

Interactive Marketing of Insurance Service and its Role in Customer Relationship Management: Applied Research in the Iraqi Insurance Company¹

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ABSTRACT

The aim of the research is to highlight the role played by interactive marketing of the insurance service in managing customer relations, and given the importance of these two variables in service organizations, especially the insurance sector, where this concept must be adopted by Al-Iraqiya. Insurance company to be able to achieve customer relationship management system. Research in its applied framework on the subject of interactive marketing as an "independent" variable with its dimensions (trust, commitment, interaction, communication and quality of service) and customer relationship management as a "dependent" variable with its dimensions (focusing on main customers, organizing relationships with customers and managing customer knowledge). , customer relationship management based on technology), and the degree of arranging these dimensions according to priority and the importance of the expected results, the researcher adopted the questionnaire as a tool for collecting data from the members of the Iraqi insurance company and its branches, and they numbered (386) respondents "from the employees of the company in question, and distributed (300) A questionnaire on the two workers, and (282) questionnaires subject to statistical analysis were retrieved, where the statistical program (SPSS V.28) was used to calculate (the arithmetic mean, standard deviation, coefficient of variation, relative importance, Cronbach's alpha coefficient, T-test, Pearson's correlation coefficient , determination coefficient R2, chi-square test, test F) The current study aims to attract new customers, acquire them, and retain existing customers, and maintain the reputation of the company in question, and increase its profits and sales through interactive marketing, or reject these hypotheses, and the results of the study showed precedence Variables, depending on the relative importance between (interactive marketing of insurance service and customer relationship management).The research reached a set of conclusions:

-1There is a significant positive effect between the dimensions of interactive marketing with a strong degree (trust, communication, quality of service) and the dimensions of customer relationship management.

-2There is a significant positive effect between the dimensions of interactive marketing with a strong average score (commitment, interaction) and the dimensions of customer relationship management.

Keywords: *interactive marketing; customer relationship management.*

INTRODUCTION

Today, marketing has become more focused and interactive in service organizations, especially as we are now in the era of modern and advanced technology, information and communications, which has accelerated dramatically and become more influential in customers' decisions due to its attractiveness, ease, strength, short time and a lot of effort, which made different organizations depend on Marketing its products through modern means of communication, advertising and promoting its products of goods and services in order to facilitate "the customer's obtaining everything he requests from the organization and using modern communication methods, as interactive marketing is considered one" of the most important and most effective marketing trends and one of the latest stages that marketing passes through during its development, which is One of the basic things in any company, and that the goal of interactive

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marketing is to attract new customers to the organization while retaining the existing customers and gaining their satisfaction and trust in the organization by building customer relationship management by creating a department in the organization and through websites, and therefore any weakness in building a system Especially for managing customer relations, weak websites, lack of awareness and insurance culture among the customer will lead to a lack of sales and profits in addition to a lack of acquisition of new customers and the possibility of transferring existing customers to another organization that is flexible and highly competitive in addition to providing high-quality products and an increase in its sales and profits, hence The Iraqi insurance company adopts this concept and is an "important" requirement that enables it to develop interactive marketing systems, manage customer relations, give value to the customer, maintain existing customers and acquire new customers. related to the content of the research, leading to the results through the following research structure:

Chapter One: research methodology

Chapter Two: interactive marketing of the insurance service and customer relationship management / conceptual framing 0

Chapter Three: Analyzing the responses of the researched sample to the dimensions and testing hypotheses

Chapter Four: Conclusions and Recommendations

FIRST: THE RESEARCH METHODOLOGY

1- The research problem

The problem of the research is embodied by what the researcher sought during the period of training in the Iraqi insurance company that it still follows traditional methods in conducting its business despite the continuous environmental changes, and this is what causes weak interactive marketing, poor management of its customer relations, and a lack of sales and profits of the researched company. The existence of a study that brought these two variables together", which reflected the importance of conducting this research, and accordingly the research problem was embodied in raising the following main question:

The research problem can be formulated by raising the following main question:

Is there a role for the interactive marketing of the insurance service in managing customer relations in the researched company?

The following questions arise from it:

- 1 -What is the level of response of the respondents and their awareness of the concept of interactive marketing for the insurance service and customer relations management in the researched company, and what is the degree of arrangement of their dimensions?
- 2 -Is there a correlation between the interactive marketing of the insurance service and the management of customer relations in the researched company?
- 3 -Is there an effect of the interactive marketing of the insurance service and its dimensions in managing customer relations? Which dimensions are the most influential?
- 4- Are there significant differences in the respondents' response to the questionnaire items combined due to the personal and functional variables?

Second: the importance of research

The importance of the study stems from the following aspects:

- 1 -The importance of the research lies in the modernity of its variables. The topic of interactive marketing and customer relationship management is one of the contemporary marketing topics. Therefore, this research represents an accumulation of "knowledge" in the field of marketing thought.
- 2 -The research contributes to the enrichment of the cognitive side by defining its variables (interactive marketing of the insurance service and customer relationship management) and their basic dimensions, as well as providing the library with a new topic and the limited addressing of this topic.
- 3 -The research is a modest attempt to guide the managers and officials of the Iraqi insurance company towards knowing the interactive marketing of the insurance service, which can provide a "good" entry point for following up

the company's activities and developing its practices because it helps in improving the insurance service provided to customers, as well as being a "source" in achieving profit. Developing methods of interaction and communication with customers, responding to their complaints, building trust with them, and retaining them for a longer period.

4- The importance of the research lies in the importance of the sector to which the researched company belongs and its great role in developing and supporting the national economy.

Third: Research objectives

The research seeks to achieve the following objectives- :

1 -Diagnosing the respondents' response level and their awareness of the interactive marketing of the insurance service and customer relationship management .

2 -Determining the degree of arranging the dimensions of interactive marketing and customer relations management in the researched company .

3 -Diagnosing the strength and weakness of the correlation between interactive marketing and customer relationship management in the researched company .

4 -Measuring the effect of the dimensions of interactive marketing on the dimensions of customer relationship management, as well as "indicating and determining which dimensions are the most influential" and significant in reducing the level of customer relationship management in the researched company.

5- Detecting significant differences in the sample's response to the questionnaire items according to the personal variables represented by (age, academic achievement, number of years of service, job level) .

Fourth: the research plan

In order to define the dimensions of the research according to its problem and objectives that it seeks to achieve, and within the theoretical and applied framework, the current hypothetical scheme shown in Figure (1) was designed to show the clear picture of its idea, as well as to highlight the nature of the logical relationships and the directions of influence between its variables.

This plan revolves around two main variables:

1 -The independent variable (X): It is represented in the interactive marketing of the insurance service, which includes five dimensions (trust, commitment, interaction, communication, quality of service) that were determined based on (Abdul Razzaq et al., 2022).

2- The dependent variable (y): - It is represented in customer relationship management, which includes four dimensions (focusing on major customers, organizing customer relations, customer knowledge management, and technology-based relationship management) that were identified based on (Ekawati et al., 2023 , 292) .

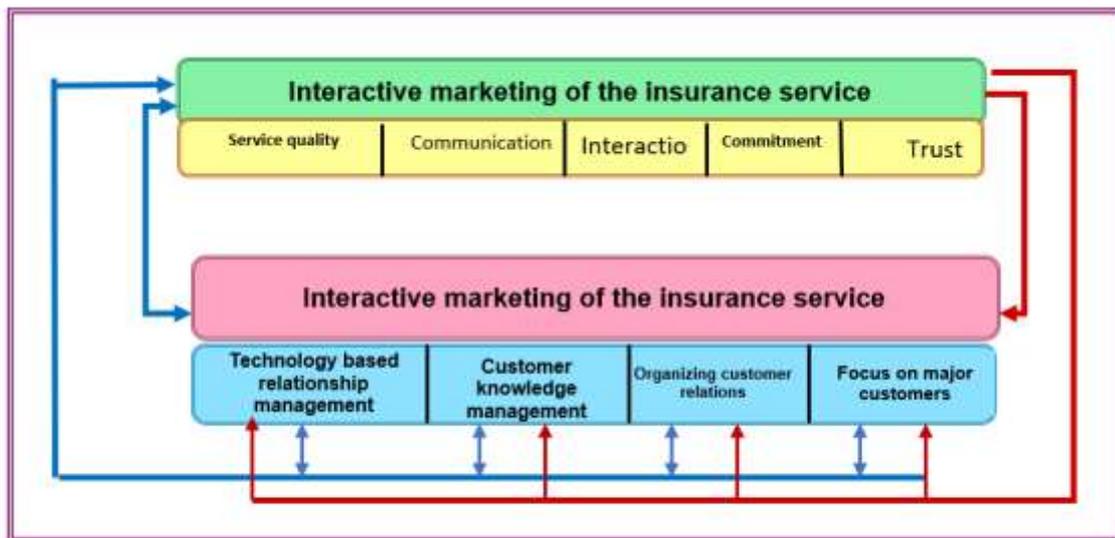


Figure (1) Scheme of the hypothetical research

Source: prepared by the researcher.

Fifth: Research Hypotheses

The research hypotheses were formulated based on its hypothetical scheme, as follows:

1 - The first main hypothesis :

There is a statistically significant correlation between interactive marketing combined and customer relations management combined in the researched company, and five hypotheses emerge from it, namely:

A - There is a statistically significant correlation between trust and customer relationship management .

B - There is a statistically significant correlation between commitment and customer relationship management .

T - There is a statistically significant correlation between interaction and customer relationship management .

D - There is a statistically significant correlation between communications and customer relationship management .

C - There is a statistically significant correlation between service quality and customer relationship management .

2 -The second main hypothesis :

There is a statistically significant effect of the interactive marketing of the insurance service and customer relations management for the researched company, and five sub-hypotheses emerge from it:

A - There is a statistically significant effect between confidence in customer relationship management .

B - There is a statistically significant effect between commitment in customer relationship management .

T - There is a statistically significant effect between the interaction in customer relationship management .

D - There is a statistically significant effect between communication in customer relationship management .

C - There is a statistically significant effect between the quality of service in customer relationship management .

3 -The third main hypothesis:

The effect of each dimension of interactive marketing varies in the dimensions of customer relationship management in the researched company.

Sixth: The research methodology

The research relied on the analytical descriptive approach of the relevant information, as one of the approaches that is characterized by the comprehensiveness of its research methods, including the questionnaire, the data of the researched company, personal interviews, and directing questions to access information whose results contribute to understanding the researched phenomenon and interpreting its basic aspects in a wide way.

Seventh: - Research boundaries

1 - Spatial boundaries: - The spatial boundaries are represented by the Iraqi insurance company, which is located within the geographical area of Baghdad Governorate.

2 -Human boundaries: It includes a number of officials in the researched company at different administrative levels, and they are (general manager, department manager, assistant department manager, division official, unit official, employee).

3 - Temporal boundaries: The research limits extended from 11/29/2022 to 6/15/2023.

Eighth: - The location of the research

The Iraqi General Insurance Company was chosen as a field to conduct the research for the following reasons:

- 1 -Being the first Iraqi company that practiced insurance business and was established on (1959) .
- 2 -The company's capital has been increased to two billion Iraqi dinars.
- 3 -The importance of this sector and its economic position in increasing the gross domestic product.
- 4 -The company carries out all types of insurance business represented by (fire insurance, insurance against theft, types of accidents, marine insurance, engineering insurance, in addition to life insurance in its individual and group branches.

Ninth: - The research community and sample

The comprehensive enumeration method was adopted in the study of all the members of the research community of workers in the Iraqi General Insurance Company, who numbered (282). researched, and table (1) shows a description of the research community

Table (1) Description of the research community

	details	categories	number	percentage
1	Social diversity	male	174	% 62
		female	108	% 38
2	Qualification	Middle school	35	% 12
		secondary school	77	% 27
		diploma	25	% 9
		Bachelor's	121	% 43
		Higher Diploma	4	% 2
		Master's	17	% 6
		Ph.D	3	% 1
3	Age group	Less than 20 years old	26	% 9
		From 20 - and less than 30 years old	54	% 19
		From 30 - and less than 40 years old	77	% 27
		From 40 - and less than 50 years old	100	% 35
		From 50 years and over	24	% 9
4	Career Level	Director general	1	% 1
		Director of the Department	22	% 7
		Assistant department manager	26	% 9
		Division official	28	% 10
		unit administrator	9	% 3
		employee	196	% 70
5	Number of years of service	Less than 10 years	20	% 7
		From 10 - and less than 20 years old	75	% 27
		From 20 - and less than 30 years old	74	% 26
		From 30 - and less than 40 years old	61	% 22
		From 40 years and over	52	% 18

Tenth: Research Tool: The questionnaire was adopted as a tool for collecting data and information, the field side of the research, and it included (25) items for interactive marketing and (20) items for dimensions of customer relationship management for the researched company, so the total items of the questionnaire became (25) items on the five-point Likert scale (Strongly, agree, somewhat agree, disagree, strongly disagree) with weights (5, 4, 3, 2, 1) respectively, as shown in Appendix (1) .

Eleventh: Testing the validity and reliability of the questionnaire: the researchers resorted to the semi-divided method to identify the interdependence of the two parts of the questionnaire, so it was divided into two halves, the first half of which (individual paragraphs) included "(23) paragraphs that obtained Cronbach's alpha coefficient (0.935), while the second half was (paragraphs). The evenness) contains (22) paragraphs that obtained Cronbach's alpha coefficient (0.932), while the value of the correlation coefficient for the two halves of the resolution showed (0.887) strong. Cronbach's alpha coefficient was used for the resolution as a whole, which amounted to (0.964), with a validity coefficient of (0.982).

Twelfth: Statistical tools used

Statistical software (SPSS V.28) was used, which included (arithmetic mean, standard deviation, coefficient of variation, relative importance, Cronbach's alpha, T test, Spearman's correlation coefficient, R2 coefficient of determination, chi-square test, F test, test (Kolmogorov - Smirnov .

SECOND: SOME PREVIOUS STUDIES

First: Interactive Marketing

1-The name of the researcher and the year	Kumar et al., 2020
Study Title	Interactive Marketing Communication Tools on Brand Resonance to Purchase Royal Enfield Bike
country of study	India
Research problem	Double interactive communication tools on the brand resonance in the purchase of a royal enfield bike
Objectives of the study	Predicting the impact of interaction marketing communication tools (social networks, internet marketing, blogging, mobile marketing)
The site of the study	Puducherry City, India
Study methodology and research sample	The quantitative descriptive approach, based on (354) questionnaire distributed to the owners of Royal Enfield bicycles 0
The most prominent results of the study	All four interactive marketing communications tools play a significant positive impact on achieving brand resonance on Royal Enfield

2- The name of the researcher and the year	Abdul Razzaq et al., 2022
Study Title	Elements of interactive marketing and their impact on customer purchasing behavior
country of study	Iraq

Research problem	The main research problem is embodied in finding a more interactive marketing method based on building customer confidence in the organization as well as communicating and interacting with it for a long time.
Objectives of the study	1 -Determine the level of interactive marketing in telecommunications services 2- To identify the level of impact of interactive marketing dimensions on the customer's behavior towards the organization 3- Knowing the relationship between interactive marketing and the customer's purchasing behavior
The site of the study	Zain Iraq Telecom Company in Baghdad Governorate
Study methodology and research sample	The quantitative descriptive approach, based on (129) questionnaires on a sample of senior and middle leaders of Zain Iraq Telecom Company.
The most prominent results of the study	All dimensions of interactive marketing, except for the commitment dimension, had an effective and substantial impact on the customer's purchasing behavior.

3- The name of the researcher and the year	Hasan , 2023
Study Title	Pengaruh Internal Marketing, Eksternal Marketing Dan Interactive Marketing Terhadap Keputusan Nasabah Pembiayaan Murabahah Pada PT. Bank Muamalat Tbk Kantor Cabang Utama Makassar .
country of study	Indonesia
Research problem	Weak elements of internal marketing, external marketing and interactive marketing in banks
Objectives of the study	1- Analysis of the impact of internal marketing, external marketing and interactive marketing on customers' decisions regarding financing PT Bank Muamalat Tbk, Maksiar main branch office
The site of the study	Islamic banking services
Study methodology and research sample	The quantitative descriptive approach, based on (170) questionnaires on a sample of customers of the bank under study
The most prominent results of the study	Internal, external and interactive marketing has positive results and a significant impact on the decisions of Murabaha financing customers

Second: Customer Relationship Management

1- The name of the researcher and the year	Ahmed and Kazem, 2022
Study Title	Customer relationship management and its impact on improving service quality
country of study	Iraq
Research problem	Lack of software and manpower specialized in the technical work of customer service
Objectives of the study	1-Knowing the impact of customer relations management on improving the quality of service provided by the Dora Municipality Department . 2- Recognizing the reality of customer relationship management, its structure, the requirements for the success of customer service on various social groups, and the nature of the response of working individuals to the customer's needs.
The site of the study	Baghdad - Dora Municipality
Study methodology and research sample	The quantitative descriptive approach, based on (194) questionnaires on a sample of workers in the researched department.
The most prominent results of the study	The existence of a high-level agreement to develop customer relations through training employees and developing career path planning an "important" role in the success and survival of the organization.

2- The name of the researcher and the year	Fauziyyah & Khusna , 2022
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Study Title	Implementation of Customer Relationship Management in Order to Build Customer Satisfaction and Loyalty
country of study	Indonesia
Research problem	The need to be careful how customer-relevant marketing programs are formulated and served
Objectives of the study	A study of the effect of applying customer relationship management on customer satisfaction and loyalty and the impact of customer loyalty from government commercial banks
The site of the study	Government commercial banks (BTN, Bank Mandiri, BRI, BNI)
Study methodology and research sample	The quantitative descriptive approach, based on (120) respondents from clients
The most prominent results of the study	Government commercial banks (BTN, Bank Mandiri, BRI, BNI)

2- The name of the researcher and the year	Ur Rehman et al., 2023
Study Title	Impact of Customer Relationship Management on the Performance of Hotels of Quetta,
country of study	Pakistan
Research problem	Weak customer relationship management system in Quetta hotels
Objectives of the study	Evaluation of the impact of customer relations management on the company's performance in hotels
The site of the study	Quetta 0 hotels
Study methodology and research sample	The quantitative descriptive approach, based on (100) questionnaires on a sample of customers of the surveyed hotels
The most prominent results of the study	Technology-based CRM is the most important factor for improving performance and customer orientation

The first topic

First: - The concept of interactive marketing

Organizations need interactive marketing techniques to attract consumers and interact with them, especially in the increasingly dynamic business era. Interactive marketing is interpreted as comprehensive online marketing activities aimed at facilitating the process of producing goods and services from producers to meet consumers' needs and desires (Pasharibu et al., 2020, 343). But before starting the concept of interactive marketing, we must touch a little on the definition of marketing and interaction first, albeit in a simple way. Marketing is one of the vital concepts in contemporary life, as it is an essential factor for every economic activity and for all members of society, as contemporary life is not devoid of marketing of its various types and skills. His desire to acquire a specific commodity or deliberately announces his needs for certain services is part of the marketing process (Al-Mutairi et al., 2020, 272). Marketing is related to identifying and meeting human and social needs in a manner consistent with the goals of the organization, as he indicated (Kotler, 2022) in his latest publications. Marketing is the use of technology that mimics humans to create, promote, communicate and improve value during the customer journey stages (Kotler, et.al, 22, 2022).

As for the word interaction, which is a word whose origin is from the root verb, i.e. its origin is the triple verb more with two letters, namely the "ta" in its beginning and the "alif" between the "fa" and the "eye".) or was affected by it and triggered by the event, which pushed it to a certain behavior, either idiomatically "and specifically" interactive marketing means the process that uses many means and tools such as social media, charts and others to conduct bilateral exchange with customers, and interaction works on the basis of reciprocity, on the decision of other terms, That is, cooperation, communication, participation, and interaction are beneficial when the means of communication used facilitate the process of interaction on the part of the organization and on the part of the customer (Mohamed, 2019, 136). Others through dialogue and direct spontaneous communication. We humans are affected by our lived world in all its dimensions, just as we are affected by the ideas and beliefs of others around us (Yahawi, 2019, 15-16), and to meet the changing needs of customers, organizations need to enhance personal interaction with customers as a cornerstone of marketing performance, as Interactive marketing through interactive communication requires a high level of marketing to make a "real" effort to reach customers and understand their needs and preferences (Kaunda et

al., 2023, 199), and given the importance of interactive marketing lies in the interaction between employees and customers, interactive marketing is a strategy Marketing that encourages the active participation of customers to express their opinions directly about the services provided to them, so interactive marketing is a digital marketing strategy, and it differs from all concepts related to marketing and online marketing, so it is considered one of the most important types of marketing, as it depends on building long-term relationships With customers and achieving satisfaction (Ramdhani, 2012, 33), and the following table (2) shows the definitions of interactive marketing from the point of view of some researchers and in accordance with their intellectual orientations.

Table (2) definitions of interactive marketing according to the opinions of some researchers

	Researcher name, year, page	the definition
1	Kotler & Armstrong , 2017 , 260	It is the training of service personnel in the art of interacting with customers to meet their needs
2	Pasharibu et al., 2020 , 343	Activities and programs designed to engage consumers by raising awareness, improving image, or creating sales of products and services
3	Abd al-Razzaq and Muhammad, 2022, 41	It is a direct contact (without an intermediary) between the seller and the buyer using the latest Internet technologies with the aim of achieving the exchange process and the organization's knowledge of the needs and desires of its current and potential customers and working to achieve them effectively and with high efficiency as well as "strengthening its relationship with its customers in various aspects."
4	Sheth , 2023 , 87	A marketing strategy that includes creating interactive and attractive customer experiences
5	Al-Farsi and Al-Hayali, 2023, 333	A modern marketing method that includes the ability to address potential customers, collect their opinions and ideas, analyze them, and work to meet their desires in order to win them as new customers and achieve their loyalty.

Source: The researcher prepared based on the sources mentioned in Table .

In the light of the above definitions of interactive marketing for the insurance service, the researcher can put the procedural definition for it, which is consistent with the objectives of the research, as follows:

Interactive marketing is one of the advanced marketing methods in light of technology, which encourages customers to actively participate in the marketing of services through social networks such as (Facebook, Twitter, Viber, WhatsApp, Telegram, in addition to the applications in the PLAY market such as the application of the Amazon market site). Through interactive marketing, organizations can acquire new customers in addition to retaining their existing customers and gain their trust and loyalty, in addition to the organization achieving a high level of sales, profits and a good reputation that the organization will gain through its customers.

The importance of interactive marketing for business organizations is highlighted by (Saleh and Adham, 23, 2020), (Izogo & Mpinganjira, 2020: 431).

1 - The active presence of organizations on communication networks constitutes an exceptional window to communicate with the largest community that includes all groups and market products to this community in profitable and inexpensive conditions.

2 -Companies and organizations from the service sectors are the most interactive through social networks, and the presence of an organization or public companies on the network and their communication with users will certainly differ from the presence or method of dealing with customers.

3 -Caring and caring for the customer The organizations, through these websites, carefully study the way they are present on these networks and how to interact with customers, as the organization must expect to broadcast complaints, negative opinions and comments about the organization, so it must be dealt with in a wise way with these cases so that the benefit does not reflect its negative impact on Company name and trademark

4 -A strong presence on the organizations' social networks strengthens the position and strength of the brand, as the strength of pages on social networks is measured by the number of fans and followers.

5 -The spread of a wide range of social networking sites that work to deliver electronic messages, and to deliver messages through external links, as interaction has become a major feature of social media platforms, and almost every platform contains an interface that users can interact with. (Izogo & Mpingingjira, 2020, 431.)

Interactive marketing emerged in different types of companies that find excellent marketing organizations to enhance their position in the market and export these names through companies, but services that differ from specific products usually require an additional approach to marketing, and Figure (2) shows the types of marketing services (Kotler, & Armstrong, 2020, 246):

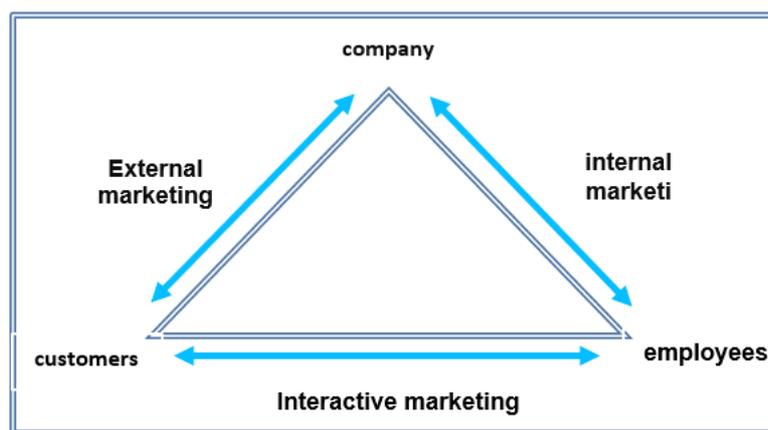


Figure (2) Types of Service Marketing

Source : Kotler, Philip, & Armstrong, Gary 2020, "Principles Of Marketing", 15th ed., Pearson, print, Hall, New Jersey, USA, P.246 .

The types of service have been adopted because the research is related to service organizations, as it was found that there are three types of service marketing, namely (external marketing, internal marketing, and interactive marketing) (Al-Rabiawi et al., 2022, 400):

1 -External Marketing: It relates to traditional marketing features such as designing and implementing a marketing mix known as 0 (product, price, distribution, promotion).

2 -Internal Marketing: Organizations must train their employees, motivate them to communicate well with their customers, and help them work as a team that meets the needs and desires of their customers. Since every person in the organization must be customer oriented, it is important to have a special department in the organization to do the traditional work of marketing functions.

3 -Interactive Marketing: It is related to the idea of services and goods provided to the customer, and it depends on the basics of buying and selling, and the relationship between the seller and the buyer, and these processes constitute a kind of traditionally marketable model. Implementation of these works, which is the main type of marketing in its traditional form .

On the momentum to move forward and maintain the continuity of long-term goals, as the organization is responsible for all information provided by customers through interactive marketing that reflects the goals and scope of the latest technologies developed by the organization in the following areas: (Wang, 2021, 6-7):

- 1 -Studying the behavior of customers and their interaction in social networks and various electronic platforms .
- 2 -Applying newly developed technologies in interactive marketing (artificial intelligence, virtual reality, network systems, recommendations, mobile applications, 0000, etc.) .
- 3 -Leverage the power of customer engagement, user-generated content, live streaming, and influencer marketing.
- 4 -Look forward to online activities and an interactive multi-channel marketing experience .
- 5 -Exploring effective multi-channel interactive marketing activities in different markets and countries .
- 6 -Exploring the impact of social media and mobile app interactions on customer engagement and experience.

Therefore, interactive marketing plays a major role in the effectiveness of marketing communication between practitioners, especially in transferring information from the organization about its products and services. Or small (Kumar et al., 2020, 1395).

Second: - The difference between interactive marketing, traditional marketing and customer relationship management.

Many researchers confuse interactive marketing with traditional marketing in order to remove this confusion and ambiguity among many researchers. The research presents a simple comparison between the two concepts, as shown in Table (3), where it shows the difference between them according to the criteria for the customer (the master of the market), the results, and so on (Abdul Razzaq and Muhammad 2022, 43-44):

Table (3) the difference between interactive and traditional marketing

	standard	traditional marketing	التسويق التفاعلي
1	cost	High cost, as it is done through the traditional media (newspapers, television and radio 0	Less expensive, because it is done through the Internet using free or paid ads.
2	communication	Difficulty communicating with the customer, as it is a one-way communication	Ease of communication using various internet sites, as it is a two-way communication that allows interaction.
3	analysis	The analysis is based on the target market segment	The analysis is on a personal level
4	Position	It targets a wide and large audience, and for this it uses mass communication because the positioning of the products is marketable	It allows targeting even at the individual level, so it uses personal means of communication, because the products are located among customers.
5	Results	The process is used in a cumulative manner over time to form a clear picture or to consolidate the benefits of products and services, so the results appear after a long time and gain customers slowly.	An immediate response is expected from the process in the form of a request for information or a purchase request, so the results appear in a short record time and gain new customers.
6	Observation	Difficulty seeing all the organization's products because it needs a wide place to display it.	Ease of viewing all products via the Internet .
7	customer's requests	Difficulty following customer orders directly, and thus difficulty retaining them 0	Easy to follow up on customer requests and meet them quickly, and thus easy to keep them and make them permanent
8	Number of customers	The number of customers is relatively small because marketing is local and on a small scale	The number of customers is large due to the ability of this type of marketing to open new markets for its products globally, not only at the country level.

Source: Abd al-Razzaq, Moataz Salman, and Muhammad, Luay Muhammad, 2022, "Interactive Marketing", first edition, Dar Al-Zakira for Publishing and Distribution, Iraq, Baghdad, page 43-44 .

Third: Characteristics of interactive marketing:

Interactive marketing has a set of distinctive characteristics, the most important of which are (Masoudi, 2018, 205):

1 -It is characterized by a wide range of services, and customers who work with marketing sites can deal with it at any time.

2 -The element of excitement is used to draw users' attention to email, such as TV ads, because of the "variety of organizations publishing the emails .

3 -There is no limit other than cost to the amount of information that can be viewed on the Internet or the Web (24) because this view does not close the World Wide Web, and information on the Internet .

4 -Given the potential of the Internet, it is possible to reach a large number of customers on a large scale, and therefore it is increasingly important to avoid fraudulent marketing that does not carry appropriate real content, so this information about the organization cannot be published via the Internet from one person of the customer who is exposed to cases of fraud and betrayal The secretariat of one person from the organization and with ease.

5 -Interactive Electronic Communication Because of this two-way communication, the potential for building strong relationships with customers around the world is increasing, so within minutes of a broadcast, organizations can

receive “request not to send again, or complaint answers,” answers suggest greetings, Or answers expressing the desire to buy .

6- One of the best sites is the most interesting and these sites are updated to keep the information fresh and thus encourage others to visit again.

Fourth: The advantages of interactive marketing

The application of interactive marketing allows companies to be flexible and adaptable to changes in the external environment, to build effective relationships with their customers, as well as to be more responsive to their needs and understanding, and all this is achieved through the main advantages, which are:(Veleva & Tsvetanova, 2020, 5):

1 -A high level of interaction: - It creates an opportunity for interactive communication with customers and thus is more responsive to their understanding and expectations regarding the search for and receiving information.

2 -Overcoming geographical barriers and restrictions in marketing activities: Interactive marketing helps companies to successfully communicate with their customers, sell their products and services, find new business partners in real time and anywhere in the world, and provides opportunities to respond quickly and flexibly to the customer's needs and desires.

3 -It facilitates the division and targeting of customers: - and thus a better achievement of advertising messages and greater effectiveness of marketing activities .

4 -A high degree of personalization of advertising messages: Thanks to the information collected via the Internet for customers, individual offers can be created and thus add value to them and respond to their needs and desires as accurately as possible in order to increase customer satisfaction.

5 -It provides more convenience to consumers: - With the help of modern technologies, they can obtain more and better information about the products and services that interest them.

6- Facilitates communication and interaction with users: Thanks to different platforms such as networks, web applications, or websites, users can ask questions and receive the information they need immediately.

Fifth: Types of interactive marketing

Interactive marketing is a means of marketing communication from an employee to a customer, and this type of marketing communication is communication that aims to prove and achieve what the company promised to its customers through external marketing communication, which is a good idea. Interactive marketing communication means that employees are responsible for communicating messages and providing the best service to their customers, and there are several types of interactive marketing (Wright et al., 2023, 40) and (Hasan, 2023:9)

1 -Personal selling: It is a direct or face-to-face communication between an employee and a potential customer, which can shape the customer's understanding of the product, just as the customer tries to buy the product. Personal selling now has much stronger information support while improved sales management systems that It is sometimes integrated with response management systems and allows for more effective targeting and management of customers and prospects.

2 -Customer Service Center: This is a telephone service provided by a company that serves its customers in that its employees provide information about the product or receive various questions and complaints directly from customers.

3 -Customer meetings: The service meeting is a direct interaction between the seller and the buyer in preparing the service, because there is a direct contact between the employee and the customer and it includes all elements of the service, such as employees, customers can directly evaluate the performance of the employee, so that the customer can face the service based Corporate customer image.

4- Surfacescape: The service environment is an environment in which these services converge, where customers converge, and customers interact along with real goods and performance, and enhance service communication.

Dimensions of interactive marketing

The researchers found that there are many points of view on how to approach the interaction marketing dimension, but they all ultimately express the same content, but with different names. They are explained as follows:-

1- Trust: It is a sense of trust in the organization, and the ability of employees to clarify the procedures and conditions of services provided and gain the trust of customers. Trust is a condition for our relationship with our customers (Mohamed, 2019, 138), and trust is closely related to effective communication between workers, management and customers, as trust and information Reliability is the basis for successful and good relations between them (Rasool et al., 2019, 68), and trust is necessary in building a strong relationship between the product and the customer, because the desire of the average customer depends on the ability of the product to perform its functions, that the organization that gives priority to its employees and customers, they develop a feeling Trust and loyalty towards work, which leads to increased profitability and continuous success. Trust is an important factor in establishing and strengthening strong relationships based on the cycle of making promises and commitments. Many marketing scholars believe that trust is the main requirement for developing good relationships with customers and gaining their loyalty, and that customers need to feel safe In their relations with the organization and ensuring that their interactions with the company are reliable enough to justify trust (Ziarani et al., 2023, 3), a reliable company is one that always keeps its promise to the customer through the method of product development, production and sales, as online business requires To build customer confidence in their business, interactive marketing offers a new way to build trust and relationships with customers (Pasharibu et al., 2020, 343).

2- Communication: Communication is defined as a dynamic process that aims to create a common and fundamentally indispensable understanding for individuals, groups and organizations, through which information, ideas and feelings are transferred and exchanged between all parties to the communication process (Abbas, 2016, 150) a set of written audio and visual symbols and messages sent From a company to a group of customers (Hisham, 2019, 4) a group that can communicate with each other in a mutual way that allows service providers and recipients to communicate and understand each other (Hamza, 2020, 16), as the organization currently requires "the implementation of communication management to achieve a good brand position Communication does not only include the development of formal and informal written and spoken messages, but also includes aspects of the organization such as codes, procedures, behavior and values (Gomez & Perez, 2018). 174), that communication represents an "important" aspect to achieve higher levels of employee participation, that is, when the organization successfully communicates with employees, they enjoy increasing levels of participation and as a result the organization can thrive if these communications increase by building employee participation and thus increasing their efficiency and creativity for innovation And the creation of new ideas that contribute to the development of future plans for communications (Santoso et al., 2023, 191), communication is concerned with the availability of information among workers at various administrative levels to increase their willingness to take responsibility, and effective communication enhances creativity among workers and depends on the workers' acquisition of information by choosing appropriate means to deliver Information and its dissemination (Lifta et al., 2021, 6).

3-Commitment: It is generally referred to as the permanent and continuous desire to maintain a valuable relationship by at least one party (Dushyenthan, 2012, 59), and it is defined as the decisive psychological force that unites the customer and the organization, and it is strongly influenced by the willingness to maintain relations with the organization and the desire to invest And the development of this relationship (Abdul Razzaq and Muhammad, 2022, 65), given that commitments play an "important" role in maintaining long-term relationships, companies must invest in these relationships and do their best to communicate with customers continuously to maintain them, that commitment is related to culture High trust and includes organizational identity, organizational participation, and organizational loyalty (Singh & Desa, 2018, 1956), as well as the commitments of the parties to the relationship encourage exchange to resist short-term gains (Dagger et, al., 2011, 273).

4- Interaction: Human interaction is an important aspect of most interaction frameworks and the term interaction is used to refer specifically to human interaction and to investigate in general the interaction that occurs between employees and customers (Heinonen & Nicholls, 2022, 4), interaction is the main and essential element of the marketing process Interactive, which is an interactive relationship between the customer and the employee during service provision (Al-Dulaimi, 2017, 257). The process of dialogue and interaction with customers, both declared and implicit, plays a "major" role in discovering their needs and desires, and the company's ability to communicate with customers is extremely important (Al-Rabiawi and Abbas, 2014, 457), since the interaction of companies and customers is necessary to understand their needs, and the process of continuous dialogue between them allows customers to participate in the production of services and add value to them, and the use of social media helps to establish relationships with new customers and encourage them to work interactively to identify and understand existing problems and develop Solutions (Sashi, 2012, 253).

5- Service quality: The age of technology and information in which we live allows many innovations, including service organizations, and this is an “important” part of the insurance sector, and what organizations provide, and thus the organization tries to create innovation in order to survive in a competitive environment, and in this way to improve services And products by studying how to increase market share while working on the permanent use of the product "and satisfy customers from the current potential of the market and the organization, but it also" creates some impact on the products offered, and the most important need is to provide innovations related to the product by the organization, and this is the quality of service (Ulucayli, et al., 2023, 1), and it is considered the development of strong relationships with customers through the quality of service that organizations depend on discrimination in service to achieve a competitive advantage (A. Zeithaml et al., 2017, 7), the success of the organization ultimately depends To develop distinguished products and services and the effective value they provide to customers in order to survive and thrive, and a high level of service must be maintained, especially for new customers, in light of the developments and the competitive environment among other organizations (Ahmed et al., 2022, 3) 0, quality has become one of The most important factors that strongly affect the current and future decisions of the organization, as they play an effective and important role in increasing productivity, on the one hand reducing costs, and on the other hand, achieving a continuous competitive position in entering global markets, organizations that offer a variety of goods and services realize that this is What its customers are looking for, so the organization seeks to increase quality levels and reduce prices, and therefore, as a result of the accelerated changes in business, it is now clear that we cannot continue to compete without meeting the quality requirements of our products, ensuring customer loyalty to products and meeting the preferred needs of our products and customers along with Achieving excellence by repeating the purchase process (Jawad and Hussein, 2019, 74), quality has become a global phenomenon, and since the level of quality of services provided by organizations, especially insurance companies, is very important, quality has become the management philosophy and style of organizations that want to survive in the market, so Organizations have become "special" attention to it, the customer stresses the need to provide high quality services when making purchasing decisions by organizations. (Al-Najjar, and Jiad, 2023, 52).

The second topic

First: The concept of customer relationship management

With the increasing number of competitive events disrupting the accounts of organizations that focused at this time on production at the expense of the market and its data, customers have become the most important part of the organization's concerns. And not the other way around, it is about producing and providing services in the light of what this customer needs, so that competition now depends on the number of people and customers who satisfy the greatest needs and wants.” At this point, the organization had to follow the customer in what is called a market pull strategy, and perhaps the main development The third that happened after that is the decisive role of knowledge, as it is based on knowledge of the market and its changes, between the value of the customer to the organization, which is expressed by the concept of customer capital, which is defined as the periodic wealth in the relationship of the organization with the customer, and this is what led to the emergence of a new trend for the organization It is known as Customer Relationship Management (Fadila, 2018, 3). There are common factors among successful organizations today, as they focus heavily on customers and are committed to the marketing process. Value, and it is worth noting that facing the great technological development and economic, social and environmental challenges, especially for customers today, is associated with digital organizations. They spend a lot carefully, and re-evaluate their importance to the brand, modern digital devices, mobile phones, social networks, etc. and thus depend today on plans Marketing strategies change rapidly, and companies choose customer relationship management systems for easy integration with other applications commonly used in organizations. These systems help managers to deal with all aspects of the business cycle, which leads to increased sales and marketing and increased cost. (Kotle, & Armstrong, 2020, 4), definitions of customer relationship management varied, and there was no specific definition by researchers and specialists, depending on the competence of those who defined it and the diversity of their points of view. Table (4) shows some of these definitions:

Table (4) definitions of customer relationship management from the point of view of researchers

	researcher, year, page	the definition
1	Gil-Gomez.at el, 2020:4	It is part of a broader suite of data mining management software tools and solutions so it facilitates data analysis in order to find relevant market details.
2	Kotler & Armstrong , 2020 : 23	It is a means of measuring the value of corporate customers in the future
3	Kotler , et al. , 2022 , 453	It is the process of managing detailed information for organizations that cares about individual customers and all customer contact points to increase loyalty and gain them.

4	Ahmed and Kazem, 2022, 114	It is an approach that relies on a set of organizational, technical and human means to help organizations understand customer behavior, know their needs and desires, improve and maintain relationships with existing customers and acquire new ones.
5	Golub et al., 2022 , 696	A set of business activities supported by both technology and process that are guided by strategy and designed to improve business performance in the field of customer management 0
6	Ekawati et al ., 2023 , 292	It is a set of practices, strategies and techniques that companies use to manage and analyze customer interaction and data throughout the customer lifecycle.

Source: The researcher prepared based on the sources mentioned in Table

In the light of the above definitions of customer relationship management, the researcher can put the procedural definition for it, which is consistent with the research objectives, as it is a set of wide and sophisticated marketing systems in light of technology, which aims to retain existing customers and gain and attract new customers by saving and storing all information and data. Their own with the organization and the aim is to know the organization of the desires and needs of customers and the speed of response in addition to gaining the distinguished reputation and fame of the organization.

The importance of customer relationship management (CRM) for business organizations is highlighted by (Azzam, 2014, 103).

1 -Keeping pace with the development of technology and the application of good customer relationship management will increase the chances of success of the organization 0

2 -A good customer relationship management application increases the degree of achieving a competitive advantage for the organization

3 -Developing the sales and marketing means of the organization in line with the services provided to meet the needs and desires of customers, which increases satisfaction and loyalty to the organization.

4 -The application of customer relationship management based on the type of customer helps to hold good and profitable customers .

5 -The organization's selection of good customers will help in the long term in establishing an effective relationship with them .

6 -You can use customer relationship management to predict trends, understand each customer individually, and try to predict demand, in addition to providing better offers to customers .

7- The use of modern management tools in customer relationship management systems reduces maintenance costs and, as a result, allows employees to use the systems used to manage customer relations.

Customer Relationship Management aims through (Hamad et al, 2020: 108)

1 -Improving customer satisfaction and loyalty to the organization .

2 -Improving the effectiveness and efficiency of customer relationship management .

3 -Maximizing the value of targeted profitable customers in the long term .

4 -To achieve effective interaction and balance between human resources and organizational direction, to achieve customer satisfaction, to meet his needs and desires, to maximize profits.

5- Proper use of customer information, continuous improvement of performance, and benefit from previous historical experience.

The characteristics of customer relationship management are represented in (Hassiba and Somaya, 2020:12).

1 -The customer relationship management perspective aims to retain selected customers in the long term .

2 -Using marketing programs designed to collect and integrate customer information and analyze data.

3- Dividing customers according to their expected eternal value and partial dividing the market according to the needs and desires of customers .

Customer relationship management has a wide range of functions for business, which are (Campbell, 2013, 377-378), (Chiguvi, 2019, 20).

)Acquiring and storing information, managing customers, increasing sales, providing fast and better support from customers, controlling costs, improving quality) Customer relationship management has many advantages, which are (Shanmugasundaram & Srilekha, 2017, 34)

- 1 -The company can easily find the needs of customers, providing knowledge about loyal customers to the product .
- 2 -By focusing on your needs, you can easily target specific customers, too. According to the customer's desire, products are manufactured and sold.
- 3 -Direct contact with customers creates the presence of potential customers
- 4 -Product marketing is price oriented, not customer based
- 5 -It speeds up product development and marketing time, also CRM reduces advertising costs
- 6- Improving product quality and increasing sales volume, improving customer use channels and thus improving every contact with customers.

Through this concept, we can say that customer relationship management is a strategy that begins with the customer and ends with him and the acquisition of knowledge to direct this strategy to provide better value than other organizations, increase the number of customers, retain them, gain loyalty and increase profitable customers through the use of available means of communication and information technology Modern (Zaghba and Nagwa, 2021, 528), therefore, customer relationship management is taken by retaining old customers and finding new customers as well, "the relationship in building a profitable and long-term customer relationship. (Goranda et al., 2021, 112).

Second: - Components of Customer Relationship Management:

Customer relationship management consists of a set of basic elements represented by (Zoubat and Bougrika, 2020, 656):

- 1 -Customer:** It is the only resource for the current interests of the organization and for its future growth, and therefore, a good customer can get the best benefit at the lowest cost as it is difficult to obtain because it is often difficult to determine who is the actual customer because of the purchase decision, which is a collective decision that includes several individuals To achieve this .
- 2 -Relationship:** The relationship between the organization and its customers requires continuous communication between the parties. This relationship can be for a short or long period, continuous, intermittent, or one-time. The relationship may be an attitude or behavior, although the customer may have a positive attitude towards Organization and its services.
- 3- Administration:** Customer Relationship Management involves continuous organizational changes in management culture and management processes.

Third: - Stages of development of customer relations management:

The researchers pointed out that the relationship with the organization is subject to a series of stages and may develop to reach a solid relationship, and the customer may not continue and move between the many models of products and services from organizations or vendors. In any case, the management of customer relations goes through seven stages, which are (Al-Rabeawi, 2015, 252): -

- 1 -The customer attraction stage: - The appropriate customer is diagnosed according to criteria consistent with the recognition of the organization 0
- 2 -The stage of answering the customer's questions: - When a customer visits the organization, he begins to ask a series of questions and inquiries.
- 3 -The stage of welcoming the customer: - When a customer visits the organization, it provides an opportunity for the management of the organization to learn more about the care and attention that the customer received.

4 -The stage of information exchange: - This is one of the main stages in the relationship between the organization and the customer, as the necessary information about the goods and services that the organization deals with is disclosed to the customer.

5 -The stage of developing the customer's relationship with the organization: - The relationship between the two parties is developed safely, while responding accurately to the wishes, demands and aspirations of the customer in a timely manner.

6 -Problem management: - During a relationship between the customer and the organization, you may see some problems or failures that need to be resolved by the organization.

7- Customer recovery: Customers may terminate their relationship with the organization for several reasons, which may be due to inadequate service or high prices. However, correcting the situation can bring the customer back to the transaction with the organization. The service is equal to, if not superior to, the level of competitors.

Fourth: The effects and advantages of managing customer relations in the insurance company:

The implementation of customer relationship management in business leads to providing practical and operating-based solutions to achieve more productive results in all management functions. The application of the CRM system in insurance companies that provide satisfactory results in providing better customer service and customer retention. The success of customer relationship management is achieved by understanding the needs of customers. Customers in different periods of time and maintaining quality in customer relationship management operations, and the implementation of customer relationship management in business requires extensive structural changes that start from administrative desire, management gradation, integration of all departments from back-end systems to front channels, and finally the level of customer relationship management improves and the insurance sector becomes a friend "Due to its nature, with a similar growth pattern, the future of customer relationship management is very promising" in the insurance industry (Bhatnagar et al., 2018, 1160) 0

Among the advantages of applying customer relationship management in insurance (Ababa, 2016:23):

1 -Helping the company to know the behavior and purchasing pattern of the customer with different insurance coverage .

2 -Since the CRM system supports the continuous development of the product, it will reduce the cycle, and it is time to provide new services .

3 -It allows faster communication with brokers and agents and reduces the cost of communication, helping the company to provide better service to the customer.

4 -Customers can easily check the claim status and use it for future decision .

Customer Relationship Management is a business strategy that creates high value and profitability through a comprehensive and systematic approach to acquiring the right customer, managing it collaboratively, and retaining it efficiently. Through the integration of people, process and technology and taking advantage of the revolutionary impact of the Internet (Chavan & Shrotri, 2018, 1734) .

DIMENSIONS OF CUSTOMER RELATIONSHIP MANAGEMENT

First, focus on major customers:

Refers to the company's ability to meet the needs and desires of a wide range of customers by providing customized services and goods tailored "to meet those needs and desires." (Mohammed, 2017, 91), in addition, "it is important to continue to address it by identifying and classifying customer categories according to the degree of profitability and determining the most appropriate means for their needs and desires." (Shiroff, 2017, 98), focusing on the customer leads to maximizing the long-term value of the customer and means that the customer stays in the company for as long as possible, and this is considered the "primary" goal of relationship marketing. (Ahmed, 2015, 36), and with a strong focus with key customers deeply embedded in its CRM system, the organizational structure must be flexible, and if necessary, it must be rebuilt to generate customer-centered values and improve customer-centered coordination for the success of CRM (Customer Relationship Management). Elmubasher, 2020, 65), organizations must focus on the customer and serve him by understanding his needs and meeting their needs. It is the desires that organizations must implement. They must expand their ability to respond to his needs using effective public relations and constantly

strengthen communication with them through multiple direct and indirect communication methods. Directly (Jaftah and Hassan, 20, 2020) 0

Second: Regulating customer relations:

If companies do not have a culture focused on developing long-term relationships with customers, then they should not expect success in their CRM practices. With modern tools and equipment, coordination and high integration between the various departments in the organization) and the development of behaviors that will establish strong relationships with customers (Yapraklı & Aykut, 2021, 54), this means the availability of a harmonious organizational structure, as all departments of the company harmonize to achieve the common goal of establishing Strong relationships with customers

(Al-Fayoumi, 247, 2022), he also knows how to organize customer relationships and create added value for customers, and to what extent employees have the skills and capabilities to enable them to build and maintain unique relationships with customers (Shirouf, 2017, 97).

Companies must create an atmosphere of service in the workplace, such as the appropriate reward system, inspiring service leadership, tracking customer satisfaction, complaint management systems, and providing modern technological tools for employees. Therefore, the successful implementation of customer relationship management depends on the participation of all members of the organization in restructuring, operations, and leadership change. Appropriately (Saad & Kamel, 2021, 153) .

Third - Customer Knowledge Management:

Knowledge creation sometimes involves developing ideas and solutions from scratch, but it often amounts to reshaping and reconfiguring core knowledge already in place, and this can limit adaptation to new situations. In addition, organizations may acquire knowledge from external sources especially as a result of which it may take Formation of knowledge, the form of its acquisition by searching for or obtaining information (Jarrahi et al., 2023, 88), the generation of knowledge is the main feature of the knowledge management approach, as organizations must anticipate market surprises, and be flexible and adaptable to rapid changes in market, and overcoming product development problems as part of its competitive strategy (Idreesa et al., 2023, 2), knowledge management is an important and essential factor in the success of any organization and it is also the main source of competitive advantage and one of the most important resources of the organization along with other material and human resources again (Leftah et al., 2021, 5), knowledge is one of the basic resources of the organization and it is also "the basis for carrying out different types of strategic actions (Kacperska et al., 2020,1).

Fourth: Managing customer relations based on technology:

It is intended to be one of the marketing strategies to integrate online services as a result of the rapid development of information technology to establish long-term relationships with customers, achieve the fastest response of the company to customers, solve problems and communicate with them to obtain satisfaction (Cherapanukorn, 2017, 92) as CRM is increasingly important For companies seeking to improve their bottom line through long-term relationships, in recent years, many have invested in using information technology to better manage their interactions with customers, and CRM is a widely accepted tool that supports customer-oriented decisions in organizations. Best strategies and practices for organizations to develop its performance and thus ensuring the continuity of its business in the long term (Kebede & Tegegne, 2018, 3).

THE CHAPTER THIRD: THE APPLIED SIDE OF RESEARCH

First: Presentation, analysis and diagnosis of the first independent variable: Interactive marketing:

-The independent variable was measured interactive marketing through five dimensions (trust, commitment, interaction, communication, quality of service) through (25) items and through the answers of (282) observations in the employees of the Iraqi insurance company, as the independent variable interactive marketing got an arithmetic mean of (3.92) high, indicating that the Iraqi insurance company resorted to a group of direct contact (without an intermediary) between the seller and the buyer using Internet technology often "to achieve the exchange process and the organization's knowledge of the needs and desires of its current and potential customers and work to achieve them effectively and efficiently, as well as "strengthening its relationship with its customers In all respects, interactive marketing obtained a standard deviation (0.525), relative interest (78.4%), and a relative coefficient of difference (13.4%) indicating agreement of 0.

2- The trust dimension achieved importance in the first place, according to the opinion of the respondents, because the value of its coefficient of difference is smaller than the same value for the other dimensions, which is (13.2), and

after interaction, it ranked second with a coefficient of difference of (16.2), and then the quality of service came in the third rank with a coefficient Difference (17.2), while after commitment, it ranked fourth with a coefficient of difference (17.5), but after communication, it came in fifth place, with a coefficient of difference (17.7), and as shown in Table (5), according to the perception and perception of the sample in the Iraqi General Insurance Company under study in terms of importance This indicates the need for the employees of the researched company to pay great attention to the dimensions of commitment and communication in a greater future.

Table (5) the order of importance of the dimensions of interactive marketing according to the coefficient

	variable	Arithmetic mean	standard deviation	Relative importance%	coefficient of difference %	priority
1	trust	4.05	0.536	81	13.2	the first
2	Commitment	3.78	0.663	75.7	17.5	the fourth
3	interaction	3.92	0.636	78.4	16.2	the second
4	Telecommunications	3.95	0.702	79.1	17.7	The Fifth
5	Quality of service	3.88	0.668	77.6	17.2	the third
Interactive marketing		3.92	0.525	78.4	13.4	

Second: Displaying, analyzing and diagnosing the approved variable in customer relationship management

1 -The responsive variable was measured according to the title of the research and the hypothetical scheme. Customer relationship management through four dimensions (focusing on major customers, organizing customer relations, managing customer knowledge, managing customer relations based on technology) and through (20) items and through answers to (282) samples from The employees of the Iraqi insurance company, as the customer relationship management got a total average of (3.96) calculated at a high level through a work philosophy that motivates senior management and organizational structures in the bank to work as a team, and is based on supportive techniques to maintain dialogue and the relationship between the organization and the customer to achieve common interests, and to gain Unique competitive advantages through the services provided to him to keep him and ensure his loyalty for a long time, so the customer relationship management got a standard deviation (0.556), relative interest (79.2%), and a relative coefficient of difference (14%), as shown in the table(6).

2- After organizing customer relations, it achieved importance in the first place, according to the respondents' opinion, because the value of its coefficient of difference is smaller than the same value for the other dimensions, amounting to (15.7), and after managing customer knowledge, it ranked second with a coefficient of difference amounting to (14.9), and then came after focus Customers ranked third with a coefficient of difference (15.7), while the technology-based customer relationship management ranked fourth with a coefficient of difference (23.6), as shown in Table (6), according to the perception and perception of the sample in the Iraqi general insurance company under study in terms of importance and this It indicates the need for the employees of the researched company to be very interested in the technology-based customer relationship management dimension in a greater future.

Table (6) the order of importance of the dimensions of interactive marketing according to the coefficient

	variable	Arithmetic mean	standard deviation	Relative importance%	coefficient of difference %	priority
1	Focus on major customers	3.96	0.621	79.2	15.7	the third

2	Organizing customer relations	4.11	0.462	82.1	11.3	the first
3	Customer knowledge management	4.07	0.605	81.3	14.9	the second
4	Technology based customer relationship management	3.70	0.875	74	23.6	the fourth
Customer Relationship Management		3.96	0.556	79.2	14	

Third: - Examining the effect of interactive marketing in customer relationship management

The dimensions of interactive marketing combined have a significant impact on customer relationship management:

It was found that there is a model of influence with the value of (F) calculated (244.961), which is more than its tabular value (3.873) at the degree of freedom (281), while the results of Table (7) showed the presence of an interpretation coefficient (0.816), and an average interpretation coefficient (0.813), as it was able to Dimensions (interactive marketing combined) from explaining (81.3%) of the changes that occur in customer relationship management, while the remaining (18.7%) is attributed to other variables that were not included in the tested model, and on the basis of these results, the acceptance of the second main hypothesis (affects The dimensions of interactive marketing combined in customer relationship management have a significant impact).

While it was found that there was a direct positive effect of the service quality dimension in customer relationship management with an amount of (0.311) with a probability value of (0.000), and a calculated (T) value of (7.840), while it was found that there was a direct positive effect of the trust dimension in customer relationship management with an amount of (0.212) and with a probability value. (0.000), with a calculated (T) value of (5.829), and a direct positive effect of the commitment dimension in customer relationship management of (0.191) with a probability value of (0.000), with a calculated (T) value of (6.864), and an effect of the interaction dimension of (0.178) with a value (T) calculated at (5.832) at the probability value (0.000), as these results lead the prediction of customer relationship management based on interactive marketing and according to the following equation:

$$\text{CRM (Y)} = (0.199) + 0.311 * (\text{quality of service}) + 0.191 * (\text{commitment}) + 0.212 * (\text{trust}) + (0.178 * (\text{interaction}))$$

Table (7) The effect of interactive marketing dimensions on customer relationship management (n = 282)

the independent variable	Customer Relationship Management						
	α	β	R ²	A R ²	p	T	F
trust	0.199	0.212	0.816	0.813	0.000	5.829	244.961
Commitment		0.191			0.000	6.864	
interaction		0.178			0.000	5.832	
Telecommunications		0.069			0.060	1.889	
Quality of service		0.311			0.000	7.840	

Source: SPSS V.26 Output

THE FOURTH CHAPTER: CONCLUSIONS, RECOMMENDATIONS AND SUGGESTIONS**The first topic****First: the conclusions at the level of the independent variable, interactive marketing**

- 1 .The Iraqi insurance company has shown a high degree of trust by providing reliable services to its customers, as well as preserving the privacy of the insured customers with complete confidentiality, safety and care.
- 2 .The Iraqi insurance company's interest in commitment was shown by offering its services to its customers through its special and distinguished website, which resulted from the efforts of its members to know the needs of customers and meet them continuously.
- 3 .The Iraqi insurance company showed good interest in the interaction, as the interaction is achieved and recorded continuously between the company's management and the insured through electronic payment, which prompted its employees to provide positive and distinct service to the insured.
- 4 .The Iraqi insurance company has proven interest in communications, so it made sure that its employees have the good ability to quickly solve the problems that the insured suffer from, in addition to encouraging its customers by its employees to talk about the problems they face and find solutions to them.
- 5 .The interest of the Iraqi insurance company in the quality of service, which resulted from the presentation of its employees in the electronic sites, became clear that they are always ready to help their customers, as the interactive shopping site for the service is characterized by a modern and attractive appearance to win new customers.

Second: Practical conclusions at the level of the dependent variable Customer Relationship Management:

- 6 .The Iraqi insurance company has shown its interest in focusing on large customers in a high way, as a result of its departments exerting a great deal of professionalism to identify the needs of its large customers, especially since it is aware of their needs through its experience in dealing with them completely.
- 7 .The interest of the Iraqi insurance company in improving the organization of customer relations was evident through the possession of its employees of the expertise and skills necessary to market insurance services, as well as granting rewards to employees on the basis of their completion of the tasks assigned to them.
- 8 .The interest of the Iraqi insurance company in the management of customer knowledge, resulting from its quest to know the culture, values and beliefs of the Iraqi customer, as well as its interest in the subject of insurance awareness among its insured customers, was revealed.
- 9 .The Iraqi insurance company has shown interest in strengthening customer relationship management based on technology by having appropriate technical staff to provide technical support for the use of computer technologies when building relationships with customers, in addition to having appropriate software to serve them.

Third: the practical conclusions related to the research hypotheses:

10. The Iraqi insurance company was able to employ interactive marketing in improving customer relationship management by relying on interaction, trust, commitment, and quality of service, while it tended to improve the level of focus on major customers through its investment (trust, commitment, interaction, communication, quality service), while it relied on trust, interaction, communication, and quality of service in improving the organization of customer relations, and directed communications, trust and quality of service, commitment to improve customer relationship management based on technology, while it relied on quality of service, trust and interaction in improving the level of customer knowledge management.

The second topic**Recommendations**

- 1 .The Iraqi insurance company should enhance its interest in trust because of its role in raising the level of interactive marketing by providing services to its customers in a reliable manner, directing its employees to pay extra attention to its customers through its own website, and preserving their privacy confidentially and securely, in addition to adopting the following mechanisms:

A - Enhancing customers' confidence in the ability of the company's employees by meeting their needs quickly and efficiently.

B - Relying on honesty when dealing with the company's customers.

2 .The Iraqi insurance company should increase its interest in compliance by offering its services to its customers through its own distinguished website, fulfilling its obligations towards its customers, respecting those obligations towards the insured, and applying the following mechanisms:

A - Obtaining customers' confidence in the services provided by the company.

B - The workers made efforts to know the needs of customers and meet them constantly.

3 .The need for the company to be interested in interacting with its customers and employees, and to achieve and continuously record interaction between its management and the insured through electronic payment, in light of the interaction of its employees by providing a positive and distinct service to them, and the rapid response by it to the needs of customers, in addition to adopting the following mechanisms:

A- Recruiting and attracting skilled workers with distinguished experience in their field of work.

B - Creating interactions between the company and its customers through the website, through discussions with the specialized employees directly.

4 .The Iraqi insurance company should pay more attention to communications by expanding the capabilities of its employees to quickly solve the problems that the insured suffer from, and give its customers quick answers to their requests from its employees, taking into account the following mechanisms:

A - Encouraging customers by the company's employees to talk about the problems they face in order to find a solution to them.

b- The company's management follows up the complaints submitted by the customer (the insured) on a regular basis.

C - The interest of the employees in the management of the company through the website of their clients (the insured) in a good way.

5 .The Iraqi insurance company should pay attention to the quality of service and improve the level of its interactive marketing by providing its workers with readiness on the website to help its customers and provide it with a service that exceeds their expectations, and provide solutions to their insurance problems, in addition to adopting the following mechanisms:

A- Providing correct information, in a record time, regarding services, offers and advertisements to the company's customers.

B - The interactive shopping site for the service in the management of the company has a modern and attractive appearance to win customers.

6 .Maintaining a high level of focus on the major customers of the Iraqi Insurance Company through the company's departments making a "professional" effort to identify the needs of major customers, and to provide customized services to major customers, through the following:

A - The interest of the company's management in the new (insured) customers and in maintaining the existing customers.

B _ The company's management realizes the needs of major customers through its experience in dealing with them.

C - Adopting continuous dialogue in the company's work with its major customers and giving them continuous offers for its insurance services.

7 .Adhering to the organization of the Iraqi Insurance Company's customer relations through its employees having the necessary expertise and skills to market insurance services, as well as establishing clear business goals with regard to acquiring and maintaining the customer (the insured) and revitalizing the relationship with him, while adopting the following tactics:

A- Granting rewards to employees based on their work completion.

B- Designing training programs for employees in the company's management to develop the required skills and to acquire and deepen relationships with customers (the insured).

C - Designing an accurate organizational structure to provide the best services to its customers.

8 .The need for additional attention to the management of customers' knowledge of the Iraqi insurance company through the company's management having knowledge of the Iraqi customer's culture, values and beliefs, as well as paying attention to the issue of insurance awareness among customers (the insured), with the readiness of the workers to help customers and respond to their requests through adopting the following mechanisms:

A - Considering regular customers the source of the company's fame and its acquisition of a good reputation through its good relationship with them.

B - Owning a marketing expert who contributes to achieving the benefit and meeting the customer's requests.

9 .Technology-based customer relationship management should be granted more from the Iraqi Insurance Company by obtaining appropriate technical staff to provide technical support for the use of computer technologies in building customer relationships, while maintaining a comprehensive database of its customers, as well as obtaining appropriate and modern equipment and devices to serve its customers, leading to its adoption of the following mechanisms:

A- Obtaining appropriate software to serve the company's customers.

B - Providing personal information about its customers in all its affiliated branches.

10. The need for the Iraqi insurance company to employ interactive marketing in improving customer relationship management through its reliance on interaction, trust, commitment, and quality of service, with its tendency to improve the level of focus on major customers through its investment (trust, commitment, interaction, communication, quality of service), and relying on trust, interaction, communication, and quality of service in improving the organization of customer relations, investing in communications, trust and quality of service, commitment to improving customer relationship management based on technology, and relying on quality of service, trust and interaction in improving the level of customer knowledge management.

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