mechanism of action to attain the strategic goal of the

organization through visualizing the management philosophy wherein it takes a trend towards the relationships of current and potential customers (Siddiqi et al, 2018), it can be defined as a set of practices, strategies, and techniques used by business organizations to gather, manage, broaden, and analyze customer information via non-stop surveys of products offered to them in order to enhance communication and retention, which enhancing competitive abilities and growing potential sales and decreasing costs (Munyoro and Nyereyemhuka, 2019). The researcher defines CRM as a strategy oriented to construct long-term relationships with customers via the use of mechanisms and techniques that assist to collect, analysis, and make use of customer information so that it will acquire consumer satisfaction, loyalty, and retention and reduce costs.

CRM Dimensions

The researcher relied on four dimensions to measure the variable CRM based on studies (Al-Tai and Al-Amidi, 2017; Msgoni et al., 2018; Hamid, 2015) as follows:

i. Customer Interaction

Interaction with the customer represents a series of activities between the organization and the customer to acquire knowledge and transform it into products that meet customer needs and expectations (Hamid, 2015), organizations should focus on a positive interaction with the customer via procedures simplification, clarity & transparency in transactions & contracts as well as in the good reception of customers and other interactive actions that positively reflect on the relations between the parties (Msgoni and others, 2018)

ii. Customer Knowledge

Organizations need to have interaction with the customer and to activate the knowledge management processes between them. This requires a well understanding of their needs and requirements, with a focus on knowledge sharing, organizing, and categorizing in a way that is easy to refer to and utilize in any time (Msgoni et al., 2018), in order to analyze the needs, certain tools can be used to access the data needed by the organization and then store, classify and sort such as, the number of visits, times, customers characteristics, type of products, and other data that helps in customers categorization (Al-Tai and Al-Amidi, 2017). Hereby, the knowledge of customers enables the organization to identify customer needs, expectations, and desires and convert them into goods and services in order to retain existing customers and reach new customers (Hamid, 2015).

iii. Customer Value

Organizations seek to create added value for customers on each segment to which they belong. This can be achieved by providing outstanding services and building strong customer relationships that are characterized by a high degree of credibility and trust (Msgoni et al., 2018), which increases the possibility of the organization retain customers as they tend to use services that bring added value to the organization's products such as on-demand manufacturing and product follow-up webpages (Al-Tai and Alamidi, 2017). As Hamid (2015) believes that the value of the customer is the difference between the value of the customer's acquisition of the product and the benefit of owning and using the product, so the total

value is equal to the sum of the product benefit, the benefit of the after-sales service and the benefit of the shape of the final product in addition to personal benefit.

iv. Customer Satisfaction

Customer satisfaction is linked to the organization's tangible performance if the performance matches the expectations of the customer up to the state of satisfaction (Hamid, 2015). Al-Taie and Al-Amidi (2017) pointed out that the customer's satisfaction in the form of actions or movements such as smile is a feeling of satisfaction, and that is the secret of the success and excellence of organizations. Reaching customer satisfaction generates customer loyalty, it can be achieved by employing a dedicated team to manage customer relationships strategically, this leading to build and maintain a long-term relationship with customers (Msoni et al., 2018).

6.2 Organizational Reputation (OR)

The OR represents set of features and characteristics attributed to them as a result of activities and actions they carried out, which gives an impression on the market about the strategic character of the Organization, and form the cumulative judgment of the public on the organization over time and gives a perception to clients about the organization's identity (Esther et al., 2017), it also represents a collective assessment of the organization's attractiveness by various stakeholders based on a reference group of organizations competing for the same resources (Agarwal et al., 2018). Reputation assessment is based on direct stakeholder experiences with the organization, also on any form of communication that provides information about the organization's actions compared to other leading companies, therefore, communication must be open on effective communication behaviors, as well as effective relationship management that enhances the organization's positive reputation (Lee and Park, 2013). OR is considered as one of the most important intangible resources of the organization, where good reputation stimulates trust and loyalty in the brand, and build lasting relationships with stakeholders, also it allows the organization to attract qualified personnel, as well as affect the financial situation of the organization, as reputation is formed over a long period and depends on the behavior of the members of the organization and the quality of its products (Krzakiewicz and Cyfert, 2015). The researcher defines the OR as one of the most important intangible resources of the organization, which is a set of assessments and psychological perceptions and comparisons with competitors based on their overall performance and communication with stakeholders.

OR Dimensions

Croucher et al. (2019) summarized the salient dimensions of OR with three points:

1. The organization should be known in the community at large.
2. It should be known for something specific, that is, the organization has certain characteristics in the eyes of stakeholders such as the reputation of providing good services, and be environmentally friendly, and make profits for investors.
3. The public good, which refers to positive and negative stakeholder assessments of the public reputation of organizations.

Accordingly, the researcher adopted in this study three dimensions to measure the OR according to the model Sontaite and Kristensen (2009) (AL-Fatlawi, 2017; AL-Zalmi, 2016)

i. Innovation

Innovation refers to the introduction of new goods and services that are not familiar, or the addition of new characteristics of existing goods and services, through the implementation of new ideas (Abdul Rahim, 2014), it also refers to the introduction of new things in unconventional ways (Havina, 2009, 106). Innovation can be defined as process of implementing new ideas and applying them in a practical way, and in new ways to implement different activities, regardless of the degree of difficulty (Bolton and Thompson, 2004, 28)

ii. Quality of Service

The selection process of products has become a diverse and more extensive process, so organizations are working to improve and develop the services they provide to be distinctive and characteristics at a high level to attract customers to their products, where the higher the customer perception of the organization's quality of services the higher the degree of satisfaction (Al-Fatlawi, 2017). The quality of service represents the attainment of a degree of customer satisfaction as a result of the organization's delivery of a service that satisfies expectations, needs and desires (Al-Zalmi, 2016).

iii. Social Responsibility

Social responsibility is the responsibility of the organization towards its society and its stakeholders through its decisions and actions to achieve its goals (Al-Zalmi, 2016). It is an implicit social contract between organizations and society through the implementation of activities that go beyond compliance with the law and respond to the changing expectations and needs of society, the why the organization must include this in its overall strategies and values and work to balance the stakeholders as much as possible (Nasser and Abdul-Hussein, 2018). Social responsibility consists of four dimensions: economic, legal, moral and voluntary (humanitarian) responsibility (Dora et al., 2018).

7 METHOD

The study used the descriptive analytical method to achieve its objectives.

7.1 Population and sample

The study population consisted of all employees in the Jordanian insurance companies, which are (24) companies, employing approximately (3200) workers according to the Jordanian Federation of Insurance Companies. Cooperation with the researcher (17) companies, and (7) was excluded companies for not cooperating. The study adopted a proportional stratified sample with size of (322) employees. The questionnaire was distributed to the study sample and (245) questionnaires were retrieved which represents (76%) of the sample size.

8 ANALYSIS & DISCUSSION

8.1 Sample Description

Table (1) shows the sample description, through presenting the percentages and frequencies of the demographic variables and companies characteristics.

Table (1) Personal and functional characteristics

Sex	female				male			
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
	126	51.4	119	48.6				
Age	Less than 30 years		30 - Less than 40 years		40 - Less than 50 years		50 years and above	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
	72	29.4	155	63.3	11	4.5	7	2.9
Education	High school and below		Diploma		Bachelor		Postgraduate	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
	2	.8	77	31.4	160	65.3	6	2.4
Experience	Less than 5 years		5 - Less than 10 years		10 - Less than 15 years		15 years and above	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
	32	13.1	165	67.3	35	14.3	13	5.3

8.2 Questionnaire development

The researcher relied on the questionnaire as a tool to collect the necessary data, it consisted of three parts as follows:

Part one: consist of Personal and functional characteristics.

Part two: consist of independent variable which is (CRM), it was measured by questions 1– 24 (Msgoni et al., 2018; Al-Taie and Al-Amidi, 2017).

Part three: consist of dependent variable which is (organization reputation), it was measured by questions 25– 45 (Al-Zalmi, 2016; Al-Fatlawi, 2017).

8.3 Reliability

To measure the reliability, the Cronbach Alpha was used as shown in Table (2) all of which were above the acceptable limits of which (0.70) (Sekaran and Bougie, 2010).

Table (2) Coefficient of stability

Dimension	Cronbach Alpha	Dimension	Cronbach Alpha
Customer Interaction	0.76	Innovation	0.85
Customer Knowledge	0.73	Quality of Service	0.76
Customer Value	0.78	Social Responsibility	0.88
Customer Satisfaction	0.78	OR	0.86
CRM	0.73		

8.4 Multicollinearity

Variance Inflation Factor was used to insure that there is no high correlation and linear interference between the dimensions, the results are as shown in Table (3), which shows that all values of VIF were greater than (1) and less than (10), however all the values of Tolerance Greater than (0.05). This indicated that there is no linear correlation between the dimensions of the independent variable (Sekaran and Bougie, 2010).

Table (3) Multicollinearity

Dimension	Tolerance	VIF
Customer Interaction	.556	1.798
Customer Knowledge	.968	1.033
Customer Value	.422	2.367
Customer Satisfaction	.451	2.217

8.5 Normal Distribution Test

Table (4) refers to the One-Sample Kolmogorov-Smirnov Test to illustrate the normal distribution of data. All values came at a level greater than (0.05) indicating that the data are subject to normal distribution (Bohm and Zech, 2010).

Table (4) Normal Distribution Test

Variables	Kolmogorov-Smirnov Z	Asymp. Sig. (2-tailed)
CRM	1.129	.156
OR	1.166	.132

8.6 Mean & standard deviation

Table (5) mean and standard deviation of study variables

Dimension	Mean	Std.
Customer Interaction	3.841	.536
Customer Knowledge	3.966	.407
Customer Value	3.830	.655
Customer Satisfaction	4.010	.627
CRM	3.912	
Innovation	3.742	.715
Quality of Service	3.775	.597
Social Responsibility	3.699	.721
OR	3.739	

Table (5) shows that there is a high level of CRM and OR in Jordanian Insurance Companies.

9 HYPOTHESES TESTING AND RESULTS

9.1 Main hypothesis

H₀₁: There's no significant impact at the level of significance ($\alpha \leq 0.05$) of customer relationship management dimensions on organizational reputation in Jordanian Insurance Companies.

Table (6) Multiple Regression of CRM dimensions on OR

Model Summary		ANOVA			Coefficient				
R	R ²	F	DF	Sig.	Dimensions	B	Std. Error	T	Sig.
.759	.576	81.437	4	.000	Customer Interaction	.308	.063	4.877	.000
					Customer Knowledge	-.029	.063	-.453	.651
					Customer Value	.186	.059	3.138	.002
					Customer Satisfaction	.373	.060	6.226	.000

Table (6) refers to the results of the multiple regression analysis of the CRM in OR, it was found that there is a significant impact between the two variables where the value of Sig. (0.00), which is less than the percentage of (0.05). The table also shows the significant impact of three dimensions of CRM in OR, namely (customer interaction, customer value, and customer satisfaction), where there is no significant impact of customer knowledge in OR. Upon the results of the table (6), the alternative hypothesis is accepted and the null is rejected, so there's a significant impact of CRM on OR.

9.2 Sub-hypothesis

H₀₁₋₁: There's is no significant impact at the level of significance ($\alpha \leq 0.05$) of customer interaction on organizational reputation in Jordanian Insurance Companies.

Table (7) Simple Regression of customer interaction on OR.

Dependent variable	Model Summary		ANOVA			Coefficient				
	R	R ²	F	DF	Sig.	independent variable	B	Std. Error	T	Sig.
organizational reputation	.633	.400	162.19	1	.000	customer interaction	.708	.056	12.73	.000

Table (7) refers to the results of the simple regression analysis of customer interaction in OR, it was found that there is a significant impact between the two variables where the value of Sig. (0.00), which is less than the percentage of (0.05). Upon the results of the table (7), the alternative hypothesis is accepted and the null is rejected, so there's a significant impact of customer interaction on OR.

H₀₁₋₂: There's is no significant impact at the level of significance ($\alpha \leq 0.05$) of customer knowledge in organizational reputation in Jordanian Insurance Companies.

Table (8) Simple Regression of customer knowledge on OR.

Dependent variable	Model Summary		ANOVA			Coefficient				
	R	R ²	F	DF	Sig.	independent variable	B	Std. Error	T	Sig.
organizational reputation	.059	.004	.858	1	.533	customer knowledge	.087	.094	.926	.355

Table (8) views the results of the simple regression analysis of customer knowledge in OR, it was found that there is no significant impact between the two variables where the value of Sig. (0.355), which is higher than the percentage of (0.05). Upon the results of the table (8), the null hypothesis is accepted and the alternative is rejected, so there's no significant impact of customer knowledge in OR. The reason is that customer knowledge benefits the organization more than the customer itself as it can use this knowledge to improve the products in order to achieve a competitive advantage.

H₀1-3: There's is no significant impact at the level of significance ($\alpha \leq 0.05$) of customer value on organizational reputation in Jordanian Insurance Companies.

Table (9) Simple Regression of customer value on OR.

Dependent variable	Model Summary		ANOVA			Coefficient				
	R	R ²	F	DF	Sig.	independent variable	B	Std. Error	T	Sig.
organizational reputation	.652	.423	180.5	1	.000	customer value	.598	.045	13.42	.000

Table (9) refers to the results of the simple regression analysis of customer value in OR, it was found that there is a significant impact between the two variables where the value of Sig. (0.00), which is less than the percentage of (0.05). Upon the results of the table (9), the alternative hypothesis is accepted and the null is rejected, so there's a significant impact of customer value on OR.

H₀1-4: There's is no significant impact at the level of significance ($\alpha \leq 0.05$) of customer satisfaction on organizational reputation in Jordanian Insurance Companies.

Table (10) shows the results of the simple regression analysis of customer satisfaction in OR, it was found that there is a significant impact between the two variables where the value of Sig. (0.00), which is less than the percentage of (0.05). Upon the results of the table (10), the alternative hypothesis is accepted and the null is rejected, so there's a significant impact customer satisfaction on OR.

Table (10) Simple Regression of customer satisfaction on OR.

Dependent variable	Model Summary		ANOVA			Coefficient				
	R	R ²	F	DF	Sig.	independent variable	B	Std. Error	T	Sig.
organizational reputation	.694	.482	226.02	1	.000	customer satisfaction	.664	.044	6.003	.000

10 CONCLUSIONS AND RECOMMENDATIONS

- The results of the study show that there is a positive impact of CRM on the OR in Jordanian insurance companies where the levels of CRM and OR were high.
- The presence of CRM contributes in achieving customer satisfaction and loyalty, which is one of the most important challenges facing the Jordanian insurance companies, it is necessary to adopt customer-oriented strategies that are integrated with the overall strategy of the company.
- The Jordanian insurance companies should take customer suggestions about the services, and the method of providing it through constant interaction with him, listen to him, and

address complaints.

- The Jordanian insurance companies must reflect her positive image and reputation to their employees in order to transfer this to their social environment. This can be achieved through the dissemination of positive information and effective contributions of the company, as well as through seminars, conferences, and the issuance of special publications.
- The Jordanian insurance companies should work with the principle of benchmarking in order to know the latest practices in CRM and their application in a practical way, which enhance the level of OR. This can be achieved by employing certain committees to monitor rapid changes and provide the CRM department with the most important developments.
- The study suggests that future studies should be conducted on other variables, different from the variables examined in the current study, with a focus on the use of other statistical methods in order to address the study data that will be conducted.

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